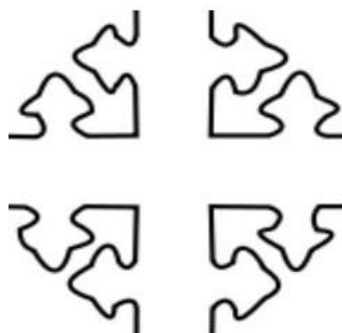
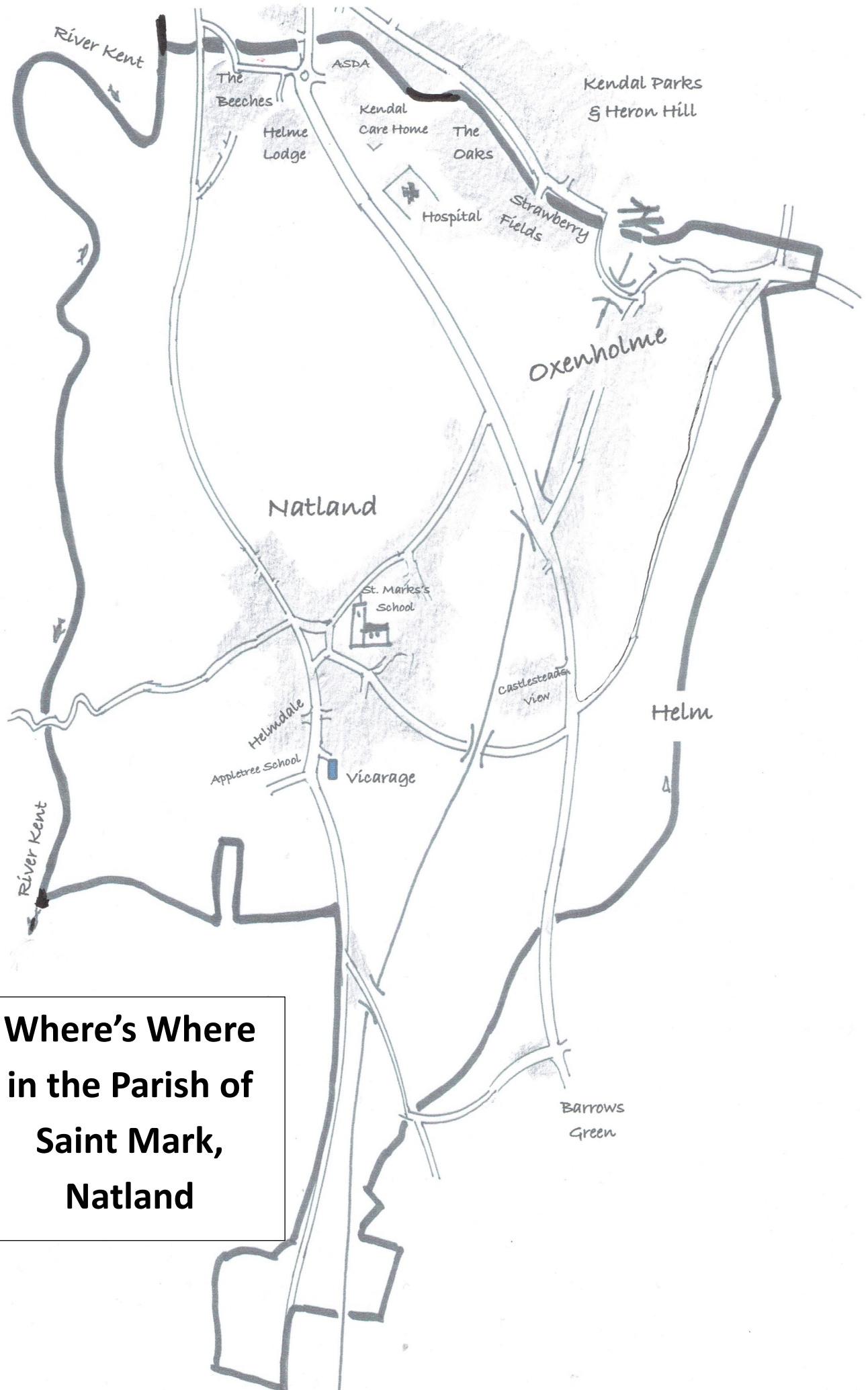


St. Mark's Church, Natland
Annual Report of the Parochial Church Council
for the Year Ended 31st December 2024
Registered Charity Number 1208461.



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**Where's Where
in the Parish of
Saint Mark,
Natland**

St. Mark's Church, Natland - Annual Report of the Parochial Church Council for the Year Ended 31st December 2024

From The Churchwardens.

Dear Friends,

Welcome to this Annual Report for 2024 which, as in previous years, is full of information about what we have been able to do in this past year.

The major event in 2024 for us as a church is undoubtedly Angela and family moving on to Carlisle, after 15 very special years with us in Natland, Old Hutton and New Hutton. We were all sorry to see Angela go and wish her every happiness in her new role.

Our search for a new Priest-in-Charge - for Natland, Crosscrake, Old Hutton and New Hutton - continues apace. Interview Day was Thursday 20th March and hopefully an appointment - with help from Bishop Rob and Archdeacon Vernon - will be made very shortly.

It's wonderful how so many people have gathered around to help us keep as many of our services, activities, magazines, regular catch-up notices etc going during this vacancy period and our thanks go out to you all for your help. Particular thanks to Marion, Lucy, Graham and David for leading our services so well during the vacancy.

We've recently re-started a Pastoral Care programme, led by Gill Pilling who has qualified as an Anna Chaplain. Congratulations Gill and thank you for the excellent work you are doing in helping St Mark's Church reach out with God's love and Good News.

We hope you enjoy reading this year's Annual Report.

David Walker and Roy Watkinson
Churchwardens
March 2025

Administrative Information.

St. Mark's Church is situated on The Green, Natland. It is part of the Diocese of Carlisle within the Church of England. The correspondence address is The Vicarage, 18 St. Mark's Fold, Natland, Kendal, LA9 7QU. Parish Administrator: Diane Letheren.

In 2024 the Parochial Church Council (PCC) became a charity registered with the Charity Commission (previously an excepted charity).

Ministry Team

Graham Day: Lay Reader.

The Reverend Lucy Foster: Self-Supporting Curate licensed to the Church of England churches in the Helm Mission Community.

The Reverend Marion Mashiter: Assistant Priest.

David Walker: Local Licensed Minister.

Members of the Parochial Church Council.

Priest in Charge: The Rev'd Canon Angela Whittaker until the end of October.
Chair of the PCC,
Ministry, Mission and Outreach
Member of the Diocesan Synod.

Churchwardens and Elected Representatives during the Interregnum	David Walker:	Member of the Diocesan Synod Chair of the Eco Sub-Committee
	Roy Watkinson	Parish Safeguarding Officer Chair of the Fabric Committee Chair of PCC since November.

Deanery Synod Members:	Graham Day Marion Mashiter David Walker	Vice-Chair of PCC since November.
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Elected PCC Members	John Chandler. Elspeth Jayne Collin Mansfield	Chair of Health and Safety Sub-committee PCC Secretary Chair of the Fun and Fundraising Committee
	Nigel Mitchell Dr. Gill Pilling Hilda Walker	Chair of the Finance Committee Pastoral Care Organiser Treasurer

Co-opted Member	The Rev'd Canon Martin Jayne	Stewardship Secretary. Retired Priest.
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Structure, Governance and Management.

The PCC consists of elected and ex-officio members and one co-opted member. Most of the detailed work required to maintain our aims, purposes, objectives and activities is carried out by committees who report back to the PCC. The PCC receives reports from the Finance, Fabric, and Fun and Fundraising Committees at each of its two-monthly meetings and The Reverend Canon Angela Whittaker, our Priest in Charge, provided us with reports on Mission, Ministry and Outreach, Children and Young People and 'Further Afield.' Since October David Walker has provided these reports. Our Parish Safeguarding Officer, Roy Watkinson, presents a paper at each meeting on safeguarding issues and sometimes papers are presented which further the development of new ideas and structures, such as the Anna Chaplaincy.

Aims and Purposes.

St. Mark's PCC has the responsibility of cooperating with the Priest in Charge in promoting in the ecclesiastical parish the whole mission of the Church pastoral, evangelistic, social and ecumenical.

Objectives and Activities.

The PCC is committed to encouraging and enabling as many people as possible to worship at our church and to become part of our community.

Electoral Roll Report.

The Electoral Roll Officer, John Miller, reports that there has been a new Electoral Roll produced this year. There are 93 parishioners on the Electoral Roll. 70 are resident in the Parish and 23 are not resident within the Parish. Any members of the congregation not already on the roll are invited to enrol at the end of the Annual Church Meeting, when the roll reopens.

Church Figures.

In 2024, we welcomed 97 people to worship on Easter Eve/Day, of whom 80 also received Holy Communion. During Advent, i.e. from Advent Sunday to 23rd December, 235 people attended special services for the congregation and local community, in addition to 400+ who attended special services held for our local schools and nursery. On Christmas Eve and/or Christmas Day 66 people received Holy Communion and 311 attending worship. During 2024 there were 7 baptisms, 5 weddings, 4 funerals in church, 3 funerals at the crematorium, and 4 burials of ashes. Average Sunday attendance in 2024 was 60 people (including 1 child) with an average of 9 people attending the 8am service on the third Sunday. The average Thursday attendance is 18 people. In addition, an average of 27 people attended the

fortnightly services at Kendal Care Home, with slightly more attending the service of Hymns and Prayers, an average of 17 attended F@4 and an average of 12 attended Compline.

Annual Report of the PCC.

Our year started quietly when we met in January and considered the papers received from the Committees and Sub-Committees, discussing, approving and recording decisions and discussions where necessary.

At the little PCC meeting we had after the APCM, this time last year, it was good to be able to record that all our officers were willing to remain at their posts. We were sorry to lose Pam Mansfield after many years as Electoral Roll Officer, but pleased when we heard later that John Miller was willing to take up the position.

It turned out that this was the start of more change to come, however, when the Reverend Charlie Day left us after his period of training with us came to an end in May. We miss him, but feel sure his many talents will be standing him in good stead in the Binsey Mission Community where he will continue his curacy.

In July it was reported that the Reverend Marion Mashiter was willing to be licensed to officiate again by the Bishop and that 18 St. Mark's Fold is officially a parsonage for the benefice of Natland, Old and New Hutton.

It was after the July meeting that we heard of the impending departure of our beloved Priest Angela and her family to her new post as Priest in Charge of St. Cuthbert's and St. Aidan's in Carlisle. So, we spent the September meeting hearing about all the arrangements which she, the Churchwardens, and Diane Letheren, our Parish Administrator had in place to help us through the interregnum.

- ❖ A portfolio of rotas and Service Sheets had been prepared by Angela for the Ministry Team until this Easter, and we heard that the Team were willing to respond so positively, that virtually all services would continue as they were.
- ❖ Diane works from The Vicarage for 4 hours a week dealing with requests for funerals, marriages and baptisms. She sorts the fees out for Natland and the Huttons and monitors the Parish email address every day. She produces the Parish Magazine and material for the 'Catch Up' which David sends out every Saturday.

We agreed unanimously that Roy Watkinson and David Walker should be our Parish Representatives during the period of the vacancy.

Angela's last service was the Harvest Festival on the 6th October, starting at 10am with Holy Communion. We then crossed the Village Green to a sharing lunch and a drop-in all afternoon when friends old and new came to wish the Whittakers well.

In November we elected Roy Watkinson as our Chair and Graham Day as Vice-Chair of the PCC. We agreed unanimously on a Parish Profile drawn up by David Walker with Old and New Hutton, and we agreed to advertise the vacancy.

We are confident that we will be able to manage until we have a new Priest-in-Charge.
Elspeth Jayne. PCC Secretary.

Mission, Ministry & Outreach. Contact David Walker.

The firmly established pattern of worship of previous years continued throughout 2024. Since Angela left, the Reverend Marion Mashiter, the Reverend Lucy Foster and Lay Reader Graham Day have provided us with regular worship and ministry. We have been glad of the help and support we have received from Kendal Parish Church, especially their leading of the 8am Sunday Holy Communion Service. The Sunday 10am services and Easter and Christmas services have continued to be graced by the organ playing of our Organist, Clive Walkley.

The Ministry Team and assistants provide ministry on other occasions too:

- ❖ Lent, with Compline, Ash Wednesday, Stations of the Cross and Good Friday services, plus in 2024 an Agape meal, and during Advent, with Compline, a Carol Service and a Christingle Service on Christmas Eve.
- ❖ Special services for the local community, local schools and nursery are also held at Easter and Christmas.
- ❖ Baptisms, weddings and funerals. *contact Churchwardens.*
- ❖ At Kendal Care Home services take place on a fortnightly basis, alternating between "Holy Communion" and "Songs & Readings", and are led by a small team of volunteers. We also visit, by request, those residents who are unable to attend the services, taking them Holy Communion or praying with them. This is a wonderful opportunity to share God's love with both the residents, staff and any visitors who may be there. The services are warmly received and we receive a warm welcome. *Contact: Graham Day.*
- ❖ Home Communion. Several members of our church family have been receiving Holy Communion at home on a regular basis.
- ❖ Anna Chaplaincy. The Anna Chaplaincy was set up in 2024 and by Christmas a team was in operation, visiting and providing spiritual support to older members of our congregation. *Contact: Gill Pilling.*

- ❖ Cameo, the social group enabling people to Come Along and Meet Each Other, met monthly in 2024.
- ❖ Singing Group. We don't have a Church Choir at the moment. However, a small group of people who enjoy singing sit in the choir stalls and lead the congregational singing, for which we are very grateful. At Christmas we gather a small community choir together for our Carol Service. Clive and Gill would welcome more volunteers to join the dedicated group of Sunday singers.
Contact: Gill Walkley.
- ❖ Encounter. An informal monthly Sunday evening service, (suspended since October).
- ❖ 'Catch Up' The Sunday 10am liturgy is sent out each week for those on the St Mark's 'Catch up' list who would like to worship with us at home or away. The 'Catch Up' includes the following Sunday's Bible readings and a list of forthcoming church activities.
- ❖ Study Group. During 2024 we have been meeting, usually on a fortnightly basis, on 1st and 3rd Thursday of the month on Long Meadow Lane. Over the year we have reflected on the Epiphany, Candlemas and the parables of Jesus. During the period of Lent, we followed the Christian Aid course of Act on Poverty. We have had some very thought provoking and challenging sessions as we consider how these themes impact our daily lives. As well as reading the Bible, we also pray and share refreshments together. *Contact: Graham Day.*
- ❖ Ministry, Mission and Outreach to Children and Young Families.
The Families @ 4 congregation is a small group of parents and children who come together in an informal atmosphere. It is an opportunity for these young families to experience worship in a relaxed style. The once-a-month meeting at 4pm on the second Sunday of the month gives this small group a chance to join in with craft activities, music, singing and listening to or acting a Bible story. One event which occasionally happens at this get together is the presentation of baptism cards. We seek to remember those children who have been baptised in our Church.
Currently there are 24 children in the scheme known as the One to Five Baptism Cards. In 2024 seven children were baptised at St. Mark's and they will be remembered each year by an annual visit and card, if not at the church. It would be wonderful if more of these children came to our Families @ 4 get together and indeed if Families @ 4 were better attended.
Contact: Elizabeth Chandler.
- ❖ Sunday School. Andrew Whittaker held a Sunday School every Sunday at 10am except in school holidays, from the time when Micah was little until they left last October. We hope to continue Sunday School by recruiting a team

of leaders and then making parents aware that it is there. *Contact: Elspeth Jayne.*

- ❖ St. Mark's Church of England School. Marion Mashiter has kindly picked up Angela's reigns as regards Collective Worship at St Mark's. Marion leads worship every Thursday for the children and Parr Street Church continues to support the school by delivering worship every Tuesday. One recent change has been the addition of 'Open the Book' who come and act out bible stories with huge enthusiasm every Wednesday for us. The Collective Worship group have been instrumental in leading special events in Natland Church. Children from every year group from years 1-6 take part and their confidence speaking in front of a packed congregation is impressive. School Leavers attended their special service in July and schoolchildren came to the Church again for a Remembrance Service. Christmas was a busy time for school and the Church was packed for the Christmas service.

We were pleased to welcome the Headteacher, Mrs Hinton to worship with us in October and to hear about her priorities for the school and her commitment to the well being of all the children. Our Nursery children and their families also enjoyed a nativity organised by Kate Clarke, the Nursery manager, and Marion.

The committed team of governors, including the Foundation Governors nominated by the Church have been busy with a SIAMS inspection and we were all delighted with the result. The whole report can be read on the school website here <https://www.stmarksschoolnatland.co.uk/siams-inspection-report>. The school has been very grateful for the donation of £1000 from St Mark's Church that has been spent repairing the roof of the outdoor classroom. The new roof survived the latest storms, so an excellent job was done. *Contact: Louise Hinton, Headteacher.*

- ❖ It is good to welcome St Mark's Nursery School staff, children, and their families to worship in church on a termly basis.
- ❖ Mini Marks is the parent and toddler group held in school. It's held on a Wednesday now and all of the helpers were recruited from church.
- ❖ Appletree School - Angela established links with the new leader and some of the children came to church in Holy Week for an Easter Workshop. They have been coming fairly regularly since, with 10 children attending in October.
- ❖ Eco Church sub committee. Since achieving our Silver Eco church award, we are now waiting for an energy audit and our Gold Award.
- ❖ The Charities which have been supported during 2024 via various events and activities were: The International Nepal Fellowship, Christian Aid, Jigsaws MNDA, Child Poverty Action Group, Red Cross Israel and Occupied Palestinian Territory, Palliative Care Support Trust Malawi, St. Mary's

Hospice Ulverston, St. Mark's School Leavers, Fairtrade Foundation, North West Harps, Bishop of Carlisle's Harvest Appeal, St. John's Hospice Lancaster, DEC Middle East Appeal, MNDA, Kendal Food Bank and The Children's Society.

- ❖ Helmdale. It has been very good to be able to welcome new members of the congregation who have joined us from the new houses in the village.
- ❖ Regular deliveries of information leaflets about Church Services and activities were made to all the houses in our parish, including Castlestead View, Oxenholme, The Beeches, The Strawberry Fields and The Oaks.
- ❖ Helm Mission Community. This is the group of seven churches comprising the five Anglican Churches of Holy Trinity Kendal, Natland, Old Hutton, New Hutton, Crosscrake, and the Salvation Army and the United Reformed Churches who are working together in advancing the Christian mission in this area.

Highlights in 2024 included:

- Shared 5th Sunday worship across the rural churches of the Mission Community.
- Hosting prayers for the Week of Prayer for Christian Unity.
- Pancake Tuesday at the United Reformed Church.
- Five Lent Study Groups: two home groups and three Zoom groups.
- 'Jesus at the Movies', film viewings and discussions at Kendal URC.
- The URC hosted the film 'Tinderbox' in November.
- We celebrated Holy Communion with the congregation at Crosscrake on the last Sunday in May; it was Charlie Day's last day with the Helm Mission Community.
- Being part of the Toy Appeal at the Salvation Army.
- Eco Prayer and Action Group facilitated by the Rev'd Lucy Foster, hosted by the various churches and communities in our Mission Community, and including walks and outings.
- Sharing leadership of the Kendal Care Home services with the Salvation Army.
- ❖ The Parish News continued to be produced in 2024 and maintained the excellent standards of previous years.
- ❖ Walk and Talk. We met on the first Tuesday of every month in 2024, only missing on one occasion. The walks start at the Post box on the Village Green at 10.30 am and we were usually back by 12 noon. We are not fast paced, and dogs are welcome. During Lent we met and went for a walk every Tuesday, stopping along the way for a brief seasonal reflection and prayer, and returning in time for a Lent lunch. *Contact David Walker.*

Report of the Fabric Committee.

Servicing and Maintenance - all of the necessary servicing and maintenance for our church buildings and churchyard have been carried out throughout 2024. Two particular items to mention are replacing over 40 broken panes in our leaded windows and fitting new lino in the kitchen/WC/passage in the vestry.

Quinquennial Inspection Report - we have continued to work through the QI Report from our church architect and most of the recommendations have now been completed. We are due our next QI Inspection towards the end of 2025.

Roy Watkinson, Chair, FabCom

Health and Safety Report.

All health and safety issues are considered by John Chandler, Nigel Mitchell, David Walker and Roy Watkinson and as such seek to provide the assurance that all our worship and other events take place in a safe environment. Should you have concerns about health and safety in Church these are the members of the PCC with whom your issue(s) should be raised. Matters both inside and outside are regularly addressed; the safety of graves and fire evacuation procedures with safe passage from the Church recently being to the fore. *John Chandler.*

Report of the Fun and Fundraising Committee.

We started the year well with the Candlemas energy sponsorship scheme which raised over £1680. It was followed by concerts by Fellas, Endmoor Community Choir, Chris Bannister, High Society Jazz Band and Harps North West which drew appreciative audiences at regular intervals throughout the year. "Spud in a Bucket" successfully ran for a second year and there have been regular coffee mornings for either a nominated charity or for church funds culminating in the well supported Christmas event at the year end.

Over £2,000 was raised from sales of preserves and plants making this activity very important for church funds, with Marion Thornton and others supplying regular supplies of jam.

Our fundraising activities were a little under target at £7600: details in the Church Accounts. However, we exceeded the PCC's target for donating to Charities at over £7,000. The biggest recipients were the Palliative Care Trust Malawi, Christian Aid and St John's Hospice.

Our level of activity can only be sustained because we have a team of active volunteers who provide inspiration for events. The team this year was Hilary Atkinson, Jenny Kelly, Megan Longworth, Collin Mansfield, Christine Smith, Marion

Thornton, Mike Trelogan and David Walker who are all happy to welcome new recruits or ideas for future events.

Looking forward on a personal note, 2025 will be my last year on Funcom so I hope it will be an entertaining and productive one.

Collin Mansfield, Chair, Funcom.

Deanery Synod Report.

At all three Deanery meetings held during the year we have had a spotlight talk which is very informative and interesting, given by a guest speaker.

In March the spotlight item was entitled Housing church and Community. Beki Winter, Project officer for Housing Justice's Faith in Affordable Housing project was the speaker. She explained that Housing Justice is a national organisation supporting Christian action on homelessness and housing. The Faith in Affordable Housing project is not simply about getting more affordable housing it is about the church committing to developing homes and communities.

In July we focused on Network Youth Church. Our speakers were Richard Passmore, Director of the Northern Mission Centre and Network, and Yvette Ladds Leader of the Solway Network Youth church. Network church is an imaginative mission in and around Cumbria. Yvette's typical week may include schools work, assemblies, prayer spaces, a wellbeing session, an after-school group, two evening cell groups, meeting with the 16 leaders and planning events such as residential. Network church is not about getting people on pews, when the Wigton group were asked if this was their church some of them do not know the meaning of the term church. Work is continuing to recruit a Network Youth Officer for the Deanery.

In October the spotlight item 'Towards Net Zero' when Anna Newlove the Diocesan Net Zero carbon officer spoke about her role. Why is this work important now? The UN refugee agency estimates that 21.5 million people are made homeless due to climate change; people who are experiencing the worst effects of climate change often contribute least to the problem.

Anna highlighted the route map that the Church of England has produced and the Diocesan Net Zero action plan. She encourages every parish to complete their Energy Footprint tool annually and get the congregations to calculate their own carbon footprint. Contact: *David Walker.*

Report from the Churchwardens.

The annual inspection for the Church Property Register (previously known as the Terrier and Inventory) was undertaken by the Churchwardens on 18th February 2025. We are pleased to report that all of the fabric, goods and ornaments of the church are in their place and are in good condition.

We maintain an up-to-date Log Book of maintenance for the Church and churchyard.

We confirm that the Church Property Register and Log Book are accurate to the best of our ability and knowledge. These two documents are kept in the Church safe and are available for inspection at any time on request.

David Walker and Roy Watkinson, Churchwardens

Safeguarding Report.

Thank you to everyone who volunteers at St Mark's Church, your help is essential and so much appreciated.

The PCC annually approves our Safeguarding Policy and 10 associated policies - copies of all of these policies are always available in a folder at the back of the church.

Our Safeguarding Policy directly follows the Church of England's recommended wording, as agreed by the House of Bishops. The PCC has complied with its duty under Section 5 of the Safeguarding and Clergy Discipline Measure 2016, regarding the House of Bishops' guidance on safeguarding children and vulnerable adults.

We continue to make great progress on safeguarding's Safer Recruitment and Training and all new volunteers are brought within these arrangements.

Please don't forget SAFEGUARDING IS EVERYONE'S RESPONSIBILITY and it is our conviction to keep St Mark's Church safe for everyone.

We're always looking for more volunteers for the many roles we have at church. Please see anyone on the PCC if you would like to help.

Roy Watkinson, Parish Safeguarding Officer

Additional Reports

Diocesan Synod.

After years of holding meetings in various places in the Diocese two of the meetings took place at Newbiggin Village Hall Penrith. The evening meeting in June was by zoom.

Like our PCC various items are on the agenda for every meeting such as God for All, Safeguarding and reports from sub committees such as the Bishop's Council and a report from our representatives on the General synod. All of which are interesting to read.

At each meeting we hold a Diocesan Board of Finance meeting, all members of the Diocesan Synod are company members of the Board. During these meetings we discuss and set the budget, these days not just the following year but up to five years.

We usually have one or two main items of business each meeting and the main items at the March meeting was receiving the Annual report on Safeguarding and approving the Building Strategy. The main thing that concerns our parish is that Mission Communities will need to draw up and maintain a local buildings plan. They were followed by an interesting talk from Revd Canon Flora Winfield who is the Third Estates Commissioner whose job incorporates the buildings that the Church of England own. Bishop Rob outlined the current position with Living in Love & Faith after the General Synod meeting and he said parishes should hold discussions.

The June meeting was the last of the old Synod and Bishop Rob outlined what he thought the next three years would be like in the Diocese and how the Diocese is going to apply to the Church Commissioners for money to plant churches and to pay for a third Archdeacon.

The October meeting, the first of the new Synod, items of business included an update on the Carbon Neutral action plan, that the Diocese approved in 2023. We received the annual report from the Board of Education and a presentation on our bid to the Church Commissioners and what projects have been earmarked under our God for All policy.

The last item on the agenda at our October meeting was to debate a motion about the Palestinian Christians. This motion had been passed at a previous Diocesan Synod meeting and had been sent to General Synod to debate it. General Synod asked if we wanted to update the motion due to the current situation. There was a lively

debate which finished without the Synod reaching a conclusion to the debate. There was going to be an additional Synod meeting in November to discuss this item but it has now been moved. It will come again to our March meeting.

Contact: David Walker

Mothers' Union: Families Group.

We are pleased to report that, once again, our membership has increased significantly and we have been joined by two Mothers Union members from the Burneside group which sadly has been disbanded.

This year we had afternoon meetings on the dark days of the year and our evening meetings in summer.

As usual in **January**, we enjoyed a good meal at the Crooklands Inn.

February saw Gill Pilling come to give us our annual update on all things relating to her trips and communications with Malawi and the care in the hospital there.

Trudy Hope, from the Lily Foundation, who lives in the village, came to speak to us in **March**, with a very moving talk about the plight of people with mitochondrial disease.

Our speaker for **April** was Sue Leigh who explained about the Paddlers for Life which trains and races Dragon Boats on Lake Windermere and in competitions around the world. Paddlers for Life is primarily for women (and men) who have or have recovered from breast cancer and is an ideal way for them to keep fit.

Judy Sharp who also lives in the village, came round to St Mark's Church in **May** and entertained us with music on her harp. What a lovely peaceful evening.

June was our meal out (again at Crooklands) and then we rested for July and August.

In **September** Rev Angela Whittaker had asked us to think of recipes we knew or made regularly which had some meaning to us. After thinking perhaps that this would be a quiet evening when no-one wished to speak up, we had a wonderful evening of memories from our baking days with parents and grandparents, with almost everyone taking part or bringing a recipe for all to share.

October saw the arrival of Susan Dixon who produced some of the most amazing quilts which she (and others) have made. While recovering from two bouts of cancer, Susan felt she needed something to keep her occupied and has made the most fantastic quilts, including ones which she gives to charities for small children who need to be kept warm.

November - and Joe Murray came once again to explain how things are going to change with our telephones and generally made us feel much less anxious about the changes to happen in the next couple of years - if they haven't already happened as with some people in Natland.

In **December**, Dale Rennard came and showed us how he brought his family to Natland Hall Farm and set about renovating it using materials from the time it was built to the present day. Our member, Audrey Bott, is his mother-in-law and she recommended Dale to us and we were delighted to have him show us how much work he has put into this project.

Once again, we have had a great year, with new members and fellowship during the year and we are looking forward to the same for 2025.

Please come and join us, you will be made very welcome. This year we will meet in the church vestry on Thursday afternoons at 2.00pm.

Contact: Margaret Bateman, Secretary.

**The Parochial Church Council of St. Mark's Church serving the
Communities of Natland and Oxenholme**

Financial Review for 2024

Registered Charity No. 1208461

In 2024 we became a registered charity having just been an excepted charity before.

Financially 2024 was a good year and we are pleased to report we achieved a surplus of £1,663.05 taking into account our investment income, this follows a surplus of £50,924.41 in 2023 that included some large legacies. The surplus which highlights the importance our donors £57,198.11 and the fundraising £6,576.83.

Thanks to our donors we managed to pay our Ministry Offer which goes toward the cost of having a priest in charge, their housing, pensions and the training of curates. Natland are paying 70% of the cost of one priest. Thanks to the Lowery fund we also managed to replace the lino in the Kitchen and undertake some building work.

We have also more than met our target of 13% of budget planned giving for charity fundraising.

At the end of the year, we started a new way of giving The Parish Giving Scheme 14 people have moved on to this so far and it is working as they promised, we have already received the Gift Aid associated with this

In 2024 we again benefited from the Listed Places of Worship VAT recovery scheme see under "Recovered VAT" page 3 £1,188, (2023 £Nil), this went to the repairs of the building.

We are extremely fortunate to retain a strong financial position. Some of our financial assets are for restricted purposes and the PCC maintains the policy that these monies, built up over many years, should be retained for long term projects.

The church maintains its policy on reserves: *It is the policy of St Mark's Church to keep unrestricted reserves based on four months normal expenditure to cover unforeseen emergencies and to maintain a healthy cash flow. This policy is reviewed annually.*

Our main expenditure continued to be the Ministry Offer. The PCC remains committed to support our local ministry and we are continuing to pay for our Ministry Offer during the vacancy.

**The Parochial Church Council of St.Mark's Church serving the
Communities of Natland and Oxenholme**

Registered Charity No.1208461

Statement of Financial Activities for the year ended 31st December 2024

	<u>Unrestricted</u> <u>Funds</u>	<u>Restricted</u> <u>Funds</u>	<u>Total Funds</u> <u>2024</u>	<u>Total Funds</u> <u>2023</u>
<u>Income</u>				
From Donors	57,198.11	0.00	57,198.11	107,717.70
Other Donor Sources	6,576.83	6,298.43	12,875.26	11,912.27
From Investments	3,476.71	1,022.58	4,499.29	2,188.97
General Sources	12,745.54	2,416.82	15,162.36	13,885.23
Reclaimed VAT	0.00	1,188.58	1,188.58	0.00
<u>Total Income</u>	<u>79,997.19</u>	<u>10,926.41</u>	<u>90,923.60</u>	<u>135,704.17</u>
<u>Expenditure</u>				
Donations to Charity	15.00	4,397.65	4,412.65	5,505.68
Ministry	53,033.51	0.00	53,033.51	51,614.75
Maintenance	18,387.70	1,323.60	19,711.30	19,519.91
Support	4,131.57	424.11	4,555.68	4,109.43
General	3,946.30	2,574.81	6,521.11	4,301.08
Roof repairs	0.00	2,950.76	2,950.76	7,162.93
<u>Total Expenditure</u>	<u>79,514.08</u>	<u>11,670.93</u>	<u>91,185.01</u>	<u>92,213.78</u>
Net Income/(Expenditure)	483.11	-(744.52)	-(261.41)	43,490.39
Revenue adjustment (see note c)	1,179.94	-(1,179.94)	0.00	0.00
Net Income/(Expenditure) -adjusted	1,663.05	-(1,924.46)	-(261.41)	43,490.39
Gains+Losses Investments				
- Unrealised Gain/Loss	1,931.83	765.54	2,697.37	7,983.05
Net Movement in Funds	3,594.88	-(1,158.92)	2,435.96	51,473.44
Balances at 01.01.24	<u>122,328.44</u>	<u>30,389.08</u>	<u>152,717.52</u>	<u>101,244.08</u>
Balances at 31.12.24	<u>125,923.32</u>	<u>29,230.16</u>	<u>155,153.48</u>	<u>152,717.52</u>

Note(c) reallocated from unrestricted to restricted (see page 6)

**The Parochial Church Council of St. Mark's Church serving the
Communities of Natland and Oxenholme**

Registered Charity No.1208461

Incoming Resources for the year ended 31st December 2024

	<u>Unrestricted Funds</u>	<u>Restricted Funds</u>	<u>Total Funds 2024</u>	<u>Total Funds 2023</u>
<u>From Donors.</u>				
Gift Aid	32,894.00	0.00	32,894.00	32,373.50
Non Gift Aid	5,268.00	0.00	5,268.00	3,794.00
Income Tax Recovery	9,342.12	0.00	9,342.12	9,622.86
Open Collections	2,459.69	0.00	2,459.69	2,180.88
Donations	6,504.30	0.00	6,504.30	5,389.68
Legacies	0.00	0.00	0.00	54,356.78
Church Fabric	100.00	0.00	100.00	0.00
Churchyard	630.00	0.00	630.00	0.00
	<u>57,198.11</u>	<u>0.00</u>	<u>57,198.11</u>	<u>107,717.70</u>
<u>Other Donor Sources</u>				
Fund Raising for Church	2,825.09	2,493.30	5,318.39	5,150.33
Candlemas Appeal	1,673.91	0.00	1,673.91	2,021.40
Plants and Produce	2,077.83	0.00	2,077.83	1,875.99
Fund Raising for Charities	0.00	3,805.13	3,805.13	2,864.55
	<u>6,576.83</u>	<u>6,298.43</u>	<u>12,875.26</u>	<u>11,912.27</u>
<u>From Investments</u>				
Dividends	2,342.92	0.00	2,342.92	628.46
Bank Interest	1,133.79	1,022.58	2,156.37	1,560.51
	<u>3,476.71</u>	<u>1,022.58</u>	<u>4,499.29</u>	<u>2,188.97</u>
<u>General Sources</u>				
To Ministry	2,095.72	0.00	2,095.72	2,279.41
Rent	925.00	0.00	925.00	1,050.00
Wedding/Funeral Fees	7,382.00	0.00	7,382.00	6,340.00
Publications	1,121.20	0.00	1,121.20	1,066.85
Funerals for Church	215.62	0.00	215.62	82.00
Funerals for Charities	0.00	1,058.83	1,058.83	2,584.39
Refunds	15.00	0.00	15.00	482.58
Gifts	0.00	1,357.99	1,357.99	0.00
Events	991.00	0.00	991.00	0.00
	<u>12,745.54</u>	<u>2,416.82</u>	<u>15,162.36</u>	<u>13,885.23</u>
Reclaimed VAT	0.00	1,188.58	1,188.58	0.00
<u>Total Income</u>	<u>79,997.19</u>	<u>10,926.41</u>	<u>90,923.60</u>	<u>135,704.17</u>

**The Parochial Church Council of St. Mark's Church serving the
Communities of Natland and Oxenholme**

Registered Charity No.1208461

Expenditure for the year ended 31st December 2024

	<u>Unrestricted</u> <u>Funds</u>	<u>Restricted</u> <u>Funds</u>	<u>Total Funds</u> <u>2024</u>	<u>Total Funds</u> <u>2023</u>
<u>Charities</u>				
Donations from Church	15.00	3,763.13	3,778.13	2,680.18
Donations from Funerals	0.00	634.52	634.52	2,825.50
	<u>15.00</u>	<u>4,397.65</u>	<u>4,412.65</u>	<u>5,505.68</u>
<u>Ministry</u>				
Ministry Offer	47,840.00	0.00	47,840.00	46,000.00
Clergy Expenses	1,939.41	0.00	1,939.41	3,095.11
Parish Administrator	3,254.10	0.00	3,254.10	2,519.64
	<u>53,033.51</u>	<u>0.00</u>	<u>53,033.51</u>	<u>51,614.75</u>
<u>Maintenance</u>				
Utilities	8,111.18	0.00	8,111.18	6,671.43
Insurance	3,746.56	0.00	3,746.56	3,570.41
Fabric	3,236.78	1,323.60	4,560.38	5,190.78
Services	1,355.01	0.00	1,355.01	1,315.80
Churchyard	1,333.17	0.00	1,333.17	1,545.49
Publications (e)	605.00	0.00	605.00	1,226.00
	<u>18,387.70</u>	<u>1,323.60</u>	<u>19,711.30</u>	<u>19,519.91</u>
<u>Support</u>				
Choir and Music	270.00	0.00	270.00	127.00
Photocopier	895.82	0.00	895.82	802.37
Local Mission	1,424.69	424.11	1,848.80	2,600.99
Admin	1,369.86	0.00	1,369.86	416.56
Bank charges	171.20	0.00	171.20	162.51
	<u>4,131.57</u>	<u>424.11</u>	<u>4,555.68</u>	<u>4,109.43</u>
<u>General/Events</u>				
Fund Raising	229.30	1,216.82	1,446.12	948.08
Wedding/Funeral Fees for the Diocese & organist	2,722.00	0.00	2,722.00	3,353.00
Refunds/Gifts	4.00	1,357.99	1,361.99	0.00
Events	991.00	0.00	991.00	0.00
	<u>3,946.30</u>	<u>2,574.81</u>	<u>6,521.11</u>	<u>4,301.08</u>
Building work	0.00	2,950.76	2,950.76	7,162.93
<u>Total Expenditure</u>	<u>79,514.08</u>	<u>11,670.93</u>	<u>91,185.01</u>	<u>92,213.78</u>

**The Parochial Church Council of St. Mark's Church serving the
Communities of Natland and Oxenholme**

Registered Charity No.1208461

Balance Sheet as at 31st December 2024

	<u>2024</u>	<u>2024</u>	<u>2023</u>
<u>Fixed Assets.</u>			
CBF CoE Investment (Renshaw Fund)	31,474.16		30,769.88
CBF CoE Investment (Benefactors Fund)	54,859.53		53,631.98
CBF CoE Investment (Lowery Fund) *	15,761.47		14,995.93
<u>Current Assets.</u>			
HSBC - Current Account	13,533.48		12,865.48
CCLA Deposit Account	22,494.58		21,360.79
CCLA Lowery Account *	17,030.26		19,093.46
	<u>53,058.32</u>		
		53,058.32	<u>53,319.73</u>
Total Net Assets.		<u>155,153.48</u>	<u>152,717.52</u>
 <u>Funds.</u>			
<u>Unrestricted Funds.</u>		125,923.32	122,328.44
<u>Restricted Funds.</u>			
Mission	0.00		285.57
Funeral Donations	614.20		189.89
Lowery Fund	28,615.96		29,913.62
	<u>29,230.16</u>		
		29,230.16	30,389.08
		<u>155,153.48</u>	<u>152,717.52</u>

(* Restricted Accounts)

(Notes refer to Page 6)

 Chair - Roy Watkinson - Church Warden

H. Walker. Treasurer - Hilda Walker

Date 13th March 2025

**The Parochial Church Council of St. Mark's Church serving the
Communities of Natland and Oxenholme**

Registered Charity No.1208461

Restricted Funds Statement - 31st December 2024

		<u>Balance at</u> <u>01/01/2024</u>	<u>Income</u>	<u>Expenditure</u>	<u>Transfer</u> <u>Restricted to</u> <u>UnRestricted</u> <u>(see *Note)</u>	<u>Increase in</u> <u>Investment</u> <u>Value</u> <u>unrealised</u>	<u>Balance at</u> <u>31/12/2024</u>
1	Christingle Service (Children's Society)	0.00	406.55	406.55	0.00	0.00	0.00
2	Carol Singing (Kendal Concert Band)	0.00	167.45	167.45	0.00	0.00	0.00
	(Kings Food Bank)	0.00	92.65	92.65	0.00	0.00	0.00
3	International Nepal Fellowship	0.00	174.00	174.00	0.00	0.00	0.00
4	Lent Charity Lunches	0.00	761.25	761.25	0.00	0.00	0.00
5	Jigsaws for MNDA	0.00	174.96	174.96	0.00	0.00	0.00
6	Bishop's Harvest Appeal	0.00	742.25	742.25	0.00	0.00	0.00
7	Malawi Palliative Care	0.00	426.49	426.49	0.00	0.00	0.00
8	Fair trade	0.00	132.00	132.00	0.00	0.00	0.00
9	St John's Hospice	0.00	283.53	283.53	0.00	0.00	0.00
10	Endmoor Choir for St John's Hospice	0.00	444.00	444.00	0.00	0.00	0.00
11	Joint Fundraising	0.00	2,493.30	1,174.82	1,318.48	0.00	0.00
12ab	Mission	285.57	0.00	424.11	-(138.54)	0.00	0.00
13b	Funeral Donations	189.89	1,058.83	634.52	0.00	0.00	614.20
14	Clergy Leaving gifts	0.00	1,357.99	1,357.99	0.00	0.00	0.00
15cd	Lowery Fund	29,913.62	2,211.16	4,274.36	0.00	765.54	28,615.96
	Total	<u>30,389.08</u>	<u>10,926.41</u>	<u>11,670.93</u>	<u>1,179.94</u>	<u>765.54</u>	<u>29,230.16</u>

*Note: (a) Added to from general fund

(b) carried over from last year

(c) Legacy restricted fund for church maintenance

(d) realised gain and interest from the income in Lowery fund

(e) Magazine costs are not a true reflection as the magazine was photocopied
five times instead of printed in 2024

Independent Examiner's Report to the Parochial Church Council

Parochial Church Council of St. Mark's Church serving the

Communities of Natland and Oxenholme

Registered Charity No.1208461

I report on the accounts of the church for the year ended 31st December 2023, which are set out on pages one to six.

Respective Responsibilities of the PCC and the Examiner.

The Church's PCC is responsible for the preparation of the accounts. The Church's PCC consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- 1 examine the accounts under section 145 of the 2011 Act;
- 2 to follow the procedure laid down in the general directions given by the Charity Commissioners under section 145(5)(b) of the 2011 Act; and
- 3 to state whether particular matters have come to my attention.

Basis of the Independent Examiner's Report.

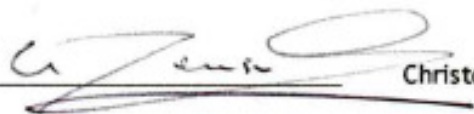
My examination was carried out in accordance with general directions given by the Charity Commission. An examination includes a review of the accounting records kept by the PCC and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as members of the PCC 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 2011 Act; and to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met; or
- 2 to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed



Christopher Townsend - Independent Examiner

Date

19 February 2025