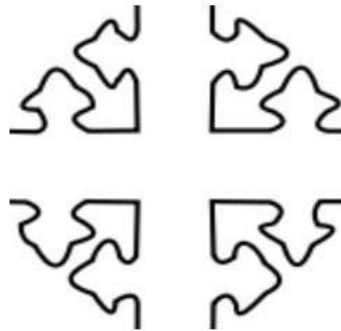
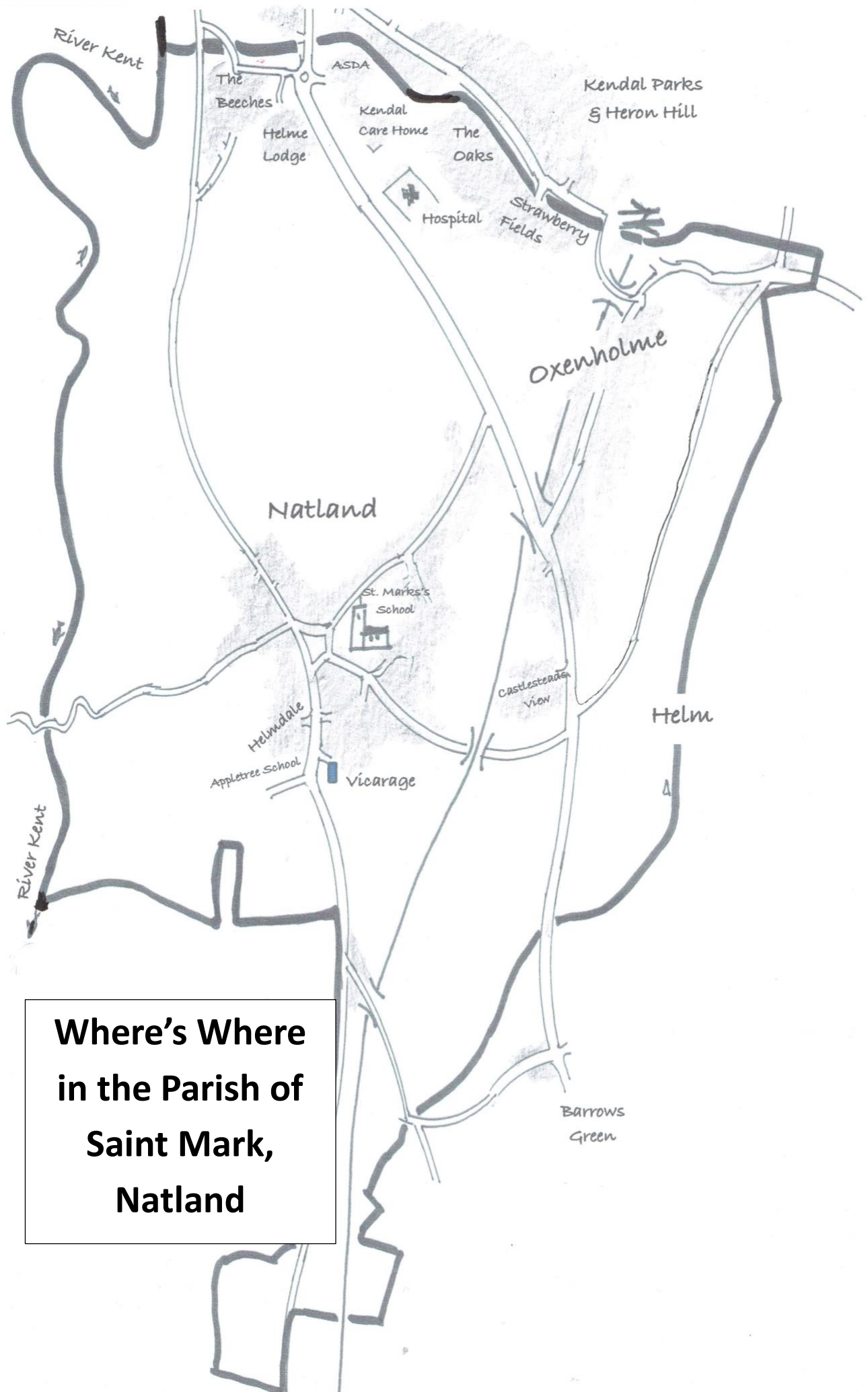


St. Mark's Church, Natland
Annual Report of the Parochial Church Council
for the Year Ended 31st December 2025

Registered Charity Number 1208461.



Follow Daily **Care Deeply**
Speak Boldly **Tread Gently**



**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 2025

From The Reverend Becky Gibbs. God for All; journeying together in hope.

As we look back over 2025, we do so with a mixture of gratitude, tenderness and hope. This has been a year marked not only by new beginnings but also by loss, change and transition. We have said goodbye to much-loved members of our church family, walked alongside those facing illness or uncertainty, and continued to adapt to new patterns of ministry and leadership. In all of this, we have been reminded that God's faithfulness holds us steady, even when the ground beneath us feels uncertain. It has been a privilege to share in both the joys and the sorrows of our life together at St Mark's this past year, and I am deeply grateful for the care, prayer and support that so many of you offer one another.

As we reflect on the year, we do so through the lens of the God for All vision, with its four themes: Care Deeply, Follow Daily, Speak Boldly and Tread Gently. These have shaped our worship, our conversations, our decision-making and our shared ministry here at St Mark's.

Care Deeply

To Care Deeply is to listen well and respond in love. Throughout this year we have continued to care for one another and for those beyond our regular congregation. The growth of our Anna Chaplaincy team has been a particular blessing. Through home communions, listening, prayer and gentle companionship, this ministry has offered dignity and spiritual care to many older members of our community. The scale of this work, reflected elsewhere in this report, speaks not only of commitment but of compassion in action.

Our pastoral presence in Kendal Care Home, our support of families through baptisms and funerals, and the faithful work of so many quiet visitors and prayer warriors all demonstrate a church seeking to embody Christ's love in practical ways.

Follow Daily

To Follow Daily is to help one another grow as disciples of Jesus in every aspect of life. At St Mark's we have continued to nurture faith through regular worship, study groups, Compline, Families@4, and opportunities for reflection during Advent and Lent. The faithfulness and creativity of our ministry team, together with our wardens, treasurers, PCC and volunteers, have sustained a rich rhythm of prayer and worship.

Our close and valued relationship with St Mark's Church of England School remains central to this calling. Collective worship, special services in church, visits and shared celebrations are a real sign of hope. It is a privilege to journey alongside the children, staff and governors, encouraging faith, confidence and belonging.

Speak Boldly

To Speak Boldly is to share the hope of Christ in ways that are accessible, welcoming and courageous. We have sought to do this through preaching and teaching, but also through our presence in the life of the village. Community events, fundraising initiatives, coffee mornings, concerts and seasonal services have provided many opportunities for welcome and connection.

We continue to explore how we might reach those who are underrepresented in our congregation, especially younger families, and how we might communicate the Good News in ways that resonate in everyday life. Behind the scenes, our search for a new Parish Administrator is also part of this boldness, recognising that good organisation and communication enable mission to flourish.

Tread Gently

To Tread Gently is to honour God's creation and steward our resources wisely. Our Eco Church work, energy audit and environmental initiatives are helping us reflect carefully on how we care for our building and churchyard. This is not only about sustainability but also about hospitality, ensuring that St Mark's remains a welcoming and well-loved place at the heart of Natland.

Our fundraising efforts, careful financial oversight and the faithful service of our committees reflect a shared commitment to managing responsibly what has been entrusted to us, so that our church can continue to serve future generations.

Looking Ahead

As you read the detailed reports that follow, I hope you will be encouraged by the breadth of ministry and the generosity of so many people. The year ahead will continue to require prayer, imagination and trust. We will seek to deepen our life of worship, strengthen our work with children and families, support the growth of Anna Chaplaincy, appoint a new administrator, and explore creative ways to share faith in our community.

Above all, my prayer is that we will remain rooted in Christ — caring deeply, following daily, speaking boldly and treading gently — trusting that God, who has begun a good work among us, will bring it to completion.

Grace and peace

Reverend Becky

Vicar of the Benefices of Natland, Crosscrake, New Hutton and Old Hutton

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.

The Parochial Church Council (PCC) is a charity registered with the Charity Commission.

Ministry Team.

The Reverend Becky Gibbs, Vicar of St. Mark's Church, Natland, St. Thomas's Church, Crosscrake, St. Stephen, New Hutton, and Old Hutton Church (from October)

Graham Day: Lay Reader.

The Reverend Lucy Foster: Self-Supporting Priest licensed to the Church of England churches in the Helm Mission Community (from October).

The Reverend Marion Mashiter: Assistant Priest.

David Walker: Local Licensed Minister.

Members of the Parochial Church Council.

Vicar:	The Rev'd Becky Gibbs, from October 2025. Chair of the PCC. Ministry, Mission and Outreach	
Churchwardens	David Walker	Member of the Diocesan Synod Ministry, Mission and Outreach
And Elected Representatives During the Interregnum.	Roy Watkinson	Chair of the Eco Sub-Committee Parish Safeguarding Officer Chair of the Fabric Committee Chair of PCC until November.
Deanery Synod Members:	Graham Day Rev. Lucy Foster Rev. Becky Gibbs Rev. Marion Mashiter David Walker	Vice-Chair of PCC.
Elected PCC Members	John Chandler. Elspeth Jayne Collin Mansfield Nigel Mitchell Gill Pilling Miggy Scott Hilda Walker	Chair of Health and Safety Sub-Committee PCC Secretary Chair of the Fun and Fundraising Committee Chair of the Finance Committee Pastoral Care Organiser Treasurer
Co-opted Member	The Rev'd Canon Martin Jayne	Stewardship Secretary. Retired Priest

Organist: Clive Walkley.

Structure, Governance and Management.

The PCC consists of elected and ex-officio members and one coopted 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 David Walker has provided us with reports on Mission, Ministry and Outreach, Children and Young People and 'Further Afield.' Our Parish Safeguarding Officer, Roy Watkinson, presents a paper at each meeting on safeguarding issues and Gill Pilling presents us with a report on the work of the Anna Chaplaincy.

Aims and Purposes.

St. Mark's PCC has the responsibility of cooperating with the Vicar 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 the Electoral Roll has been revised. There are now 92 parishioners on the Electoral Roll. 65 are resident in the Parish and 27 are not resident within the Parish. Since the Electoral was renewed in 2025 2 people have died, 4 people joined, 2 people became non resident and 4 were removed from the register. 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.

It's good to be able to report that in 2025 people kept coming along to church services in similar numbers to 2024. Average Sunday attendance was 60 people with an average of 8 people attending the 8am service on the third Sunday. The average Thursday attendance was 18 people. We welcomed 88 people to worship on Easter Eve/Day, of whom 75 also received Holy Communion. During Advent, i.e. from Advent Sunday to 23rd December, 264 people attended special services for the congregation and local community, in addition to 457 attending special services held for our local schools and nursery. On Christmas Eve and/or Christmas Day 63 people received Holy Communion and 292 attended worship. During the year there were 7 baptisms, (1 adult and 6 children), 3 weddings, 6 funerals in church, 1 thanksgiving service, and 1 burial of ashes. In addition, an average of 28 people attended the fortnightly services at Kendal Care Home, an average of 12 attended our monthly F@4 and an

average of 12 attended Compline. There were around 553 communicants during Anna Chaplaincy Home Communion visits.

Annual Report of the Proceedings of the Parochial Church Council

I think many of your representatives on the PCC might look back on 2025 as quite a long year. The ex-officio members – i.e. the ministry team and the churchwardens who so gamely stood in as our Parish Representatives– might look on it as even longer. Roy Watkinson chaired our PCC meetings throughout the year. In January we asked God for faith, hope and love, so it's good to look back over the year now and to identify those places where that prayer was answered.

We started the year with a flurry of PCC meetings; once a month from January to May, instead of our usual bimonthly routine. In January we were working towards trying to establish a date when we could advertise for our new Priest in Charge. This continued into March as the Bishop and Archdeacon tried to establish a firm framework for our new relationship with Crosscrake. The Anna Chaplaincy we heard was progressing steadily, and Hazel Carter had agreed to be our representative on the Village Hall Committee.

By February more and more items were appearing in Any Other Business, including all the proposals that David Walker had lined up for Ministry, Mission and Outreach. They were agreed unanimously and with alacrity. It's good to be able to report that they all went ahead, all eight of them, under David's organisation and oversight, enabling us to maintain our profile in Natland and Oxenholme and to reach out to new or newly interested members of the community.

The appointment of a new Parish Administrator, the archiving of past paperwork, the possibility of obtaining funding from the Solicitor General for a headstone, and the appointment of Foundation Governors were all issues which we tended to wrestle with at each meeting, and some of these are still unresolved. The problem of vacancies on the School's Foundation Governors was very satisfactorily solved when Heather Worsley stepped in, to be followed later in the year by Anna Barrow. This followed the resignation of Bill Wood who had represented us for a long time. Tim Ward, who has been chair of the school governors for many years, came to our July meeting. He impressed us with his description of the Christian ethos of the school and also with how much time and effort the school governors put in to ensuring the school operates so well.

It was at the Annual Meeting last year when Roy announced the appointment of the Reverend Becky Gibbs, and many of us went home to watch Villages by the Sea from St. Bees in anticipation. We were very pleased to add Miggy Scott to the ranks of the PCC, too, at this time. In May we heard that it might be possible that our Suspension of Presentation might be lifted. This too was exciting news, or at least it was when we worked out what it meant. It depended on us becoming one plurality under one incumbent with Crosscrake, and Old and New Hutton and all of these churches

agreeing. It would mean that our new Priest could be called Vicar. The PCC agreed straightaway and by August the new arrangement was established. The legal document was signed by the Bishop and our future as a Parish had become more secure.

In July we had realised that The Rev'd Marion Mashiter's license to officiate might expire so we resolved to support any renewal request in anticipation of receiving it from the diocese. What would we have done without Marion or without Graham Day? We were extremely pleased as well when we realised that The Rev'd Lucy Foster was going to rejoin us as a Self-Supporting Priest licensed to the Church of England churches in the Helm Mission Community. Becky's and Lucy's Installation was not going to happen until November, so we continued in our established pattern of work and worship for a while longer. The Finances stayed balanced under Hilda's care, the Fun and Fundraising Committee continued keeping us amused and funded under Collin's guidance in this his final year of chairmanship, and David continued to juggle all the many activities that came his way. Safeguarding is always a major item on our agenda. Roy has a big workload as Safeguarding Officer and the PCC expressed grateful thanks to him for the work which he does on behalf of the church family.

At last the big day came and Becky was welcomed as our new Vicar. It was a glorious occasion, here at St. Mark's. Our organist, Clive Walkley, lifted us up in worship and praise, and it felt very good to sing and rejoice with our new friends from the joint benefices.

Back to business, and at Becky and Lucy's first PCC meeting they were presented with a few worries. What shall we do about the Parish News? What would we do if the church boiler failed and we had to replace it with an expensive environmentally friendly arrangement? What should we do about the security alarm system? I hope though, that we showed them both that we had weathered the interregnum well. Perhaps the numbers revealed in the Church Figures show how well we did. Average attendance much the same as previous years. School services very well attended. And 553 Anna Chaplaincy communicants at Home Communion. This is an indication of just how much Gill Pilling's initiative had grown over the year, something which involves many members of the congregation, and offering faith, hope and love, just as we had asked for at the start of the year. *Elspeth Jayne.*

Mission, Ministry & Outreach. *Contact David Walker.*

Worship. We continued with our familiar pattern of worship in 2025. The Reverend Marion Mashiter, Lay Reader Graham Day and the Reverend Lucy Foster, have provided us with regular worship and ministry. David Walker led Morning Prayer sometimes, too, in his position as Local Lay Minister. We were glad of the help and support we 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 provided ministry on other occasions too. In Lent, there was Compline, an Ash Wednesday Service and Good Friday services, plus an Agape meal. Ministry was provided too during Advent, with Compline, a Carol Service, Carols on the Green, and a Christingle Service on Christmas Eve. Special services for the local community, local schools and nursery were held at Easter and Christmas. Baptisms, weddings and funerals were provided, too, throughout the year.

Anna Chaplaincy. Over the last year our team has grown to 13 members with 3 other members of our congregation willing to step in if other members of the team are away. They have developed a wonderful ministry with the people they visit and the fortnightly visits seem to be working very well.

We were very sorry to lose Barbara Nelson at the end of November, her input and knowledge of the village and the people had been so useful for us, particularly in the early days. She had quietly visited and supported many people unofficially over the years.

Over the year we have supported 14 different people or couples at home. At the moment the team are visiting 9 homes. Some folk prefer a social visit and for others Home Communion is more important. We should be able to offer to visit another person/couple fairly soon. Anna Chaplaincy is for all faiths and none so we shouldn't restrict our visits to previous members of St. Mark's but need to be open to others in the Community.

At Kendal Care home 7 of us continue to work with Capt. Hilary Borthwick from the Salvation Army to hold a weekly service. The residents appreciate our visits and three of them are very keen to read a lesson during the service. One of them had never read in Church before and was so pleased to find she had a talent. Another of the residents is very keen to be Confirmed so Becky has this in hand.

After the weekly service we visit 8 or 9 residents who are not well enough to attend the worship. We chat with them and pray with them if they wish. Although this ministry is helpful for those we visit it is really only the tip of the iceberg. There are many other residents, not necessarily with a Faith, but with early dementia who would benefit from a regular visit. However there aren't enough of us to expand to do this at the moment.

At Christmas with the help of some extra members of the congregation we were able to visit a number of the bed bound residents in their rooms to sing carols. It was very moving to see how calm and serene a couple of ladies with dementia became when we sang Away in a Manger with them. We hope to repeat this next year. Captain Hilary is hoping to hold a service on Easter Day afternoon and some of us will join her.

Recently Sam Pester the Anna Chaplaincy lead for Cumbria led a training session for the team and hopes to return again soon to provide a second session. She suggested a series of books of various aspects of life in pictures which are very suitable for

generating conversations with people who have dementia. We have ordered a set of these and gradually hope to put together a small resource library for the Anna Chaplaincy Team.

I attended a national Anna Chaplaincy online forum in February. It was interesting to hear of the initiatives being undertaken by other Anna Chaplaincy Teams. Our lack of a disabled toilet at St. Mark's restricts our ability to provide anything other than home support. I hope that when our architect is able to catch up with her outstanding work she might be able to give some thought to the feasibility of a disabled toilet at St. Mark's.

Castlesteads View is another area where individual residents might possibly appreciate Anna Chaplaincy visits in the future but we need to discuss any plans with Rev. Becky.

I would like to take this opportunity to thank all the members of the Anna Chaplaincy team for their help and commitment and for the good job that they are doing.

Gill Pilling. Anna Chaplain.

Church Singing Group. A small group of us in the choir pews continue to lead the Sunday worship. At Christmas we hope to train a community choir for the Carol Service. Volunteers just need to contact Clive or Gill.

'Catch Up'. The Sunday 10am liturgy was 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' included the following Sunday's Bible readings and a list of forthcoming church activities.

Study Group. We have continued to meet during 2025, usually on a fortnightly basis, on 1st and 3rd Thursday of the month in Long Meadow Lane. We began the year by continuing our studies of the Creed (A Church of England Pilgrim Course). After Easter we started to look at the Book of Acts and we have continued with this through the rest of the year. Our meetings are always very thought provoking and challenging 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.*

The Families @ 4 congregation has been very small throughout 2025, often with just two children. The worship, in a relaxed style, includes craft activities, music, singing and listening to and/or acting a bible story. Each month a topic related to the Church year, for example, Easter, Remembrance, Christmas, Epiphany is planned. The service concludes with refreshments and an opportunity to share fellowship. Our challenge continues to be that more families will be involved in Families@4

Baptism Cards. The 1 to 5 baptism cards scheme continues and provides a link with young families and for them to be remembered by St. Mark's Church. Currently there are 28 children in the scheme who receive a card on the anniversary of their baptism. In 2025 there were six baptisms. Again our challenge is that and our hope will be that more of these children will come to Families@4.

Sunday School. A team of Sunday School leaders was recruited at the start of 2025, which meant that children could join two leaders in the vestry whenever they came to the 10am Church Service. Sadly, by the end of the year, this initiative hadn't attracted enough children to make it worth continuing.

St Mark's CofE Primary School - continues to flourish as a vibrant and caring school community. We currently have 184 pupils on roll, and the school remains a popular and valued part of the local community.

We are currently awaiting news from the Department for Education regarding a Nursery Grant, which would allow us to expand our Nursery provision. This would be a very exciting development for the school and the wider community, enabling us to support more families with early years education.

Over the past year we have completed several important safeguarding improvements around the school site. These works have included new fencing, the installation of new doors, and the introduction of a new electronic door code entry system, all of which significantly enhance the security of the school for our pupils and staff.

We have also added a new shelter for the Reception class outdoor area, which has already proved to be an excellent addition, allowing the children to enjoy their outdoor learning space in all weathers.

Our strong partnership with St Mark's Church continues to enrich the spiritual life of the school. We are very grateful to Rev Becky and Marion Mashiter, who have provided wonderful support to our Collective Worship Club. Rev Becky led an excellent Ash Wednesday service, which the children thoroughly enjoyed and found very meaningful. Our Year 6 pupils also attended a Eucharist service, and we are looking forward to visiting church again soon for the Experience Easter sessions.

The school community has continued to face significant disruption due to ongoing roadworks in the local area. We would like to extend our sincere thanks to local residents for their patience and understanding while this work continues to affect access around the school.

Finally, we would like to express our appreciation to the church volunteers who support our playgroup, 'Mini Marks'. Their time, care, and commitment make a real difference to the families who attend and help to strengthen the connection between the church and the school.

We remain thankful for the continued support of St Mark's Church and look forward to further opportunities to work together in the coming year.

Louise Hinton. Headmistress.

It was good to welcome **St Mark's Nursery School** staff, children and their families to worship.

Appletree School – Continue to visit church, they came during Lent and Advent, as well as occasionally calling in.

The Charities which we have supported during the year through Coffee Mornings and other events were, Leprosy Mission, Royal Agricultural Benevolent Institution, Christian Aid, Kendal Debt Centre, Palliative Care Support Trust Malawi, Women in Prison, Manna House, Northwest Harps, Diocesan Growth Fund, Bishop of Carlisle's Harvest Appeal, South Lakeland Talking Books, and The Children's Society.

We regularly delivered **information leaflets** in all the houses in our parish.

Helm Mission Community. This is the group of seven churches comprising of the Salvation Army and the United Reformed Church, Kendal and the five Anglican Churches of Holy Trinity, Kendal, St Thomas' Crosscraze, St Mark's Natland, St John the Baptist Old Hutton and St Stephen New Hutton. During 2025 we have shared 5th Sunday worship, except on Mothering Sunday. We celebrated Holy Communion in Crosscraze at the end of June, a Songs of Praise in Natland, unfortunately inside, an Advent Sunday Carol service in Holy Trinity and ended the year with the now annual 'Bacon Butty service' at the Salvation Army. Holding prayers for the week of Christian Unity. We collected for the Salvation Army Toy Appeal. Environmental Prayer and Action Group led by the Revd. Lucy Foster, which attracts people from outside our Mission Community, going on visits to Leighton Moss, taking part in the Great Garden Bird count and the Big Butterfly Count as well as having talks.

The Parish News continued to be published during the year, with all editions being photocopied in house.

Walk and Talk – We managed to meet every first Tuesday during the year to go for a walk, whatever the weather. Everyone is welcome to join us, we have several people who are non-church goers, we go at the speed of the slowest. During Lent we met weekly and along the way we stop for a short reflection and prayer, many of us came back and enjoyed the Lent Lunch when it was on a Tuesday. *Contact: David Walker.*

Report of the Fabric Committee (Fabcom)

Servicing and Maintenance. All of the necessary servicing and maintenance for our church buildings and churchyard have been carried out throughout 2025. Two particular items to mention are the varnishing of the wooden floors and some major pruning work on the trees and hedges in the churchyard.

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 were due our next QI Inspection at the end of 2025, but due to illness of our Church Architect, our Archdeacon has given us approval to move this into 2026. *Roy Watkinson, Chair, FabCom.*

Health and Safety Sub-Committee 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.*

Eco Church Sub-Committee Report. We had an energy Audit done on the church which highlighted ways of becoming less reliant on fossil fuels. We will be looking at this in depth during this year. *David Walker.*

Report of the Fun and Fundraising Committee. (Funcom).

By the end of 2025 Funcom was made up of David Walker, Mike Trelogan, Marion Thornton, Christine Smith, Collin Mansfield, Carrie Taylor, Miggy Scott, Jenny Kelly and Hilary Atkinson.

The year got off to a good start with the Candlemas electricity and gas sponsorship scheme; over £2,000 was raised thanks to your generosity (plus a little extra from Gift Aid) towards lighting and heating the church.

Coffee mornings were arranged most months supporting either the church or another nominated charity. A particularly well supported event was for drugs for Malawi supporting Gill Pilling in her work with Palliative Care Trust Malawi.

We re-ran for a third year “Spud in a Bucket” We combined the weigh in with an afternoon tea which proved popular.

We had well attended concerts by Fellas, “Simon and Garfunkel”, Harps North West but thinner audiences for the High Society Jazz Band and K Shoes Male Voice Choir.

A jumble sale was organised. Thank you to all who helped and particularly to Marion for co-ordinating this event. Takings were a little down on previous years and we are looking to revert to an earlier date in 2027. Marion was also busy in the autumn with others organising the Harvest Supper.

The Christmas coffee morning was well supported and financially successful.

Throughout the year there were sales of plants and produce. Thank you to everyone who contributed stock or bought items, particularly Marion, Hilda and the other makers for the seemingly endless supply of jams and preserves. Over £2,000.00 was raised from sales of preserves and plants making this activity very important for church funds. Everyone is welcome to contribute to the items on sale as well as being encouraged to buy. Please label and price items and try and keep the porch area tidy whether buying or providing stock.

The total of net funds raised for church from Candlemas, preserves and plants and fundraising was a well over our target at £9,000.00. More accurate figures will be found in the church accounts. Thank you again to everyone who contributed in any way to this figure

The PCC sets a target to raise or donate money for charities which we were able to meet and exceed again. In cash terms this was over £3,800.00 through the church accounts. The Palliative Care Trust Malawi, and Christian Aid were the biggest recipients but a variety of other charities were supported.

Our level of activity can only be sustained if we have a team of active volunteers and inspiration for practicable events. We are happy to welcome new recruits to the committee or ideas for future events.

Looking forward on a personal note, 2026 was my last year on Funcom so I would offer a last but huge thank you to everyone who has helped in anyway with our Funcom activities over the last few years. *Collin Mansfield.*

Deanery Synod Report.

Education, Safeguarding and Building Momentum in our Mission and Ministry, these were the spotlight issues at our three Deanery Synod meetings during 2025. These were led by Charlotte Tudway, Diocesan Director of Education, Joanna Van Lachterop our Diocesan Safeguarding Officer and Rachel Head the Director of Mission and Ministry Support and Innovation in our Diocese.

At all the meetings we have been kept up to date with the process of appointing a new Diocesan Bishop and a Network Youth Church worker and we thank God for the appointment of Rob as Bishop of Carlisle and Lily-Beth Smith as our first Deanery Network Youth Church worker, Lily-Beth is based at 106 Highgate.

We have had reports from General Synod and before each session of General Synod, the Deanery have held prayers session via Zoom for the Synod.

Our Ascension Day service was held in St Andrew's Sedbergh with guest preacher Raewynne Whiteley who has recently become the Diocesan Director of Ordinands and Vocations.

In November we had an additional Deanery meeting which was open to everyone when Bishop Rob had the opportunity to share his vision and listen to local experiences as he took up his role of Diocesan Bishop.

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 17th February 2026. 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.

We were very pleased to welcome Becky as our new Vicar in November and thank you to everyone who supported us magnificently during the Interregnum.

David Walker and Roy Watkinson, Churchwardens and Elected Representatives during the Interregnum.

Safeguarding Report.

Thank you to everyone who volunteers at St Mark's Church, your help is at the heart of making St Mark's Church such a special and well cared for church and it is 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 church. These additional policies include ones on Domestic Abuse, a Code of Conduct, a Whistle Blowing Policy and preventing Bullying and Harassment. Please take time to have a look through these.

Our Safeguarding Policy directly aligns with 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 have made good progress on safeguarding's Safer Recruitment and Training and all new volunteers are brought within these arrangements. In early 2026 we've reached the stage where many volunteers need refresher safeguarding training (needed every 3 years) and sessions have been held in February and March.

We use the Church of England's online systems – Parish Safeguarding Dashboards and Parish Safeguarding Hubs – and these are currently showing that we are 99% compliant with the Church of England safeguarding requirements.

Please don't forget SAFEGUARDING IS EVERYONE'S RESPONSIBILITY and it is our conviction to keep St Mark's Church safe for everyone. If anyone has any questions on any matter relating to safeguarding, do please speak to me.

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

Report on the Diocesan Synod 2025

It has been a transitional time for both the Synod and the Diocese this year, Bishop Rob starting the year as Bishop of Penrith, but acting Bishop of Carlisle and by the time of our third Synod in October he had been elected Bishop of Carlisle and the process of finding a new Bishop of Penrith has begun. Hopefully we will know shortly who has been elected to this post.

At the first meeting in March, we had the annual report on safeguarding in the diocese and feedback on the external audit of safeguarding highlighting some minor areas of concern that were found. The main item was the Kairos Palestine motion from the Solway Deanery that had been sent to General Synod in 2021, and General Synod had asked if we wanted to update the motion before it was discussed at General Synod. At all meetings we get reports on God for All and reports from General Synod and we have a meeting of the Diocesan board of Finance.

At our June meeting done by zoom the main item of business was a Difference training session, the training was to prepare Synod members for engaging in challenging conversations, particularly in anticipation of the continued Living in Love and Faith discussions in October.

At the October meeting which started with a communion to celebrate Bishop Rob becoming Bishop of Carlisle, the rest of the morning session was taken up on the discussion and voting on Living in Love and Faith.

After lunch the Synod approved the new Bulling & Harassment policy an update from the 2011 policy, which covers all church officials as well as the clergy. We also approved the formula for the elections to Deanery Synod that take place in 2026. As we have around 90 on our electoral roll, we are entitled to have two representatives on Deanery Synod besides clergy and any General Synod/ Diocesan Synod representatives. *Contact: David Walker.*



ST MARKS CHURCH NATLAND
MOTHERS UNION FAMILIES GROUP
REPORT FOR THE PCC
FOR 2025

We continue to have a thriving Mothers Union group in Natland although we have sadly lost two of our members this year. Grace Kemsley died in the autumn and Barbara Nelson, who had led the group for over thirty years died very suddenly at the end of November. She will be greatly missed by our group and also by the wider community in Natland. She was always ready to listen on the phone, advise when she could and help anyone who needed her.

Elizabeth Chandler will take over as Leader and Margaret Bateman will continue as Secretary.

Our year began with a meal out in **January** at the Crooklands Inn, which nineteen of us attended.

In **February** Gill Pilling gave us an update on her time in Malawi which we always look forward to although it can be quite difficult to watch on occasions. The little dolls which our group have been knitting were very well received.

In **March** Andrew Judson came to tell us about a cycling trip he took with a friend to Ireland.

April, and Nicki Smith shared her experiences of going into school and having conversations with the children about how they viewed their parents and grandparents. She explained about sharing creativity across generations.

In **May** we had a meeting without a speaker when Elizabeth Chandler, Margaret Bateman and Helen Belton spoke about how, as a group, we can help Mothers Union.

Elizabeth explained about how, having found old records, she realised that our group had been in existence for 120 years. Margaret showed the group how they could help practically with patterns for Cross in your Pocket, knitted dolls and hearts and cloth bags to be filled and given to Springfield House for both men and women. Helen explained a bit about how Mothers Union works and some of the work it does. Barbara spoke about Mary Sumner, the founder of Mothers Union.

In **June**, we had a meal out at the Station Inn at Oxenholme which we enjoyed very much.

After our summer break, in **September**, Captain Hilary Borthwick came to speak to us about the Salvation Army. This was such an interesting evening as she spoke about the origins of the Salvation Army and the amazing work they do to this day. Quite a lot of members remembered their parents in wartime saying how much the Army did then.

In **October**, Graham Day came to tell us how he got 'From there to here' telling us about his journey of faith through the years. This was really interesting.

November saw John Chandler, on the theme of Remembrance, give a brilliant talk about the two windows which were donated to the Church by the Maples and Keesey families. The Keesey family window was donated for the father who was killed in the First World War and the son who was killed in the Second World War. The Maples window was dedicated to the father who served in the First World War and the son who was killed in the Second World War. The research which John must have done to present this talk was amazing.

In **December** we intended to have a Celebration of 120 years of Mothers Union in Natland, but we have postponed this until May 2026 because of Barbara's death.

All in all, we had very interesting year with speakers covering many different topics and we look forward to 2026. *Margaret Bateman.*

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

Financial Review for 2025

Registered Charity No. 1208461

We are pleased to report we achieved a surplus of £8741.27 in 2025, taking into account our investment income. (This follows a surplus of £1663.05 in 2024). There was inevitably a reduction in church activity during the interregnum which explains part of the surplus. We must highlight the importance of our donors who gave £61887.82 and the role of fundraising that raised £9479.75.

Thanks to our donors we managed to pay our Ministry Offer which goes toward the cost of having a vicar, their housing, pension and the initial and continuous training of ministers.

Thanks to the Lowery bequest, which we received some years ago, we were able to varnish the floors and make repairs to the church clock.

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

The Parish Giving scheme which was introduced at the end of 2024 has made a big improvement in our cash flow.

In 2025 we again benefitted from the Listed Places of Worship VAT recovery scheme (see under "Recovered VAT" page 3 £344.29, (in 2024 £1,188.58) which 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.

**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 2025

	<u>Unrestricted</u> <u>Funds</u>	<u>Restricted</u> <u>Funds</u>	<u>Total Funds</u> <u>2025</u>	<u>Total Funds</u> <u>2024</u>
<u>Income</u>				
From Donors	61,887.82	50.00	61,937.82	57,198.11
Other Donor Sources	9,479.75	5,379.69	14,859.44	12,875.26
From Investments	3,512.30	790.49	4,302.79	4,499.29
General Sources	9,692.11	1,178.50	10,870.61	15,162.36
Reclaimed VAT	0.00	344.29	344.29	1,188.58
<u>Total Income</u>	<u>84,571.98</u>	<u>7,742.97</u>	<u>92,314.95</u>	<u>90,923.60</u>
<u>Expenditure</u>				
Donations to Charity	330.00	4,713.61	5,043.61	4,412.65
Ministry	54,171.05	0.00	54,171.05	53,033.51
Maintenance	16,357.77	4,226.00	20,583.77	19,711.30
Support	2,717.36	0.00	2,717.36	4,555.68
General	3,072.70	1,601.61	4,674.31	6,521.11
Roof repairs	0.00	0.00	0.00	2,950.76
<u>Total Expenditure</u>	<u>76,648.88</u>	<u>10,541.22</u>	<u>87,190.10</u>	<u>91,185.01</u>
Net Income/(Expenditure)	7,923.10	-(2,798.25)	5,124.85	-(261.41)
Revenue adjustment (see note c)	818.17	-(818.17)	0.00	0.00
Net Income/(Expenditure) -adjusted	8,741.27	-(3,616.42)	5,124.85	-(261.41)
Gains+Losses Investments				
- Unrealised Gain/Loss	-(3,451.46)	-(183.98)	-(3,635.44)	2,697.37
Net Movement in Funds	5,289.81	-(3,800.40)	1,489.41	2,435.96
Balances at 1st Jan	<u>125,923.32</u>	<u>29,230.16</u>	<u>155,153.48</u>	<u>152,717.52</u>
Balances at 31st Dec	<u>131,213.13</u>	<u>25,429.76</u>	<u>156,642.89</u>	<u>155,153.48</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 2025

	<u>Unrestricted</u> <u>Funds</u>	<u>Restricted</u> <u>Funds</u>	<u>Total Funds</u> <u>2025</u>	<u>Total Funds</u> <u>2024</u>
<u>From Donors.</u>				
Gift Aid	15,577.00	0.00	15,577.00	32,894.00
Non Gift Aid	3,853.00	0.00	3,853.00	5,268.00
Parish Giving Scheme (f)	19,301.94	0.00	19,301.94	
Income Tax Recovery	10,176.63	50.00	10,226.63	9,342.12
Open Collections	2,465.68	0.00	2,465.68	2,459.69
Donations	9,725.57	0.00	9,725.57	6,504.30
Legacies	0.00	0.00	0.00	0.00
Church Fabric	145.00	0.00	145.00	100.00
Churchyard	643.00	0.00	643.00	630.00
	<u>61,887.82</u>	<u>50.00</u>	<u>61,937.82</u>	<u>57,198.11</u>
<u>Other Donor Sources</u>				
Fund Raising for Church	4,608.02	1,975.78	6,583.80	5,318.39
Candlemas Appeal	2,145.11	0.00	2,145.11	1,673.91
Plants and Produce	2,726.62	0.00	2,726.62	2,077.83
Fund Raising for Charities	0.00	3,403.91	3,403.91	3,805.13
	<u>9,479.75</u>	<u>5,379.69</u>	<u>14,859.44</u>	<u>12,875.26</u>
<u>From Investments</u>				
Dividends	2,398.92	0.00	2,398.92	2,342.92
Bank Interest	1,113.38	790.49	1,903.87	2,156.37
	<u>3,512.30</u>	<u>790.49</u>	<u>4,302.79</u>	<u>4,499.29</u>
<u>General Sources</u>				
To Ministry	1,866.81	0.00	1,866.81	2,095.72
Rent	990.00	0.00	990.00	925.00
Wedding/Funeral Fees	5,106.50	0.00	5,106.50	7,382.00
Publications	1,195.40	0.00	1,195.40	1,121.20
Funerals for Church	503.00	0.00	503.00	215.62
Funerals for Charities	0.00	934.50	934.50	1,058.83
Refunds	30.40	0.00	30.40	15.00
Gifts	0.00	244.00	244.00	1,357.99
Events	0.00	0.00	0.00	991.00
	<u>9,692.11</u>	<u>1,178.50</u>	<u>10,870.61</u>	<u>15,162.36</u>
Reclaimed VAT	0.00	344.29	344.29	1,188.58
<u>Total Income</u>	<u>84,571.98</u>	<u>7,742.97</u>	<u>92,314.95</u>	<u>90,923.60</u>

(f) Last year scheme only just started and in 2024 accounts was included in gift aid
this has been separated out for 2025

**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 2025

	<u>Unrestricted</u> <u>Funds</u>	<u>Restricted</u> <u>Funds</u>	<u>Total Funds</u> <u>2025</u>	<u>Total Funds</u> <u>2024</u>
<u>Charities</u>				
Donations from Church	330.00	3,253.91	3,583.91	3,778.13
Donations from Funerals	0.00	1,459.70	1,459.70	634.52
	<u>330.00</u>	<u>4,713.61</u>	<u>5,043.61</u>	<u>4,412.65</u>
<u>Ministry</u>				
Ministry Offer	49,276.00	0.00	49,276.00	47,840.00
Clergy Expenses	1,249.30	0.00	1,249.30	1,939.41
Parish Administrator	3,645.75	0.00	3,645.75	3,254.10
	<u>54,171.05</u>	<u>0.00</u>	<u>54,171.05</u>	<u>53,033.51</u>
<u>Maintenance</u>				
Utilities	5,387.52	0.00	5,387.52	8,111.18
Insurance	3,864.89	0.00	3,864.89	3,746.56
Fabric	2,861.64	4,226.00	7,087.64	4,560.38
Services	1,350.42	0.00	1,350.42	1,355.01
Churchyard	2,893.30	0.00	2,893.30	1,333.17
Publications (e)	0.00	0.00	0.00	605.00
	<u>16,357.77</u>	<u>4,226.00</u>	<u>20,583.77</u>	<u>19,711.30</u>
<u>Support</u>				
Choir and Music	244.95	0.00	244.95	270.00
Photocopier	768.03	0.00	768.03	895.82
Local Mission	868.55	0.00	868.55	1,848.80
Anna Chaplaincy	125.88	0.00	125.88	0.00
Admin	578.85	0.00	578.85	1,369.86
Bank charges	131.10	0.00	131.10	171.20
	<u>2,717.36</u>	<u>0.00</u>	<u>2,717.36</u>	<u>4,555.68</u>
<u>General/Events</u>				
Fund Raising	405.01	1,357.61	1,762.62	1,446.12
Wedding/Funeral Fees	2,640.00	0.00	2,640.00	2,722.00
Gifts	27.69	244.00	271.69	1,361.99
Events	0.00	0.00	0.00	991.00
	<u>3,072.70</u>	<u>1,601.61</u>	<u>4,674.31</u>	<u>6,521.11</u>
Building work	0.00	0.00	0.00	2,950.76
<u>Total Expenditure</u>	<u>76,648.88</u>	<u>10,541.22</u>	<u>87,190.10</u>	<u>91,185.01</u>

(e) Magazine costs are not a true reflection as the magazine was photocopied instead of printed in 2025

**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 2025

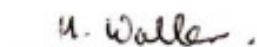
	<u>2025</u>	<u>2025</u>	<u>2024</u>
<u>Fixed Assets.</u>			
CBF CoE Investment (Renshaw Fund)	30,215.88		31,474.16
CBF CoE Investment (Benefactors Fund)	52,666.35		54,859.53
CBF CoE Investment (Lowery Fund) *	15,577.49		15,761.47
<u>Current Assets.</u>			
HSBC - Current Account	12,754.46		13,533.48
CCLA Deposit Account	31,489.67		22,494.58
CCLA Lowery Account *	13,939.04		17,030.26
	<u>58,183.17</u>		
		58,183.17	<u>53,058.32</u>
Total Net Assets.		<u>156,642.89</u>	<u>155,153.48</u>
 <u>Funds.</u>			
<u>Unrestricted Funds.</u>		131,213.13	125,923.32
<u>Restricted Funds.</u>			
Funeral Donations	89.00		614.20
Lowery Fund	25,340.76		28,615.96
	<u>25,429.76</u>		
		25,429.76	29,230.16
		<u>156,642.89</u>	<u>155,153.48</u>

(* Restricted Accounts)

(Notes refer to Page 6)



Chair - Reverend Becky Gibbs



Treasurer - Hilda Walker

Date

12.3.26

**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 2025

		<u>Balance at</u> <u>01/01/2025</u>	<u>Income</u>	<u>Expenditure</u>	<u>Transfer</u> <u>Restricted to</u> <u>UnRestricted</u> <u>(see *Note)</u>	<u>Decrease in</u> <u>Investment</u> <u>Value unrealised</u> <u>unrealised</u>	<u>Balance at</u> <u>31/12/2025</u>
1	Christingle Service (Children's Society)	0.00	215.08	215.08	0.00	0.00	0.00
2	Carol Singing (Kendal Concert Band For South Lakeland Talking News)	0.00	119.88	119.88	0.00	0.00	0.00
3	Songs of Praise, Carol Singing(Manna House)	0.00	469.16	469.16	0.00	0.00	0.00
4	Dystonia	0.00	234.52	234.52	0.00	0.00	0.00
5	Lent Charity Lunches (RABI & Leprosy Mission)	0.00	778.43	778.43	0.00	0.00	0.00
6	Bishop's Harvest Appeal	0.00	669.83	669.83	0.00	0.00	0.00
7	Malawi Palliative Care	0.00	683.07	683.07	0.00	0.00	0.00
8	Joint Fundraising	0.00	1,975.78	1,157.61	818.17	0.00	0.00
9	Diocesan Growth Fund	0.00	283.94	283.94	0.00	0.00	0.00
10b	Funeral Donations	614.20	934.50	1,459.70	0.00	0.00	89.00
11	Clergy Leaving gifts	0.00	244.00	244.00	0.00	0.00	0.00
12bd	Lowery Fund	28,615.96	1,134.78	4,226.00	0.00	-(183.98)	25,340.76
13cd	Total	<u>29,230.16</u>	<u>7,742.97</u>	<u>10,541.22</u>	<u>818.17</u>	<u>-(183.98)</u>	<u>25,429.76</u>

*Note: (a) Added to from general fund

(b) carried over from last year

(c) Legacy restricted fund for church maintenance

(d) unrealised loss and interest from the income in Lowery fund

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 2025, 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 2nd February 2026

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

Financial Review for 2025

Registered Charity No. 1208461

We are pleased to report we achieved a surplus of £8741.27 in 2025, taking into account our investment income. (This follows a surplus of £1663.05 in 2024). There was inevitably a reduction in church activity during the interregnum which explains part of the surplus. We must highlight the importance of our donors who gave £61887.82 and the role of fundraising that raised £9479.75.

Thanks to our donors we managed to pay our Ministry Offer which goes toward the cost of having a vicar, their housing, pension and the initial and continuous training of ministers.

Thanks to the Lowery bequest, which we received some years ago, we were able to varnish the floors and make repairs to the church clock.

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

The Parish Giving scheme which was introduced at the end of 2024 has made a big improvement in our cash flow.

In 2025 we again benefitted from the Listed Places of Worship VAT recovery scheme (see under "Recovered VAT" page 3 £344.29, (in 2024 £1,188.58) which 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.

**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 2025

	<u>Unrestricted</u> <u>Funds</u>	<u>Restricted</u> <u>Funds</u>	<u>Total Funds</u> <u>2025</u>	<u>Total Funds</u> <u>2024</u>
<u>Income</u>				
From Donors	61,887.82	50.00	61,937.82	57,198.11
Other Donor Sources	9,479.75	5,379.69	14,859.44	12,875.26
From Investments	3,512.30	790.49	4,302.79	4,499.29
General Sources	9,692.11	1,178.50	10,870.61	15,162.36
Reclaimed VAT	0.00	344.29	344.29	1,188.58
<u>Total Income</u>	<u>84,571.98</u>	<u>7,742.97</u>	<u>92,314.95</u>	<u>90,923.60</u>
<u>Expenditure</u>				
Donations to Charity	330.00	4,713.61	5,043.61	4,412.65
Ministry	54,171.05	0.00	54,171.05	53,033.51
Maintenance	16,357.77	4,226.00	20,583.77	19,711.30
Support	2,717.36	0.00	2,717.36	4,555.68
General	3,072.70	1,601.61	4,674.31	6,521.11
Roof repairs	0.00	0.00	0.00	2,950.76
<u>Total Expenditure</u>	<u>76,648.88</u>	<u>10,541.22</u>	<u>87,190.10</u>	<u>91,185.01</u>
Net Income/(Expenditure)	7,923.10	-(2,798.25)	5,124.85	-(261.41)
Revenue adjustment (see note c)	818.17	-(818.17)	0.00	0.00
Net Income/(Expenditure) -adjusted	8,741.27	-(3,616.42)	5,124.85	-(261.41)
Gains+Losses Investments				
- Unrealised Gain/Loss	-(3,451.46)	-(183.98)	-(3,635.44)	2,697.37
Net Movement in Funds	5,289.81	-(3,800.40)	1,489.41	2,435.96
Balances at 1st Jan	<u>125,923.32</u>	<u>29,230.16</u>	<u>155,153.48</u>	<u>152,717.52</u>
Balances at 31st Dec	<u>131,213.13</u>	<u>25,429.76</u>	<u>156,642.89</u>	<u>155,153.48</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 2025

	<u>Unrestricted</u> <u>Funds</u>	<u>Restricted</u> <u>Funds</u>	<u>Total Funds</u> <u>2025</u>	<u>Total Funds</u> <u>2024</u>
<u>From Donors.</u>				
Gift Aid	15,577.00	0.00	15,577.00	32,894.00
Non Gift Aid	3,853.00	0.00	3,853.00	5,268.00
Parish Giving Scheme (f)	19,301.94	0.00	19,301.94	
Income Tax Recovery	10,176.63	50.00	10,226.63	9,342.12
Open Collections	2,465.68	0.00	2,465.68	2,459.69
Donations	9,725.57	0.00	9,725.57	6,504.30
Legacies	0.00	0.00	0.00	0.00
Church Fabric	145.00	0.00	145.00	100.00
Churchyard	643.00	0.00	643.00	630.00
	<u>61,887.82</u>	<u>50.00</u>	<u>61,937.82</u>	<u>57,198.11</u>
<u>Other Donor Sources</u>				
Fund Raising for Church	4,608.02	1,975.78	6,583.80	5,318.39
Candlemas Appeal	2,145.11	0.00	2,145.11	1,673.91
Plants and Produce	2,726.62	0.00	2,726.62	2,077.83
Fund Raising for Charities	0.00	3,403.91	3,403.91	3,805.13
	<u>9,479.75</u>	<u>5,379.69</u>	<u>14,859.44</u>	<u>12,875.26</u>
<u>From Investments</u>				
Dividends	2,398.92	0.00	2,398.92	2,342.92
Bank Interest	1,113.38	790.49	1,903.87	2,156.37
	<u>3,512.30</u>	<u>790.49</u>	<u>4,302.79</u>	<u>4,499.29</u>
<u>General Sources</u>				
To Ministry	1,866.81	0.00	1,866.81	2,095.72
Rent	990.00	0.00	990.00	925.00
Wedding/Funeral Fees	5,106.50	0.00	5,106.50	7,382.00
Publications	1,195.40	0.00	1,195.40	1,121.20
Funerals for Church	503.00	0.00	503.00	215.62
Funerals for Charities	0.00	934.50	934.50	1,058.83
Refunds	30.40	0.00	30.40	15.00
Gifts	0.00	244.00	244.00	1,357.99
Events	0.00	0.00	0.00	991.00
	<u>9,692.11</u>	<u>1,178.50</u>	<u>10,870.61</u>	<u>15,162.36</u>
Reclaimed VAT	0.00	344.29	344.29	1,188.58
<u>Total Income</u>	<u>84,571.98</u>	<u>7,742.97</u>	<u>92,314.95</u>	<u>90,923.60</u>

(f) Last year scheme only just started and in 2024 accounts was included in gift aid
this has been separated out for 2025

**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 2025

	<u>Unrestricted</u> <u>Funds</u>	<u>Restricted</u> <u>Funds</u>	<u>Total Funds</u> <u>2025</u>	<u>Total Funds</u> <u>2024</u>
<u>Charities</u>				
Donations from Church	330.00	3,253.91	3,583.91	3,778.13
Donations from Funerals	0.00	1,459.70	1,459.70	634.52
	<u>330.00</u>	<u>4,713.61</u>	<u>5,043.61</u>	<u>4,412.65</u>
<u>Ministry</u>				
Ministry Offer	49,276.00	0.00	49,276.00	47,840.00
Clergy Expenses	1,249.30	0.00	1,249.30	1,939.41
Parish Administrator	3,645.75	0.00	3,645.75	3,254.10
	<u>54,171.05</u>	<u>0.00</u>	<u>54,171.05</u>	<u>53,033.51</u>
<u>Maintenance</u>				
Utilities	5,387.52	0.00	5,387.52	8,111.18
Insurance	3,864.89	0.00	3,864.89	3,746.56
Fabric	2,861.64	4,226.00	7,087.64	4,560.38
Services	1,350.42	0.00	1,350.42	1,355.01
Churchyard	2,893.30	0.00	2,893.30	1,333.17
Publications (e)	0.00	0.00	0.00	605.00
	<u>16,357.77</u>	<u>4,226.00</u>	<u>20,583.77</u>	<u>19,711.30</u>
<u>Support</u>				
Choir and Music	244.95	0.00	244.95	270.00
Photocopier	768.03	0.00	768.03	895.82
Local Mission	868.55	0.00	868.55	1,848.80
Anna Chaplaincy	125.88	0.00	125.88	0.00
Admin	578.85	0.00	578.85	1,369.86
Bank charges	131.10	0.00	131.10	171.20
	<u>2,717.36</u>	<u>0.00</u>	<u>2,717.36</u>	<u>4,555.68</u>
<u>General/Events</u>				
Fund Raising	405.01	1,357.61	1,762.62	1,446.12
Wedding/Funeral Fees	2,640.00	0.00	2,640.00	2,722.00
Gifts	27.69	244.00	271.69	1,361.99
Events	0.00	0.00	0.00	991.00
	<u>3,072.70</u>	<u>1,601.61</u>	<u>4,674.31</u>	<u>6,521.11</u>
Building work	0.00	0.00	0.00	2,950.76
<u>Total Expenditure</u>	<u>76,648.88</u>	<u>10,541.22</u>	<u>87,190.10</u>	<u>91,185.01</u>

(e) Magazine costs are not a true reflection as the magazine was photocopied instead of printed in 2025

**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 2025

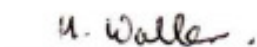
	<u>2025</u>	<u>2025</u>	<u>2024</u>
<u>Fixed Assets.</u>			
CBF CoE Investment (Renshaw Fund)	30,215.88		31,474.16
CBF CoE Investment (Benefactors Fund)	52,666.35		54,859.53
CBF CoE Investment (Lowery Fund) *	15,577.49		15,761.47
<u>Current Assets.</u>			
HSBC - Current Account	12,754.46		13,533.48
CCLA Deposit Account	31,489.67		22,494.58
CCLA Lowery Account *	13,939.04		17,030.26
	<u>58,183.17</u>		
		58,183.17	<u>53,058.32</u>
 Total Net Assets.		<u>156,642.89</u>	<u>155,153.48</u>
 <u>Funds.</u>			
<u>Unrestricted Funds.</u>		131,213.13	125,923.32
<u>Restricted Funds.</u>			
Funeral Donations	89.00		614.20
Lowery Fund	25,340.76		28,615.96
	<u>25,429.76</u>		
		25,429.76	29,230.16
		<u>156,642.89</u>	<u>155,153.48</u>

(* Restricted Accounts)

(Notes refer to Page 6)



Chair - Reverend Becky Gibbs



Treasurer - Hilda Walker

Date

12.3.26

**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 2025

		<u>Balance at</u> <u>01/01/2025</u>	<u>Income</u>	<u>Expenditure</u>	<u>Transfer</u> <u>Restricted to</u> <u>UnRestricted</u> <u>(see *Note)</u>	<u>Decrease in</u> <u>Investment</u> <u>Value unrealised</u> <u>unrealised</u>	<u>Balance at</u> <u>31/12/2025</u>
1	Christingle Service (Children's Society)	0.00	215.08	215.08	0.00	0.00	0.00
2	Carol Singing (Kendal Concert Band For South Lakeland Talking News)	0.00	119.88	119.88	0.00	0.00	0.00
3	Songs of Praise, Carol Singing(Manna House)	0.00	469.16	469.16	0.00	0.00	0.00
4	Dystonia	0.00	234.52	234.52	0.00	0.00	0.00
5	Lent Charity Lunches (RABI & Leprosy Mission)	0.00	778.43	778.43	0.00	0.00	0.00
6	Bishop's Harvest Appeal	0.00	669.83	669.83	0.00	0.00	0.00
7	Malawi Palliative Care	0.00	683.07	683.07	0.00	0.00	0.00
8	Joint Fundraising	0.00	1,975.78	1,157.61	818.17	0.00	0.00
9	Diocesan Growth Fund	0.00	283.94	283.94	0.00	0.00	0.00
10b	Funeral Donations	614.20	934.50	1,459.70	0.00	0.00	89.00
11	Clergy Leaving gifts	0.00	244.00	244.00	0.00	0.00	0.00
12bd	Lowery Fund	28,615.96	1,134.78	4,226.00	0.00	-(183.98)	25,340.76
13cd	Total	<u>29,230.16</u>	<u>7,742.97</u>	<u>10,541.22</u>	<u>818.17</u>	<u>-(183.98)</u>	<u>25,429.76</u>

*Note: (a) Added to from general fund

(b) carried over from last year

(c) Legacy restricted fund for church maintenance

(d) unrealised loss and interest from the income in Lowery fund

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 2025, 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 2nd Feb - 2026