

The Ecclesiastical Parish of St Martin, Windermere
Charity Number 1161992



ST MARTIN'S
You're always welcome

**Annual Report & Financial Statement
of the
Parochial Church Council
for the year ended 31st December 2019
and
Minutes of the Vestry and Annual Parochial Church Meeting
held on Sunday 24th March 2019**

**"We aim to respond to God's love, enjoying it together in worship
and mutual care, and sharing it with everyone."**

Incumbent:

The Revd. James Richards BA MA
The Rectory,
Longlands Road,
Bowness-on-Windermere,
LA23 3AS.

Bank:

Barclays Bank plc
Windermere

Parish Office:

St. Martin's Parish Church,
Lake Road,
Bowness-on-Windermere,
LA23 3DE

Independent Examiner:

Jackson and Graham,
Chartered Accountants,
Lake Road,
Bowness-on-Windermere,
LA23 2JJ

THE PARISH CHURCH OF ST MARTIN, WINDERMERE
AGENDA FOR THE ANNUAL VESTRY AND PAROCHIAL CHURCH MEETING
TO BE HELD ON SUNDAY 29th MARCH 2020 IN CHURCH

AT 11.30 am

PRAYER

APOLOGIES

EASTER VESTRY

ELECTION OF WARDENS

Annual Parochial Church Meeting

APCM MINUTES OF 24th MARCH 2019

REPORT OF PCC FOR 2019

ACCOUNTS & FINANCIAL REPORT FOR 2019

APPOINTMENT OF INDEPENDENT EXAMINER

CHURCH FABRIC & TERRIER REPORT

DEANERY SYNOD REPORT

SUNDAY CLUB AND YOUTH CLUB REPORTS

HOME GROUP REPORT

ELECTORAL ROLL OFFICER'S REPORT

ELECTION TO PCC

ELECTION OF SIDESMEN

RECTOR'S CLOSING REMARKS and PRAYER

There will be a short meeting of the new PCC immediately following the APCM specifically to elect the officers of the PCC:

Lay Chairman; Secretary; Joint Treasurers; Electoral Roll Officer.

THE PARISH CHURCH OF ST. MARTIN, WINDERMERE.

MINUTES OF THE ANNUAL VESTRY AND PAROCHIAL MEETING for the year 2018, held in the Church at 11.30am on Sunday 24th March 2019

1 OPENING PRAYER and ATTENDANCE

The Rector, the Revd. James Richards opened the meeting with prayer.
There were about 43 parishioners present.

2 APOLOGIES

Joan and Gordon Williamson, Janet and Richard Ellison, Joan Pollard, Patricia Platt.

3 ELECTION OF WARDENS (4 vacancies; Wardens are ex-officio members of PCC)

Wardens can be voted for by anyone on the Civil Electoral Roll in the parish or on the Church Electoral Roll. Mike Fletcher is willing to stand again. James said how grateful he is for Mike's support and work. Elected unanimously.

4 APCM MINUTES OF MARCH 2018

These were approved and signed as correct by the Chairman. There were no matters arising.

5 REPORT OF PCC FOR 2018

This document had been approved by the PCC and circulated prior to the meeting. It was approved unanimously. James mentioned that the PCC is a registered charity and all members are trustees.

6 ACCOUNTS & FINANCIAL REPORT FOR 2018

Mike Baldwin spoke on the reports which had been distributed. He explained that the unrestricted funds received were over budget because of legacies received, otherwise there would have been a loss. This could be because of fewer weddings than previous years, and a reduction in regular givers. We are trying to find ways of increasing income, with the help of Sophie Hodge, who gave a presentation to the PCC showing ways and means of making this happen. Sophie is the Diocesan Stewardship Enabler and is happy to help where needed. Mike thanked all those who do give regularly but said that the legacies are not the reason for the increased Parish offer. He went on to thank all who give of their time to organise events etc. and to the bell ringers and musicians who waive their fees. The restricted funds had been increased by anonymous donations, and the proceeds from the Summer cream teas, for the renovation project – thanks again to all concerned. One of the ways we are looking at to help funds, is the use of electronic means of giving, as it is a concern that cash appears to be going out of fashion. Work will start soon on the church roof/ leaks which is now urgent. Grants will be needed to complete further phases of building work. Mike thanked Ted Cook for his work on finances.

Ted then spoke on the reports, and on the graphs he handed out which explained the source of income (including Gift Aid tax refund), and a graph showing the Parish Offer cost compared with Regular Givers income. Ted said that the main source of income is planned regular giving, and collections from visitors. Tax recovered through gift aid is mainly from the congregation. The second graph showed the increase in Parish Offer, and the decline in regular givers income. Fortunately, the profit made last year should see us through this year and so avoid a loss. A question was asked as to whether those who did not use Gift Aid could be persuaded to, but as Ted explained, this probably meant they were not eligible to do so. James said that both Mike and Ted keep the PCC well informed as to the finances, and are owed a huge vote of thanks.

The reports were received unanimously.

Jackson and Graham were proposed and agreed as our continued independent examiner.

7 THE FOLLOWING REPORTS HAD BEEN CIRCULATED PRIOR TO APCM

a) Church Fabric & Terrier Report, with thanks to Mike Fletcher

b) Deanery Synod, with thanks to Pat Baldwin

All reports were accepted.

8 ELECTORAL ROLL OFFICER'S REPORT

Pat Baldwin reported that there are 100 parishioners on the electoral roll, 28 of whom are not resident in the parish. Five new names were added but twenty seven have been removed for various reasons. The average weekly attendance, counted in October 2018, was 80. However, if weddings and funerals are included, this rises to 210. School Harvest Festivals took place during October and the total number attending was 425. The report was accepted unanimously with thanks to Pat.

9 ELECTIONS

a) PCC:

1 year term – Jill Butler.

3 year term – Mary Fenna, Ted Cook Andrew Jarvis.

All were elected unanimously.

b) SIDESMEN

The current sidesmen, Jenny Cartwright, David & Carol Brooks, Ruth Richards, Mary Shankley, Margaret & Ted Cook, Hilary Sharpe, Marcia Lazonby, Ann Wanska, Barbara Fletcher, Joan Williamson, Loretto Gentry, Leila Frank agreed to stand again.

All were elected unanimously.

10 RECTOR'S REFLECTION FOR ANNUAL CHURCH MEETING 2019

Dear Friends,

About us, and about our building...

This month's letter is drawn from that part of our Annual Meeting at the end of March entitled 'Rector's Closing Remarks'...

I always think it's a bit hard on you on APCM Sunday to have, effectively, two sermons, so I'm going to try not to make it a sermon.

I've been thinking about this over the last two weeks, and one of the oddities about the role of the Vicar or the Rector is that you come to be identified with the church, both by people outside the church and by people inside the church. It's an oddity because people thank you for things you haven't done, or that you have no hand in. They say how beautiful the church is, for example, and I always slightly struggle with how to respond to that. I tend to say 'thank you' but then that implies that I take credit for it!

The point about church is that we are all 'church', and the point about me is that technically, at the moment I am the 'voice' for us all – albeit rather hoarse today. (I realise that the idea of one person speaking for many is rather 'blown upon' in our current political climate.) I am saying this because when I say 'thank you' to people (although I am personally grateful) it's not really my gratitude that matters. It's that we are all grateful for everyone who plays a part in helping the life of the church to continue to function.

That includes all sorts of thing. It includes many things that Mike Fletcher quietly does that nobody sees. When you notice something's wrong one week and the next week it's been put right then the chances are that Mike's done it. It includes people who look after the churchyard, who prepare refreshments and flowers, it includes the choir and musicians, it includes cleaners and many, many, many more.

The important thing is that we all together make up the people of God, and because we are group of people we have to organise ourselves and some things need to be done. Just as in your home some people do some jobs and some people to other jobs, so in the life of the Church – but the whole life of the church requires all of those things to be done.

And I want to express thanks on behalf of all of us to those of you who have taken on particular roles and responsibilities. I'm going to try and cover everyone: cleaners, providers of food and refreshments, bell-ringers, maintenance people, churchyard care, choir, readers, intercessors, musicians, sides-persons, welcomers, flower arrangers – who have I missed? (Ah, yes, magazine editor!) Now if I asked people gradually to stand up if they are involved in one or more of those things we would have a lot of people standing now, and very few left to say 'thank you'.

But there is more, because there are people who look out for others and let me know if there is someone in difficulty, or who visit them themselves. There are people who care for their neighbours, or reach out to others. All of those things are part of our life together as the people of God. And as you are probably aware (and you may get sick of me telling you this) the word 'church' comes from the Greek word which simply means 'the Lord's': *kyriakos*, kirk, church it's all the same linked word. We are the Lord's people in this place.

But it is not us alone. There are others in this community who worship here in the community or elsewhere who are also part of the Lord's people. And we in the Church of England in this Diocese and County have specifically covenanted with the Methodists, the United Reformed Church and the Salvation Army to work together in communities so that we may be more effective in mission. And that's what *God for All* is about. It is about the fact that we have smaller numbers, we have fewer human resources and we have less money. One of the options in that situation is gradually to close things down and make them smaller. The intention and effort of *God for All* is that we won't just close in on ourselves and say 'it will see us out', but that we remain open to God's calling on us to make new disciples. Yes, so that they can help in the life of the church, yes, so that they can help us financially, but *primarily* because every one of us, as a disciple of Jesus Christ, is called to call other people into the life of Christ.

So whatever part you play in the life of the church – it may be small or it may be large – I am hugely grateful. I also want to say, particularly, how much I have been struck over the past year by how many people have spoken about how welcome they have felt in the life of the church. Some are people moving into the life of the church from away or from different circumstances, others are people who have just been visitors. In particular I hear it again and again from wedding couples who come in order to fulfil the requirements for a Qualifying Connection to get married here. That's hugely important. That's one of the ways in which we offer to people the love of God in Jesus Christ. It isn't the whole of it, but it's such a great starting point, and we need to find ways to go on building on that, so that we are able to share and invite other people into the life of discipleship.

So please do in the usual way, express your appreciation for all those who have helped, but include yourself in that expression of appreciation. (Applause)

...about our building

I want to say, in finishing, a little about the building. The Heritage Lottery Fund has been undergoing a major restructuring and is now rebranded as the National Lottery Heritage Fund. This meant that they were not accepting requests for grants at all for work in 2019. We knew we couldn't wait another whole year while this happened before we could apply as there are some things which are critical. Included in Phase 1 and Phase 2 are various minor works from the Quinquennial Inspection Report plus the roof on the south side, which we know is a big issue. We did think that we might be able to get Phase 1 going ahead of Phase 2, but we've been

told that it does need a Faculty as well. So Mike Darwell, who is our Church Architect is working very hard. He has got structural engineers and plan-drawers, and all sorts of people coming into church and doing their work with a view to starting that basic repair work, probably in the beginning of July, assuming we get a Faculty in time. The PCC has, a little while ago in the past, looked at a bigger plan which would improve the resources that we have. But our architect advised us that we had reached a point where we needed to spend quite a lot of money in bringing the plans to readiness for Planning Permission and a Faculty and carrying out public consultations and that kind of thing. He advised that if we spent from our reserves on that process (an estimated cost of £30,000 to £50,000) we could not expect to get it refunded in a subsequent grant. He recommended that we went to the then Heritage Lottery Fund for a Project Development grant for that process. Martin Rayner has been in conversation with officers from Heritage Lottery Fund and led down different paths, but not come to the point that we wanted to. So there is a Phase 3 of the project which we are not yet ready to follow through on. For the moment we simply hope to put what we have got into good order out of the reserves we already have from the sale of the Rayrigg Rooms a few years ago.

Obviously replacing the lead roof on the south side is going to involve a lot of scaffolding. We are working to a deadline for the Diocesan Advisory Committee towards the end of April. Subject to their approval there has to be a faculty process which takes a minimum of 28 days, and then we get a faculty. So the hope is that both the contract work and all the planning for it will coincide with the granting of the faculty and we'll be ready to go ahead. Through the latter part of this year, therefore, there is going to be, we hope, considerable work going on on the building.

The meeting closed with the Grace.

M.F.

The Parochial Church Council of the Ecclesiastical Parish of St. Martin, Windermere
Annual Report for the year ended 31st December 2019.

Administrative Information

St. Martin's Church is situated close to Lake Windermere at Bowness. It is part of the Diocese of Carlisle within the Church of England. The correspondence address is The Parish Church of St. Martin, Lake Road, Bowness on Windermere, LA23 3DE.

On 3rd June 2015, the PCC became a Registered Charity with the title of 'The Parochial Church Council of the Ecclesiastical Parish of St. Martin, Windermere' with the Charity Number 1161992. Our Charity details can be accessed by all on the Charity Commission Register.

PCC members elected at the APCM of 22nd April 2019 until the date this report was accepted are:

Ex Officio members:

Incumbent	The Revd James Richards (<i>Chairman</i>)
Wardens:	Mike Fletcher
Deanery Synod:	Mrs. Pat Baldwin

Elected members:

Mike Baldwin (*Treasurer*); Diana Dodd; Jenny Cartwright; Mary Fenna (*Secretary*); Jill Butler; Ann Wanska; Ted Cook (*Treasurer*); Martin Rayner.

Structure, governance and management:

The method of appointment of PCC members is set out in the Church Representation Rules. All Church attendees are encouraged to register on the Electoral Roll so as to be eligible to vote for and/or stand for election to the PCC.

Objectives and activities:

The primary objective of St. Martin's is the promotion of the Gospel of our Lord Jesus Christ according to the doctrine and practice of the Church of England. St Martin's PCC has the responsibility of co-operating with the incumbent, the Revd. James Richards, in promoting in the ecclesiastical parish the whole mission of the Church; pastoral, evangelistic, social and ecumenical. The PCC has the maintenance responsibility for St. Martin's Church building.

Church attendance

There were 100 members on the Church Electoral Roll at 19.02.2019; 28 of whom resided outside the parish. The average weekly attendance, counted at all services during October 2019 (when national attendance count is done), was 73. At festivals and special occasions the weekly attendance number may exceed 500. Notice of closure of the Electoral Roll for revision will be posted February 2020 and displayed for 14 days. The revision date for the Roll is mid February 2020; and the new and revised Roll displayed in Church at the beginning of March 2020. Details of the updated Electoral Roll are reported to the APCM.

Review of the year:

- > The full PCC met six times during 2019; Standing Committee, Working Groups and sub-committees met between meetings and their reports were received by the full PCC and discussed where necessary.
- > Building Development: A meeting had been held with the architect, Mike Darwell, who suggested that, as the Heritage Lottery Fund, (now known as National Heritage Fund) was not accepting any applications in 2019, we should go ahead with minor work in three phases. This was agreed unanimously. Measured church plans had already been agreed, the appointment of the architect and authorisation of the contract for phase 1 was agreed. Walker Conservation Specialist Ltd of Manchester were appointed as our contractors, Bushell Raven Ltd were appointed as our quantity surveyors, both were recommended by Mike Darwell. An application for a faculty needed to be

made to the DAC, once it was issued permission was given to go ahead and work started in September. Naturally some disruption ensued, particularly during the first 6 – 8 weeks but this has been managed. Security has to be monitored and our insurers kept informed. At our last PCC meeting in November we were told that all appeared to be going well.

> Safeguarding: a new handbook had been issued nationally for all parishes with a shorter checklist than previously. We were given the booklets promoting a safer church and a paper of the policy which the PCC adopted unanimously.

> The choir still meets regularly with Vivienne. The PCC thanks all musicians, singers, organists, and instrumentalists for their contribution to the services throughout the year. Our once-a-month and relief organist, Philip Burton told us that he and his wife were moving and he would no longer be available to play for us.

> We noted with sadness the passing of Colin Tyson, who has been a major contributor to the life of St. Martin's and the wider community over many years; and of Edward Boow who was part of St. Martin's for over 90 years, treasurer for 40 years, and for several years beyond that providing book-keeping support for our treasurer particularly for planned giving and Gift Aid.

> Also remembered with thanks are those who work to keep the church clean, arrange flowers and keep the church open to welcome visitors,

Mission and Evangelism:

> Part of the ministry of the church, beyond that to regular attenders, was to the 17 couples who were married at St. Martin's and to their families and friends in 2019. Also the families and friends of the people whose funeral/memorial services were held here and to the 6 children baptised at St. Martin's and their parents, families and friends during the year.

> Youth work in the church is on Sunday mornings, for children between 3 – 11 years, thanks go to Miriam Rayner and all those who are involved, as always, more helpers would be appreciated.

> God for All mission communities: At our July meeting Vernon Ross, Archdeacon, joined us to talk about the mission community for our area. As had previously been spoken about, any clergy leaving a particular church will not be replaced. There was to be a consultation/discussion period during which various options would be considered for how best to manage the future of continuing services at all churches. It was agreed that people should be trained to help with public worship, and workshops would be arranged. James and Shanti will have responsibility for Windermere, Bowness and Troutbeck, and will be licensed for ministry in all the parishes in the mission community. A Moving Forward workshop was held in November to encourage ideas for our next steps. The invitation is for all who feel they could help to come forward.

> Vision Refresh, God for All: A slide show was part of our meeting in November which asked us to take stock and prioritise our focus over the next 5 years in order to strengthen what is being done in mission and outreach in our area.

In March there was a Bishop and Church leader's Lent walk in our area. In June we received an invitation to attend the Bishop's Roadshow, the nearest for us being in Kendal.

> Christmas and Easter greetings cards with service details are still delivered to surrounding areas.

> Home groups still meet regularly for fellowship, prayer and discussion. There is also a monthly prayer meeting. All meetings are held at member's homes.

> The pastoral visiting team visits the sick and bereaved, in hospital or nursing homes and offers lifts to any wishing to join us for the 4th Wednesday service of Holy Communion, and enjoy tea and cake afterwards.

> Prayer for Healing during the bi-monthly Wednesday service is greatly appreciated.

Social events:

Events organised by the social committee continued the social life of the parish by various means -

- > The Garden Party in the church grounds was again successful. With thanks to all involved.
- > Refreshments provided after special services such as Mothering Sunday and the Christmas Carol service.
- > The Lunch Bunch ladies continue to meet once a month after church, to enjoy lunch and fellowship at a local restaurant.
- > Wednesday afternoon summer Cream Teas are still going strong, more popular than ever it seems, helping with funds for the Renovation project. Many thanks to all helpers and providers of cakes etc, especially Margaret and Ann.
- > Unfortunately, the Martinmas Fair couldn't be held because of the disruption due to building work.


Finance

Although the budget statement at end September showed a deficit, Mike Baldwin said it would be covered by our reserves. The draft 2020 budget showed to be balanced, due to reduced parish offer and mission and charitable giving. It was agreed that we felt unable to increase the parish offer for 2020 at this stage, but would review this at each PCC meeting.

The Diocesan Stewardship Enabler – Sophie Hodge – gave a talk to the PCC on what stewardship means, and how to encourage giving. She outlined various methods and said she would be happy to help us promote stewardship.

The Finance Committee monitor financial performance and both Mike and Ted Cook update PCC regularly and bring any issues to PCC as needed. The Treasurers report to the APCM contains fuller details of the parish finances.

Approved by the PCC on 4th February 2020 and signed on its behalf by the Revd. James Richards (Chairman)


4th February 2020

M.F

THE PCC OF THE ECCLESIASTICAL PARISH OF ST MARTIN, WINDERMERE
FINANCIAL REPORT FOR THE YEAR ENDED 31st DECEMBER 2019

The Annual Accounts have been prepared in accordance with the Charities Act 2011 and PCC Accountability (5th edition) using the accruals accounting basis.

Prior to the start of the year, PCC had reluctantly approved a deficit budget on unrestricted funds of -£11000. In the event, it is disappointing to report that the year ended with a reduction in unrestricted reserves of £14,877. There were no legacies received during the year. We also saw restricted reserves reduce by £287,076 as a result of the PCC agreeing to go ahead with phase one of the proposed Church Renovation Project. Work on the Tower and the South Aisle Roof commenced in August and is expected to be completed at the end of March 2020. Continuing previous year's initiatives, £2601 was raised for the Renovation Project by a group of St Martin's ladies serving cream teas to visitors during the summer. At the close of the year unrestricted reserves stood at £25,709 and restricted reserves at £18,082, the former marginally exceeding the level that our reserves policy says is needed for day to day operations (currently £24,150).

Planned giving, including gift-aid tax, at £47,592 showed a 4% decrease on the previous year (£49,636) with the number of regular subscribers decreasing from 63 to 61. The PCC have continued to focus, during the year, on trying to reverse the decline in the number of regular subscribers over recent years by targeting new givers who had not yet signed up to a formal way of giving. Of course, by making a regular financial commitment in this way, givers enable PCC to budget with confidence for the year ahead. The PCC would like to thank everyone who donated to St Martin's in the year and trust that you will be able to continue your valued support in 2020. Extra gift-aid tax of £2000 (maximum) was recovered in the year by claiming under the Gift Aid Small Donations Scheme for loose cash on the plate and in boxes.

Other income came from the Church Summer Fete £1374. Thanks to everyone concerned for providing such an enjoyable and successful event. We are grateful to the Bell ringers and our Musicians who have again waived their fees in favour of the Church. The Gift stall continues to provide a valuable source of income, £1807 after purchases and we are thankful for Parish News advertising and church guides £383, donations from refreshments after services £304, Jenny's books £462, Flowers £110 and Original prints £20. PCC are grateful for the many people who give their time and energy to raise essential funds in a variety of ways towards the running of the church.

Our Parish Offering to the Diocese, which provides the stipends, pensions and housing for clergy, was £60000, (£59040 2018), and took 73% (2018 70%) of unrestricted incoming resources, (excluding legacies). Accruals have been included for any expenditure incurred but not billed at year-end. The PCC agreed a JCT Minor Works Contract as Phase I of our Renovation Project at a cost of £275,000 including professional fees but excluding VAT which we expect to recover under the Listed Places of Worship Grant Scheme and this as well as any exceptional repairs, appear as restricted expenditure. Routine maintenance appears as unrestricted expenditure.

PCC were pleased to continue their financial support for their Mission Partners CMS with an allocation of £2000. We were also able to make a number of donations raised from special collections and events including; The Children's Society £518, Tear Fund £80, Royal British Legion £180 and £150 to Windermere and District Food Bank from endowment charities. In addition, as usual, gifts from Children's Society boxes and from the Christian Aid door to door collection were sent direct and are not included in these Accounts.

Ted Cook
Mike Baldwin PCC Treasurers

THE PCC OF THE ECCLESIASTICAL PARISH OF ST MARTIN, WINDERMERE
STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31st DECEMBER 2019

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2019 £	Total Funds 2018 £
INCOMING RESOURCES					
Voluntary Income:	2				
Planned Giving with Gift Aid		35604		35604	38213
Planned Giving without Gift Aid		3088		3088	1870
Collections with Gift Aid		2914		2914	2673
Collections without Gift Aid		4738	698	5436	13748
Gift Aid recovered	2(a)	11989		11989	12511
Donations with Gift Aid		1450		1450	0
Donations without Gift Aid		506	673	1179	7445
Boxes		7393		7393	6920
Jenny's Books		462		462	397
Legacies		0		0	20500
Grants	2(b)	0	1931	1931	0
		68144	3302	71446	104277
Fees:					
PCC fees for weddings & funerals		5365		5365	4836
Bellringers/Musicians fees donated	2(c)	880		880	740
		6245	0	6245	5576
Church Activities:					
Parish News/Guides		383		383	475
Gift Stall		5522		5522	5424
Concerts & Events	2(d)	1404	2601	4005	4769
		7309	2601	9910	10668
Investments:	2(e)	3	1019	1022	1054
Total Incoming Resources		81701	6922	88623	121575
RESOURCES EXPENDED					
Ministry:	3				
Diocesan Parish Offering	3(a)	60000		60000	59040
Clergy, Secretarial and Office Exp.	3(b)	14837		14837	13634
Altar Supplies		468		468	737
Organist		2192		2192	1917
Other costs	3(c)	1589	176	1765	954
		79086	176	79262	76282
Building:					
Power & Water		5128		5128	4720
Insurance	3(d)	4524		4524	4392
Renovation Project	3(e)		292039	292039	0
Repairs & Maintenance		2062	967	3029	4089
		11714	293006	304720	13201
Church Activities:					
Gift Stall Purchases		3715	0	3715	3179
Missions:					
Missionary and Charitable Giving	3(f)	2080	848	2928	10671
Total Resources Expended		96595	294030	390625	103333
Net Incoming Resources before Other Gains and Losses.		-14894	-287108	-302002	18242
Gains on disposal and revaluation of assets and investments	4	18	33	51	-7
Net Movement in Funds		-14876	-287075	-301951	18235
Transfers between Funds				0	0
Balances b/fwd on 1st January 2019		40586	305158	345744	327509
Balances c/fwd on 31st December 2019		25710	18083	43793	345744

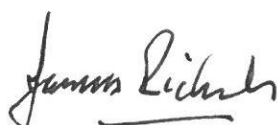
The notes on the following pages form part of these Accounts.

THE PCC OF THE ECCLESIASTICAL PARISH OF ST MARTIN, WINDERMERE
BALANCE SHEET AT 31st DECEMBER 2019

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2019 £	Total Funds 2018 £
<u>FIXED ASSETS</u>					
Tangible				0	0
Investments	5	117	162475	162592	296746
		117	162475	162592	296746
<u>CURRENT ASSETS</u>					
Stock	6				
Debtors	6(a)	3328		3328	3940
Short-term deposits	6(b)	2457		2457	3584
Cash at bank and in hand				0	0
		22847	30608	53455	44601
		28632	30608	59240	52125
<u>CURRENT LIABILITIES</u>					
Creditors falling due within one year	7				
Receipts in advance	7(a)		175000	175000	0
Accruals	7(b)	1000		1000	200
	7(c)	2039		2039	2927
		3039	175000	178039	3127
		25593	-144392	-118800	48998
Net current assets/ (liabilities)		25710	18083	43793	345744
<u>TOTAL NET ASSETS</u>					
<u>PARISH FUNDS</u>					
Unrestricted	8				
Restricted	8(a)	25710		25710	40586
	8(b)		18083	18083	305158
<u>TOTAL FUNDS</u>		25710	18083	43793	345744

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

Approved by the Parochial Church Council on the 4th February 2020 and signed on its behalf by



The Revd James J Richards (PCC Chairman)

Notes to the financial statements
For the year ended 31 December 2019

1. ACCOUNTING POLICIES

The financial statements have been prepared in accordance with the Charities Act 2011 and the PCC (5th edition) including the Church Accounting Regulations 2017 published for the House of Bishops of the General Synod. The financial statements have been prepared under the historical cost convention except for the valuation of investment assets, which are shown at market value. The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body, nor those that are informal gatherings of church members.

Funds

Endowment funds are funds, the capital of which must be maintained; only income arising from investment of the endowment may be used either as restricted or unrestricted funds depending upon the purpose for which the endowment was established.

Restricted funds represent (a) income from trusts or endowments which may be expended only on those restricted objects provided in the terms of the trust or bequest, and (b) donations or grants received for a specific object or invited by the PCC for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of each year must be carried forward as a balance on that fund. *Unrestricted funds* are general funds that can be used for PCC ordinary purposes.

Incoming resources

Planned giving, collections and donations are recognized when received. Tax refunds are recognized when they are claimed. Grants and legacies are accounted for when the PCC is legally entitled to the amounts due and they are received. Dividends and interest are accounted for when received. All other income is recognized when it is due and/or received. All incoming resources are accounted for gross.

Resources expended

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding or constructive obligation on the PCC. The diocesan parish offer is accounted for when due. Amounts received specifically for mission are dealt with as restricted funds. All other expenditure is generally recognized when it is incurred and is accounted for gross.

Fixed assets

Consecrated and benefice property is not included in the accounts in accordance with S.10 (2) (a) of the Charities Act 2011.

Movable church furnishings held by the rector and churchwardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed in the church's inventory, which can be inspected (at any reasonable time). For anything acquired prior to 2000 there is insufficient cost information available and therefore such assets are not valued in the financial statements. Subsequently no individual item has cost more than £1000 and these items of equipment, whether used within the church premises or rectory office, are written off when the asset is acquired.

Investments are valued at market value at 31 December.

2. INCOMING RESOURCES

- 2(a) Includes tax recovered and tax claimed not yet recovered (£2457) up to 31 December, including tax claimed on loose cash in collections and boxes under the GASD Scheme.
- 2(b) This is a grant under the Listed Places of Worship Grant Scheme in respect of VAT paid on repairs.
- 2(c) As in previous years the Bell ringers have generously waived their fees. The musicians who play on the second Sunday each month have done likewise.
- 2(d) Proceeds of £1374 (Unrestricted) from the Summer Garden Party and £2601 (Restricted) from cream teas.
- 2(e) Dividends and interest received on investments and permanent endowments detailed in note 5 below.

3. RESOURCES EXPENDED

- 3(a) Diocesan Parish Offering paid in twelve equal instalments
- 3(b) Includes £9294 for the Parish Administrator (2018 £8936).
- 3(c) Includes £324 fee for Independent Examination (Unrestricted) and Bank charges imposed for the first time £264 (Unrestricted) and £176 (Restricted).
- 3(d) Insurance premium paid by instalments.
- 3(e) Money spent to date on the Church Renovation Project, including accrued future commitments of £175,000 ex VAT, under the JCT Minor Works Contract for ongoing work on the Church Tower and South Aisle Roof.
- 3(f) Unrestricted costs include a donation to our Mission Partners at CMS.
Restricted costs include special collections for a variety of missions and charities and donations from permanent endowment charities to local needs in the Parish detailed in the Treasurers' Report.

4. GAINS/LOSSES ON THE DISPOSAL AND REVALUATION OF INVESTMENTS

These can be analysed as follows:

	<u>Unrestricted</u>	<u>Restricted</u>
	£	£
CBF C of E Income shares	18	
COIF Charities Income units		33

5. FIXED ASSETS – INVESTMENT	<u>Unrestricted</u>	<u>Restricted</u>	<u>Total</u>	<u>2018</u>
Investments at 1 January 2019 at market value	£ 95	296652	296747	295889
Disposal/withdrawal at market value				
Purchases at cost				
Revaluation profit	18	33	51	-8
Transfers				
Re-investment of dividends	3	1019	1022	865
Investments at 31 December 2019 at market value	£ 117	162475	162592	296746

At 31 December 2019 Investments were held in the following Funds:

			£
CBF C of E Income Shares	6 shares	market value	117
Total Unrestricted Investments			117
CBF C of E Deposit fund (Restricted)			10922
COIF Charities Income Units	13 units	-do-	220
Barclays Base Rate Reward Deposit			151333
Total Restricted Investments			162475

The PCC also receive restricted income from three connected Charity endowments (Registered Charities). See note 2(e).

6. CURRENT ASSETS

6(a) Gift stall stock held at cost price.

6(b) Gift Aid tax refund for 3 months to 31st December claimed but not received.

7. CURRENT LIABILITIES

7(a) Costs and commitments under the JCT Minor Works Contract referred to in note 3(e).

7(b) Receipts carried forward for stained glass window repairs.

7(c) Accruals at year-end include clergy, administration and organist costs £464 and Power and water costs £1575, due but not paid at year-end.

8. PARISH FUNDS

8(a) The limited reserves available to meet future shortfalls in incoming resources against resources expended. Every effort is made to increase incoming resources and control resources expended. **The PCC has a Reserves Policy which states that we should hold at least 3 month's average running costs in unrestricted reserve together with at least £20,000, for emergency fabric work, in either restricted or unrestricted reserve and, unless better terms can be obtained from our own bankers, fund balances will be invested with the CBF Church of England Funds.** The Reserves Policy is reviewed annually.

8(b) Funds which have arisen from legacies, fundraising, dividends and asset sales (in particular sale of Church Rooms) are restricted to the purposes directed i.e. Fabric.

PAYMENTS TO PCC MEMBERS

A small immaterial portion of the expenses paid to the incumbent may have related to his services as chairman of the PCC. Other expenses were paid to officers for expenses wholly and exclusively incurred by them in the performance of their duties.

Parochial Church Council of the Ecclesiastical Parish of St Martin, Windermere
Independent Examiner's Report

I report on the accounts of the Trust for the year ended 31st December 2019 which are set out on pages 1 to 5.

Respective responsibilities of the PCC and examiner

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

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act;
- to follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the Charities Act; and
- to state whether particular matters have come to my attention.

Basis of the independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the PCC and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as members concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
 - to keep accounting records in accordance with section 130 of the Charities Act); and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Acthave not been met, or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

A E LISHMAN, F.M.A.A.T

Jackson & Graham
Lake Road
Bowness-on-Windermere
Cumbria LA23 2JJ



Date 6th March 2020

Fabric and Terrier Report

An audit of the Church inventory has been undertaken and found to be in order.

Following the last Quinquennial Report, the fabric of the Church is currently undergoing extensive renovation, with special attention being given to the tower walls and the south side of the roof. It is anticipated that these repairs can be undertaken within the existing Church funds and completion is expected by the end of March this year.

The remaining, and less pressing, fabric issues have been delayed until funds allow.

Mike Fletcher
Church Warden

Deanery Synod Annual Report to APCM - 29 March 2020

In 2019 there were three Deanery Synod meetings: March, June and October.

Apart from routine business, the following items are noteworthy:-

Deanery Network Youth Ministry:

The management group are working on a five year plan which is being shaped with regard to the areas covered by the three mission communities that are being created within the Deanery. Chris Mason has been working based on a model whereby he launches an idea, supports its creation and development and gradually steps aside. There is a great need for volunteers to support these activities.

Deanery Finance - Parish Offer for 2020

The Deanery had in general been generous and reflected the work that Bishop James and the Diocese have put into providing financial information. At the time of our last meeting two parishes had not yet put in offers and one large parish had reduced its offer by £23,000 and another (St Martin's) by £10,000, which changes the overall picture.

Mission Community

Work continues on developing three Mission Communities within the Deanery.

North (the Mid Lakes): This is developing with sustainability and climate change as two major themes

East Now has clergy numbers it was promised.

South Early problems in forming the mission community ecumenically.

Open Doors

Jenny Leahy addressed Synod on the organisation Open Doors, which serves persecuted Christians around the world by supplying vital support, delivering resources and providing training. For further details visit <https://www.opendoorsuk.org>.

Authorised Local Training Pathway (ALTP): Jane Maycock addressed Synod on the new ALTP. ALTP is designed to be a support for individuals exploring their calling and ministry. Mentorship plays a key role and support will be provided throughout the process.

Pat Baldwin

Sunday Club and Youth Club

Sunday Club continues to meet in term time and we follow the Friends and Heroes adventure story about the friends of Jesus. This incorporates a Bible story. We discuss the story and relate it to our everyday lives, for example being kind and caring for others and the importance of faith in the various stories. We then have an activity or a game to reinforce the children's understanding.

Youth Club meets on alternate Sundays for the older children.

All together we have about 5 children but visiting children are always welcome.

Miriam Rayner

Home Group

Home group meets alternate Fridays during term time and we have about 12 members. Studies are varied. For example, we have followed Small Group Central Bible studies on Mark and Romans, we have done a course entitled "Talking Jesus" which was about encouraging us to share our faith with others and we have also studied Les Miserables from a Christian perspective.

We are about to look at Bishop James talks concerning the history of the church.

We also have a social evening at Christmas and at the end of the summer term.

Miriam Rayner