

St. Mary's Church, Ambleside

Parochial Church Council (PCC)

(St Mary's Ambleside is part of the Diocese of Cumbria within the Church of England)

Annual Report 2021

Report of the Trustees and Unaudited Financial Statements

for year ended December 2021

Charity No: 1134603

Church Office:
St Mary's Church
Vicarage Road
Ambleside
Cumbria
LA22 9DH
(as from July 2021)

Bankers:
Barclays Bank,
3 Crescent Road,
Windermere,
LA23 1EB

Independent Examiner
Helen Holmes
Stables Thompson & Briscoe
Lowther House
Lowther St
Kendal
LA9 4DX

Incumbent:
Rev Beverley Lock

Stables Thompson & Briscoe
Chartered Accountants & Business Advisors
Lowther House
Lowther Street
Kendal
LA9 4DX

**Contents of the Financial Statements
for the Year Ended 31 December 2021**

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The PCC of St Mary's Church, Ambleside

Report of the Trustees for the Year Ended 31 December 2021

The trustees present their report with the financial statements of the charity for the year ended 31 December 2021. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

They were also prepared in accordance with PCC Accountability.

1. AIMS and PURPOSES

To cooperate with the minister in promoting in the parish the whole mission of the Church: evangelistic, pastoral, social and ecumenical.

St Mary's Church Ambleside also provides a daily benefit to a high number of visitors from all over the UK and the world.

2. OBJECTIVES and ACTIVITIES

The objectives of the PCC are detailed within the memorandum & articles of the PCC, but can be summarised as follows: -

The PCC is committed to enabling as many people as possible to worship at our church and become part of our church community. The PCC maintains an overview of worship throughout the parish and makes suggestions on how our services can involve the many community groups that live within our parish. Our services and worship put faith into practice through prayer, scripture, music and sacrament.

St. Mary's Ambleside PCC confirm compliance with the "duty" in section 4 of the 2006 Charities Act and give due regard to guidance published by the Charity Commission regarding Public Benefit. In summary, the PCC trustees ensure that the purposes for which it is set up are maintained:

- Ensure that PCC trustees understand the PCC charity purposes as set out in its governing document
- Plan what the PCC will do and what needs to be achieved
- Be able to explain how all of the PCC activities are intended to further or support the PCC purposes
- Understand how the PCC benefits the public by carrying out its purposes

Next to St Mary's church sits Ambleside Parish Centre (APC), a Community Centre, which receives financial contributions from St Mary's, the local Methodist church and community grants. It is a vibrant welcoming community space where many members of the local community take part in groups and activities or volunteer their time for projects such as the Fareshare lunches, the Evergreen club for over 55s or running the Youth work Fairtrade stall. Many of the congregation of St Mary's are actively living out their faith, supporting the groups and volunteering alongside their neighbours. There are also a couple of church led initiatives such as the Bereavement Support group and the Home Visiting Service (suspended due to covid19).

St Mary's Church and the APC have continued to be challenged during 2021 by the global coronavirus Covid19 pandemic. Both organisations needed to respond to changing national guidelines which affected the way that they could operate, and each came through 2021 with reduced income but with a sense of pride at having been there for the community when needed and in playing a focal role in facilitating aid.

Of the 88 people on the Church Electoral Roll, 6 are serving as Trustees and 10 as active volunteers at the APC.

St. Mary's Church has contact with the University of Cumbria (Ambleside campus) through the Rector attending liaison meetings and acting as Honorary Chaplain.

The PCC of St Mary's Church, Ambleside

Report of the Trustees for the Year Ended 31 December 2021

OBJECTIVES AND ACTIVITIES

When planning our activities for the year we have considered the Charity Commission's guidance on the public benefit and the supplementary guidance on charities for the advancement of religion. In particular, we try to enable people to live out their faith as part of our parish community through:

- Worship and prayer, learning about the Gospel and developing their knowledge, relationship and trust in Jesus Christ.
- Provision of pastoral care for people living in the parish
- Missionary and outreach work.

The main objective for the last year was to continue to ensure that the objectives set out above can be met and supported and to raise the profile of the work of the PCC and encourage new people to take an interest in the Church and its activities.

To facilitate this work of the Church it is important that the PCC maintains the building's fabric.

The Church and APC supported students who they already have contact with over zoom. Many students were served by lectures etc on-line and spent their time at home with phased return to face-to-face teaching as infection rates permitted. The University signposted students that stayed in Ambleside to support offered by the Church and APC.

3. ACHIEVEMENT AND PERFORMANCE (figures in brackets refer to 2020)

Worship and prayer

The first three months of 2021 was in National Lock down. While it was permitted to open for public worship the Leadership Team deemed this to be irresponsible given the high level of Covid 19 infection. So, Zoom services, regular printed letters, sermons for those unable to access Zoom and emailed worship material were offered as in 2020. The church re-opened for 'in person' services in April. It gradually became possible to host weddings and funerals. Funerals moved from very small outdoor events to being almost back to pre- covid gatherings. Face coverings were needed most of the year, but it became possible to sing in church from late June. By December, with the new variant of Covid 19, we were back to further restrictions.

It was another very hard year for the church's worshipping life. Many felt nervous and found it difficult to gather and relax into worship as they have in the past. The lack of permitted singing for nearly half the year was hard. This had a spiritual toll on the church fellowship. We moved from clear legal requirements to personal responsibility and back to mandatory mask wearing. This created issues and entailed a great deal of extra work with up-to-date risk assessments and difficult decisions as to how to balance the need of people to be together and to keep them safe. A lot of energy went into making plans for worship events that subsequently could not be held. This was difficult.

For all of 2021 the church provided on-line services using Zoom. We also provided additional opportunities for prayer during the week on Zoom including intercessory prayer and Mission Community prayers every Monday morning. The Fellowship and Bible Study on alternate Wednesdays have been very thoughtful and have been a real encouragement. There have been 8(1) weddings, and 12(15) funerals plus 2 internments of ashes. Our services have included Joint services to lament and give thanks, Commemoration of HRH Prince Philip, Harvest Festival, Remembrance Day, Remembering Service, Carol Service and our first open air Christingle Service. In person attendance has been down as there has been genuine hesitancy about coming into close contact with other people, especially the lovely visitors who usually come and join us for worship. Holy Communion has come back with bread only and then intincted wafers to avoid spreading infection.

The average weekly in church attendance during October was 51 due to Covid restrictions. Church at home [Zoom services] during October was 23.

The PCC of St Mary's Church, Ambleside

Report of the Trustees for the Year Ended 31 December 2021

ACHIEVEMENT AND PERFORMANCE

Worship and prayer

This year Team Rev. Jane Nattrass was ordained priest in June. Canon Nick Hallam continued his terrific work as Team Vicar and Rev. George Wrigley took Permission to Officiate and has taken services and preached regularly during 2021. Mr Brian Lock has also done a great job as Reader. Mr David Robbins completed his Authorised Lay Ministry course and has embarked on a Pioneer Ministry Course.

We have tried 'Walking Church' and 'Bonfire Church' for those who wanted to be outside and to build on the way that many felt they had connected with God through nature in 2020.

As we came out of restrictions we started 'Monday Meet up'. This was to be an open session from 2pm to 4pm each Monday for people of all ages to get together for a cuppa, cake, and a chat. It came out of the recognition that lockdown had caused many to feel very isolated. We endeavoured to provide a safe space for people to reconnect. There has been a dedicated team of volunteers who turn up each week to help. Many thanks to all. From September 2021 up to Christmas we provided planned craft activities for any children who came after school. However, only one family came on a regular basis and from January 2022 activities for children will be on an adhoc basis. No two weeks are the same in terms of numbers and the people who come, but we found that those who do come really enjoy the conversation and the tray bakes are always extremely yummy. Friendships are developing and we are building relationships with people in our local community. We have met people who would not normally come to church but have felt comfortable enough to come through the door on a Monday afternoon.

The Youth Church is slowly strengthening with 6 youngsters coming to the December meetings now Youth Work can resume.

A midweek group, coordinated by Graham Sutton, has been held via Zoom every 2 weeks. This provided a space to encounter each other and encourage one another to explore our thoughts and feelings about our Christian Faith, enabling us to share our experiences as well as hear from others about theirs.

A Bible Study group also met on-line on alternate Wednesdays led by Brian Lock. The group studied 1 Peter, Ezekiel, and the letters of John.

During the year a group has continued to meet on Zoom to share fortnightly meditations on Tuesday mornings at 10am. The year started with a series on the "I Am's" of Jesus leading up to Easter. In the summer we shared a selection of Psalms. and the year ended with an advent series called "Great Expectations". This has been shared across the Mission Community.

The church could be open for private prayer for most of the year.

Booklets on Christian faith (supplied by LIFEWORDS) in many languages are available in church and are free to visitors although donations are given and there is a steady demand for this Christian literature.

Church members volunteer to support the local school in both official (as Governors) and unofficial (as classroom supporters) ways.

Pastoral Care

A further time of lockdown followed by various restrictions has meant a need to rethink what could be offered in terms of Pastoral care.

Whilst we have not been able to gather together in church or social settings it has meant that the telephone and Zoom have been needed to keep in contact once again.

During the Zoom services we included a moment each week, for members of the church family to share something that they found encouraging and uplifting in the tough times of Covid restrictions, and this was very well received. It did much to connect people and gave them a sense of 'togetherness'.

The PCC of St Mary's Church, Ambleside

Report of the Trustees for the Year Ended 31 December 2021

The prayer "chain" which David Stothard has magnificently continued to administer has continued regularly to provide prayer support for the church and wider family. Beyond prayer ministry, the pastoral care team has been busy providing support in practical ways.

Early in lockdown cards of encouragement and gratitude were made and delivered to all the local shops who had stayed open to provide services to the local community. As lockdowns continued pastoral care team distributed cards with messages of encouragement to the vulnerable and isolated. As in 2020 a huge thanks must go to the very talented Lee Haywood who continued to create cards for the project, and to Marguerite Jenkinson who also made cards. Cards were delivered to over 80 people each time.

The clergy were available to visit on request when restrictions permit. There was support for the bereaved through clergy contact and the work of the bereavement support group.

Holy Communion services were taken into Millan's Court (monthly) except in National Lockdown.

Clergy and the fellowship have not been able to visit hospitals for most of 2021 which is painful when we have wanted to make and keep contact with those who are unwell. Care Homes have also been barred from visits except for very close family for most of 2021. It has been very challenging to support those in the Homes and so relatives have been the focus of support through this difficult time, when at all possible.

Mission and Evangelism

Mission Giving - £4,341- helped to support our main Mission Initiatives outlined below. Donations via Planned Giving, gift aid, loose plate collection, Contactless Donations Unit (replaces the Church Pillar) and Letter Box continues, albeit at reduced levels due to Covid 19.

Overseas Mission: Nepal International Support Fellowship; TEARFUND; Compassion UK.

Home Mission: Ambleside C of E Primary school; Cedar Counselling; CAP debt advice Kendal; St Mary's Hospice; British Legion.

Community Mission and Evangelism Activities: Ambleside Parish Centre; End of year school Bibles; Network Youth Ministry; Lifewords (Christian literature in many languages available for visitors).

Specific Church Collections for Charity

During the year, collections were taken for "Crisis at Christmas" and the DEC appeal for Afghanistan via Christian Aid.

Third party collections for Charity

During the year, St Mary's Church Fellowship co-ordinated collections for the following donations made directly to 3rd party charities. (These donations do not form part of the end of year accounts); TEAR Fund - £0 (£196) (No Lent lunches were possible in 2021 because of covid); The Childrens Society (Christingle Service) - £455 (£0) and Christian Aid week - £996 (£85).

Parish Magazine

Our parish magazine is delivered to every household in the parish free of charge. The magazine keeps parishioners and the community informed of community events and church meetings. Some 2000 magazines are printed and distributed 10 times annually. It was possible to print and deliver throughout 2021 - a terrific effort from Judith Dixon (editor) and the printers (Hugh Harrison, David Stothard, David Hothersall, Gill Scarlett and Sue Ion) and distributors headed up by Marina Thomlinson.

The PCC of St Mary's Church, Ambleside

Report of the Trustees for the Year Ended 31 December 2021

Ecumenical Relationships

St Mary's Church is a member of Churches Together in Ambleside District (CTAD). January Week of Prayer for Christian Unity was well supported. All services were delivered on Zoom. There is a combined service on the 5th Sunday of relevant months. Denominations attending are Anglican; Baptist; Roman Catholic; Methodist and Quakers. Christmas Carol singing on local estates was undertaken this year - a great joy to get together again.

During Lent there were Lent midweek Zoom groups, but the walk of witness was not possible again this year so a static outside service was held. There was general encouragement to install crosses on homes again - bare ones for Good Friday and decorated for Easter Day - to make Easter visible in the area. Easter egg hunt was provided for the children and every effort was made to celebrate the resurrection without breaking rules.

St. Mary's Church is a member of the Central Lakes Mission Community and group of 14 worshipping communities who are exploring how they can work together to promote the Christian faith in the Central Lakes. Together we have created and published leaflets of Pilgrimage Walks from the churches in the MC. These we plan to distribute more widely in 2022.

We have a Joint choir and meet to work out ways to come together for projects to promote the Christian faith in the area.

Churchyard

1(0) faculty for reserving grave plots was applied for during the year.

Community Services were unable to help maintain the churchyard in 2021 due to Covid19 restrictions. Consequently, the PCC paid for the churchyard to be kept in good order and received financial help for this from members of the local community. Members of the congregation and wider community also came together on two occasions to clean up the churchyard.

On 26th November strong winds (Storm Arwen) brought down trees and branches in and around the churchyard. Falling trees and in some cases, strong winds, destroyed many tomb stones and closed the footpaths. The main footpaths were reopened within a few days and fallen trees and branches were subsequently removed. Work to tidy up the tombs will continue in 2022. It should be noted that this damage was not covered by the church insurance policy.

During the year, the PCC had obtained approval to have work done to various trees which had become too large for their location or were diseased. This work had not taken place before Storm Arwen and remains to be done in 2022.

Members of the church and community responded generously to calls for financial assistance for these tree works.

Church Building

Repairs were carried out in 2021 to prevent leaks in the Nave roof, including dealing with a major problem over the South aisle which for many years caused the paintwork to peel off the walls. These walls were allowed to dry out and the paintwork was made good.

Lighting in the bell tower ringing room was changed to replace failing and difficult to access strip lights with LED lighting.

A Contactless Giving terminal was installed in May under trial scheme being run in the Carlisle Diocese by the National Church.

Covid 19 restrictions were eased in 2021 but measures to enable social distancing, mask wearing, hand sanitising and cleaning remained in place.

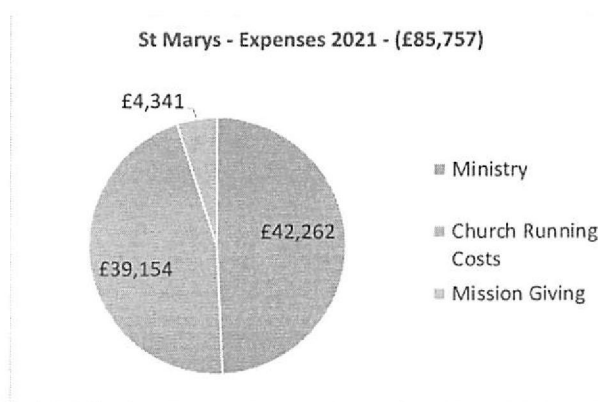
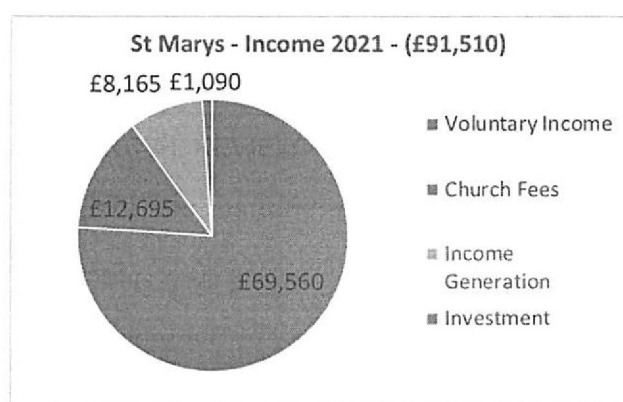
The PCC of St Mary's Church, Ambleside

Report of the Trustees for the Year Ended 31 December 2021

4. FINANCIAL REVIEW (See Financial Report for detail)

Summary information: (previous year in brackets)

- This year there is a surplus of £5,753 (deficit £27,250). A good recovery from 2020 which was impacted by Covid-19 restrictions.
- There are 64 (64) planned givers. Planned Givers for this report is established for households and where there are 2 people on the Electoral Roll, both are counted.
- Planned giving total decreased slightly to £39,500 from £39,697 last year.
- Parish share offer was £41,600 (£47,000).
- 2 legacies were received during 2021. 1 was left to "Beautify the Church" and 1 to the discretion of the PCC.



5. RESERVES POLICY - reviewed by the PCC each financial year.

The PCC holds Funds as detailed below. These Funds are held in 2 accounts: CBF Church of England Fund and a current account held with Barclays Bank.

Restricted Funds

Two people left significant legacies in 2012 for the Church plus Churchyard and the Church. The funds remaining for these legacies are £83,999 (£95,994).

In addition, Restricted Funds have been established for the following purposes prior to 2019:

MURAL Restoration – APPEAL	Organ Fund – Planned Giving	Beautify the Church - Legacy
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Designated Funds

The PCC received a further legacy in 2017, which has no restrictions. The PCC has designated this legacy towards improving the Church Visual and Sound systems.

Unrestricted Funds (cash)

The PCC hold unrestricted funds to ensure that at least 9 months of typical church running costs can be met in the unlikely event of a shortfall in income or any unexpected expenses. Balance held in unrestricted funds at the end of 2021 is £92,644 (£70,259) - see Balance Sheet.

Legacy policy

This policy has now been implemented as part of the "Giving for Life" initiative and is now available at the church website.

The PCC of St Mary's Church, Ambleside

Report of the Trustees for the Year Ended 31 December 2021

6. PLANS FOR FUTURE PERIODS

The PCC will continue to meet its objectives as outlined within this document.

It will seek to meet its responsibilities to provide Public Benefit by exploring further the benefits of working in the Central Lakes Mission Community. St. Mary's church will continue to participate in the activities of CTAD and support the work of the Network Youth Church, Walking Church and Monday Meet Up.

The Church Leadership are planning to put a priority on meeting together in 2022. We will look for further opportunities to re-connect with our community and provide space to recover. There is a planned Vision Morning in May 2022 to gather the collected wisdom of the church and on that we will base our future plans.

It is planned to upgrade the Sound and Lighting systems in 2022.

7. STRUCTURE, GOVERNANCE AND MANAGEMENT

PCC

The PCC complies with its governing document. The method of appointment of PCC members is set out in the Church Representation Rules (dated 2017). All Church attendees are encouraged to register on the Electoral Roll and stand for election to the PCC. The PCC is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council Measure.

All new members are voted onto the PCC via the Annual Parish Church Meeting (APCM). The role of Church Warden or Secretary or Treasurer is also confirmed at the APCM along with confirmation of the Financial Examiner.

The full PCC met on Zoom 10(7) times during the year, including 4(1) Special Meetings, (not including the Annual Parochial Church Meeting) with an average attendance of about 78% (68%) (elected and ex-officio members). At each meeting, members are responsible for declaring any "conflict of interest" at the start of the meeting having had the forthcoming agenda before the meeting.

Issues discussed during the year covered:

Maintenance of St Mary's graveyard, maintenance of St Anne's graveyard, worship on Sundays, including organising on-line services via Zoom caused by the COVID 19 pandemic, mid-week meetings including those on-line via Zoom, Safeguarding, Quinquennial Survey, Wordsworth Chapel project, Internal lighting scheme, Parish magazine, Mission Community plans and remits for the PCC Standing Committee and Finance and Building sub-committee of PCC.

Electoral Roll

All are welcome to attend regular services. There are 88(86) parishioners on the Church of England Electoral Roll for St Mary's Ambleside.

Safeguarding Policy

Our Parish Safeguarding Officer is Judith Dixon, based at St. Mary's Church Office, Ambleside.

Safer Recruitment:

Our parish supports the following groups working with children and young people and with adults who may be vulnerable:

Fortnightly meditation	Bible study group	Church fellowship group
Virtual coffee mornings	Monday Meet-up	

The PCC of St Mary's Church, Ambleside

Report of the Trustees for the Year Ended 31 December 2021

STRUCTURE, GOVERNANCE AND MANAGEMENT

Safer Recruitment:

The coordinators of these activities have been safely recruited according to the Church's national guidance and we have ensured they have received the level of training required by the Church. In addition, members of the PCC and volunteers working with these groups are made aware of the Churches Safeguarding Policy and where appropriate are encouraged to undertake a relevant level of Safeguarding Training.

Training:

We had a face-to-face training morning for Basic Awareness and Foundation level on May 26th 2021. It was well attended and the online training has also been accessed by a number of people. As a result, most people have now completed their training for another 3 years. We intend to deliver a similar course in church on 18th May 2022.

Anyone who needs to complete the Leadership training should do the other two first and then book a place on one of the courses. There are some dates available for 2022, and several people are booked on to courses. An updated list is available showing those who still have training to do.

Church Policy and Guidance:

The PCC has adopted the House of Bishop's 'Promoting a Safer Church; safeguarding policy statement', and the Church of England safeguarding policy and guidance. These documents have been signed by the Team Rector and Churchwarden and are displayed on our church noticeboard together with a Safeguarding List of **Who's Who**.

Copies of all the Safeguarding and Risk Assessment Documents are kept in a folder in the Vestry and include a policy on what to do in a Medical Emergency at a Church Service.

Risk management

The PCC records "Risks" as Agenda items of the PCC. They are then managed to closure, and all actions and decisions are recorded at subsequent PCC meetings. "Risks" are defined as significant problems that could hinder the Church's work and categorised as follows:

Governance risks (skills, competence, and organisation of the PCC etc);

Operational risks (health & safety, employment, child protection etc);

Financial risks (reserves, cash flow, investments, income stability, fraud etc);

External risks (demographic and employment changes, public reputation etc);

Regulatory risks (fundraising, disability discrimination, HMRC requirements etc).

During 2021 3 Risk items were further managed and the PCC progressed actions at each PCC meeting. The 3 Risk items were: Closure of St Anne's Churchyard; Maintenance of St Mary's Churchyard and Safeguarding.

The PCC of St Mary's Church, Ambleside

Report of the Trustees for the Year Ended 31 December 2021

STRUCTURE, GOVERNANCE AND MANAGEMENT

Deanery Synod

Synod has met three times during the last twelve months; twice on Zoom and once in person.

There have been regular items for information and discussion:-

Finance - providing oversight of Deanery accounts, Parish Levy and discussion concerning Parish offers;

Mission Communities [North, East and South] updating Deanery what is happening locally in each area;

Archdeaconry Pastoral Committee;

Network Youth Ministry submit a written report together with a video presentation;

Safeguarding;

Data Protection & GDPR;

Invited speakers who give a flavour of their expertise and resources.

A summary of each Deanery meeting is shared at the PCC meeting with minutes being available if requested.

Given that parishes face many changes and tasks, all members of Deanery Synod should view meetings as open to and therefore invite non-members so that they can benefit from this resource approach when a subject relevant to their local interest/role is to be discussed.

There should be 2 members representing St Mary's Church at Deanery Synod as per electoral roll formula.

Leadership Team

The Church leadership Team met occasionally on Zoom. The key issues that they discussed were the direction of travel toward opening for worship and to share information about risk assessments. There was some working in small subgroups to suggest pastoral activities to the PCC as mentioned elsewhere in the report.

Payment of Staff Policy

The PCC currently has 1 paid part time post of Church Administrator. The role covers general church administration, and the line manager is the Incumbent. Annual increases are reviewed at the end of each tax year and any increases are based on the RPI index. Accountants are employed to manage Pay Slip and Government payments on behalf of the PCC, with instructions given by the Church Project Treasurer.

8. ADMINISTRATIVE INFORMATION

Location and contact address	Contact Details:
St Mary's Church, Vicarage Road, Ambleside LA22 9DH	Rev B Lock 015394 34512

The PCC of St Mary's Church, Ambleside

Report of the Trustees for the Year Ended 31 December 2021

8 ADMINISTRATIVE INFORMATION

PCC members who have served from 1st January 2021 until the date this report was approved are:

Ex-Officio members (7):

- | | |
|----------------------|--|
| 1.Rev. Beverley Lock | (Team Rector) |
| 2.Rev. Nick Hallam | (Assistant Minister) |
| 3.Rev Jane Nattrass | Curate |
| 4.David Stothard | Church Warden |
| 5.Pauline Sunnucks | Deanery Synod representative |
| 6.Vacant | Church Warden (from 30 th March 2021) |
| 7.Vacant | Deanery Synod representative |

Ex – officio members who resigned at APCM on 30th March 2021 Pauline Sunnucks (Warden)

Elected members (9) of the PCC APCM 30th March 2021:

- | | |
|------------------------|--|
| 1.Marguerite Jenkinson | |
| 2.Judith Shingler | |
| 3.Helen Minton | |
| 4.Dr Robert Ashworth | |
| 5.Dr Dame Sue Ion | |
| 6.Elizabeth Marshall | Elected 30 th March 2021 |
| 7.Betty Potts | Elected 30 th March 2021 PCC Secretary |
| 8. Anthony Sunnucks | Elected 30 th March 2021 Church Treasurer |
| 9. Vacant | From 30th March 2021 |

Elected members who resigned at APCM on 30th March 2021 Graham Sutton – Finance Officer

Co-opted members 2 (3) of the PCC APCM 30th March 2021:

Pauline Carrick - co-opted from July 2019

David Robbins - co-opted during the year ending December 2021 - from July 2021

The PCC of St Mary's Church, Ambleside

**Report of the Trustees
for the Year Ended 31 December 2021**

**Approved by the APCM on 3rd April 2022 and signed on their behalf by the Reverend Beverley Lock
(PCC Chairman)**

.....
Trustee

B Lock

3/4/22

**Independent Examiner's Report to the Trustees of
The PCC of St Mary's Church, Ambleside**

Independent examiner's report to the trustees of The PCC of St Mary's Church, Ambleside
I report to the charity trustees on my examination of the accounts of The PCC of St Mary's Church, Ambleside (the Trust) for the year ended 31 December 2021.

Responsibilities and basis of report

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

I report in respect of my examination of the Trust's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

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

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

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



H M Holmes BSc FCA
ICAEW
Stables Thompson & Briscoe Ltd
Chartered Accountants & Business Advisors
Lowther House
Lowther Street
Kendal
LA9 4DX

Date: 3rd May 2022

The PCC of St Mary's Church, Ambleside

**Statement of Financial Activities
for the Year Ended 31 December 2021**

	Notes	Unrestricted funds £	Restricted funds £	Endowment fund £	31.12.21 Total funds £	31.12.20 Total funds £
INCOME AND ENDOWMENTS FROM						
Donations and legacies		54,457	15,104	-	69,561	52,602
Charitable activities						
Church activities		12,695	-	-	12,695	5,759
Other trading activities	2	8,165	58	-	8,223	4,339
Investment income	3	1,000	90	-	1,090	1,822
Total		<u>76,317</u>	<u>15,252</u>	<u>-</u>	<u>91,569</u>	<u>64,522</u>
EXPENDITURE ON						
Charitable activities						
Church activities		68,314	17,444	-	85,758	91,639
Rushbearing activities		-	466	-	466	133
Total		<u>68,314</u>	<u>17,910</u>	<u>-</u>	<u>86,224</u>	<u>91,772</u>
NET INCOME/(EXPENDITURE)		<u>8,003</u>	<u>(2,658)</u>	<u>-</u>	<u>5,345</u>	<u>(27,250)</u>
RECONCILIATION OF FUNDS						
Total funds brought forward		132,147	107,156	-	239,303	266,553
TOTAL FUNDS CARRIED FORWARD		<u>140,150</u>	<u>104,498</u>	<u>-</u>	<u>244,648</u>	<u>239,303</u>

The notes form part of these financial statements

The PCC of St Mary's Church, Ambleside

Balance Sheet 31 December 2021

	Notes	Unrestricted funds £	Restricted funds £	Endowment fund £	31.12.21 Total funds £	31.12.20 Total funds £
FIXED ASSETS						
Tangible assets	7	5,860	-	-	5,860	7,325
Investments	8	41,477	-	-	41,477	41,477
		<u>47,337</u>	<u>-</u>	<u>-</u>	<u>47,337</u>	<u>48,802</u>
CURRENT ASSETS						
Debtors	9	2,741	-	-	2,741	4,438
Cash at bank	10	92,644	104,498	-	197,142	188,739
		<u>95,385</u>	<u>104,498</u>	<u>-</u>	<u>199,883</u>	<u>193,177</u>
CREDITORS						
Amounts falling due within one year	11	(2,572)	-	-	(2,572)	(2,676)
NET CURRENT ASSETS		<u>92,813</u>	<u>104,498</u>	<u>-</u>	<u>197,311</u>	<u>190,501</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		140,150	104,498	-	244,648	239,303
NET ASSETS FUNDS	12	<u>140,150</u>	<u>104,498</u>	<u>-</u>	<u>244,648</u>	<u>239,303</u>
Unrestricted funds					140,150	132,147
Restricted funds					104,498	107,156
TOTAL FUNDS					<u>244,648</u>	<u>239,303</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 3rd April 2022 and were signed on its behalf by:


Trustee

The notes form part of these financial statements

**Notes to the Financial Statements
for the Year Ended 31 December 2021**

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value.

The financial statements are presented in sterling which is the functional currency of the charity and rounded to the nearest £.

The accounts are prepared on a going concern basis.

The charity is an unincorporated entity governed by the Parochial Church Council Powers Measure (1956) as amended and Church Representation Rules.

The address of the registered office is given in the charity information page of these financial statements. The nature of the charity's operations and principal activities are to promote in the ecclesiastical parish the whole mission of the Church.

Financial reporting standard 102 - reduced disclosure exemptions

The charity has taken advantage of the following disclosure exemptions in preparing these financial statements, as permitted by FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland':

- the requirements of Section 7 Statement of Cash Flows.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Donated facilities, goods and donated professional services are recognised in income at their fair value when their economic benefit is probable, it can be measured reliably and the charity has control over the item. Fair value is determined on the basis of the value of the gift to the charity. For example, the amount the charity would be willing to pay in the open market for such facilities and services. A corresponding amount is recognised in expenditure.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

The PCC of St Mary's Church, Ambleside

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2021**

1. ACCOUNTING POLICIES - continued

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Fixtures and fittings - 20% on reducing balance

Tangible fixed assets are stated at cost (or deemed cost) or valuation less accumulated depreciation and accumulated impairment losses. Cost includes costs directly attributable to making the asset capable of operating as intended.

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

2. OTHER TRADING ACTIVITIES

	31.12.21	31.12.20
	£	£
Car park rentals	4,335	3,339
Magazine advertising	3,830	1,000
Rushbearing income	58	-
	<u>8,223</u>	<u>4,339</u>

3. INVESTMENT INCOME

	31.12.21	31.12.20
	£	£
Dividends	1,000	1,000
Deposit account interest	90	822
	<u>1,090</u>	<u>1,822</u>

The PCC of St Mary's Church, Ambleside

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2021**

4. TRUSTEES' REMUNERATION AND BENEFITS

Mrs P Sunnucks and Mrs M Thomlinson were paid in total £1,590 (2020 - £465) for their services as vergers in the year.

Judith Dixon was paid £5,184 (2020 - £5,028) for her services as administrator in the year.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2021 nor for the year ended 31 December 2020.

5. STAFF COSTS

	31.12.21	31.12.20
	£	£
Wages and salaries	5,184	5,028
	<u>5,184</u>	<u>5,028</u>

The average monthly number of employees during the year was as follows:

	31.12.21	31.12.20
Administrator	<u>1</u>	<u>1</u>

No employees received emoluments in excess of £60,000.

6. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Endowment fund £	Total funds £
INCOME AND ENDOWMENTS FROM				
Donations and legacies	51,274	1,328	-	52,602
Charitable activities				
Church activities	5,759	-	-	5,759
Other trading activities	4,339	-	-	4,339
Investment income	1,000	822	-	1,822
Total	<u>62,372</u>	<u>2,150</u>	<u>-</u>	<u>64,522</u>
EXPENDITURE ON				
Charitable activities				
Church activities	70,478	21,161	-	91,639
Rushbearing activities	-	133	-	133
Total	<u>70,478</u>	<u>21,294</u>	<u>-</u>	<u>91,772</u>

The PCC of St Mary's Church, Ambleside

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2021**

6. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted funds £	Restricted funds £	Endowment fund £	Total funds £
NET INCOME/(EXPENDITURE)	(8,106)	(19,144)	-	(27,250)

RECONCILIATION OF FUNDS

Total funds brought forward	140,253	126,300	-	266,553
TOTAL FUNDS CARRIED FORWARD	<u>132,147</u>	<u>107,156</u>	<u>-</u>	<u>239,303</u>

7. TANGIBLE FIXED ASSETS

	Fixtures and fittings £
COST	
At 1 January 2021 and 31 December 2021	<u>31,549</u>
DEPRECIATION	
At 1 January 2021	24,224
Charge for year	1,465
At 31 December 2021	<u>25,689</u>
NET BOOK VALUE	
At 31 December 2021	<u>5,860</u>
At 31 December 2020	<u>7,325</u>

8. FIXED ASSET INVESTMENTS

	Unlisted investments £
MARKET VALUE	
At 1 January 2021 and 31 December 2021	<u>41,477</u>
NET BOOK VALUE	
At 31 December 2021	<u>41,477</u>
At 31 December 2020	<u>41,477</u>

There were no investment assets outside the UK.

The PCC of St Mary's Church, Ambleside

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2021**

9. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.21	31.12.20
	£	£
Trade debtors	-	500
Other debtors	1,697	1,551
Prepayments and accrued income	1,044	2,387
	<u>2,741</u>	<u>4,438</u>

10. CASH AT BANK

	General fund	Operational reserve	Designated legacy	Rushbearing activities
	£	£	£	£
Barclays current account	24,293	-	-	-
Barclays Rushbearing Activity	-	-	-	3,898
CBF deposit account	6,725	60,000	1,626	-
Total	<u>31,018</u>	<u>60,000</u>	<u>1,626</u>	<u>3,898</u>

	Alene Hackett legacy	Adrienne Nicholson legacy	Organ Fund	Mural Appeal	Rev D Harrison legacy to beautify the church
	£	£	£	£	£
CBF deposit account	43,591	40,408	2,793	4,475	5,690
Total	<u>43,591</u>	<u>40,408</u>	<u>2,793</u>	<u>4,475</u>	<u>5,690</u>

	Lighting grant	Tree maintenance appeal	Storm damage appeal	31.12.21 Total funds	31.12.20 Total funds
	£	£	£	£	£
Barclays current account	-	-	-	24,293	10,438
Barclays Rushbearing Activity	-	-	-	3,898	4,439
CBF deposit account	1,500	1,009	1,134	168,951	173,862
Total	<u>1,500</u>	<u>1,009</u>	<u>1,134</u>	<u>197,142</u>	<u>188,739</u>

The Church received an amount of £30 (2020 - £2,111) on behalf of community collections which was paid out in the year to the charities concerned. As per PCC guidance this income and expenditure has not been reflected in the Statement of Financial Activities as this is not church income.

The PCC of St Mary's Church, Ambleside

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2021**

11. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.21	31.12.20
	£	£
Trade creditors	-	134
Other creditors	<u>2,572</u>	<u>2,542</u>
	<u>2,572</u>	<u>2,676</u>

Included in Other creditors is £1,226 (2019 - £1,196) relating to "Mission Communities". This will be paid out when this fund has set up a formal constitution and opened its own bank account. This is not church money.

12. MOVEMENT IN FUNDS

	At 1.1.21	Net movement in funds	At 31.12.21
	£	£	£
Unrestricted funds			
General fund	70,521	8,003	78,524
Operational reserve	60,000	-	60,000
Designated legacy	1,626	-	1,626
	<u>132,147</u>	<u>8,003</u>	<u>140,150</u>
Restricted funds			
Rushbearing activities	4,306	(408)	3,898
Alene Hackett legacy	53,125	(9,534)	43,591
Adrienne Nicholson legacy	42,879	(2,471)	40,408
Organ Fund	2,371	422	2,793
Mural Appeal	4,475	-	4,475
Rev D Harrison legacy to beautify the church	-	5,690	5,690
Lighting grant	-	1,500	1,500
Tree maintenance appeal	-	1,009	1,009
Storm damage appeal	-	1,134	1,134
	<u>107,156</u>	<u>(2,658)</u>	<u>104,498</u>
TOTAL FUNDS	<u>239,303</u>	<u>5,345</u>	<u>244,648</u>

The PCC of St Mary's Church, Ambleside

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2021**

12. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	76,017	(68,014)	8,003
Churchyard designated	300	(300)	-
	<u>76,317</u>	<u>(68,314)</u>	<u>8,003</u>
Restricted funds			
Rushbearing activities	58	(466)	(408)
Alene Hackett legacy	50	(9,584)	(9,534)
Adrienne Nicholson legacy	41	(2,512)	(2,471)
Organ Fund	422	-	422
Churchyard maintenance	540	(540)	-
Rev D Harrison legacy to beautify the church	5,690	-	5,690
Lighting grant	1,500	-	1,500
Grants for major repairs	2,792	(2,792)	-
Tree maintenance appeal	1,009	-	1,009
Storm damage appeal	3,150	(2,016)	1,134
	<u>15,252</u>	<u>(17,910)</u>	<u>(2,658)</u>
TOTAL FUNDS	<u><u>91,569</u></u>	<u><u>(86,224)</u></u>	<u><u>5,345</u></u>

The PCC of St Mary's Church, Ambleside

Notes to the Financial Statements - continued
for the Year Ended 31 December 2021

12. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.1.20 £	Net movement in funds £	At 31.12.20 £
Unrestricted funds			
General fund	78,627	(8,106)	70,521
Operational reserve	60,000	-	60,000
Designated legacy	1,626	-	1,626
	<u>140,253</u>	<u>(8,106)</u>	<u>132,147</u>
Restricted funds			
Rushbearing activities	4,439	(133)	4,306
Alene Hackett legacy	66,203	(13,078)	53,125
Adrienne Nicholson legacy	49,240	(6,361)	42,879
Organ Fund	1,943	428	2,371
Mural Appeal	4,475	-	4,475
	<u>126,300</u>	<u>(19,144)</u>	<u>107,156</u>
TOTAL FUNDS	<u>266,553</u>	<u>(27,250)</u>	<u>239,303</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	62,372	(70,478)	(8,106)
Restricted funds			
Rushbearing activities	-	(133)	(133)
Alene Hackett legacy	493	(13,571)	(13,078)
Adrienne Nicholson legacy	329	(6,690)	(6,361)
Organ Fund	788	(360)	428
Churchyard maintenance	540	(540)	-
	<u>2,150</u>	<u>(21,294)</u>	<u>(19,144)</u>
TOTAL FUNDS	<u>64,522</u>	<u>(91,772)</u>	<u>(27,250)</u>

The PCC of St Mary's Church, Ambleside

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2021**

12. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.1.20 £	Net movement in funds £	At 31.12.21 £
Unrestricted funds			
General fund	78,627	(103)	78,524
Operational reserve	60,000	-	60,000
Designated legacy	1,626	-	1,626
	<u>140,253</u>	<u>(103)</u>	<u>140,150</u>
Restricted funds			
Rushbearing activities	4,439	(541)	3,898
Alene Hackett legacy	66,203	(22,612)	43,591
Adrienne Nicholson legacy	49,240	(8,832)	40,408
Organ Fund	1,943	850	2,793
Mural Appeal	4,475	-	4,475
Rev D Harrison legacy to beautify the church	-	5,690	5,690
Lighting grant	-	1,500	1,500
Tree maintenance appeal	-	1,009	1,009
Storm damage appeal	-	1,134	1,134
	<u>126,300</u>	<u>(21,802)</u>	<u>104,498</u>
TOTAL FUNDS	<u><u>266,553</u></u>	<u><u>(21,905)</u></u>	<u><u>244,648</u></u>

The PCC of St Mary's Church, Ambleside

Notes to the Financial Statements - continued for the Year Ended 31 December 2021

12. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	138,389	(138,492)	(103)
Churchyard designated	300	(300)	-
	<u>138,689</u>	<u>(138,792)</u>	<u>(103)</u>
Restricted funds			
Rushbearing activities	58	(599)	(541)
Alene Hackett legacy	543	(23,155)	(22,612)
Adrienne Nicholson legacy	370	(9,202)	(8,832)
Organ Fund	1,210	(360)	850
Churchyard maintenance	1,080	(1,080)	-
Rev D Harrison legacy to beautify the church	5,690	-	5,690
Lighting grant	1,500	-	1,500
Grants for major repairs	2,792	(2,792)	-
Tree maintenance appeal	1,009	-	1,009
Storm damage appeal	3,150	(2,016)	1,134
	<u>17,402</u>	<u>(39,204)</u>	<u>(21,802)</u>
TOTAL FUNDS	<u>156,091</u>	<u>(177,996)</u>	<u>(21,905)</u>

The Alene Hackett legacy is for the maintenance, repair or improvement of the church and churchyard.

The Adrienne Nicholson legacy is for the maintenance of the fabric of the church.

13. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 December 2021.

The PCC of St Mary's Church, Ambleside

**Detailed Statement of Financial Activities
for the Year Ended 31 December 2021**

	Unrestricted funds £	Restricted funds £	Endowment funds £	31.12.21 Total funds £	31.12.20 Total funds £
INCOME AND ENDOWMENTS					
Donations and legacies					
Planned giving - Gift Aid	34,703	360	-	35,063	36,095
Other planned giving	4,437	-	-	4,437	3,602
Collections	2,593	-	-	2,593	1,320
Legacies	1,000	5,690	-	6,690	-
Grants	-	4,832	-	4,832	540
Sundry donations	1,579	4,159	-	5,738	1,498
Gift aid	10,145	63	-	10,208	9,547
	<u>54,457</u>	<u>15,104</u>	<u>-</u>	<u>69,561</u>	<u>52,602</u>
Other trading activities					
Car park rentals	4,335	-	-	4,335	3,339
Magazine advertising	3,830	-	-	3,830	1,000
Rushbearing income	-	58	-	58	-
	<u>8,165</u>	<u>58</u>	<u>-</u>	<u>8,223</u>	<u>4,339</u>
Investment income					
Dividends	1,000	-	-	1,000	1,000
Deposit account interest	-	90	-	90	822
	<u>1,000</u>	<u>90</u>	<u>-</u>	<u>1,090</u>	<u>1,822</u>
Charitable activities					
Fees (weddings and funerals)	9,243	-	-	9,243	4,932
Church hire	2,431	-	-	2,431	470
Miscellaneous income	1,021	-	-	1,021	357
	<u>12,695</u>	<u>-</u>	<u>-</u>	<u>12,695</u>	<u>5,759</u>
Total incoming resources	76,317	15,252	-	91,569	64,522
EXPENDITURE					
Charitable activities					
Insurance	5,377	-	-	5,377	5,332
Carried forward	5,377	-	-	5,377	5,332

This page does not form part of the statutory financial statements

The PCC of St Mary's Church, Ambleside

**Detailed Statement of Financial Activities
for the Year Ended 31 December 2021**

	Unrestricted funds £	Restricted funds £	Endowment funds £	31.12.21 Total funds £	31.12.20 Total funds £
Charitable activities					
Brought forward	5,377	-	-	5,377	5,332
Light and heat	-	4,706	-	4,706	4,851
Mission giving - overseas	1,349	-	-	1,349	1,470
Mission giving - home	2,992	-	-	2,992	2,444
Ministry - Parish offering	41,600	-	-	41,600	47,000
Ministry - clergy expenses	662	-	-	662	1,127
Upkeep of services	385	-	-	385	1,017
Parish magazine	3,025	-	-	3,025	2,068
Furnishings and equipment	30	-	-	30	300
Upkeep of churchyard	300	4,922	-	5,222	6,573
Cleaning	600	-	-	600	1,200
Church maintenance	2,950	-	-	2,950	8,538
Rushbearing expenses	-	466	-	466	133
Major repairs	-	7,816	-	7,816	-
Fixtures and fittings	1,465	-	-	1,465	1,832
	<u>60,735</u>	<u>17,910</u>	<u>-</u>	<u>78,645</u>	<u>83,885</u>
Support costs					
Management					
Administrator	5,184	-	-	5,184	5,028
Postage and stationery	735	-	-	735	972
Independent Examiner fee	1,458	-	-	1,458	1,785
	<u>7,377</u>	<u>-</u>	<u>-</u>	<u>7,377</u>	<u>7,785</u>
Finance					
Bank charges	202	-	-	202	102
Total resources expended	<u>68,314</u>	<u>17,910</u>	<u>-</u>	<u>86,224</u>	<u>91,772</u>
Net income/(expenditure)	<u>8,003</u>	<u>(2,658)</u>	<u>-</u>	<u>5,345</u>	<u>(27,250)</u>

This page does not form part of the statutory financial statements