

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 2017
and
Minutes of the Vestry and Annual Parochial Church Meeting
held on Sunday 19th March 2017

"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 Easter Vestry & Annual Parochial Church Meeting
to be held on Sunday 22nd April 2018 in the church
at 11.30 am

Prayer

Apologies

Easter Vestry

Election of Wardens

Annual Parochial Church Meeting

APCM minutes of March 2017

Report of PCC for 2017

Accounts & Financial Report for 2017

Appointment of Independent Examiner

Church Fabric & Terrier Report

Report of Deanery Synod

Electoral Roll Officer's Report

Election to PCC

Election of Sidesmen

Rector's Closing Remarks & Prayer

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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; Treasurer; Assistant Treasurer; Electoral Roll Officer

Reflection for Annual Church Meeting 2018

I am very conscious that a month ago last year, Bill Johnson was sitting beside me taking notes of our meeting, and next Sunday marks the anniversary of his death. We miss him from our fellowship in many different ways. Apart from his role as a Reader in our worshipping life, there were a hundred and one little jobs he quietly turned his hand to and got on with.

Another person who quietly turns his hands to many and various tasks is our churchwarden, Mike Fletcher, whom it has been a great privilege to work with again over the past year. We have the right to appoint up to four churchwardens, and in the past people have been reluctant to take on the role because of the time commitment involved. The role has, however, been reshaped, and I know Mike is grateful for all the people who assist in the various calls made upon a churchwarden. I know, however, that he would be very grateful to share the responsibility so that he is able to share in the decisions that wardens need to make, and to be truly "off the hook" when he is away.

We have also said farewell to Keith and Irene Jones, who are moving to Penrith, and I want to record again here our gratitude to them for all their contributions to the life of St. Martin's, and especially for the work they have done in helping our children to be nurtured and grow in their faith, and in making the Sunday club something that children have been keen to attend. I am grateful to Miriam Rayner for accepting responsibility for that work now, and for Lauren who has been supporting her. If anyone else feels able to support this aspect of our work, please have a word with me or with Miriam.

As always the life of the church is sustained in practical ways by the commitment of many volunteers who clean, cater, welcome, decorate, care for the churchyard, read, lead intercessions, lead groups of different kinds, sing and provide music. There are too many to number or name! These are a necessary and important part of our life together. The focus of all of them, though, is that as followers of Jesus Christ we seek to grow God's kingdom in our part of Cumbria and throughout the world. *God for All* which has grown out of *Growing Disciples* is intended to help us plan to continue to do that in the face of a changing world. Between 2010 and 2020, the church is looking at a 20-25% reduction in the number of paid clergy. *God for All's* plan for Mission Communities is intended to help us adjust to these changing circumstances, and to begin to shape our life together now in such a way that it will continue to be sustainable and mission-focussed as these changes come upon us. This will involve us in working together with neighbouring churches in our community in ways which we have already begun to do through the *Moving Mountains* mission.

Turning to the question of our building, now, Mike Fletcher in the report on the *Terrier and Inventory* has highlighted the need to get on and address this issue, and particularly the state of the lead roof. We have faced some unexpected difficulties and setbacks in the grant application process, and we are seeking some expert help to guide us through this next phase. We need to bring in some experience and expertise for the grant application and public engagement phase of the project, and while it is important that the rector continues to be engaged with that process, it is not something in which I have either experience or expertise, and it is necessary that the engine which continues to drive that process is someone other than me.

Finally, the diocese working with our ecumenical partners in the county, and the London Institute for Contemporary Christianity (LICC) has made it possible for local churches to engage with LICC's *Imagine Church* project. I went to an initial meeting about this with Bill Johnson last year. The focus is on helping churches to be places where all of God's people have an awareness of God's calling to be disciples in the whole of life. Further workshops are in hand for the coming year, and I hope it will begin to shape our life together so that we are all better able to respond to our Lord's call: "Follow me!"; to obey his command: "Go then to all peoples everywhere and make them my disciples"; and to trust his promise: "I will be with you always, to the end of the age."


James Richards, Rector

THE PARISH CHURCH OF ST. MARTIN, WINDERMERE.

**MINUTES OF THE ANNUAL VESTRY and PAROCHIAL MEETING
for the year 2016, held in the Church at 11.30am on
Sunday 19th March 2017**

1. OPENING PRAYER and ATTENDANCE

The Rector, the Revd James Richards opened the meeting with prayer.
There were 37 parishioners present.

2. APOLOGIES

Jill and Martin Butler, Edward and June Boow, Ted and Margaret Cook, Rod Collins, Diana Dodd, Richard and Janet Ellison, Zöe Farren, Mary Fenna, Andrew and Ali Jarvis, Helen and Gwyn Jones, Susan Thornely, Joan Williamson, Vivienne and Eric Wilde.

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

James said how much he appreciated Mike Fletcher's work as the only Warden over the last year. Mike is happy to stand again. Elected unanimously. There were no other candidates.

4. CHURCH FABRIC and TERRIER REPORT

This report had been circulated prior to the meeting. There were no questions – received unanimously. Thanks given to Mike Fletcher.

5. APCM MINUTES OF MARCH 2015

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

6. ACCOUNTS and FINANCIAL REPORT FOR 2016

Mike Baldwin, Treasurer, had circulated the reports prior to the meeting, and also handed out a pie chart to accompany them, for which he thanked Keith Jones. Mike pointed out that at the end of 2015 and during 2016 the number of regular (Free Will Offering) giving had decreased due to people moving away or dying. This is illustrated by:

- a) FWO Income in 2012 was 61% of total income; in 2016 it was 51%
- b) In 2012 Parish Offer was 55% of expenses; in 2016 it was 64%

Mike said that the surplus of £3333 shown on the pie chart was due to increased visitor numbers, an increase in weddings, legacies, reduced energy costs and insurance costs.

The pie chart more easily explains where the money has been spent and from where it was received. Mike thanked the members of the Finance Committee and in particular, Ted Cook, Assistant Treasurer, and he also thanked Edward Boow for the work he does in administering the freewill offering and gift-aid scheme, noting that Edward has been doing this for 57 years.

There was a question about current wedding fees (*details below); the report was then unanimously approved.

Mike and the Finance committee were thanked for their work.

***Wedding Fees for 2017:**

Fee - £456 to get married in a Church (set nationally); the following set locally:
Bells £160 (St Martin's ringers donate their fee to the church). NB: PCC pay bell maintenance costs

Organist £100

Verger £52

Heating £66 (in winter)

Flowers £50 per pedestal (if St. Martin's do the flowers)

So a potential cost of £848 to £914 (in winter)

7. APPOINTMENT OF INDEPENDENT EXAMINERS

Mike Baldwin proposed the re-appointment of Jackson and Graham as independent examiners for 2017; seconded by Bill Johnson. Approved unanimously.

8. REPORT OF PCC FOR 2016

This document had been approved by the PCC and circulated prior to the meeting. After noting on p2, final paragraph, line 2, the omission of 'not' between the words 'were.... able', the Report was received unanimously.

9. THE FOLLOWING REPORTS HAD BEEN CIRCULATED PRIOR TO APCM

1. Deanery Synod, with thanks to Pat Baldwin
2. Young People's Report, with thanks to Keith and Irene Jones
3. Church Flowers, with thanks to Margaret Tyson

All reports were accepted.

10. ELECTORAL ROLL OFFICER'S REPORT

Pat Baldwin reported there were 124 persons on the Electoral Roll, 29 of whom were not resident in the Parish. Four names were added in the year and seven were removed either through death or because they had moved away from the area.

There is a national requirement to record the average weekly attendances in October. For October 2016, the average weekly attendance was 213; which includes attendance at the usual Sunday and Wednesday services and any weddings and funerals.

John Parker suggested it might be informative if future reports could show the usual church services as one sub-total, weddings and funerals as another, and then a total figure. This was agreed, and James asked John and Pat to have a word about it.

11. ELECTIONS

1. Deanery Synod Representative (there were 3 vacancies for a 3 year term - Synod Reps are ex officio members of PCC). Pat Baldwin is happy to stand again. Elected unanimously. There were no other candidates.
2. PCC members for a three year term (there were 5 vacancies)
3. Jenny Cartwright and Loretto Gentry had been nominated and were duly elected. There were no other candidates.

James thanked the out-going members of PCC for their services.

4. Sidesmen: There is an annual roster of 20 people for these duties and the following nine had been nominated and were appointed: Ted and Margaret Cook, Margaret Crouch, Barbara Fletcher, Loretto Gentry, Marcia Lazenby, Ruth Richards, Mary Shankley, Jill Wood

It was commented that there were others who had served as sidesmen during 2016, but who for some reason or other had not put their names on the nomination form.

It was agreed that the Warden could fill the roster from the 2016 list.

12. RECTOR'S REFLECTIONS FOR ANNUAL CHURCH MEETING 2017

James prefaced his reflections by saying how much he valued working alongside Mike Fletcher in the past year, not only in 'warden duties' relating to the fabric and structure of the building and its maintenance (often with some personal DIY involved), but in matters in parish life and occasionally checking on 'where are we up to with this?' Those present showed their appreciation.

James distributed the following paper on his reflections on the past year

Reflection for Annual Church Meeting 2017

Last year our team of welcomers welcomed around 20,000 visitors to St. Martin's, offering them a warm welcome and putting a friendly face to their visit to St. Martin's. It is good when in the limited encounter that visitors can have with St Martin's through our building, the story of

Christian faith, which it can tell only silently, is given a voice through an encounter with a Christian person as well – even in as simple an action as a welcome greeting and the offer of a walk-round leaflet. In August this was added to by the hard work of those who provided cream teas as well as a warm welcome, and this also drew in local people as well as being enjoyed by visitors. Subsequently, the ‘Songs from the Shows’ in September, and even more so the Martinmas Fair in November were bigger draws for local people as well as sustaining our contacts with local businesses who kindly and generously contributed to the occasion.

Last year saw us taking a break from Messy Church, and this needs further thought. We were finding that we were getting very small numbers, and although the hard work and prayer of volunteers from St. Martin’s and from Carver Church made it a good event for those that came, there remained some question over whether what we were providing was enabling people to come to or grow in faith, or was building ‘church’.

Within the life of the church, a special mention should go to Keith and Irene who faithfully, week by week help the children in the life of the church to learn and grow in faith at a level that works for them. For adults, the home groups have continued to enable people to grow in faith together, and Jill Butler’s initiative for a book group to read and reflect together on a variety of Christian books has also proved successful. The Lunch Bunch continues to be an important focus of fellowship for many with an additional resource in the regular Lunch Bunch prayer meeting. In September, a Confirmation Service led by Bishop Cyril Ashton saw Will (who had been baptized earlier in the year) and Jonathan from our own congregation affirming their own baptismal vows, as well as Julie from the Rydal Hall Community. We also gave thanks for the lives of Bill Deacon, Irene Hutton, Edward Oakden, Nora Wilson and Barry Dodd and for all that they had contributed to St. Martin’s. Then, as always, there is the behind-the-scenes hard work of the many who care for our building, oversee our finances, decorate with flowers, clean, mend, and many, many more things.

While it is important to recognise that the building is not the Church, it has a significant role to play in our ministry here as God’s people, and at the moment it is placing significant demands on some people as the challenge of our leaking roof is the occasion for a wider consideration of how the building can best serve the mission of the Church here.

I am very grateful for the hard work done by Gordon Williamson and the others on the building development committee who have carried the project through a lengthy process of consultation with the Diocesan Advisory Committee for the Care of Churches (the ‘DAC’), and conversations with Historic England. In both case the process proved to be longer drawn out than we had hoped or expected. In the Autumn our architect, Mike Darwell, advised that we were at a point where we should approach the Heritage Lottery Fund for a development phase grant to help cover the considerable costs of wider consultation and of developing the proposals to the stage of applying for a Certificate from the DAC and for planning permission. We are awaiting a response on this at the moment. There is still, however, some way to go.

Last year I gave a count of some of the things I did during the year, and many of the figures are similar this year too: around 180 sermons, 120-140 ordinary services, eleven or twelve funerals, twenty-one weddings, eight baptisms, thirty to forty school assemblies and school services, around 30 home communion visits, nine or ten magazine articles, fifteen to twenty church meetings, half a dozen home group meetings, fifteen or so school governors’ meetings, around ten chapter meetings – and those are just the things which are easy to quantify and estimate. All of them need preparation and follow-up. In this context I want to mention that I am grateful to Bill Johnson for his ministry as a Reader in our parish who takes on some of the load of preaching and leading services (especially when I am away), and also conducts some funerals.

In the end though it is not the building or the rector that makes the church but, to borrow a phrase from the United States constitution “we the people”. We all are called to be part of

God's mission to the world in our community and beyond. We are already beginning to think what that will mean for us in the Moving Mountains Mission for 2018 in the days running up to Mothering Sunday, and we will also be hearing more about our calling to be involved in 'God for All' and the shaping of a Mission Community for our area (Windermere and District) which will be missional in focus, and enable the mission and life of the church to continue in the changing circumstances we face.

From the beginning of my time here at St. Martin's I have continually had in mind this passage from St. Paul's letter to the Ephesians:

I do not cease to give thanks for you as I remember you in my prayers. I pray that the God of our Lord Jesus Christ, the Father of glory, may give you a spirit of wisdom and revelation as you come to know him, so that, with the eyes of your heart enlightened, you may know what is the hope to which he has called you, what are the riches of his glorious inheritance among the saints, and what is the immeasurable greatness of his power for us who believe, according to the working of his great power. God put this power to work in Christ when he raised him from the dead and seated him at his right hand in the heavenly places, far above all rule and authority and power and dominion, and above every name that is named, not only in this age but also in the age to come. and he has put all things under his feet and has made him the head over all things for the church, which is his body, the fullness of him who fills all in all.

It is my prayer for all of us that more and more we will know the fullness of God's love, and his power at work in us, so that we can face the challenges ahead with confidence, not in ourselves, but in the steadfastness of God's love and of him being at work in each of us and in all of us together as part of the body of Christ.

13. James closed the meeting with The Grace.

'The Parochial Church Council of the Ecclesiastical Parish of St Martin, Windermere'
Annual Report for the Year Ended 31st December 2017

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 19th March 2017 until the date this report was accepted are:

Ex Officio members:

Incumbent:	The Revd James Richards (<i>Chairman</i>)
Readers:	Bill Johnson (Lay Chairman until May 2017)
Wardens:	Mike Fletcher
Deanery Synod:	Mrs Pat Baldwin.

Elected members:

Mike Baldwin [*Treasurer*]; Jill Butler; Mrs Jenny Cartwright, Ted Cook [*Treasurer*]; Mary Fenna [*Secretary*]; Loretto Gentry; Andrew Jarvis, Ann Wanska, 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 124 members on the Church Electoral Roll at 19.03.2017; 29 of whom resided outside the parish. The average weekly attendance, counted at all services during October 2017 (when the national attendance count is done), was 213. At festivals and special occasions the weekly attendance number may exceed 400. Notice of closure of the Electoral Roll for revision will be posted end February 2018 and displayed for 14 days. The revision date for the Roll is mid March 2018; and the new and revised Roll displayed in Church at the beginning of April 2018. Details of the updated Electoral Roll are reported to the APCM.

Review of the year:

- > The full PCC met six times in 2017; Standing Committee, Working Groups and Sub-Committees met between meetings and their reports were received by the full PCC and discussed where necessary.
 - > In May we were deeply saddened by the death of Bill Johnson, Reader, PCC Lay Chair, Safeguarding Officer, Health and Safety officer and joint manager of the shop and bookstall, and very much involved in the life of St. Martin's and now greatly missed by all.
 - > Building Development: Mike Darwell has again been appointed architect for the 2017 quinquennial inspection. The inspection was completed at the end of the year, and the PCC will consider the report in 2018. There have been numerous meetings of the Development Committee, and Martin Rayner has been very involved in applications for grants, he has also attended meetings and seminars on Church fundraising. We have re-applied for a grant from the Heritage Lottery Fund. There was a meeting between the Development Committee and the Standing Committee in December to discuss the way forward, we acknowledge that professional help will be needed to apply for a development phase grant, which will be costly.
 - > The bell clappers were re-bushed in October, we fortunately received some grant help for the cost. It was decided to replace all the lighting to LED bulbs as they are cheaper to run and give a better light.
 - > During the PCC meeting in February, there was discussion about changing the way the PCC met, in the hope that others in the congregation might feel more inclined to join. A change of venue was mentioned, and we therefore met for the following meetings at the Ladyholme centre on a trial basis.
 - > Safeguarding of Children & Vulnerable Adults: the PCC and Parish continue to comply with the Diocesan Safeguarding Policy. Unfortunately, we do not yet have a designated Parish Safeguarding Coordinator to follow on from Bill Johnson.
- The Choir continues to meet monthly with Vivienne Wilde and the PCC are grateful to all the organists and musicians who have played at services during the year.

The PCC is also grateful to all who work to keep the church clean, arrange the flowers and the welcomers who keep the church open for visitors.

Mission and Evangelism:

- > Part of the ministry of the church, beyond that to regular attenders, was to the 28 couples who were married at St. Martin's and to their families and friends in 2017. Also the families and friends of the 19 people whose funeral/memorial services were held here and to the 9 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 of 3-11 years, with thanks to Keith and Irene Jones and other helpers, additional helpers are always welcome.
- > Moving Mountains Mission 2018 is very much looked forward to. We have already prepared a calendar of forthcoming events, and at the Windermere Christmas Celebrations, Christmas greetings cards and cards about the Mission were handed out, along with hot chocolate! All churches involved in Cumbria will be working hard arranging events aimed at bringing the Christian message across to all.
- > Christmas and Easter greetings cards, with service details, were delivered to most houses in the parish.
- > Home Groups meet in the Parish, a fortnightly one and a monthly reading group, an opportunity for fellowship, prayer, study and discussion. There is also a monthly prayer meeting. Each group meets at members houses.
- > The Pastoral Visiting Team visits the sick and bereaved, those in hospital or nursing homes and provides lifts for those wishing to attend the 4th Wednesday Service of Holy Communion, after which there is an opportunity to socialise over refreshments before returning home.
- > The bi-monthly 2nd Wednesday Service of Holy Communion with Prayer for Healing is appreciated.

Social events:

The social life of the parish continued via events organised by the Social Committee, including:

- > A second successful Church Garden Party in the Church grounds, with thanks again to all concerned.
- > Providing publicity and refreshments for several Concerts and events;
- > The distribution of Simnel Cakes on Mothering Sunday; the provision of mulled wine and mince pies after the Christmas Carol Service.
- < Once a month, on a Sunday after Church, the Lunch Bunch Ladies meet to enjoy lunch and friendship at a local hotel.
- > The summer Wednesday afternoon cream teas have proved very popular and beneficial for the funds for the Renovation project. Grateful thanks are given to all those involved, especially to Margaret Tyson and Ann Wanska.
- > The Martinmas Fair took place again in 2017, and the funds raised were distributed between The Children's Society and St. Martin's. Martinmas is an important weekend for the Parish, we are grateful to the Martinmas team members.

Finance

For 2017, the PCC agreed a balanced budget. The Finance Committee monitor financial performance against budget and Mike Baldwin and Ted Cook (Joint Treasurers) update PCC regularly on the finances of the church, bringing wider issues to PCC as needed. The Treasurer's report to the APCM contains fuller details of the parish finances.

The Parish Offer was recommended to be increased by 3% for 2018, to £59040.00, the PCC unanimously agreed.

Ted Cook took over the gift aid duties from Edward Boow. The PCC is grateful for the work Edward has done in the past, as Ted explained just what a large amount of work that entailed.

A Legacy Policy was presented by Mike Baldwin and was approved by all. To encourage people to make a gift that the Church could use, and honour the person in whose name it is given.

It was agreed to increase the budgeted missionary and charitable giving by £500 to £2500.

Approved by the PCC on 5th February 2018 and signed on its behalf by the Revd. James Richards (Chairman)



THE PCC OF THE ECCLESIASTICAL PARISH
OF ST MARTIN, WINDERMERE

ACCOUNTS FOR THE YEAR ENDED
31ST DECEMBER 2017

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 2017 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

THE PCC OF THE ECCLESIASTICAL PARISH OF ST MARTIN, WINDERMERE
FINANCIAL REPORT FOR THE YEAR ENDED 31st DECEMBER 2017

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 approved a balanced budget that matched expenditure to income. In the event, it is pleasing to report that the year ended with an increase in unrestricted reserves of £3590. An unusually large number of weddings, a few generous donations and a legacy received from the estate of the late Nora Wilson contributed to this increase. On the other hand, we saw restricted reserves decrease by £774 as we continued to incur preparatory planning costs on the proposed Church Renovation project, carried out essential work on the bells and had our quinquennial inspection. Continuing last year's initiative, £3332 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 £29794 and restricted reserves at £297,715, the former comfortably exceeding the level that our reserves policy says is needed for day to day operations (currently £22170).

Planned giving, including gift-aid tax, at £52765 showed a 2% increase on the previous year (£51667) despite the number of regular subscribers decreasing from 68 to 65. The PCC had focused, 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 2018. Extra gift-aid tax of £1721 was recovered in the year by claiming for loose cash on the plate and in boxes.

Other income came from the Church Summer Fete £1290 and Martinmas, the proceeds of which were split, £1364 for St Martin's and £300 for The Children's Society. The summer concert provided a further £128 for the Renovation Project as well as £75 for Windermere food bank and £75 for Eden Valley Hospice. Thanks to everyone concerned for providing such enjoyable and successful events. As always, we are grateful to the Bell ringers who this year have waived their fees of £1990 in favour of the Church. They had a particularly busy year ringing for the unusually large number of weddings. The Bookstall continues to provide a valuable source of income, £1433 after purchases and we are thankful for Parish News advertising £390, donations from refreshments £459, Jenny's books £652 and Original prints £85.

Our Parish Offering to the Diocese, which provides the stipends, pensions and housing for clergy, was £57315, the same as 2016, and took 59% (2016 64%) of unrestricted incoming resources, (excluding legacies). Accruals have been included for any expenditure incurred but not billed at year-end. Preparatory planning work done on the Renovation Project, as well as exceptional repairs, appears as restricted expenditure and routine maintenance appears as unrestricted.

PCC were pleased to continue their financial support for their Mission Partners CMS with an increased allocation of £2500. We were able to make a number of donations raised from special collections, concerts and events including; The Children's Society £960, Bishop's Harvest Appeal £200, Royal British Legion £184, Friends of Mengo Hospital UK £21, Windermere Food Bank £75, Eden Valley Hospice £75, £25 to needy parishioners from endowment charities and £4606 to other charities from funeral collections. In addition, £524 from Children's Society boxes was sent direct and is not included in these Accounts.

In conclusion, I would like to take this opportunity of thanking the Finance Committee and, in particular, Ted Cook - Joint Treasurer for his commitment and valued support throughout the year and also for the efficient manner in which he has taken responsibility for, computerised and administered the freewill offering & gift-aid scheme. I would also like to say a special thankyou to Edward Boow who stood down from his finance duties recently after an involvement of almost sixty years. He has made an exceptional contribution and provided sound stewardship throughout and passes on a clear and accurate set of records.

M.G.Baldwin, Treasurer to the PCC

THE PCC OF THE ECCLESIASTICAL PARISH OF ST MARTIN, WINDERMERE
STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31st DECEMBER 2017

		Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2017 £	Total Funds 2016 £
INCOMING RESOURCES						
Voluntary Income:		2				
	Planned Giving with Gift Aid		39334		39334	40527
	Planned Giving without Gift Aid		3590		3590	1009
	Collections with Gift Aid		3049		3049	2532
	Collections without Gift Aid		5733	6070	11803	10596
	Income Tax recovered	2(a)	12620		12620	12073
	Donations with Gift Aid		1455		1455	48
	Donations without Gift Aid		4157		4157	4399
	Boxes		7073	21	7094	6002
	Jenny's Books		652		652	834
	Legacies	2(b)	1000		1000	5000
	Sub-total		78663	6091	84754	83020
Fees:	PCC fees for weddings & funerals		9628		9628	7017
	Bellringers' fees donated	2(c)	1990		1990	1041
	Sub-total		11618	0	11618	8058
Church Activities:	Parish News advertising		390		390	440
	Bookstall Sales		4251		4251	4148
	Concerts & Events	2(d)	2654	3460	6114	8348
	Sub-total		7295	3460	10755	12936
Investments:	Dividends and interest	2(e)	3	892	895	1614
	Total Incoming Resources		97579	10443	108022	105628
RESOURCES EXPENDED						
Ministry:		3				
	Diocesan Parish Offering	3(a)	57315		57315	57315
	Clergy, Secretarial and Office Exp.	3(b)	13649		13649	13808
	Altar Supplies		501		501	445
	Organist		2445		2445	2544
	Youth and Sunday Groups		0		0	96
	Other costs	3(c)	880	0	880	306
	Sub-total		74790	0	74790	74514
Building:	Power & Water		5174		5174	5061
	Insurance	3(d)	4320		4320	4300
	Renovation Project	3(e)		2397	2397	3525
	Repairs & Maintenance	3(f)	4395	2690	7085	4988
	Sub-total		13889	5087	18976	17874
Church Activities:	Production of Parish News				0	0
	Bookstall Purchases		2818		2818	2192
	Sub-total		2818	0	2818	2192
Missions:	Missionary and Charitable Giving	3(g)	2500	6146	8646	7714
Outreach:						
	Total Resources Expended		93997	11233	105230	102294
	Net Incoming Resources before Other Gains and Losses.		3582	-790	2792	3334
	Gains on disposal and revaluation of assets and investments	4	8	16	24	23
	Net Movement in Funds		3590	-774	2816	3357
	Transfers between Funds				0	0
	Balances b/fwd on 1st January 2017		26204	298489	324693	321336
	Balances c/fwd on 31st December 2017		29794	297715	327509	324693

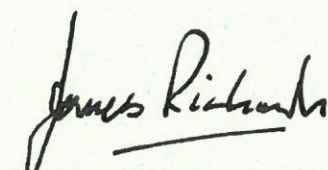
The notes on the following pages form part of these Accounts.

THE PCC OF THE ECCLESIASTICAL PARISH OF ST MARTIN, WINDERMERE
BALANCE SHEET AT 31st DECEMBER 2017

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2017 £	Total Funds 2016 £
<u>FIXED ASSETS</u>					
Tangible				0	0
Investments	5	94	295795	295889	298151
Sub-total		94	295795	295889	298151
<u>CURRENT ASSETS</u>	6				
Stock	6(a)	3776		3776	2448
Debtors	6(b)	3861		3861	4108
Short-term deposits				0	0
Cash at bank and in hand		24228	1920	26148	22135
Sub-total		31865	1920	33785	28691
<u>CURRENT LIABILITIES</u>	7				
Creditors falling due within one year				0	0
Receipts in advance	7(a)	300		300	300
Accruals	7(b)	1865		1865	1849
Sub-total		2165	0	2165	2149
Net current assets/ (liabilities)		29700	1920	31620	26542
<u>TOTAL NET ASSETS</u>		29794	297715	327509	324693
<u>PARISH FUNDS</u>	8				
Unrestricted	8(a)	29794		29794	26204
Restricted	8(b)		297715	297715	298489
<u>TOTAL FUNDS</u>		29794	297715	327509	324693

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

Approved by the Parochial Church Council on the 5th February 2018 and signed on its behalf by



The Revd James J Richards (PCC Chairman)

Notes to the financial statements
For the year ended 31 December 2017

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 2006 prescribed by the Business Committee 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 (£3461) up to 31 December.
- 2(b) A legacy from the estate of the late Nora Wilson.
- 2(c) As in previous years the Bell ringers have waived their fees.
- 2(d) Includes net proceeds of £1364 (Unrestricted) and £300 (Restricted) from Martinmas, net proceeds of £1290 (Unrestricted) from Summer garden Party, £3332 (Restricted) from cream teas and £128 (Restricted) from Summer concert.
- 2(e) Dividends and interest received on investments detailed in note 5 below together with dividends of £137 from three connected registered charities.

3. RESOURCES EXPENDED

- 3(a) Diocesan Parish Offering paid in twelve equal instalments
- 3(b) Includes £8884 for Parish Administrator (2016 £8390).
- 3(c) Includes £312 fee for Independent Examination.
- 3(d) Reflects the incidence of premium payment by instalments.
- 3(e) Architects fees and other costs for preparatory work on the Renovation Project.
- 3(f) Restricted costs are exceptional maintenance work including repairs to the bell clappers and the architects quinquennial inspection and report.
- 3(g) Unrestricted costs includes a donation of £2500 to our Mission Partners at CMS. Restricted costs include: £960 to Children's Society, £200 to Bishop's Harvest Appeal, £184 to Royal British Legion, £21 to Friends of Mengo Hospital UK, £75 to Windermere food bank, £75 to Eden Valley Hospice, £25 from endowment charities to needy parishioners and £4606 to other charities from funeral collections. In addition £524 from Children's Society boxes was sent direct to them and is not included in these Accounts. Parishioners also made a significant contribution to a successful collection in Christian Aid week.

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	8	
COIF Charities Income units		16

5. FIXED ASSETS – INVESTMENT	<u>Unrestricted</u>	<u>Restricted</u>	<u>Total</u>	<u>2016</u>
Investments at 1 January 2017 at market value	£ 83	298068	298151	297705
Disposal/withdrawal at market value		3000	3000	1000
Purchases at cost				
Revaluation profit	8	16	24	23
Transfers				
Re-investment of dividends	3	711	714	1423
Investments at 31 December 2017 at market value	£ 94	295795	295889	298151

At 31 December 2017 Investments were held in the following Funds:

			£
CBF C of E Income Shares	5 shares	market value	94
Total Unrestricted Investments			94
CBF C of E Deposit fund (Restricted)			10922
COIF Charities Income Units	13 units	-do-	192
Barclays Base Rate Reward Deposit			284681
Total Restricted Investments			295795

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

6. CURRENT ASSETS

6(a) This is bookstall stock held at cost price.

6(b) Unrestricted represents £3461 tax refund for 3 months to 31st December claimed but not received and £400 due for CAF cheque received but not cleared.

7. CURRENT LIABILITIES

7(a) Receipts in advance in the year carried forward for church flowers.

7(b) Accruals at year-end include clergy, administration and organist costs £550, CDBF fees £58 and power and water costs £1257, 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 £20000, 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 £297716.

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.

FABRIC AND TERRIER REPORT
ST MARTIN'S APCM YEAR 2017-2018

It is pleasing to report that there have been no significant changes to the fabric of the church over the past twelve months.

However, the roof is still in urgent need of repair, since the leaks appear to be getting more numerous and difficult to control. Although the roof timbers have been checked and found to be sound this was some three years ago and the water seepage must be having a detrimental effect and makes remedial action the more urgent. The PCC have the problem well in mind and are seeking sources of funding which hopefully will come to fruition over the ensuing year. The electrics are in need of modernisation, but it is intended to include this work with the roof repairs.

The boiler has received a major overhaul, and although aging, replacement is not considered to be pressing.

The Quinquennial Report was undertaken during the year under review, and although nothing urgent was found, there are several items which need attention over the next period. These will be reported to the PCC following consultation with the architect.

The bell clapper bushes were found to be worn and in need of replacement. This was achieved earlier in the year.

No additions to the inventory were made during the period under review.

Mike Fletcher
Churchwarden

Deanery Synod Annual Report to APCM – 22 April 2018

Since the last APCM there have been three Deanery Synod meetings: July and October 2017 and January 2018.

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

July Meeting

1. Moving Mountains

The Rev Rachel Stavert, Team Vicar, Cartmel Peninsula Team, informed the meeting that this ecumenical mission was planned for 8 – 11 March 2018, throughout the whole of Cumbria, and encouraged parishes to appoint representatives to help organise events during this period.

October Meeting

2. Giving for Life

The Rev Graham Burrows told the meeting he had been commissioned by Bishop James to address the Deanery on Generous Giving. He made the following points:

- The approach to Giving should start with God and his character. He is a generous God who gives us more than we need.
- Our own Giving should be a response to God's generous giving and particularly the Giving of Christ
- The meeting was shown a video of a Christian in India who, despite having few belongings, gave a share of their produce (mainly rice) which the church sold and the income enabled them to sustain and expand the work of the church.
- Giving for Life is a scheme that encourages people to give and is a good practice guide for churches. Its main principles include: thanking people for giving, regular review of giving, moving from ad hoc giving to regular giving and encouraging legacies.

January 2018 Meeting

3. Network Youth Ministry

Chris Mason outlined the early years of the 2017-2022 "*Vision for Network Youth Church*". In the North of the Deanery this includes:

- Starting a Youth Church in Ambleside
- Organising a weekend away (probably in a city)
- Start a big questions group at the Lakes School
- Building links with primary schools

4. A Christian Vision for Schools – Presented by Deborah Smith from the Carlisle Diocesan Board of Education

- The C of E is the largest single provider of schools and academies in England today, with 1 million pupils in 4,700 schools and current plans to open 100+ more.
- The Church of England Vision for Education embraces the spiritual, physical, intellectual, emotional, moral and social development of children and young people.

A copy of the document: "*Towards a Diocesan Vision for Education*" which outlines the issues specific to Cumbria, can be found online.