



**The Church of St Paul,
Grange-over-Sands**

**Annual Report & Financial Statements
of the Parochial Church Council
year ended 31st December 2024**

Incumbent:
The Revd David Wilmot

Bank: Lloyds TSB

Independent Examiner: Redhead Accountancy Ltd
Chartered Accountants
Bank House, Griffin Street, Broughton-in-Furness
Cumbria LA20 6HH

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**PARISH CHURCH OF ST PAUL, GRANGE-OVER-SANDS
MINUTES OF ANNUAL PARISH MEETING (VESTRY MEETING) HELD ON
WEDNESDAY, 17 APRIL 2024 AT 7.00pm IN CHURCH**

Chairman: Brian McCann (Churchwarden) **Secretary:** Rosemary Hoyle

There were 15 parishioners present at the meeting.

The meeting opened with prayer, led by Revd Annette Miller.

1. Apologies for Absence

Apologies were received from: Barbara Ramsden, Audrey Gorman, Joyce Leach, Margaret & Doug Ratcliffe, Jose Baguley.

2. Minutes of the Last Annual Parish Meeting held on 19 April 2023

These had been included in the Annual Report and Financial Statement 2023, which had been circulated to parishioners in advance of this meeting. The minutes were unanimously agreed as a true record of that meeting. Proposed by Penny Ward and seconded by Susan Jackson.

3. Matters Arising

There were no matters arising.

4. Election of Churchwarden

There were vacancies for two Churchwardens; however, only one nomination had been received.

Nominee	Proposer	Seconder
Brian McCann	Mike Hill	Rosemary Hoyle

There being no further nominations, Brian McCann was duly, unanimously elected by those present at this meeting for a term of one year. Brian will be officially admitted as Churchwarden by the Archdeacon of Westmorland and Furness, Venerable Vernon Ross, at a service to be held in July. The date will be published in the weekly pew-sheet nearer the time.

Brian was thanked for all his work throughout the year.

There being no further business, the meeting was closed.

**PARISH CHURCH OF ST PAUL, GRANGE-OVER-SANDS
MINUTES OF ANNUAL PARISH CHURCH MEETING HELD ON
WEDNESDAY, 17 APRIL 2024 AT 7.00pm IN CHURCH**

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There were 15 parishioners present at the meeting.

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2. Minutes of the Last Annual Parish Meeting held on 19 April 2023

These had been included in the Annual Report and Financial Statement 2023, which had been circulated to parishioners in advance of this meeting. The minutes were unanimously agreed as a true record of that meeting. Proposed by Sue Fleetwood and seconded by Judith Mitchell.

3. Matters Arising

There were no matters arising.

4. Reports

- (a) Secretary – Rosemary Hoyle – pages 7-11 of the Annual Report and Financial Statement 2023. There being no queries or comments, the report was accepted by those members present and thanks were expressed to Rosemary for producing this very comprehensive report and for her work throughout the year.
- (b) Treasurer – John Millican – pages 26-33 of the Annual Report and Financial Statement 2023. John reported further: Income in 2023 was up 3.4%. Stewardship was down slightly and funeral and wedding fees were down. There were no fees received in Q4 of 2023. Interest was up from 2022 because the deposit account rate was over 5%. Payments were up approximately £10,000. However, the main causes were an increase of £2,000 in the 2023 Parish Offer from 2022. In 2022, £2,250 was received from other parishes in contributions to the office running, but not in 2023. £2,571 was spent in 2003 on a defibrillator. Fundraising expenses were higher than in 2022, because an outside caterer was used for two events, but this expense was recouped because income from fundraising was higher. This means that inflation was by no means the main cause of the increased total of payments. In 2022, there was a surplus of £14,522.36 for both funds, the general fund and the designated building fund together. In 2023, the surplus for both funds together was £6,666.79, comprising a surplus of £8,416.79 in the general fund and a reduction of £1,750 in the designated building fund. The £1,750 reduction was the amount spent on the repairs to the hopper windows. At the end of 2022, the total of both funds was £72,672.31 and at the end of 2023 the total was £77,560.10.
- Thanks were expressed to John for his work: he has done a superb job.
- A question was asked:
- Could the Bertha Trotter Bequest and the Church of England School Foundation Managers accounts be used to support Grange C of E Primary School more, for example for school leavers' gifts, etc? Answer: The cost of giving badges to school leavers should be funded from the General Fund as Charitable Giving. Three grants were made in 2023 from the C of E School Foundation Managers Fund and one from the Bertha Trotter Bequest. Grants should be made from the C of E School Foundation Managers Fund and from the Bertha Trotter Bequest on the individual merit of each case. It was also pointed out that

both the above accounts are administered by the Incumbent and Churchwarden(s), not the PCC. St Paul's Church does support the school in many ways, as well as grants/donations and Phillipa Summers, Head Teacher is very grateful for our input.

The Accounts were adopted unanimously by members present at this meeting.

- (c) Electoral Roll – Susan Jackson – page 14 of the Annual Report and Financial Statement 2022. Susan reported as follows:

A new roll was prepared in April 2019 and 124 names were registered. The 1st revision was completed on 30 March 2020, there had been 9 additions and 8 removals (7 deceased, 1 moved) ie 125 names registered. The 2nd revision was completed for the April 2021 APCM. There had been a further 9 removals (6 deceased, 3 moved) the number on the 2nd revision in April 2021 was 116. The 3rd revision was completed for the 2022 APCM, there had been 3 additions and a further 6 removals (3 deceased, 3 moved) the number of names registered last April was 113. The 4th revision had been completed for the 2023 APCM, during the year there had been 5 removals (3 deceased, and 2 moved) and 3 new names registered. The number of names registered is now 109. The Church Electoral Roll Certificate will be displayed in both churches and the necessary forms sent to Church House. Next year, 2025, a new Electoral Roll has to be prepared; Gillian Webster has agreed to work with Susan on this, with a view to taking over after next April's APCM. Susan was thanked for her excellent work over the years as our Electoral Roll Officer.

- (d) Fabric – Colin Milner – page 13 of the Annual Report and Financial Statement 2022. Colin had nothing further to report and there were no questions/comments. Thanks were expressed to Colin for carrying out this 'thankless task' over the past few years. It is not an easy job and there never seems to be an end in sight

- (e) Deanery Synod – Rosemary Hoyle – pages 15-17 of the Annual Report and Financial Statement 2023. The report comprises a slightly abridged version of the Deanery Synod minutes. At the 2023 APCM, Brian McCann and Mike Hill were appointed as our Deanery Synod representatives. The Deanery Synod is an important committee in the Church of England structure, as it is our conduit to the Diocesan Synod – we can ask the Diocesan Synod to discuss topics put forward by the churches in the Windermere Deanery and it is also important that we maintain our quota of representatives for times when there are items that need to be voted on at Deanery Synod meetings.

5. **Appointment of Independent Examiner**

Redhead Accountancy Ltd were unanimously appointed as our Independent Examiner for the year 2023. Proposed by John Millican and seconded by Colin Milner.

6. **Elections**

- (a) PCC Members – up to 4 for 3 years

Four nominations had been received:

Nominee	Proposer	Seconder
John Millican	Brian McCann	Margaret Ratcliffe
Rosemary Hoyle	Chris Brown	Margaret Caseley
Sue Fleetwood	Susan Simpson	Susan Jones-Darlington
Margaret Ratcliffe	Audrey Gorman	Tony Simpson

There being no further nominations, the above four persons were unanimously appointed for a term of three years.

(b) Sides-persons

The following were unanimously elected as sides-persons for the year 2023/24:

Chris Brown Audrey Gorman Susan Jones-Darlington Tony Simpson Alan Wheatley	Pat Brown Carol Calveley Mike Hill Judith Mitchell Penny Ward	Eileen Burke Sue Fleetwood Bill Jackson Margaret Ratcliffe Fiona Whalley
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7. **Any Other Business**

Brian wished to express his thanks to all those who do jobs within and without the church, and especially Penny Ward, Mike Hill and Rosemary Hoyle, all of whom have been a great help to him, as he gets to grips with the duties of a Churchwarden, especially during a vacancy. We have been without a designated priest for St Paul's for seven and a half years now and are looking forwards to Revd David Wilmot joining us in May 2024. David and his wife and family have now moved into Grange Rectory.

Thanks were expressed to Brian for all the work that he has done throughout the year. Parishioners present wished to record their grateful thanks to the clergy in the Deanery, and retired clergy, who have led our services throughout our long vacancy: Venerable Vernon Ross, Venerable Penny Driver, Bishop Nigel and Revd Celia McCullough, Revd Canon Jonathan Brewster, Revd Jim Bruce, Revds Joan and Derek Jackson, Revd Carole Ford, Revd Sue Wilson, Revd John Dixon (Rural Dean), Revd Nick Hallam, Revd George Wilson and of course, our Associate Priest, Revd Annette Miller. Also, we must remember how fortunate we were, at the start of the vacancy, to have Revd Andrew Norman with us for a further three years of what should have been his training as a curate.

Pauline Ramsbottom wished to record the thanks of those at Fell Church to Colin's for his assistance.

There being no further business, the meeting finished by saying 'The Grace' at 7.40p

ST PAUL'S CHURCH, GRANGE-OVER-SANDS

BENEFICE OF GRANGE-OVER-SANDS AND FIELD BROUGHTON WITH LINDALE

ANNUAL REPORT OF THE PAROCHIAL CHURCH COUNCIL

FOR THE YEAR 1 JANUARY TO 31 DECEMBER 2024

Administrative Information

St Paul's Church is situated on Church Hill, Grange-over-Sands LA11 6BD. It is part of the Diocese of Carlisle within the Church of England and part of the Windermere Deanery. The Parochial Church Council (PCC) is a Registered Charity registered with the Charity Commission, No: 1136108.

PCC members who have served from 1 January 2024 until the date this report was approved are:

Priest:	Revd David Wilmot	from 30 April 2024
Associate Priest:	Revd Annette Miller	
Reader Emeritus:	Joyce Leach	
Warden:	Brian McCann	
Deputy Warden:	<i>Vacant</i>	
Representatives on the Deanery Synod:	Brian McCann	May 2023 to May 2026
	Mike Hill	
Elected Members:	Rosemary Hoyle	Secretary APCM 2024 to APCM 2027
	John Millican	Treasurer APCM 2024 to APCM 2027
	Colin Milner	From APCM 2023 to APCM 2026
	Brian McCann	From APCM 2023 to APCM 2026
	Judith Mitchell	From APCM 2023 to APCM 2026
	Audrey Gorman	From APCM 2022 to APCM 2025
	Mike Hill	From APCM 2022 to APCM 2025
	Sue Fleetwood	From APCM 2024 to APCM 2027
	Margaret Ratcliffe	Moved away July 2024
	Penny Ward	From APCM 2022 to APCM 2025
	Pauline Ramsbottom	From APCM 2023 to APCM 2026
	Doug Ratcliffe	Moved away July 2024

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 and stand for election to the PCC. The PCC has complied with the duty under Section 5 of the Safeguarding and Clergy Discipline Measure 2016.

Objectives and Activities

Within the benefice of Grange-over-Sands and Field Broughton with Lindale, St. Paul's Grange-over-Sands PCC has the responsibility of promoting the whole mission of the Church in sharing the love of God pastorally, evangelistically, socially and ecumenically. It also has the responsibility of maintaining fabric, buildings and grounds of St. Paul's Church and the Fell Church.

Church Attendance

There were 109 parishioners on the Church Electoral Roll reported to the Annual Meeting held in 2023. Average Sunday attendance in St Paul's (not counting those attending The Fell Church) was 46, adding in the average attendance of Fell Church (14) gives a total average weekly attendance at both churches of 60, after omitting those Sundays where baptisms were held and attendances "spiked". Sunday service attendance during the month of October 2022, was 176.

In addition to the above figures, Home Communion was distributed each month during the year, where deemed to be safe to do so, to approximately 12 members of our congregation, in their own homes.

Review of the Year

The PCC met seven times during 2024. The year started off with 14 members; from July, after two members moved away, we had 12 members. It should be noted that in January 2024, the Cartmel Peninsula Team Ministry was dissolved and five new benefices formed in the peninsula, by a new Pastoral Measure, which means that St Paul's Grange-over-Sands is joined with St Peter's Field Broughton with Lindale. Throughout the year we have been liaising with members of St Peter's Field Broughton with Lindale and have had several joint services and events. Revd Annette Miller's Licence was also renewed to the Benefice of Grange-over-Sands and Field Broughton with Lindale.

We were delighted to welcome Revd David Wilmot to the new benefice of Grange-over-Sands and Field Broughton with Lindale at the end of April 2024, after a protracted period without a dedicated priest for our parish.

The Standing Committee met in the alternate months to the PCC, to discuss items delegated by the PCC and prepare the Agenda for future meetings.

In September, we held a PCC Away Day at the Parish Rooms in Field Broughton with our new Vicar, to look at where we are now as a parish and how we see ourselves going forwards. We intend to continue to hold annual PCC Away Days, to enable PCC members to devote more time to enhancing and enabling our ministry in the community. As a result of our 2024 PCC Away Day, we have revised our Mission Statement: 'To Proclaim the Good News of God and to draw others into a life-changing encounter with Jesus.'

St Paul's Annual Parochial Church Meeting was held on Wednesday, 17 April 2024, when we re-appointed Brian McCann as our Churchwarden. It would be good if we could have two Churchwardens, or a Deputy Churchwarden. However, we are fortunate to have an excellent team of sidespersons, who have taken on additional duties to alleviate pressure on the Churchwarden at services and other church events, and many willing volunteers who carry out many tasks to keep our church clean and tidy and running efficiently, and we thank them for their time and willingness to help.

Lay-led services have continued, normally on the third Sunday of the month, with a small group of people from St Paul's leading the worship, and our Vicar giving the sermon, as we feel that it is an excellent way to progress our own Christian journey. These services have been well received by our congregation.

St Paul's Church has very strong links with the Church-aided Primary School, with regular visits to the school by our Vicar and volunteers from the Church who run a weekly lunch-time club, and several people who go into school to assist the pupils with their reading. We have recently started holding a 'Fun and Friendship' event in School, once a term. The school children visit St Paul's Church to learn about the church and its work and also hold services at both St Paul's and the Methodist Church in Grange. We have three members of our congregation who are Foundation Governors at the school.

We have two representatives from St Paul's on the committee of Cartmel Peninsula Churches Together. This group meets regularly and organises events during the year, involving all the churches in Grange.

A small group of five people has been formed, and St Paul's has been registered with A-Rocha – Eco Church for their awards. It is hoped that we can at least reach the Bronze standard. St Paul's has also joined our local group, PEAT (Peninsula Environment Action Together).

St Paul's held its annual Spring Fair and Christmas Fair in 2024, both raising a good amount towards the upkeep of our Church buildings, and in particular this year, the replacement of our gas central heating boilers. These events are also good social occasions, that welcome the local community into our Church.

The main fabric projects to maintain and enhance the fabric of our two churches are covered in the Fabric Report on page 13 of the Annual Report and Accounts 2024 document, which also gives details of works carried out at our daughter church, The Fell Church. Our main concern this year has been the replacement of our two central heating boilers at St Paul's.

The PCC has trialled the use of a QR code in St Paul's Church for 12 months and has decided to discontinue this and instal a contactless-giving machine in its place. The PCC is now using online banking, which saves the church a significant amount of money which would otherwise be incurred through bank charges. Our Church Treasurer, John Millican, is in regular contact with the Diocesan Finance Officer, Ric Jaques and John Thompson, the Diocesan Stewardship Officer. A Stewardship Campaign took place in 2024.

We are so grateful to Charles Edmondson, our organist, for continuing to organise concerts in St Paul's Church, which normally attract an audience of around 50. These concerts have been very well received, though they have now come to an end. Charles continues to play for our services and looks after our Church Choir, which now has ten members.

As well as our series of concerts in the church, we have also held many other social events throughout the year, including a concert given by the Bay Community Singers, one by Burneside Brass, local walks, regular 'Cake and Cuppa' meetings in Church, a painting on silk workshop, a quiz night and we celebrated our 11th anniversary of the Christmas Tree Festival at St Paul's, which raised £1,575.24 which was shared between The Food Bank and St Paul's replacement heating boilers.

The sub-committees of the PCC continue to meet regularly throughout the year and work very well by discussing matters which need attention in greater detail and putting forward recommendations to the PCC. The two sub-committees are the Worship sub-committee and the Social sub-committee.

The PCC has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have regard to House of Bishops' guidance on safeguarding children and vulnerable adults). In addition, our Safeguarding officer, Judith Mitchell, has ensured that all safeguarding training is up to date and the DBS certificates are current.

St Paul's Church is signed up to easyfundraising, which started in December 2011 – so far £661.20 has been received.

I, as PCC Secretary, would like to take this opportunity to thank all PCC members for their attendance and contribution at meetings during the year.

Charitable Collections 2024

Leprosy Mission	£ 130.00
Christian Aid	£ 213.00
Royal British Legion Poppy Appeal	£ 117.26
Children's Society (Christingle)	£ 146.44
Sub total	£ 606.70

Charitable Giving 2024

Children's Events	£ 102.09
Grange & District First Responders	£ 100.00
Royal British Legion Poppy Appeal	£ 30.00
Burneside Brass Band	£ 150.00
Friends of the Holy Land	£ 278.00
Barrow Foodbank	£ 688.82
Sub total	£1,348.91

Secular Collections 2024

None in 2024	<u>Sub total</u>	Nil
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TOTAL **£ 1,955.61**

Financial Review

General Fund

The total receipts for the year were £65,260.79 and the payments out were £68,118.02 plus charitable giving of £1,348.91, giving an in-year deficit of £4,206.14.

The above expenditure included Building Maintenance Items as below. Some items attracted Listed Places of Worship (LPOW) grants whereby VAT is refunded, in which cases the net costs after receipt of the LPOW grant are shown. The items are for St Paul's except where stated otherwise:-

- Maintenance of Old Gas Heating Boilers - £960.00
- Speaker in Lady Chapel - £294.88
- Organ Maintenance - £602.50
- Lightning Conductor Test - £250.00
- Piano Tuning - £95.00
- Fire Alarm Service - £110.39
- 5-Yearly Electrical Test of Church - £1,910.27
- Clean of Church - £420.00
- Fire Extinguisher Service at St Paul's and at Fell Church - £168.30
- Stock of Light Bulbs - £175
- Faculty Fee for New Gas Heating Boilers - £220.00
- Materials for New Gas Heating Boilers - £740.00
- Maintenance & Improvements at Fell Church - £1,253.35
- Mow Lawn at Fell Church - £380.00
- Miscellaneous - £36.86
- **Total - £7,616.55**

NOTE: £123.33 in VAT is to be claimed back in 2025 under the Listed Places of Worship Grant Scheme for the above £740 spent on materials for the new gas heating boilers.

Designated Building Fund

£16,060.00 was spent on materials for the new gas heating boilers. This gives a reduction in the fund of £16,060.00 leaving a year end balance of £0.47.

NOTE: £2,676.67 in VAT is to be claimed back in 2025 under the Listed Places of Worship Grant Scheme for the above £16,060.00 spent on materials for the new gas heating boilers.

Restricted Heating Fund

The fund was started on 30th November 2024 and the year-end balance is £1,133.48. This balance was raised by donations at St Paul's Church at the card stall at the Christmas Fair, at the Christmas Tree Festival and at a concert.

At the end of 2024, the Church was left with the following balance of funds:

General Fund	£57,293.49
Building	£0.47
Restricted Heating	£1,133.48
Total	£58,427.44

The expenditure incurred was in pursuit of the objectives of the Church in providing Christian Ministry in the Parish of St Paul, Grange-over-Sands. A detailed commentary on the figures is given in the Treasurer's Report, and the formal Statement of Assets and Liabilities providing a breakdown of the assets held, and the receipts and payments for the year is appended to this Annual Report.

Reserves Policy

It is PCC policy to maintain a balance on unrestricted funds, as far as may be possible, to cover emergency situations that may arise from time to time. It is our policy to invest our funds with a CCLA Savings Account. A revised Reserves Policy was adopted by the PCC during 2009. At the meeting held on 11 July 2012, the PCC accepted the Reserves Policy document previously circulated. This called for reserves to be maintained, as far as possible, of:

- 6 months of normal expenditure including routine maintenance and renewals
- the next 12 months Parish Offer
- any identified special building maintenance or renewal items falling due in the next two years.

Do remember to look at the Church website which is an excellent source of information and is very attractive www.grangepcc.co.uk and don't forget that we also have a Facebook page <https://www.facebook.com/StPaulsGoS>

Approved by the PCC at their meeting on 23 February 2024

FROM OUR VICAR, REVD DAVID WILMOT

In much of Western Europe, if the media portrayal of things is to be believed, the Christian faith which has for generations been part of the `background music` to our society, appears nowadays to be more peripheral and in some senses, a less than welcome contributor to our common life.

However, one of the heartening things I have observed is the way Christian people have, as it were, woken up to the changing scene in which we find ourselves and accept the challenge. In other words, even though we see much to grieve over, these are not days for self-pity. Many of the old landmarks may have disappeared but we have a God who will lead us as surely as he led the people of Israel of old.

In fact, Scripture often reminds us that we have been here before; and that God knows what he is about. For example, whilst the people of Israel were in exile, the prophet Jeremiah told them to give up their longing for a return to `the good old days` which they associated with home and instead to `seek the welfare` (Jeremiah 29.7) of the strange place they found themselves in.

So, if we see much that frightens us this is not a time to defensively circle the wagons. It's Jeremiah's big and generous vision of God which is much needed now. In other words, we may indeed experience many things which disturb or perplex us but having looked directly at these things the simple truth is that although we may want to wish them away or even physically run away(!) the plain truth is that THIS is the place and time in which we are called to be faithful.

It could be argued, for instance, that many of the privileges which the Church has enjoyed in our society in recent generations and the compromises we have made with `the powers that be` have actually meant that we have been far less of a `light to the world` than we might have been. And besides, we are surely wrong to imagine that there has ever been a golden age of Church history.

Archbishop Rowan Williams put it like this: "Because I am a Christian and I believe in God, I believe that the Church is not just in my hands... I believe that if God has called that Church into existence, God is faithful to what he has done".

This short report documents some of the ways we are seeking to be faithful to our ever-faithful God in these changing times. We record our deep gratitude to all who contribute to the building up of our life and witness to Christ in this place.

David Wilmot

FABRIC REPORT FOR THE PAST YEAR:- 2024

(Quinquennial Inspection process of the St Paul's building last took place in March 2021)

It is with great sadness that I have to report the death of our Church Architect, Paul Grout, right at the end of 2024, who had contributed so much to our fabric workings and giving advice, as well as undertaking so many quinquennial inspections of both this building and the Fell Church over a lengthy period of time.

All financial costs associated with fabric and garden matters are included in the report compiled by our PCC secretary and treasurer entitled **"Annual Report and Financial Statements of the Parochial Church Council year ended 31 December 2024"**.

St Paul's Church Fabric and gardens

Throughout the year of 2024 the following aspects connected with the church fabric have been completed;- In January, Alex Linney, our church sound amplification specialist installed a new loudspeaker in the Lady Chapel to improve audibility. He also inspected the church loop system and found it to be permanently switched on and working. In the same month "The Dobsons" were commissioned to give the building a "deep clean" including the high parts of the walls. In May, the lightning conductor was given its bi-annual examination and test and no problems were reported. Also in May, Barkers Electricians of Kendal tested all the electrical fixed apparatus in the building, fitted few new contact breaker, 13-amp switches and shifted the electrical socket which is next to the PA system.

A problem with the church roof above the sanctuary was first noticed in 2023, but this was not rectified until the summer of 2024 when the contractor examined the roof tiles and undertook some remedial work and then decided not to charge us for his services!

Much time in 2024 was given over to the on-line faculty process to remove the two aging church central heating boilers in the cellar and replace with modern gas combustion type boilers which will be installed in 2025. The old boilers had reached the end of their working life and were becoming unreliable. The faculty was finally granted by the Chancellor of the Diocese on November 1st after the Diocesan Advisory Committee had approved all documentation that we had submitted.

Church gardens During 2024 these were maintained by a very small number of congregation members, on an individual basis. Jon Miller continued to cut the lawn throughout the season, and contractors looked after the portion of the church garden that was re-planted in memory of Derek Jones-Darlington.

Fell Church fabric and grounds (2024)

New floor covering was installed in the kitchen, utility and toilet areas to improve the looks of this part of the building. The red carpet from St Paul's Church was re-laid at the rear of the Fell Church by Simon Baker and one of his employees. Maintenance was done to the front door lock to make it open and shut in an easy manner whilst the external door edge was shaved down, enabling it to shut and close more smoothly.

An indoor boon day was held in the Autumn which resulted in the removal of mould from the porch ceiling and surrounds, followed by a fresh paint covering of the front door, entrance area and toilet walls, all completed by volunteers. A new cupboard was brought in to be positioned at the rear of the church and all old chairs, many of which were rotten, were replaced with second-hand ones which do enhance the worship area very much. However, no progress was made regarding the replacement or upgrading of the church clock, of which throughout the year we could not find anybody to make a regular commitment to wind it up. Gary Johnston (Johnston's Jewelers of Grange) is to be approached next year with a view to making some recommendations about this to the PCC.

Alastair Hibbert was employed between May and October to cut the grass at the back of the Fell Church using the PCC owned petrol-driven lawn mower, whilst once again Trevor Brockbank has maintained his allotment and kept it tidy and in good order.

Colin Milner. (PCC fabric responsibility member)

ELECTORAL ROLL

A new roll was produced in April 2019 and 124 names were registered.

The roll has been revised annually, the 5th revision being for the April APCM 2024, 109 names being registered.

Since April 2019 there had been 32 removals, 19 having passed away during the term and 13 having moved from the area. There had been 17 new additions. The number on the 5th revision April 2024 was 109.

Under Church Representation Rules a new Electoral Roll must be prepared for the April 2025 APCM. Gillian Webster has agreed to work with me on this with a view to taking over the role of Electoral Roll Officer after the April 2025 APCM.

Susan Jackson

Electoral Roll Officer

FROM THE REGISTERS

There were 110 parishioners on the Church Electoral Roll reported to the Annual Meeting held in 2023. There were 109 parishioners on the Church Electoral Roll reported to the Annual Meeting held in 2024.

Average Sunday attendance in both churches was 60, after omitting those Sundays where baptisms were held and attendances “spiked”. Attendances during the month of October 2024, was 176, compared with 77 in 2023. The large difference in figures is accounted for by several special services in the month of October 2024.

During 2024 there were 9 funerals at St Paul's, 1 weddings at St Paul's and 1 Baptism at St Paul's.

In addition to the above figures, Home Communion was distributed, where deemed to be safe to do so, to approximately 7 members of our congregation during the year.

Brian McCann

Churchwarden

LAY READERS

There is one Reader Emeritus in the parish, Joyce Leach who has now retired from officiating. Joyce supports the mission and ministry of the team by supporting and encouraging others, continuing pastoral work and being involved with the life of the church .

Joyce Leach

WINDERMERE DEANERY SYNOD

JULY MEETING

Reports from the Archdeaconry informed members that Revd Lawrence Basham had been appointed to Grasmere and Rydal with Rydal Hall. Consultation regarding the Cartmel Peninsula reorganisation into four new benefices is continuing. The Ambleside/Langdale merger is progressing. Closed Churches: Lindale is to be marketed, and Low Wray is to be sold.

Ministry Strategy – Mission Communities – Central Lakes are looking forward to welcoming Revd Lawrence Basham; South Lakes reported that progress limited for a variety of reasons, not least the lack of ecumenical colleagues and the need to adapt to a number of ministerial and other changes. Cartmel Peninsula – Revd Mark Houston and Revd David Wilmot are in the early days of their appointments. An appointment to the Leven Valley parishes is anticipated.

Deanery Network Youth Ministry – Chris Mason reported that ministry changes had affected long standing partnerships with some parishes. A Community Youth Leader had been appointed, Andrea Mason, and was not in post and working across the peninsula. Good numbers attending a range of events. There is a South Lakes monthly prayer meeting and inroads are being made into the Lakes School. Chris has trained as a Listener with NISCU. Little happening in the Central Lakes Mission Community. Visits to Langdale and Hawkshead schools continue, and a Year 6 Transition event was held at Windermere. It was hoped to appoint an Intern to work alongside existing ministers.

Carer Support South Lakes – Kirstie Blair, Outreach Worker for Care and Support, addressed the meeting and spoke about offering support to unpaid carers in the South Lakeland area.

NOVEMBER MEETING

Judith Horsley and Brian McCann were nominated as representatives to the Diocesan Synod. There is a proposal to General Synod being drafted and this was read out to the Deanery Synod members present. Safeguarding issues: the Smyth/Makin report was discussed.

Mission Communities Update

Central Lakes: Revd Lawrence Basham was licensed on 5 November. It is hoped to have occasional joint projects, such as Passion Play together, otherwise function independently.

South Lakes: good links with Ecumenical colleagues – grow bag day to be held on 30 November, giving an opportunity to reflect on mission.

Peninsula: Ecumenical work/Churches Together principally focused in Grange-over-Sands, but since January 2024, two priests had been appointed: Revd David Wilmot (Grange-over-Sands and Field Broughton with Lindale) and Revd Mark Houston (Allithwaite and Flookburgh). Leven Valley parishes had just appointed Revd Marcus Bagg. Revd Nick Devenish remains at Cartmel. Andrea Mason holds Community Youth work, having just completed her first year, with many initiatives showing results.

Network Youth Church – Chris Mason thanked everyone for their support over the years. Good work is happening in the Cartmel area: Cartmel Priory School, Year 7 assemblies and Chill Out Club – 25 attend this and Soulfuel – 7/8 girls, starting to read the Bible/explore discipleship, using the 'Soulfuel' book by Bear Grills.

South Lakes area – pray for a re-starting of links with Lakes School, lost since Covid – two break-time groups are running and there is hope to expand this to St Mary's Windermere to continue the partnership started by Lawrence before his move to Grasmere.

Central Lakes area – young people are recognising Chris from previous schools and groups, building on network strength. Any ideas for Youth Mission, please speak to Chris. Fifty Advent Calendars are ready for distribution. Hannah Burgess runs groups in Kendal; Grow Bag on 30 November 2024 anticipated.

Diocesan Report – Mother's Union on 'Rise-up' Domestic Abuse awareness; Progressive Carbon Action Plan; Diocesan Investment programme.

Garden Planner – Rachel Head talked about the Garden Planner strategy for Mission Communities.

Brian McCann/Mike Hill

FELL CHURCH

Fell Church continues to hold one Holy Communion, and one Matins service each month. This means that there were 24 services in 2024, with a total of 331 attendances over that time. The congregation has enjoyed coffee after the Matins service and hopes to extend this to the Communion service. In all, a very positive year, with the kitchen and toilet areas having new floor covering, a carpet, donated from St Paul's, fitted at the back of church, comfier chairs, donated curtains being hung by the altar and the toilet areas having been painted, which all results in a warmer looking and more welcoming space.

In December 2024, we opened the door and welcomed people to a selection of traditional folk carols, wassails and tunes present by The Sands Band, followed by drinks and snacks. This was very well attended and the friendship and fellowship was wonderful, with audience being very generous with donations. We hope to do more of this in the future.

Our thanks go to Alastair Hibbert, who has been cutting the grass at the back of the church and is willing to continue into 2025. Also to our clergy and the PCC for their continued support in helping us to maintain our lovely little church.

Pauling Ramsbottom

GRANGE CE PRIMARY SCHOOL

The school continues to thrive, and we are proud to be associated with such a special school. The governing body benefits from several governors from church who have a wide range of expertise and experience between them. Brian McCann, Gill Webster Judith Mitchell are all governors. The school follow the Christian vision reflecting their motto Achieve, Believe, Care and through the values of Love, Hope and Trust.

Governors and church members continued to give support at school via hearing readers, library duty, working on the school grounds and generally helping the school. The school is also financially supported via a church trust where money is used to assist with costs for families with low incomes eg residentials, uniform and nursery costs.

Now we have our own Vicar Revd David Wilmot, he leads collective worship on a regular basis and at other times, it is led by a variety of external visitors eg Revd Jo Rand from the Grange Methodist church, a representative from Northern Inter Schools Christian Union and Andrea Mason our local Christian Youth Worker. In addition, Colin Milner ex Head teacher of Grange school gives assemblies with a nature and Christian theme as a parishioner. I attend Collective Worship on a regular basis at the school as part of governor monitoring. The school has also created displays for church eg as part of the Remembrance Day service.

Our church has strong links through school assemblies and lunchtime clubs. The school services all continue in church again with the whole school Easter service, the Leavers service in July, the whole school Harvest service in October, school participation in the Civic Remembrance service and the end of term Christmas service. The lunchtime club continues to thrive led by Audrey Gorman with good levels of attendance (10) in KS1. After school church events have been held termly led by Revd Annette Miller and team eg a new Outdoor Pet Service in July which was well attended, a craft session in November and an event is planned for March.

The school also entered a tree in the Christmas tree festival and all the children were invited to the annual Christmas Eve Christingle service for the Children's society.

All 7 local Church of England schools attended the Year 5/6 Priory Day at Cartmel Priory annually in September with assistance from parishioners.

Governors continue to support the school via monitoring and practical advice on a regular basis to assist Mrs P Summers, Headteacher and staff.

Judith Mitchell - Foundation Governor 2025

LUNCH-TIME CLUB

The Church Club, which takes place at Grange Church of England Primary School on Monday lunch-times, continues to be popular, with many of the children also attending the after-school Fun and Friendship events once per term. My special thanks go to Eileen Burke and Brian McCann for their support on Monday lunch-times and to Linda Brown for printing out the booklets every week.

Audrey Gorman

PASTORAL TEAM

The pastoral team aims to keep a watching eye on our congregation both at St Paul's and the Fell. The telephone tree enables the team to keep abreast of anyone in trouble - bearing in mind the need for confidentiality at all times. Visiting is still very much a part of our ministry, to private homes, nursing/residential homes and hospitals.

This year has seen an unfortunate decline in the number of people on our list for receiving Communion at Home. Since the arrival of our new Vicar we have slightly revised the format, and taken time to discuss the way in which we offer this special service. It is appreciated by those who, for whatever reason, are unable to get to church.

Sue Fleetwood has taken over the role of sending out cards, and we ask to be informed of any special dates.

Our 'Cake and Cuppa' afternoons have proved to be popular, with 15-20 folk enjoying the opportunity for a social get-together. We are really grateful for those who bake for us. This event is open to all so please feel free to bring along a friend or neighbour. It is not restricted to church-goers!

If you know of anyone in need of our support, please do not hesitate to let us know.

Penny Ward

HEALTH & SAFETY

Sadly, we have been unable to find anyone to take on the role of Health and Safety Officer for St Paul's Church. Risk Assessments have been kept up to date by the Churchwarden, and any works undertaken in the church have involved close liaison with the contractors and our insurers to ensure that all reasonable precautions have been addressed.

Brian McCann

Churchwarden

SAFEGUARDING CHILDREN AND VULNERABLE ADULTS

During 2024, we continued to follow the Diocesan Policy for Safeguarding, covering everything that each Parish must comply with.

We are committed to provide for the safety, well-being and proper development of children and vulnerable adults. Over the year safeguarding updating and new checks were carried out for PCC and school volunteers as required using the Thirty-one-eight online facility. The PCC and Pastoral Team have included safeguarding in their meetings.

The Parish DBS database and Training database continue to be updated, and details sent to the Diocesan office. The updated Church of England Safeguarding policy 'Promoting a Safer Church' is adopted by the PCC, and we follow the safeguarding checklist. The church noticeboard displays a variety of safeguarding posters and there is a safeguarding statement on the website.

As part of the Carlisle Diocese, we now have an online Safeguarding Dashboard which summarises safeguarding information and is accessible by the Vicar, Churchwarden, PCC Secretary and myself.

No safeguarding cases were reported in 2024.

Training courses, where required, have been completed eg Safer Recruitment, Raising Domestic Abuse and Leadership. I continue to work with Biddy Hibbert from St Peter's Field Broughton; we are both accredited Carlisle Diocesan trainers as we have completed the Carlisle Diocese 'Train the Trainer' course and attend online trainers update meetings.

In January 2025 the Carlisle Diocese will have a INEQE safeguarding audit.

Judith Mitchell

Parish Safeguarding Officer

STEWARDSHIP 2024 (Figures for 2023 in brackets)

Total giving to the Church through the weekly envelope scheme and by Bank Standing Order was £34,405.31 (£36,546.88).

Gift Aid tax recovery brought in another £9,466.33 (£9,435.83), giving a total of £43,871.64 (£45,982.71). (The Gift Aid figure is boosted by £1,238.78 (£1,003.55) from claims made on gifts outside of the stewardship scheme).

Eight people give regularly to the Church using the weekly envelope scheme, (2 less than 2023) and 60 people by Bank Standing Order, (4 less than 2023, and we start 2025 with only 56 people contributing by Bank Standing Order).

The decrease in people giving to the Church through the Stewardship Scheme has been brought about by members of the congregation, and dear friends, either passing away or moving away. I must give our heartfelt thanks to all of them for having so generously supported the Church over many years, and also our grateful thanks to the generous members of the congregation who felt able to increase the level of their giving in response to our Harvest Appeal earlier in the year, particularly during the current economic climate.

I will continue the envelope scheme for those people who do not wish, or are unable to use the Standing Order facility, but if you feel that contributing to the Church by Standing Order may be for you, I would encourage you to proceed, and if you require any assistance, I will be more than happy to help. (I have forms to set up Standing Orders for those who are unable to do it online through their internet banking.) Also, if you are a UK Tax Payer, and haven't filled out a Gift Aid Declaration Certificate, again forms are available from me.

On behalf of Saint Paul's may I thank you all for your continued and greatly appreciated support.

Chris Brown

Stewardship Secretary

CAR PARKING 2024

This year a total of 44 permits, (including complimentary permits for Clergy), were issued for parking at St. Paul's, generating a total of £1,530.

At a cost of £45 for a full 12 months of convenient parking in the centre of town, the permits are great value for the holder and provide a most welcome additional income stream for the church. (Less than £1 per week, it now costs £1.20 plus for one hour in any other car park)

Please remember to display your permit when parking, and enjoy the convenience of this ideal location.

Chris Brown

CARTMEL PENINSULA CHURCHES TOGETHER

During the period of this report we have welcomed three new clergy – Revd David Wilmot (Grange-over-Sands and Field Broughton with Lindale), Revd Mark Houston (Allithwaite and Flookburgh), and Revd Kate Hunt (URC) - and Fr Philip (RC) retired. Our two lay representatives are Penny Ward and Brian McCann; Brian replaces Margaret Ratcliffe who resigned in May when she moved away.



The committee met three times in 2024, the venue alternating between the different churches, with St Paul's hosting the AGM in May. Revd David Edmondson is the current Chair, and Kate Hunt will succeed him at the next AGM.

Various activities which come under the banner of CPCT are listed below.

January - The Week of Prayer for Christian Unity with short acts of worship each morning at a different church

February/March - Lent soup lunches on Fridays, again hosted at various churches within CPCT

March - The World Day of Prayer, held at St Peter's, Field Broughton in 2024, devised by Palestinian Christian women

Sunrise service, followed by hot cross buns at St Paul's

May - Pentecost event, St Charles' field

June - Ecumenical Songs of Praise in St Paul's

July/August - Praise on the Prom each Sunday at 4.15 pm

September - Service in St Paul's to celebrate our work with young people

October - Annual Primary School day at Cartmel Priory

November - Remembrance Day service at St Paul's

December - Advent carol service at Boarbank

Other regular events

Repair Café (with PEAT), Taize (Stillness and Song), Quiet mornings in Lent and Advent led by Revd Sue Nicol, Mother Teresa Co-workers monthly meditation, bi-monthly Foodbank collections, monthly worship on a Sunday afternoon at two of our residential care homes.

Regular reports are received from the Youth Trust, and newsletters from Churches Together in Cumbria. Unfortunately plans for a QR trail on the Easter story featuring young people did not materialise.

All are welcome to attend any of the committee meetings. In particular, volunteers are sought for the afternoon worship visits to the Old Vicarage at Allithwaite and Cartmel Grange organised by David and Hazel Edmondson. Also, the group of Mother Teresa Co-workers who meet for prayer and meditation on the fourth Sunday of each month at St Charles extend a warm invitation to anyone who would like to join them.

Penny Ward

CPCT representation for St Paul's

SOCIAL MEDIA

Web site – <https://www.grangepcc.co.uk/>

WEB SITE www.grangepcc.co.uk

I wonder how many of our congregation look at our web site. It is a good source of information and is kept up to date with regular postings of events taking place in St Paul's and the Fell Church, usually with photographs.

The main headings which appear on the first page cascade down to more choices, each of which can be reached by one click.

Home page

Welcome and mission statement

Details of St Paul's and the Fell Churches

Scrolling to the bottom reveals the latest postings

About

News

Clergy - who's who

Organisations

History

Fell Church

The Arkwright story

Publications and policies

Donating to the church – the qr code

Worship

Special services, eg Christmas, Easter, Harvest, Remembrance, End-of-term services with the Primary School

Life events

Baptisms, Confirmation, Weddings and Funerals

Community

Social Events

Civic events

Links with Primary School

Churches Together

PEAT

What's on

Weekly pew-sheet with readings

Current month's services at St Paul's and the Fell Churches

Calendar and diary of forthcoming events

Contact

A page to send comments, queries, etc

Penny Ward

Facebook - <https://www.facebook.com/StPaulsGoS>

We also have a Facebook account, with regular posts. If you take any photographs of church events, please pass them to Rosemary so she can use them.

A Church Near You - <https://www.achurchnearyou.com/church/12405/>

This web site also includes details of both St Paul's and the Fell Churches.

Penny Ward/Rosemary Hoyle

ST PAUL'S CHURCH CHOIR

We are very grateful to Charles Edmondson, for covering all our services during 2024.

Our choir members are: Rosemary Hoyle, Sylvia Otway, Joyce Leach, Christine Parkinson, Margaret Wilson, Helen Hill, Jill Wigfall, Susan Simpson, Heather Morgan and Margaret Lang. It was agreed at the end of the year that we would discontinue our affiliation to the Royal School of Church Music (RSCM) as we are no longer a robed choir and our function is purely to lead the Sunday morning worship, with no separate choir rehearsals.

Being a Church Choir member is a big commitment – we are expected to be there every Sunday and also at other services throughout the year, such as Easter, Christmas, Ascension Day, Harvest, Remembrance, etc and not forgetting weddings and funerals. I would therefore like to take this opportunity to thank all members of our Church Choir for their loyal and dedicated service throughout the year.

Rosemary Hoyle

PARISH MAGAZINE

The monthly magazine continues to be a regular source of communication, and about 80 copies are regularly produced, some of which are circulated outside the parish. We are still producing 12 issues of 28 pages, and have retained the price of £1 per copy, which we think is good value. Copies are available for collection from St Paul's and also from the station bookstall – for which we are grateful to Gillian and Geoff Benson. The magazine is also available on the web site.

The content is varied. Regular features each month include details of worship, extracts from the Registers, dates for the diary, and reports of events held in church, together with photographs where possible, as well as accounts of special services, eg end-of-term services for the Primary School. After the success of Colin Milner's series of articles on country churches, we introduced a new feature on '*How I/we came to Grange*', and 26 people responded to the invitation to share their 'story'. If anyone else would like to contribute, please let us know.

Since the formation of our new Benefice, we now have a two-page entry each month for St Peter's Field Broughton with Lindale, as well as *News from the Diocese*. Also, as part of our bid for an Eco-church award we try to include news from the monthly PEAT newsletter (Peninsula Environmental Action Together), and any useful 'Ecotips'.

We take this opportunity to thank all those who contribute articles or items of interest. Special thanks go to Andrew Little who has faithfully collected measurements of monthly rainfall for the last 10 years or so. It is interesting to compare the annual totals. We also thank our advertisers who help to offset our costs. We are always on the look-out for more sponsorship.

We hope that our readers enjoy what is produced. As ever, we welcome offers of interesting material and/or suggestions for improvement!

Penny Ward

CHURCH CLEANING TEAM

We are very fortunate to have a team of 13 people who give at least one hour per month to keep our church looking clean and tidy. The congregation and visitors to the church are very grateful to these people for their dedication and commitment. Those involved are:

Barbara Pettit	Margaret & Allan Wilson	Christine Bassinder
Sandra Barton	Audrey Gorman	Carol Calveley
Eileen Burke	Pat & Chris Brown	Helen Hill
Fiona Whalley	Rosemary Hoyle	

Rosemary Hoyle – Cleaning Team Co-ordinator

FLOWER TEAM

The Flower Team has had another busy year, changing the flower arrangements every two weeks, with special arrangements being done for Easter and Harvest. The Flower Team is very grateful for the additional support provided by Jackie Bailey and Sandra Barton on these occasions. They would also like to thank John Millican for the financial support provided by the Church, particularly as donations are few and far between.

Audrey Gorman

EASYFUNDRAISING ACTIVITY

St Paul's Church is signed up to easyfundraising, which started in December 2011 – so far St Paul's Church has received £661.20 - £42.75 in 2024. The more people who sign up to easyfundraising

and use this facility every time they buy online with a supplier who links with easyfundraising, the more money we can raise for St Paul's, at no additional cost to yourselves.

Rosemary Hoyle



TREASURER'S REPORT

BACKGROUND

The church finances are made up of four funds. Each of these funds must be covered separately in the accounts.

Details of these funds are as follows:

- **The general fund** – this fund is for the 'normal' everyday receipts and payments of the church.
- **The designated building fund** – This is for larger repairs to the fabric of the churches of St Paul and the Fell Church.
- **The holding fund** – This contains £100 of deposits for wedding fees.
- **The restricted heating fund** – This was started on 30th November 2024. It may be used only to fund the current project to replace the gas central heating boilers at St Paul's Church.

The church funds are held in two separate bank accounts, Lloyds and CCLA. The Lloyds current account is the most used one and is used for the many routine transactions. The majority of the funds are held in the CCLA deposit account to maximise interest.

GENERAL FUND

Income in 2024 was 6.7% lower than in 2023. This compares with the increase in 2023 of 3.4%.

Income from regular stewardship and collections and offertory reduced by 5.1%.

There were nine church funerals in 2024 and six church funerals in 2023. There was one wedding in 2024 compared with two in 2023. Fee income was lower in 2024. This was caused by fee income due at the very end of 2022 not being received until early 2023.

Income in 2024 from tax refunds, legacy and donations, magazine sales, flowers, fund raising and sundry receipts reduced from 2023.

Income in 2024 from printing and advertising, refreshments, car parking and church lettings and interest increased.

Approximately 58% of St Paul's income in 2024 was derived from stewardship giving and church collections compared with 57% in 2023.

Approximately 14.2% of income came from gift aid and GASDS in 2024 compared with 13.6% in 2023.

Approximately 21.3% came from one-off legacies and donations, fees from funerals and weddings, printing and advertising, car parking and church lettings, refreshments and fund - raising events compared with 23.1% in 2023.

Approximately 6.5% came from magazine sales, flowers, sundries and interest compared with 6.3% in 2023.

A significant portion of the Parish's income is used in paying the parish offer. This was £24,000 in 2024, compared with £22,000 in 2023, £20,000 in 2022 and 2021 and £36,294 in 2020.

Expressed as a proportion of total income this represented 36.8% in 2024, compared with 31.5% in 2023, 29.8% in 2022 , 35% in 2021 and 60% in 2020.

Expenditure on building maintenance increased because of higher maintenance on the ageing gas heating boilers and 5 yearly electrical testing at St Paul's Church and essential improvements and grass cutting at the Fell Church.

During the year £1,348.91 was donated to various charities and £606.70 was also collected on behalf of and paid to specific causes as detailed in the PCC report.

In July 2023 the Parish entered the Church of England Energy Basket. New contracts with Total Energies Gas & Power for the supply of electricity and for gas for St Paul's started in October 2023 and in November 2023 respectively. The prices for these contracts gave an annual saving of approximately 7%. However Total Energies Gas & Power took over the gas supply 20 days late causing the Parish to incur high out of contract charges from the previous supplier. Only partial compensation was at first awarded by the supplier. The matter was referred to the industry ombudsman and full compensation was received. Since October 2024 electricity costs have reduced approximately by a further 4% and gas costs have reduced approximately by a further 7%.

£740 was spent on materials for the new gas heating boilers. NOTE In 2025 this expenditure can be offset by making a £2800 claim for return of the VAT under the Listed Places of Worship Grant of which the General Fund's share will be £123.33.

At the end of 2024 the general fund balance was £57,293.49 including £23.94 of cash held in the flower fund compared with £61,499.63 at the end of 2023.

DESIGNATED FUNDS

Building Fund

£16060 including VAT was spent on payments for the materials for the new gas heating boiler project. The fund value was £16,060.47 at the start of the year and £0.47 at the year end. This gives a reduction over the year of £16,060. This fund is reserved by the PCC for any necessary building or work required to the fabric of both churches in the parish. NOTE In 2025 this expenditure can be offset by making a £2800 claim for return of the VAT under the Listed Places of Worship Grant of which the Building Fund's share will be £2676.67.

RESTRICTED FUNDS

The restricted heating fund balance is £1133.48. This was raised starting on 30th November 2024 mostly from donations at the Christmas Tree Festival and at a concert and at a sale of cards.

HOLDING FUND

The holding fund comprises a wedding deposit of £100.

BANK BALANCES

The total amount in the banks across all of the funds is £58,527.44 at the end of 2024 compared with £77,660.10 at the end of 2023.

The full annual accounts compiled to satisfy the requirements of the Charities Act and subject to Independent Examination are displayed on the church notice board.

John Millican - Treasurer

**The Parish Church of St Paul,
Grange over Sands**

Financial Statements

For the year ended 31 December 2024

Independent Examiner's Report to the trustees of The Parish Church of St Paul, Grange over Sands , Parochial Church Council.

We report on the accounts for the year ended 31 December 2024 which are set out on pages 3 to 6.

Respective responsibilities of the Trustees and Independent Examiner

As trustees of the charity, the members of the PCC are responsible for the preparation of the accounts. They consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is our responsibility to

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the General Directions given by the Charity Commissioners section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to our attention.

Basis of Independent Examiner's Statement

Our 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 charity 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 the members of the Parochial Church Council concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently we do not express an audit opinion on the accounts.

Independent Examiner's Statement

In connection with our examination, no matters have come to our attention:

- which give us reasonable cause to believe that in any material respect the requirements:
 - to keep accounting records in accordance with s.130 of the 2011 Act;
 - or
 - to prepare accounts which accord with these accounting recordshave not been met; or
- to which, in our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Redhead Accountancy Ltd
Bank House
Griffin Street
Broughton-in-Furness
Cumbria
LA20 6HH

REDHEAD ACCOUNTANCY LTD Chartered Accountants Bank House, Griffin Street Broughton-in-Furness LA20 6HH Tel: 01229 716778
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S. Turner 21/03/2025

Receipts and payments account

General Fund

	Year ended 31 December 2024	Year ended 31 December 2023 *
Receipts	£	£
Stewardship	35,533.31	37,331.43
Collections & Offertory	2,416.93	2,650.07
Tax Refunds	9,244.26	9,436.23
Legacy and Donations	2369.45	3,498.54
<i>Receipts from Church Activities</i>		
Fees from weddings and funerals	1420.00	2,196.33
Parish Magazine Sales	775.82	902.34
Printing and Advertising	1108.48	694.30
Car Park and Church Lettings	1,530.00	1,525.00
Refreshments	1037.89	954.79
Flowers	0.00	6.47
Fund Raising Event	6404.35	7,311.40
Sundry Receipts	44.50	720.00
Interest	3375.80	2699.36
Total Receipts	65,260.79	69,926.16
Payments		
Parish Offer	24,000.00	22,000.00
Parish Payments	0.00	0.00
Deanery Levy	50.00	372.50
Wages	12,689.63	11,891.00
Utilities	9469.74	4,054.92
Insurance	4325.60	3,925.12
Clergy Expenses	776.85	7.91
Building Maintenance	7,616.55	3,819.28
Services/Altar/Books/Music	896.15	4,315.76
Office/Postage/Stationery/Telephone	5399.13	4,746.23
Refreshments	555.50	235.10
Flowers	261.00	383.00
Fundraising Expenses	1131.41	1518.18
Independent examiner fee	270.00	270.00
Sundry	676.46	1120.39
Total Payments	68,118.02	56,659.39
Excess receipts of payments	-2857.23	11,266.77
Charitable Giving	-1348.91	-2,849.98
Surplus / (Deficit) for the period	-4206.14	8,416.79
Attributable bank balance at 1 January	61499.63	53082.84
Attributable bank balance at 31 December	57269.55	61499.63
Cash In Flower Fund 31 December	23.94	
Total Fund Balance 31 December	57293.49	

Receipts and payments account – Designated Building Fund

	Year ended 31 December 2024		Year Ended 31 December 2023	
	Building Fund £		Building Fund £	
Receipts				
LPOW Grant			350.00	
Donations				
Gift Aid				
			350.00	
			-	
Payments				
Albion Glass			2100.00	
Oncore Specialist Heating Ltd	16060.00			
	16,060.00		2100.00	
Excess of receipts over payments	(16,060.0)		(1750.00)	
Transfers between Funds	-	-		-
Surplus / deficit for the period	(1,6060.0)		(1750.00)	
Attributable bank balance at 1 January	16,060.47		17,810.47	
Attributable bank balance at 31 December	0.47		16,060.47	

Receipts and payments account – Restricted Heating Fund

	Year ended 31 December 2024		Year Ended 31 December 2023	
	Heating Fund £		Heating Fund £	
Receipts				
Card Sales	23.00			
Christmas Tree Festival	688.82			
Concert	200.56			
GASDS	221.10			
	<hr/>		<hr/>	
	1133.48			
Payments				
	0.00			
	<hr/>		<hr/>	
	0.00			
Excess of receipts over payments	<hr/>		<hr/>	
	1133.48			
Transfers between Funds	-	-		-
	<hr/>		<hr/>	
Surplus / deficit for the period	1133.48			
Attributable bank balance at 1 January				
	<hr/>		<hr/>	
Attributable bank balance at 31 December	1133.48			
	<hr/>		<hr/>	

Financial Statements for the period ended 31 December 2024

Statement of Asset and Liabilities

As at 31 December 2024

MONETARY ASSETS

	General Fund	Designated Fund Building	Restricted Heating	Holding Account	Total
	£	£		£	£
CCLA	52,427.42	0.47		-	52,427.89
Lloyds	4,842.13	0.00	1133.48	100.00	6,075.61
Cash In Flower Float	23.94				23.94
	57,293.49	0.47	1133.48	100.00	58,527.44

As at 31 December 2023

MONETARY ASSETS

	General Fund	Designated Fund Building	Holding Account	Total
	£	£	£	£
CCLA	51,791.62	16,060.47	-	67,852.09
Lloyds	9,708.01		100.00	9,801.01
	61,499.63	16,060.47	100.00	77,660.10

Notes to the Financial Statements

1. The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts & Payments basis.
2. There were no non-monetary assets, liabilities or provisions for donations at 31 December 2024.
3. There is no record of the historical cost of any other non-monetary assets.

St Pauls Church Grange over Sands

Trust Fund Accounts 2024

The accounts set out below report the transactions and assets of the additional non-church funds for which the Rector and Churchwardens have been charged with responsibility.

C of E School Foundation Managers

	2024 £	2023 £
Receipts		
Interest	592.90	523.32
Payments		
Disadvantaged support	0.00	806.71
Excess of receipts over payments	592.90	(283.39)
Attributable bank balance at 1 January	11,948.56	12,231.95
Attributable bank balance at 31 December	12,541.46	11,948.56
Represented by:		
Cash at bank		
Nat West A/c 83281266	583.33	344.27
CDBF Ac D 01274	4,731.24	4,731.24
+ CCLA A/c CB3038489	7,226.89	6873.05
	12,541.46	11,948.56

Bertha Trotter Bequest

	2024 £	2023 £
Receipts		
Interest and bank compensation	975.98	880.20
Donations		
Payments		
	1200.00	75.00
	1200.00	805.20
Excess of receipts over payments	(224.02)	805.20
Attributable bank balance at 1 January	20,157.55	19,352.35
Attributable bank balance at 31 December	19,933.53	20157.55
Represented by:		
Cash at bank		
Nat West A/c 83289569	175.14	175.14
CDBF Ac D 1942	17,630.31	16,767.10
CCLA A/c CB3039786	2128.08	3,215.31
	19,933.53	20,157.55