



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

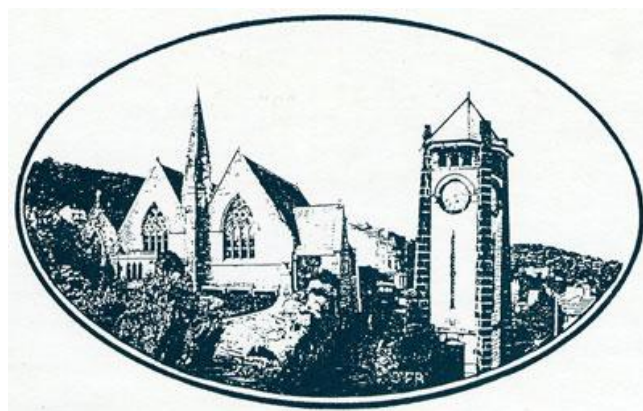
**Annual Report & Financial Statements
of the Parochial Church Council
year ended 31st December 2025**

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

CONTENTS:	Page
Minutes of the APCM (Vestry) 2025	3
Minutes of APCM 2025	4-5
Report of the PCC 2025	6-10
Incumbent's Report	11
Fabric	12-13
Electoral Roll, From the Registers, Lay Readers	13
Windermere Deanery Synod	14-16
Fell Church	16
Churchwarden, Grange C of E Primary School	17
Lunch-time Club, Pastoral Team, Health and Safety	18
Safeguarding, Stewardship, Car Parking	19
Cartmel Peninsula Churches Together	20
Social Media, Church Choir	21
Parish Magazine, Church Cleaning Team, Easyfundraising	22
Treasurer's Report	23-25
Financial Statement & Accounts, Independent Examiner's Report... ..	26-34



**PARISH CHURCH OF ST PAUL, GRANGE-OVER-SANDS
MINUTES OF ANNUAL PARISH MEETING (VESTRY MEETING) HELD ON
SUNDAY, 6 17 APRIL 2025 AT 12.30pm IN CHURCH**

Chairman: Revd D Wilmot **Secretary:** Rosemary Hoyle

There were 21 parishioners present at the meeting.

David welcomed all to the meeting.

1. **Apologies for Absence**

Apologies were received from: Penny Ward, Bill Jackson, Colin Milner and Barbara Ramsden

2. **Minutes of the Last Annual Parish Meeting held on 17 April 2024**

These had been included in the Annual Report and Financial Statement 2024, which had been circulated to parishioners in advance of this meeting. The minutes were unanimously agreed as a true record of that meeting.

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	Bill Jackson	Judith Mitchell

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, The Venerable Vernon Ross, at a service to be held on 30 June 2025 at St Mary's, Windermere.

Brian was thanked by David was extremely grateful for all the work that he does throughout the year.

There being no further business, the meeting was closed.

**PARISH CHURCH OF ST PAUL GRANGE-OVER-SANDS
MINUTES OF ANNUAL PAROCHIAL CHURCH MEETING HELD ON
SUNDAY, 6 APRIL 2025 AT 12.40pm IN ST PAUL'S CHURCH**

Chairman: Revd David Wilmot

Secretary: Rosemary Hoyle

There were 21 parishioners present at the meeting.

1. Apologies for Absence

Apologies were received from Penny Ward, Bill Jackson, Colin Milner and Barbara Ramsden.

2. Minutes of the last Annual Parochial Meeting – 17 April 2024

These had been included in the Annual Report and Financial Statement 2024, which had been circulated to parishioners in advance of this meeting. The minutes were unanimously agreed as a true record of that meeting.

3. Matters Arising

There were no matters arising.

4. Reports – included in the Annual Report and Accounts 2024

- (a) Secretary – Rosemary Hoyle (pages 7-11 of the above report refer). Rosemary pointed out an amendment to the final version of the Report of the PCC, on page 10, the sub-total for Charitable Collections 2024 figure should read £606.70. Rosemary was thanked for her work throughout the year, which was greatly appreciated.
- (b) Treasurer – (pages 25-31 of the Annual Report and Accounts 2024) John Millican reported that there was a -£4,206.14 deficit in the General Fund. All explanatory notes regarding the accounts were included in the Treasurer's Report (pages 23 and 24 of the Annual Report and Accounts). John also referred to the paragraph about the success of our appeal against Total Energies Gas and Power, who took over the gas supply 20 days late, causing the Parish to incur high out-of-contract charges from the previous supplier. Total Energies Gas and Power finally reimbursed us for the full amount, after John's persistence in pursuing our claim. Brian expressed his thanks to John, who keeps him informed regularly and for his meticulous work in looking after St Paul's accounts and producing very clear and easy to follow accounts.
Judith asked if it might be possible during the next year for some of the money in the Church of England School Foundation Managers' Account to be utilised for Grange Church of England Aided Primary School. Brian, as one of the Foundation Governors at the school, responded that he had this in mind and would speak to the new Head Teacher, when that person is in post. This will be an item on the May PCC meeting Agenda.
- (c) Electoral Roll (page 14 of the Annual Report and Accounts 2024) – Susan Jackson reported as follows: Under Church Representation Rules a new Electoral Roll has been produced for this Annual Parochial Church Meeting. A new Electoral Roll is required to be produced every six years. All those registered on the previous roll were notified either verbally or by post. On completion of the new roll, 98 names were registered. Gill Webster is taking over from Susan as the Church Electoral Roll Officer; Gill has worked with Susan during the year and also on the new roll. Susan was thanked for her work in this role over a good number of years, we are very grateful for her efforts and for liaising with Gill.
- (d) Fabric (page 13 of the Annual Report and Accounts 2024) – Brian gave a big thank you to Colin for all the work that he carried out for both St Paul's Church and The Fell Church throughout the year, it is very much appreciated by all.
- (e) Deanery Synod (page 15 of the Annual Report and Accounts 2024) – Brian reported that he and Mike Hill, as representatives of St Paul's PCC to the Windermere Deanery Synod until

2026, had attended the two meetings held during the year. The current role of Deanery Synods is a little unclear due to the formation of Mission Communities. We await the appointment of a new Bishop of Carlisle to see how the Deaneries may develop in the future.

5. **Appointment of Independent Examiner**

John Millican proposed that we appoint Redhead Accountancy Ltd again, as they are reliable and reasonably priced. The appointment of Redhead Accountancy Ltd was unanimously approved by members present.

6. **Elections**

(a) PCC Members – 2 for 3 years

Nominations had been received for the following:

Nominee	Proposer	Second
Penny Ward	Chris Brown	Bill Jackson
Mike Hill	Rosemary Hoyle	John Millican

There being no further nominations, the above two persons were unanimously elected to serve on the PCC until April 2028.

(b) Sides-persons

The following were unanimously elected to serve as Sides-persons for the year 2025/2026:

Audrey Gorman	Fiona Whalley	Sue Fleetwood
Penny Ward	Eileen Burke	Pat Brown
Carol Calveley	Chris Brown	Mike Hill
Alan Wheatley	Bill Jackson	Judith Mitchell
Tony Simpson (Reserve)		

There are vacancies for two further sides-persons to cover the 5th Sunday. If anyone would be interested in taking on this role, please speak to Brian McCann.

7. **Any Other Business**

It is now almost one year since Revd David Wilmot came to St Paul's Grange-over-Sands. He thanked all present for the warmth and encouragement that he and his family had received, which they all deeply appreciated.

David wished to express his thanks to all those who provided reports in the Annual Report and Accounts document. He thanked those who worship at The Fell Church for their welcome and said how much he enjoyed being there. The Church's connection with Grange Primary School is developing very well and involves a lot of people. The service held on the previous Friday with school children and their families had been a wonderful occasion. To those who contribute to the life of the church: cleaners, flowers, choir – thank you. Thanks to Judith Mitchell for her work in the role of Safeguarding Officer; to Chris Brown for his work as Stewardship Secretary and administering our car park permits; to Penny Ward for her work on the Parish magazine and website. It is good that we have representatives on Cartmel Peninsula Churches Together. David was very impressed with our Pastoral Team, who are so kind and thoughtful. Thank you to all for building up our common life here in the Parish of Grange-over-Sands (and beyond).

Mike Hill responded on behalf of us all, that we were very happy to have David and his family with us at St Paul's.

There being no further business, the meeting closed at 12.55pm.

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 2025

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 2025 until the date this report was approved are:

Priest:	Revd David Wilmot	
Associate Priest:	Revd Annette Miller	
Reader Emeritus:	Joyce Leach	
Warden:	Brian McCann	
Deputy Warden:	<i>Vacant</i>	
Representatives on the Deanery Synod:	Brian McCann	<i>May 2023 to May 2026</i>
	Mike Hill	
Elected Members:	Rosemary Hoyle	Secretary APCM 2024 to APCM 2027
	John Millican	Treasurer APCM 2024 to APCM 2027
	Mike Hill	From APCM 2025 to APCM 2028
	Penny Ward	From APCM 2025 to APCM 2028
	Sue Fleetwood	From APCM 2025 to APCM 2028
	Colin Milner	From APCM 2023 to APCM 2026
	Brian McCann	From APCM 2023 to APCM 2026
	Judith Mitchell	From APCM 2023 to APCM 2026
	Pauline Ramsbottom	From APCM 2023 to APCM 2026

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 101 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 47, adding in the average attendance of Fell Church (12) gives a total average weekly attendance at both churches of 59, after omitting those Sundays where baptisms were held and attendances "spiked". Sunday service attendance during the month of October 2025, was 215. 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 7 members of our congregation, in their own homes. There were 6 funerals and 2 baptisms and 0 weddings in 2025.

Review of the Year

The PCC met seven times during 2025. There are 12 members of the PCC. Throughout the year we have been liaising with members of St Peter's Field Broughton with Lindale who are the other parish in our benefice 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.

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.

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 sides-persons, 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.

St Paul's Church has very strong links with the Church-controlled 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 continue to hold 'Fun and Friendship' events in School, once in each 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. Grange Church of England Primary School welcomed a new Head Teacher during the year, Paula Whinfield.

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. We were very pleased to receive our Bronze award this year. St Paul's is also a member of our local group, PEAT (Peninsula Environment Action Together).

During the year, the PCC appointed a new Church Architect, following the sad death of our former Architect, Paul Group. Our new Church Architect is Mike Darwell, of John Coward Architects, Cartmel. Both St Paul's Church and The Fell Church are due to have Quinquennial Inspections in 2026.

Our Vicar, Revd David Wilmot was appointed Acting Rural Dean of the Windermere Deanery for several months, covering for sabbatical leave.

St Paul's held its annual Spring Fair and Christmas Fair in 2025, both raising a good amount towards the upkeep of our Church buildings. 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 2025 document, which also gives details of works carried out at our daughter church, The Fell Church. The two gas central heating

boilers were replaced during 2025 at St Paul's; the PCC are grateful to all those who contributed towards the cost of this work.

A new CollecTin machine has been installed in St Paul's Church during 2025 and, to date, has been very successful. The PCC continues to use 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 successful Stewardship Campaign took place in 2025 which we intend to continue on an annual basis.

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

We have been delighted to welcome other artists to perform in the church, concerts given by the Bay Community Singers, Burnside Brass, and Mal Carruthers and Amy Crockett who entertained us with 'Musicals, Movies and More'. We have also held many other social events throughout the year, including several interesting talks about visits to Nepal and Sri Lanka, a visit to Carlisle Cathedral, a Sung Evensong, featuring the Gloriana Singers, a choir put together by our organist, Charles, that has performed several concerts during the year, and celebrating our 12th anniversary of the Christmas Tree Festival at St Paul's, which raised £1,921.87 which was shared between the North-West Air Ambulance and St Paul's designated buildings fund.

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. St Paul's also has a dedicated Pastoral Team, who regularly visit members of our congregation who are ill, both at home and in hospital and take home communions to those who wish to receive it.

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.

We are fortunate to have Safeguarding Officers at both St Paul's Church and St Peter's Church who are approved by the Carlisle Diocese to carry out tuition in the South Lakes area and they have run several courses during the year. All PCC members are up-to-date with their Safeguarding Training and DBS certification.

St Paul's Church is signed up to easyfundraising, which started in December 2011 – so far £704.32 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 2025

Leprosy Mission	£ 140.50
Christian Aid	£ 125.50
Community Action – Nepal	£ 128.00
Royal British Legion Poppy Appeal	£ 70.00
House Of Joy Girl's Home	£ 226
Children's Society (Christingle)	£ 270.80
Sub total	£ 960.80

Charitable Giving 2025

Children's Events	£ 70.58
Burneside Brass Band	£ 160.00
Royal British Legion Poppy Appeal	£ 30.00
NW Air Ambulance Charity	£ 958.47
Sub total	£1,219.05

Secular Collections 2025

None in 2025	<u>Sub total</u>	<u>Nil</u>
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TOTAL

£ 2,179.85

Financial Review

General Fund

The total receipts for the year were £64,686.75 and the payments out were £70,115.55 plus charitable giving of £1,219.05, giving an in-year deficit of £6647.85.

The above expenditure included Building Maintenance Items as below. Some items attracted Listed Places of Worship (LPOW) grants whereby VAT is refunded. The costs of these items are shown net of VAT. However for the first two items which were for the gas boiler heating project, the LPOW refund of £829.75 was put into the designated building fund (DBF) to rebuild the DBF, which has been at a low level, and the costs of these two items are shown gross. An additional £123.33 as a LPOW VAT refund was received for expenditure out of the General Fund in 2024 for the gas heating project. Therefore a total of £953.08 in LPOW refunds for work paid for out of the General Fund was put into the DBF. The items are for St Paul's except where stated otherwise:-

- Delivery Of Materials for New Gas Heating Boilers - £1806.00
- Installation Of New Gas Heating Boilers - £3172.50
- Lighting Repairs - £218
- 2 Portable Electric Heaters - £50
- Repair West Porch Roof - £216
- Replace Wi Fi Box-£120
- Clean Church - £420
- Service Organ - £160
- Replace Tile at St Paul's - £120
- Replace Ball Valves At Fell Church - £105.60
- Fire Alarm Service - £175.97
- Fire Extinguisher Service at St Paul's and at Fell Church - £129.48
- Maintenance & Improvements at Fell Church - £45.87
- Mow Lawn & Strim at Fell Church - £300.00
- Miscellaneous - £76.87
- **Total - £7,116.29**

Included in the Office/Postage/Stationery/Phone section of the General Fund expenditure was £670 for a new office computer which runs on Windows 11.

NOTE

Taking the above expenditure of £7,116.29 and deducting the first two items above of £1806 and £3,172.50 for the gas heating project gives an expenditure of £2,137.79 for routine maintenance items. In 2024 the total expenditure on building maintenance was £7,616.55. Deducting the only expenditure on the gas heating project from the General Fund of £960 gives an expenditure of £6,656.55 on routine maintenance items.

Taking into account the spending of £1,806 and £3,172.50 in 2025 as above for the gas heating boiler project and the £953.08 VAT refund put into the Designated Building Fund gives a deficit on routine items of £716.27 as opposed to £6,647.85.

Designated Building Fund

The fund balance increased from £0.47 to £2,175.10. Full details are included in the Treasurer's Report and in the Financial Statements.

Restricted Heating Fund

The fund was started on 30th November 2024 and the balance at the start of 2025 was £1,133.48. The balance was zero on 14/5/25 and the fund was closed. Full details are included in the Treasurer's Report and in the Financial Statements.

At the end of 2025, the Church was left with the following balance of funds:

General Fund	£50,645.64
Building	£ 2,175.10
Total	£52,820.74

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 1 March 2026

FROM OUR VICAR, REVD DAVID WILMOT

If you asked me what things have stood out in my experience of the Church over the past forty years, I would certainly point to the number of times I have heard people call for the Church to be 'relevant'.

Putting it simply, since the 1960's (if not before), the continual cry has been for the Church to join the 'modern age'. The era in which we have lived has been the benchmark and we as Christian people have constantly been exhorted to join in (what we know to be) a never-ending task of trying to keep up and adapt ourselves to what this ever-changing society finds acceptable. If we don't then, the story goes, we shall become irrelevant, a museum piece and totally out of touch with the 'real' world.

This narrative, as we might call it, seems so obvious and so reasonable that it is allowed to pass without question and all the while Christian congregations the length and breadth of the country argue ferociously for example about whether their worship 'style' is attractive enough and scurry about deploying the latest marketing techniques in an attempt to attract 'customers' and appear as relevant as they can.

But what if it's *not* our task to be relevant in this way? What if it's *not* our task to meet everyone's needs, no matter how sincerely felt? What if it's *not* our task to underwrite and endorse lifestyles and views of the world which (it seems patently obvious) are at odds with the way of Christ? What if we have an altogether different task?

I want to suggest that for generations and perhaps for the sake of an easy life the Church (lacking in confidence and unsure of the resources granted by God's Holy Spirit) has far too easily accommodated itself to the mores and patterns of our western, market-driven way of life and in our day we are seeing the fruits of this. As one writer put it,

"We offer unbelievers little, except perhaps more and better reasons to persist in their unbelief, when they see little that distinguishes the People of God from the rest of the world. What would happen if unbelievers looking at the Body of Christ were given the opportunity to see not a pale reflection of themselves but an embodied question mark?" Philip Kenneson

In other words, our task is not one of making the Christian faith relevant to the desires, aspirations and preferences which 'modern' people have but actually, to question them. Our task is not to make people a little nicer; to provide 'religious' goods and services which reassure them that God approves of their lifestyle choices. Our task is not to give out pseudo-religious advice designed to make people feel better about themselves.

On the contrary our task is to proclaim. The Good News of Jesus Christ is precisely that: NEWS. News of what God *has done, is doing* and *will do* to transform and remake his world.... and our lives, into the bargain. We who are Baptized, we who are the Church are called to be what another writer has called "a sign, a foretaste and a herald" of God's life in our midst, which Jesus called the Kingdom.

This then is our challenge: to recover confidence in God's power at work within us; to become a 'sign- a demonstration of what real living looks like; a Foretaste: a community in which all can experience God's presence first hand and a Herald: a community where the Words of Christ and his compassionate touch will be known.

There is much talk these days about the re-shaping of the Church for Mission. Holding on to those three words: Sign, Herald and Foretaste may help keep us on the right track.

This short report documents some of the ways we are currently seeking to be faithful to our ever-faithful God. 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:- 2025

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

At the time of writing, the Q.I.'s for St Paul's was scheduled for 19 Feb 2026, and the Fell Church on the 5th March 2026.

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 2025**".

St Paul's Church Fabric and gardens

Throughout the year of 2025 the following aspects connected with the church fabric have been undertaken;- In March, our two aging central heating boilers were replaced with two condensing type gas-fired boilers by "*Oncore Heating Ltd*" of Windermere. Once they were commissioned new chimney flu liners and chimney cowl were inserted to ensure the smooth and efficient operation of the church central heating system. The Church Treasurer will report on all associated costs and grants, connected with this major fabric project.

At the same time as the scaffolding was in situ for the CH upgrading, *Graham Foxcroft* ((builder) was able to mend the slipped roof tiles close to chimney.

"*The Dobsons*" conducted a 'deep clean' of the church building in March and just afterwards a broken spotlight outside the vestry was replaced by "Robinson's Electric".

Two new electric heaters were obtained by the churchwarden that are intended to be used in Lady Chapel or choir stalls to boost heat on really cold Winter days. A new "smart" electric meter was inserted in the vestry, which will give the church treasurer immediate data on energy costs or usage.

Within the church office, an upgrade was purchased to the telephone system with a new router plus subsequent cabling. Also, a new office PC with a Windows 11 operating platform was installed in October to keep pace with internet requirements and security systems within I.T.

Throughout the latter half of the year there appeared to be a leak in the front porch from the flat roof above, after excessive rainfall; this to be investigated further next year as soon as we have the results of the Q.I.

In late November the "collect-tin" card-cash receiver point was installed at the rear of church and set up in time for the Christmas Tree Festival. (The church treasurer will report on its effectiveness)

Also, in November a new cellar door was manufactured and inserted to meet new air efficiency requirements as recommended by the firm who installed the C.H. boilers earlier in the year. The old door was taken away.

The PAT testing (electric appliances that are not fixed) of both churches was completed in December.

In addition, and during 2025 the PCC had decided to dispose of the pew-fixed candelabra/candles-sticks in the interests of safety, and subsequently the metal was disposed of by re-cycling.

Church gardens During 2025 these were maintained by a very small number of congregation members, on an individual basis. Jon and Annette 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 (2025)

Overall, the Fell Church is in a pretty good condition for a building constructed entirely of wood. Work

at the front of building took place to ensure that rainwater drains away properly. The front door hinges were eased along with ensuring that the opening and closing of the door lock worked properly and then it was cleaned and repainted along with the rest of the porch area. A boon day was held in October when a new locking procedure was installed on kitchen cupboard to retain the silverware safely. The altar rail was also made secure at the same time so that it did not wobble. The stone wall adjacent to the path round to the rear was dismantled and the ivy growth was taken out and then it was re-built.

Throughout the year the PCC has debated the suggestion of installing additional heaters in the Fell Church but have agreed to leave any decision until after the Q.I. which will take place in 2026. In addition, the PCC have decided to take the clock off the building which only works if someone is available to wind it up on a regular basis and possibly replace it with a battery operated one. This too will now not take place until next year.

Alastair Hibbert was employed between May and October to cut the grass at the back of the Fell Church, whilst once again Trevor Brockbank maintained his allotment right through the year and kept it tidy and in good order.

Colin Milner. (PCC fabric responsibility member)

ELECTORAL ROLL

Under Church Representation Rules, a new Electoral Roll was produced for the April 2025 Annual Parochial Church Meeting.

All those registered on the previous roll were notified either verbally or by post.

On completion of the new Electoral Roll, 98 names were registered.

This Electoral Roll will be revised for the April 2026 Annual Parochial Church Meeting.

Gilliam Webster

Electoral Roll Officer

FROM THE REGISTERS

There were 101 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 47, adding in the average attendance of Fell Church (12) gives a total average weekly attendance at both churches of 59, after omitting those Sundays where baptisms were held and attendances "spiked". Sunday service attendance during the month of October 2025, was 215. 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 7 members of our congregation, in their own homes. There were 6 funerals and 2 baptisms and 0 weddings in 2025.

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

MAY MEETING

Cost of Ministry

The cost of ministry in our mission communities is made up of the cost of stipendiary ministry (including house for duty ministry) in each mission community, plus 1/3 of the cost of our Network Youth Church leader. The figures on the sheet headed in blue show the expected cost of ministry for 2026. A similar sheet was produced last year for the 2025 costs, and the increase in stipend (only part of the overall cost) is about 2.5%. The diocesan budget is drawn up on the basis that ministry offer continues to be paid even where a benefice is vacant. This reduces the amount required on a per parish basis, and removes a perverse incentive on parishes to extend a vacancy for financial reasons.

The Diocese

In a paper dated January this year, prepared for General Synod, it was noted that 35 out of the 42 Church of England mainland dioceses were expected to report a deficit for 2024. It is to the credit of those responsible for managing the work and finances of our diocese that we are one of the small number of dioceses which are not having to cope with a significant deficit. In fact, we do not have one at all.

The sheet with the bubble-graphics on it gives an overview of the financing of ministry in our Diocese. All the money from ministry offer, parochial, fees, rent of vacant parsonages, and some other amounts goes towards local ministry - together with over £600,000 from diocesan resources.

Whatever may or may not be going on elsewhere in the Church of England, scare stories about dioceses hollowing out support for parishes in order to support central administration certainly do not apply in Carlisle diocese. Moreover, our Church House staff work hard to ensure that we are not less favourably treated for grants and other support because we have been better managed. I am entirely confident that everyone in the diocese is committed to giving maximum support to local ministry in parishes.

The bad news

Across our deanery, the Cartmel Peninsula Mission Community has three full-time stipendiary ministers, and one house-for-duty. Together with a 1/3 share of the cost of Network Youth Church, this amounts to £243,605, of which they have offered £181,660 (a difference of £76,699) or 69%. Central Lakes Mission Community has three full-time stipendiary ministers, which, together with a 1/3 share of the cost of Network Youth Church comes to £209,682 of which they have offered £181,660 (a difference of £28,022) or 87%. South Lakes Mission Community has two full-time stipendiary ministers, which, together with one third of the cost of Network Youth Church comes to £142,525, of which they have offered £132,063 (a difference of £10,462) or 93%.

Across the Deanery the difference overall between cost and offer is equivalent to one full-time stipendiary minister and one four-days-a-week-including-Sundays minister, or one full-time stipendiary minister and two house for duty ministers. This is the extent to which we are being supported from elsewhere.

The Good News

In the 18th century, Parson James Woodforde of Weston Longeville in Norfolk paid his butcher's bill annually in December and his servants annually in January (although he did food, clothe, and house them every day). He also collected his tithes annually at the beginning of December. This way of dealing with bills has (mostly) long gone. And it is good to see that in parishes' payments to the Diocese, that change has generally been recognised.

Parishes paying by monthly standing order would be expected to have paid 25% or 33% by the date of this statement – depending on the date that payment goes through into the diocesan books. Overall, in terms of what has been offered across the deanery, our payments are broadly up-to-date.

Ministry Strategy-Mission Communities

Central Lakes.	Now fully staffed and collaboration continues
South Lakes.	Also fully staffed and evolving. Ecumenical partnerships
Peninsula.	One member noted how the creation of separate benefices has perhaps (so far) lessened the sense of collaboration across the Peninsula

Deanery Network Youth Ministry – Mr. Chris Mason

Chris Reported on his recent work among young people across the Deanery ('Soul Fuel') and Cartmel Priory School - 'Chill out' club & Year 7 Assemblies. 'Prayer Space' is happening in July.) Year 6 Transition work will happen at the end of Term. Work is also happening at the Lakes School / collaborating with NISCU.

Guest Speaker: We welcomed Mr. Ian Nicol, the Headteacher at Leven Valley Primary School who gave a helpful and informative talk about:

What is it like being a Church of England school Headteacher?

Positive: Exciting, Relationships, Chance to shape a vision. Church & School collaboration is an opportunity. Solving problems

Demands: Responsibility & Accountability. Heavy Workload. Mental and Emotional demand.

Isolation and peer support Stakes and rewards are high. It's a Vocation.

What are the challenges?

A huge range of Stakeholders (local regional national secular & ecclesiastical) to interact with.

Each has their own demands, wishes and aims. Easy to spend time meeting their agenda rather than what the Headteacher feels is right for the school.

Social Issues can find their focus in the life of the school. Sometimes a challenge to put children in a place where they can begin to learn. The curriculum doesn't get any smaller.

Special Educational Needs (SEND)

Financial Pressures Increasing Costs and a lack of Teaching Assistant/Support Staff.

Staffing. Impact on workload, recruitment and retention.

Premises. Budgets under pressure. Fabric maintenance and development / zero carbon and sustainability agenda.

Rural isolation The Rural context has a particular impact on all of the above.

Administrative Isolation from Local Authority and Diocese who face their own resourcing challenges. A negative effect on children's levels of aspiration?

How Can the Churches Help?

Prioritize the time to build Relationships with the School Community.

Offer Pastoral Support (Staff, children, families).

Church School distinctiveness (SIAMS).

Governance: an opportunity to understand and contribute at a strategic level- mutually beneficial.

Collaborative working in a fragmented age/context: "We offer more together"

Share resources (buildings, projects) for the good of each and the wider community. See ourselves as 'one' organisation(?).

SIAMS Inspections.

NOVEMBER MEETING

Ministry Offer Report

Rev James Richards invited Synod to give thanks to the hard working Diocesan staff who went beyond the call of duty in providing the latest figures in good time for our meeting. Approximately 2/3rd of Offer for 2025 has been paid. Overall the 2026 Offer is increased by 1%.

Ministry Strategy-Mission Communities

Central Lakes

South Lakes

Peninsula - Allithwaite Church has bought 100 copies of Bear Grylls latest book. Members bought two copies- and pledged to give one away. This has been experienced as a very positive form of outreach.

Bishop Rob Is in the middle of a tour of each of the Deaneries. He pledged (as far as possible) to try to keep in regular touch with the parishes in this way in the coming years. He is keen to listen and would be pleased to hear what's going on and what's important to us. He thanked everyone for their grace and imagination in keeping the worship, work and witness of the Church alive in challenging times. He has been encouraged in his travels by seeing so many examples of churches making a real difference in peoples' lives. He is also grateful also to the creative,

dedicated and hardworking Clergy and Licensed Ministers. At the end of the day we are caught up in God's work.

Fundamentally the Vision is what it has always been is helping people come to know Jesus Christ, to follow Jesus Christ and seek his Kingdom. To know God's love for them and discover his purpose for their lives. All we do should be in support of these things. He is committed to fostering the Vocation of all Christians; fostering work among young people and enabling local Churches to be places of Worship, Prayer and Service and seeing new ones begin. We need to return to and pass on the rich message of hope we have been given. We are called to seek first the Kingdom first of all in new and creative ways alongside (wherever possible) our ecumenical partners. His priority is to raise the 'Spiritual Temperature' in the county and Diocese. Prayer and Theology (going deeper in our understanding of faith) are at the heart of all we do. The need is to become more reliant upon God (to whom we belong to and why we bother!) with prayer shaping our common life and witness. May God grant us a great longing to know Christ better and draw others into his friendship.

He drew our attention to Ezekiel Chapter 47. A river flowing out of the Temple to bring life, healing, hope, joy and life in rich variety wherever it goes. The trees on its banks are replete with abundance. We are called to be that river which flows out from God bringing his abundant blessing.

The Visit of Gabriel to Mary (Annunciation Story in Luke's Gospel). The message to Mary is 'do not be afraid' and 'nothing is impossible with God'. Mary submits to the will of the Lord. 'I am the Lord's servant'. Since it is God's Church we can have confidence to get on with the work of God where we are and in the way he is shaping us (uniquely to our context). A tangerine is not a failed orange.

Brian McCann/Mike Hill

FELL CHURCH

In 2025 Fell Church held a total of 26 services and welcomed 332 people through its doors. Several of these services included the congregation from St Paul's whilst the church was out of action. We continue with a service of Holy Communion and Mattins (BCP) every other fortnight. In May we held an afternoon concert in which The Sands Band delighted us with tunes and stories to welcome in the Spring and in December they once again provided us with a selection of traditional folk carols, wassails and tunes. Both concerts were followed by refreshments. In early October we had a Boon Day and gave the church a thorough clean and several hardy people braved the inclement weather and removed the weeds and generally tidied up outside. Several people have commented on how friendly our little church is and we continue to do what we can to create a peaceful and welcoming space.

Two of our regular worshippers have moved to other parts of the country in the last year and we wish them well in their new surroundings. We were saddened by the death of the gentleman who looked after the allotment at the back of Fell Church and our thoughts are with his family and friends. Thanks must go to David and Annette who provide our services and to St Paul's for their continued support.

Pauline Ramsbottom

CHURCHWARDEN

I would just like to thank all who have helped me over the last year, too many to mention, I would not have been able to manage without their help.

I would like to say a big thank to Mrs Webster and Annette for all the work they did towards the Christmas Tree festival, which raised a great deal of money for the church and our nominated charity.

I would like to thank Audrey and Eileen, who are both stepping down from the Monday Church Club, for all their work with the children at Grange Primary School, who really enjoyed the sessions.

Finally, a big thank you to Linda for all her years in the office, as she retires (not quite!!) and best wishes to her and Paul.

Brian

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 & church members continued to give support at school via hearing readers, library duty, working on the school grounds & 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 & nursery costs.

Mrs Summers retired in July 2025 as Head teacher after a successful 13 years at Grange school & Mrs Whinfield was appointed Head teacher for September 2025, previously Year 6 teacher at Grange School.

Revd David Wilmot leads collective worship on a weekly basis & 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 & Andrea Mason our local Christian Youth Worker. In addition, Colin Milner ex Head teacher of Grange school gives assemblies with a nature & 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 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 Annette Miller/Gill Webster & team eg fun & friendship session in March, June & November.

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

Year 5 have worked with other primary schools across the area in a Carlisle Diocese 'Wonder' arts project led locally by Andrea Mason, Christian youth worker.

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

Judith Mitchell - Foundation Governor 2026

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 members of the Pastoral Team continue in their mission to support the vicar by keeping in regular touch with all parishioners, whether regular attendees or those unable to get to church for whatever reason. We are always grateful to hear news of anyone who has been missed so that we can catch up with a phone call or a home or hospital visit. Anyone in need of special prayers can have their name added to the Prayer Points on the weekly pew-sheet and the prayer tree is available in St Paul's for prayer requests. These names are used regularly in our intercessions during services, but only when permission has been sought first.

We continue to take home communion each month to those who cannot get to church. This is a simple service lasting about 20 minutes, usually on the first or second Wednesday following the Communion service in the Lady Chapel where the elements have been consecrated. Reserves are always available in the aumbry – the special cabinet on the wall in the Lady Chapel. During the year we have lost some names but gained others. We are now going regularly again into Grange Cottage.

The weekly emailing of the pew-sheet with readings continues to be sent out to over 90 recipients, and is much appreciated, not least by former members of our congregation who have moved away. Please let us know of any changes to email addresses or of anyone who you think might appreciate our news. Large print version of the pew-sheet are always available.

We see pastoral care as a most important part of parish life. If there is anyone who feels called to this ministry, then please contact one of the team. It is also useful to know of anyone who would welcome a visit.

Pat Brown, Margaret Caseley, Sue Fleetwood, Carole Ford, Susan Jackson, Joyce Leach, Annette Miller, 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 2025 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, wellbeing and proper development of children and vulnerable adults. Over the year safeguarding updating and new checks were carried out for PCC & school volunteers as required using the Thirtyone-eight online facility. The PCC and Pastoral Team have included safeguarding in their meetings.

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 & myself. In addition the church now have access to the new Safeguarding hub which will list all parishioners in roles where safeguarding training is required and their training course details & dates to ensure that all training is up to date.

No safeguarding cases were reported in 2025.

Training courses where required have been completed eg Safer recruitment, Raising Domestic Abuse and Leadership. I continue to work with Biddy Hibbert from St Peters Field Broughton & we have trained church members & parishioners from across South Cumbria; we are both accredited Carlisle Diocesan trainers as we have completed the Carlisle Diocese 'Train the Trainer' course & attend online trainers update meetings.

Judith Mitchell

Parish Safeguarding Officer

STEWARDSHIP 2025 (Figures for 2024 in brackets)

Total giving to the Church through the weekly envelope scheme and by Bank Standing Order was £35,146.

Gift Aid tax recovery brought in another £9,646, giving a total of £44,792. (The Gift Aid figure is boosted by £1,291 from claims made on gifts outside of the stewardship scheme).

7 people currently give regularly to the Church using the weekly envelope scheme, and with a revamp of this scheme currently underway I hope to see this number increase!

59 people currently give by regular Bank Standing Order, a net increase of 3 over the 12 month period, a big welcome (and a big thank you) to our new contributors!

To those friends that we lost this year, and who gave to the church so generously, thank you for your support over the years, you will be remembered in our prayers.

As you are aware, we are now using our Harvest Thanksgiving as a time to reflect on our giving to the Church, and to renew our pledges of regular giving. Thank you to all who renewed their pledges and thank you again if you felt able to increase your giving, it is your generosity that enables our Church life and mission to flourish.

Chris Brown

Stewardship Secretary

CAR PARKING 2025

This year a total of **38 permits** were issued, generating a grand total of **£1,795** for the church.

Thank you to everyone who supports the church by buying a permit, those who use them just once a week make considerable savings. For **2026** the annual permit is priced at **£70** for one car, less than **£1.35 per week**, the main public car park now charges £2.00 for one hour!

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

Chris Brown

CARTMEL PENINSULA CHURCHES TOGETHER

Website: www.cartmelpeninsulachurches.org.uk

The committee met three times in 2025, the venue alternating between the different churches, with us hosting the January meeting in the Fell Church.

The Rev Kate Hunt is the current Chair, the Rev David Edmondson the treasurer, and Pam Brook is Secretary.



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. St Paul's welcomed our ecumenical partners to our regular Wednesday morning for Morning Prayer
March	The World Day of Prayer, held at St Paul's on 7 th March 2025m devised by the women of the Cook Islands
March/April	Lent soup lunches on Fridays, again hosted at various churches within CPCT, St Paul's hosting on the 4 th April Sunrise service, followed by hot cross buns at St Paul's
May	Ascension day walk to the Hospice
June	Pentecost event, rained off from St Charles' field so held in the Methodist Room
July	'Prayer Spaces' in Cartmel Priory School (8 th year)
July/August	Praise on the Prom on 8 Sundays at 4 pm
September	Service to celebrate our work with young people held in the URC on Education Sunday
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 Sue Nicol, Mother Teresa Co-workers monthly meditation, bimonthly 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, all of which are available on our web site. David Edmondson has taken over the CPCT web site, and all posters should be sent to him.

At the end of the year we said farewell to the Revd Jo and Paul Rand, thanking Jo for her involvement in Churches Together and as a past Chair. 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 & Brian McCann

SOCIAL MEDIA

The website continues to be maintained and updated as frequently as possible. Reports of recent events are uploaded, with photographs, and the calendar contains information of future events – with posters where available. The pew-sheet with readings are uploaded every Friday, and the parish magazine every month. Whether the fact that the magazine is available on-line affects the number of folk buying a hard copy is unknown, but at least it means that it can be read by those members of our congregation who have moved away but are still interested to keep in touch. The site now contains a good deal of information and, if you have not already done so, you might like to look at it. The main chapters are:

- Home page with general information and links to latest news
- About
 - Clergy – who's who
 - Organisations within St Paul's
 - History
 - Fell Church
 - The Arkwright Story
 - Publications and policies
 - Donations
 - Ecochurch
- Worship – times, special services
- Life events, eg baptisms, weddings
- Community - social events, Churches Together
- What's on – calendar
- Contact

Links can be found to The Way (the online newspaper of the Church in Cumbria), the monthly Youth Trust newsletter, and the monthly newsletter of Churches Together in Cumbria which can all be read on-line.

Any comments are welcome – particularly anything that needs amending or updating.

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.

Rosemary Hoyle

ST PAUL'S CHURCH CHOIR

We are very grateful to Charles Edmondson, for covering all our services during 2025.

Our choir members are: Rosemary Hoyle, Sylvia Otway, Joyce Leach, Christine Parkinson, Margaret Wilson, Helen Hill, Jill Wigfall and Susan Simpson.

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 occasional weddings and funerals. However, being a member of a choir is a most enjoyable experience, and we are privileged to lead the singing in our worship each week. I would 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 it is also available on the web site.

The content is varied. Regular items each month include pages devoted to our sister parish of St Peter, Field Broughton, the Diocese, and Ecochurch, as well as details of worship, extracts from the Registers, and dates for the diary. We feature 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. We had a regular series on '*How We came to Grange*' which was very popular', but have now exhausted that subject and are looking for a replacement. News of our young people has been suggested following two inspirational stories of former members of Edward Bear Club, but folk seem reticent about sharing news of grandchildren/great grandchildren. We are genuinely interested to hear about good news!

We take this opportunity to thank all those who contribute articles or items of interest. Special thanks go to Andrew Little who faithfully collects measurements of monthly rainfall. 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! If you come across something that interests you – perhaps on Google or in the press - or a book/film/documentary you could recommend, let us know.

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
Pat & Chris Brown	Helen Hill	Fiona Whalley
Alan Wheatley	Rosemary Hoyle	

Rosemary Hoyle – Cleaning Team Co-ordinator

EASYFUNDRAISING ACTIVITY

St Paul's Church is signed up to easyfundraising, which started in December 2011 – so far St Paul's Church has received £704.32 - £43.12 in 2025. 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 two 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.

Three other funds were closed during 2025

- **The holding fund** – This contained a £100 deposit for a wedding fee. As below the deposit has been transferred to the general fund and the fund closed.
- **The restricted heating fund** – This was started on 30th November 2024. It was set up only to fund the project to replace the gas central heating boilers at St Paul's Church. Its contents have been spent and the fund has been closed.
- **The Benefact Trust grant** – As below this was a grant awarded to assist with the new gas heating boiler project for St Paul's Church. This was a restricted fund which has been spent and closed.

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 2025 was 0.9% lower than in 2024. This compares with the decrease of 6.7% in 2024 from 2023.

Income in 2025 from regular stewardship and collections and offertory increased by 2.2% from 2024.

There were six church funerals and four crematorium funerals in 2025 compared with seven church funerals and four crematorium funerals in 2024. There were no weddings in 2025 compared with one in 2024. Fee income was slightly higher in 2025 because of the fees for a funeral. This was caused by fees for a funeral at the end of 2024 not being received until early 2025.

Income in 2025 from tax refunds and refreshments was almost the same as in 2024.

Income in 2025 from legacy and donations, magazine sales, fund raising and interest were down from 2024. However as below fund raising expenses were also down.

Income in 2025 from printing and advertising and car parking increased from 2024.

Approximately 58% of St Paul's income in 2025 was derived from stewardship giving and church collections compared with 57% in 2024.

Approximately 14.2% of income came from gift aid and GASDS in 2025 compared with 13.6% in 2024.

In 2025 approximately 21.3% of the income 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 2024.

In 2025 approximately 6.5% of the income came from magazine sales, flowers, sundries and interest compared with 6.3% in 2024.

Income for flowers is extremely low. However, the flower team is very resourceful and produce excellent arrangements at modest cost.

A significant portion of the Parish's income is used in paying the parish offer. This was £29,012.40 in 2025, compared with £24,000 in 2024, £22,000 in 2023, £20,000 in 2022 and 2021 and £36,294 in 2020. Expressed as a proportion of total income this represented 44.9% in 2025, compared with 36.8% in 2024, 31.5% in 2023, 29.8% in 2022, 35% in 2021 and 60% in 2020.

During 2025 the year £1,219.05 was donated to various charities and £960.80 was also collected on behalf of and paid to specific causes as detailed in the PCC report.

On 30/5/25 the Parish Office changed from an analogue 'phone system to a digital one, giving annual savings of approximately £160 per year

On 1/10/25 the Parish left the Church of England Energy Basket and entered new direct contracts with E.ON Next for St Paul's and for the Fell Church. These were for electricity at both churches and for gas at St Paul's. The standing charges for the above contracts are much lower than for the previous contracts leading to as approximate total annual saving based upon the same consumption of one third.

At the end of 2025 the general fund balance was £50,645.64 including £38.44 in the flower float and £35.12 in the office float compared with £57,293.49 including £23.94 of cash held in the flower float at the end of 2024. As in the PCC Secretary's report, £953.08 of VAT refunded in 2025 under the Listed Places of Worship (LPOW) grant scheme for work on the gas heating boiler project paid for from the General Fund was put into the Designated Building Fund to rebuild it after the expenditure on the gas heating boiler project.

DESIGNATED FUNDS

Designated Building Fund (DBF)

The fund value was £0.47 at the start of 2025 and £2,175.10 at the end of 2025. Total income was £12,624.02 including card sales, donations and GASDS. Included also in this total of £12,624.02 were proportions of Listed Places of Worship (LPOW) grants which totalled £5,459.03 and a £5,000 legacy. For the new gas heating project £10,557.70 including VAT was spent on payments for the delivery of materials and their installation and a new door for the cellar/boiler room of St Paul's.

RESTRICTED FUNDS

RESTRICTED HEATING FUND (RHF)

The fund balance was £1,133.48 at the start of the year and was zero on 14/5/25 when it was closed. Income in 2025 from donations and gift aid and card sales totalled £1,385.66. In addition, £482.17 of VAT refunded under the Listed Places of Worship (LPOW) Scheme was received. This made a total for income of £1,867.83. £2,893.00 was spent on the gas

heating boilers. After all payments for the gas heating boiler project had been made, £108.31 was left in the fund. £108.17 of this was VAT refunded under the LPOW grant scheme after the final payments had been made. In consultation with the Diocese of Carlisle the £108.31 was moved into the Designated Building Fund (DBF) since payments had been made from the DBF because of a low balance in the RHF. The Diocese advised that the money left in the RHF was an expense due to the DBF.

BENEFACT TRUST GRANT - RESTRICTED FUND

A grant of £1,750 was received from the Benefact Trust to assist with the cost of the new gas heating boilers. This has been spent accordingly.

HOLDING FUND

The holding fund contained a wedding deposit of £100 for at least four years. There is neither any paperwork to show where it came from nor any paperwork to link it to a future wedding. As advised by the Diocese of Carlisle this £100 has been transferred to the General Fund.

New Heating Boiler Project Cost 2024 & 2025

The total gross cost of the completed gas heating boiler project from 2024 to 2025 was £37,199.20. The net cost after deducting VAT refunded under the Listed Places of Worship Grant Scheme and after deducting the Benefact Trust grant of £1,750 was £29,286.

BANK BALANCES

The total amount in the banks across all of the funds at the end of 2025 was £52,820.74 compared with £58,527.44 at the end of 2024.

CollecTin Device

A CollecTin device on loan from the Diocese of Carlisle was set up on 24/11/25. It raised a net total of £422.96 in donations during the period of the Christmas Tree Festival which were split between the Parish and the North West Air Ambulance Charity.

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 2025

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 2025 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

HARON TURNER FCA

S. Turner 08/04/2026

Receipts and payments account

General Fund

Receipts

	2025 £	2024 £
Stewardship	36163.00	35533.31
Collections & Offertory	2620.58	2416.93
Tax Refunds	9230.36	9244.26
Legacy/Donations	1828.20	2369.45
Receipts from Church Activities		
Fees from weddings and funerals	1526.00	1420.00
Parish Magazine Sales	642.93	775.82
Printing and Advertising	1837.30	1108.48
Car Park and Church Lettings	1795.00	1530.00
Refreshments	1073.79	1037.89
Flowers	2.80	0.00
Fund Raising Event	5975.30	6404.35
Sundry Receipts	135.00	44.50
Interest	<u>1856.49</u>	<u>3375.80</u>
Total Receipts	64,686.75	66,260.79

Payments

Parish Offer	29,012.40	24,000.00
Deanery Levy	50.00	50.00
Wages	12,823.20	12,689.63
Insurance	4554.83	4325.60
Utilities	7236.40	9469.74
Clergy Expenses	1333.75	776.85
Building Maintenance	7116.29	7616.55
Services/Altar/Books/Music	1440.19	896.15
Office/Postage/Stationery/Phone	4211.02	5399.13
Refreshments	369.01	555.50
Flowers	260.00	270.00
Fundraising Expenses	863.09	1131.41
Independent Examiner Fee	276.00	270.00
Sundry	<u>569.37</u>	<u>676.46</u>
Total Payments	70,115.55	68,118.02

Excess receipts of payments	-5428.80	-2857.23
Charitable Giving	<u>-1219.05</u>	<u>-1348.91</u>
Surplus/(Deficit) for the period	-6647.85	-4206.14

Attributable bank balance at 1 January	57293.64	61499.63
Attributable bank balance at 31 December	50645.64	57293.49

January

Cash In Flower Float	23.94	0.00
Cash In Office Float	0.00	0.00
Lloyds Bank	4842.13	9708.01
CCLA	52427.42	51791.62
Total	57293.49	61499.63

31 December

Cash In Flower Float	38.44	23.94
Cash In Office Float	35.12	0.00
Lloyds Bank	7088.17	4842.13
CCLA	43483.91	52427.42
Total	50645.64	57293.49

Receipts and payments account – Designated Building Fund

Year ended 31 December 2025	Year ended 31 December 2024
Building Fund £	Building Fund £
Receipts	
Bequest	5000.00
Card Sales	128.10
Donations Christmas	960.94
Tree Festival	
Donation Bay	750.00
Community	
Singers	
Donation Pictures	85.00
LPOW	5459.03
<u>GASDS</u>	<u>240.95</u>
Total	12624.02
Payments	
Barry Coward	1332.00
Oncore Specialist	
<u>Heating</u>	<u>9225.70</u>
Total	10557.70
	16060.00
Excess of receipts over payments	2066.32
	(16060.00)
Transfers between	108.31
Funds	
From Restricted	
Heating Fund	
Surplus/deficit for the period	2174.63
	(16060.00)
Attributable bank balance at 1 January	0.47
	16060.47
Attributable bank Balance at 31 December	2175.10
	0.47

Receipts and payments account – Restricted Heating Fund

	Year ended 31 December 2025		Year Ended 31 December 2024	
	Heating Fund £		Heating Fund £	
Receipts				
Card Sales	15.90		23.00	
Cancer Drop In Donations	339.76			
Christmas Tree Festival			688.82	
Donations Pictures	155.00			
Donations Church Members	700.00			
LPOW	482.17			
Gift Aid	175.00			
Concert			200.56	
GASDS			221.10	
	1867.83		1133.48	
Payments				
Oncore Specialist Heating	2893.00			
	2893.00			
Transfers between Funds	108.31-	-		-
Moved To Designated Building Fund				
Surplus / deficit for the period	(1133.48)		1133.48	
Attributable bank balance at 1 January	1133.48		0.00	
Attributable bank balance at 31 December	0.00		1133.48	

Financial Statements for the period ended 31 December 2025

Statement of Asset and Liabilities

As at 31 December 2025

MONETARY ASSETS

	General Fund	Designated Fund Building	Restricted Heating	Holding Account	Total
	£	£		£	£
CCLA	43,483.91	0.47	0.00	0.00	43,484.38
Lloyds	7,088.17	2174.63	0.00	0.00	9262.80
Cash In Office Float	35.12				35.12
Cash In Flower Float					38.44
	38.44				
	50,645.64	2175.10	0.00	0.00	52,820.74

NOTE

A grant of £1750, not included in the above table, from the Benefact Trust was banked on 5/2/25 and was spent on the heating project on 12/2/25.

As at 31 December 2024

MONETARY ASSETS

	General Fund	Designated Fund Building	Restricted Heating	Holding Account	Total
	£	£	£	£	£
CCLA	52,427.42	0.47	0.00	0.00	52,427.89
Lloyds	4842.13	0.00	1133.48	100.00	6,075.61
Cash In Office Float					
Cash In Flower Float					
	23.94				23.94
	57,293.49	0.47	1133.48	100.00	58,527.44

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 2025.
3. There is no record of the historical cost of any other non-monetary assets.

St Pauls Church Grange over Sands

Trust Fund Accounts 2025

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

	2025 £	2024 £
Receipts		
Interest	516.37	592.90
Payments		
Disadvantaged support	165.82	0.00
Excess of receipts over payments	350.55	592.90
Attributable bank balance at 1 January	12541.46	11,948.56
Attributable bank balance at 31 December	12,892.01	12,541.46
Represented by:		
Cash at bank		
Nat West A/c 83281266	619.86	583.33
CDBF Ac D 01274	4,731.24	4,731.24
+ CCLA A/c CB3038489	7,540.91	7,226.89
	12,892.01	12,541.46

Bertha Trotter Bequest

	2025 £	2024 £
Receipts		
Interest and bank compensation	840.81	975.98
Donations		
Payments		
	970.00	1,200.00
	970.00	1,200.00
Excess of receipts over payments	(129.19)	(224.02)
Attributable bank balance at 1 January	19,933.53	20,157.55
Attributable bank balance at 31 December	19,804.34	19,933.53
Represented by:		
Cash at bank		
Nat West A/c 83289569	75.14	175.14
CDBF Ac D 1942	18,396.38	17,630.31
CCLA A/c CB3039786	1332.82	2,128.08
	19,804.34	19,933.53