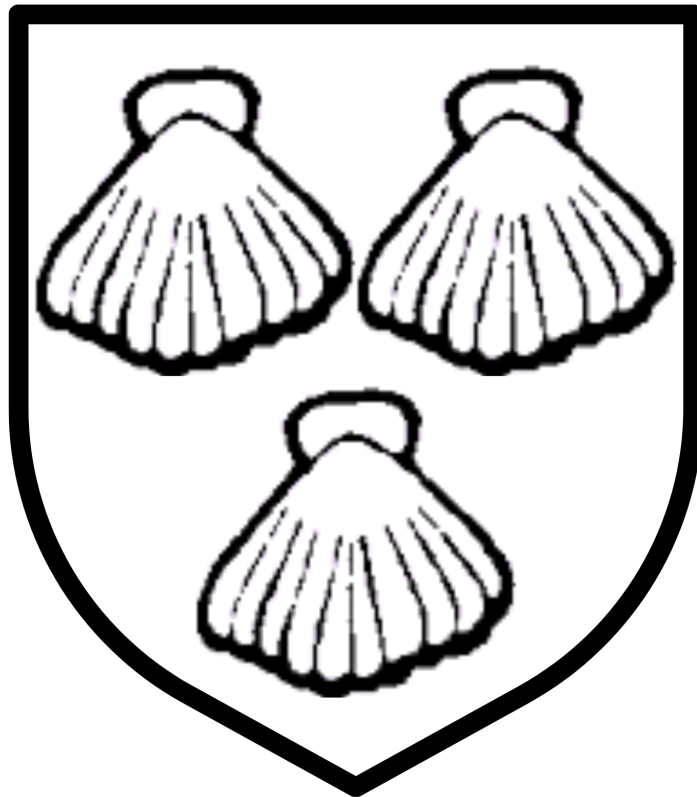


The Parochial Church Council
of The Parish Church of
Saint James, Arnside with Storth
in The Diocese of Carlisle



Annual Parish Report and Financial Statements
for the year ended 31st December 2025

Contents

| | | | | | | | | | |
|--|-----|-----|-----|-----|-----|-----|-----|-----|-------|
| Reference and Administration Information | ... | ... | ... | ... | ... | ... | ... | ... | 3 |
| Members of the Parochial Church Council | ... | ... | ... | ... | ... | ... | ... | ... | 4 |
| Structure, Governance and Management | ... | ... | ... | ... | ... | ... | ... | ... | 5 |
| PCC Secretary’s Report | ... | ... | ... | ... | ... | ... | ... | ... | 6 |
| Reports on Financial Statement 2025 | ... | ... | ... | ... | ... | ... | ... | ... | 7-9 |
| Accounting Policies | ... | ... | ... | ... | ... | ... | ... | ... | 10 |
| Statement of Accounts and Storth Account | ... | ... | ... | ... | ... | ... | ... | ... | 11 |
| Fabric Account, School Bible Account and Flower Account | ... | ... | ... | ... | ... | ... | ... | ... | 12 |
| Storth Expendable Endowment Fund and Annie Pickering Endowment Account | ... | ... | ... | ... | ... | ... | ... | ... | 13 |
| Statement of Assets and Liabilities (SOAL) | ... | ... | ... | ... | ... | ... | ... | ... | 14 |
| Independent Examiner’s Report | ... | ... | ... | ... | ... | ... | ... | ... | 15 |
| Christian Giving Report | ... | ... | ... | ... | ... | ... | ... | ... | 16 |
| Health and Safety | ... | ... | ... | ... | ... | ... | ... | ... | 17 |
| Church Fabric Report | ... | ... | ... | ... | ... | ... | ... | ... | 18 |
| Safeguarding Report | ... | ... | ... | ... | ... | ... | ... | ... | 19 |
| Deanery Synod Report | ... | ... | ... | ... | ... | ... | ... | ... | 20-21 |
| Kent Estuary Mission Community Report | ... | ... | ... | ... | ... | ... | ... | ... | 22-24 |

Annual Report of the Parochial Church Council *for the year ended 31st December 2025*

The Parish Church of St James, Arnside is situated on Church Hill in the village of Arnside.

This parish is part of the Diocese of Carlisle within the Church of England and is closely involved, through their foundation, with the two Church of England Schools in the parish: Arnside National Primary and Storth Primary, electing Foundation Governors to serve on their respective Governing Bodies.

The parish church enjoys strong, flourishing and growing relationships with Arnside Methodist Church and Our Lady of Lourdes Roman Catholic Church as members of Arnside Christians Together. And, as part of the Diocesan (and county) vision of 'God for All' sits within the Kent Estuary Mission Community, working collaboratively in mission and ministry with local church communities – Church of England and Methodist – within Arnside, Beetham, Heversham, Levens, Storth and Milnthorpe.

The church is a Registered Charity in England and Wales (*Registered Charity Number: 1143293*).

Correspondence: The Reverend Andrew B Norman
The Parsonage
Stanley Street,
Beetham,
Milnthorpe,
Cumbria, LA7 7AS

telephone: 015395 62355
e-mail: revdabn@gmail.com
e-mail: stephs.mail@hotmail.co.uk (PCC Secretary)

Ex-Officio Members of the Parochial Church Council

Those who have served during 2025 are:

Incumbent The Reverend Andrew B Norman
(Priest-in-Charge)

Assistant Curate The Reverend Hannah Wallace

Lay Readers Ian Service
Lesley Jackson
Jenny Skinner

Churchwardens Ian Service elected APCM 2025
Edgar Shepherd elected APCM 2025

Elected Representatives to the Kendal Deanery Synod

Sandra Humphery elected APCM 2023 (*resigned November 2025*)
Lesley Jackson elected APCM 2024
Stephanie Woodburn elected APCM 2025

Members of the Parochial Church Council

| Name | Elected | |
|--------------------|---------|------------------------------------|
| Stephanie Griffith | 2023 | PCC Secretary |
| John Edwards | 2023 | |
| Barbara Holdsworth | 2023 | representing Storth Village Church |
| Elizabeth Hay | 2023 | representing Storth Village Church |
| Delyth Langdon | 2024 | |
| Michael Crabtree | 2024 | |
| Alan Mitchell | 2024 | PCC Treasurer |
| Susie Swire | 2025 | |
| Richard Hamer | 2025 | |
| Helen Leach | 2025 | co-opted by the PCC in April 2025 |

Members of the Standing Committee

The Reverend Andrew B Norman
The Reverend Hannah Wallace
Mr Edgar Shepherd
Mr Alan Mitchell
Mrs Steph Griffith
Mrs Lesley Jackson
Mrs Steph Woodburn

Parish Safeguarding Officer

Yvonne Service re-appointed APCM 2025

Electoral Roll Officer

Yvonne Service re-appointed APCM 2025

Bank

Barclays Plc., 9 Highgate, Kendal, LA9 4DF
Virgin Money, 45, Penny Street, Lancaster, LA1 1UE

Independent Examiner

Dr David Knox re-appointed APCM 2025
Number 12
Inglemere Gardens
Arnside
Carnforth
LA5 0BX

Structure, Governance and Management

The Parochial Church Council is a corporate body established by the Church of England, in accordance with the Parochial Church Councils (Powers) Measures 1956 (as amended). Its members are elected at the Annual Parochial Church Meeting (APCM), in accordance with the Church Representation Rules (contained in Schedule 3 of the Synodical Government Measure 1969 (as amended) and the Church Representation Rules 2020 (and subsequently revised in 2025). The PCC has complied with the duty under Section 5 of the Safeguarding and Clergy Discipline Measure 2016 (see Safeguarding report page 19).

The Priest-in-Charge, Assistant Curate, Lay Readers, Churchwardens and Deanery Synod representatives are ex-officio members of the Parochial Church Council. The continuing relationship between the parish church and Storth Village Church (an ecumenical church, which meets in a Methodist building) enables two further ex-officio members of the PCC from SVC, both of whom are registered on the Church Electoral Roll of the Benefice. All those attending public worship regularly are encouraged to register to join the Church Electoral Roll and are then eligible to stand for election to the PCC.

Standing Committee: The PCC is required to appoint a Standing Committee by law. It has power to transact business of the PCC between its meetings, subject to any directions given by the Council. Its membership is constituted as follows: Clergy, Churchwardens, PCC Treasurer, PCC Secretary and two members of the PCC.

Objectives and Activities: The Parochial Church Council of St James has the responsibility of co-operating with the Priest-in-Charge (The Reverend Andrew B Norman) in promoting, in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social, and ecumenical as stated in the Parochial Church Council (Powers) Measure 1956 as amended.

The mission of the church could be said to encompass: regular **public worship** open to all preaching the word of God and administering the sacraments of the Church; the provision of **sacred space** for personal prayer and contemplation; **pastoral work**, including visiting the sick and bereaved; **teaching** of the Christian faith through sermons, courses and small groups; promotion of the Christian faith through the staging of **events and meetings and gatherings**; promoting the **whole mission** of the Church with activities for people of all ages; supporting other **charities** in the United Kingdom and overseas.

These objectives are encapsulated and progressed through the Diocesan ecumenical strategy '*God for All*'. This vision encompasses four themes: **follow daily, speak boldly, care deeply, tread gently**, which inspires the work of the Parochial Church Council and wider church community. This is done in collaboration with our ecumenical partners in Arnside village through Arnside Christians Together, and with fellow church communities across the Kent Estuary Mission Community, which is increasingly seen in the Diocese as providing the structure for mission and ministry into the future.

Further information about the '*God for All*' vision can be found here: www.godforall.org.uk and www.kentestuarymissioncommunity.com.

The Parochial Church Council has ensured that a robust risk assessment is in place, which has been regularly reviewed and updated.

Honorary Secretary's Report

As of 1st January 2026, there were **64** on the Electoral Roll of the parish, as prepared for the Annual Parochial Church Meeting held in 2025. As is statutory every six years, this was a new roll, prior to this the Electoral Roll was 105. It is believed that the new Roll more accurately reflects the worshipping congregation at St James'.

In the month of October 2025, the average adult Sunday attendance over the four Sundays (over both the 8.00am and 9.30am services) was 45 plus 7 children. 'Junior Church' held every Sunday (during term time) in the Church Room provides an age-appropriate way for children to engage worship, deepen their knowledge of the Bible and share in the life of the Church.

On Wednesdays during term-time, around 97 children from Arnside National Church of England Primary School (together with a varying number of adults) attend School Church.

Messy Church (hosted at Arnside Methodist Church) continues to be organised and run collaboratively (between St James' and Arnside Methodist Church) meeting on the second Friday of each month. During 2025 this has successfully engaged with an increasing number of families from the village. This work has been supported further by the commitment of Arnside Christians Together in hosting three special celebrations each term during 2025 seeking to reach out to children and families, these being: Pancake Party in March, a summer party (to celebrate the one hundred and fiftieth anniversary of the Methodist Church in July and the Light Party in October.

In addition to this various services during 2025 were led in conjunction with Arnside Christians Together, including those at Christmas and Easter and the monthly 'Rest' series of services, together with marking other special events in the year including: The Week of Prayer for Christian Unity, Christian Aid Week, and Sea Sunday.

During 2025 the following occasional offices were conducted:

| | |
|-----------------------------------|----------|
| Baptisms | 7 |
| Marriages | 1 |
| Funerals (in the church building) | 5 |
| Funerals (held elsewhere) | 8 |

During 2025 the Parochial Church Council met on the following dates:

| | |
|-----------------------------|---------------------------|
| 8th January 2025 | (10 present, 6 apologies) |
| 19th March 2025 | (12 present, 4 apologies) |
| 30th April 2025 <i>APCM</i> | (13 present, 3 apologies) |
| 9th July 2025 | (12 present, 5 apologies) |
| 10th September 2025 | (13 present, 4 apologies) |
| 12th November 2025 | (16 present, 1 apology) |

During the course of the year the Standing Committee met when required to conduct the business of the PCC and deal with any pressing issues that needed to be addressed. The minutes of these minutes were circulated to the full PCC for their approval and agreement. The PCC continues to meet bi-monthly.

Stephanie Griffith
PCC Secretary

Report on Financial Statements

The 2025 accounts have been produced on a receipts and payments basis as in previous years.

The value of C of E Bank Income Investment Units fell by 4% so there is a slight fall in asset values to be expected in equity-based investments. Income arising from our investments, however, was maintained.

The freewill offering fell by 3%. Collections in the plate fell by 55%, but PCC fees (mainly funerals) rose by 43%. There were no legacies in the year but an anonymous donation of £1,000. Energy costs were comparable to last year and remained high.

Our Gift Aid recovery at St James' from HMRC fell from £8,068 last year to £4,582, this was due mainly to missing two claims on account of new codes having to be established with HMRC. As of early 2026 new claims have been submitted.

Major projects have been completed during the year. To cover this £30,000 of C of E Units were sold and transferred to the Fabric Fund. The main project was repairs to the roof of the north aisle parapet which came in substantially under budget at £13,860, also completed was a rebuild of the dwarf limestone wall to the north of the church grounds £8,640. Some wooden door frames and replacement guttering and downpipes were completed £710.

The exterior of the church was repainted and included in the maintenance costs of the General Fund £3,850.

Looking ahead, The PCC approved a 3% rise in the Mission Offer to the Diocese, this will rise from the current offer of £46,700 to £48,100. A stewardship letter was circulated in the autumn of 2025, and there has been a response to a request for individuals to reconsider their free will offering donations. As mentioned earlier energy costs will remain high, and it is difficult to predict gas prices a year ahead when we will have to search for a new tender. A recent change to our electricity contract only managed to peg last year's price.

We are looking for more support for the Finance Team. If you can help, please let us know.

We are very grateful to Dr David Knox, who as always provides a very thorough examination of our accounts and procedures.

Alan Mitchell
PCC Treasurer

Policies relating to the work of the Parochial Church Council

All policies reside with the PCC minutes with copies in the church vestry and can be viewed by anyone who wishes to see them. The policies are also marked when last reviewed and updated by the PCC.

The PCC does not believe that The Parish of St James is subject to any substantial risks beyond the liabilities disclosed in the financial statements. The PCC has no employees who are paid for their work. It holds public and liability insurance policies.

Risk Assessment Policy

The PCC has a Risk Assessment policy and a Risk Assessment Register, which is reviewed on a regular basis. All financial activities are carried out according to the Charity Commission's guidance. The PCC also has a Bribery and Corruption Policy that ensures financial transactions are fully transparent.

Health and Safety

The PCC's Health and Safety Officer reviews the maintenance of the premises on a regular basis and reports any concerns to the PCC. An accident book and first aid equipment is located in the kitchen in the Church Room.

Reserves Policy

PCC has agreed to invest any surplus funds balances with the CBF Church of England Deposit Fund. Balances of the funds held are shown separately against each fund in the financial report of this APCM pack.

Safeguarding

The PCC has adopted the Safeguarding policy of the Church of England '*Promoting a Safer Church*'. This was reaffirmed in 2025. All Safeguarding posters and information are displayed at the back of church, ensuring that everyone knows that Safeguarding is both a priority and the responsibility of all. All those required (by the Church of England) have undertaken the relevant Safeguarding Training. This includes: Leadership Safeguarding Training (for the Priest-in-Charge, Lay Readers and the Parish Safeguarding Officer) Basic and Foundation Safeguarding Training for all PCC members and those involved in work with children and vulnerable adults. All members of the PCC have also undertaken the Raising Awareness of Domestic Abuse Training. All Safeguarding Training is renewed and reviewed every three years, using the Church of England's online Safeguarding training portal. All recruitment happens within a Safer Recruitment framework, following Diocesan advice, and with help from the Christian charity *thirtyone:eight*. Our Parish Safeguarding Officer is Yvonne Service, and we are grateful for the work of the Diocesan Safeguarding Team, especially the Diocesan Safeguarding Officer, Jo Van Lachterop.

Connected organisations and charities

The PCC is responsible for the activities and management of the Annie Pickering Charity No. 500252, details of whose assets and their management are shown in the Financial Statements.

Accounting and Reporting Responsibilities

The PCC is responsible for preparing financial statements for each financial year, which give a true and fair view of the parish's financial activities during that year and of its financial position at the end of the year.

In preparing those financial statements, the PCC should follow best practice and:

- Select suitable accounting policies and then apply them consistently;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements;
- Prepare the financial statements on a going concern basis unless it is inappropriate to presume that the PCC will continue in operation.

The PCC is responsible for:

1. keeping accounting records which disclose with reasonable accuracy at any time the financial position of the Parish of St James and enable it (the PCC) to ensure that the annual financial statements comply with the Charities Act 2011 and the Church Accounting Regulations 2006.
2. Safeguarding the assets of St James and taking reasonable steps for prevention and detection of fraud and other irregularities.

This Annual Report and Financial Statement was approved by the PCC on Wednesday 11th March 2026.



The Reverend Andrew B Norman

Accounting Policies

Basis of financial statements

The financial statements have been prepared under the Church Accounting Regulations 2006 on a receipts and payments basis. The financial statements have been prepared under the historical cost convention except for investment assets, which are shown at market value. The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include accounts of church groups that owe their main affiliation to another body, nor those that are informal gatherings of church members.

Fund accounting

Endowment Funds are funds, the capital of which must be retained either permanently or at the PCC's discretion; the income derived from the endowment is to be used either as restricted or unrestricted income depending upon the purpose for which the endowment was established in the first place.

Restricted Funds comprise (a) income from endowments which is to be expended only on the restricted purposes intended by the donor, and (b) revenue donations or grants for a specific PCC activity intended by the donor. Where these funds have unspent balances, interest on their pooled investment is apportioned to the individual funds on an average balance basis.

Unrestricted Funds are income funds which are to be spent on the PCC's general purposes.

Designated Funds are general funds set aside by the PCC for the use in the future. Project funds are designated for particular projects for administration purposes only. Funds designated as invested in fixed assets for the PCC's own use are abated in line with those assets' annual depreciation charges in the SOFA. Designated funds remain unrestricted and the PCC will move any surplus to other general funds.

Incoming resources

Planned giving, collections and similar donations are recognised when received. Tax refunds are recognised when the incoming resource to which they relate is received. Grants and Legacies are accounted for when the PCC is entitled to the use of the resources, their ultimate receipt is considered reasonably certain and the accounts due are readily quantifiable. Dividends are accounted for when declared receivable, interest as and when accrued by the payer. All incoming resources are accounted for gross.

Resources expended

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding or constructive obligation on the PCC. The diocesan parish share expected to be paid over is accounted for when due. All other expenditure is generally recognised when it is incurred and is accounted for gross.

Fixed assets

Consecrated and benefice property is not included in the accounts in accordance with s.10(2)(a) and (c) of the Charities Act 2011. Movable church furniture held by the vicar and churchwardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed in the church's inventory, which can be inspected (at any reasonable time). For anything acquired prior to 2000 there is insufficient cost information available and therefore such assets are not valued in the financial statements. Subsequently no individual item has cost more than £1,000 so all such expenditure has been written off when incurred.

Statement of Accounts

| The Parish Church of St James, Arnside | | | | | |
|---|---------------------------------------|---------------|---------------|----------------------------|---------------|
| STATEMENT OF ACCOUNTS FOR THE YEAR ENDING 31ST DECEMBER 2025 | | | | | |
| GENERAL ACCOUNT - UNRESTRICTED FUND | | | | | |
| 2024 | Receipts | 2025 | 2024 | Payments | 2025 |
| 24,457 | Gift Aided Planned Giving | 24,225 | 99 | Cost of generating funds | 154 |
| 2,696 | Other Planned Giving | 2,691 | 1,721 | Charitable Donations | 658 |
| 4,844 | Collection at Services | 2,171 | 38,876 | Arnside Parish Share | 38,876 |
| | - Gift Day Donations | - | 584 | Salaries & Support | 132 |
| 10 | Other Voluntary Giving | - | 2,042 | Incumbent Expenses | 2,020 |
| 580 | Donations Non-Recurring | 1,180 | 1,092 | Assistant Clergy Expenses | 1,097 |
| 8,069 | HMRC Tax Recovered | 4,582 | 71 | Mission & Evangelism costs | 270 |
| 10,000 | Legacies | - | 9,034 | Church Running Expenses | 11,645 |
| | - Grants Recurring | - | 5,368 | Church Utilities | 5,615 |
| | - Grants Non-Recurring | - | | - Bookstall | - |
| 425 | Fund Raising Events | - | | - Magazine | - |
| 6,505 | Investment Income | 6,625 | | - Governance Costs | - |
| 862 | PCC Fees | 1,518 | 5,033 | Major Works | - |
| 480 | Use of Church Facilities | 970 | | | |
| | - Bookstall | - | | | |
| | - Magazine | 10 | | | |
| 58,927 | Total Receipts | 43,972 | 63,921 | Total Payments | 60,468 |
| (4,993) | Excess of Receipts over Payments | (16,496) | | | |
| 13,262 | Transfers between funds | 13,579 | | | |
| | - Transfers between funds - Storth | - | | | |
| | - Transfers between funds | - | | | |
| (10,000) | Purchase CBF Shares | 0 | | | |
| (1,731) | Net Movement of Fund | (2,917) | | | |
| 36,006 | Bank Accounts as at 1/1/2025 | 34,275 | | | |
| 34,275 | Bank Accounts as at 31/12/2025 | 31,358 | | | |
| Purpose: The General Unrestricted funds of the PCC. | | | | | |

| STORTH ACCOUNT - DESIGNATED FUND | | | | | |
|---|---------------------------------------|--------------|--------------|---------------------------|--------------|
| 2024 | Receipts | 2025 | 2024 | Payments | 2025 |
| 600 | Gift Aided Planned Giving | 600 | 7,824 | Storth Parish Share | 7,824 |
| | - Other Planned Giving | - | | - Charitable Donations | - |
| 150 | HMRC Tax Recovered | 150 | | - Church Running Expenses | - |
| | - Donations | - | | | |
| | - Legacies | - | | | |
| 80 | Investment Income | 69 | | | |
| 830 | Total Receipts | 819 | 7,824 | Total Payments | 7,824 |
| (6,994) | Excess of Receipts over Payments | (7,005) | | | |
| 7,739 | Transfers between funds | 6,845 | | | |
| 745 | Net Movement of Fund | - | | | |
| 1,384 | Bank Accounts as at 1/1/2025 | 2,129 | | | |
| 2,129 | Bank Accounts as at 31/12/2025 | 1,970 | | | |
| Purpose: A designated fund for the work of the Anglican church in Storth. | | | | | |

FABRIC ACCOUNT - RESTRICTED FUND

| 2024 | Receipts | 2025 | 2024 | Payments | 2025 |
|---|---------------------------------------|--------------|------|-------------------------|---------------|
| | - Fund Raising Events | - | | - Fund raising costs | - |
| 100 | Donations | - | | - Church Maintenance | - |
| 11 | Investment Income | 10 | | - Major Works and Fees | 23,210 |
| | - Legacies | - | | | - |
| | - Grant received | - | | | - |
| 111 | Total Receipts | 10 | | - Total Payments | 23,210 |
| 111 | Excess of Receipts over Payments | - 23,200 | | | |
| | - Transfer between funds | 30,000 | | | |
| 111 | Net Movement of Fund | 6,800 | | | |
| | - | | | | |
| 2,145 | Bank Accounts as at 1/1/2025 | 2,257 | | | |
| 2,257 | Bank Accounts as at 31/12/2025 | 9,057 | | | |
| Purpose: A Restricted fund for the maintenance and major repairs to the church building and roof, and also including the organ, heating, plumbing and electrical systems within the church. | | | | | |

SCHOOL BIBLE ACCOUNT- RESTRICTED FUND

| 2024 | Receipts | 2025 | 2024 | Payments | 2025 |
|--|---------------------------------------|------------|------|-------------------------|----------|
| | Donations | - | | Grants of school bibles | - |
| | - HMRC Tax Recovered | - | | | - |
| | Total Receipts | - | | Total Payments | - |
| | Excess of Receipts over Payments | - | | | |
| | - Transfers between funds | - | | | |
| | Net movement of Fund | - | | | |
| 232 | Bank Accounts as at 1/1/2025 | 232 | | | |
| 232 | Bank Accounts as at 31/12/2025 | 232 | | | |
| Purpose: A Restricted Fund to provide a bible to children leaving Arnside National School and Storth Church of England School. | | | | | |

FLOWER ACCOUNT- RESTRICTED FUND

| 2024 | Receipts | 2025 | 2024 | Payments | 2025 |
|--|---------------------------------------|------------|------|-----------------------|------------|
| 335 | Donations | 360 | 245 | Cost of Flowers | 348 |
| 335 | Total Receipts | 360 | 245 | Total Payments | 348 |
| 90 | Excess of Receipts over Payments | 12 | | | |
| | - Transfers between funds | - | | | |
| 90 | Net movement of Fund | 12 | | | |
| 26 | Bank Accounts as at 1/1/2025 | 116 | | | |
| 116 | Bank Accounts as at 31/12/2025 | 129 | | | |
| Purpose: A Restricted fund for flowers and floral arrangements in church | | | | | |

STORTH EXPENDABLE ENDOWMENT FUND

| 2024 | Receipts | 2025 | 2024 | Payments | 2025 |
|--|---|----------------|----------|-----------------------|----------|
| 1,939 | Income from CBF Investment Units | 1,845 | - | | - |
| 1,939 | Total Receipts | 1,845 | - | Total Payments | - |
| 1,939 | Net movement of Fund | 1,845 | | | |
| 5,800 | Sale of CBF Investment units | 5,000 | | | |
| | - Transfer to General Fund | - | | | |
| (7,739) | Transfer to Storth Fund | (6,845) | | | |
| | - Net Movement of Fund | - | | | |
| | - Bank Accounts as at 1/1/2025 | - | | | |
| | - Bank Accounts as at 31/12/2025 | - | | | |
| Purpose: A Expendable Endowment fund being the sale proceeds of the former Storth Church Building. To provide funding for Storth Church | | | | | |

ANNIE PICKERING ACCOUNT PERMANENT ENDOWMENT FUND

Registered Charity in England & Wales. Charity No: 500252

| 2024 | Receipts | 2025 | 2024 | Payments | 2025 |
|--|---|-----------------|----------|-----------------------|----------|
| 13,262 | Income from CBF Investment Units | 13,579 | - | | - |
| 13,262 | Total Receipts | 13,579 | - | Total Payments | - |
| 13,262 | Net movement of Fund | 13,579 | | | |
| (13,262) | Transfer to General Fund | (13,579) | | | |
| | - Net Movement of Fund | - | | | |
| | - Bank Accounts as at 1/1/2025 | - | | | |
| | - Bank Accounts as at 31/12/2025 | - | | | |
| Purpose: A Permanent Endowment fund being the Legacy Estate of Annie Pickering, for the mission and work of the church in Arnside. | | | | | |

Statement of Assets and Liabilities at 31st December 2025

| | Unrestricted | Designated | Restricted | | Restricted | Expendable Endowment | | Permanent Endowment | TOTALS | |
|--|--|----------------|---------------|----------------------|------------------|----------------------|----------------|---------------------|-----------------|----------------|
| | | | Fabric Fund | School Bible Fund | | Flower Fund | Storth Fund | | Fund | 2025 |
| Cash held | - | - | - | - | 129 | - | - | - | 129 | 116 |
| Current account | 3,028 | 863 | 8,845 | 232 | - | - | - | - | 12,968 | 10,104 |
| CBF Deposit Account | 27,580 | 1,107 | 231 | - | - | - | - | - | 28,918 | 28,789 |
| | 30,608 | 1,970 | 9,076 | 232 | 129 | - | - | - | 42,015 | 39,010 |
| Debtors | | | | | | | | | | |
| Income Tax recoverable as at 31/12/25 | 7,636 | - | - | - | - | - | - | - | 7,636 | 4,582 |
| Other Assets | | | | | | | | | | |
| CBF income Investment Fund Units (1) | 190,074 | - | - | - | - | 62,607 | 469,165 | - | 721,847 | 756,695 |
| <i>No. of Units held</i> | 8562.55 | - | - | - | - | 2820.37 | 21135.19 | - | | |
| CBF Accumulation Investment Fund Units (2) | - | - | 20,467 | - | - | - | - | - | 20,467 | 50,575 |
| <i>No. of Units held</i> | - | - | 329.9566 | - | - | - | - | - | | |
| Liabilities | | | | | | | | | | |
| Agency Funds | - | - | - | - | - | - | - | - | - | - |
| utilities, | 600 | - | - | - | - | - | - | - | 600 | 600 |
| Fund Balance as at 31/12/24 | 227,718 | 1,970 | 29,543 | 232 | 129 | 62,607 | 469,165 | 469,165 | 791,365 | 850,263 |
| FUNCTIONAL ASSETS | | | | | | | | | | |
| de-mountable staging | printer / copier | large barbecue | piano | tree stand | projector screen | | | | | |
| microwave cooker | water boiler (new) | carpet cleaner | 4 ladders | electric organ | | | | | | |
| overhead projector | television set | workmate bench | 3 kettles | electronic projector | | | | | | |
| NOTES | | | | | | | | | | |
| | Signed on behalf of the PCC of St James, Arnside: | | | | | | | | | |
| (1) | Investment funds unit price as at 31st December 2025 | | | | | | | | 11th March 2026 | |
| (2) | CBF Income investment fund units | 22.1983 | per unit | | | | | | | |
| | CBF Accumulator investment fund units | 62.0296 | per unit | | | | | | | (Chair) |
| | | | | | | | | | | (Treasurer) |


 A. J. Mitchell
 The Revd. A B Norman
 Arnside Norman
 11th March 2026

Independent Examiner's Report to the Parochial Church Council

I report on the financial statements of the Parochial Church Council for the year ended 31st December 2025, which are set out on pages 11 to 14.

Respective responsibilities of trustees and independent examiner

As the charity's trustees, you are responsible for the preparation of the financial statements. The charity's trustees consider that the audit is not required for this year (under section 145 of the Charities Act 2011 (the 2011 Act)) and the Charities (Accounts and Reports) Regulations 2008, and that an independent examination is needed.

It is my responsibility to:

- examine the financial statements under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 45(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of the examiner's statement

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

Independent examiner's statement

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

(1) which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 130 of the 2011 Act; and
- to prepare financial statements which accord with the accounting records and to comply with the accounting requirements of the 2011 Act

have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the financial statements to be reached.



David Knox Ph.D, B.Ed, ACIB, FCIE, KLJ, CMLJ
Fellow of the Association of Charity Independent Examiners
12 Inglemere Gardens, Arnside, Cumbria, LA5 0BX
1st April 2026

Christian Giving Report

Freewill Offering

| | | |
|-----------------------|------------|----------------------------|
| Gift Aid Contribution | £18,329.00 | (April to December 2024) |
| Tax Rebate | £4,582.29 | (received 10 January 2025) |

The following two claims would normally have been submitted in 2025, but delays by HMRC in providing new codes required to do this delayed this. As such the rebates have not been received until 2026.

Consequently, the following figures will be reported in the 2026 Accounts:

| | | |
|-----------------------|------------|----------------------------|
| Gift Aid Contribution | £23,914.00 | (January to December 2025) |
| Tax Rebate | £5986.89 | (received 21 January 2026) |

Gift Aid Small Donation Scheme

| | | |
|-------------|-----------|--------------------------------|
| Tax claimed | £3,984.00 | (April 2024 to end March 2025) |
| | £996.00 | (received 21 January 2026) |

Membership in the Freewill Offering Scheme

| | | |
|-----------------|----|------------------------------|
| Non-Gift Aid | 4 | |
| Gift Aid | 14 | |
| Standing Orders | 28 | (including 3 not gift aided) |

Sarah Comer
Freewill Offering Secretary

Health and Safety Report

During March 2025, all fire extinguishers and electrical equipment within the church building were checked and tested by G-Tech Fire Protection of Morecambe and found to be in working order. Those items that did not pass this check were duly disposed of and replaced.

Following discussions at PCC meetings, new warning signs in the vicinity of steps near to the Memorial Chapel and those leading into the Church Room from the choir stalls have been replaced and updated. This was as a result of instructions from the quinquennial architect, James Innerdale, as detailed in the Quinquennial Report.

The hazard of asbestos in the boiler room area still exists, as it has for several years. There are notices in the area indicating this problem. The Health and Safety executive are aware, as detailed in previous Annual Report.

All necessary amendments have been made to the contents of the church's Health and Safety manual and updated in relation to children and vulnerable adults. A copy of this is kept in the vestry safe.

Michael Crabtree
Health and Safety Officer

Church Fabric Report

(under Section 50 of the Ecclesiastical Jurisdiction and Care of Churches Measure 2018)

During 2025 the following works were completed and duly recorded in the church log book:

- Fire extinguisher appliances tested (March 2025) - G.Tech Electrical Solutions, Morecambe: **£41.25**
- Pat Testing of Portable Electrical Appliances (March 2025) - G.Tech Electrical Solutions, Morecambe: **£57.00**
- Take down and rebuild west boundary wall (October 2025) - Projection Property Services: **£8,640.00**
- Take down and reconstruct north aisle parapets with five new lead trays (October 2025) - Stephenson & Sons Ltd., Arnside: **£13,860.00**
- Repaint exterior of church including inside gutters (October 2025) - Pearson & Son, Arnside: **£3850.00**
- New gas meter cupboard door and frame and repairs to cellar door and new guttering and down pipe on the east end of the south aisle (October 2025) - Pearson & Son, Arnside: **£710.00**
- Replacement amplifier and testing system (December 2025) Audioworks, Bentham: **£363.00**

The Quinquennial Inspection was carried out in July 2025 by the newly appointed quinquennial architect James Innerdale (Reg Arch, AABC, SPAB Lethaby Scholar), who also advised on the larger aspects of the repair works to the church fabric completed during the second half of the year. This help was much appreciated and ensured that the repairs to the north aisle parapets was completed with good advice and sound judgement.

In the wake of the Quinquennial Inspection, it was noted and commended that the church fabric was in good condition, with James Innerdale praising the PCC for the careful, considerate and loving way it is looked after through a regular programme of maintenance and repair.

There remains issues with low level dampness in the toilet areas and failure of plaster-work to the east window in the Memorial Chapel. It is hoped that these problems will be addressed during 2026, alongside other works as advised in the Quinquennial Inspection Report.

This Report will guide our decisions regarding fabric works over the coming years, hopefully ensuring that the PCC can continue to keep the church building in good order as we look to the future.

Edgar Shepherd
Church Warden

Safeguarding Report

The Parish Church of St James has adopted and follows '*Promoting a Safer Church*', the Church of England's Safeguarding Policy for children, young people and adults. This was re-adopted by the newly constituted PCC at its first meeting in April 2025. There have been no safeguarding incidents or referrals or events in 2025.

At the time of writing, all relevant Safeguarding and DBS checking (completed through the Christian charity *thirtyone:eight*) is up to date.

The Reverend Andrew B Norman (Priest-in Charge), The Reverend Hannah Wallace (Assistant Curate), Ian Service (Lay Reader) Lesley Jackson (Lay Reader) and Yvonne Service (Parish Safeguarding Officer) have completed Basic, Foundation, Safer Recruitment, Domestic Abuse and Leadership Safeguarding training courses. Those members of the PCC from Storth Village Church have completed their Safeguarding Training with the Kendal Methodist circuit. Two members of the PCC will need to update relevant training later in 2026. A record of all training certificates is kept ensuring that records are kept up to date. Enhanced DBS (with barring information) certificates have been approved for twelve church members, including those assisting with Junior Church and the village Messy Church.

Safeguarding is understood, quite rightly as a matter of the highest priority and affirmed, through spoken announcements, posters and via parish communications (pew sheet) as everyone's responsibility. We seek to ensure that St James is both maintained and kept, that is a church that is safe for all, where Safeguarding is administered and promoted efficiently and effectively.

During 2025 the use of the Safeguarding Dashboard (as advised by the Diocesan Safeguarding Team) was adopted, allowing us to check progress and keep up to date with Safeguarding requirements and duties. This has proved very useful. The Dashboard is checked and updated regularly, at the time of writing the information on the Dashboard is up to date. At the end of 2025, all parishes in the Diocese of Carlisle were invited to adopt a Safeguarding Hub to help keep track of Safeguarding training and DBS checks. It is hoped that this will be adopted and put into action during 2026.

In all matters relating to Safeguarding the parish seeks to follow the latest guidance distributed by the Church of England and communicated via the Diocesan Safeguarding Officer (Jo Van Lachterop) and other members of the Diocesan Safeguarding Team.

A copy of the Church of England's Safeguarding policy '*Promoting a Safer Church*' is kept on display at the back of the church, with a further copy in the vestry. All relevant Safeguarding information posters are kept up to date on display at the back of church (and on the external church notice board) together with other associated Safeguarding documents (including the Parish Safeguarding Standards). A Safeguarding folder is kept in the vestry which collects together all these documents and information.

In all things we are mindful as a church that safeguarding is everyone's responsibility, and that it is everyone's duty to keep the church a safe place for all. The idea that we, at St James', are in some way immune is not tenable, and though we might be at a lower risk, Safeguarding continues to demand both our focused interest and attention - not least given the Safeguarding failures of the wider Church, including the Church of England, both past and present. We are thankful to everyone for their help, support and vigilance in continuing to make St James' a place for all.

Yvonne Service
Parish Safeguarding Officer

Kendal Deanery Synod Report

At the meetings of the Kendal Deanery Synod St James' is represented by the Priest-in-Charge and Assistant Curate as licensed clergy, alongside three elected lay members of the Deanery Synod: Lesley Jackson, Sandra Humphery and Steph Woodburn. The Deanery Synod is one of the important, essential and indeed canonical ways in which local parishes connect both to the Diocese and thus to wider Church of England.

There are, in the Kendal Deanery, three meetings of Synod each year, along with a Deanery Ascension Day service (held in 2025 at St Andrew's Sedbergh). There was also, following the success of the service 2024, a second Deanery Easter Vigil held on Easter Eve at Holy Trinity Kendal, which was – once again – valued and appreciated.

Each of the meetings of the Deanery Synod is mainly devoted to a particular 'spotlight' issue relating to questions of the church's mission and ministry, along with any necessary business (often relating to matters from Diocesan Synod) and a closing service of Compline.

The officers of the Deanery during 2025 were: The Reverend Canon Anne Pettifor (Rural Dean), The Reverend George Briggs (Assistant Rural Dean), Mr Peter Clarke (Secretary), Mr Charles Howarth (Lay Chair). During 2025, the Deanery also - in conjunction with the Diocese - employed a Deanery Network Youth Church Leader, Miss Lily-Beth Smith, who will seek to work across the communities of the Deanery with a particular focus on growing our connections with young people.

Spring Meeting

(held at St Thomas', Kendal)

Rachel Head outlined diocesan support for mission and ministry within Mission Communities. She stressed the importance of a "mixed ecology of church, open to all," encouraging "faithful improvisation" that draws on both inherited and innovative approaches. She introduced the gardening metaphor, now used across the diocese to help Mission Communities reflect on their life and priorities, highlighting the Garden Planner on the God for All website as a practical tool. Rachel also spoke about vocations, emphasising the need to nurture lay people of all backgrounds, enabling their vocation in church and everyday contexts. She underlined the importance of high-quality training in the development and support of both clergy and lay leaders.

Summer Meeting

(held at Barbon Village Hall)

Charlotte Tudway, the Diocesan Director of Education, presented the work of the Diocesan Board of Education, with its general role promoting education that is consistent with the Church of England as well as its specific role with Church schools. She emphasise that Church schools are community schools, not faith schools, they serve all, while maintaining a clear Christian ethos expressed through worship and biblical storytelling. She explained the role of SIAMS inspections, which assess how well a Church school's vision and practice reflect its Christian foundation and enable pupils and adults to flourish. Flourishing, she said, involves mental wellbeing and spirituality, enabling young people to look "in... out... and up."

Autumn Meeting

(held at St Thomas', Milnthorpe)

Joanna Van Lachterop, the Diocesan Safeguarding Officer, spoke about safeguarding across the diocese. On taking up her post, she had found that many Parish Safeguarding Officers lacked support and that some parishes held "worrying underlying attitudes and assumptions," revealing a gap between safeguarding and theology. Her aim is to embed safeguarding at the heart of diocesan and parish life, grounded in Christian faith. She acknowledged that safeguarding failures continue to make headlines and that more will emerge. She stressed that while "we cannot change the past, we can shape the future" by learning from good practice. She highlighted the resources and policies available to help parishes integrate safeguarding into everyday ministry.

Meeting with Bishop Rob

(held at St Thomas', Kendal)

The fourth meeting welcomed Bishop Rob as the new Bishop of Carlisle. He is meeting all Deanery Synods so that the Diocese may be shaped by local churches and so that he "knows and is known" by them. He reaffirmed the Church's core calling: helping people meet and follow Christ and seeking God's Kingdom in our time. While new diocesan strategies are emerging, he emphasised that the priority remains local ministry responding to local opportunities. A successful church, he said, is not necessarily a full one; smaller worshipping communities are not "failed large ones... any more than a tangerine is a failed orange." He encouraged deeper prayer, openness to God's shaping, and a willingness to "flood out into our communities" with the joy and hope of the Gospel.

Andrew B Norman

(with gratitude to Peter Clarke, Deanery Secretary)

Kent Estuary Mission Community Report

The eight churches around the Kent Estuary form an ecumenical Mission Community (working towards and in step with the Diocesan 'God for All' vision) coming together to support each other in ministry and mission. Each church seeks to sustain its engagement with the village community in which it is set, whilst also sharing increasingly in collaborative activity to reach a greater number across the Kent Estuary with the good news of Jesus Christ.

The work of the Mission Community is overseen and directed by the Leadership Group. This brings together the stipendiary Kent Estuary clergy (Bryan Kerr, Andrew Norman, Tiras Dainty-Share and Hannah Wallace) and three lay representatives (Annie Garden, Vivien Stirrup and Karen Leslie), with a secretary (Peter Clarke).

During 2025 the shared work and witness of the Kent Estuary Mission Community included:

- A well-attended quarterly **Gathering** for worship, rotating round the churches and being the only main service on that Sunday.
- A quarterly **Songs of Praise**, linked with a walking group, targeted on those who live with dementia.
- A **Pet Service**, held on a farm, which attracted families who are not routine church goers.
- **Christmas** and **Easter Diaries**, circulated across all the congregations, highlighting all the services and other activities in each of the churches.
- A **Blue Christmas Service**, recognising that for some people Christmas is a time of sadness and loss.
- The **Bereavement Journey**, offering 7 sessions of films and discussions for people coping with grief.
- A **Marriage Preparation** course, run by the clergy, for couples being married in any of the churches.
- The **Church in the Market Place** stall as part of the Farmers' Market in Milnthorpe throughout the spring and summer.
- A monthly **Men's Breakfast**, building fellowship.
- Exploring the potential for a network of **Dementia Enablers** across the churches.
- Running a **first-aid** training event.
- Providing Christmas Bible Society **books for children** in the local primary schools.
- The **Partnership Meeting**, which brings together representatives from each church (Linda Cooper and Peter Clarke from St Peter's) to explore issues around mission and ministry. It is also a network for communication. In the first half of the year, it focused on church community engagement activity and social action. Latterly its meetings have been paused, and its future to be reviewed in 2026.
- A **Pioneering Group**, which met for an initial exploration of ways that churches can engage with people who find the traditional church off-putting.
- Holding an occasional social gathering for **members of church councils**, creating an opportunity for informal sharing of experiences and building relationships.
- Continuing work on developing the **KEMC Pilgrim Way**, the guide to which is to be published in March 2026.
- Co-ordinating a shared **Mission Community Offer** to the Diocese.
- Maintaining the website: www.kentestuarymissioncommunity.com

In the Autumn of 2025 the Archdeaconry Mission and Pastoral Committee (for the Archdeaconry of Westmorland and Furness) asked the Mission Community Leadership Team to “ensure that the five parishes and their ecumenical partners formulate their shared vision and governance proposals and, within this, outline a vision that will shape an affordable new pattern of ministry for the next five years.” This followed on from an exercise, undertaken in the January, coordinated by The Reverend Canon Richard Snow and The Reverend Canon Anne Pettifor, of ‘interviewing’ the five Parochial Church Councils to form a picture of the shared challenges and opportunities as we look to the future. This

Following a letter from the Leadership Group to all members of the congregations and a subsequent Open Meeting held in October at Arnside Methodist Church (informed by contributions from Diocesan officers), a volunteer Working Group was formed and asked to develop proposals for a shared direction of travel for ministry and mission in the years to come. These were presented at a further Open Meeting, set within the context of worship and prayer, in January 2026 and then passed to each church council for consideration.

These proposals are:

- 1) *We propose that, more effectively to share God’s love in Christ within the villages of the Kent Estuary, the eight churches, individually and collectively agree to:*
 - *Be truly ecumenical*
 - *Support a Christian presence in each village*
 - *Sustain existing congregations*
 - *Grow lay leadership and ministries*
 - *Grow new disciples of all ages, including the “lost generation” and with an emphasis on children and families*
 - *Enable new ways of being Church*
 - *Learn from the experience of others*
 - *Be inclusive and open to the communities*
 - *Use available resources efficiently*
 - *Be bold, evolving and open to change.*
- 2) *We propose that the direction of travel should include the development of a single ecumenical Ministry Team serving the whole of the Kent Estuary.*
- 3) *We propose that the direction of travel include the creation of a single, new Parish of the Kent Estuary, with five parish churches and in a partnership agreement with the Methodist Church.*
- 4) *As an integral part of the direction of travel, we propose that the transition is underpinned by:*
 - *Prayer – actively sustaining and supporting collective and individual prayer*
 - *Communication – with regular sharing of progress and active listening to hopes and fears across the congregations*
 - *Pastoral Care – with specific initiatives to support people during the period of change*
 - *Lay Leadership development – with targeted action to grow leaders for worship and pastoral care in each community*
 - *Engagement – revising KEMC arrangements so congregations can feel connected.*

5) *The group's final proposal is that the Leadership Team seek early agreement from the diocese for eighteen months' funding for an additional priest who will lead and support this transitional programme.*

At the time of writing this report, the Leadership Group has been asked to report back to the Archdeaconry Committee by 31 March 2026.

We give thanks for our fellowship and friendship as churches across our area, understanding that the months and years to come will involve challenges and choices for our common life together, not least in how we seek to be a lively, sustainable and active Christian presence in our parishes, villages and communities in the years to come.

Whilst this may be unsettling, not least given the prospect of substantial change for our ministry, mission and partnership in the gospel, there is much cause for encouragement and rejoicing.

As such, we seek and pray for the Lord's blessing, guiding and leading as we look to all that is to be, asking that we might have faith in the God – made real in Jesus Christ - who, quoting the words of Saint Paul in the Letter to the Romans (4.17), '*gives life to the dead and calls into existence the things that do not exist*'.

Andrew B Norman

(with gratitude to Peter Clarke, Secretary to the Mission Community)



*Merciful God, whose holy apostle Saint James,
leaving his father and all that he had, was obedient to the calling
of your Son Jesus Christ and followed him even to death:
help us, forsaking the false attractions of the world,
to be ready at all times to answer your call without delay;
through Jesus Christ your Son our Lord, who is alive and reigns with you,
in the unity of the Holy Spirit, one God, now and for ever. Amen.*