Charity No: 1135575

THE PAROCHIAL CHURCH COUNCIL OF SEDBERGH AND LUNE

REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED

31 DECEMBER 2025

THE PAROCHIAL CHURCH COUNCIL OF SEDBERGH AND LUNE

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THE PAROCHIAL CHURCH COUNCIL OF SEDBERGH AND LUNE

CHARITY REFERENCE AND ADMINISTRATIVE DETAILS

FOR THE YEAR ENDED 31 DECEMBER 2025

Parish	Parish of Sedbergh and Lune
Charity number	1135575
Deanery	Deanery of Kendal
Diocese	Diocese of Carlisle
Church Locations	St Andrew's Church, Sedbergh St Mark's Church, Cautley St John the Baptist's Church, Garsdale St John the Evangelist's Church, Firbank Holy Trinity Church, Howgill All Saints' Church, Killington
Ministry Team	Revd Andrew Burgess, Revd Dr Sally Pickering (began November 2025), Revd Dr Lindsay Gray (departed May 2025), Mrs Judith Bush
Correspondence	The Vicarage, 20 Winfield Road, Sedbergh, LA10 5AZ
Ministers	Revd Dr Sally Pickering (began November 2025), Revd Dr L Gray (departed May 2025)
Lay Reader	Mrs Judith Bush
Churchwardens	Sedbergh: Mr A Reed Screen, Mrs S Sharrocks Cautley: Mrs J Bush, Mrs M Hinch Garsdale: Mrs R Lord, Mr W Mawdsley Firbank: Vacant Howgill: Mrs H Hoggarth Killington: Mr N Brocklehurst
Deanery Synod Representatives	Mr A Denton, Mrs J Dodds, Mr P Snelling
Other Members	Mrs L Alban, Mr M Gray (Treasurer Miss M Kinder (Safeguarding), Mrs P Thompson Mr B Maunder, Mr S Ewence (Secretary) Mrs A Petyt, Mrs E Labbate, Mrs B Escolme Mrs C Thompson, Ms D Evans

Electoral Roll Report

There are 138 names on the Electoral Roll: Cautley 13, Firbank 14, Garsdale 13, Howgill 16, Killington 14, and Sedbergh 68.

Aim and Purposes

Sedbergh and Lune Parochial Church Council (PCC) has the responsibility of cooperating with the incumbent, Revd Andrew Burgess, in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social, and ecumenical. The PCC is also specifically responsible for the maintenance of St Andrew's Church, Sedbergh, St Mark's Church, Cautley, St John the Baptist's Church, Garsdale, Holy Trinity Church, Howgill, St John the Evangelist's Church and Church Hall, Firbank, and All Saints' Church, Killington.

Objectives and Activities

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

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

- Regular public worship open to all
- The provision of sacred space for prayer and contemplation
- Teaching of Christianity through sermons, courses, and small groups
- Pastoral work including visits to the sick and bereaved
- Taking of assemblies in schools
- Promoting the mission of the church through provision of activities for various groups
- Supporting other charities in the UK and abroad

To facilitate this work it is important that we maintain the fabric of our churches.

Annual Report on Proceedings and Activities

Although there have been no fundamental changes to the structure of the Parish the arrival in January of Ben Maunder, the Mission Community's Children, Youth and Family Worker and in the summer the Reverend Sally Pickering, the Mission Community's Associate Minister, has had far reaching consequences increasing the outreach of the Parish and the scope of activities whilst at the same time taking some of the pressure off the other members of the ministerial team. We also said farewell to Revd Lindsay Gray at our Pentecost service, and thanked her for her years of service to our Parish.

The highlight of the year was a Mission Week in the autumn when a variety of events ranging from erudite presentations and discussions to a quiz night and caileidh brought together a broad range of people from the community many of whom were not churchgoers.

Teatime Church, now in its second year, has brought many children and their parents to church for the first time. Events such as the Mission Week and after school clubs coupled with more traditional activities such as the weekly coffee mornings and the Town Band and Orchestra rehearsals continue to keep the church and its activities in the public eye. We hope in due course that these activities and this presence will encourage more people to turn towards God and join those already committed in praise and worship.

Reports from our churches:

- St Andrew's Church, Sedbergh: An unremarkable year when it has been business as usual. The monthly Teatime Church Service has become established bringing a mixture of new faces both young and old to the church community to join in an informal gathering followed by tea in the Parish Room. Ben Maunder, the Mission Community's Children, Youth and Family Worker, has held after school activities in the church and was the driving force behind an informative day when all the children from the Primary School visited to learn more about the church.

  A handbell ringing group was formed early in the year and has thrived giving its first performance at the Carol Service so we now have two ringing practices a week!

  The major Festivals and Remembrance Sunday attracted large congregations. Attendance at Sunday services, supported by the bell ringers and the choir, has remained steady. But apart from the Teatime Church Service, there has been no growth, which we need to ensure we have a credible succession plan.

  Outside formal services the church continues to receive many visitors whose comments reflect the warmth of their welcome.

- St Mark's Church, Cautley: We hold a service of Northumbrian Morning Prayer on the 3rd Sunday of each month and on the 5th Sunday in the month we have a Taize service. Our Prayer Tree can bear up to 10–15 new leaves every fortnight, proof that the church is visited by many people on a regular basis – we are always open! Judith Bush writes a newsletter every month to our local residents, as well as to people in London and Oxford, keeping them informed of church activities.

  In June we hosted a Wild Flower Day – glorious weather. Visitors were treated to a churchyard trail and quiz with plenty of tea, coffee and homemade cakes for refreshment.

In July we had a Quiet Day entitled "River of Life". The vestry was set out as a river (blue silk material draped across the room) with gentle water-sounding music playing in the background. In the church we had set out a poetry corner and an area of art displaying and providing art materials for visitors to use. Visitors expressed their profound thanks for providing the theme and inspiration of the day in which they could reflect upon their own "River of Life" journey whether it be through writing or painting. A very successful day.

We continue to attract good congregations at Easter, Harvest, Carol Service and Christmas Day. Finally, we maintain the churchyard to a high standard. The church and the churchyard are a spectacular landmark along the road from Sedbergh to Kirkby Stephen.

- St John the Baptist's Church, Garsdale: Our monthly pattern of united services with the Methodist congregation in Garsdale continues to work well. Sadly Low Smithy Chapel is to close from May 2026. We hope that our Methodist friends will then hold their 2nd and 4th week services in St John's Church, led by a Methodist leader. We also intend to carry on supporting Hawes Junction chapel events.

- Holy Trinity Church, Howgill: Whilst attendance has diminished compared to previous years , our monthly services are very special, both spiritually and socially. Easter, Lambing , Harvest and Christmas always attract more and are clearly important calendar events for some. We have had one funeral and one wedding this year, with the wedding being attended by guests from all over the world. It was truly joyous. I must express enormous thanks to our organist, Andrew Maynard, who invariably walks up from Sedbergh. Our churchwarden Pauline stepped down this year, and we are immensely grateful for the eight years of hard work she put into the role. We are therefore looking for a 2nd Church Warden, in addition to our search for a new treasurer.

- St John the Evangelist's Church, Firbank: We have continued with a monthly service on the second Sunday of the month at 2.30pm this year. After listening to local feedback we now alternate between a Holy Communion and Service of the Word. We are grateful to our Children Youth and Families Worker Ben Maunder for putting on a craft activity afternoon for children and families at Easter Time. We are also grateful for the continuing support of the local community with fundraising events for the church in the Village Hall.

- All Saints' Church, Killington: We were very glad to appoint new churchwarden Neil to All Saints', which ends a protracted period without any churchwardens – thank you Neil. We continued with a monthly afternoon prayer service on the first Sunday of the month. Festival services were well attended, and included an exciting duck race after our Harvest service.

Buildings and Works

- St Andrew's Church, Sedbergh: Routine maintenance of the church has continued with more re-pointing, the replacement of some stones in the string courses above the Eastern windows and the re-seating of the coping stones on the South porch.

  After heavy rains in the autumn there was a leak in the vicar's vestry. Investigations on the source of the leak revealed the need to re-slate the whole of the North roof. The architect advised that the present situation could be managed and there was no need for urgent action. However, he observed that the pointing on the North parapet had failed and re-pointing was needed urgently to maintain the integrity of the lead lined guttering. The necessary authorisation for the work has been received and this will be carried out in the New Year when the weather is hopefully more clement.

  Authority has been applied for and received from the Yorkshire Dales National Park to cut down a holly tree, which had died, and crown lift other trees in the churchyard. Due to inclement weather the work has been delayed until the New Year.

  Two of the benches in the churchyard, which gives so much pleasure to visitors, have been replaced.

  The re-ordering of the West end of the nave has stalled as we seek to resolve how to replace the current heating installation. A zero-carbon system, the preferred solution, would rely on air-sourced heat pumps which would be unaffordable without a solar driven electricity supply. Advice received from the Yorkshire Dales National Park indicates that permission would not be given to install solar panels on the church roof. This is being challenged by the Archdeacon.

- St Mark's Church, Cautley: Thankfully it has been a quiet year! No major works needed. During a storm in April a huge branch from a dead larch tree fell on to the roof bringing down a long section of guttering. We had this repaired immediately. At a subsequent site inspection we noted that the tree is now dangerous and likely to cause serious damage to the church roof. It is our intention to seek all the relevant permissions and have the tree removed in the spring of 2026. Work has continued, with the help of volunteers, to develop the moss garden.

- St John the Baptist's Church, Garsdale: The organ has been retuned and the pipes have been UV treated to kill mould. Further repainting with limewash has been carried out, and will be ongoing during summer months (rather like painting the Forth Bridge). Following the closure of Garsdale Street Chapel, its WW1 war memorial has been installed at the west end of the Nave in St John's by Edward Waller. Repairs to the outside noticeboard are ongoing. Heater elements and lamps require surprisingly regular replacement. The state of the ceiling and diseased trees requires close monitoring.

- Holy Trinity Church, Howgill: The building is in a good state of repair but rather damp. Outside a team of volunteers look after the churchyard and Dorothy Parker re-stained the main door and seat. We now have a volunteer to oversee the quite lengthy process of getting the necessary planning and other permissions for the extension of the graveyard. Thankfully no fund raising is required.

- St John the Evangelist's Church, Firbank: There were no major works to our church building in 2025.
- All Saints' Church, Killington: There were no major works to our church building in 2025.

Deanery Synod Report

The first general meeting was on 11th February 2025 at St Thomas' Church, Kendal. The spotlight issue was "Building Momentum in our Mission and Ministry giving" by Rachel Head. She explained her role of supporting the development of Mission Communities and their leaders.

Several of the Deanery members joined together for a Holy Saturday Easter Vigil, on 19th April, in Kendal, and an Ascension Day Service at St Andrew's Church, Sedbergh on 29th May, where the Vicar, Rev Andy Burgess presided.

The second general meeting was on 19th June at St Bartholomew's Church, Barbon. The spotlight issue was about the general role of the Board of Education in promoting and assisting education that is consistent with the Church of England, given by Charlotte Tudway.

The third general meeting was on 21st October 2025 at St Thomas'. Milnthorpe. The spotlight issue was "Safeguarding in the Carlisle Diocese" given by Joanna Van Lachterop who is the Diocese Safeguarding Officer.

Safeguarding Report

The PCC has continued to review and update its safeguarding policies to ensure compliance with its duty under Section 5 of the Safeguarding and Clergy Discipline Measure 2016 (the duty to have due regard to the House of Bishop's guidance on safeguarding children and vulnerable adults). During 2025, DBS checks and safeguarding training records have been kept up to date. A face-to-face basic and foundation safeguarding training session was organised by the Diocese in Sedbergh in June 2025, with additional Raising Awareness of Domestic Abuse (RADA) training opportunities available across the Diocese during the year. One safeguarding concern was reported to the Diocesan Safeguarding Adviser in 2025. The matter was handled in accordance with diocesan safeguarding procedures and guidance and has now been concluded.

Financial Review

The charity has had a satisfactory year. We would have reported a deficit of approximately £2,300 if Holy Trinity Howgill had not received a most generous legacy but, ignoring both this legacy and the reroofing costs at St. John's Firbank (completed in 2024 but part invoiced in 2025), we would have shown a small surplus. It is pleasing to report that our routine income covered our routine costs, including maintenance, thanks to the generosity of our worshippers and visitors, who also supported many very successful and enjoyable fund-raising events. The Ministry Offer to the Diocese of Carlisle totaled £55,236 and was paid in full.

The majority of the maintenance and capital expenditure costs at St. Andrew's Sedbergh were covered by donations from The Friends of St. Andrews Church Sedbergh, to whom the Trustees are very grateful.

The plan to introduce an effective cashless giving system to all our churches remains a priority for 2026 because our churches have many visitors – but, with haphazard mobile signal in some locations, this is easier said than done!

Our plan to rationalise our endowments and savings accounts, with more of our surplus cash invested, either in income shares in The CBF Church of England Investment Fund or, without risk, placed in The CBF Church of England Deposit Fund, has been carried forward to 2026.

Reserves Policy

The PCC does not have a reserves policy as such. We continue to note that we have a considerable number of small funds, often created for a particular legacy or project, but in many cases it is not clear how these funds may be used. We have therefore requested approval from the Diocese to treat our endowment funds as expendable, not permanent, so that this capital, as well as the reinvested income, may be spent on our church buildings. We hope to complete this work during 2026.

Structure, Governance and Management

The PCC cooperates with the vicar in promoting in the Parish the whole mission of the Church. 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 to consider standing for election to the PCC.

Trustees' Responsibilities

The Trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England & Wales requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the income resources and application of resources of the charity for that period.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP 2019 (FRS 102);
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Trust will continue in operation.

The Trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the Trust and enable them to ensure that the financial statements comply with the Charities Act 2011 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the Trust and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

By order of the Trustees

Martin Gray Andy Burgess

M R Gray **A G Burgess**
Treasurer **Chairman**

Date: 09 October 2026

THE PAROCHIAL CHURCH COUNCIL OF SEDBERGH AND LUNE

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF THE PAROCHIAL CHURCH COUNCIL OF SEDBERGH AND LUNE

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 December 2025 which are set out on pages 10-20.

Responsibilities and basis of report

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

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

Independent examiner's statement

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

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

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



Jenny McCabe FCA
MHA
Kendal House
Murley Moss Business Village
Oxenholme Road
Kendal
Cumbria
LA9 7RL

Date: 12 October 2026

THE PAROCHIAL CHURCH COUNCIL OF SEDBERGH AND LUNE

STATEMENT OF FINANCIAL ACTIVITIES (including Income and Expenditure Account)

FOR THE YEAR ENDED 31 DECEMBER 2025

		Restricted funds £	Endowed funds £	Total funds 2025 £	Total funds 2024 £
Income from:					
Donations and legacies	**2**	**156,935**	**-**	**156,935**	103,795
Charitable Activites		**8,837**	**-**	**8,837**	22,138
Income from investments	**3**	**1,369**	**9,301**	**10,670**	11,834
Other income	**4**	**17,288**	**-**	**17,288**	13,451
Total		**184,429**	**9,301**	**193,730**	151,218
Expenditure on:					
Fundraising expenditure	**5**	**967**	**-**	**967**	877
Charitable activities	**6**	**129,752**	**-**	**129,752**	173,176
Other expenditure	**7**	**1,231**	**-**	**1,231**	2,899
Total		**131,950**	**-**	**131,950**	176,952
Net surplus or (deficit) before other recognised gains/(losses)		**52,479**	**9,301**	**61,780**	(25,734)
Net gain / (loss) on investments		**-**	**(10,892)**	**(10,892)**	6,130
Net surplus or (deficit) before transfers		52,479	(1,591)	50,888	(19,604)
Transfer between funds		**10,000**	**(10,000)**	**-**	**-**
Net movement in funds		**62,479**	**(11,591)**	**50,888**	(19,604)
Reconciliation of funds:					
Total funds brought forward		**132,962**	**349,330**	**482,292**	501,896
Funds from churches introduced into PCC		**-**	**-**	**-**	**-**
Total funds carried forward		**195,441**	**337,739**	**533,180**	482,292

THE PAROCHIAL CHURCH COUNCIL OF SEDBERGH AND LUNE

BALANCE SHEET

AS AT 31 DECEMBER 2025

		2025		2024	
		£	£	£	£
Fixed Assets					
Investments	**10**		**265,735**		271,730
Current assets					
Investments	**10**	**85,800**		90,864	
Cash at bank and in hand		**172,739**		157,957	
Debtors	**11**	**31,987**		11,127	
		290,526		259,948	
Creditors: amounts falling due within one year	**12**	**(23,081)**		(49,386)	
Net current assets			**267,445**		210,562
Net assets			**533,180**		482,292
Funds:					
Restricted funds			**195,441**		132,962
Endowment funds			**337,739**		349,330
Total funds			**533,180**		482,292

09 October 2026

These accounts were approved by the Trustees and authorised for issue on ……. and are signed on behalf by:

Martin Gray
……
M R Gray
Treasurer

Andy Burgess
……
A G Burgess
Chairman

1. Accounting Policies

Basis of preparation
The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with the second edition of the Charities: Statement of Recommended Practice issued in October 2019, the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) and the Charities Act 2011 and UK Generally Accepted Accounting Practice.

The Parochial Church Council of Sedbergh and Lune meets the definition of a public entity under FRS 102.

The financial statements have been prepared under the historical cost convention as modified by the adoption of market value for investments.

The financial statements are a consolidation of the individual financial statements for the 6 churches within the Ecclesiastical Parish and the central income and expenditure for the Parochial Church Council (PCC).

The financial statements are prepared in sterling, which is the functional currency of the charity.

Funds
Endowment funds are funds of which the capital must be maintained; income arising may only be used for the purposes for which the endowment was established.

Restricted funds represent donations, grants and income received for each of the separate churches within the control of the PCC. Balances remaining unspent are carried forward as balances in the separate funds.

Incoming resources
All income is recognised when received. All income resources are accounted for gross.

Investment gains and losses
This includes any unrealised gains or losses resulting from revaluing investments to market value market value at the year end.

Resources expended
Grants and donations are accounted for when paid over. The diocesan parish share is accounted for when paid. Amounts received specifically for missions are dealt with as restricted funds. Other expenditure is 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 section 10(2)(a) and (c) of the Charities Act 2011.

Moveable church furnishings 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 churches' inventories, which can be inspected at any reasonable time. Assets acquired prior to 2000 are not valued, as there is insufficient cost information. Subsequently no individual item has cost more than £1,000. All expenditure below £1,000 has been written off when it occurred.

Investments
Investments are valued at market value at the year end.

Going concern
The Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for a period of at least 12 months from the date the accounts are approved. Thus, the Trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

2. Donations and legacies

	Restricted funds £	Endowed funds £	Total 2025 £	Total 2024 £
Donations and gifts	36,240	-	**36,240**	37,947
Collections	8,256	-	**8,256**	5,748
Gift aid	12,866	-	**12,866**	13,766
Legacies	63,359	-	**63,359**	5,000
General grants	206	-	**206**	6,524
Regular Giving	35,525	-	**35,525**	34,810
Other	483	-	**483**	-
	156,935	**-**	**156,935**	103,795

3. Investment income

	Restricted funds £	Endowed funds £	Total 2025 £	Total 2024 £
Interest income	826	2,008	**2,834**	3,378
Dividend income	183	7,293	**7,476**	8,026
Rental and leasing income	135	-	**135**	430
Other	225	-	**225**	-
	1,369	**9,301**	**10,670**	11,834

4. Other income

	Restricted funds £	Endowed funds £	Total 2025 £	Total 2024 £
Fees received	9,101	-	**9,101**	8,131
Hall hire	1,970	-	**1,970**	5,320
Compensation	650	-	**650**	-
VAT Refund	5,567	-	**5,567**	-
	17,288	**-**	**17,288**	13,451

5. Fundraising expenditure

	Restricted funds £	Endowed funds £	Total 2025 £	Total 2024 £
Fundraising events	967	-	**967**	877
	967	**-**	**967**	877

6. Charitable activities

	Restricted funds £	Endowed funds £	Total 2025 £	Total 2024 £
Miscellaneous ministry costs	521	-	**521**	1,300
Ministry offer	54,785	-	**54,785**	53,300
Church maintenance	39,601	-	**39,601**	80,403
Governance and support (Note 8)	5,821	-	**5,821**	6,226
Grants and donations made	1,150	-	**1,150**	1,294
Insurance	11,767	-	**11,767**	11,541
Light, heat and power	14,923	-	**14,923**	17,345
Licences and subscriptions	344	-	**344**	327
Legal and professional	840	-	**840**	1,440
	129,752	**-**	**129,752**	173,176

7. Other expenditure

	Restricted funds £	Endowed funds £	Total 2025 £	Total 2024 £
Parochial fees paid	1,231	-	**1,231**	2,899
	1,231	**-**	**1,231**	2,899

8. Support costs

	Total 2025 £	Total 2024 £
Accountancy	**3,620**	3,480
Telephone	**449**	474
Sundries and training	**353**	442
Photocopying, printing, postage and stationery	**1,295**	1,685
Bank charges	**104**	145
	5,821	6,226

9. Trustees remuneration

None of the Trustees (or any persons connected to them) received any remuneration or expenses from the charity during the current and prior year.

10. Investments

	Restricted funds £	**Endowed funds £**	**Total 2025 £**	Total 2024 £
Fixed Asset Investments				
Value brought forward	1,500	270,230	**271,730**	261,122
Acquisitions at cost	-	-	**-**	4,478
Disposals at cost	-	-	**-**	-
Net gain/loss on revaluation	-	(5,995)	**(5,995)**	6,130
Value carried forward	**1,500**	**264,235**	**265,735**	271,730
Current Asset Investments				
Value brought forward	11,764	79,100	**90,864**	84,459
Acquisitions at cost	-	-	**-**	5,811
Net gain/loss on revaluation	531	(5,595)	**(5,064)**	594
Value carried forward	**12,295**	**73,505**	**85,800**	90,864

11. Debtors

	Restricted funds £	Endowed funds £	Total 2025 £	Total 2024 £
Trade debtors	13,421	-	**13,421**	11,127
Other debtors	18,566	-	**18,566**	-
	31,987	**-**	**31,987**	11,127

12. Creditors: amounts falling due within one year

	Restricted funds £	Endowed funds £	Total 2025 £	Total 2024 £
Trade creditors	7,890	-	**7,890**	32,797
Accruals	10,293	-	**10,293**	8,514
Other creditors	4,898	-	**4,898**	8,075
	23,081	**-**	**23,081**	49,386

13. Restricted funds: current year

	Balance 01.01.25 £	Movement in resources: Incoming £	Outgoing £	Transfers £	Balance 31.12.25 £
Sedbergh-Mission Fund	1,077	937	(1,200)	-	**814**
Sedbergh-Tower Fund	3,887	440	(25)	-	**4,302**
Sedbergh-Organ & Choir Fund	989	-	(989)	-	**-**
Sedbergh-Restoration Fund	3,107	-	-	-	**3,107**
Sedbergh-Marquee Fund	1,050	-	(300)	-	**750**
Sedbergh-Non Specific Fund but detailed donees	24,832	-	(200)	-	**24,632**
Sedbergh- Music Festival	21,022	7,306	(7,250)	-	**21,078**
Sedbergh-Unspecified (Balance)	19,557	74,041	(61,315)	(10,288)	**21,995**
Cautley-General	4,757	215	-	-	**4,972**
Cautley 'Parochial Church Council of Cautley'	5,798	9,575	(8,578)	922	**7,717**
Cautley Business Reserve	-	652	-	-	**652**
GarsdaleActive Saver Garsdale Parochial Church Council Church Yard Account	564	7	-	-	**571**
Garsdale Community Account Garsdale Parochial Church Council	2,642	9,492	(8,798)	(357)	**2,979**
GarsdaleActive Saver Garsdale Parochial Church Council	21,498	283	-	-	**21,781**
Howgill Current Account	4,267	56,794	(1,672)	(2,390)	**56,999**
Firbank 'Charitable Bank Account 'Firbank Parochial Church Council '	(6,315)	19,980	(32,364)	24,622	**5,923**
Firbank Church Hall Current Account	11,781	2,475	(6,449)	-	**7,807**
Killington B4RN Shares	1,500	-	-	-	**1,500**
Killington Parochial Church Council Current Account	10,533	2,232	(2,810)	(2,509)	**7,446**
Killington Betsy Gott Current Account	348	-	-	-	**348**
Killington Betsy Gott Vicar and Church Wardens of Killington Parish Church	68	-	-	-	**68**
	132,962	184,429	(131,950)	10,000	**195,441**

13. Restricted funds: prior year

	Balance 01.01.24 £	Movement in resources: Incoming £	Outgoing £	Transfers £	Balance 31.12.24 £
Sedbergh-Mission Fund	941	936	(800)	-	**1,077**
Sedbergh-Tower Fund	3,763	480	(356)	-	**3,887**
Sedbergh-Organ & Choir Fund	1,444	-	(455)	-	**989**
Sedbergh-Restoration Fund	3,107	-	-	-	**3,107**
Sedbergh-Marquee Fund	-	1,500	(450)	-	**1,050**
Sedbergh-Non Specific Fund but detailed donees	25,032	-	(200)	-	**24,832**
Sedbergh- Music Festival	12,517	45,991	(37,486)	-	**21,022**
Sedbergh-Unspecified (Balance)	26,946	57,041	(69,474)	5,044	**19,557**
Cautley-General	4,517	240	-	-	**4,757**
Cautley 'Parochial Church Council of Cautley'	7,338	15,281	(17,513)	692	**5,798**
GarsdaleActive Saver Garsdale Parochial Church Council Church Yard Account	556	8	-	-	**564**
Garsdale Community Account Garsdale Parochial Church Council	2,158	8,999	(9,090)	575	**2,642**
GarsdaleActive Saver Garsdale Parochial Church Council	22,164	334	(1,000)	-	**21,498**
Howgill Current Account	5,614	3,910	(5,109)	(148)	**4,267**
Firbank 'Charitable Bank Account 'Firbank Parochial Church Council '	20,120	2,243	(4,253)	(24,425)	**(6,315)**
Firbank Church Hall Current Account	15,327	2,245	(24,246)	18,455	**11,781**
Killington B4RN Shares	1,500	-	-	-	**1,500**
Killington Parochial Church Council Current Account	15,526	1,720	(6,520)	(193)	**10,533**
Killington Betsy Gott Current Account	348	-	-	-	**348**
Killington Betsy Gott Vicar and Church Wardens of Killington Parish Church	68	-	-	-	**68**
	168,986	140,928	(176,952)	-	**132,962**

14. Endowed funds: current year

	Balance	Movement in resources				Balance
	01.01.25 £	Incoming £	Outgoing £	Transfers £	Net gain/loss on investments £	31.12.25 £
SEDBERGH PC WALKER BEQUEST	27,008	-	-	-	(1,080)	**25,928**
SEDBERGH PC OLIVER TRUST	2,750	-	-	-	(109)	**2,641**
SEDBERGH PC FABRIC FUND	16,071	-	-	-	(643)	**15,428**
SEDBERGH FABRIC	15,538	1,988	-	-	-	**17,526**
CAUTLEY PCC	5,064	-	-	-	(202)	**4,862**
CAUTLEY REPAIR	763	-	-	-	(31)	**732**
CAUTLEY BARKER	51	-	-	-	2	**53**
CAUTLEY HOUGHTON BEQUEST	5,436	-	-	-	(217)	**5,219**
CAUTLEY REPAIRS	8,667	557	-	-	-	**9,224**
GARSDALE/BADRICK BEQUEST	35,562	-	-	-	(1,422)	**34,140**
GARSDALE GENERAL	201	-	-	-	-	**201**
GARSDALE Vicar and Churchwarden account	13,121	1,166	-	-	-	**14,287**
HOWGILL SEDGEWICK	1,018	-	-	-	(41)	**977**
HOWGILL FABRIC	9,473	-	-	-	-	**9,473**
HOWGILL ORGAN	10,935	-	-	-	-	**10,935**
FIRBANK-STREETS/GRAVE	207	-	-	-	(8)	**199**
FIRBANK	21,166	693	-	(10,000)	-	**11,859**
KILLINGTON BETSY GOTT	175,352	4,924	-	-	(7,129)	**173,147**
KILLINGTON HESFORD	947	(27)	-	-	(12)	**908**
	349,330	9,301	-	(10,000)	(10,892)	**337,739**

14. Endowed funds: prior year

	Balance	Movement in resources			Balance
	01.01.24 £	Incoming £	Outgoing £	Net gain/loss on investments £	31.12.24 £
SEDBERGH PC WALKER BEQUEST	26,404	-	-	604	**27,008**
SEDBERGH PC OLIVER TRUST	2,689	-	-	61	**2,750**
SEDBERGH PC FABRIC FUND	15,711	-	-	360	**16,071**
SEDBERGH FABRIC	13,561	1,977	-	-	**15,538**
CAUTLEY PCC	4,951	-	-	113	**5,064**
CAUTLEY REPAIR	746	-	-	17	**763**
CAUTLEY BARKER	50	-	-	1	**51**
CAUTLEY HOUGHTON BEQUEST	5,314	-	-	122	**5,436**
CAUTLEY REPAIRS	8,078	590	-	-	**8,668**
GARSDALE/BADRICK BEQUEST	34,766	-	-	796	**35,562**
GARSDALE GENERAL	201	-	-	-	**201**
GARSDALE Vicar and Churchwarden account	11,971	1,150	-	-	**13,121**
HOWGILL SEDGEWICK	995	23	-	-	**1,018**
HOWGILL FABRIC	8,997	477	-	-	**9,474**
HOWGILL ORGAN	10,384	551	-	-	**10,935**
FIRBANK-STREETS/GRAVE	203	-	-	5	**208**
FIRBANK	20,099	1,067	-	-	**21,166**
KILLINGTON BETSY GOTT	166,867	4,481	-	4,004	**175,352**
KILLINGTON HESFORD	926	(26)	-	47	**947**
	332,910	10,290	-	6,130	**349,330**

15. Analysis of net assets between funds: current year

	Fixed assets £	Net current assets £	2025
Restricted funds	1,500	193,941	195,441
Endowed funds	264,235	73,504	337,739
Total funds	265,735	267,445	533,180

15. Analysis of net assets between funds: prior year

	Fixed assets £	Net current assets £	2024 £
Restricted funds	1,500	131,463	132,963
Endowed funds	270,230	79,099	349,329
Total funds	271,730	210,562	482,292

16. Capital commitments

There were no capital commitments at 31 December 2025 or 31 December 2024.

17. Taxation

As a charity, The Parochial Church Council of Sedbergh and Lune is exempt from tax on income and gains falling within sections 472-474 of the Corporation Tax Act 2020, sections 478-489 of the Corporations Tax Act 2020, or section 256 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects. No tax charges have arisen in the Charity.

18. Related party transactions

In the absence of an online banking facility, the Treasurer (Martin Gray) regularly uses his own bank account for paying smaller invoices, reimbursed at intervals by cheques drawn on St. Andrew's Church, Sedbergh. At the year end, the amount owed to Martin Gray under this arrangement was £4,898 (2024: £8,075).

THE PAROCHIAL CHURCH COUNCIL OF SEDBERGH AND LUNE

Address:
The Vicarage
20 Winfield Road
Sedbergh
Cumbria
LA10 5AZ

Charity number: 1135575
Place of incorporation: England & Wales

MHA
Kendal House
Murley Moss Business Village
Oxenholme Road
Kendal
LA9 7RL

Dear Sirs

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

The following representations are made on the basis of enquiries of management and staff with relevant knowledge and experience such as we consider necessary in connection with your independent examination of the charity's financial statements for the year ended 31 December 2025. These enquiries have included inspection of supporting documentation, where appropriate, and are sufficient to satisfy ourselves that we can make each of the following representations. All representations are made to the best of our knowledge and belief.

1 We acknowledge that the work performed by you is substantially less in scope than an audit performed in accordance with International Standards on Auditing (UK) and that you do not express an audit opinion.

2 We confirm that the charity was entitled to exemption under section 144 of the Charities Act 2011 the requirement to have its financial statements for the financial year ended 31 December 2024 audited.

3 We have fulfilled our responsibilities as trustees, as set out in the terms of your engagement letter under Charities Act 2011, for preparing financial statements in accordance with applicable law and United Kingdom Accounting Standards (UK Generally Accepted Accounting Practice), for being satisfied that they give a true and fair view and for making accurate representations to you.

4 All the transactions undertaken by the charity have been properly reflected and recorded in the accounting records.

5 All the accounting records have been made available to you for the purpose of your independent examination. We have provided you with unrestricted access to all appropriate persons within the charity, and with all other records and related information requested, including minutes of all management and trustee meetings and correspondence with the Charity Commission.

6 The charity has satisfactory title to all assets and there are no liens or encumbrances on the charity's assets, except for those that are disclosed in the notes to the financial statements.

7 All actual liabilities, contingent liabilities and guarantees given to third parties have been recorded or disclosed as appropriate.

8 We have no plans or intentions that may materially alter the carrying value and, where relevant, the fair value measurements or classification of assets and liabilities reflected in the financial statements.

9 The methods, data and significant assumptions used by us in making accounting estimates, and their related disclosures, are appropriate to achieve recognition, measurement and disclosure that is reasonable in the context of the applicable financial reporting framework.

10 We have disclosed to you all claims in connection with litigation that have been, or are expected to be, received and such matters, as appropriate, have been properly accounted for and disclosed in the financial statements.

11 We have disclosed to you all known instances of non-compliance or suspected non-compliance with laws and regulations whose effects should be considered when preparing the financial statements.

12 Related party relationships and transactions have been appropriately accounted for and disclosed in the financial statements. We have disclosed to you all relevant information concerning such relationships and transactions and are not aware of any other matters which require disclosure in order to comply with regulatory, legislative and accounting standard requirements.

13 All events subsequent to the date of the financial statements which require adjustment or disclosure have been properly accounted for and disclosed.

14 We believe that the charity's financial statements should be prepared on a going concern basis on the grounds that current and future sources of funding or support will be more than adequate for the charity's needs. We also confirm our plans for future action(s) required to enable the charity to continue as a going concern are feasible. We have considered a period of twelve months from the date of approval of the financial statements. We believe that no further disclosures relating to the charity's ability to continue as a going concern need to be made in the financial statements.

15 We confirm the following specific representations made to you during the course of the accounts preparation:

a. We are satisfied that to the best of our knowledge and belief all material sources of income and associated expenditure are recorded in the correct accounting period.

   To the best of our knowledge and belief there are no further significant amounts owing to the charity at the balance sheet date that require accruing in the financial statements.

b. All grants, donations and other income, the receipt of which is subject to specific terms or conditions, have been notified to you. There have been no breaches of terms or conditions in the application of such income.

c. The closing balance of restricted funds at the year-end were as follows:

Project	(£)
Sedbergh-Mission Fund	814
Sedbergh-Tower Fund	4,302
Sedbergh-Restoration Fund	3,107
Sedbergh-Marquee Fund	750
Sedbergh-Non Specific Fund but detailed donees	24,632
Sedbergh- Music Festival	21,078
Sedbergh-Unspecified (Balance)	10,385
Cautley-General	4,972

Cautley 'Parochial Church Council of Cautley'	7,717
Cautley Business Reserve	652
Garsdale Active Saver Garsdale Parochial Church Council Church Yard Account	571
Garsdale Community Account Garsdale Parochial Church Council	2,979
Garsdale Active Saver Garsdale Parochial Church Council	21,781
Howgill Current Account	56,999
Firbank 'Charitable Bank Account 'Firbank Parochial Church Council '	5,923
Firbank Church Hall Current Account	7,807
Killington B4RN Shares	1,500
Killington Parochial Church Council Current Account	7,446
Killington Betsy Gott Current Account	348
Killington Betsy Gott Vicar and Church Wardens of Killington Parish Church	68

d. The closing balance of endowed funds at the year-end were as follows:

Project	(£)
SEDBERGH PC WALKER BEQUEST	25,928
SEDBERGH PC OLIVER TRUST	2,641
SEDBERGH PC FABRIC FUND	15,428
SEDBERGH FABRIC	17,526
CAUTLEY PCC	4,862
CAUTLEY REPAIR	732
CAUTLEY BARKER	53
CAUTLEY HOUGHTON BEQUEST	5,219
CAUTLEY REPAIRS	9,224
GARSDALE/BADRICK BEQUEST	34,140
GARSDALE GENERAL	201
GARSDALE Vicar and Churchwarden account	14,287
HOWGILL SEDGEWICK	977
HOWGILL FABRIC	9,473
HOWGILL ORGAN	10,935
FIRBANK-STREETS/GRAVE	199
FIRBANK	11,859
KILLINGTON BETSY GOTT	173,147
KILLINGTON HESFORD	908

Yours faithfully

Martin Gray
.....
M Gray

On behalf of the board of trustees

Date 09 October 2026