

St. Mark's Church, Barrow in Furness

Annual Report
and
Financial Statements
of the
Parochial Church Council

For the year ended 31st December 2025

Priest in Charge:

The Reverend Tony Ford
St. Mark's Vicarage
Rawlinson Street
Barrow in Furness

Banks:

Barclays Bank UK plc
Leicester
LE87 2BB

CAF Bank Limited
Kings Hill Avenue
West Malling
Kent

National Savings
& Investments
Glasgow

Registered Charity No: 1139932

St. Mark's Church, Barrow in Furness
Annual Report of the Parochial Church Council
For the year ended 31st December 2025

Administrative Information:

St. Mark's Church is situated on the corner of Rawlinson Street and Buccleuch Street, Barrow in Furness and is part of the Diocese of Carlisle within the Church of England. The correspondence address is St. Mark's Vicarage, Rawlinson Street, Barrow in Furness, Cumbria LA14 1BX. The Parochial Church Council became a registered charity on 19th January 2011.

Structure, governance and management:

Members of the PCC are either

1. *ex-officio*,
2. elected at the Annual Parochial Church Meeting in accordance with the Church Representation Rules, or
3. co-opted onto the PCC at its members discretion. The co-option is until the conclusion of the next APCM but without prejudice to them being co-opted on subsequent occasions for a similar term.

All church attendees are encouraged to register on the Church Electoral Roll and stand for election to the PCC.

Current members of the PCC have adopted and subscribed to the 'Basis of Faith and Additional Declarations' of the Church of England Evangelical Council. New members will be required to read this statement and decide for themselves whether they too can adopt and subscribe to it.

Objectives and activities:

St. Mark's PCC has the responsibilities of co-operating, with the Priest in Charge, the Revd Tony Ford, in promoting in the ecclesiastical parish the whole mission of the church: pastoral; evangelistic; social; and ecumenical. It also has maintenance responsibilities for the church buildings of St. Mark's Church, Barrow in Furness.

PCC members who have served from
1st January 2025 until 31st December 2025 are:

Priest in Charge	Revd Tony Ford	Chair
Associate Minster	Revd Simon Jones	From September 2025
Reader Emeritus	Mr David Nelson	Retired July 2025
Wardens	Ms Lisa Miller	First elected as Warden 2022 APCM
	Mr John Sherratt	First elected as Warden 2023 APCM
Deanery Synod Reps	Mr Jason Dobb	Elected 2023 APCM
	Mr Graham Hodgson	Appointed by PCC April 2023 - Joint PCC Lay Chair from July 2021
Community Pastor	Mrs Gillian Grisedale	*ex-officio*
Elected Members	Mrs Susan Benson	Elected 2023 APCM - Secretary
	Mr Richard N. Carrick	Re-elected 2024 APCM, resigned July 2025
	Mrs Elizabeth Currie	Elected 2025 APCM - Joint Lay Chair from July 2021 - LLM from 2016
	Mrs Linda Lawrence	Elected 2023 APCM - Treasurer - LLM from 2013
	Mr Mike Lynch	Elected 2025 APCM, resigned August 2025
	Mr Alan McCracken	Elected 2023 APCM
	Mrs Karen Sharp	Elected 2025 APCM
	Mrs Heather Sherratt	Elected 2023 APCM

Committees:

Standing Committee:

This is the only committee required by law. It has the power to transact the business of the PCC between its meetings, subject to any directions given by the Council.

Committee Members:

Priest in Charge	Revd Tony Ford	Chair
Wardens	Ms Lisa Miller	
	Mr John Sherratt	
PCC Members	Mr Alan McCracken	
	Mr Richard Carrick	Resigned July 2025
Community Pastor	Mrs Gillian Grisedale	
Treasurer	Mrs Linda Lawrence	
Secretary	Mrs Susan Benson	

Support Groups:

These convene at need to discharge duties regarded by the PCC to be within their remit

Fabric Committee:

The wardens gather skilled church members as and when necessary.

Achievements and performance:

Church Attendance: The average weekly attendance on a Sunday, counted during October 2025, was 78, including 8 under the age of 16, For the mid-week Communion Service the average was 30. We have continued to Live Stream the Sunday morning Services making them available via YouTube, Facebook and the Church web site.

Electoral Roll:

In accordance with the Church Representation Rules a new Church Electoral Roll was created for the 2025 APCM.

We began the year in January 2025 with 116 names on the Roll and before the creation of a new Roll for the APCM we had 115 names on the Roll following the death of 1 member in March 2025, no one joined the Roll.

The new Church Electoral Roll presented to the 2025 APCM listed 113 members. We ended the year in December 2025 with 110 following the death of 3 members during June and August 2025.

PCC Attendance:

The PCC met 9 times during 2025 (January-December) for ordinary meetings and 2 additional special meeting. The average attendance was 12.

2025 - Vicar's Review of the Year:

2025 has been a real mix hasn't it! So much to celebrate as God has blessed us in so many ways and yet so much sadness in losing so many amazing brothers and sisters in Christ. But in the midst of our loss and sadness, we have joy and a sure and certain hope in Jesus' death and resurrection.

We also remember those who cannot attend church any longer, it always such a privilege to visit them and remind them and us that we are family together and they are such an encouragement to me, how they cling onto their faith in Christ, despite their circumstances.

The Clothes Bank and café have continued to be a real blessing to our town and to our ministry, with so many people hearing about Jesus' love for them through the clothes bank and café and we look to build on that now with Simon's appointment as Associate Minister with a remit to support Gill and our volunteers and to try engage our clients with the good news of Christ. Simon also has the role of encouraging existing and new believers in their discipleship, It is a real delight to have a colleague at last and Simon is a really special brother in Christ. We are also hopeful of gaining a 'Growing Younger worker' early in 2026, with advertisements going out in January 2026.

The Church Commissioners bid has been a mixed blessing, as I have said it's great to have Simon now and hopefully the 'Growing Younger Worker' but sadly a lot of the hard work I had done with BAE and Westmorland and Furness council to build a real Christian presence in the town centre was supported and put forward by the deanery and in meetings with the Archdeacon and the consultant Duncan Podbury, who described the work and vision as 'Inspirational' Yet that was not acknowledged when the bid was presented to Church Commissioners and so all that work was largely in vain. I have made it very clear to senior diocesan staff how disappointed I was about this and it has definitely hampered the outreach of St. Mark's and furthering the witness to Jesus Christ in the town centre.

A huge thanks to those who have arranged social events over the year which have been good fun and it has been so encouraging to celebrate our annual events with Easter being so special, then the Anniversary events and more recently Christmas with a few new events added which attracted many new people.

The Chaplaincy work has been a real blessing, I have had to pull back a little as I was burning out and when no help was forthcoming, so the rugby chaplaincy suffered most with me largely concentrating on just the men's first team, whilst supporting the ladies Super League team and the Academy less frequently. The Chaplaincy to BAE and the Royal Navy based in Barrow has been amazing and I have had the opportunity to help and support hundreds of people over the year and been able to share the good news of

Christ with several thousand people. We are still waiting for Revd Stuart Silk to join this ministry, as there has been a hold up with his DBS and now awaiting his security clearance.

The Church of England is still in turmoil, with the internal battle on human sexuality and the desire of many Bishops and both Archbishops taking a none biblical view on the issue. But we can give thanks for our New Bishop of Carlisle Rob and his clear orthodox stand on the issue whilst supporting those who disagree with him. There have been more issues with abuse within the CofE and one of those cases resulted in the Archbishop of Canterbury resigning when it became clear he had not followed clear safeguarding procedures. We wait and see now if our proposed new Archbishop will be enthroned after some serious allegations have been exposed about her dealings with some abuse cases.

I am so thankful to everyone who serves St. Mark's in so many different ways and so I'm reluctant to name names but I am deeply thankful to those who have served as wardens during my time here and especially to the PCC, who have challenged when needed but supported me 100% especially on the biblical issues and I pray continues going forward.

Which brings me to a sad ending, as I will be retiring as minister at St. Mark's in April, this has been a difficult decision and one Denise and myself have thought and prayed about for a while. I am not going to go into detail of why here but do feel free to ask me, my last Service will be Sunday 12th April 2026, the week after Easter. We will continue to live in Barrow but sadly because of CofE rules we have to leave St. Mark's at least for a lengthy period and cannot live in the parish to give the next minister space to start a new ministry which is sensible. We will continue to hold you all in our hearts as friends and brothers and sisters, that won't change.

As this will be published for the APCM, we will have probably already have left but please feel free to contact us anytime.

I am excited for St. Mark's moving forward and my hope is for a new Bible centred minister to be in post asap and for Simon to be supported well in the interregnum. Praying for God's blessing upon you all in 2026.

Now to him who is able to do immeasurably more than all we ask or imagine, according to His power that is at work within us, to Him be glory in the church and in Christ Jesus throughout all generations for ever and ever! Amen. Ephesians 3:20-21

2025 - Wardens Church Fabric Report

All the work to the front and rear elevations of the Church is now completed and if you have not done so please take time to look at and to be impressed by it. Similar work is also required to both side elevations and also the boundary wall adjoining Rawlinson Street subject to necessary finance being available.

The central valley roof is stepped down to each end from the centre and unfortunately the sump drains have been unable to accommodate the volume of water which builds up in heavy storms. This has resulted in the rain water backing up some of the steps which are inadequately sealed resulting in flooding particularly in the Clothes Bank which has happened 2 or 3 times. The PCC has therefore authorised further repairs to be undertaken to increase the diameter of the drains and to provide adequate sealing to the steps. This work will be undertaken when it is dry enough to do so.

Thanks to enquiries made by and to the perseverance of Stuart Currie contact was made with a charity called Donate-A-Light CIC who have kindly donated free of charge to the Church sufficient LED light fittings to replace those in the rear Vestry Hall, rear entrance, office, corridor, store room and kitchen and they even arranged free transport for them all from Ashton-under-Lyne!

In addition to this we applied to the Diocese for a grant to cover the costs of installation through their Net Zero Quick Wins fund which was approved in full. At the time of writing this we are currently making arrangements with our electrician for installation.

All other standard servicing and checks have been undertaken in respect of the fire equipment, central heating and the organ.

We would also like to thank again everyone who makes sure that the Church runs smoothly and that the heating is on, the red chairs are mended, that there is hot water for the basins and that the taps work etc etc...

Safeguarding Annual Report to the APCM

1. Parish Safeguarding Officer

Our Parish Safeguarding Officer is Jason Dobb

2. Safer Recruitment, and Training

Our parish supports the following groups working with children and young people, and with adults who are vulnerable:

Ark Club

Clothes Bank

Sunday Prayer Team

Church members who particate in wider church initiatives (eg. Open the Book) are also covered by the parish's Safeguarding arrangements.

Our Parish Safeguarding Officer has recently completed the Safer Recruitment process. The leaders and volunteers working with our groups will also undertake Safer Recruitment over the rest of 2026 according to the Church's national guidance, including the agreement of role profiles. We are using the Parish Safeguarding Dashboard & Safeguarding Hub to make it simpler to keep track of what needs doing. DBS checks and training of all leaders and volunteers are now tracked using the Safeguarding Hub. There are 2 outstanding DBS checks and 7 people have outstanding Safeguarding training.

3. Church Policy and Guidance

All parishes are required to have agreed a formal statement of adoption of the House of Bishops 'Promoting a Safer Church; safeguarding policy statement', and of Church of England safeguarding policy and guidance. This statement has been signed on behalf of the PCC and displayed in our church.

Annual Report and Financial Statements of the Parochial Church Council approved by the PCC on 9th March 2026 and signed on their behalf by Revd. Tony Ford (PCC Chairman)

Signed ..... Date 9/3/26

St. Mark's Church, Barrow-in-Furness

Financial Statement for the Year Ended 31st December 2025

Statement of Assets and Liabilities at 31st December 2025

	General Fund £	Designated Funds £	Restricted Funds £	Reserves £	Totals 2025 £
Monetary Assets					
Barclays Community - Current	(1,636.59)				(1,636.59)
CAF Cash - Current		-	20,514.48		20,514.48
Total Monetary Assets	**(1,636.59)**	**-**	**20,514.48**		**18,877.89**
Investment Assets					
CAF Gold				83,357.15	83,357.15
Barclays High Interest Business		15,546.71			15,546.71
National Savings & Investments		1,055.04			1,055.04
Total Investment Assets		**16,601.75**	**-**	**83,357.15**	**99,958.90**

Statement of Assets and Liabilities at 31st December 2024

	General Fund £	Designated Funds £	Restricted Funds £	Reserves £	Totals 2024 £
Monetary Assets					
Barclays Community - Current	(3,842.28)				(3,842.28)
CAF Cash - Current		-	15,931.67		15,931.67
Total Monetary Assets	**(3,842.28)**	**-**	**15,931.67**		**12,089.39**
Investment Assets					
CAF Gold				66,767.66	66,767.66
Barclays High Interest Business		12,383.74			12,383.74
National Savings & Investments		1,036.55			1,036.55
Total Investment Assets		**13,420.29**	**-**	**66,767.66**	**80,187.95**

Approved by the PCC on 9th March 2026 and signed on their behalf by Rev Tony Ford (PCC Chairman)

Signed .....

Date 9/3/26

General Fund Receipts and Payments Account

Receipts	2025	2024
	£	£
Incoming resources from donors		
Pledged Giving	49,173.20	50,236.18
Cash Collections	2,849.89	3,564.69
Sundry Donations	8,999.35	5,590.02
Gift Aid Reclaimed	12,192.76	11,164.01
Sub Totals	***73,215.20***	***70,554.90***
Other voluntary incoming resources		
Legacies	53,472.40	-
Special events income	1,247.12	317.17
Sunday Night Live	-	-
Sub Totals	***54,719.52***	***317.17***
Income from charitable and ancillary trading		
Contributions for use of Church building	1,783.00	2,217.25
Fees	993.00	794.23
Sale of Lent Books	10.00	50.00
Sub Totals	***2,786.00***	***3,061.48***
Other ordinary incoming resources		
Insurance claims	-	-
Photocopying	48.92	-
Repayments	-	-
Misc	-	-
Sub Totals	***48.92***	***0.00***
Messy Marks (Families)	**-**	**-**
Total Receipts - Unrestricted Funds	**130,769.64**	**73,933.55**
Restricted Income		
Mission Giving to Societies	10,035.44	14,528.23
Collections for charities	3,562.50	3,329.76
Gift Day - 2025	6,602.80	2,557.71
Gift Day - 2024	530.00	195.00
Gift Day - 2022	-	-
Gift Day - 2021		
Restricted Donations	25,856.74	21,780.45
Sub Totals	***46,587.48***	***42,391.15***
Total Receipts	**177,357.12**	**116,324.70**
Excess of Receipts over Payments (Unrestricted Funds)	**79.88**	**(12,590.80)**
Transfer of Deficit Allocation from Legacy	**0.00**	**0.00**

General Fund Receipts and Payments Account

Payments	2025	2024
	£	£
Activities directly relating to the work of the Church		
Ministry		
Parish Share	34,631.00	53,040.00
Working Expenses of Clergy		
Vicar Expenses	2,040.00	1,666.00
Telephone	662.16	633.82
Curate Expenses	-	-
Telephone	-	-
Visiting Speakers	-	30.00
Sub Totals	***2,702.16***	***2,329.82***
Church Running Expenses		
Electricity, Gas, Water	13,885.76	13,255.17
Insurance	3,176.49	3,079.85
Cleaning	7,548.20	7,062.15
Sub Totals	***24,610.45***	***23,397.17***
Church maintenance		
General	1,707.97	1,408.45
Organ	362.64	1,283.76
Sub Totals	***2,070.61***	***2,692.21***
Upkeep of services		
Misc	375.02	423.16
Catering	613.69	299.57
Lay reader expenses	-	-
Leaflets & Literature	254.40	698.05
Copyright Licence	1,275.44	1,240.48
Sub Totals	***2,518.55***	***2,661.26***
Support costs		
Training	554.00	760.73
Ark Club (Sunday School)	40.27	145.19
Brownies	-	-
Sub Totals	***594.27***	***905.92***
Building Work		
Major repairs (structure)	-	-
Major repairs/replacement (installations)	-	-
Interior and exterior re-decoration	-	-
Sub Totals	***-***	***-***
Honoraria Organist	-	-
Special events expenses	2,080.47	546.75
Ancillary Trading	-	-

Payments (cont)

	2025	2024
	£	£
Church management and administration		
Stationery & Postage	27.70	-
Photocopying	386.81	368.56
Church Telephone/Broadband	380.81	394.32
Computer/Website Expenses	-	-
Architect Fees	-	-
Misc	214.53	188.34
Sub Totals	***1,009.85***	***951.22***
Messy Marks (Families)	-	-
Internal Transfers		
Designated Funds	3,000.00	-
General Reserves	2,000.00	-
Fabric Reserves	2,000.00	-
Legacy Reserves	53,472.40	-
Sub Totals	***60,472.40***	***0.00***
Total Payments - Unrestricted	**130,689.76**	**86,524.35**
Payment of Restricted Funds		
Mission Giving to Societies	10,035.44	14,528.23
Charity Collections/Donation	3,562.50	3,329.76
Gift Day - 2025	6,602.80	2,557.71
Gift Day - 2024	530.00	195.00
Donations	21,273.93	23,086.21
Sub Totals	***42,004.67***	***43,696.91***
Total Payments	**172,694.43**	**130,221.26**

Notes re General Fund

Church Running Expenses		
Electricity	3,187.61	3,701.43
Gas	9,666.43	8,645.91
Water	1,031.72	907.83
Miscellaneous Payments		
Bank Charges	214.53	

Parish Share is paid to Carlisle Diocese Board of Finance via The Ephesians Fund

Mission and Charitable Giving - Restricted

Receipts	**2025**	**2024**
Pledged Giving	6,309.00	12,216.10
Cash	-	-
Gift Aid Reclaimed	2,995.19	1,591.13
Home Communions	-	-
	9,304.19	***13,807.23***
Harvest Collections - Tearfund	676.70	646.00
Gift Aid Reclaimed - Tearfund	13.75	60.00
Toilet Twinning (Includes Gift Aid reclaimed)	15.00	15.00
Leprosy Boxes	25.80	-
Total Receipts	**10,035.44**	**14,528.23**

Payments	**2024**	**2024**
Overseas Mission Fellowship (OMF)	2,170.97	2,170.97
Wycliffe Bible Translators	2,170.98	2,170.98
Church Mission Society (CMS)	2,170.98	2,170.98
Church Pastoral Aid Society (CPAS)	930.42	930.42
Church Army	930.42	930.42
Bible Society	930.42	930.42
	9,304.19	***9,304.19***
Harvest Collections - Tearfund	676.70	646.00
Gift Aid Reclaimed - Tearfund	13.75	60.00
Toilet Twinning (Includes Gift Aid reclaimed)	15.00	15.00
Leprosy Boxes	25.80	-
Total Payments	**10,035.44**	**10,025.19**

Restricted Funds

	Balances 31.12.2024	Receipts	Payments	Balances 31.12.2025
Funeral Collections/Donations for St Mark's:				
In memory of Mrs D Jackson	56.41	-	-	56.41
In memory of Mrs J Twyford	174.50	-	-	174.50
In memory of Mrs B Harrison (St Mark's Work in the community)	905.72	-	-	905.72
In memory of Mr W Goslin (Part)	167.50	-	-	167.50
In memory of Mr B Keighan (Part)		340.34		340.34
Communion Cups	-	16.72	-	16.72
Gift Day 2023 - Building Work	1,020.00	-	-	1,020.00
Gift Day 2025 - Vestry Hall		6,602.80		6,602.80
Community Fund	4,402.11	6,568.05	1,959.39	9,010.77
Children in Poverty	322.12	-	-	322.12
Fabric Fund	393.09	405.00	79.20	718.89
Organ Donation	200.00	-	-	200.00
Audio Visual Fund				
Donations	350.00	-	350.00	-
Technicians - Funeral services	1,411.34	60.00	1,169.21	302.13
Messy Marks (Families)	429.27	-	-	429.27
Music Group	70.00	-	-	70.00
Community Pastor Role Fund	6013.60	11,858.00	17,716.13	155.47
Interest	16.01	5.83	-	21.84
Totals at 31st December	**15,931.67**	**25,856.74**	**21,273.93**	**20,514.48**

Community Fund		
Emmanuel Community Church	600.00	
Nathan Waste Savers	255.05	
Unite	250.00	
Westmorland and Furness Council	1,200.00	
Cumberland Council	678.00	
Keswick to Barrow	600.00	
Rotary Club Furness Peninsular	250.00	
Furness Community Network (Cheekly Monkeys)	2000.00	
Tuesday Bible Study Group (Discretionary/Homeless)	50.00	
Anon Donations (Discretionary/Homeless)	105.00	
Anon Donations	580.00	
Petty Cash		600.00
Discretionary Fund		500.00
Litter Pick		223.29
Playing Cards & Dominoes		21.97
Ladies Lunch		334.44
Outdoor Storage Box		230.00
Christmas Give Away		49.69

Designated Funds

	Balances 31.12.2024	Receipts	Payments	Balances 31.12.2025
Childrens Work	1,019.93	-	-	1,019.93
Messy Marks (Families)	9,000.00	-	-	9,000.00
Training	2,150.00	-	-	2,150.00
Future Evangelism	930.21	2,000.00	-	2,930.21
Architect Fees	-	1,000.00	-	1,000.00
Interest	320.15	181.46	-	501.61
Totals at 31st December	**13,420.29**	**3,181.46**	**-**	**16,601.75**

Reserves

	Balances 31.12.2024	Receipts	Payments	Balances 31.12.2025
Interest	3,235.72	1,462.50	1,000.00	3,698.22
General	-	2,000.00	-	2,000.00
Fabric	-	2,000.00	-	2,000.00
Legacy - John Hannah				
Building Work/Refurbishment	-	-	-	-
Community Pastor	-	-	-	-
Deficit	3,474.69	-	-	3,474.69
Reserves/Fabric	1,958.77	-	-	1,958.77
Special Projects	6,511.00	-	-	6,511.00
Technical Upgrade	480.78	-	480.78	-
Other	-	-	-	-
Sub Totals	***12,425.24***	***-***	***480.78***	***11,944.46***
Legacy - J Smart	500.00	-	-	500.00
Legacy - D Jackson				
Other (Unallocated)		9,472.40	-	9,472.40
Community Pastor		44,000.00	-	44,000.00
Legacy - E Roberts (Piano)	437.64	-	-	437.64
Legacy - A Kaye				
Audio Visual Streaming Equipment	3,971.46	-	-	3,971.46
Legacy - R Walsh				
Building Work/Refurbishment	4,597.42	30,864.63	30,864.63	4,597.42
Community Pastor	10,000.00		10,000.00	-
Other (Unallocated)	31,600.18	(30,864.63)	-	735.55
Sub Totals	***46,197.60***	***-***	40,864.63	***5,332.97***
Totals at 31st December	**66,767.66**	**58,934.90**	**42,345.41**	**83,357.15**

Notes re Reserves

Interest

Community Pastor Role Fund	1,000.00

Allocation of Restricted Collections/Donations for Charities

	2025
Funeral Collections	
Bay Hospital Charity -FGH (Hill 50%)	117.50
St Mary's Hospice (Hill 50%)	117.50
St Mary's Hospice (Money)	152.60
UK Cancer Research (Rawlinson)	171.20
Bay Hospital Charity -District Nurses (Maddison)	515.20
Parkinsons UK (Robinson)	476.32
The Royal Preston Hosipital - Stroke Unit (Keighan 50%)	340.34
Retiring Collections	
Christian Aid	-
Children Society - Christingle	138.19
Children Society - Carols by Candlelight	48.16
CDBF Growth Fund - Firepit Confirmation Service	0.00
Furness Churches United Choirs Performances	
CMM Trust (ZAC)	408.90
St Mary's Hospice (The Mikado)	532.98
St Mary's Hospice (Away in a Manger/Stargazers 50%)	130.25
CMM (Away in a Manger/Stargazers 50%)	130.25
The Big Quiz	
Tearfund	216.00
Children Society - Christmas cards donations	67.11
Totals	**3,562.50**

Fees Account

Receipts	**2025**	**2024**
Church Funeral Fees	1,642.00	2,016.00
Crematorium Funeral Fees	228.00	-
Interment	-	-
Banns	56.00	-
Wedding	531.00	-
Baptism Certificate	-	-
Total Receipts	**2,457.00**	**2,016.00**
Payments		
Organist	-	-
Verger	60.00	120.00
Technicians - Audio Visual Fund	60.00	120.00
Retired Clergy	115.58	428.95
Carlisle Diocesan Board of Finance	1,228.42	552.82
St Mark's PCC	993.00	794.23
Total Payments	**2,457.00**	**2,016.00**