

MORECAMBE PARISH CHURCH

Parochial Church Council

Annual Report

& Financial Statements

2025

Bankers:

Triodos Bank,

Deanery Road, Bristol, BS1 5AS

Central Board of Finance Church of England Funds,

80 Cheapside, London, EC2V 6DZ.

Independent Examiner:

Damien Sissons BA FCA

For and on behalf of Waters & Atkinson, Chartered Accountants
The Old Court House, Clark Street, Morecambe, Lancashire, LA4 5HR

Rector:

Revd Chris Krawiec

01524 422 211

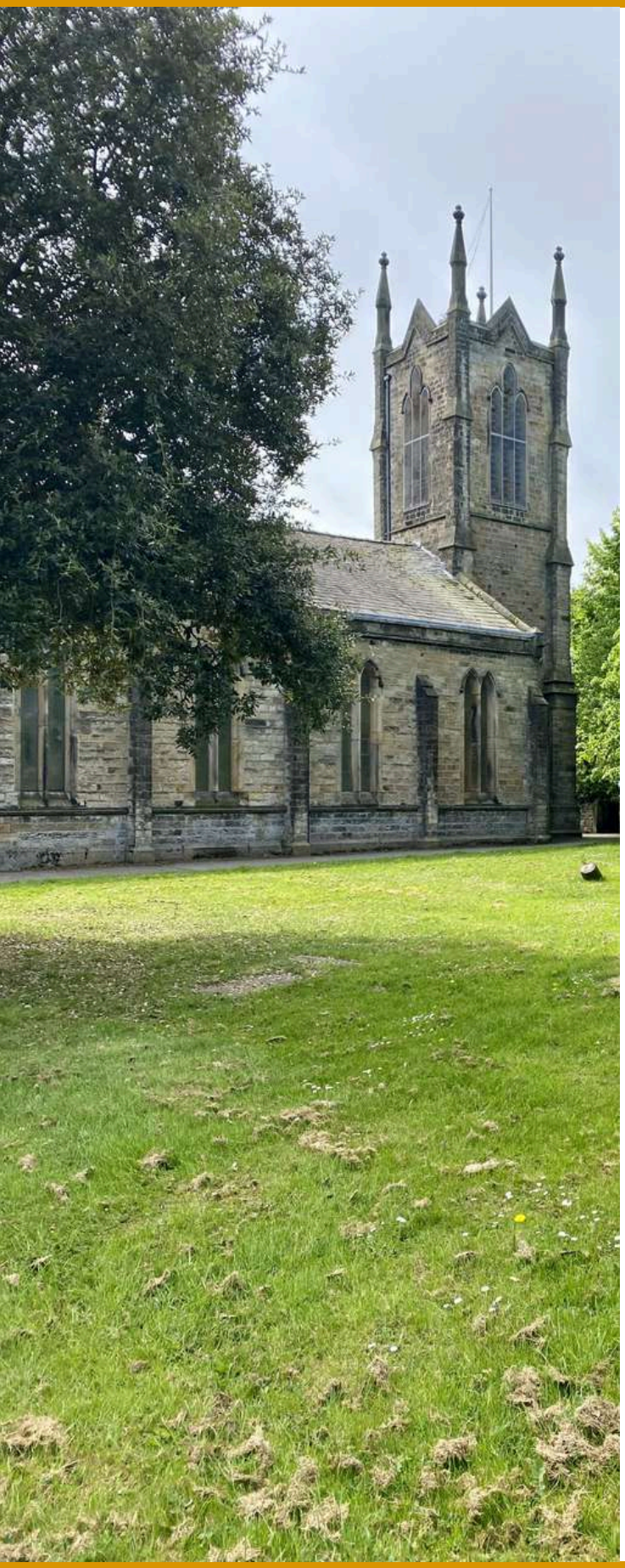
hello@morecambeparish.church

www.morecambeparish.church

THE CHURCH OF ENGLAND

THE DIOCESE BLACKBURN

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About Us

The legal name of the parish is Poulton-le-Sands Holy Trinity with St Laurence, Morecambe - but most people just know us as Morecambe Parish Church (or MPC for short). We are part of the Church of England, serving the central area of Morecambe.



Who we are

We are ordinary people, trying our best to live out an extraordinary faith. Our church family includes people of many different ages and backgrounds,



What we believe

We believe in God, who made and loves the whole universe.

We believe that God became human in the person of Jesus Christ, who was born, died and rose again so that all creation could be free.

We believe that God sustains and guides us in the person of the Holy Spirit.

We believe that every person is made in the image of God, is precious in God's sight and is worthy of love and respect.

If you want to find out more, or you'd like someone to pray for you, please feel free to come along to a service or get in touch.

Aim and Purpose

Morecambe Parish Church's Parochial Church Council (the PCC) has the responsibility of cooperating with the Incumbent, the Reverend Chris Krawiec, in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. As well as the Church itself, which is a Grade II Listed Building.

Objectives and Activities

The PCC is committed to enabling as many people as possible to worship God at our Church, in our community and to become part of our parish family. When planning our activities, the PCC has considered the Charity Commission's guidance on public benefit, and in particular the specific guidance on charities for the advancement of religion. Our services and worship put faith into practice through prayer and scripture, music and sacrament. We try to enable ordinary people to live out their faith as part of our parish family, through our vision which is:





Our Vision Priorities for 2025 & 2026



In 2025 we had a parish vision day and explored where we felt we were as a church. Through worship, fellowship, art and group work we prayerfully reflected where God had brought us and where he might be leading us. This was really well attended by children and adults alike.

As an outcome from our work together over the day we highlighted five Vision priorities on which to focus over the next year or two. While we were content with our existing overarching vision of Worshipping God, Serving our Community and Living Faithfully, we felt the need to boil this down into manageable areas of focus to help grow our work and worship in line with God's mission in this part of Morecambe. These five areas are Welcome, Communication, Sharing Gifts, Breathing Deeply (of God's Spirit through relationship with Him in prayer, worship and reflection) and Enjoying Time Together.

Everything we do as a church can be viewed through these five lenses to help focus our mission and ministry. Each priority helps keep us on track towards growing as God's church.

As a parish with a Church of England Primary School, we treasure links between church and the school. The whole school attended worship weekly in church and along with the school governors and volunteer readers the link continues to be strong. The last SIAMs inspection reported in glowing terms the close links between church and school and how the embedded Christian vision has a measurable impact on our community. With a sad and fond farewell, our Headteacher Mrs Bould retired at the end of this year and we now look forward to the appointment of a new head in 2026 to continue to build on this strong church and school family relationship.



Lighthouse Club is our before and after school club. Run as part of our outreach into our local community, it provides wraparound care for those attending our school and also Morecambe Bay Community Primary. This initative has been helping our school to grow, our local children to transition well to and from the school environment, and has been encouraging healthy food and choices. Local parents have been able to gain employment and individual children's needs are met. We deliberately don't use screen devices with the children, and instead encourage interaction and imaginative play across the age range. Read more on page 12.

Sanctuary, our community café, has been operating since April 2023. Tina White is Café manager with her team of employees and volunteers. It is a warm, welcoming space in the centre of town where many find refuge and a great cup of coffee. Read more on page 15.

Morecambe Pantry has had its share of struggles this year but continues alongside the Sanctuary Café on Queen Street, offering a choice of fresh and wholesome food for a small membership fee. A faithful team of volunteers runs the Pantry in the week, including sourcing and collecting food, and connecting with customers - this initiative offers far more than simply meeting the need for food. See page 16.

2025 saw the exciting foundation and development of Morecambe Parish Church Junior Choir which is introducing local young people to the incredible world of church music and growing them into young choristers and musicians ready to lead God's church in worship. Read more about this along with all the news from our amazing church choir family on page 17.



You can keep up to date with all of these projects and all the other many things we get up to by visiting our website 'www.morecambeparish.church' our YouTube Channel 'Morecambe Parish Church' or our Facebook page.

Poulton Playtime is our Parent/ Carer and Toddler/Baby Group. It has been thriving over 2025 with record numbers attending and giving us the right sort of challenges that popularity brings. Read more about this wonderful group and its activities on page 14.

Beer and Bible meets on a Wednesday evening in the local pub. This is a group for men to discuss scripture, share life and sink a few pints in the process. Over 2025 we finished the Rooted series and moved on to the Diocesan Prayer Course by Bishop Philip. Our numbers fluctuate but have been between 12 and 6 and our ages range is 20's- older. For more info see our website or talk to Keith Thomas or David Bolster.



Ladies In Fellowship Together does exactly what it says on the tin, we meet monthly on the first Wednesday of every month in the memorial hall café. A variety of activities have taken place including: craft, walks, and pottery decorating, etc. There is always a lot of chat, usually accompanied by nibbles and a drink and we all leave feeling better. We have a wide age range of attendees and there is always a great deal of laughter. To find out more please see Facebook, our website or talk to Fiona Whyte and Audrey Woodhouse.

Along with all these initiatives and activities we also run midweek groups like Bible Explorers and Thursday Lunch Club.

All this is covered by the engine room of all that we do - prayer.
This regular prayer takes place within the congregation, on the notice sheet, in a prayer chain and especially within the group Horizon. This team of faithful people commits time to lifting all we do to God in prayer.

You can keep up to date with all of these projects and all the other many things we get up to by visiting our website 'www.morecambeparish.church' our YouTube Channel 'Morecambe Parish Church' or our Facebook page.

Structure, Governance & Management

The method of appointment of PCC members is set out in the Church Representation Rules. The Council comprises the Incumbent, the Churchwardens, a representative of any ALMs or LLMs, those elected to the Deanery Synod, and other lay members who are elected at the Annual Parochial Church Meeting by those on the Electoral Roll. Members of the congregation are always encouraged to join the Electoral Roll, and to consider standing for election to the PCC.

The PCC members are responsible for making decisions on all matters of general concern and importance in the parish, and for all financial matters. The full PCC met 11 times during the year in the Sanctuary Café on Queen Street or in the Church. The average level of attendance was 89%. Given its broad responsibilities, the PCC has a number of sub committees, each dealing with a particular aspect of parish life. These include reports received from the Treasurer, Finance Team, The Sanctuary, The Lighthouse Club, Fabric and Safety, the Ministry Team, Deanery Synod, Horizon and the Pastoral Team.

Towards the end of this year we once again reviewed these PCC Sub-committees with the intention of changing these to increase efficiency around our vision and mission as a church family.

Following acceptance, copies of the previous meeting's minutes are placed in a file in the vestibule. The parish was represented at Deanery level.

We have worked on ensuring procedures are in place and up to date to deal with any matters relating to PCC/Trustee membership and safe from harm procedures for young people and vulnerable adults. Our Safeguarding Officer ensures the safe from harm policy is kept up to date and in place. We periodically review our structures and make changes to enable us to move forward in faith together.

Our health and safety officer has regularly reviewed matters and has ensured that we comply with current regulations. During 2025 our health and safety policy has been reviewed.





Administrative Information

Poulton-le-Sands Holy Trinity Church with Morecambe St Laurence,
also known as Morecambe Parish Church,
is situated in Church Street, Morecambe.

We are in the Lancaster and Morecambe Deanery,
which is part of the Diocese of Blackburn within the Church of England.
The correspondence address is:
The Rectory, Church Walk, Morecambe LA4 5PR.

The Parochial Church Council (PCC) was a charity excepted from registration with the charity commission until the 23rd October 2013, when it became registered in its own right.

PCC Membership

Those who have served on the PCC at any point during 2025 are:
The Revd Chris Krawiec (Chair)
Susan Armstrong
Charlotte Beck
Carol Bennett (Churchwarden)
Graham Blick
Chelsie Collier (Treasurer)
Jim Cooke
Helen Gill (Deanery Synod)
The Revd Jenny Guilder
Mandy Fuller
John Livermore
Ruth Nightingale (Deanery Synod)
Carol Ogden (Deanery Synod)
David Prescott
Marilyn Prescott
Phil Ramsden
Lauren Stockton
The Revd Carrie Thompson (Secretary)
Julie Tinnion (Churchwarden)
Tina White
Stuart Whyte (Churchwarden)
Lauren Woodfine
David Woodhouse

Safeguarding

Statement of Compliance

The PCC has complied with the requirements imposed by the code under section 5A of the Safeguarding and Clergy Discipline Measure 2016 to have regard to House of Bishops' guidance on safeguarding children and vulnerable adults.

Parish Safeguarding Officer's Report

Children and young people

This year, all of our activities have continued. We have some new volunteers in the groups, which is good. The Child Protection Policy was reviewed this year and agreed by the PCC. The policy has been emailed to all involved with children and young people. It is also on the parish website and paper copies are available in the Parish Office, from the Rector and from me. Any visits involving children and young people outside regular meetings and off site visits need approval from either the Standing Committee or full PCC to ensure you are fully insured through the church's insurance policy.

Vulnerable Adults

Our Vulnerable Adults Policy has been agreed by the PCC. All volunteers that work with Vulnerable Adults have been emailed a copy of this. It is also on the parish website and paper copies are available in the Parish Office, from the Rector and from me.

Lighthouse Club

Lighthouse Club, continues to run successfully. It is managed by Joy Stembridge and assisted by a deputy manager and a team of play workers. They have all been recruited using the safer recruitment guidance, they have enhanced DBS checks and have completed all the relevant Safeguarding training. They ran successful Holiday clubs at Easter and during the Summer Holidays. Extra playworkers were employed for these holiday clubs using the same safer recruitment and DBS checks.



Morecambe Pantry

Morecambe Pantry continues to run successfully in its home at Sanctuary. The other volunteers for Pantry do not require DBS checks for their roles, but they have all undertaken the Church of England Safeguarding Training.

Sanctuary Café

This continues to run. Tina White is the manager. She is supported by a supervisor paid staff & volunteers. The paid staff have all had Basic DBS checks carried out and have completed the Safeguarding Training. Volunteers do not need DBS checks for their role, but they have all completed Safeguarding Training.

Parish Safeguarding Handbook and 'A Safer Church'

We continue to follow the Parish Safeguarding Handbook and the Safeguarding policy 'A Safer Church'.

All the relevant leaders, PCC members, myself and the Rector have electronic copies of the handbook. We now have on display in the church and on one of the notice boards in the War Memorial Hall a Safeguarding poster with all relevant contact details.

DBS Checks

All DBS checks have been completed. We have tried to encourage all volunteers to register for the DBS update service, so that their DBS certificates will be kept up to date and avoid us having to repeat the checks every 3 years.

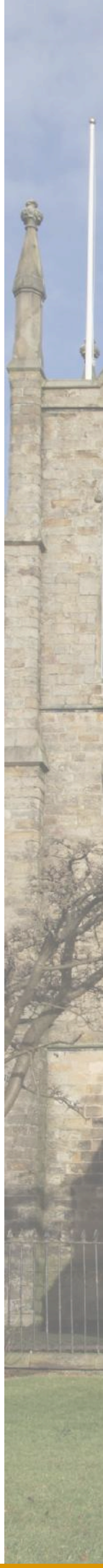
Parish Safeguarding Dashboard Tool

We have continued using this tool which enables us to have an online record of how compliant we are in our Safeguarding Policies and Procedures. It will also enable use to keep a record of all our DBS checks and Safeguarding Training. More information will at a later date be introduced to the tool.

Training

Most safeguarding training is now done online. Foundation Training, which most people need to do, is only valid for 3 years. Anyone who needs to attend Leadership Training for their roles have recently attended courses to keep them valid for another 3 years. If any member of the congregation wishes to do the Safeguarding training they are warmly encouraged, as Safeguarding is all our responsibility.

Ruth Nightingale - Parish Safeguarding Officer (Until September 2025)



LIGHTHOUSE Club

THE LIGHT shines in the darkness..



2025 was a year of consolidation for Lighthouse Club. We completed our third successful year of providing high quality childcare and serving our local families.

Termtime Provision: numbers have grown steadily over the year. Over 20 children have joined us since September, many with regular bookings. There are more to come in the new year. We have seen a small uptake in numbers from Morecambe Bay Community Primary School and we have a steady number of regular bookings. The majority of our children come from Poulton-le-Sands Church of England Primary School and it's delightful to see how children from the two schools mix. We regularly have between 10 and 20 children per session, with mornings sometimes being busier than afternoons. Many thanks to our wonderful volunteer cooks who provide a hot meal in the evenings and holiday clubs.

As the cost-of-living increases, we have seen a shift in the nature of bookings. Almost all of our bookings now are due to parents needing childcare for work or study. We have very few children who attend just because they want to. With our price rises in January 2026, this trend will probably continue. We will continue to make Lighthouse Club as engaging and inviting for children as possible.

Staffing: we are lucky enough to be able to keep our staffing consistent over the year. We hired some amazing young people to work at Easter who have provided additional support during termtime as needed.

Holiday Clubs: we again ran busy holiday clubs at Easter and Summer. We had a mixture of primary aged children, most of them from outside of our termtime catchment. Between 20 and 35 children a day enjoyed crafts, organised games and a hot lunch for 4 mornings a week. Both in holiday club and in termtime, we used themes to engage and educate, including Christian festivals such as Easter and Harvest. At Easter, we joined in with Morecambe Parish Church's Bike and Bloom event. Children and staff helped to plant flower beds and made seed bombs to disperse around church. In Summer, we held a sponsored walk to the beach. With a sponsored obstacle course in October, we raised £140 for MPC's 100 Club.
The government have extended HAF funding for this academic year at least. It is planned that we will run at Easter and in the summer 2026 but we must apply each time.

Challenging behaviour: we continue to work with a number of children who regularly show signs of dysregulated behaviour, some of it extreme. As always, we do a lot of discussion and modelling around feelings and emotional control. Fortunately, families and schools are very supportive and we have supportive dialogues.

Makaton: since September, Lauren and Elizabeth have been teaching us all Makaton sign language. We have focused on feelings, as well as themes such as Christmas. The children love it and have picked it up quickly. The staff use it to give gentle reminders during sessions. There is a working wall that we can refer back to.

Food Hygiene: in October, we had a scheduled visit from an Environmental Health inspector. For the second time, we received a '5' rating.

2026: we face a number of challenges in 2026 but we will face them with the confidence that comes from experience. Financially, it is a tightrope between keeping costs down for families and being able to provide high quality, engaging childcare. We still aim to be a place that children want to come to, even if their families don't need childcare. As new children are welcomed and others return to holiday club, we will continue to model and support emotional literacy growth and behaviour regulation. Staff will also continue to update and develop their professional knowledge and skills, especially around safeguarding.

Joy Stembridge
Lighthouse Club Manager

LIGHTHOUSE Club
THE LIGHT shines in the darkness..







Poulton Playtime is a Parent and Toddler Group, working within the family of Morecambe Parish Church, in the Morecambe Memorial Hall

We welcome parents, grandparents, childminders and children under 5 every Tuesday Morning during school terms from 10am to 11.30am. We regularly have between 30 and 40 babies and children with us. (We have had to cap our numbers at 50 children).

During our sessions the children can play with a variety of popular toys including a toy kitchen, dolls, Duplo bricks etc There is a craft table where they can paint or model. We have a snack time to encourage children to get used to sitting at the table with others.

Towards the end of the session the children have a story and singing time.

We have some very good volunteers who make tea, coffee and snacks for us each session. Also, a number of the parents are very good at designing and encouraging the children to do crafts and painting. At the end of every session we have a number of 'Grandpa volunteers' who come and help tidy up for us.

Over the years we have noted that some families have been drawn into our Church fellowship and some parents are now in leadership roles. It seems that Poulton Playtime holds a door open for families to find faith within the Church and therefore it is an important part of our community life.



Sanctuary

With Jesus's model of welcome always at its heart, The Sanctuary Café celebrated its second anniversary this year and has gone from strength to strength. It continued to provide a warm and welcoming space for all, with affordable but high quality food and drink.



We have become known as a good spot to come for lunch, and to share in life events. We had several birthday celebrations, afternoon teas and other events. We did a small amount of outside catering with buffets, 'scones to go' and cream teas. Our Christmas menu was very popular again this year, both in the Café and our Christmas Market, attracting new customers with the festive and well-priced menu. We also introduced a special Autumn menu, which was very well received by customers.

ROYAL BRITISH LEGION

BAY VETERANS ASSOCIATION

The main menu was reviewed, with an updated pricing structure and a more modern, accessible design. Several of our staff moved on to new opportunities or to higher education, and we took this opportunity to streamline our staffing structure.



The Sanctuary strengthened its relationship with the Royal British Legion and Bay Veterans, providing regular pie and pea nights. We hosted the Christians Against Poverty and Citizens' Advice drop-in regularly, and even appeared on North West Tonight! The Café also provided a meeting space for the M:Power course, raising up lay evangelists from urban areas such as ours.



The Sanctuary aims to offer a dignified and inviting space for all, and this has sometimes provided a challenge to balance the differing needs of those who come in. As well as supporting community groups, the Sanctuary provides a much needed space for individuals, offering support, friendship and pastoral care to those who need it.





Together with the community café project, we also continued to run Morecambe Pantry from 13 Queen Street. This is a food redistribution service and outreach project serving local people, run in partnership with FareShare and Eggcup. Due to increasing economic pressures and supply issues, the Pantry had to undergo operational reductions to keep it viable. It reduced to two days a week, staffed by a small group of committed volunteers. Extra pressure meant that these volunteers worked to source extra food from other locations and grant funding where available. These herculean efforts have kept this initiative going in the face of significant challenge.







The Pantry continued to address food insecurity in the local area by providing a choice of healthy food at a greatly reduced price. Not only that, the Pantry made a difference in people's lives through important contact with others, signposting and pastoral support. The work and relationships built in this enterprise are wonderful and really grow our church into its community.

In 2025 we refreshed our vision and values, and looked towards increasing our impact on our community whilst continuing to introduce people to Jesus through all that we do as part of our vision day. We recognised that in reducing the output of this initiative we were keen to continue to meet the needs of those on the edges of our communities and those in economic difficulty.



We also recognised the growth in similar groups in our local area taking some of the pressure off our initiative to be a sole provider.

Looking forward we recognise this ministry is fantastic but may need to undergo even further changes to continue its viability in 2026 and beyond. Ultimately we know we need to meet people in their needs, but we are not necessarily tied to food redistribution to do this and may need to look at alternative initiatives.



MORECAMBE PARISH CHURCHOIR









The Choir went from strength to strength in 2025, under the continued leadership of our Director of Music, Marilyn Prescott. We are one of the few Parishes in the North West which can still boast a robed choir singing almost every Sunday, giving singers both young and not-quite-so-young valuable opportunities to gain experience, make friends, and lead the community in the worship of God. The choir continues to perform a wide range of choral repertoire, from mediaeval to contemporary music, as well as leading congregational singing of both traditional hymns and contemporary worship songs.

In 2025, we launched our brand new Junior Choir, introducing children in school years 4, 5 and 6 to this fantastic tradition. The Junior Choir started with a performance of Captain Noah and his Floating Zoo, and has developed into a tight-knit group who join the main Choir to sing for special services and events.





Our links with Morland Choristers' Camp remain strong, and in 2025 we sent five choristers under the age of 18, plus Senior Singers, Staff members and Trustees. Our choristers always come back from Morland with renewed enthusiasm for singing, leading worship and being part of our church family. Thank you to all those in the congregation and wider community who support our Morland choristers financially, practically and with prayer.

2025 saw the return of our Christmas Extravaganzas, featuring our Choir and Junior Choir, plus friends from Morland and further afield, and a professional live orchestra. All three performances were well attended, providing an amazing feel-good vibe to the festive season as well as raising much-needed funds for the church.



We are in good heart as we move into 2026, and excited for the future of choral music here in Morecambe.













Achievements and Performance Year Review

2025 was another full year in the life of our Church family. Following its introduction in 2024, we continued our Rooted series of videos and Bible studies, reading the Gospel of Mark together through Epiphany and Lent, culminating in a special reflection for Easter Day from Bishop Philip.

In February, we held a successful Vision Day, well attended by members of the congregation from a wide range of backgrounds and ages. Reflecting on the idea of hearing and telling God's story, together we formulated five Vision priorities (see page 5).

Our financial situation continued to be challenging, leading us to make some significant cuts to staffing across our projects, and some changes to the way we operate. The congregation rose to the challenge of fundraising admirably, generating almost £9,000 through our 100 Club venture over the summer, and joining in with many fundraising and social events, such as the Open Mic night, end-of-summer barbecue, Harvest hotpot and Christmas market. We also ran a stewardship campaign, which had some limited success, but we are aware that this is an area to which we will need to give significant attention in the years to come.

We were blessed to receive some grants to support our ongoing work in the Lighthouse Club and Pantry, as well as specific grants to enable us to buy a van for the Pantry and to build an integrated bike rack and planter through our Bike and Bloom project.

In 2025 we said fond farewells to Mrs Vicki Bould, the Headteacher of Poulton-le-Sands CofE Primary School, and to our Assistant Curate, The Revd Jenny Guilder. Each of them contributed so much to the life of our Parish, especially through their work with children and families, and we wish them well in their new ventures.



Children and young people are such a valued part of our congregations and the wider Parish community here at MPC, and in 2025 our renewed Awaken service continued to grow and attract new families. Four of our young people were Confirmed by Bishop Philip in March, alongside two adults. The Lighthouse Club, Poulton Playtime and our new Junior Choir provided valuable opportunities for outreach to children and families, while our Roots youth group benefitted from links with other local youth groups and with the Diocesan Abide youth ministry. Unfortunately, we had to pause Roots in the latter half of 2025 to enable us to ensure that it is properly staffed and resourced in the future. Youth ministry will be a priority for us in 2026 and beyond.





Revd Chris spent three months on Sabbatical over the summer, exploring the Celtic Saints and completing the St Cuthbert's Way pilgrimage under the able supervision of Revd Keith. We are grateful to our Churchwardens and all our clergy team for their work and support during Revd Chris's absence.



As in previous years, several of our congregation participated in the M:Power course, and some went on to be licensed as ALMs at a special service in the Cathedral in September. Revd Carrie was granted Permission to Officiate by the Bishop, and resumed priestly ministry among us on Advent Sunday.



As the calendar year drew to a close, we prepared for Christmas by running our very first Posada through Advent, during which 24 different households and organisations welcomed Mary, Joseph and the donkey into their homes for a night. It was wonderful to see all the creative and enthusiastic ways people embraced this new tradition, which helped build links between people from different congregations and parts of the Parish. All our Advent and Christmas services were well attended, and mirrored the broad and inclusive outlook of our Parish by offering a range of traditional and informal ways for people to connect with the story of God's loving action in the world.









The Parish of Poulton-le-Sands, Holy Trinity with Morecambe, St Laurence



Financial Statements

for the year ending 31st December 2025

Chelsie Collier
PCC Treasurer

APCM Financial Overview
2025 Operating Position

This section is intended to support the Treasurer's verbal report at the Annual Parochial Church Meeting (APCM).

The charts referenced below illustrate the operating financial position of the PCC's three main areas of activity during 2025 and should be read alongside the approved annual accounts.

Important note on methodology: The figures shown are based on monthly summary totals and reflect operating income and expenditure only. Loan income and loan repayments have been excluded. Monthly figures are allocated across activities in proportion to annual operating costs, as the PCC does not maintain separate cashbooks for each activity.

How to Interpret These Charts

· All three charts use the same financial scale, allowing fair comparison between activities.
· The distance between the income and expenditure lines indicates whether each activity is moving towards surplus or deficit as the year progresses.

· These visuals are intended to explain trends and pressures, not to replace the detailed accounts.

Overall APCM Take-Away Message

Taken together, these charts show that:

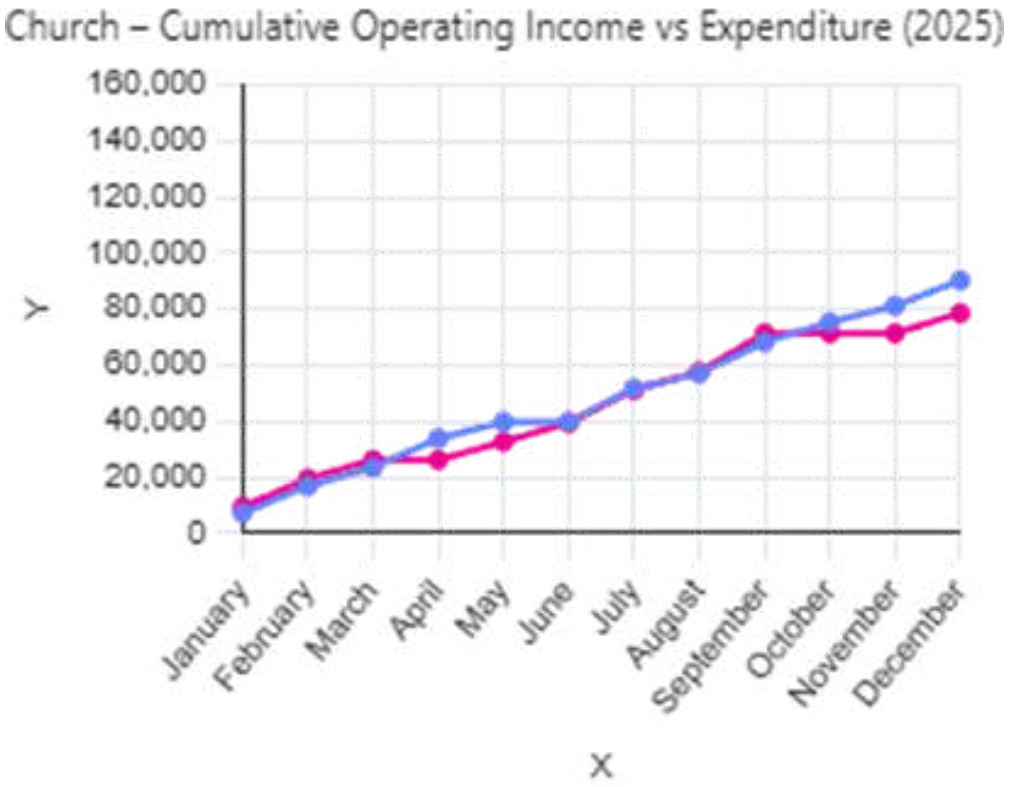
· The PCC remains active and income is being generated across all areas of work.
· Staffing and running costs remain the dominant driver of expenditure.

(However the PCC made changes to staffing levels in the last quarter of 2025 therefore we're not yet seeing the financial benefit of them in these accounts.)

· Without careful cost control, fundraising, and continued external support, financial pressures will persist.

These visuals support the PCC's assessment that, while the charity continues as a going concern, reserves remain below policy and require close ongoing monitoring.

Church – Cumulative Operating Income and Expenditure



What the chart shows

· Cumulative operating income and expenditure for core parish activity from January to December 2025.
· A widening gap where expenditure exceeds income over the year.

Key message for the meeting

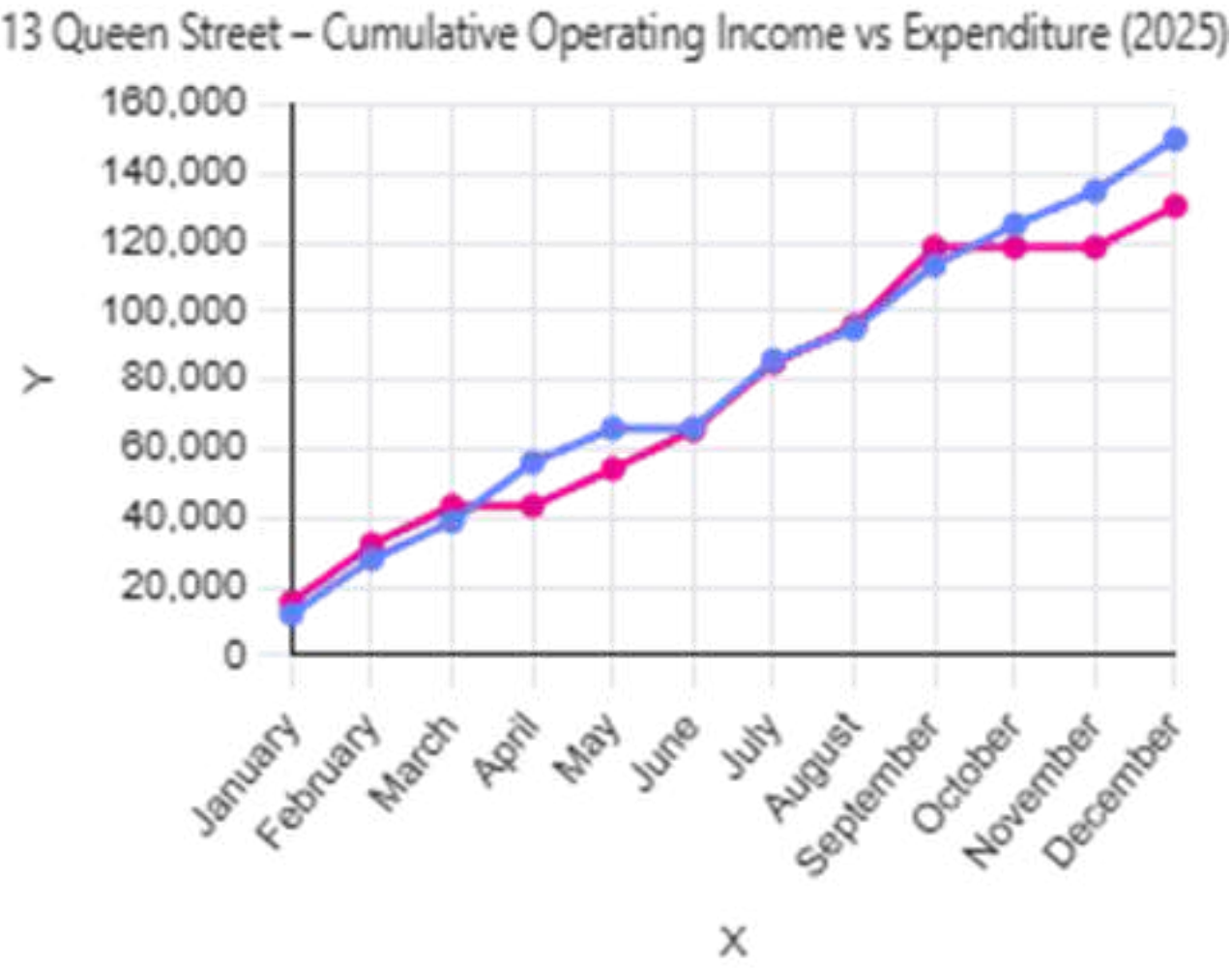
Despite stable levels of giving and other income, the cost of staffing and running the church means that expenditure has continued to exceed income throughout the year. This illustrates why unrestricted reserves remain under pressure and why careful financial management remains essential.

Parish Share note

Parish Share payments are not included in the Church's operating expenditure shown in this chart. During 2025, an agreement was reached with the Diocese to reduce Parish Share contributions temporarily. As a result, these costs have been excluded from the year's operating outgoings for presentation in this pack.

"Although income is steady, the cost of maintaining ministry and day-to-day church activity means that spending has consistently outpaced income during the year."

13 Queen Street – Cumulative Operating Income and Expenditure



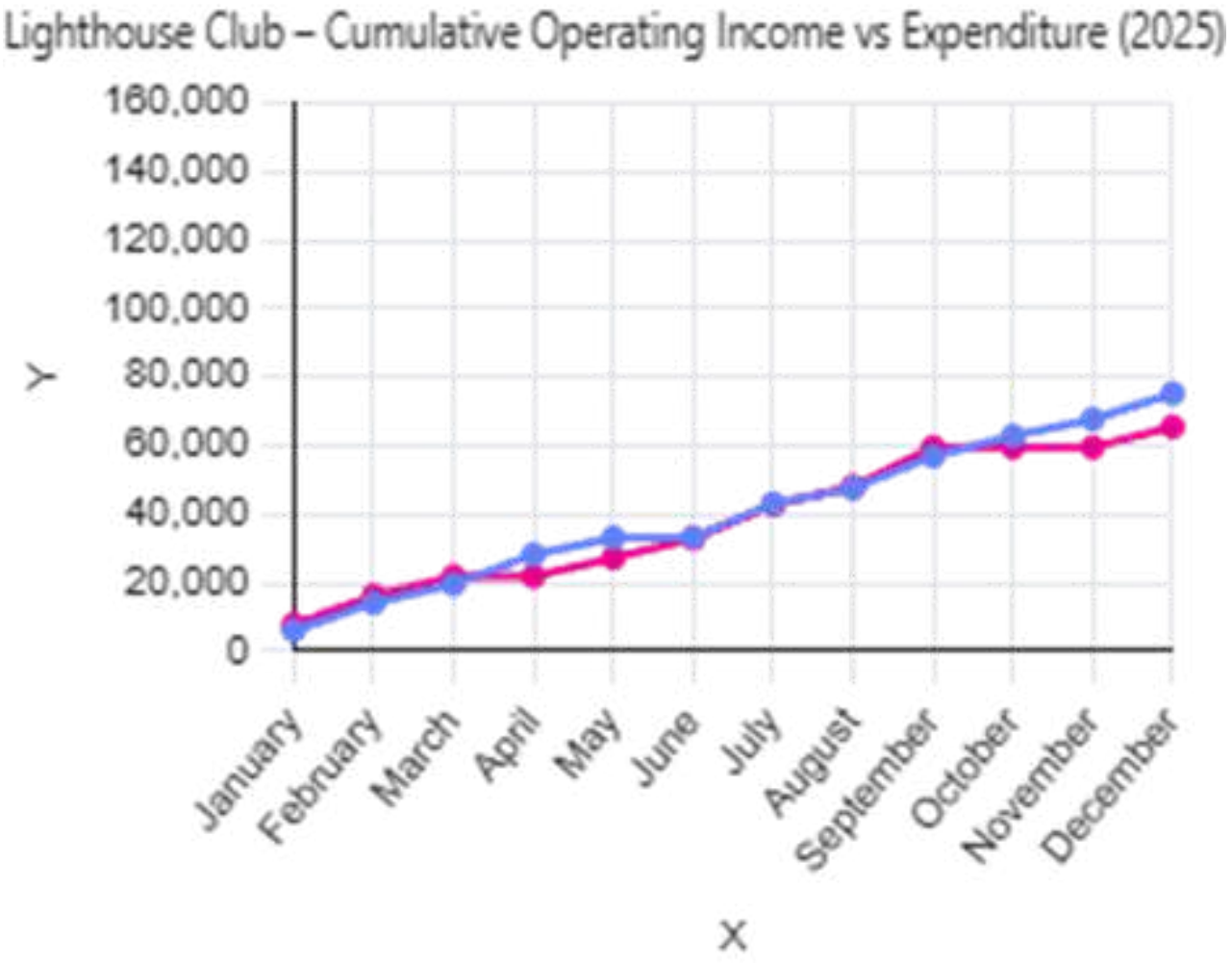
What the chart shows

· Strong growth in income over the year, reflecting trading activity, grants, and community use.
· Expenditure rising at a similar pace, largely driven by staffing, rent, utilities, and stock.

Key message for the meeting

13 Queen Street operates at a high level of activity and turnover, but this does not translate into a surplus. The chart helps demonstrate that it is a low-margin, high-cost operation, delivered in support of the PCC's mission and community engagement.

Lighthouse Club – Cumulative Operating Income and Expenditure



What the chart shows

· Operating income growing steadily across the year.
· Expenditure rising more quickly, driven primarily by staffing costs.

Key message for the meeting

The Lighthouse Club continues to be structurally dependent on grant funding and external support. Without this income, expenditure would significantly exceed income, underlining both the importance and the vulnerability of this work.

Annual Treasurer's Report

Summary of Financial Performance

·**Total Incoming Resources:** £328,017 (2024: £357,337)

·**Total Resources Used:** £351,945 (2024: £402,453)

·**Net Deficit for the Year:** £23,928 (2024: £45,116)

The PCC continues to operate in a challenging financial context, with income below expenditure for the year. A significant proportion of expenditure relates to staffing costs supporting both parish ministry and community-focused activities, as set out in the Analysis of Expenditure below.

However, the overall deficit has reduced compared with 2024, reflecting tighter cost control and sustained income across church and community activities.

Notwithstanding this improvement, the PCC recognises that its reserves remain below the level set out in its reserves policy and continues to manage its finances prudently, reviewing income and expenditure regularly to support the PCC's assessment that it remains a going concern.



Analysis of Income

Income for 2025 was generated from the following key sources:

- **Incoming resources from donors:** £92,686
- **Other voluntary income:** £16,290
- **Charitable trading income** (13 Queen Street & Lighthouse activities): £218,973
- **Investment income:** £68

Total income: £328,017

Overall income decreased compared with 2024, largely reflecting lower trading income and reduced investment returns.

Analysis of Expenditure

Total expenditure for the year amounted to £351,945, comprising:

- **Grants**: £2,959
- **Activities directly relating to the work of the church:** £132,568
- **Church management and administration:** £3,778
- **Wages and staffing costs (total):** £212,639, split as follows:
- **Lighthouse Club staffing:** £74,292.38
- **13 Queen Street staffing:** £83,316.95
- **Church staffing:** £55,030.10

Staffing remains the largest area of expenditure, supporting worship, administration, safeguarding, pastoral care, and community outreach. Staffing costs include wages, employers' National Insurance, pension contributions, and other payroll on-costs.

Fund Movements

- **Unrestricted funds:** Deficit of £70,223
- **Restricted funds:** Surplus of £9,495
- **Net movement in total funds:** £(60,728)

Balances at 31 December 2025:

- **Unrestricted funds:** £(108,170)
- **Restricted funds:** £31,269
- **Total funds:** £(76,901) (2024: £(61,289))

Balance Sheet Highlights (at 31 December 2025)

- **Cash at bank:** £10,968
- **Debtors:** £887
- **Current liabilities:** £19,936
- **Long-term liabilities (loans):** £68,820

The PCC remains in a net liability position and continues to operate below its reserves policy threshold.

Loans and Liabilities

During 2025, new loans totalling £36,800 were taken out to support cash flow and operational needs.

- **Total loans outstanding at year end:** £87,045.65

At 31 December 2025, the PCC's total loan liabilities amounted to £87,045.65. This total is split between short-term loan liabilities of £18,225 (the portion of loan repayments falling due within one year and included within current liabilities) and long-term loan liabilities of £68,820 (the balance repayable after more than one year). As monthly repayments are required on these loans, the total outstanding loan figure includes both short-term and long-term elements. The PCC recognises the ongoing financial risk associated with borrowing and remains committed to reducing reliance on loan funding where possible.

Conclusion

The PCC ended 2025 with a reduced annual deficit compared with the previous year but an increased overall negative reserves position. Trustees continue to closely monitor income, expenditure, cash flow, and loan commitments, while seeking opportunities to strengthen financial sustainability and long-term resilience.



Accounting Policies

Basis of Accounting

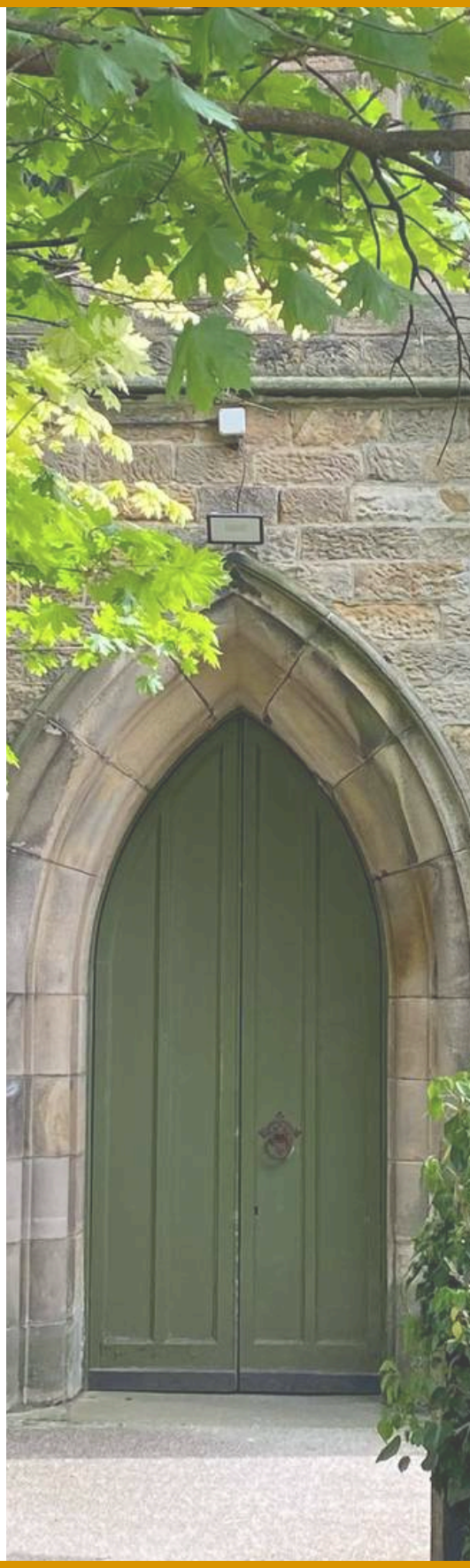
The financial statements have been prepared in accordance with the Church Accounting Regulations 2006, together with applicable accounting standards and the SORP 2005. The PCC prepared these accounts on a receipt-and-payment basis.

Funds

General funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application on the general purposes of the PCC. Restricted funds are to be used for the specific purpose they were intended for. The accounts include all transactions, assets and liabilities for which the PCC is legally responsible. They do not include the accounts of church groups that owe their main affiliation to another body, nor those that are informal gatherings of church members.

Incoming Resources

Voluntary income and capital resources.
Collections are recognised when received by or on behalf of the PCC.
Planned giving received under the covenant is recognised only when received.
Income tax recoverable on covenants or gift aid donations is recognised when the income is recognised.
Grants and legacies to the PCC are accounted for when they are received.
Funds raised by garden parties and similar events are accounted for gross.
Sales of books and magazines are accounted for gross.



Accounting Policies

Resources used

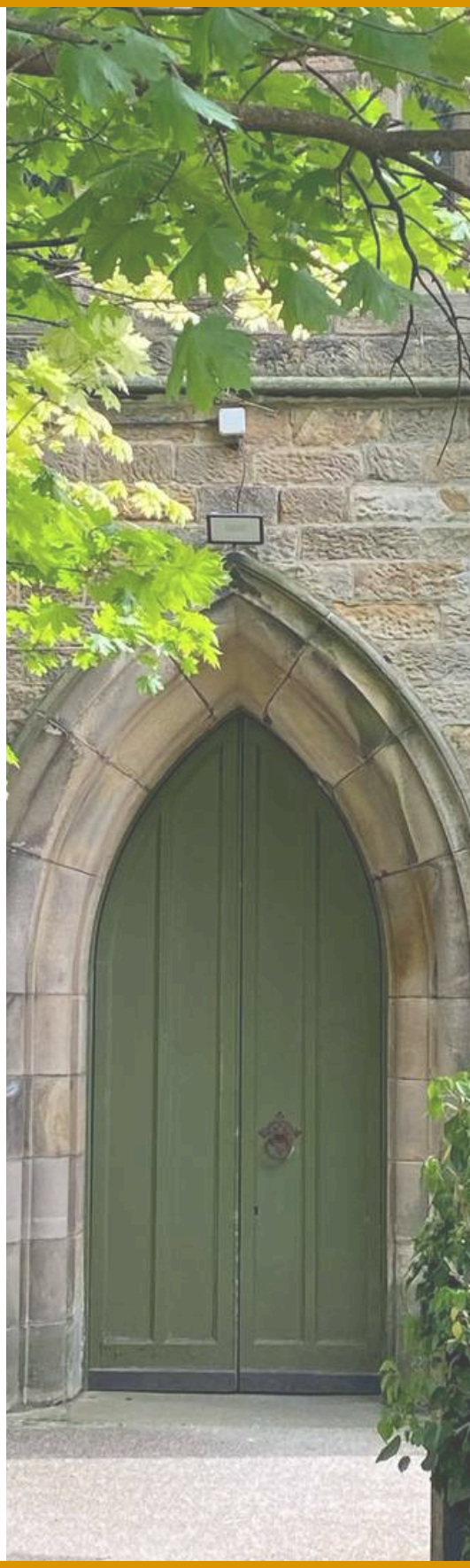
Activities directly related to the work of the Church.
The diocesan parish share is accounted for when due.
Expenditure is generally recognised when it is incurred and is accounted for gross.

Fixed Assets

Consecrated and beneficed property is excluded from the accounts by s.96(2)(a) of the Charities Act 1993.
No value is placed on movable church furnishings held by the churchwardens in special trust for the PCC and which require a disposal faculty since the PCC considers them inalienable property.

Current assets

Amounts owed to the PCC on 31st December with respect to Gift Aid are shown as debtors. Short-term deposits include cash held on deposit either with the CBF Church of England Funds or at the bank.



Independent Examiner's Report

Independent Examiner's Report to the Trustees of Parochial Church Council of Holy Trinity With St Laurence, Morecambe

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 the Statement of Financial Activites and Balance sheet.

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').

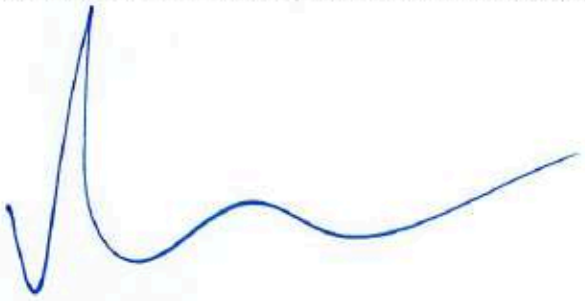
I report in respect of my examination of the charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

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 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.

Signed:



Damien Sissons BA FCA
Independent Examiner

For and on behalf of Waters & Atkinson
Chartered Accountants
The Old Court House
Clark Street
Morecambe
Lancashire
LA4 5HR

The Parochial Church Council of Poulton-le-Sands, Holy Trinity with Morecambe, St Laurence

Statement of Financial Activities for the year ending 31st December 2025

STATEMENT OF FINANCIAL ACTIVITIES
For the year ended 31st December 2025

	Unrestricted Funds £	Restricted Funds £	TOTAL FUNDS 2025 £	2024 £
INCOMING RESOURCES				
Incoming resources from donors	£ 92,686	£ -	£ 92,686	£ 66,637
Other voluntary incoming resources	£ 7,686	£ 8,604	£ 16,290	£ 15,282
Income from charitable ancilliary trading	£ 142,918	£ 76,055	£ 218,973	£ 275,251
Income from Investments	£ 68	£ -	£ 68	£ 167
TOTAL INCOMING RESOURCES	£ 243,358	£ 84,659	£ 328,017	£ 357,337
RESOURCES USED				
Grants	£ 2,959	£ -	£ 2,959	£ 4,228
Activities directly relating to the work of the church	£ 87,156	£ 45,413	£ 132,568	£ 182,072
Church management and administration	£ 3,778	£ -	£ 3,778	£ 3,910
Wages	£ 182,888	£ 29,752	£ 212,639	£ 212,243
TOTAL RESOURCES USED	£ 276,780	£ 75,165	£ 351,945	£ 402,453
NET (OUTGOING) RESOURCES	(£33,423)	£9,495	(£23,928)	(£45,116)
New loans in the period	(£36,800)	£ -	(£36,800)	£ -
NET MOVEMENTS IN FUND	(£70,223)	£9,495	(£60,728)	(£45,116)
Balances brought forward at 1st January 2025 (2024)	(£37,947)	£21,774	(£16,173)	(£16,173)
BALANCES CARRIED FORWARD AT 31ST DECEMBER 2025	(£108,170)	£31,269	(£76,901)	(£61,289)

The Parochial Church Council of Poulton-le-Sands, Holy Trinity with Morecambe, St Laurence

Balance Sheet as at 31st December 2025

PAROCHIAL CHURCH COUNCIL OF HOLY TRINITY WITH ST LAURENCE, MORECAMBE

BALANCE SHEET AT 31ST DECEMBER 2025

	2025 £	2024 £
FIXED ASSETS	-	-
CURRENT ASSETS		
Debtors	£ 887	£ 12,804
Cash at Bank	£ 10,968	£ 3,017
	£ 11,855	£ 15,821
LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR	£ 19,936	£ 33,594
NET CURRENT (LIABILITIES)/ASSETS	(£8,081)	(£17,774)
LIABILITIES: AMOUNTS FALLING DUE WITHIN MORE THAN ONE YEAR	£ 68,820	£ 43,516
NET (LIABILITIES)/ASSETS	(£76,901)	(£61,289)
FUNDS		
Unrestricted	(£108,170)	(£68,498)
Restricted	£ 31,269	£ 7,209
	(£76,901)	(£61,289)

Approved by the Parochial Church Council on 6th May 2026 ,
and signed on its behalf by



The Revd Chris Krawiec
Chair