# THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST JOHN, HENSINGHAM

England & Wales · Charity number 1127143

## Details

| | |
|---|---|
| **Other names** | ST JOHN'S HENSINGHAM PCC |
| **Status** | Registered |
| **Legal form** | Previously excepted |
| **Registered** | 2008-12-11 |
| **Register** | View on the Charity Commission register |

## Contact

| | |
|---|---|
| **Address** | The Vicarage<br>Egremont Road<br>Hensingham<br>Whitehaven<br>Cumbria<br>CA28 8QW |
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| **Website** | www.stjohnshensingham.org.uk |

## Activities

**Objects:** Promoting in the ecclesiastical parish the whole mission of the Church.

**Activities:** We are part of the Church of England. Our Vision document is entitled Passionate Disciples. Our values are, Jesus Centred, Bible Centred and Gospel Centred. We have three aims, Enjoying God from his word, Loving one another, Sharing Gods word so that others enjoy him. The church supports Christian mission in local and national contexts and poverty relief in the UK and abroad.

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## Classification

- **How:** Makes Grants To Individuals, Makes Grants To Organisations, Provides Other Finance, Provides Buildings/facilities/open Space, Provides Advocacy/advice/information
- **What:** Education/training, The Prevention Or Relief Of Poverty, Religious Activities
- **Who:** Children/young People, Elderly/old People, Other Charities Or Voluntary Bodies, The General Public/mankind

## Geography

- **Area of benefit:** UNDEFINED. IN PRACTICE, LOCAL
- Cumbria

## Finances

| Period end | Income | Expenditure | Assets | Employees |
|---|---|---|---|---|
| 2025-12-31 | £214,940 | £183,650 | - | - |
| 2024-12-31 | £216,062 | £210,797 | - | - |
| 2023-12-31 | £241,287 | £306,181 | - | - |
| 2022-12-31 | £232,025 | £227,008 | - | - |
| 2021-12-31 | £308,480 | £182,197 | - | - |

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## Trustees

| Name | Role | Appointed |
|---|---|---|
| **Rev Simon Walker** | Chair | 2011-06-01 |
| Andy Walkingshaw | | 2015-04-01 |
| Anne Christian | | 2023-04-03 |
| Brian Swinburn | | 2005-04-01 |
| David Holburt | | 2026-03-23 |
| Dr Phill Mayhew | | 2025-04-07 |
| Karl Turner | | 2019-06-01 |
| Kate Fleming | | 2025-04-07 |
| Mike Taylor | | 2022-05-01 |
| Mosunmola Lawal | | 2025-04-07 |
| NEIL WARREN BAXTER | | |
| Pat Smith | | 2016-04-01 |
| Paul Smith | | 2001-04-01 |
| Richard Jonathan Davey | | 2021-05-01 |
| Robert Mayhew | | 2024-04-08 |
| STEPHEN JACKSON | | |
| TIM NAYLOR | | |

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**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST JOHN, HENSINGHAM**

England & Wales - Charity number 1127143

# Accounts



# AGM

## ANNUAL REPORT

# 2026

St John's Church
hensingham

# Hello



In his song "Is He Worthy?", Andrew Peterson picks up on the brokenness in our world, asking: "But do you know that all the dark won't stop the light from getting through?"

In a world where the darkness can feel strong, it is good to notice the places where the light shines through as we proclaim Christ. There are several points of light I see in the life of our church.

For example, the many volunteers who work steadfastly when no one is looking: the grounds team, our midweek group volunteers, Bible study leaders, the visiting team (to name just a few!). Their work isn't highly visible, but it speaks volumes. Our Father in heaven sees, and people will give glory to God because of it. Perhaps you can think of others who model this too—I'm sure you can!

Another point of light is our community involvement. Through 'Knit and Natter' on the estate, door-to-door outreach, singing in the Gables care home, and our Christmas offsite outreach, I see that we are making deeper connections. I'm confident that, undergirded by prayer, we can truly be a parish where local people are evangelised, discipled, and released for service.

So in Christ, we, though many, form one body and each member belongs to all the others

Let us not grow weary of doing good for at the proper time we will reap a harvest

Our Sunday services are another encouragement. I see a desire among a core of people to grow spiritually, and those who serve - through music ministry, leading public prayer, and other ministries - are seeking to do it better year by year. This is a real blessing to the congregation.

Of course, this year we've been disappointed not to successfully recruit a second clergy person. However, I've been telling everyone for long enough that God is sovereign—so I ought to believe it! The challenges we face are not the same as ten years ago when we appointed a second clergy person. I trust that God is leading us forward in ways that are right for the here and now. If we truly enjoy him, love one another, and share his word, we will see those points of light multiply.

*Yours in Christ,*
*Si Walker, Vicar*

# WE ARE PASSIONATE DISCIPLES

ENJOYING GOD FROM HIS WORD

LOVING ONE ANOTHER

SHARING HIS WORD THAT OTHERS MAY ENJOY HIM TOO

# Adventurers

## Sunday 3-7 year olds

Adventurers is our 3-7 year old group that meets during the 11am service on Sunday mornings, apart from during All Age Services. We meet together in the vestry for a Bible story, drama, games, colouring, craft and a snack. The group numbers can vary from 3 to more than 10 but we have a happy time and the children all join in well at their various levels. The group has a warm atmosphere and the children seem to really enjoy it.

We have moved over to using material from Faith in Kids due to its simplicity and clarity both in preperation for the leaders and in message for the children. It is exciting to see the children 'get' things and watch their faces change as they understand something new about the Lord. Please pray for us as we continue to meet, particularly for new leaders and helpers to come alongside our wonderful existing team and for the children as the foundations of faith are laid week by week.

*Mim Walker & Diane Jackson*



Start children off on the way they should go

# Springboard

## Sunday 7-11 year olds

Springboard is a group for 7 –11 year olds meeting on Sunday mornings during the 11am service. We have around 8 regularly attending children. We meet in the church hall and we find this works well for us.
This term we have started using material from 'Faith in kids' and we plan to use this material going forward. We are currently looking at topic 'living in faith' by studying the book of James. The past year we have used material from 'Click' to look at the topics of:
-God's people under God's rule in Gods land' (1 and 2 Samuel)
-God the Creator and Covenant Maker (Genesis)
-Through the eyes of Luke: a study of Jesus in Luke's gospel.

Until recently we have had three team leaders who rotate to lead the sessions each week: Neil Baxter, Catherine Blyth and Rob Mayhew. Rob is now taking a break after the birth of his son. We are supported by co-leaders Susan Baxter, Judy Greenwood and Phil Mayhew.
We are thankful for everyone who has commited to helping out at Springboard over the last year and giving up their Sundays to teach. We ask for prayers with finding additional leaders and co-leaders and that can teach and help the children in an engaging way, to understand what it means to be a Christian and follow Jesus faithfully.

*Catherine Blyth*

Our Explorers are having another wonderful year. We said "goodbye" to a large chunk of the group last summer and it is wonderful to see many of them heading to Pathfinders each Tuesday. Now, our group is now a little smaller but oh so enthusiastic.

This year we have been working through the Attributes of God. Pre-Christmas we looked at God's Unique attributes - how he is a creator, sovereign, eternal and infinite. The children asked some great questions and learned big words like "omnipotent"!

We're now looking at God's Moral attributes - challenging each of us to be Christ-like in all of our actions. How can we be gracious, merciful, faithful and loving.

We've been blown away by how quickly they have learnt memory verses and even reminding us what they are!

A huge thank you to the great team we have week in and week out helping to teach, lead, provide snacks and play with the children. It is a pleasure to work alongside the team and be a part of this group sharing the love of Jesus.

*Emma Cooper*

Let everything that has breath praise the Lord



7 -11 year olds

# Explorers

# Pathfinders



11–14 year olds

Teach me for I trust your commands

What a privilege it has been to see this group continue to grow this year. We regularly have around 23 -25 children attending on a Tuesday evening to fellowship together and study God's word.

We started 2025 doing a series on the ten commandments, followed by a study on the practical application of our church verse of the year.

We encourage the children to ask questions and we had some great ones this year. Our next series answered their questions on:

**How do we know God exists?**
**What does God say about Homosexuality and gender?**
**How do we know heaven and hell are real?**
**Why did Jesus curse the fig tree?**
**How is Christianity real and science is also real?**
**Is it ok to have doubts?**

We are grateful that the children feel safe to ask these questions and that we have the opportunity to answer them.

Summer term concluded with a water games night then a family picnic and games afternoon at St Bees.
Autumn term commenced with a 6 part series on Ephesians, including a chaotic but fun pizza night! This was followed by advent study and December was of course filled with carol singing, and a Christmas party!

Thank you for your continued prayers for the hearts and minds of these wonderful young people. We praise God for their attendance and their desire to know Him more.

We would like to thank everyone who has given up their time to help keep the group running and we praise God for answered prayer as we welcomed Angela and Moni to the team.

*Suzanne Lane, Jonathan Blyth and Rob Mayhew*

I'm delighted to use the same words to describe the group that I used last year - We have a thriving group of wonderful teens who are truly engaged and enthusiastic in the group. We have great conversations every week and it comes across that they have a real thirst for a deeper knowledge of God. Whatever we throw at them; this group is all in.

We've been blessed this year by Andy, Si and Mim coming along to share their knowledge with the group and to deliver many talks across the year - a very big thank you to them. And thank you to all those who have stepped in to help when we've need assistance - we couldn't keep the group going without you.

As always, we've spent a lot of time helping the children to apply God's teaching to their lives. We have followed a similar path to Pathfinders and have planned many sessions around the big questions that the youth asked. We were delighted to have Andy teach a series on Intelligent design - a great way to answer their questions about the bible and science not being opposed. We have also studied the book of Ephesians and completed a series from 'Kaleidescope' about gender and sexuality.

We value your prayers as we plan talks for 2026 that create solid foundations for them.

We praise God for the lives of these young people and pray that they continue to seek God first in all areas of their lives.

*Jake Little & Suzanne Lane*

Grow in the grace and knowledge of the Lord

# CYFA

## 14-18 year olds



A ‘Shout for joy to the Lord, all the earth. Worship the Lord with gladness; come before him with joyful songs. Know that the Lord is God. It is he who made us, and we are his; we are his people, the sheep of his pasture. Enter his gates with thanksgiving and his courts with praise; give thanks to him and praise his name. For the Lord is good and his love endures forever; his faithfulness continues through all generations.’ Psalm 100

It continues to be a real privilege to serve at St. John’s. We are so thankful for God’s faithfulness and for the opportunity to help lead worship.

We use the gift of music as a way of sharing the good news of Jesus. Through both older hymns and newer worship songs, we have been able to share the message of God’s grace, and salvation through Jesus, to both our regular congregation and also to visitors. It is encouraging to see how worship through music draws people together and helps to support the ministry of the church.

Our musicians and singers have shown commitment week after week. Whether for Sunday services at 9 and 11 o’clock or special services, such as Easter and Harvest, the team has faithfully given their time and talents. We give thanks that this year we were able to be part of two full Carols by candlelight services, including leading the wonderful congregational singing, an instrumental piece, and choral song too.

We thank God for the 20 members of the music team, (those who have served over the years, those who have joined more recently, and those who have moved on this year) for commitment to sharing the gospel through your gifts and help creating an atmosphere where people can encounter God. We have also appreciated the willingness of team members to be flexible and step in when needed, learn new songs, attend rehearsals, and support one another.

Of course, there are always areas where we can grow: - welcoming new musicians of all abilities and ages, meeting together to learn and pray, encouraging song choices that are Biblical, gaining confidence and spirit filled leading, and continuing to balance the familiar with the contemporary.

We hope to build on this in the coming year.

Thank you for your encouragement and prayers, and we look forward to another year of praising God together.

*Debra Swinburn*

Music



# Hand Bells

After collecting the handbells again from Mark Cubey, (we had given him the bells back when we knew we wouldn't be using them for Christmas 2024), we began to practice a couple of themed pieces for the Easter Sunday service.

Moving forward to October… We managed to recruit 2 adults and 2 juniors and now had a band of 15. When not everyone could attend all practices and none of the newbies had ever done handbells before and the 2 juniors could only give half an hour before CYFA we managed to play 2 pieces for both of the church carol services as well as Johnson House's carol service and an off the cuff concert at Emmaus.

As usual we are always looking for new ringers to join us. We will be losing the 2 adult learners in the summer.

We have begun practicing for Easter now so if you are interested call by on a Monday at 6.30.

Thank you to Mark again for the use of his magnificent bells.

You can contact us via graysoo@btinternet.com

*Soo Gray*

Make a joyful noise



We try to keep the bells ringing each week but struggle with illnesses and absences. As always we are grateful to friends and visitors who augment our own ringers, mostly from Whitehaven, St James.
We held practices at the start of the year to teach our young ringers to handle the bells. They were quick learners and are now valuable members of our Sunday band. As always with youngsters, they have many pressures on their time and it's difficult to move their skills on. They have had one outing with the Herdwicks who are a band of young ringers within the Diocese.
As always we would like to recruit new or returning ringers to ring for services and events. We can be flexible on training times. Please do come and see what we do and arrange a suitable learning time. We do have several new ringers in the area but not in our church at the moment. It would be great to have more ringers from St Johns.
This year we have had visitors from South Wales, Lancashire, the Codgers ( mid-week ringers from Cumbria and around) and from the Ladies Guild. Also a return visit from one time Hensingham ringer Caroline and her daughter Anna.
We rang for Easter Sunday and Christmas day and also for VE day.
Maintenance included replacement of stays on two of the bells. These are made of ash which is becoming harder to source due to disease. We have run out and need to replenish our stock of spares. We have a wet wall in the ringing room which will need to be stripped when the church masonry has been repointed in the spring.

*Gordon Gray*



# Tower Bells

I rejoice with those who said to me "Let us go to the house of the Lord"

Learn to do right; seek justice

# Safeguarding

## Safer recruitment and Training

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

Adventurers, Springboard, Explorers, Pathfinders, CYFA, Visiting Team, CAP, Music Group and Bell ringers.

The football school helpers and leaders were also subject to church of England safer recruitment pathways-for all these groups this includes interview, taking up of references, DBS checks at the appropriate level and encouraging all volunteers to complete the safeguarding training recommended by the church of England for their role.

As part of the PSO role, I keep a record of when DBS and training modules need renewal (every 3 years now for both), and flag up to volunteers when updating is needed. It has been testament to the recognition of the importance of the safeguarding processes that the vast majority of our volunteers have been happy to respond to my emails about renewing training promptly and without the need for reminders!

To develop the resilience of this over-view, I am now in the process of entering all our volunteer's data onto the Parish Safeguarding Hub. This has been set up by the Church of England to help manage recruitment and training for parishes, and though will take work to set up, should make the process of keeping track of training and DBS update requirements much easier in the future.

Currently there are 69 people in regular volunteering posts with a current DBS check and a further four people going through the appointment process.

I have been well supported by the DSA (diocesan safeguarding advisor) when I have needed to discuss any safeguarding concerns this year.

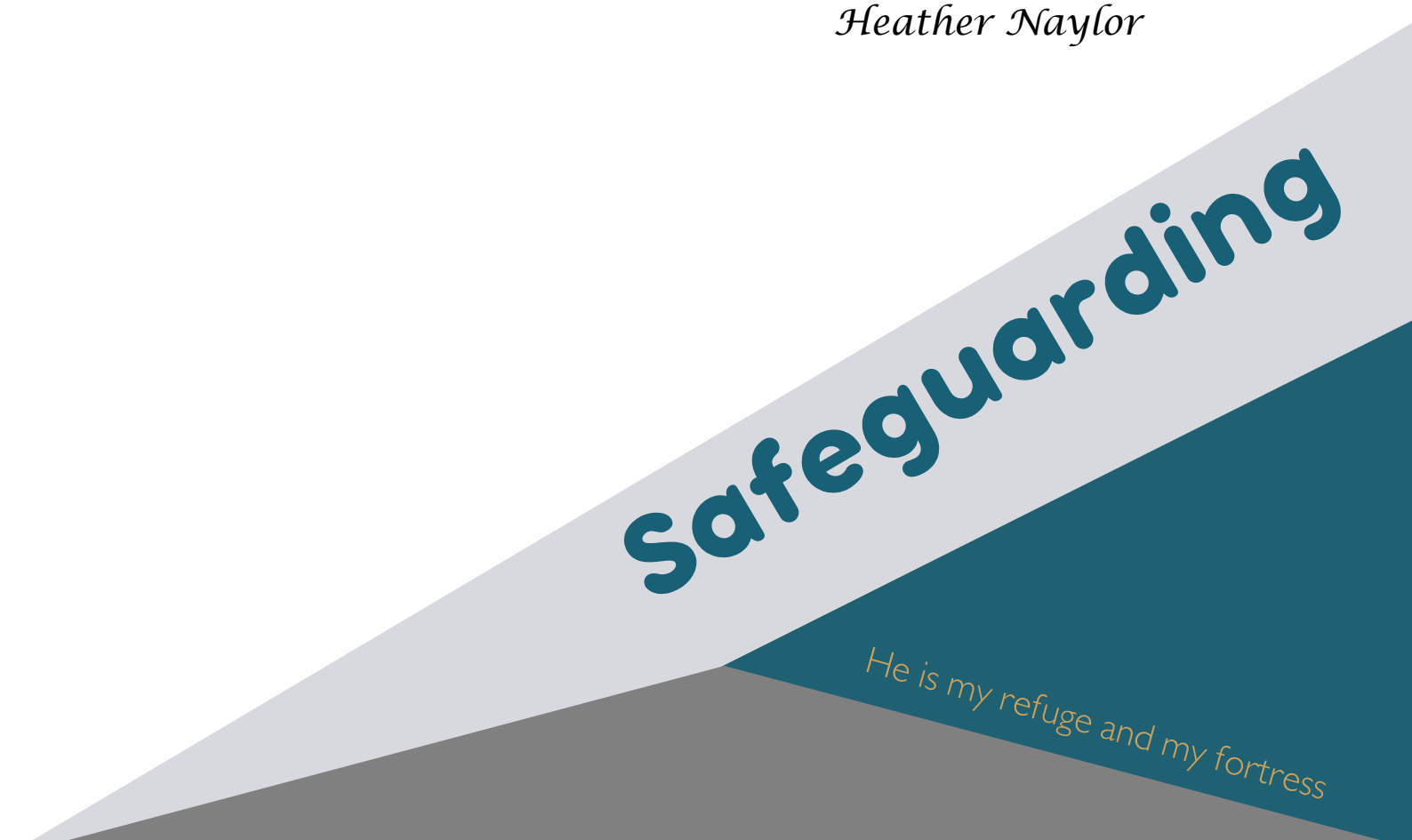
Ongoing training in the form of Safeguarding Masterclasses for PSOs have been provided by the DSA and been very informative.

We are now in the process of recruiting to the Deputy PSO role.

The PCC continues to adopt the safeguarding policy and guidance issued by the House of Bishops -much of which is displayed on the safeguarding noticeboard in the hall and can be accessed via the St Johns website. The most up to date source of safeguarding information can be found in the safeguarding e-manual on the Church of England's website. The recent synod has made new recommendations about safeguarding procedures, so we will continue to take advice to ensure we are up to date with our policies and practice.

Thank you for continuing to support the safeguarding work to keep people safe and for assisting by undertaking the training required and applying for new or renewed DBS checks. Thanks also to Sue Lane, who has streamlined the admin side of safer recruitment since she started in the church administrator role.

*Heather Naylor*



# Sound & Visuals

How can they believe in the one of whom they have not heard



Over the past we have seen some changes in personnel within both teams (new people starting, others moving onto new churches and the armed forces).

We replaced the lamp in the main projector in April as it failed but over the past few weeks, we have noticed a deterioration in the projected images. Discussions with the system installers indicate that the main electronics within the projector are starting to fail, which given that the projector was manufactured in 2013, this is, perhaps, not surprising.

We are actively working with AV suppliers to identify suitable solutions to this issue.

In addition to supporting our normal Sunday services, AV team members also supported Christmas services for Jericho, Mayfield & Hensingham schools.

We still need to expand the core capabilities of the teams so we can further support the work of the church, in particular, in the ability to live stream services, funerals & weddings.

New people willing to join both teams are always welcome and appropriate training will be provided.

*David Holburt & Stephen Jackson*

# Pastoral Visiting Team

The pastoral visiting team have contact with people who are no longer able to come to church & we either visit them in their own homes or telephone them for a chat, whichever they prefer.
It's a privilege & a joy to share such times & we want people to know that they are still a part of our church family even though they are unable to attend services.
Monthly Communion continues at Walkmill Court and Johnson House & Yvonne Owen accompanies Si on those occasions. Some people receive Communion in their own homes & a member of the team will accompany Si.
Sadly, over the past year, a few friends in our church family have died but we are grateful for the times we shared & the love & support we've been able to offer when needed. We know there are many other people in church who offer the same caring support to our church family with visits & phone calls & we are thankful for them.
Our visiting team members at the moment are: Susan Baxter, Julian Berkeley, Kay Cartmell, Judith Hodgson, Yvonne Owen & Enid Starkey.
If you know of anyone who would like a visit or a telephone chat please let Si or one of the team know &, if anyone would like to join us on the visiting team, please don't hesitate to get in touch.

*Susan Baxter, Enid Starkey, Yvonne Owen, Kay Cartmell, Julian Berkeley and Judith Hodgson*

He comforts us in all our troubles so that we can comfort those who are in trouble

# Doorstep Outreach

Our small team has slightly grown over the year as we continue delivering the monthly Good News newspapers in our outreach onto the Hensingham estate. We use the newspaper and Gospels from the Pocket Testament league which have a clear explanation of the Gospel message of salvation in them. Each team of 2 visit monthly about 20-30 homes at each visit which, depending on the conversations, can take around an hour in total.
Many of those doorstop conversations develop and we have had lovely invites inside for coffee and opportunities to invite people to church, outreach events and have had many opportunities to pray with people.
We now have some people who attend church regularly and have immersed themselves into church life.
We had the second part of the Outreach UK "Casting Your Nets" training which was also attended by CAP befrienders and other mission community churches. We looked at "What is the Gospel? and how to share it"

The work has many facets and we are looking to grow the team.
Please consider if this is something that you feel God may be calling you do.

1) Monthly delivering of newspapers
2) Separate follow up meetings which can more personalise conversations and opportunities for prayer
3) Small bible study work mainly using WORD 12, which is a guided tool we use through John's gospel
4) What's App prayer group - where we post prayer points

Not looking to your own interests but to the interests of others

# Doorstep Outreach

If you would like to accompany one of us one month to see how it works or if you would be willing to be available for followup meetings then please get in touch with Si, Suzanne or Phil.
You may also wish to consider joining our Whats App prayer group who encourage and support us as we venture out each month, praying for us and the families and people we visit.
Our desire is to build relationships and share our faith so more people can come to know Jesus as their Saviour.

"However, I consider my life worth nothing to me, if only I may finish the race and complete the task the Lord Jesus has given me - the task of testifying to the gospel of God's grace" Acts 20:24 (NIV)

*Phil Sisson*

# Christmas Unwrapped

On 29 November 2025, we had Christmas Unwrapped. It was a lovely afternoon where everyone seemed to enjoy themselves. The hall was packed with people doing crafts, jumping on the bouncy castle, having tea and cake or lining up for candy floss. It was so encouraging to see so many people who came in from the community, who are not part of St Johns.
We had musicians playing Christmas carols in the foyer, welcoming people in. In the church we had games set up, and the NISCU puppet show came to entertain everyone, but still gave the true meaning of Christmas. Mike Taylor then did a talk, including the children.
It is with great thanks to all the folk who helped on the day and provided cakes for the tea.
It was a wonderful afternoon, enjoyed by everyone.

*Mel Turner*

This has been a busy year for CAP. We have done Befriender training, with Phil Sisson doing the training. She was supported with Outreach UK, and had many books and leaflets that were given out. This was well supported by the church and our partnership churches.

Pat and Paul Smith did two CAP Money Courses this last year, one of them was partnering up with Goodlives, and doing it on their premises. The other training was held at the Cornerstone Bookshop.

In June was the annual United Conference in Bradford. It was a good day, attended by Si, Karl and myself.

Fare Share came to an end in May last year for us, but we linked up with Phoenix food bank. They continued to give food to clients until the end of October. The Bible Studies made wonderful food hampers for the clients for Christmas, and Phoenix gave us 6 food vouchers for clients as well.

Jackie Wilinson continues to do talks in the different churches about CAP, and we have done 4 CAP Sundays at the different churches, with one still to be done in April.

Phill Mayhew has been working tirelessly to secure a new grant for CAP. He has also coordinated the monthly prayer meetings.

We have had nine clients go debt free this year, and I am still working with seven clients in various stages of their journey out of debt.

CAP is in the process of changing all the systems we work on, so no new clients were taken on in January, to help us get all the clients to a certain point in the process. But these two missed clients can be added at any time in the year.

I would like to thank all the befrienders and volunteers we have in Whitehaven. They are all so encouraging for me, and I could not do this job without them.

*Mel Turner*

Uphold the cause of the poor
CAP
CHRISTIANS AGAINST POVERTY

# Seniors Tea

They ate together with glad and sincere hearts praising God

The 2025 Senior's Party took place on Saturday 14 th December and as ever it was a privilege to host this special Afternoon Tea event for the wonderful 'Seniors' of St John's Parish Church.

This year was a particularly poignant one, as we have said goodbye to many of our senior friends who have died in this last 12 months- and the tone of the afternoon reflected that somewhat.

The afternoon commenced with melodies from our wonderful handbell ringers as our guests arrived. Over 100 guests were invited and although turnout this year was down slightly on previous years, it didn't dampen the atmosphere of sharing fellowship, memories and food and fun!

Tea was followed by a musical interlude from our favourite "crooner" Malcolm Dowler, after which the Explorer children gave out their hand-made gifts to all our guests. A special thank you to Malcolm for sharing his musical talents and to the Explorer leaders and children for faithfully providing gifts made with such love once again.

Our very own Explorer Leader Emma Cooper then delivered a special Christmas Epilogue – encouraging and challenging us in our own faith as we approached the season of the birth of our Lord Jesus Christ.

As ever, we are indebted to everyone who contributed to making this a special time. From those of you who provide food, donations, and help with all the preparations, as well as all of you who gladly serve on the day. Particular thanks to Joanne for playing the piano and leading our carols, to Stephen who organised the car parking this year, to Si and Glynn delivering our Grace and Blessing respectively, and to Neil and Paul working their special magic in the kitchen once again!

The biggest thanks of course go to you our guests for graciously attending – we couldn't do it without you! So if you are 65 or above, we hope you'll join us again on 12 th December 2026.

I Thessalonians 1:2 We always thank God for all of you and continually mention you in our prayers.

*Diane, Audrey, Sarah & Kay*

# Bible Study Groups

The past year we have studied Beyond Eden, Salvation Revealed and Life with Jesus.

We value your continued prayer for leaders and bible study groups.

We continue to ask for the Lord to raise up new leaders and hosts.

We believe that bible studies create a great opportunity to examine the scripture's.

The purpose of a bible study is to share fellowship and to care pastorally for each other and of course study the scriptures together. We believe that prayer should be at the heart of these activities, as we depend on our God completely to work amongst us.

There is immense value in this because of God working through the bible to help us understand and strengthen our faith. The Word of God is alive and active.

*Karl Turner*

# Ladies Bible Study

The Ladies Bible study meets on the second Monday of the month at 10am in the church lounge.

During the last 12 months our study book was the "I AM sayings of Jesus" taken mostly from John's gospel. We looked at the amazing claims Jesus made about Himself, and how these claims have an impact on our lives.

For our December meeting, we enjoyed reading the familiar story of Jesus' birth from Luke's gospel, focussing on His mother Mary.

Our book for this year is "Promises Kept". Throughout The Bible, God makes promises to mankind, and we learn how God keeps His promises through one person - Jesus.

# Ladies Bible Study

After our study and discussion, there are a quiet few moments to reflect and then join in prayer. The meeting ends with refreshmenst and a time of fellowship and encouragement with each other.

James 1:22 Do not merely listen to the Word and so deceive yourselves. Do what it says.

*Val Tyson*

# Living Room

It has been another wonderful year of fellowship - growing together, supporting each other in study and prayers. We have had the joy of welcoming new members to the group.
We spent the first part of last year studying the Gospel of Luke, chapters 1-9, before moving onto the Book of Proverbs, focusing on understanding what Wisdom is and how to read Proverbs properly to apply it in our daily lives. We are now returning to Luke to complete the rest of the Gospel, praying that it will deepen our love for Jesus and strengthen us to live our lives for him.

I've had the privilege of leading Living Room alongside Mike and other previous leaders. It hasn't always been easy, as I have often seen myself as a young Christian who knows very little — and in many ways, I still feel that way. Yet with the help of the Holy Spirit and the encouragement and support of the other leaders, I have grown a lot since the beginning.

I'm grateful that David will now be taking on the role of leading the studies alongside Mike, and I'm encouraged to see the group continue to grow under their leadership.

*Mike Taylor & Tommy Choy*

# Chinese Bible Study

For the word of God is alive and active

Our Chinese Bible Study Group currently has 16 members, with an average attendance rate over 90%. In 2025, we welcomed one new member, Sister Jane, who has been baptised with her husband, Mr. Kwok Keung Li. She is now joining our group so as to understand the Bible truth. By the grace of our God, three members, Mr. Chi Ming Cheung, Mdm. Ying Lau and Mr. Robin Li, have already made confirmation prayers to receive Jesus as their Lord and Savior in 2025. Mr. Robin Li was baptized on the 26th November. Madam Ying Lau is currently attending the training course for new believers and is a few lessons behind her husband, Mr. Chi Ming Cheung.

Bible Progress

Our group has finished studying the book of Mark and start studying the book of Acts this year, with an aim to help our team members to understand the establishment and growth of early church and the work of Holy Spirit. It also encourages our members to become witnesses on the resurrection of our Lord Jesus Christ and to actively proclaim the gospel.

Our mission and goals are:

- May God grant us the Spirit of wisdom and revelation so that we may know Him better through Bible study.
- To live our daily lives according to the bibical teaching.
- To grow strong spiritual and stand firm on love, hope and faith.
- To guide and lead non-believers to Christ.
- Continue to build a community of love and harmony that glorifies our God.

Outreach Ministry

On 24th February 2026, we will continue to organize the "Chinese New Year Gospel Gathering". We have invited some non-Christian Chinese friends to join us. We are so happy to have our Vicar Simon to come and share the gospel and love of God with all the participants.

*To & Grace*

# Baptisms

Make disciples of all nations, baptizing them In the name of the Father, the Son and the Holy Spirit

We have continued to conduct baptism preparation classes and feel it is making the right level of demand upon families. It takes motivation to engage with the process and effort for us to run classes, but the quality of conversations and relationships are good as a result.

16 baptisms have been conducted since the last report. 6 were on the basis of making their own promises and 10 were children presented by parents and godparents who made promises on their behalf. Of those who made their own promises, 3 were either at home or in hospital due to ill health. I haven't done baptisms in this context before, but it was wonderful to focus on the Lord's great promises to his people in baptism.

I feel convicted that we need more teaching about baptism as a church and that we should seek to be obedient in this area. Anglicans believe that baptism is a means of grace (Book of Common Prayer, Cathechism). This means that in baptism God communicates some of the blessings of faith to us. The scripture that alerts us to this is the precedent of circumcision in Romans 4:11, where circumcision was a sign and a seal of the righteousness that came by faith. In other words the sign is more than a badge, but designed to do something. Watch this space for more teaching!

*Si Walker*

# Mission Partners

Sam from The Leprosy Mission came to update St John's on their valuable work last spring. Sam has now moved into another role following the birth of his latest child, and we look forward to welcoming Kathryn Lamport in April to give us a 2026 update. Recent prayer letters from TLM highlight the impact of storms on people with leprosy, especially Mozambique as communities rebuild their lives after catastrophic flooding. Pray for protection for people affected by leprosy facing cyclones, droughts and other climate disasters.

# Mission Partners

We were delighted to welcome Khalid from Mountain Spring Ministries, who was able to tell us more about the work that they are doing in Iran and Pakistan. They faced many challenges in 2025, including the loss of a vital media studio and equipment after a building collapse. We pray for the team as they continue to face many challenges but bodly proclaim the truth of Jesus.

2025 also brought us a visit from the Walker family in Argentina and it was wonderful to hear of the expanding work that they are doing with Crosslinks, along with their growing team. Pray for the continued growth of their work.

Cumbria Christian Youth Camp held another successful camp in 2025 and preparations are underway for 2026. Pray for the team as they overcome the many challenges that they continue to face in holding the camp each year.

Ben & Liz Griffin continue to work with One Hundred Fold, making the gospel available to those for whom access is restricted by persecution. The number of countries where Christians face high to extreme persecution has risen from 40 to 76 between 1993 and 2023 - almost double - and we praise God for the work that is done to share the gospel through the use of mobile technology. Pray for safety and wisdom for the team as they distribute the media. If you wish to learn more about their work, you can attend a one day conference in Cheshire in mid May.

Romuald & Liz Lasnes continue to grow their planted church in the 11$^{th}$ district of Paris, working with the European Mission Fellowship. They were pleased to hold their first carol service as Église Oberkampf in December 2025. Please pray for continued growth to enable the plant to be sustained in the long term.

,

Mission Partners

# Mission Partners

It was a pleasure to welcome Fiona from AEM in February as she came to St John's to provide an update on their work. Fiona has also provided the following report:

About the Albanian Evangelical Mission
Established in 1986, the Albanian Evangelical Mission (AEM) seeks to support Gospel work, prayerfully and financially, amongst Albanians, while also ensuring that needs for prayer are communicated to our supporters.
What we do

- Place missionaries as the Lord leads men and women from the West to go and serve in the Western Balkans.
- Support local evangelical churches financially and prayerfully to enable them to employ pastors, evangelists and other church workers, also to rent or buy buildings and run events like summer camps.
- Produce literature in the Albanian language for use in evangelism or to encourage and stimulate believers, with a special focus on providing resources for those who preach and teach.
- Organise conferences and seminars with the aim of creating and reinforcing a love of Biblical preaching and teaching.
- Continue to keep churches in the West informed about our Albanian brothers and sisters for mutual encouragement and to enable the development of direct relationships between churches.

How can you pray?

- Praise God for faithful evangelical churches in Albania and Kosova.
- Pray for efforts to plant new churches in Ballsh, Albania, and Viti, Kosova.
- Pray for small churches increasingly effected by decades of economic migration. Pray for those who would be leaders to remain in the country.
- Pray for believers seeking to serve faithfully in their local churches but are needing to work long hours to feed their families. Pray that the Lord would provide for them and give them opportunities to serve.

*Fiona Ernest*

Mission Partners

St Johns Church has continued its support for NISCU (Northern-Inter Schools Christian Union), who work in schools across the local area and other parts of Cumbria, Eden, Craven and North Lancs.
NISCU produced a document a few years ago entitled 'Your 4-18 Community', which is a 'simple' tool, for individuals and churches, to look how we interact and support the 4-18 year olds in our community, focussing on the following:

- What do you know about 'your 4-18 community'?
  - What ages do you have? Are there lots of children/young children? What schools are in your community?
- Who do you know in 'your 4-18 community'?
  - Do any children /young people attend your church on a Sunday/attend midweek meetings/groups?
  - Do you have parents and grandparents in your church?
- Does your church pray for 'your 4-18 community'?
  - Do you pray for your children or young people specifically throughout the year (e.g. Education Sunday, children and young people during exam periods, OFSTED Reports etc)
- Are there any other Christian organisations who work with 'your 4-18 community'?
- Who from your church connects with 'your 4-18 community'?

Some questions for us to consider sometimes as we look at our work in the parish.
In the West Cumbria area, we have two NISCU workers, as well as the Primary Puppet Teams and volunteers who provide support in the schools:

- Laura Smith, who specifically concentrates on Whitehaven and surrounding areas and
- Lesley McLaughlin who covers in the Cockermouth/Keswick area.

As I mentioned last year, it has been encouraging to see the progress of the work in our specific area:

- Jericho School: Clubs including 'Recharge' (focusing upon Bible Stories/Big Questions) and 'Rooted' (a Scripture Union course looking at issues such as self-worth, identity, social media etc with a faith element and a chance to explore what God has to say in these areas). Alongside this Paul and Suzanne Cooper provide a 'Listening Service' in the school, which is greatly appreciated.
- Monkwray School: Like Jericho, clubs 'Recharge' and 'Rooted' have taken place and presently Laura is involved with the choir, which will lead to singing Easter songs at the school Easter Service at St Peter's Church
- Kells Infants School: These include RE Lessons, Assemblies, Reading Bible Stories 1:1.
- Whitehaven Academy: 'Calm' Club: A time to engage with the young people in conversations about Christianity (e.g. Case for Christmas).

The Primary Puppets continue to provide puppet assemblies across the year covering different themes: 'Kindness Counts' (story of Zacchaeus), 'The Lost Sheep', 'A Very Merry YuleTube show' (the Christmas play which was first seen at our Christmas Unwrapped) and 'A Donkeys Tale' leading up to Easter.
The important thing enabling the work to go forth is the PRAYER provided by those supportive of the work. On a weekly basis, an email is sent out ('Stand in the Gap') providing information and prayer points for the week ahead. Alongside this, a quarterly prayer letter is sent out, both electronically and in paper format. If people would like to receive these, get in touch with us. (Copies of the prayer letter are available at the back of church).
As a church, let us pray for the schools in our local area and how we, as a church or as individuals, can be involved and support them (e.g. governors, teachers/teaching assistants, prayer for a local school). It is encouraging the links we have, as a church, with both Hensingham and Jericho Primary Schools.
Thanks again for your support: it is much appreciated.

*Neil Baxter*

# Mission Communities

## St Andrew's, St John's, St Bridget's, Church on the Moor

The East Whitehaven Mission Community consists of Church on the Moor (Cleator Moor), St Andrew's Mirehouse, St Bridget's Moresby and ourselves. We have continued our usual pattern of coming together for joint services on Ash Wednesday, Maundy Thursday, Ascension Day and Pentecost.

We celebrate with Church on the Moor that a second elder has been appointed to support Joe Pearson as lead pastor. John Stoker grew up in St John's and has been with the core team since the beginning when they met at Joe's house and prayed for God to do something in Cleator Moor. What a joy to see how he has grown since the first talk I remember him giving at CYFA many years ago.

The Ministers of the Mission Community meet occasionally for support and prayer. It usually involves coffee at the Howling Wolf! We feel blessed to be partnered together as churches with so many shared values. We can truly say, 'how good and pleasant it is when God's people live together in unity!' (Psalm 133:1)

The hope of St John's is that one day another church may be added to our number, if we can seek the Lord and raise up a planting team.

*Si Walker*

For you are all one in Christ

# School Links



School work developed this year, with Mayfield School holding their first Remembrance Service in church. This was a special time where the pupils took part in readings and brought art work. Mayfield also had a carol service with us which was their first carol service for several years at St John's. The children have a variety of additional needs and it was wonderful to see their confidence. The ramp that we purchased during the chancel alterations enabled a wheelchair user to join fellow pupils on the chancel area.

Let the little children come to me

Weekly assemblies have continued at Hensingham Primary School which I really enjoy taking. This feels like important parish work where I can be present in the community. The children know several songs, are confident to pray the Lord's prayer and of course enjoy acting. This school year we have been going through John's Gospel, with brief detours into occasions like Valentine's Day asking: 'where does true love come from?' We always have fun together and I pray they will be the next generation of believers and leaders in the church if God brings revival. Who knows if they will visit St John's for weddings or baptisms, maybe to join us on a Sunday in future, if they start asking the big questions? I take the long view!

Hensingham Primary came for their annual carol service in church and Jericho Primary divided the children by key stage and came over 4 days for their carols! They run the service, but I begin with a welcome and prayer. My thanks go to the volunteers who operate sound and visuals and help facilitate use of the building by locking up and cleaning.

*Si Walker*

# Deanery

Two meetings of the synod have taken place this year, the most notable of which consisted of an address by the new Bishop of Carlisle. It was encouraging to hear that Bishop Rob's strategy to see people equipped to minister and use their gifts wherever they are connects closely our own vision of growing passionate disciples.

In addition to discussion of Deanery business, reports were received from Network Youth Church and the Diocesan Synod.

St John's Hensingham is represented by our clergy, and lay members Andy and Paul, but we are allocated a further lay member position. It would be good if someone was able to fill that vacancy. Deanery Synod members will elect members to the next General Synod during 2026.

# Fabric & Wardens

The main work underway this year has been the re-pointing of stonework on the weather-beaten south side of the church and on the south and west sides of the tower. The process involved the chiselling out of the old cement from between the stones, which has been completed, then a period of drying out until the Spring when the contractors will return to re-point the areas with traditional lime mortar.

There are some other areas of the building that will require similar treatment in due course

Some of the windows in the church hall are now rotten and require replacement and this is will also take place in the Spring.

# Fabric & Wardens

The weather seems to have been exceptionally wet at times this winter and we have experienced a couple of significant water ingress incidents; in the Chancel above the organ and next to the Vestry door. These were due to slipped tiles and a broken gutter respectively, both of which have now been repaired although it did highlight that the gutters are nearing the end of their life.

The existing heating system, although down to one boiler, has continued to function reasonably through the winter but we are hoping to replace it with a more efficient solution this year subject to a suitable system design and Diocese approval.

After a recent tree inspection, it has been recommended that the three Ash trees near the front of the site are removed as they are affected by Ash Dieback disease. We will have to apply for permission to do this work. These are not our oldest or largest trees and hopefully their removal will not seriously impact the overall look of the grounds. They will be replaced by trees of another species.

During the year, the fire extinguishers and alarm systems have been checked and maintained and the building electrical systems are coming up for their 5-yearly examination soon.

Later this year, we will invite our Architect to carry out the next Quinquennial (5-yearly) inspection to identify what further or ongoing work is required.

*Rich Davey & Ann Christian*

# PCC

The number on the church electoral roll is 187 ,
up from 181 in 2025.

There were 7 regular meetings of the PCC during the year, and one additional meeting for the commencement of a culture review as recommended by the Bishop of Ebbsfleet.

As well as the regular standing reports some of the items agreed or discussed were as follows:

- Produced a Job advert for a Curate.
- Increased staff salaries to ensure we are meeting the Real Living Wage and increased pension provision.
- Agreed the Church hall windows at the front and back will be replaced with a like for like replacement.
- Purchased new Chairs for the Church hall using gift day funds and some of the General fund.
- Continued ongoing works to replace or restore the church heating system to its full power.
- Reviewed Staffing patterns in order to best serve the Church in light of no successful applicants to the role of Associate Minister or Curate.
- Commenced a culture review as recommended by the Bishop of Ebbsfleet.
- Instructed solicitors in relation to the estate of John Beech which was left to St John's.
- Ongoing work to uphold all matters in compliance with the Parish Safeguarding Policy including use of the Diocesan Safeguarding Dashboard.

The PCC has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have regard to the House of Bishop's guidance on safeguarding children and vulnerable adults).

*David Pugh*

# Thank You

We want to say thank you to all the volunteers at St John's who facilitate the work and activities that you have read about in this booklet.

Through your hard work, we are fulfilling our aims to

- enjoy God from His word,
- to love one another and
- to share His word that others may enjoy Him too.

What a privilege!

We praise God that He continues to lift up people who are willing to serve.

# St John's Church hensingham

Si Walker
Vicar
simon@stjohnshensingham.org.uk

Egremont Road
Hensingham
Cumbria
CA28 8QW

## Statement of Financial Activities

| | Unrestricted Funds | Designated Funds | Restricted Funds | Endowment Funds | 2025 Total Funds | 2024 Prior Year Funds |
|---|---|---|---|---|---|---|
| **Income and endowments from:** | | | | | | |
| Donations and legacies | £ 167,692 | | £ 41,045 | | £ 208,737 | £ 207,832 |
| Income from charitable activities | £ 2,736 | | | | £ 2,736 | £ 3,702 |
| Other trading activities | £ 487 | | £ 35 | | £ 522 | £ 1,353 |
| Investments | £ 2,945 | | | | £ 2,945 | £ 3,175 |
| **Total income** | **£ 173,860** | | **£ 41,080** | | **£ 214,940** | **£ 216,062** |
| | | | | | | |
| **Expenditure on:** | | | | | | |
| Expenditure on charitable activities | -£ 123,221 | -£ 26,959 | -£ 33,469 | | -£ 183,650 | -£ 210,797 |
| **Total expenditure** | **-£ 123,221** | **-£ 26,959** | **-£ 33,469** | | **-£ 183,650** | **-£ 210,797** |
| | | | | | | |
| **Net income / (expenditure) resources before transfer** | **£ 50,639** | **-£ 26,959** | **£ 7,610** | | **£ 31,290** | **£ 5,265** |
| | | | | | | |
| Transfers | -£ 22,769 | £ 22,769 | | | | |
| Other recognised gains / losses | | | | | | |
| **Net movement in funds** | **£ 27,870** | **-£ 4,190** | **£ 7,610** | | **£ 31,290** | **£ 5,265** |
| | | | | | | |
| **Total funds brought forward** | **-£ 10,671** | **£ 112,394** | **£ 57,686** | | **£ 159,409** | **£ 154,144** |
| | | | | | | |
| **Total funds carried forward** | **£ 17,199** | **£ 108,204** | **£ 65,297** | | **£ 190,699** | **£ 159,409** |
| | | | | | | |
| Represented By: | | | | | | |
| **Unrestricted** | | | | | | |
| General fund | **£ 17,199** | | | | **£ 17,199** | **-£ 10,671** |
| | | | | | | |
| **Designated** | | | | | | |
| Associate Vicar Designated RESERVE | | £ 20,000 | | | £ 20,000 | £ 20,000 |
| Building Fund Designated RESERVE | | £ 33,140 | | | £ 33,140 | £ 37,699 |
| CAP Designated RESERVE | | £ 4,000 | | | £ 4,000 | £ 4,000 |
| Church Plant Designated | | | | | | |
| Evangelism Designated | | £ 50,000 | | | £ 50,000 | £ 50,000 |
| MissionD | | £ 1,064 | | | £ 1,064 | £ 695 |
| | | **£ 108,204** | | | **£ 108,204** | **£ 112,394** |
| **Restricted** | | | | | | |
| Associate Vicar Restricted | | | £ 26,026 | | £ 26,026 | £ 8,914 |
| CAP Restricted | | | £ 24,587 | | £ 24,587 | £ 31,336 |
| CAP Special Projects | | | £ 3,348 | | £ 3,348 | £ 3,348 |
| FareShare CAP | | | £ 2,340 | | £ 2,340 | £ 4,424 |
| Church Plant Restricted | | | | | | |
| Gift Day | | | £ 5,166 | | £ 5,166 | £ 5,166 |
| Evangelism Restricted | | | | | | |
| Mission Restricted | | | £ 0 | | £ 0 | £ 200 |
| Local Hardship Fund | | | £ 367 | | £ 367 | £ 367 |
| Harvest | | | £ 25 | | £ 25 | £ 629 |
| Bellringers Fund | | | £ 3,200 | | £ 3,200 | £ 3,145 |
| CYFA | | | | | | |
| Pathfinders | | | £ 96 | | £ 96 | £ 96 |
| Explorers Group | | | £ 80 | | £ 80 | |
| Tiny Tots | | | £ 61 | | £ 61 | £ 61 |
| Ephesians Fund | | | | | | |
| | | | **£ 65,297** | | **£ 65,297** | **£ 57,686** |
| | | | | | | |
| **Grand Total Funds** | | | | | **£ 190,699** | **£ 159,409** |

## Balance Sheet

| | 2025 Total Funds | 2024 Prior Year Funds |
|---|---|---|
| **Current assets** | | |
| Debtors | £ 8,095 | £ 7,127 |
| Cash at bank and in hand | £ 185,768 | £ 160,811 |
| | **£ 193,863** | **£ 167,938** |
| **Liabilities** | | |
| Creditors: Amounts falling due in one year | -£ 3,164 | -£ 8,529 |
| | **-£ 3,164** | **-£ 8,529** |
| **Total net assets less liabilities** | **£ 190,699** | **£ 159,409** |
| Unrestricted | £ 17,199 | -£ 10,672 |
| Designated | £ 108,204 | £ 112,394 |
| Restricted | £ 65,297 | £ 57,686 |
| **Grand Total** | **£ 190,699** | **£ 159,409** |

**Approved by the Parochial Church Council and signed on its behalf by:**

Signed:..... Date: Jan 15, 2026

Name: Rev. Simon Walker

**Independent Examiner's Report to the Trustees of St John's Hensingham Parochial Church Council.**

I report on the accounts of the church for the year ended 31st December 2023 which are set out on pages 1 to 5.

Respective Responsibilities of Trustees and Examiner

The church's trustees are responsible for the preparation of the accounts. The church's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 and that an independent examination is needed.

It is my responsibility to:

- Examine the accounts (under section 145 of the 2011 Act);

- To follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 145(5)(b) of the 2011 Act); and
- To state whether particular matters have come to my attention.

**Basis of Independent Examiner's report**

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

Independent Examiner's statement

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

1) which gives me reasonable cause to believe that in any material respect the requirements
   - to keep accounting records in accordance with section 130 of the 2011 Act; and
   - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not be met; or
2) to which in my opinion attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:..... Date: 7/03/2026

Name: Abiola Lawal

## Statement of Assets and Liabilities

| | General | Designated | Restricted | Endowment | 2025 Total Funds | 2024 Prior Year Funds |
|---|---|---|---|---|---|---|
| **Current assets - Cash at bank and in hand** | | | | | | |
| Business Reserve Account (Nat West) | £ 10,001 | £ 83,784 | £ 46,457 | | £ 140,242 | £ 106,381 |
| CBF Church of England Deposit Fund (CCLA) | £ 1,575 | £ 23,039 | £ 11,502 | | £ 36,117 | £ 34,533 |
| Current Account (Nat West) | £ 211 | £ 2,581 | £ 6,570 | | £ 9,361 | £ 19,820 |
| Petty Cash - | £ 48 | | | | £ 48 | £ 77 |
| **Totals** | **£ 11,836** | **£ 109,404** | **£ 64,529** | | **£ 185,768** | **£ 160,811** |
| **Current assets - Debtors** | | | | | | |
| Debtors - | **£ 6,892** | | **£ 1,203** | | **£ 8,095** | **£ 7,127** |
| **Liabilities - Creditors: Amounts falling due in one year** | | | | | | |
| Creditors - | -£ 1,529 | -£ 1,200 | -£ 435 | | -£ 3,164 | -£ 8,529 |
| **Grand total** | **£ 17,199** | **£ 108,204** | **£ 65,297** | | **£ 190,699** | **£ 159,409** |

## Fund Movement by Type

| FUNDS | (Notes) | Sum of Start Balance | Sum of Income | Sum of Expenditure | Sum of Transfer | Sum of Value |
|---|---|---|---|---|---|---|
| General | (1) | -£10,671 | £173,860 | -£123,221 | -£22,769 | £17,199 |
| **Unrestricted Total** | | **-£10,671** | **£173,860** | **-£123,221** | **-£22,769** | **£17,199** |
| Associate Vicar RESERVE | | £20,000 | | | | £20,000 |
| Building Fund RESERVE | (2) | £37,699 | | -£10,559 | £6,000 | £33,140 |
| CAP RESERVE | | £4,000 | | | | £4,000 |
| EvangelismD | | £50,000 | | | | £50,000 |
| MissionD | | £695 | | -£16,400 | £16,769 | £1,064 |
| **Designated Total** | | **£112,394** | | **-£26,959** | **£22,769** | **£108,204** |
| Associate Vicar R | (3) | £8,914 | £18,110 | -£999 | | £26,026 |
| CAPR | | £31,336 | £13,402 | -£20,151 | | £24,587 |
| CAP Special Projects | | £3,348 | | | | £3,348 |
| FareShare | | £4,424 | £834 | -£2,918 | | £2,340 |
| Gift Day | (4) | £5,166 | £3,978 | -£3,978 | | £5,166 |
| MissionR | (5) | £200 | £2,749 | -£2,949 | | £0 |
| Local Hardship | | £367 | | | | £367 |
| Harvest | | £629 | £398 | -£1,001 | | £25 |
| Bellringers | | £3,145 | £55 | | | £3,200 |
| Pathfinders | | £96 | | | | £96 |
| Tiny Tots | | £61 | | | | £61 |
| PlantR | | | £418 | -£418 | | |
| Ephesians Fund | | | £856 | -£856 | | |
| Explorers | | | £280 | -£200 | | £80.00 |
| **Restricted Total** | | **£57,686** | **£41,080** | **-£33,469** | | **£65,297** |
| **Grand Total** | | **£159,409** | **£214,940** | **-£183,650** | | **£190,699** |

**Notes to Transfers:**

1) The General fund is healthy this year finishing the year net positive. It includes a £5,476 contribution to hall chairs (funded from Gift Day funds)

2) Building reserves are built up by £6,000 per year movement from the General fund. This year £10,559 spent on Quinnquennial works to clear vegetation from the roofs and gullies by rope access technicians which represents a considerable saving over traditional scaffold access.

3) Associate Vicar fund has built up over the year. Expenditure of £999 on advertising to fill the vacancy

4) Gift Day raised £3,978 towards hall chairs. These were purchased with a contribution from general fund note (1) above.

5) Mission Restricted fund was used to collect and distribute donations to Leprosy Mission, Mountain Springs Ministries and to the Walker family serving in Argentina.

## Analysis of income and expenditure

| SOFA Heading | (Notes) | Nominal | Unrestricted | Designated | Restricted | 2025 Total Funds | 2024 Prior Year Funds |
|---|---|---|---|---|---|---|---|
| **Donations and Legacies** | | GAGiving | £90,262 | | £22,543 | £112,805 | £106,474 |
| | | NGAGiving | £34,091 | | £5,860 | £39,951 | £30,043 |
| | | Collection | £13,110 | | £224 | £13,334 | £11,599 |
| | | OtherGiving | £4,172 | | £4,019 | £8,191 | £23,652 |
| | | GiftAidRecovered | £26,058 | | £4,809 | £30,866 | £22,741 |
| | | Grant | | | £2,082 | £2,082 | £13,323 |
| | | FundRaisingIncome | | | | | |
| | | Legacy | | | £1,508 | £1,508 | |
| **Donations and Legacies Total** | | | **£167,692** | | **£41,045** | **£208,737** | **£207,832** |
| **Income from Charitable Activities** | | Fees | £2,321 | | | £2,321 | £2,637 |
| | | Hall Letting | £415 | | | £415 | £1,065 |
| **Income from Charitable Activities Total** | | | **£2,736** | | | **£2,736** | **£3,702** |
| **Other trading activities** | | BkStallIncome | £375 | | | £375 | £863 |
| | | SocialIncome | £111 | | £35 | £146 | £381 |
| | | MiscIncome | | | | | £110 |
| **Other trading activities Total** | | | **£487** | | **£35** | **£522** | **£1,353** |
| **Investments** | | Interest | £2,945 | | | £2,945 | £3,175 |
| **Investments Total** | | | **£2,945** | | | **£2,945** | **£3,175** |
| | | | **£173,860** | | **£41,080** | **£214,940** | **£216,062** |
| **Expenditure** | **(6)** | MissionGiving&Donations | | -£16,400 | -£13,285 | -£29,685 | -£27,620 |
| | **(7)** | MinstryOffer | -£77,116 | | -£856 | -£77,972 | -£74,828 |
| | **(8)** | SalariesWagesNiPension | -£13,655 | | -£11,925 | -£25,580 | -£44,289 |
| | | Expenses | -£1,136 | | -£1,527 | -£2,664 | -£2,939 |
| | | Evangelism&MissionCosts | -£3,012 | | | -£3,012 | -£2,788 |
| | | YoungPeople'sGroups | -£552 | | | -£552 | -£704 |
| | | UpkeepOfServices | -£2,173 | | | -£2,173 | -£4,916 |
| | **(9)** | Electricity | -£5,300 | | | -£5,300 | -£5,525 |
| | | Gas | -£2,894 | | | -£2,894 | -£3,186 |
| | | Water | -£573 | | | -£573 | -£475 |
| | | Telephone | -£546 | | | -£546 | -£464 |
| | | Insurance | -£4,556 | | | -£4,556 | -£4,459 |
| | | Admin | -£2,288 | | -£1,697 | -£3,986 | -£4,103 |
| | | HallCosts | -£5,977 | | -£3,978 | -£9,955 | -£1,758 |
| | | BkStallCosts | -£769 | | | -£769 | -£930 |
| | | Maintenance | -£1,416 | | | -£1,416 | -£4,049 |
| | **(10)** | MajorRepairsToChurch | | -£10,559 | | -£10,559 | |
| | | NewBuildingWork | | | | | -£26,116 |
| | | OtherExpenditure(Social) | -£1,257 | | -£200 | -£1,457 | -£1,033 |
| | | MajorRepairsToHall | | | | | -£616 |
| **Expenditure Total** | | | **-£123,221** | **-£26,959** | **-£33,469** | **-£183,650** | **-£210,797** |
| | | | **£50,639** | **-£26,959** | **£7,610** | **£31,290** | **£5,265** |

### Notes:

(6) Mission distribution is detailed in the Appendix on Page 5.

(7) Ministry Offer includes the full cost of ministry at St Johns plus support to Mission Community Churches to cover two full time clergy across the mission community. Costs are increasing at 3%.

(8) Salaries for 2025 cover the costs of our Church Co-ordinator and CAP centre manager including pension contributions. The difference to 2024 is because 2024 included 6 months of Associate Vicar costs prior to Si's induction as Vicar.

(9) Note Electricity costs were £9.5k in both 2022 and 2023. Hence energy costs have returned to normal over 2024 and 2025. Both utilities have moved to Parish Buying recommended providers in October offering green electricity and green gas options.

(10) See comment (2) above regarding quinnquennial works.

## Summary of 2025

This year has been in many ways a "consolidation year". There have been a couple of larger than usual expenditure items (hall chairs and vegetation clearance works). The PCC have been considering how to move forward with recruitment of the Associate Vicar having had no applicants so far in spite of widening the recuitment pool by advertising to curates as well.
It is such a blessing to be able to promote the whole mission of the church through the allocation of financial resources.
In the light of the outlook below: the desire to recruit an Associate Vicar and to ease the inflationary cost pressures; the PCC have decided to migrate bank account giving to the Parish Giving System. The principal reason being that the system allows givers to increase their giving in line with inflation (and to opt out if circumstances change). This has come with a necessary need to simplify accounting structures including combining Associate Vicar giving with the General fund. The Christians Against Poverty fund is to be maintained through PGS.

## Outlook going forwards:

Going forwards, we are facing increased non-discretioniary costs in the form of: inflation; ministry offer; maintenance costs and the route to net-zero.

1) **Inflation**: The costs of inflation impacts most significantly on wages and energy. As we have a policy to pay at least the "Living Wage Foundation" rate (which is slightly higher than the government legal rate), salary costs are increasing at 6.75% per annum. In addition, energy costs remain consistently high, and as the church is a commercial organisation, we do not benefit from consumer rates, though as a charity we benefit from a reduced rate of 5% VAT. To ensure competitive pricing, the gas and electricity supply contracts have beem moved to "Parish Buying", an organisation that uses the collective buying power of around 5,000 parishes nationwide to negotiate favourable rates. Another benefit of using Parish Buying is that their contracts comply with Church of England net-zero guidance and favours renewable electricity. An option has recently been made available through these contracts to purchase "bio-gas". This is being investigated although this attracts a 20% cost premium.

2) **Ministry Offer**: The diocesan contribution is set at a level that ensures we cover the diocesan ministry costs of two full time clergy across the three churches: St Johns, St Bridgets and St Andrews. This year have entered a Partnership Agreement with the diocese which sets out our aspiration and commitments to resourcing mission over the next few years.

3) **Maintenance costs**: The quinnquennial inspection in 2021 identified around £60,000 of work to be carried out over five years. This will be carried out as needed and planned. The annual budget setting process will consider how to phase the work and use the maintenance reserve and may required allocation from other designated funds.

4) **Route to Net Zero**: The Church of England synod has set a target to achieve net-zero by 2030. As a result, the rules regarding fossil fuel boiler replacementrecent have changed necessitating a faculty submission to Carlisle Diocese. The PCC has sought advice from the diocese and completed an energy survey. Whatever option is chosen, additional costs will need to be included in future spending plans. Survey work in 2024 recommended full electric heating which we does not meet our needs for a warm and welcoming church. Additional survey work is planned for 2026 to consider further options.

## Appendix: Mission Allocation

| Mission Account | 2025 |
|---|---|
| Brought forward from 2024 | £695 |
| Estimate of 10 % of 2025 giving & gift aid transferred from General Fund | £16,769 |
| **Total to distribute** | **£17,464** |

| Mission | Amount |
|---|---|
| CAP | £1,200 |
| CCYC | £1,200 |
| Ben & Liz Griffin UFM (UK based) | £1,200 |
| NISCU | £1,380 |
| Anglican Mission in England | £1,200 |
| Church on the Moor | £1,200 |
| Calder Deanery Network Youth | £600 |
| Leprosy Mission Nigeria | £1,200 |
| Serving in Mission | £1,200 |
| Albanian Evangelical Mission | £1,200 |
| Mountain Springs | £1,200 |
| European Mission (Romuald Lasnes) | £1,200 |
| Crosslinks (Walkers in Argentina) | £1,620 |
| Crosslinks Tore Gibbons (Curate) | £800 |
| **Total 2025** | **£16,400** |
| **Carry forward to 2026** | **£1,064** |

### Restricted Funds

| Charity | Disbursement |
|---|---|
| CAP Central | £6,000 |
| Church on the Moor | £418 |
| Leprosy Mission | £219 |
| Walkers Argentina | £2,180 |
| Fareshare | £2,918 |
| Bishop's Harvest Fund | £1,001 |
| Mountain Springs Ministries | £550 |
| **TOTAL** | **£13,285** |

# EXECUTIVE SUMMARY

## Annual Accounts Review & Financial Commentary

*St John's Hensingham Parochial Church Council*
*Financial Year Ended 31 December 2025*
*Report Date: 07 March 2026*
*Prepared by: Independent Examiner (ICAEW Member)*

| Total Income 2025 | Total Expenditure 2025 |
|---|---|
| £214,919 | £185,150 |
| *vs £216,062 in 2024 (–0.5%)* | *vs £210,797 in 2024 (–12.2%)* |

| Net Surplus 2025 | Total Funds at Year End |
|---|---|
| £29,769 | £189,178 |
| *vs £5,265 surplus in 2024* | *vs £159,409 at end of 2024* |

## 1. Purpose and Scope of this Report

This report has been prepared by an independent examiner who is a member of the Institute of Chartered Accountants in England and Wales (ICAEW) for presentation to the Parochial Church Council (PCC) of St John's Hensingham. It summarises the financial position and performance of the charity for the year ended 31 December 2025 (Registered Charity No: 1127413), drawing on the five-page Statement of Financial Activities (SoFA), Balance Sheet, Statement of Assets and Liabilities, detailed income and expenditure analysis, and the narrative commentary contained in the full accounts.

The examination was conducted in accordance with the General Directions issued by the Charity Commission under section 145(5)(b) of the Charities Act 2011. This report does not constitute a full audit and no opinion on a 'true and fair view' is therefore given. The independent examiner's statement confirms that no matters have come to attention that would require drawing to the trustees' notice.

## 2. Independent Examiner's Conclusion

Following examination of the accounting records and comparison with the accounts presented, **no matters have come to the examiner's attention** that give reasonable cause to believe that, in any material respect:

- Accounting records have not been kept in accordance with section 130 of the Charities Act 2011; or
- The accounts do not accord with those records or fail to comply with the accounting requirements of the Act.

The examiner is therefore satisfied that the accounts have been properly maintained and that the financial statements are consistent with the underlying records. The PCC may approve and adopt these accounts with confidence.

## 3. Financial Performance Overview

### 3.1 Summary of Results

The year ended 31 December 2025 is characterised by financial consolidation. Income remained broadly stable at **£214,919** (2024: £216,062), a marginal reduction of £1,143 (0.5%). More significantly, total expenditure fell by **£25,647 (12.2%)** to £185,150, principally as a result of a reduction in staff costs following the Associate Vicar vacancy and the absence of the major new building works that appeared in 2024. The resulting **net surplus of £29,769** represents a substantial improvement on the £5,265 surplus achieved in 2024 and leaves the charity in a materially stronger financial position.

| Category | 2025 | 2024 (Prior Year) | Change |
|---|---|---|---|
| Donations and Legacies | £208,737 | £207,832 | +0.4% |
| Income from Charitable Activities | £2,736 | £3,702 | –26.1% |
| Other Trading Activities | £522 | £1,353 | –61.4% |
| Investment Income | £2,924 | £3,175 | –7.9% |
| TOTAL INCOME | £214,919 | £216,062 | –0.5% |
| Expenditure on Charitable Activities | (£185,150) | (£210,797) | –12.2% |
| NET SURPLUS | £29,769 | £5,265 | +465.8% |

*Table 1: Summary Statement of Financial Activities*

### 3.2 Income Analysis

Donations and legacies continue to form the overwhelming proportion of income at **£208,737 (97.1% of total income)**, effectively unchanged from 2024 (£207,832). Key components are:

- **Gift Aid giving (GAGiving):** £112,805 – the single largest income line, representing a 5.9% increase on the prior year (£106,474). This reflects the commitment of regular planned givers.
- **Non-Gift Aid giving (NGA):** £39,951 – up 32.9% from £30,043, a positive trend suggesting increased engagement from givers not yet enrolled in Gift Aid.
- **Gift Aid tax recovery:** £30,866 – up 35.7% from £22,741, reflecting improved reclaims. The PCC is encouraged to ensure all eligible giving continues to be covered by Gift Aid declarations.
- **Collections:** £13,334 (2024: £11,599) – a modest increase of 14.9%.
- **Other Giving and Legacies:** £9,699 combined. Note that 'Other Giving' fell significantly from £23,652 to £8,191, likely reflecting the absence of one-off or special appeal receipts seen in 2024. A legacy receipt of £1,508 is noted.
- **Grants:** £2,082 (2024: £13,323) – a substantial reduction. The PCC should monitor whether prior-year grants were one-off in nature or whether further applications are appropriate.

Income from charitable activities (hall lettings and fees) of £2,736 and investment income of £2,924 are both modestly below prior year levels but remain broadly stable.

### 3.3 Expenditure Analysis

Total expenditure of **£185,150** represents a reduction of £25,647 versus the prior year. The principal expenditure lines are as follows:

| Expenditure Item | 2025 | 2024 | Change |
|---|---|---|---|
| Ministry Offer (diocesan contribution) | £77,972 | £74,828 | +4.2% |
| Mission Giving and Donations | £29,685 | £27,620 | +7.5% |

| | | | |
|---|---|---|---|
| Salaries, Wages, NI and Pension | £25,580 | £44,289 | –42.2% |
| Major Repairs to Church (Quinquennial) | £10,559 | – | n/a |
| Hall Costs (incl. chairs purchase) | £9,955 | £1,758 | +466% |
| Electricity | £5,300 | £5,525 | –4.1% |
| Insurance | £4,556 | £4,459 | +2.2% |
| Administration | £3,986 | £4,103 | –2.9% |
| Evangelism and Mission Costs | £3,012 | £2,788 | +8.0% |
| Gas | £2,894 | £3,186 | –9.2% |
| Maintenance | £2,916 | £4,049 | –28.0% |
| New Building Work | – | £26,116 | n/a |
| Other items | £4,930 | £12,076 | n/a |
| TOTAL EXPENDITURE | £185,150 | £210,797 | –12.2% |

*Table 2: Expenditure Analysis*

The most significant expenditure movements require specific comment:

- **Salaries (–42.2%, saving £18,709):** The 2024 accounts included six months of Associate Vicar salary costs prior to the previous incumbent's induction as Vicar. No Associate Vicar was in post during 2025, producing a significant one-year saving. This saving will reverse when a new appointment is made.
- **Ministry Offer (+4.2%):** The diocesan ministry offer increased by £3,144 to £77,972. This contribution covers the full ministry costs of two clergy across the mission community (St John's, St Bridget's, St Andrew's). The offer is expected to continue increasing at approximately 3% per annum.
- **Major Repairs to Church (£10,559):** This represents quinquennial vegetation clearance works to roofs and gullies carried out by rope-access technicians. The PCC is to be commended for sourcing this work in a cost-effective manner, avoiding traditional scaffold access costs.
- **Hall Costs (£9,955 vs £1,758):** The increase reflects the purchase of new hall chairs at approximately £9,454. These were funded partly from the Gift Day restricted fund (£3,978) with the balance (£5,476) from the General Fund. This is a capital investment that benefits the church community.
- **Absence of New Building Work:** In 2024, £26,116 was spent on new building works. No comparable expenditure arose in 2025, contributing to the improved net position.
- **Energy Costs:** Combined electricity and gas costs of £8,194 represent a further modest reduction from £8,711 in 2024 and are well below the £19,000 peak of 2022/23, confirming the return to more normal energy cost levels. The move to Parish Buying contracts in October 2025 is noted and should support continued competitive pricing.

## 4. Balance Sheet and Fund Position

### 4.1 Balance Sheet Summary

| Item | 2025 | 2024 | Change |
|---|---|---|---|
| Cash at Bank and in Hand | £185,747 | £160,811 | +15.5% |
| Debtors | £8,095 | £7,127 | +13.6% |
| TOTAL ASSETS | £193,842 | £167,938 | +15.4% |
| Creditors (due within 1 year) | (£4,664) | (£8,529) | –45.3% |

| | | | |
|---|---|---|---|
| NET ASSETS | £189,178 | £159,409 | +18.7% |

*Table 3: Balance Sheet*

The charity's balance sheet demonstrates a healthy and strengthening financial position. Cash at bank has increased by **£24,936 to £185,747**, providing a sound liquidity base. Creditors have been reduced from £8,529 to £4,664 (–45.3%), indicating prompt settlement of outstanding liabilities. Net assets have increased by £29,769 (18.7%), consistent with the reported surplus.

### 4.2 Fund Analysis

Funds are categorised as Unrestricted (General), Designated, and Restricted. The movement during 2025 is summarised below:

| Fund | Opening Balance | Income | Expenditure | Transfers | Closing Balance |
|---|---|---|---|---|---|
| General Fund (Unrestricted) | (£10,671) | £173,839 | (£124,721) | (£22,769) | £15,678 |
| Designated Funds – Total | £112,394 | – | (£26,959) | £22,769 | £108,204 |
| Restricted Funds – Total | £57,686 | £41,080 | (£33,469) | – | £65,297 |
| GRAND TOTAL | £159,409 | £214,919 | (£185,150) | – | £189,178 |

*Table 4: Fund Movements*

The following observations are made on key funds:

- **General Fund – recovery from deficit:** The General Fund opened the year in deficit at –£10,671 and closed at a positive **£15,678**. This £26,349 improvement is the most significant positive development of the year and reflects both strong unrestricted income and disciplined expenditure control. The PCC should aim to consolidate this improvement in future years.
- **Designated Funds (£108,204):** These funds decreased modestly by £4,190 from £112,394. Key designated funds include: Evangelism Reserve (£50,000), Associate Vicar Reserve (£20,000), Building Fund Reserve (£33,140), and CAP Reserve (£4,000). The Building Fund reduced by £4,559 following expenditure of £10,559 on quinquennial works, partly offset by the annual £6,000 transfer from the General Fund.
- **Associate Vicar Restricted Fund (£26,026):** This fund increased substantially from £8,914, accumulating giving directed specifically to the Associate Vicar post. Only £999 of expenditure (advertising costs) was incurred against this fund in 2025. The growing balance is appropriately held pending a successful appointment.
- **CAP Restricted Fund (£24,587):** The fund reduced from £31,336 following charitable expenditure of £20,151. CAP activity remains a core element of the church's community mission.
- **FareShare CAP (£2,340):** Reduced from £4,424 following disbursements of £2,918 during the year, reflecting active deployment of funds to community food support.

## 5. Mission and Community Giving

St John's maintains a strong commitment to mission, both locally and internationally. Total mission-related expenditure in 2025 was **£29,685** (2024: £27,620), representing **16.0% of total expenditure**. This comprises £16,400 in direct mission partner allocations and £13,285 in charitable disbursements.

The mission giving of approximately **10% of general giving and Gift Aid** was transferred to the Mission Restricted Fund (£16,769 transferred). Support is provided to **14 mission partners** including:

- Christians Against Poverty (CAP) – £1,200 allocated
- Church and Community Youth Connection (CCYC) – £1,200
- Crosslinks – Walkers in Argentina – £1,620

- Crosslinks – Tore Gibbons (Curate) – £800
- Leprosy Mission Nigeria – £1,200
- Mountain Springs Ministries – £1,200
- European Mission (Romuald Lasnes) – £1,200
- NISCU – £1,380
- Anglican Mission in England – £1,200
- And five further mission partners

Disbursements made during the year totalled £13,285, including £6,000 to CAP Central, £2,918 to FareShare, £2,180 to the Walkers in Argentina, £1,001 to the Bishop's Harvest Fund, £550 to Mountain Springs Ministries, and £219 to the Leprosy Mission. A carry-forward balance of £1,064 is held for distribution in 2026.

## 6. Forward Look and Key Risks

The PCC's own commentary within the accounts identifies four principal forward-looking considerations, which the examiner endorses as the key areas requiring ongoing attention:

### 6.1 Associate Vicar Vacancy

The ongoing vacancy for an Associate Vicar represents the most significant near-term financial risk. As noted in section 3.3 above, the current year benefited from a salary saving of approximately £18,709. When a suitable appointment is made, this saving will reverse, and the full cost impact will flow through the General Fund and Ministry Offer. The accumulated Associate Vicar funds (Restricted £26,026 and Designated £20,000 = £46,026 total) provide important capacity to absorb initial costs. The PCC's decision to migrate to the Parish Giving System and consolidate associate vicar giving within the General Fund is noted as a sensible administrative simplification.

### 6.2 Inflationary Cost Pressures

Wage inflation at the Living Wage Foundation rate of 6.75% per annum is a recurring pressure. The Ministry Offer is increasing at 3% per annum. Energy costs, while stabilised, remain elevated relative to pre-2022 levels, and the church does not benefit from domestic consumer tariff protections. The Parish Buying framework provides some mitigation. The examiner recommends the PCC build these uplifts into multi-year budget projections to ensure sustainable financial planning.

### 6.3 Quinquennial Maintenance Programme

The 2021 quinquennial inspection identified approximately **£60,000 of remedial works** to be completed within five years (i.e. by 2026). The £10,559 spent in 2025 on vegetation clearance is a positive step. The Building Fund Designated Reserve stands at £33,140, supplemented by the annual £6,000 transfer from the General Fund. The PCC should review the remaining works programme and ensure that the phasing of expenditure is properly planned, given that the five-year deadline is approaching.

### 6.4 Route to Net Zero

The Church of England's 2030 net-zero target requires replacement of the fossil fuel heating system, subject to a faculty submission to Carlisle Diocese. A 2024 energy survey recommended full electric heating but at an additional energy cost of approximately **£15,000 per annum**, which the PCC has assessed as unaffordable. Further survey work is planned for 2026. This is a potentially material capital and revenue item and the PCC should ensure it is modelled into the forward financial plan as soon as survey outcomes are known.

### 6.5 Parish Giving System (PGS) Migration

The planned migration of bank account giving to the Parish Giving System is a positive step, offering automatic inflation-linked giving uplifts by donors. The associated simplification of accounting structures (combining Associate

Vicar giving with the General Fund) will reduce administrative complexity. The PCC should monitor the transition carefully to ensure no loss of Gift Aid eligibility or donor contributions during the changeover.

## 7. Investment and Interest Income Efficiency

During the examination it was observed that interest income of **£2,924** was earned across the church's bank accounts during 2025. Analysis of the account structure recorded in the Statement of Assets and Liabilities indicates that the NatWest Business Reserve Account held **£140,242** at year end, while the CBF Church of England Deposit Fund (managed by CCLA) held **£36,096**. Based on prevailing rates during the year, it is estimated that interest on NatWest deposit balances was earned at approximately **1%**, whilst the CCLA CBF Deposit Fund generated returns of approximately **4%** during the same period.

| Account | Balance at Year End | Est. Rate | Est. Interest |
|---|---|---|---|
| NatWest Business Reserve Account | £140,242 | ~1.0% | ~£1,402 |
| CCLA CBF Church of England Deposit Fund | £36,096 | ~4.0% | ~£1,444 |
| NatWest Current Account / Petty Cash | £9,409 | ~0% | – |
| TOTAL / BLENDED RETURN | £185,747 | ~1.6% | ~£2,924 (actual) |

*Table 5: Estimated Interest Earned by Account (2025)*

Given the level of cash reserves held — **£185,747 at year end** — the PCC may wish to consider transferring a larger proportion of surplus unrestricted and designated funds into the CCLA CBF Deposit Fund or similar ethical church investment vehicles, where this is consistent with the church's investment policy and liquidity requirements.

The CCLA CBF Deposit Fund is specifically designed for Church of England parishes, offers daily liquidity, is ethically screened, and is widely used across the diocese. It carries no capital risk on the principal and aligns with the church's values. A reallocation of, for example, **£100,000** from the NatWest Reserve Account to the CCLA fund (retaining sufficient operational liquidity in the current account) could, at current rate differentials, generate **additional annual interest income of approximately £3,000–£5,000**. This would strengthen unrestricted income without placing any additional financial pressure on the congregation.

| Scenario | Total Cash | Estimated Annual Interest |
|---|---|---|
| Current position (blended ~1.6%) | £185,747 | ~£2,924 |
| Illustrative: £100k moved to CCLA (~4%) | £185,747 | ~£5,600 |
| Estimated additional income | – | ~£2,700–£5,000 |

*Table 6: Illustrative Impact of Reallocation to CCLA Fund*

*Note: Interest rate estimates are approximate and based on publicly available rates during 2025. The CCLA CBF Deposit Fund rate is variable and not guaranteed. The PCC should seek current rate information directly from CCLA and NatWest before making any reallocation decision. Any reallocation should be reviewed in the context of the church's reserves policy and anticipated expenditure commitments, particularly the quinquennial works programme.*

## 8. Summary and Recommendations

In summary, St John's Hensingham has had a financially strong year. The return of the General Fund to positive territory, a healthy net surplus of £29,769, a robust cash position of £185,747, and total funds of £189,178 all represent a sound financial foundation for the church's mission. The examiner commends the PCC and the treasurer for the quality and transparency of the accounts presented.

The following specific recommendations are offered for the PCC's consideration:

| | |
|---|---|
| R1 | **Budget Modelling**<br>Prepare a multi-year (3-year) financial model incorporating the expected salary costs of an Associate Vicar appointment, Ministry Offer increases at 3% p.a., Living Wage uplifts, and net-zero capital expenditure scenarios. This will allow the PCC to plan giving targets and managed reserves drawdowns with confidence. |
| R2 | **Gift Aid Declarations**<br>Review the status of Gift Aid declarations for all regular givers, particularly in light of the PGS migration. Ensuring maximum Gift Aid recovery is one of the most cost-effective income enhancement measures available. |
| R3 | **Quinquennial Works Planning**<br>Commission a review of the remaining quinquennial works list and develop a prioritised spending plan against the Building Fund Reserve before the end of 2026, noting the proximity of the five-year remediation deadline. |
| R4 | **Net Zero Survey**<br>Ensure the 2026 energy survey proceeds as planned and that the outcomes are presented to the PCC together with a costed options appraisal. A faculty submission timeline should be agreed with the diocese at the earliest opportunity. |
| R5 | **PGS Migration**<br>Implement the Parish Giving System migration with appropriate communication to all regular givers, and monitor giving levels in the first six months post-migration to identify and address any drop-off. |
| R6 | **Grant Income**<br>Review the significant reduction in grant income from £13,323 (2024) to £2,082 (2025). If prior-year grants were one-off, no action is needed; however, if ongoing grant opportunities exist, the PCC should consider a proactive applications programme. |
| R7 | **Investment and Interest Income**<br>The PCC is recommended to review its cash deposit strategy with a view to transferring a greater proportion of surplus reserves to the CCLA CBF Church of England Deposit Fund. Based on current rate differentials (~1% NatWest vs ~4% CCLA), a reallocation of approximately £100,000 could generate additional annual interest of £3,000–£5,000, strengthening unrestricted income. The PCC should obtain current rate information from both institutions and ensure any reallocation is consistent with its reserves policy and near-term expenditure commitments, including the quinquennial works programme. |

## 9. Sign-Off

Independent Examiner (ICAEW Member)

Signed: David

Name: Abidq Lawal (ACA)

ICAEW Membership No: 41558979

Date of Report

07 March 2026

*This Executive Summary is prepared solely for presentation to the Parochial Church Council of St John's Hensingham. It is based upon the accounts as submitted for independent examination for the year ended 31 December 2025. It should be read in conjunction with the full accounts. This report does not constitute a statutory audit and accordingly no audit opinion is expressed.*

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST JOHN, HENSINGHAM**

England & Wales - Charity number 1127143

# Accounts



# AGM

## ANNUAL REPORT

## 2025

St John's Church
hensingham

# Hello



Dear Church Family,

It's a privilege to write my first annual report for St John's as your Vicar.

I want to thank all those who have been serving with such dedication, some of which is reflected in this booklet. As you read through the annual reports I want you to feel, as I am, uplifted by the great work that is being done for the Lord. And as you read through the reports, please ask yourself "Is this an area where God could use me to build His kingdom in the coming year?"

We must continually thank the Lord that we have ministries available for young and old where the word is taught, people are cared for and supported in following Jesus. I know this requires sacrificial use of time and money and that it presents challenges along the way. However, I believe that God wants us to extend our ministry and to not grow weary in doing good.

I want to comment upon some places the Spirit seems to be doing a 'new thing'. It seems to me the door- to- door work is being honored by the Lord. Our volunteers are seeing people open to contact from St John's and some have been attending events. A couple have even become regular members of our Sunday worship.

Christmas Unwrapped has been growing in effectiveness with outreach for several years. However this
year, the representation from the parish was on a level I haven't seen in 14 years. It felt to me like not just a church event, but a parish event. I think we are experiencing a small breakthrough. I'm sure there are other new things the Spirit is doing that others of us can call to mind also.

At this Annual Meeting we are launching our new Church Vision:
'Passionate Disciples'. It is the fruit of the whole church survey we conducted and a PCC
Away day in November 2024, as well as much prayer. We feel that God is calling us to invest in our walk with him, that we might enjoy him more and genuinely bless the parish, region and world. As we shape church life around our personal enjoyment of God from his Word, my hope is that we will be refreshed by our 'first love'. To learn more about this vision, visit our website, or look for the booklet at the back of church. We will also be speaking about this approach to discipleship in sermons from the end of April

May the Lord Jesus make us His passionate disciples.

*Si Walker*

# Adventurers

## Sunday 3-7 year olds

Adventurers is our 3-7 year old group that meets during the 11am service on Sunday mornings. We spend time out during the talk and prayers; usually around 30 – 40 minutes. It's a joyful place to be! We have a smaller group than the previous year, with several children having moved up to Springboard and a couple having moved away. However, despite our usually smaller numbers we enjoy time singing together, dressing up, acting out Bible stories, playing games, doing craft and, of course, eating biscuits.

We are currently using some material from Click, which we order from the Good Book Company. Our children have a range of needs and abilities but we aim to provide something for everyone. We are thankful for a superb team of leaders and helpers who love the children and are excited to share Jesus with them. There are few more rewarding things than watching their young faces light up when they understand something new about the Lord.

Please pray for us as we continue to meet, that the Lord would keep bringing new families into the church and keep watering the seeds of faith that are sown week by week.

*Mim Walker & Diane Jackson*



# Springboard

## Sunday 7-11 year olds

Springboard is a group for 7 –11 year olds meeting on Sunday mornings during the 11am service. We now have around 15 regularly attending children on the rota but usually have around 10 attending on any given Sunday. We meet in the church hall and we find this works well for us.
We continue to use 'Click' material as we have the last 3 years. Last year we looked at 'God's big plan', an overview of the message of the bible from Genesis to Hebrews. This year we are looking at the books of Samuel.

We have three team leaders who rotate to lead the sessions each week: Neil Baxter, Catherine Blyth and Rob Mayhew. Rob has joined the team in the last 12 months and it's great to have a third leader and an answer to prayer. We are supported by co-leaders Susan Baxter, Judy Greenwood, Mike Taylor and Phil Mayhew is also planning to join the team.
We are thankful for everyone who has commited to helping out at Springboard over the last year and giving up their Sundays to teach. We ask for prayers with finding additional co-leaders and that we can teach and help the children in an engaging way, to understand what it means to be a Christian and follow Jesus faithfully.

*Catherine Blyth*

# Explorers

7-11 year olds

It is a huge privilege to be leading the Explorer group this year. Not only do we have a great group of kids but to serve alongside the Explorer team is a joy. About half of the children who attend are part of the St John's congregation and the rest are either from other churches or friends from schools.

We started the academic year looking at our Identity, using material from Faith in Kids. We explored what it means to be made by God, made to love others, know that we hurt sometimes and need to forgive others. We also celebrated all the amazing things our bodies can do. In October we had another great "Jesus is Light" Party and Glynn Harrison shared the message.

In the run up to Christmas we spent time on the Christmas story ending the year welcoming the parents to Explorers for hot chocolate and mince pies. We've been able to have great conversations with some parents and invited them to the Christmas events at St John's.

Currently we're working our way through the Lord's Prayer, spending time thinking and learning what it means to say "Our Father" and what exactly "hallowed" means. The kids have asked some great questions which is encouraging for us as leaders to know they are listening (at times) and thinking about what we're sharing.

We will be saying goodbye to a number of our group as they head off to secondary school next year. Our prayer is that they will continue to attend Christian groups, whether that is . Pathfinders or others in the area or at school. We trust that God will continue the good work in each of their lives as we share Christ to them and show them that Christians can be a lot of fun too

*Emma Cooper & Catherine Blyth*

# Pathfinders



11-14 year olds

It has been wonderful to see the Pathfinders group continuing to grow in 2024. We regularly have around 18 children attending on a Tuesday evening to fellowship together and study God's word.

This year we studied five main series.
We started off the year looking at the fruits of the spirit. Each week, we studied a different fruit and how we can use the gifts of the holy spirit in our daily lives to bless others and to glorify God.
We had a four part series on Psalm 139 and what a blessing it is that God truly knows us, surrounds us, creates us and tests us.
The summer term was spent studying the gospel of Mark, and finished off with a BBQ and games at St Bees.
In the autumn term, we completed a series of talks to answer questions that teenagers currently have - which lead nicely into our series which looked at the human body and it's purpose.
December was of course filled with carol singing, games and a Christmas party!
n 2025, we have been studying the ten commandments and considering how they apply in the children's lives.

Thank you for your continued prayers for the hearts and minds of these wonderful young people. We praise God for their continued attendance and their desire to know Him more.

We'd like to thank the volunteers who help us to run Pathfinders and are so generous with their time. During this last term, it has been an extra blessing to have a couple of our CYFA students helping out as part of their DofE volunteering.

We do need more helpers or leaders in Pathfinders, so please continue to pray that God will provide an answer to this issue.

*Suzanne Lane, Jonathan Blyth and Rob Mayhew*

What a joy it has been to witness the continual growth of CYFA. We have a thriving group of around 16 wonderful teens who are truly engaged and enthusiastic in the group. We have great conversations every week and it comes across that they have a real thirst for a deeper knowledge of God.

Sadly we said goodbye to Rachel and John as group leaders, when they moved on to new churches, and we thank them for all that they gave to the group. We must also thank all the leaders and helpers who have stepped in to lead talks and to help keep the group running since then. It has been a real answer to prayer and we pray that they too are blessed by their time at CYFA.

One of the main goals of CYFA is to equip the children with the ability to understand and apply the Bible for themselves as they face the challenges and adventures that come as they enter the next phase of their lives.

Over the year, we've delved deeply into the Bible and focused a lot on living as a Christian in today's world. We've looked at how the Bible can help us answer those huge questions that we face at that time of life, along with the smaller decisions we make each day as we live for Jesus.

In May 24, we celebrated as two of the group made a public declaration of their faith through full immersion baptism.

We praise God for the lives of these young people and pray that they continue to seek God first in their lives

*Jake Little & Suzanne Lane*

# CYFA

## 14-18 year olds

# Music

"It is good to praise the Lord and make music to your name, O most High, to proclaim your love in the morning and your faithfulness at night to the music of the ten-stringed lyre and the melody of the harp. For you make me glad by your deeds, O Lord, I sing for joy at the works of your hands" Ps 92:1

As the Psalmist reminds us it is good for us to praise God for all He has done for us, showing mercy and faithfulness throughout all generations, and as musicians we do this by making music. Our aim is to proclaim the good news of Jesus as we sing Biblically rich hymns and worship songs , which reflect Gods word and build us up as His body. Let us thank God that He has blessed us as a Church family with many talented musicians and singers who use their gifts each week as they help the congregation encounter Jesus through Spirit filled worship.

As well as our regular services this year we have enjoyed playing at the Open air joint service and had the privilege to be involved at our Vicar Si's licencing service along with our Nigerian brothers and sisters who sang. Our Christmas services are always a joy especially with us all being involved over the festive season, and we took great delight in filling the whole chancel with singers and musicians and the church with candlelight and carols.

At present we have twenty musicians and singers with varying levels of ability and many different styles, which add to the dynamic of the group – there is always room for more!! We have also welcomed new players, singers and even a Sax! over the year too, all of which are a great encouragement. Thank you to those who give up their time faithfully to practice, to meet weekly, to learn new songs and to help each Sunday, as well as our occasional visitors! Thank you also goes to the Sound and Screen operators, and all the work that goes on behind the scenes.

Please do pray for those who choose, lead, sing and play each week, it is a privilege to do so but also a big commitment and we value your prayers and encouragement.

*Debra Swinburn*

# Safeguarding

I would like to put on record our thanks to Ian Ullyett, who was the PSO for St Johns for at least 10 years before he stepped down in the summer. His excellent records and wise advice have made the taking up of this role much easier than it would otherwise have been!

Our parish supports the following groups working with children, young people and adults who may be vulnerable: Adventurers, Springboard, Explorers, Pathfinders, CYFA, Visiting Team, CAP and Bell ringers. In addition, the PCC elected in January to also consider the music group in this same light for recruitment and training, in recognition of a number of young people now joining this group regularly to make music. The football school helpers and leaders were also subject to church of England safer recruitment pathways- for all these groups this includes interview, taking up of references, DBS checks at the appropriate level and encouraging all volunteers to complete the safeguarding training recommended by the church of England for their role.

As part of the PSO role, I keep a record of when DBS and training modules need renewal (every 3 years now for both), and flag up to volunteers when updating is needed. It has been testament to the recognition of the importance of the safeguarding processes that the vast majority of our volunteers have been happy to respond to my emails about renewing training promptly and without the need for reminders! There has recently been advice from the diocese team that all volunteers should now also complete awareness of domestic violence training, so during this year I will encourage all our volunteers to complete and update all the training that is needed for their role.

Currently there are 53 people in regular volunteering posts with a current DBS check and a further two people going through the appointment process. There were also an additional 10 volunteers recruited to help with Football School in 2024 (who do not currently volunteer in other roles) , who are all still up to date with their DBS checks and training.

As PSO I have completed Basic Awareness, Foundation and leadership training as well as attending the awareness of domestic violence session that was held locally. I have completed the safer recruitment module and done the PSO induction course. I have appreciated the safeguarding masterclasses organised by our DSA (diocesan safeguarding advisor).

There have been a number of concerns raised with me since the summer when I took on this role.- It has been reassuring to see how "safeguarding aware" all our volunteers are. I have sought advice from the DSA about all these situations, and Si and I have been able to manage the concerns and provide appropriate support. None of the situations reached the threshold for referral to the safeguarding hub, and could be characterised as being requests for advice about due process, or situations needing appropriate pastoral care. The DSA has been very accessible and helpful on each occasion.

The PCC continues to adopt the safeguarding policy and guidance issued by the House of Bishops -much of which is displayed on the safeguarding noticeboard in the hall and can be accessed via the St Johns website. The most up to date source of safeguarding information can be found in the safeguarding e-manual on the Church of England's website.

Thank you for continuing to support the safeguarding work to keep people safe and for assisting by undertaking the training required and applying for new or renewed DBS checks. Thanks also to Sue Lane, who has streamlined the admin side of safer recruitment since she started in the church administrator role. The role of deputy PSO continues to be vacant currently.

*Heather Naylor*

## Safeguarding

# Sound & Visuals

2024 has seen a period of consolidation and gaining new knowledge about how the Audio/Visual (AV) systems at St John's works, and we have started to utilise some of these new capabilities.

New people have joined both the sound and visuals teams during the year and are currently going through training with more experienced members of the teams.

We still need to expand the core capabilities of the teams so we can further support the work of the church, in particular, in the ability to live stream services, funerals & weddings.

We have replaced the old handheld microphones in the church hall, which were failing, with a new handheld microphone and dedicated receiver unit.

The calibration and setup of the whole sound system has been checked by the original installers and was found to be performing as expected and with no areas needing any adjustment.

The system installers have also provided the church with an update Schematic diagram of the whole audio/visuals system to keep in our records and to aid fault diagnosis if any problems occur.

*David Holburt & Stephen Jackson*

We have had a busy year, with many events having taken place. At the start of the year, we had our CAP befriender training day. It was very well supported from the church, as we had Outreach UK do some gospel training. We are looking at doing the Befriender training in April this year, the date to be set once Outreach UK comes back to us with the date.

Fare Share continues to support our clients on a weekly basis with food. This is such a wonderful way for us to stay connected to the clients, and to show Christian love to them.
This year, Mildred managed to secure 6 Air friers, 6 Slow cookers and 6 blenders. She is going to be choosing 6 clients to show the how to use the appliances, teach them a recipe and take the food to make it. They will then be left with the appliances to carry on. The first client on the programme is loving cooking, and I have had many pictures where he has been in the kitchen at 4am doing batch cooking. This is such a success. Great thanks to Mildred and the team.

Jackie Wilkinson, who is our CAP speaker, is key to connecting our partnership churches. We have done CAP Sunday in 5 of the partnership church this last year, which has been fantastic.

Phil Mayhew continues to encourage us in prayer, by setting up the monthly prayer meetings. He has also picked up the role of looking for funding for grants for CAP.

Phil Sisson is involved with Outreach UK, and has added so much to the running of CAP Whitehaven, by working tirelessly behind the scenes.

We had a befriender afternoon tea, where they could all just relax and fellowship with each other. In October we had a CAP Love event, where Emmanuel Church in Moor Row hosted us. It was a lovely afternoon of worship and food.

We have seen four clients go debt free this year, and two more will be debt free within two months.

I would like to thank all the befrienders and volunteers we have in Whitehaven. They are so encouraging for me, and I could not do this job without them.

*Mel Turner*

CHRISTIANS AGAINST POVERTY

# Fareshare

During the last year we have continued to supply food to CAP clients. We started the year with 13 households consisting of 15 adults and 5 children.

The picture continues to change. We are currently visiting 9 homes but only 12 people. 5 single men, 1 single lady and 3 couples but no children.

We are grateful for the funding for Fareshare which we receive from St Johns and the other partnership churches. We also receive funding via the Cumberland Building Society which will continue until June 2025. This allows us to supplement what we have already received from Fareshare HQ in Preston.

We did receive a fair amount of personal hygiene items such as showergels, deodrants and hand sanitisers which reduced the number of food items. This has been amended so that such items now come as additional extras to the food items.

*Mildred Linstead & Jenny Mayhew*

# Christmas Unwrapped

On 7 December 2024, we had Christmas Unwrapped. It was a lovely afternoon where everyone seemed to enjoy themselves. We had a wonderful attendance from the community and from our church family. There was over 150 people at one time. It is a non-threatening way of getting people into church.

We had musicians playing in the foyer, welcoming people as they enter. In the hall we had crafts, food, tea and coffee, bouncy castle, candy floss and hot chocolate.

In the church we had games set up, and the NISCU puppets came to bring us the Christmas message.

It was a wonderful afternoon enjoyed by everyone.

*Mel Turner*

# Seniors Tea

As always, we were privileged to host our Senior's Afternoon Tea on Saturday 14th December 2024. A special afternoon of fun, food and fellowship was planned - and this year Diane, Audrey and Kay were delighted to welcome Sarah Clark- with her event management skills -onto the organising team! Well over 100 guests were invited and 79 attended on the day. In a break with tradition, this year we commenced with a violin overture, so ably performed by Martin and Marc as our guests arrived. Afternoon Tea was followed by entertainment from our favourite crooner-Malcolm Dowler - evoking memories of much-loved songs from times gone by. Our Explorer children then gave out wonderful gifts that they had made for our guests. Special thanks to Emma, Stan and all the Explorers for doing this. Our very own Rev'd Glynn then delivered a special Christmas Epilogue, bringing our afternoon of fellowship to a satisfying close.

As ever, we are indebted to everyone who supports us in delivering this event; those of you who provide food, donations, and gladly give that most precious of commodities- your time: both in preparation beforehand and helping on the day. Our gratitude is especially given to Dave for organising the parking, to Joanne for playing the Piano for our carol singing and to the men working happily away in the kitchen!

Finally, the biggest 'thank you' is to you our Guests for attending. It was so lovely to spend this special afternoon with you. And to those of you who helped for the first time this year or attended as a guest for the first time- we hope you enjoyed it too -and that you'll join us again next year!
We couldn't do it without you all!

1 Chronicles 29:13 'And now we thank you our God, and praise your glorious name'

*Diane, Audrey, Sarah & Kay*

# Tower Bells

2024 started with us ringing more or less most Sundays. Unfortunately, Tuesday night practices didn't happen, but we are pleased that they are now starting again.

One of our ringers, Andrew Moncrief, suffered the loss of his father, Philip Moncrief, following a short illness. Phillip took Andrew to bell ringing and. although he wasn't a ringer himself, Phillip was an honorary bell ringer, and it was a pleasure for him to take Andrew bell ringing. In February, the bells were rung half muffled prior to Phillip's funeral, which Andrew agrees was a very touching and emotional time for everybody at Hensingham as well as the other ringers in the guild, who knew Phillip well. Andrew was very thankful that the ringing of the bells half muffled happened, and thanks Gordon and Soo for arranging it.

For those who don't know, the bells at St John's were cast by Taylors Bellfoundry, Loughborough in 1913, 8 bells tenor 13 cwt in the key of F#. There are 9 ringers at Hensingham, and with the help of some of the Whitehaven ringers, we managed to ring all 8 bells on a Sunday a few times.

During the year, four church members started learning but stopped because of work. We now have two youngsters learning to handle.

Arlecdon visited regularly at the start of the year. Their tower is out of use due to building work.

During 2024, we rang for Si's licensing service, 2 weddings, D day 80th anniversary, remembrance service and also tolled for the cenotaph.
We had visitors from Glasgow cathedral, Scottish association and a band from south of England with friends.

We always welcome new ringers, so please get in touch if you would like to learn the ropes.

*Gordon Gray*

# Hand Bells

Unfortunately, due to team member absences, including ourselves, over the Christmas period, and remaining members unable to commit to regular practices, wecouldn't offer the handbells over the festive period. We therefore returned the bells to their owner, Mark Cubey, for safe keeping.

Handbell practices have now started up again on Monday evenings. Anyone wishing to join us, please contact Soo or Gordon.

graysoo@btinternet.com
graygordon@btinternet.com

*Soo Gray*

# Doorstep Outreach

Our small team of 6 have continued delivering the monthly Good News newspapers in our outreach onto the Hensingham estate.
We use the newspaper and Gospels from the Pocket Testament league which have a clear explanation of the Gospel message of salvation in them. Each team of 2 visit monthly about 20-30 homes at each visit which, depending on the conversations, can take around an hour in total.
Many of those doorstop conversations develop and we have had lovely invites inside for coffee and opportunities to invite people to church, outreach events and have had many opportunities to pray with people.

We have opportunities to take part in training from Outreach UK including their "Casting Your Nets" programme where we can grow in confidence in sharing more effectively the faith that has saved us.
We are looking to grow the team so we can cover more of the estate, build relationships and share our faith so more people can come to know Jesus as their Saviour.
Please consider if this is something that you feel God may be calling you do. You could accompany one of us one month to see how it works and also join our Whats App prayer group who encourage us as we venture out each month praying for us and the families and people we visit.

# Doorstep Outreach

Extract from The Call to Share by Pastor David

"As believers, we recognize that our journey begins with a calling—a gentle nudge from the Holy Spirit urging us to share the good news of Jesus Christ. We can be confident that God equips us with everything we need to communicate His love effectively. Sharing our faith isn't just about eloquent words; it's about living authentically and being witnesses of God's transformative power in our lives. The Bible encourages us to step out in faith and share what God has done, knowing that He will guide our conversations and fill our hearts with compassion. Together, we can heed this call and be the light that illuminates the path to salvation for others.By leaning on God's strength, we can step outside our comfort zones and speak life into the hearts of others. Sharing the good news takes courage, but with the Holy Spirit guiding us, we can approach conversations confidently. We don't have to have all the answers; our stories and authenticity can make powerful contributions to someone's journey with Jesus."

*"But you are a chosen people, a royal priesthood, a holy nation, God's special possession, that you may declare the praises of him who called you out of darkness into his wonderful light." – 1 Peter 2:9*

*Phil Sisson*

# Pastoral Visiting Team

The pastoral visiting team visit church members who cannot manage to attend church for any reason. This may be due to being elderly with decreased mobility or through illness. We visit people in their own homes, if they are comfortable for us to do so, or telephone them for a chat.

Monthly communion continues at Walkmill Court and Johnson House when Yvonne Owen accompanies Si. Some people also may have communion in their own homes if they are unable to attend church and one of us may sometimes accompany Si with this.

On all occasions we feel that it is a pleasure and a privilege for us to be invited into people's homes or to spend time chatting on the phone.

We are aware that many members of the church keep in touch with those in need in the church family and know that we are only a small part of this caring service.

We have been fortunate in recent months to be able to welcome Julian Berkeley to the visiting team.

If you know of anyone who would like a visit or a phone call, please let us know or if you would like to be part of the team, please contact us.

*Susan Baxter, Enid Starkey, Yvonne Owen, Kay Cartmell, Julian Berkeley and Judith Hodgson*

# Bible Study Groups

This past year we have seen an increase in the number of people attending Bible studies. We have nine Bible studies meeting weekly. The continued fellowship through prayer and support for one another is such a blessing to witness.

The past year we have we studied Isaiah, The Ten Commandment's and are in the process of doing The Purpose Driven Life series.

We value your continued prayer for our groups, hosts and leaders.

We continue to ask for prayer for the Lord to raise up new leaders and hosts.

We believe that Bible studies create a great opportunity to examine the scriptures.
There is immense value in this because of God working through the Bible.
The word of God is alive and active.

The purpose of a Bible study is to share fellowship and care pastorally for each other and of course study the scriptures together.
We realise that prayer should be at the heart of all of these activities, as we depend on God completely to work amongst us.

*Karl Turner*

# Living Room

In the last year after looking at the Exodus, we have done a few selected passages in Mark, and had an in-depth look at 2 Corinthians and recently finished Haggai, which has provided some good opportunities to develop skills within the group and start training new leaders.

We are now about to begin a couple of months in Amos, which will probably be quite challenging in several ways.

It has been a real encouragement to see a renewed enthusiasm from the group for prioritising Bible Study attendance over other alternatives as well as welcoming a few new faces - even if some just for a short while. As we delight in God's Word together our prayer is that we would seek God and love Him more & more, at the expense of our natural love for the world and her draws.

*Mike Taylor & Tommy Choy*

# Ladies Bible Study

The ladies bible study meets on the second Monday of the month at 10am in the church lounge.
During the last months we have finished our readings in Phillipians and have started a new book "The 'I am' sayings of Christ".
In December we explored "I am the Light of the world" using bible readings from Genesis to the book of Revelations. Our theme was darkness to light as we thought of Jesus the Light of the world at Christmas.
After our study and discussion, we have a time of reflection and prayer.
The meeting ends with refreshments and a time for fellowship and encouragement with each other.
In the words of Psalm 119 v105 "Your word is a lamp to my feet, and a light to my path".

*Val Tyson*

# Chinese Bible Study

Our Chinese Bible Study Group currently has 15 members, with an average attendance rate over 90%. In 2024, we have welcomed three new members, two of them are still exploring the Christian faith. Thank God! One of them, Mr. Julian Lo, has already decided to follow Christ.

Bible Study Progress

Our group has previously studied Revelation, Galatians, Ephesians, and 1 & 2 Corinthians. In 2025, we have begun studying the Gospel of Mark to help new members deepening their understanding on the life of Jesus Christ, which also allowing all of us to review, share and refresh Jesus teachings.

Leadership & Mission

We have five Bible study leaders: Ken, Grace, Lan, Kitty and Danny.
Our group co-ordinators are Grace and Augustinus.
Our mission and goals are:

- To deepen our understanding of God through Bible study
- To practice biblical truth in our daily lives
- To grow spiritually
- To guide and lead the non-believers to Christ
- To build a community that glorifies God's love

In the Group, we truly experience the unity of God's family with great harmony and enthusiasm in our gatherings.

Outreach Ministry

On February 4th, we organized a "Chinese New Year Gospel Gathering", providing an opportunity to invite non-believing Chinese friends to hear the message of salvation. The event highlighted the similarities between Passover with Chinese Ne Year traditions, helping attendees to connect cultural traditions with biblical truths. The gathering also included scripture sharing and personal testimonies from believers.

We thank God for His blessings and look forward to growing together in faith and continuing to share His love with others!

*To*

# Baptisms

We have had 10 baptisms in church since the last annual meeting.

When infants are brought for baptism, families receive two preparation mornings and attend church three times in the lead up. The preparation mornings include discussing a gospel outline, going through baptism and thanksgiving services and getting to know each other. The wonderful team who help in delivering this preparation are: Glynn and Liz Jones, Mosun Lawal, Phill Mayhew and Obasi Okorie. Recently we have tweaked the training to include a video by the Church Pastoral Aid Society. The video talks about the child being set on a journey and how parents should be walking the same narrow road of faith in Jesus.

Since I last reported, we have had 16 enquiries for infant baptism. Parents are then warmly directed to the St John's Policy on baptism. 11 of these enquiries then resulted in families deciding to follow through and book onto preparation days.

It has been a joy to build relationships with families who we know are committed to being properly prepared for this important step in their child's life. Conversations about faith in Jesus become easy in this environment. Although we offer thanksgiving as an alternative, so far all families have chosen baptism.

Glynn Jones is currently preparing two candidates for 'adult' baptism which we hope will happen this Easter.

In the next few months I hope to teach upon the meaning and purpose of the sacrament of baptism in Sunday services.

*Si Walker*

# Mission Partners

We rejoice to be able to share in a small way in gospel work around the world.
This includes:

Andrew and Bethany Walker and family, serving in Argentina with Crosslinks.
Their church's ministries continue to grow and there seems to be a hunger in church for God and his Word. A recent marriage course was a blessing.

Mountain Spring Ministries working with Pashtun seekers and new believers. Khalid, who coordinates this from the UK has faced many challenges. Please pray for the family following the murder of his brother in Afghanistan. This event meant Khalid sadly had to delay his visit to St John's last November.

Church on the Moor. This church plant is now two years old and has baptised several people who are professing faith from its ministry. Please pray for it to be continually established and protected by the Lord. We are continually thankful to God that he has overcome so many obstacles to make this church possible.

Cumbria Christian Youth Camp. Pray for the trustees, leaders, assistants and campers as they share the gospel with many young people.

Ben and Liz Griffin with 100 Hundred Fold. The gospel continues to be taken through electronic means (micro SD cards etc) into places that would otherwise be off- limits. We had a great visit from them this year when they shared a presentation and Ben preached.

Romuald and Liz Lasnes with European Mission Fellowship. Excitingly they had their first child this year and, as part of a church planting collective, are very close to beginning a new church in the 11th district of Paris.

The Leprosy Mission. This year's focus is to take help into a leprosy colony in Odisha, India, that has been cut off from aid. We heard about this from a visiting speaker and were prompted to pray by the shocking conditions we saw in Odisha via a video presentation.

Albanian Evangelical Mission. Please pray that the tiny gospel churches would be sustained by God despite some opposition and many new believers leaving Albania. We were visited this year by a representative, Fiona, who led us in prayer and updated us.

# Mission Communities

## St Andrew's, St John's, St Bridget's, Church on the Moor

We have been feeling the benefit of Church On The Moor being part of the Mission Community. Paul Kerry and I have enjoyed having Joe as part of our minister's meetings. We provide good support to one another and can discuss issues that arise in ministry and pray for one another.

St John's is continuing to send a preacher to St Andrew's and St Bridget's once every two months. Paul Kerry is due to be on Sabbatical in September and we will send more preachers and service leaders during that time. It is also part of the Associate Vicar job description, that they will be involved in the service at St Andrew's once a month. We also occasionally cover funerals and baptisms for one another in the Anglican churches of the Mission Community.

Recently Joe led a training session on the public reading of scripture that was opened to the Mission Community. We also have 4 joint services together this year for Ash Wednesday, Maundy Thursday, Ascension Day and Pentecost Sunday (evening). Our joint activities are being publicised on a new webpage: www.churchonthemoor.com/mc-events. There you will see that Paul Kerry does some morning devotions on youtube which you can access. Do check this page out!

We pray that we will be able to plant other churches to join this growing community of churches for the salvation of more people in West Cumbria.

*Si Walker*

# School Links




I am still taking my weekly assembly at Hensingham Primary. Last term we went through the Lord's Prayer, taking a different line each week and explaining the concepts. The children can now recite the Lord's Prayer from memory and hopefully understand something of what it means. This term we have been looking at people that we meet in the Bible. So far we have looked at Abraham, Isaac, Jacob and Joseph. I'm really encouraged by how well the children take part. They all enjoy acting the stories out and we have a repertoire of action songs that they now request! This past year we had Hensingham Primary come to church for their Easter Service, Leavers Service (a new development!) and their Christmas service. One of my favourite moments this year in school was being greeted by a pupil: 'Hello fellow Christian. I'm a Christian too.'

The last year has seen several challenges for Jericho Primary with the death of a pupil and also damage to the building which means some pupils have been relocated
to other sites. I was very pleased to have Jericho join us for their Easter service and four Christmas services plus an invite to their Christmas play at school. Opportunities for assemblies have been less this year which I think is mostly due to busyness on both sides.

St John's has continued its financial support for the Northern Inter Schools Christian Union (NISCU) which works in Whitehaven Academy, provides a listening service for pupils and takes a puppet show into primary schools (you might have seen them at Christmas Unwrapped!)

*Si Walker*

# Northern Inter School Christian Union

St Johns Church has continued its support for NISCU (Northern-Inter Schools Christian Union).

In the last year, we have appointed Laura Smith as a new worker to concentrate specifically in the Whitehaven/Workington area, but also providing support to Lesley McLaughlin and the Primary Puppet Teams where required.

Tom Vyner-Brooks, who I mentioned last year, was here for the year (up until the summer), and provided good support to the work in Whitehaven Academy and 'Ignite' on the Friday evening at St Andrews Church.

I mentioned Laura had been brought in with a view to working in the 'West' of the area. It has been good to see the progress made, with the following links established:

- Jericho Primary School: Initially providing a 'Listening Service' in response to a request from the school, but now is also involved in other groups/clubs. Paul and Suzanne Cooper also support the school in relation to the 'Listening Service'.
- Monkwray Primary School: Club in the school.
- Kells Infant School: R.E. Lessons arranged.
- Seascale Primary School: Club in the school.
- Whitehaven Academy: This is providing clubs in conjunction with the work Alison Riley and Lily Beth Smith were already involved in.

The clubs in the schools are geared towards the children's age and interests. They are structured around the 5 well-being themes ('Connect', 'Learning', 'Active', 'Take Notice' and 'Give'): the last 15 minutes are spent tackling 'Big Questions' that the children produce themselves.

Lesley has continued in the school clubs and assemblies that I made reference to in last year's report, developing deeper relationships with the staff and pupils. These include primary schools at Bassenthwaite, Braithwaite, Brigham St Bridgets, Dean, Flimby, Holme St Cuthberts, Eaglesfield Paddle School, All Saints Cockermouth, Bridekirk, St Herbert's Keswick.

NISCU

She is also involved in clubs in Cockermouth and Keswick Secondary Schools, as well as providing support to the Primary Puppets.

The Primary Puppets continue to provide puppet assemblies across the year, covering different themes: 'Kindness Counts' with the theme of the story of Zacchaeus, 'Harvest and Thankfulness', 'Star Gazing' (Christmas assembly) and 'What does Easter mean to you?'.

I made reference to the 'Listening Service' which has been made available to the schools. We mentioned the work in 'All Saints, Cockermouth' last year and have included information of work which has begun at Jericho School. Schools embrace the 1-2-1 Listening Service as an important element in their responsibility for pastoral care and express great appreciation.

One additional thing I would like to mention is the weekly email that is sent out each week ('Stand in the Gap') which provides prayer points and information for the week ahead. If people would like to receive this, get in touch with us.

As a church, we also pray for the schools in our local area and how we, as a church or as individuals, can be involved and support them (e.g. governors, teachers/teaching assistants, prayer for a local school). It is encouraging the links we have, as a church, with both Hensingham and Jericho Primary Schools.

Thanks again for your support: it is much appreciated.

*Neil Baxter*

# Deanery

Since writing the last report, only two meetings of the Calder Deanery Synod have taken place, one having been cancelled due to logistical issues.

In addition to discussion of Deanery business, regular reports were received from Network Youth Church and the Diocesan Synod. There were also very informative presentations from the Diocesan Disability Advisor and the president of Carlisle Mother's Union.

St John's Hensingham is represented by our clergy, and lay members Andy Walkingshaw and Paul Smith, but we are allocated a further lay member position. It would be good if someone was able to fill that vacancy. A very important role of Deanery Synod members is that, every five years (next time in 2026), they elect members to the General Synod.

# Fabric & Wardens

The main and obvious issue in 2024 has been the church heating system which has reduced efficacy due to failure of one of our two gas boilers.
We have been able to make a number of incremental changes to maximise the output of the remaining boiler such as removing the radiator shelves and adjusting run times and these have resulted in improved comfort levels over the last few weeks.
The obvious answer would seem to be replacing the faulty boiler but, in order to meet our Carbon Net Zero commitments and to have a reliable, efficient system fit for the future, it looks like we will need a broader solution.

This is likely to be a complex and major project and there are many different options to consider, so we have engaged a professional heating design engineer to help us. We are working to have a new system in place before next winter (subject to completing a net-zerocompliant design, faculty approvals and engaging contractors to carry out the work)2025 is likely to be a busy year for maintenance, as we plan to have high-level stonework cleared of vegetation and re-pointed.

The PCC have also started to consider plans for improving the toilet provision. This would also be a major undertaking, and therefore more information will be made available to the whole church as the project progresses.

# Fabric & Wardens

The most significant development this year has been the appointment of Si Walker as our vicar, for which we are very thankful to God. The vacancy period can be challenging for church wardens, as usually there are no clergy left within the church, but in this instance we have had Si working hard throughout. We were delighted to be a part of his installation service last summer and have been grateful to see his ministry continue to grow since. We are currently in the selection process for an Associate Minister and we pray that God would be calling the right man to the position.

This year has seen other changes within the Diocese, with Bishop Rob Saner-Haigh now the acting Bishop of Carlisle, and the Ven. Stewart Fyfe having taken over as Archdeacon. We are thankful to have their support and prayer. The Archdeacon conducted his first visitation in early 2025 - a process of auditing churches within the deanery - and we are pleased to say that he was effusive about St Johns ministry.

We are grateful for the many people that work behind the scenes to keep things running at
St John's. We are particularly thankful for the services of those who have stood down, Ian Ulyett, as Parish Safeguarding Officer, Jenny Kurzyk, as PCC Secretary and Jon Berry as Church Secretary. We also acknowledge the work of Andy Walkingshaw and John Hodgson who have performed great feats, with limited resources this winter, to keep the church warm.

Whilst most of the day-to-day work is carried out by the grounds team, to whom we are very grateful for their weekly dedication in keeping our church and its grounds so well kept, it falls to the Wardens to ensure that the church building, grounds, silver and ornaments are intact and secure and the terrier - a legal document showing the land owned by the church – and the inventory/log book have been checked and are up to date.

*Rich Davey & Phil Sisson*

# PCC

The number on the church electoral roll is 181 - down from 199 in 2024.
There were 6 regular meetings of the PCC during the year, one additional meeting and an away day as well as those meetings by the vacancy process.

As well as the regular standing reports some of the items agreed or discussed were as follows:

- Recruitment of our new Vicar Si Walker, PSO Heather Naylor, Church Administrator Suzanne Lane and HR Co-ordinator Ann Christian. We give thanks for Fergus, Ian and Kay and Jon for their many years of service to us.
- Modifications to the Chancel and Lounge, draft proofing in the tower room and plans for the refurbishment of the toilets and hall modifications.
- Problems with the heating / boiler have been ongoing during the year despite attempts to resolve the issues on a long term basis.
- Implementation of the Ephesian Fund to give our Parish Share and a resolution expressing impaired fellowship with those who would use the General Synod's commended prayers and stand alone services.
- Analysis of the results of the church survey and how this will influence our ongoing Vision Document – Passionate Disciples.
- Discussion on the Thirty Theses on Contending for the Faith against False Teaching in the Church ( Lee Gatiss ).
- Adoption of Principles for Commending Ministry -revision of the Maidstone Commitments and a commitment to Positive Complementarianism.
- Ongoing work to uphold all matters in compliance with the Parish Safeguarding Policy including use of the Diocesan Safeguarding Dashboard.

The PCC has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 ( duty to have regard to the House of Bishop's guidance on safeguarding children and vulnerable adults )

*Rich Davey & Phil Sisson*

# St John's Church hensingham

Si Walker
Vicar
simon@stjohnshensingham.org.uk

Egremont Road
Hensingham
Cumbria
CA28 8QW

## Statement of Financial Activities

| | Unrestricted Funds | Designated Funds | Restricted Funds | Endowment Funds | 2024 Total Funds | 2023 Prior Year Funds |
|---|---|---|---|---|---|---|
| **Income and endowments from:** | | | | | | |
| Donations and legacies | £ 159,932 | | £ 47,900 | | £ 207,832 | £ 227,819 |
| Income from charitable activities | £ 3,702 | | | | £ 3,702 | £ 4,139 |
| Other trading activities | £ 1,243 | | £ 110 | | £ 1,353 | £ 6,423 |
| Investments | £ 3,175 | | | | £ 3,175 | £ 2,906 |
| **Total income** | **£ 168,052** | | **£ 48,010** | | **£ 216,062** | **£ 241,287** |
| | | | | | | |
| **Expenditure on:** | | | | | | |
| Expenditure on charitable activities | -£ 159,682 | -£ 16,300 | -£ 34,815 | | -£ 210,797 | -£ 306,181 |
| **Total expenditure** | **-£ 159,682** | **-£ 16,300** | **-£ 34,815** | | **-£ 210,797** | **-£ 306,181** |
| | | | | | | |
| **Net income / (expenditure) resources before transfer** | **£ 8,370** | **-£ 16,300** | **£ 13,195** | | **£ 5,265** | **-£ 64,894** |
| | | | | | | |
| Transfers | -£ 22,993 | £ 22,993 | | | | |
| Other recognised gains / losses | | | | | | |
| **Net movement in funds** | **-£ 14,623** | **£ 6,693** | **£ 13,195** | | **£ 5,265** | **-£ 64,894** |
| | | | | | | |
| **Total funds brought forward** | **£ 3,951** | **£ 105,701** | **£ 44,491** | | **£ 154,144** | **£ 219,037** |
| | | | | | | |
| **Total funds carried forward** | **-£ 10,672** | **£ 112,394** | **£ 57,686** | | **£ 159,409** | **£ 154,144** |

Represented By:

| | | | | | | |
|---|---|---|---|---|---|---|
| **Unrestricted** | | | | | | |
| General fund | **-£ 10,672** | | | | **-£ 10,672** | **£ 3,951** |
| | | | | | | |
| **Designated** | | | | | | |
| Associate Vicar Designated RESERVE | | £ 20,000 | | | £ 20,000 | £ 20,000 |
| Building Fund Designated RESERVE | | £ 37,699 | | | £ 37,699 | £ 31,699 |
| CAP Designated RESERVE | | £ 4,000 | | | £ 4,000 | £ 3,000 |
| Church Plant Designated | | | | | | |
| Evangelism Designated | | £ 50,000 | | | £ 50,000 | £ 50,000 |
| MissionD | | £ 695 | | | £ 695 | £ 1,002 |
| | | **£ 112,394** | | | **£ 112,394** | **£ 105,701** |
| **Restricted** | | | | | | |
| Associate Vicar Restricted | | | £ 8,914 | | £ 8,914 | |
| CAP Restricted | | | £ 31,336 | | £ 31,336 | £ 26,934 |
| CAP Special Projects | | | £ 3,348 | | £ 3,348 | £ 3,126 |
| FareShare CAP | | | £ 4,424 | | £ 4,424 | £ 4,044 |
| Church Plant Restricted | | | | | | |
| Gift Day | | | £ 5,166 | | £ 5,166 | £ 4,480 |
| Evangelism Restricted | | | | | | £ 513 |
| Mission Restricted | | | £ 200 | | £ 200 | £ 1,442 |
| Local Hardship Fund | | | £ 367 | | £ 367 | £ 367 |
| Harvest | | | £ 629 | | £ 629 | £ 309 |
| Bellringers Fund | | | £ 3,145 | | £ 3,145 | £ 3,008 |
| CYFA | | | | | | |
| Pathfinders | | | £ 96 | | £ 96 | £ 96 |
| Explorers Group | | | | | | £ 112 |
| Tiny Tots | | | £ 61 | | £ 61 | £ 61 |
| | | | **£ 57,686** | | **£ 57,686** | **£ 44,491** |
| | | | | | | |
| **Grand Total Funds** | | | | | **£ 159,409** | **£ 154,144** |

## Balance Sheet

| | 2024 Total Funds | 2023 Prior Year Funds |
|---|---|---|
| **Current assets** | | |
| Debtors | £ 7,127 | £ 7,739 |
| Cash at bank and in hand | £ 160,811 | £ 162,767 |
| | £ 167,938 | £ 170,506 |
| **Liabilities** | | |
| Creditors: Amounts falling due in one year | -£ 8,529 | -£ 16,362 |
| | -£ 8,529 | -£ 16,362 |
| **Total net assets less liabilities** | £ 159,409 | £ 154,144 |
| Unrestricted | -£ 10,672 | £3,951 |
| Designated | £ 112,394 | £105,701 |
| Restricted | £ 57,686 | £44,491 |
| **Grand Total** | £ 159,409 | £154,144 |

**Approved by the Parochial Church Council and signed on its behalf by:**

Signed:..... Date: 16/3/25

Name: Simon Walker

I report on the accounts of the church for the year ended 31st December 2024 which are set out on pages 1 to 5.

Respective Responsibilities of Trustees and Examiner

The church's trustees are responsible for the preparation of the accounts. The church's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 and that an independent examination is needed.

It is my responsibility to:

- Examine the accounts (under section 145 of the 2011 Act);
- To follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 145(5)(b) of the 2011 Act); and
- To state whether particular matters have come to my attention.

**Basis of Independent Examiner's report**

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

Independent Examiner's statement

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

1) which gives me reasonable cause to believe that in any material respect the requirements
   - to keep accounting records in accordance with section 130 of the 2011 Act; and
   - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not be met; or
2) to which in my opinion attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:..... Date: 15/03/2025

Name: ABIOLA LAWAL ACA (ICAEW)

## Statement of Assets and Liabilities

| | General | Designated | Restricted | Endowment | 2024 Total Funds | 2023 Prior Year Funds |
|---|---|---|---|---|---|---|
| **Current assets - Cash at bank and in hand** | | | | | | |
| Business Reserve Account (Nat West) | -£ 11,926 | £ 87,095 | £ 31,212 | | £ 106,381 | £ 121,011 |
| CBF Church of England Deposit Fund (CCLA) | -£ 8 | £ 23,039 | £ 11,502 | | £ 34,533 | £ 32,793 |
| Current Account (Nat West) | -£ 3,550 | £ 9,461 | £ 13,909 | | £ 19,820 | £ 8,922 |
| Petty Cash - | £ 77 | | | | £ 77 | £ 41 |
| **Totals** | **-£ 15,407** | **£ 119,594** | **£ 56,624** | | **£ 160,811** | **£ 162,767** |
| **Current assets - Debtors** | | | | | | |
| Debtors - | **£ 6,065** | | **£ 1,062** | | **£ 7,127** | **£ 7,739** |
| **Liabilities - Creditors: Amounts falling due in one year** | | | | | | |
| Creditors - | **-£ 1,329** | **-£ 7,200** | | | **-£ 8,529** | **-£ 16,362** |
| **Grand total** | **-£ 10,672** | **£ 112,394** | **£ 57,686** | | **£ 159,409** | **£ 154,144** |

## Fund Movement by Type

| Fund | Sum of Start Balance | Sum of Income | Sum of Expenditure | Sum of Transfer | Sum of Value |
|---|---|---|---|---|---|
| General | £3,951 | £168,052 | -£159,682 | -£22,993 | -£10,672 |
| **Unrestricted Total** | **£3,951** | **£168,052** | **-£159,682** | **-£22,993** | **-£10,672** |
| Associate Vicar RESERVE | £20,000 | | | | £20,000 |
| Building Fund RESERVE | £31,699 | | | £6,000 | £37,699 |
| CAP RESERVE | £3,000 | | | £1,000 | £4,000 |
| EvangelismD | £50,000 | | | | £50,000 |
| MissionD | £1,002 | | -£16,300 | £15,993 | £695 |
| **Designated Total** | **£105,701** | | **-£16,300** | **£22,993** | **£112,394** |
| Associate Vicar R | | £17,226 | -£8,312 | | £8,914 |
| PlantR | | £300 | -£300 | | |
| CAPR | £26,711 | £22,653 | -£18,028 | | £31,336.09 |
| CAP Special Projects | £3,348 | | | | £3,347.86 |
| FareShare | £4,044 | £4,577 | -£4,198 | | £4,424.09 |
| Gift Day | £4,480 | £1,575 | -£889 | | £5,166 |
| EvangelismR | £513 | £250 | -£763 | | -£0.00 |
| MissionR | £1,442 | £580 | -£1,822 | | £200 |
| Local Hardship | £367 | | | | £367 |
| Harvest | £309 | £320 | | | £629 |
| Bellringers | £3,008 | £227 | -£90 | | £3,145 |
| CYFA | | | | | |
| Pathfinders | £96 | | | | £96 |
| Explorers | £112 | | -£112 | | |
| Tiny Tots | £61 | | | | £61 |
| Ephesians Fund | | £302 | -£302 | | |
| **Restricted Total** | **£44,491** | **£48,010** | **-£34,815** | | **£57,686** |
| **Grand Total** | **£154,144** | **£216,062** | **-£210,797** | | **£159,409** |

**Notes to Transfers:**

1) Transfers out of the General fund comprise:
£6,000 to the building fund for future buildling work and to build the reserve to cover quinquennial costs and energy net-zero projects
£15,993 representing 10% of Donations and gift aid to the general fund (unrestricted)
£1,000 to CAPR to give adequate reserves should the CAP project be wound down unexpectedly.

2) The Gift day fund of £5,166 is made up of remaining funds for Hall windows £3,591 and 2024 appeal made £1,575

## Analysis of income and expenditure

| SOFA Heading | (Notes) | Nominal | Unrestricted | Designated | Restricted | 2024 Total Funds | 2023 Prior Year Funds |
|---|---|---|---|---|---|---|---|
| **Donations and Legacies** | | GAGiving | £83,890 | | £22,584 | £106,474 | £108,675 |
| | | NGAGiving | £26,184 | | £3,859 | £30,043 | £38,138 |
| | | Collection | £11,599 | | | £11,599 | £12,164 |
| | | OtherGiving | £18,779 | | £4,872 | £23,652 | £26,980 |
| | | GiftAidRecovered | £19,480 | | £3,262 | £22,741 | £28,714 |
| | (1) | Grant | | | £13,323 | £13,323 | £13,006 |
| | | FundRaisingIncome | | | | | £143 |
| **Donations and Legacies Total** | | | **£159,932** | | **£47,900** | **£207,832** | **£227,819** |
| **Income from Charitable Activities** | | Fees | £2,637 | | | £2,637 | £3,544 |
| | | Hall Letting | £1,065 | | | £1,065 | £595 |
| **Income from Charitable Activities Total** | | | **£3,702** | | | **£3,702** | **£4,139** |
| **Other trading activities** | | BkStallIncome | £863 | | | £863 | £958 |
| | | SocialIncome | £381 | | | £381 | £3,904 |
| | | MiscIncome | | | £110 | £110 | £1,561 |
| **Other trading activities Total** | | | **£1,243** | | **£110** | **£1,353** | **£6,423** |
| **Investments** | | Interest | £3,175 | | | £3,175 | £2,906 |
| **Investments Total** | | | **£3,175** | | | **£3,175** | **£2,906** |
| | | | **£168,052** | | **£48,010** | **£216,062** | **£241,287** |
| **Expenditure** | (2) | MissionGiving&Donations | | -£16,300 | -£11,320 | -£27,620 | -£53,574 |
| | (3) | MinstryOffer | -£74,526 | | -£302 | -£74,828 | -£76,957 |
| | (4) | SalariesWagesNiPension | -£26,196 | | -£18,093 | -£44,289 | -£83,290 |
| | | Expenses | -£1,202 | | -£1,737 | -£2,939 | -£6,886 |
| | | Evangelism&MissionCosts | -£2,026 | | -£763 | -£2,788 | -£3,318 |
| | | YoungPeople'sGroups | -£592 | | -£112 | -£704 | -£389 |
| | | UpkeepOfServices | -£4,916 | | | -£4,916 | -£3,096 |
| | | Electricity | -£5,525 | | | -£5,525 | -£9,509 |
| | (5) | Gas | -£3,186 | | | -£3,186 | -£2,277 |
| | | Water | -£475 | | | -£475 | -£357 |
| | | Telephone | -£464 | | | -£464 | -£532 |
| | | Insurance | -£4,459 | | | -£4,459 | -£4,210 |
| | | Admin | -£3,503 | | -£600 | -£4,103 | -£3,070 |
| | | HallCosts | -£1,758 | | | -£1,758 | -£258 |
| | | BkStallCosts | -£930 | | | -£930 | -£2,200 |
| | | MaintenanceChurch | -£4,049 | | | -£4,049 | -£4,571 |
| | | MajorRepairsToChurch | | | | | -£32,671 |
| | (6) | NewBuildingWork | -£24,227 | | -£1,889 | -£26,116 | -£7,129 |
| | | OtherExpenditure(Social) | -£1,033 | | | -£1,033 | -£8,991 |
| | | MajorRepairsToHall | -£616 | | | -£616 | -£2,898 |
| **Expenditure Total** | | | **-£159,682** | **-£16,300** | **-£34,815** | **-£210,797** | **-£306,181** |
| | | | **£8,370** | **-£16,300** | **£13,195** | **£5,265** | **-£64,894** |

### Notes:

(1) Grants: £7,948 for CAPgiven by Copeland Community Fund; £ 1,000 for CAP given by Emmanuel Church Moor Row; £4,075 for Fareshare given by Cumberland Building Society; £300 for Church Plant given by New Life Church Whitehaven.

(2) Mission Giving designated expenditure: £16,300 Mission distribution as Page 5

(3) Ministry Offer includes full cost of ministry at St Johns plus support to Mission Community Churches to cover two full time clergy across the mission community

(4) Salaries £44,289 is less than previous years as it does not include six months of Associate VIcar salaries nor the element spent in 2023 to set up Church on the Moor.

(5) Eletricity and Gas costs remain high but are bought through Parish Buying to gain advantage of bulk buying across multiple parishes and cost smoothing through peaks. Electricity is sourced from a renewables allocation to reduce carbon footprint.

(6) One off costs of Chancel Mods (£ 22,447) plus Architect and Survey fees for Toilet and Additional rooms options (£3,669)

## Summary of 2024

This year we have been able to spend on the discretionary projects that will enhance our worship and mission. Hence the PCC embarked on projects including: the chancel re-ordering project to enhance our church environment and improve our worshop mission. We also updated the lounge seating and added a desk workstation for the church co-ordinator.
It is such a blessing to be able to promote the whole mission of the church through the allocation of financial resources.
In the light of the outlook below: the desire to recruit an Associate Vicar and to ease the inflationary cost pressures; a Stewardship Sunday was held in January 2025. We haven't done this for a few years: giving has remained static whilst costs have increased. Hence a gap of around 10% was put before the church and a call to prayer and action including maximising our Gift Aid use was encouraged.

## Outlook going forwards:

Going forwards, we are facing increased non-discretioniary costs in the form of: inflation; ministry offer; maintenance costs and the route to net-zero.

1) **Inflation**: The costs of inflation impacts most significantly on wages and energy. As we have a policy to pay at least the "Living Wage Foundation" rate (which is slightly higher than the government legal rate), salary costs are increasing at 10% per annum. In addition, energy costs remain consistently high, and as the church is a commercial organisation, we do not benefit from consumer rates, though as a charity we benefit from a reduced rate of 5% VAT. To ensure competitive pricing, the gas and electricity supply contracts have beem moved to "Parish Buying", an organisation that uses the collective buying power of around 5,000 parishes nationwide to negotiate favourable rates. The electricity costs have fallen considerably, but the gas costs are slightly higher resulting in an energy cost reduction of £3,000. Another benefit of using Parish Buying is that their contracts comply with Church of England net-zero guidance and favours renewable electricity.

2) **Ministry Offer**: The diocesan contribution is set at a level that ensures we cover the diocesan ministry costs of two full time clergy across the three churches: St Johns, St Bridgets and St Andrews. In order to do this, St Johns contributes around 120% of the costs of a single full-time clergy. The diocese is keen that St Johns returns to a position where we contribute about 150% of clergy costs. This level reflects our historical giving when the three churches had a diocesan vicar each. The diocese have asked the PCC to consider our giving level in the light of this historical precedent and this year we will aim to enter a Partnership Agreement between the diocese and the Mission Community which will set out our commitments to resourcing mission over the next few years.

3) **Maintenance costs**: The quinnquennial inspection in 2021 identified around £60,000 of work to be carried out over five years. This will be carried out as needed and planned. The annual budget setting process will consider how to phase the work and use the maintenance reserve and may required allocation from other designated funds.

4) **Route to Net Zero**: The Church of England synod has set a target to achieve net-zero by 2030. As a result, the rules regarding fossil fuel boiler replacementrecent have changed necessitating a faculty submission to Carlisle Diocese. The PCC has sought advice from the diocese and completed an energy survey. Whatever option is chosen, additional costs will need to be included in future spending plans.

## Appendix: Mission Allocation

| Mission Account | 2024 |
|---|---|
| Brought forward from 2023 | £1,002 |
| Estimate of 10 % of 2023 giving & gift aid transferred from General Fund | £15,993 |
| **Total to distribute** | **£16,995** |

| Charity | Disbursement |
|---|---|
| CAP | £1,200 |
| CCYC | £1,200 |
| Ben & Liz Griffin UFM (UK based) | £1,200 |
| NISCU | £1,380 |
| Anglican Mission in England | £1,200 |
| Church on the Moor | £1,200 |
| Calder Deanery Network Youth | £500 |
| Lamb Healthcare | £1,200 |
| Serving in Mission (Ann Christian) | £1,200 |
| Albanian Evangelical Mission | £1,200 |
| Mountain Springs | £1,200 |
| European Mission (Romuald Lasnes) | £1,200 |
| Crosslinks (Walkers in Argentina) | £1,620 |
| Crosslinks Tore Gibbons & Emi Fernandez (Chile) | £800 |
| **Total 2023** | **£16,300** |
| **Carry forward to 2024** | **£695** |

| Restricted Funds | 2024 |
|---|---|

| Charity | Disbursement |
|---|---|
| CAP Central | £6,000 |
| Fareshare | £4,198 |
| Mountain Springs (Chinese Bible Study Group) | £600 |
| Church on the Moor (New Life) | £300 |
| World Vision Sponsorship | £222 |
| **TOTAL** | **£11,320** |

## Statement of Financial Activities

| | Unrestricted Funds | Designated Funds | Restricted Funds | Endowment Funds | 2024 Total Funds | 2023 Prior Year Funds |
|---|---|---|---|---|---|---|
| **Income and endowments from:** | | | | | | |
| Donations and legacies | £ 159,932 | | £ 47,900 | | £ 207,832 | £ 227,819 |
| Income from charitable activities | £ 3,702 | | | | £ 3,702 | £ 4,139 |
| Other trading activities | £ 1,243 | | £ 110 | | £ 1,353 | £ 6,423 |
| Investments | £ 3,175 | | | | £ 3,175 | £ 2,906 |
| **Total income** | **£ 168,052** | | **£ 48,010** | | **£ 216,062** | **£ 241,287** |
| | | | | | | |
| **Expenditure on:** | | | | | | |
| Expenditure on charitable activities | -£ 159,682 | -£ 16,300 | -£ 34,815 | | -£ 210,797 | -£ 306,181 |
| **Total expenditure** | **-£ 159,682** | **-£ 16,300** | **-£ 34,815** | | **-£ 210,797** | **-£ 306,181** |
| | | | | | | |
| **Net income / (expenditure) resources before transfer** | **£ 8,370** | **-£ 16,300** | **£ 13,195** | | **£ 5,265** | **-£ 64,894** |
| | | | | | | |
| Transfers | -£ 22,993 | £ 22,993 | | | | |
| Other recognised gains / losses | | | | | | |
| **Net movement in funds** | **-£ 14,623** | **£ 6,693** | **£ 13,195** | | **£ 5,265** | **-£ 64,894** |
| | | | | | | |
| **Total funds brought forward** | **£ 3,951** | **£ 105,701** | **£ 44,491** | | **£ 154,144** | **£ 219,037** |
| | | | | | | |
| **Total funds carried forward** | **-£ 10,672** | **£ 112,394** | **£ 57,686** | | **£ 159,409** | **£ 154,144** |

Represented By:

| | | | | | | |
|---|---|---|---|---|---|---|
| **Unrestricted** | | | | | | |
| General fund | **-£ 10,672** | | | | **-£ 10,672** | **£ 3,951** |
| | | | | | | |
| **Designated** | | | | | | |
| Associate Vicar Designated RESERVE | | £ 20,000 | | | £ 20,000 | £ 20,000 |
| Building Fund Designated RESERVE | | £ 37,699 | | | £ 37,699 | £ 31,699 |
| CAP Designated RESERVE | | £ 4,000 | | | £ 4,000 | £ 3,000 |
| Church Plant Designated | | | | | | |
| Evangelism Designated | | £ 50,000 | | | £ 50,000 | £ 50,000 |
| MissionD | | £ 695 | | | £ 695 | £ 1,002 |
| | | **£ 112,394** | | | **£ 112,394** | **£ 105,701** |
| **Restricted** | | | | | | |
| Associate Vicar Restricted | | | £ 8,914 | | £ 8,914 | |
| CAP Restricted | | | £ 31,336 | | £ 31,336 | £ 26,934 |
| CAP Special Projects | | | £ 3,348 | | £ 3,348 | £ 3,126 |
| FareShare CAP | | | £ 4,424 | | £ 4,424 | £ 4,044 |
| Church Plant Restricted | | | | | | |
| Gift Day | | | £ 5,166 | | £ 5,166 | £ 4,480 |
| Evangelism Restricted | | | | | | £ 513 |
| Mission Restricted | | | £ 200 | | £ 200 | £ 1,442 |
| Local Hardship Fund | | | £ 367 | | £ 367 | £ 367 |
| Harvest | | | £ 629 | | £ 629 | £ 309 |
| Bellringers Fund | | | £ 3,145 | | £ 3,145 | £ 3,008 |
| CYFA | | | | | | |
| Pathfinders | | | £ 96 | | £ 96 | £ 96 |
| Explorers Group | | | | | | £ 112 |
| Tiny Tots | | | £ 61 | | £ 61 | £ 61 |
| | | | **£ 57,686** | | **£ 57,686** | **£ 44,491** |
| | | | | | | |
| **Grand Total Funds** | | | | | **£ 159,409** | **£ 154,144** |

## Balance Sheet

| | 2024 Total Funds | 2023 Prior Year Funds |
|---|---|---|
| **Current assets** | | |
| Debtors | £ 7,127 | £ 7,739 |
| Cash at bank and in hand | £ 160,811 | £ 162,767 |
| | £ 167,938 | £ 170,506 |
| **Liabilities** | | |
| Creditors: Amounts falling due in one year | -£ 8,529 | -£ 16,362 |
| | -£ 8,529 | -£ 16,362 |
| **Total net assets less liabilities** | £ 159,409 | £ 154,144 |
| Unrestricted | -£ 10,672 | £3,951 |
| Designated | £ 112,394 | £105,701 |
| Restricted | £ 57,686 | £44,491 |
| **Grand Total** | £ 159,409 | £154,144 |

**Approved by the Parochial Church Council and signed on its behalf by:**

Signed:..... Date: 16/3/25

Name: Simon Walker

I report on the accounts of the church for the year ended 31st December 2024 which are set out on pages 1 to 5.

Respective Responsibilities of Trustees and Examiner

The church's trustees are responsible for the preparation of the accounts. The church's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 and that an independent examination is needed.

It is my responsibility to:

- Examine the accounts (under section 145 of the 2011 Act);
- To follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 145(5)(b) of the 2011 Act); and
- To state whether particular matters have come to my attention.

**Basis of Independent Examiner's report**

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

Independent Examiner's statement

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

1) which gives me reasonable cause to believe that in any material respect the requirements
   - to keep accounting records in accordance with section 130 of the 2011 Act; and
   - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not be met; or
2) to which in my opinion attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:..... Date: 15/03/2025

Name: ABIOLA LAWAL ACA (ICAEW)

## Statement of Assets and Liabilities

| | General | Designated | Restricted | Endowment | 2024 Total Funds | 2023 Prior Year Funds |
|---|---|---|---|---|---|---|
| **Current assets - Cash at bank and in hand** | | | | | | |
| Business Reserve Account (Nat West) | -£ 11,926 | £ 87,095 | £ 31,212 | | £ 106,381 | £ 121,011 |
| CBF Church of England Deposit Fund (CCLA) | -£ 8 | £ 23,039 | £ 11,502 | | £ 34,533 | £ 32,793 |
| Current Account (Nat West) | -£ 3,550 | £ 9,461 | £ 13,909 | | £ 19,820 | £ 8,922 |
| Petty Cash - | £ 77 | | | | £ 77 | £ 41 |
| **Totals** | **-£ 15,407** | **£ 119,594** | **£ 56,624** | | **£ 160,811** | **£ 162,767** |
| **Current assets - Debtors** | | | | | | |
| Debtors - | **£ 6,065** | | **£ 1,062** | | **£ 7,127** | **£ 7,739** |
| **Liabilities - Creditors: Amounts falling due in one year** | | | | | | |
| Creditors - | **-£ 1,329** | **-£ 7,200** | | | **-£ 8,529** | **-£ 16,362** |
| **Grand total** | **-£ 10,672** | **£ 112,394** | **£ 57,686** | | **£ 159,409** | **£ 154,144** |

## Fund Movement by Type

| Fund | Sum of Start Balance | Sum of Income | Sum of Expenditure | Sum of Transfer | Sum of Value |
|---|---|---|---|---|---|
| General | £3,951 | £168,052 | -£159,682 | -£22,993 | -£10,672 |
| **Unrestricted Total** | **£3,951** | **£168,052** | **-£159,682** | **-£22,993** | **-£10,672** |
| Associate Vicar RESERVE | £20,000 | | | | £20,000 |
| Building Fund RESERVE | £31,699 | | | £6,000 | £37,699 |
| CAP RESERVE | £3,000 | | | £1,000 | £4,000 |
| EvangelismD | £50,000 | | | | £50,000 |
| MissionD | £1,002 | | -£16,300 | £15,993 | £695 |
| **Designated Total** | **£105,701** | | **-£16,300** | **£22,993** | **£112,394** |
| Associate Vicar R | | £17,226 | -£8,312 | | £8,914 |
| PlantR | | £300 | -£300 | | |
| CAPR | £26,711 | £22,653 | -£18,028 | | £31,336.09 |
| CAP Special Projects | £3,348 | | | | £3,347.86 |
| FareShare | £4,044 | £4,577 | -£4,198 | | £4,424.09 |
| Gift Day | £4,480 | £1,575 | -£889 | | £5,166 |
| EvangelismR | £513 | £250 | -£763 | | -£0.00 |
| MissionR | £1,442 | £580 | -£1,822 | | £200 |
| Local Hardship | £367 | | | | £367 |
| Harvest | £309 | £320 | | | £629 |
| Bellringers | £3,008 | £227 | -£90 | | £3,145 |
| CYFA | | | | | |
| Pathfinders | £96 | | | | £96 |
| Explorers | £112 | | -£112 | | |
| Tiny Tots | £61 | | | | £61 |
| Ephesians Fund | | £302 | -£302 | | |
| **Restricted Total** | **£44,491** | **£48,010** | **-£34,815** | | **£57,686** |
| **Grand Total** | **£154,144** | **£216,062** | **-£210,797** | | **£159,409** |

**Notes to Transfers:**

1) Transfers out of the General fund comprise:
£6,000 to the building fund for future buildling work and to build the reserve to cover quinquennial costs and energy net-zero projects
£15,993 representing 10% of Donations and gift aid to the general fund (unrestricted)
£1,000 to CAPR to give adequate reserves should the CAP project be wound down unexpectedly.

2) The Gift day fund of £5,166 is made up of remaining funds for Hall windows £3,591 and 2024 appeal made £1,575

## Analysis of income and expenditure

| SOFA Heading | (Notes) | Nominal | Unrestricted | Designated | Restricted | 2024 Total Funds | 2023 Prior Year Funds |
|---|---|---|---|---|---|---|---|
| **Donations and Legacies** | | GAGiving | £83,890 | | £22,584 | £106,474 | £108,675 |
| | | NGAGiving | £26,184 | | £3,859 | £30,043 | £38,138 |
| | | Collection | £11,599 | | | £11,599 | £12,164 |
| | | OtherGiving | £18,779 | | £4,872 | £23,652 | £26,980 |
| | | GiftAidRecovered | £19,480 | | £3,262 | £22,741 | £28,714 |
| | (1) | Grant | | | £13,323 | £13,323 | £13,006 |
| | | FundRaisingIncome | | | | | £143 |
| **Donations and Legacies Total** | | | **£159,932** | | **£47,900** | **£207,832** | **£227,819** |
| **Income from Charitable Activities** | | Fees | £2,637 | | | £2,637 | £3,544 |
| | | Hall Letting | £1,065 | | | £1,065 | £595 |
| **Income from Charitable Activities Total** | | | **£3,702** | | | **£3,702** | **£4,139** |
| **Other trading activities** | | BkStallIncome | £863 | | | £863 | £958 |
| | | SocialIncome | £381 | | | £381 | £3,904 |
| | | MiscIncome | | | £110 | £110 | £1,561 |
| **Other trading activities Total** | | | **£1,243** | | **£110** | **£1,353** | **£6,423** |
| **Investments** | | Interest | £3,175 | | | £3,175 | £2,906 |
| **Investments Total** | | | **£3,175** | | | **£3,175** | **£2,906** |
| | | | **£168,052** | | **£48,010** | **£216,062** | **£241,287** |
| **Expenditure** | (2) | MissionGiving&Donations | | -£16,300 | -£11,320 | -£27,620 | -£53,574 |
| | (3) | MinstryOffer | -£74,526 | | -£302 | -£74,828 | -£76,957 |
| | (4) | SalariesWagesNiPension | -£26,196 | | -£18,093 | -£44,289 | -£83,290 |
| | | Expenses | -£1,202 | | -£1,737 | -£2,939 | -£6,886 |
| | | Evangelism&MissionCosts | -£2,026 | | -£763 | -£2,788 | -£3,318 |
| | | YoungPeople'sGroups | -£592 | | -£112 | -£704 | -£389 |
| | | UpkeepOfServices | -£4,916 | | | -£4,916 | -£3,096 |
| | | Electricity | -£5,525 | | | -£5,525 | -£9,509 |
| | (5) | Gas | -£3,186 | | | -£3,186 | -£2,277 |
| | | Water | -£475 | | | -£475 | -£357 |
| | | Telephone | -£464 | | | -£464 | -£532 |
| | | Insurance | -£4,459 | | | -£4,459 | -£4,210 |
| | | Admin | -£3,503 | | -£600 | -£4,103 | -£3,070 |
| | | HallCosts | -£1,758 | | | -£1,758 | -£258 |
| | | BkStallCosts | -£930 | | | -£930 | -£2,200 |
| | | MaintenanceChurch | -£4,049 | | | -£4,049 | -£4,571 |
| | | MajorRepairsToChurch | | | | | -£32,671 |
| | (6) | NewBuildingWork | -£24,227 | | -£1,889 | -£26,116 | -£7,129 |
| | | OtherExpenditure(Social) | -£1,033 | | | -£1,033 | -£8,991 |
| | | MajorRepairsToHall | -£616 | | | -£616 | -£2,898 |
| **Expenditure Total** | | | **-£159,682** | **-£16,300** | **-£34,815** | **-£210,797** | **-£306,181** |
| | | | **£8,370** | **-£16,300** | **£13,195** | **£5,265** | **-£64,894** |

### Notes:

(1) Grants: £7,948 for CAPgiven by Copeland Community Fund; £ 1,000 for CAP given by Emmanuel Church Moor Row; £4,075 for Fareshare given by Cumberland Building Society; £300 for Church Plant given by New Life Church Whitehaven.

(2) Mission Giving designated expenditure: £16,300 Mission distribution as Page 5

(3) Ministry Offer includes full cost of ministry at St Johns plus support to Mission Community Churches to cover two full time clergy across the mission community

(4) Salaries £44,289 is less than previous years as it does not include six months of Associate VIcar salaries nor the element spent in 2023 to set up Church on the Moor.

(5) Eletricity and Gas costs remain high but are bought through Parish Buying to gain advantage of bulk buying across multiple parishes and cost smoothing through peaks. Electricity is sourced from a renewables allocation to reduce carbon footprint.

(6) One off costs of Chancel Mods (£ 22,447) plus Architect and Survey fees for Toilet and Additional rooms options (£3,669)

## Summary of 2024

This year we have been able to spend on the discretionary projects that will enhance our worship and mission. Hence the PCC embarked on projects including: the chancel re-ordering project to enhance our church environment and improve our worshop mission. We also updated the lounge seating and added a desk workstation for the church co-ordinator.
It is such a blessing to be able to promote the whole mission of the church through the allocation of financial resources.
In the light of the outlook below: the desire to recruit an Associate Vicar and to ease the inflationary cost pressures; a Stewardship Sunday was held in January 2025. We haven't done this for a few years: giving has remained static whilst costs have increased. Hence a gap of around 10% was put before the church and a call to prayer and action including maximising our Gift Aid use was encouraged.

## Outlook going forwards:

Going forwards, we are facing increased non-discretioniary costs in the form of: inflation; ministry offer; maintenance costs and the route to net-zero.

1) **Inflation**: The costs of inflation impacts most significantly on wages and energy. As we have a policy to pay at least the "Living Wage Foundation" rate (which is slightly higher than the government legal rate), salary costs are increasing at 10% per annum. In addition, energy costs remain consistently high, and as the church is a commercial organisation, we do not benefit from consumer rates, though as a charity we benefit from a reduced rate of 5% VAT. To ensure competitive pricing, the gas and electricity supply contracts have beem moved to "Parish Buying", an organisation that uses the collective buying power of around 5,000 parishes nationwide to negotiate favourable rates. The electricity costs have fallen considerably, but the gas costs are slightly higher resulting in an energy cost reduction of £3,000. Another benefit of using Parish Buying is that their contracts comply with Church of England net-zero guidance and favours renewable electricity.

2) **Ministry Offer**: The diocesan contribution is set at a level that ensures we cover the diocesan ministry costs of two full time clergy across the three churches: St Johns, St Bridgets and St Andrews. In order to do this, St Johns contributes around 120% of the costs of a single full-time clergy. The diocese is keen that St Johns returns to a position where we contribute about 150% of clergy costs. This level reflects our historical giving when the three churches had a diocesan vicar each. The diocese have asked the PCC to consider our giving level in the light of this historical precedent and this year we will aim to enter a Partnership Agreement between the diocese and the Mission Community which will set out our commitments to resourcing mission over the next few years.

3) **Maintenance costs**: The quinnquennial inspection in 2021 identified around £60,000 of work to be carried out over five years. This will be carried out as needed and planned. The annual budget setting process will consider how to phase the work and use the maintenance reserve and may required allocation from other designated funds.

4) **Route to Net Zero**: The Church of England synod has set a target to achieve net-zero by 2030. As a result, the rules regarding fossil fuel boiler replacementrecent have changed necessitating a faculty submission to Carlisle Diocese. The PCC has sought advice from the diocese and completed an energy survey. Whatever option is chosen, additional costs will need to be included in future spending plans.

## Appendix: Mission Allocation

| Mission Account | 2024 |
|---|---|
| Brought forward from 2023 | £1,002 |
| Estimate of 10 % of 2023 giving & gift aid transferred from General Fund | £15,993 |
| **Total to distribute** | **£16,995** |

| Charity | Disbursement |
|---|---|
| CAP | £1,200 |
| CCYC | £1,200 |
| Ben & Liz Griffin UFM (UK based) | £1,200 |
| NISCU | £1,380 |
| Anglican Mission in England | £1,200 |
| Church on the Moor | £1,200 |
| Calder Deanery Network Youth | £500 |
| Lamb Healthcare | £1,200 |
| Serving in Mission (Ann Christian) | £1,200 |
| Albanian Evangelical Mission | £1,200 |
| Mountain Springs | £1,200 |
| European Mission (Romuald Lasnes) | £1,200 |
| Crosslinks (Walkers in Argentina) | £1,620 |
| Crosslinks Tore Gibbons & Emi Fernandez (Chile) | £800 |
| **Total 2023** | **£16,300** |
| **Carry forward to 2024** | **£695** |

| Restricted Funds | 2024 |
|---|---|

| Charity | Disbursement |
|---|---|
| CAP Central | £6,000 |
| Fareshare | £4,198 |
| Mountain Springs (Chinese Bible Study Group) | £600 |
| Church on the Moor (New Life) | £300 |
| World Vision Sponsorship | £222 |
| **TOTAL** | **£11,320** |

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST JOHN, HENSINGHAM**

England & Wales - Charity number 1127143

# Accounts



# St John's AGM report 8th April 2024

## Introduction

Dear St John's family members,

This document gathers together all the reports from the different areas of the life of St John's. I would encourage you to read it all. It truly is a comprehensive picture of life at our church over the last year - there is nothing else under the sun that can give you a feel for St John's as these reports do!

It is a great read and as these reports reveal, the Lord has been at work amongst us during a year of change. A year that saw Fergus announce his retirement, through to the appointment of our new vicar – Si Walker.

We look forward in eager anticipation, at what the Lord has in store for us all as we set out on this next chapter here at St John's.

Many thanks to you all for your partnership in this gospel work.

**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

Stephen Jackson
Chair of Parochial Church Council/Reader

# Section 1: Reaching Out

## Christians Against Poverty (Whitehaven)

At the beginning of 2023, we got involved with the Warm Hubs that different churches were putting on. This gave the community an opportunity to meet up with folk after Covid, be able to have a warm meal and be in a warm heated room. The team and I went to St Andrews in Mirehouse, United Reform Church in Whitehaven and the Methodist Church in Egremont. We spent a couple of hours there chatting to the folk, and explaining what CAP is about. We gave out leaflets and left some in the churches for others to pick up.

A big event for us this year was the CAP 10-year celebration. We had a fantastic event at the Rugby club in Whitehaven, on 13 May. The team of befrienders and volunteers were unbelievable. The day had a live auction, where we raised money for CAP. It was so well attended by our church families, partnership churches and CAP clients. Dave Tudor came down for the event, and it was a fun filled day. From burgers, hot dogs and huge buffet to bouncy castle, games on the field and great music; there was something for everyone.

We continue to work with referral sources, to engage with the community. This helps to boost our chances of receiving clients who are wanting to get out of debt.

In June, some of us went to the CAP conference in Bradford. It was a great time for all of us, and once again I am hoping that there will be a number of us going down for the conference in June this year.

On the 14 July 2023, Jonathan Berry left Cap, to take up a different role in the church. His input over the last 5 years has been great, and I have enjoyed working with him. I have taken up the position as CAP Centre Manager as of the beginning of October 2023.

The CAP money course has had a few changes to it, but Pat and Paul Smith are ready to roll it out now. There are a number of folk interested in attending it.

We have a befriender training on 16 March where Outreach UK will be doing the training, called 'Casting your nets'. We are thrilled to see we have 40 people who have responded to coming. We are really pleased to see that folk from all our partnership churches are attending.

Fareshare continue to support the CAP clients on a weekly basis with food. This is such a strong tool to build the relationships with the clients. A special thanks to Mildred Linstead, Jenny Mayhew and the rest of the team.

Jackie Wilkinson is our CAP speaker and is key in connecting our partnership churches. She is also brilliant at getting the CAP name out to all the churches.

Phil Mayhew continues to encourage us all in prayer and helps us all connect for our monthly prayer meeting.

Phil Sisson is involved with Outreach UK and does an amazing job at spreading God's word. She is so encouraging for me, and works tirelessly behind the scenes for CAP.

Julian Berkeley is such a support with targeting potential funding, keeping the media connections going and updating the church website.

I am so thankful to all our volunteers and befrienders we have here in Whitehaven. I am also so thankful to the Lord for sustaining us each day as we go out into the mission field for Him.

*Mel Turner*: Whitehaven Centre Manager

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## CAP Money course

Dear Church,
Here is an update about CAP Money Management.
This past year, for different reasons, has been slow at getting started.
The course has been modernised, with some new modules added. I'm not 100% convinced with some of the changes but hopefully once people attend the training I'll see its impact. I can also tweak the course to meet the needs of the group.
I was all set to get started a couple of months ago, with a couple of people recommended by a befriender. But unfortunately, the lady was not well and was needing to get her medication sorted and hence her carer was unable to attend too.
This is something that not only happens to myself, but I know Mel finds that people we are planning to meet are not always able to in the end.
This can be disappointing when you're "ready to go" but understand it can't be helped and it's the nature of our roles.
Presently I am trying to access from CAP Head Office, posters to display in the community.
This is proving more difficult than you would first imagine. However, it will be sorted, and the posters will display my email address for people to make contact with me.
From that first contact I will be able to arrange a suitable time and dates to hold training sessions.
If there is anyone you know, or maybe yourself, who would benefit from some help in budgeting please do pass on my email address, -

capmoneywhitehaven@gmail.com. They, or you, don't need to be in serious debt (that's Mel department).
The course is non-threatening. It is interactive with videos and activities.
Please pray that the posters will arrive as planned, that organisations will display them and for people to be led to make contact.
Many Thanks,

*Pat Smith*

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## Fareshare 2023/2024

During this last year we have continued to supply food to CAP families. We started the year with 13 Homes and approx. 38 people, however the picture is constantly changing. We currently deliver to 8 homes and 16 people. The demand is always varying as larger families become debt free and more single people turn to CAP. The last four were all single men.
We are grateful for the continued funding that we receive from the donations from the partnership churches & extremely fortunate to have been chosen by The Cumberland Building Society to be a recipient of their charitable donation this year to Fareshare Cumbria. This has resulted in us receiving £400 per month for a year which commenced in June 2023. We are using this to purchase food as an emergency shop for new clients, give supermarket vouchers at holiday times when families are stretched e.g. Christmas, Easter & school summer breaks.
Our latest funding has been from Cumberland Council Community Support who donated us £1000 (20 X£50) in the form of e-vouchers for us to be able gift them to clients to use in local supermarkets or utilities i.e. Gas or Electric.
Fareshare continues to be an excellent support to our clients but even more importantly the weekly delivery is a good way to keep contact with clients during their debt journey & where possible this is done by their befriender.

*Mildred Linstead & Jenny Mayhew*

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## Tiny Tots

As you will know Tiny Tots ceased in July 2023. Having restarted the group after the closure due to the pandemic and having run it for two years, for personal reasons I stepped down from the leadership of the group.
Unfortunately, despite much prayer and seeking a new overall leader has not yet been found, but as a church we continue to look for the next leader. There is a team

of willing volunteers who would support a new leader with fresh ideas and conviction to serve the community.

Over the past two years we established some new routines etc and a full program for a 'school year' is ready to handover if someone would like to follow the same format.

I would like to thank the team who worked alongside me, namely Susan & Neil Baxter, Jema Chan, Pat Smith, Audrey Ulyett, along with Kitty and Connie serving refreshments. Also to Dot O'Donnell, Jenny Mayhew and Ann Walkingshaw who stepped in last minute when we were short-handed.

The group is greatly missed but good connections were made with local families and it's nice to say hello to familiar faces when out and about. The gospel is never silent and the witness in the community lives on.

Please continue to lift the group in prayer, especially for wisdom in looking for a new leader.

*Jenny Kurzyk*

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## School Links.

Since September 2023, I have been taking weekly assemblies in Hensingham Primary. These take place on Wednesday afternoons and I've been working through Mark's gospel, singing worship songs and leading prayers. This has been a great encouragement and a good development has been the number of children from the school coming to Explorers that I am able to connect with in assembly. They are often the first to volunteer at the front.

After a very successful school carol service at church (thank you to our volunteers who made that possible), the school have booked an Easter service and for the first time a leavers' service in the summer. At Jericho Primary I have been taking a weekly recorder club since January 2023, the recorders having been bought for the school by St John's. This has been most helpful in getting to know many children and create connections with the church. Over Christmas we hosted 4 carol services at the church for Jericho. This was very much appreciated by the school. I also receive invites to do occasional assemblies there.

St John's has continued its financial support for the Northern Inter Schools Christian Union (NISCU) which works in Whitehaven Academy, provides a listening service for pupils and takes a puppet show into primary schools (you might have seen them at Christmas Unwrapped!)

*Si Walker*

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## Baptisms and Confirmation

'Infant baptisms'

Moving into a vacancy with one full time minister we had to refocus the way we did infant baptisms. I also felt that more needed to be asked of families seeking baptism in order to use my time well and to ensure they were engaging with church services. Thank you to the huge support from St John's members (especially our Baptism Befrienders and those welcoming at afternoon services.)

In September 2023 we changed the way that we prepare families for baptism of infants. We have a team of Befrienders who host a short course of 2 baptism preparation sessions for each family and families are required to attend church 3 times. Each family has the gospel explained with an emphasis on making sure that parents know what they are promising in the service. The team consists of Glynn and Liz Jones, Phill Mayhew, Mosun Lawal, Obasi Okorie and myself. These sessions create a great environment with church family present to get to know the parents (and sometimes godparents as well). We have had really good discussions about matters of faith and quite deep things that I felt were less forthcoming on home visits. It also seems to identify those families who are more committed to the idea of baptism by asking them to connect properly with the church family and consequently some don't follow up after their initial enquiry to the church. As we say in the PCC's baptism document for families that I refer them to:
'As you will have gathered, Baptism is important to the Christian Faith, and we have a responsibility, as we seek to be obedient to Christ to clearly and prayerfully prepare you for this important step in your child's life.'

Between April 2023 and August 2023 20 baptisms were conducted.
Since September 9 families have done preparation and 3 are about to begin.
We've conducted 4 baptisms of children from these families that have completed preparation.
The other 5 families either have dates booked in or are about to book a date.
Families don't receive a date until they complete the preparation, but where relatives are travelling a long way, we have found ways to be flexible.

'Adult baptisms'- Baptism of those able to make the promises themselves.
Last year we have had 1 adult baptism and 1 adult is being prepared at the time of writing.

'Confirmation'
We are currently preparing one candidate for confirmation by the Bishop of Ebbsfleet on 21st April.

## SIM

Ann Christian - Report for St John's Church, Hensingham - February 2024
(Jesus said) "The harvest is plentiful but the workers are few. Ask the Lord of the harvest, therefore, to send out workers into his harvest field." Matthew 9:37-38
Another year has gone and I looked back over the 2023 AGM report before writing the current one. I ended the 2023 report with this phrase, "I have learned during 35 years in mission service that God's ways are not always my ways…….!" - and this was certainly true in the last twelve months. Completely out of the blue, osteoarthritis flared up painfully in my right hip in late 2022 making my life much more complicated as physical activity has been limited, as has long distance driving. The pain meant that I am also unable to sit for extended periods at the computer (an essential for my work). As a result of all this, with prayer and consultation, I made the decision to retire from working with SIM as of 1st January 2024.

2023 was an unusual year for my team as, after three long years of Covid restrictions, our nation of service reopened and, from June onwards, visas once more became available. The speed of reopening after such an extended period took us by surprise and caused some urgent prayer and consultation to those who were looking for the next steps. The situation in the country after reopening is a very different scene from the one that we left in February 2020 which has made decision-making complicated. We have folk wanting to return but options have reduced - especially for the education of our children.

I spent many hours on Zoom calls in discussion with the leadership team and with our exiled people as we asked God for wisdom and guidance moving forward. It has been a very challenging twelve months. I was able to rejoice in answered prayer for people to replace me and to take on the wide variety of roles and responsibilities I have 'accumulated' over my eight years with the team.

After a four year absence, I was able to join my team for a "family reunion" in Thailand recently – an opportunity to worship, pray, praise, laugh and cry together after some many months apart. It was a very special way to end my time with SIM. God is, indeed, good!

I am grateful to God for the family of St John's and the love, interest and financial support that has been shown to me - "partnership in the gospel" shown in deeds, not words. Thank you so VERY much!



Ann Christian

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## The Walkers, in Mendoza, Argentina

Serving in the local Anglican church and seeking to train new bible teachers, through theological education and an apprenticeship scheme.
How has 2023 been in Mendoza? Thank you for taking time each year to read over our summary and for your continued partnership with us over many years. And many congratulations for the naming of your new vicar! May the Lord use Si and Mim and the kids in a fruitful ministry with you all, as you in turn seek to pray for and look after your pastoral family.
We have been in Mendoza for just over 4 years. We read an article about church revitalisation and the time it takes to change the old culture of a church and see gospel growth. The suggested time frame was 5 years – which seems like a lot in our fast paced society. Yet, we see that, in our case, moving towards the 5 year mark, this is a year where there has been culture shift and we're beginning to see the fruit.
We continue to be a small congregation, but in God's grace, we have seen the answer to our prayers for five new families. Around Christmas our fifth family arrived!! The lovely thing is that four of these families are from the area near the church building, and they have been talking about church to their neighbours! Over the summer, we had a steady stream of people coming in what is usually a very quiet time of the year.
Please pray for us, as we welcome new families, and begin to disciple them.
The church building, which we mentioned was subsiding in our last AGM report, will be getting some structural repairs done in the next few weeks. We've had to place a couple of large wooden posts to avoid the roof falling. A great side story is that the roofer, who came to assess the work that needed to be done, began to come regularly to church (with his girlfriend and mother!) and hasn't stopped. He told me last week that church feels like his second family!
Our ministry trainee, Gaston (nickname Tore) and his wife Emilia, had their first year of studies in CEP, the bible college in Chile. It's been a tough year, including a

miscarriage, but they are back for a second year with a more practical slant, serving more in a local church. The plan is for them to return in 2 or 3 years to continue serving here in Mendoza.
They are a great blessing to us and to the church in Chile. Thank you for helping with their finances, which are high as Chile is an incredibly expensive country to live in compared to most Latin American countries.
We are totally convinced by the ministry trainee model, and this year we are looking into the possibility of taking someone on for next year.
Please pray with us as we work through the options.
Francisco and Elisa, who graduated from CEP last year, are with us for their second year. Their long term plan is to serve in a small church in Tucuman, in the NW of Argentina, but they are doing their 'curacy' with us in Mendoza. Around this time last year, Elisa's mum died in a terrible car accident, and for 6 months there was a lot of uncertainty about their future. They needed a lot of time to process and grieve. We gave them lots of time, because we feel it is important for people in ministry to have that space to grieve well, given the nature of our work and how emotional it often is. We are happy to report that they (and we) have really grown through a terribly hard experience and they have been such a great couple to share ministry with over the last few months. Please do pray on for them. At some point in 2025 they will be heading back to Tucuman, hopefully stronger in their faith and better equipped.
Andrew continues to be involved with CEP – the Centro de Estudios Pastorales in Chile. Last year he taught on Exodus! This year, he has no classes for the first semester, but may well be teaching in the second. Supporting theological education in Latin America in Spanish continues to be a huge priority for us and though it is stretching and time consuming, it's a great privilege to be involved.
Uvitas (Little Grapes, the Sunday School), continues and has a great little team of helpers who have been serving joyfully. Last year also saw Ely and Fran kick off a midweek version for parents and kids, which has been gaining momentum too. Both have started again and we're excited to see how the Lord will grow them this year.
One more thing to mention would be the Gospel Conference, which started last year. It's an open invite to members and pastors of all churches to think about evangelism over two days and go out and do some while they're at it! It was one of the highlights last year, and we're praying that this year would be even bigger and better! Unity is a big problem in Latin America. There are many churches, but not many work together. Please pray that the links we make at this conference would serve to strengthen gospel witness in Mendoza and beyond as we unite in the central truths of our faith.
Ministry at home:
We've had a slight change of school situation. Noah has started kindergarten! Lucy and he go to a state school, while Maia and Emilio got to a Roman Catholic private

school. All the kids finish at lunch time, so in the afternoons we do some English reading, writing, maths and history, alongside other activities like swimming, ballet and guitar.
Argentina continues to have crazy inflation (211% over 2023), much instability and rising costs in all areas. Recently, we have seen a slowing down of the inflation and stabilisation of the peso, for which we are very thankful. We thank God for all those partnering with us, that we are not in any financial need right now, though our costs have risen with the change in Emilio's school and the next piece of news.
Last year, under God, we were able to buy the house that we live in! It came up for sale and, after a lot of prayer and soul searching, it seemed to be a wise decision especially in terms of stability for the family. So we are now house owners!! We are very thankful for many people who helped us stump up the cash we needed to buy the house outright. (You can't get a mortgage in Argentina). The house is such a blessing to our ministry and how we serve and love others, so we are incredibly thankful. Please pray for wisdom now as we work on several necessary jobs!
I realise this is astoundingly long. Many apologies for that, but we hope it has been an encouragement to you to see how your prayers are being answered many miles away.
Much love in Christ,

*Andrew, Bethanie, Maia, Emilio, Lucy and Noah xxxxxx*

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## Senior's Christmas Party

It was a privilege to host the Senior's Afternoon Tea Party once again which took place on Saturday 9th December 2023. As always it was a wonderful occasion of fun, food and fellowship together. Over 100 guests were invited and 70 attended on the day this year, including our local community police officer who popped in to introduce himself!
As is our tradition, the afternoon began with the awesome sound of our hand-bell ringers with their beautiful medley of Christmas tunes. The ladies of the church then served a beautiful Afternoon Tea-aided by some special younger helpers this year. This was followed by expert entertainment from Malcolm Dowler- a favourite of ours who went down a storm. His rendition of Slow Down was a particular highlight of his set:-
Slow down, slow down, be still.
Be still and wait, on the Spirit of the Lord
Slow down and hear His voice
And know that He is God
And know that He is God

As we enjoyed another cup of tea together, the Explorer children, ably led by Emma and Stan handed out gifts they had made for all the guests. This was followed by some communal carol singing before being treated to an inspirational epilogue - given this year by Ann Christian. Despite very stormy weather as the party drew to a close, everyone got home safely, for which we are truly thankful.

As ever, we are indebted to everyone who supports us in delivering this event; those of you who provide food, donations, and gladly give that most precious of commodities- your time: both in preparation beforehand and helping on the day. We couldn't do it without you!

Special thanks as always go to Dave K on car parking, braving the inclement weather, Joanne on piano, those of you who delivered invitations and provided transport and to Dave B, Neil and Paul joyfully undertaking kitchen duties.

Finally, it just remains for us to thank our wonderful 'Seniors' who came along this year and made it all so worthwhile. As the Apostle Paul says to the Christians in Philippi: *I thank my God every time I remember you.*

Get the date in your diaries for 2024 – second Saturday in December- which this year will be 14th December.
See you then- God willing!

*Diane Jackson and Kay Cartmell*

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## Christmas Unwrapped

On 2 December 2023, we had Christmas Unwrapped. It is a fun filled afternoon, where we invite the community in to share the day with us. It is a fantastic way to get people into church in a non-threatening way.
We have things to appeal to everyone, from crafts for adults and children, to games in the hall. One of the highlights is the NISCU puppets coming to give us the Christmas story.

When folk enter, we have the musicians in the entrance playing Christmas carols, which immediately puts you into a festive spirit. Then we have a bouncy castle for the younger folk, with a tea corner with loads of cake right next to it. Everyone seems to love the candy floss, pop corn and hot chocolate.

We had a really good attendance from our church family, CAP clients and from the surrounding estate. We estimated that there was about 120 people who attended this year.

*Mel Turner*

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## Doorstep Outreach

A small team have been using the monthly Good News newspapers in our outreach onto the Hensingham estate for about 2 years.
The newspaper is a look at the secular world through a Christian perspective.
It isn't an explanation of the Gospel message as such but gives stories of how God has intervened in people's lives.
It has a standard newspaper format with stories including the usual tabloid format of entertainment, music, film, quiz / crossword sections and then a sporting back page - all with relevant topical issues.
How do we use it?
Each team choose a street or cul-de-sac and push a newspaper through the letter box for 2 consecutive months.
Then on the 3rd month we knock on the door and introduce ourselves and ask if they would like us to continue delivering it.
Doorstop conversations often develop and we have had lovely invites inside for coffee and opportunities to invite people to church outreach events and we have had many opportunities to pray with people.
We visit in 2's and cover about 20-30 homes at each visit which, depending on the conversations, can take between 1/2 - 1hr in total.
We also use a St. John's Gospel from the Pocket Testament League as a follow up as they have a clear explanation of the Gospel message of salvation in them. We have opportunities to take part in training from Outreach UK including their "Casting Your Nets" programme where we can grow in confidence in sharing more effectively the faith that has saved us.
We are looking to grow the team so we can cover more of the estate, build relationships and share our faith so more people can come to know Jesus as their Saviour.
Thanks,
*Phil Sisson*

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## NISCU

Partnership in the Gospel: Links between the local schools and the church
St Johns Church has continued its support for NISCU (Northern-Inter Schools Christian Union).
I mentioned in last year's report that we welcomed a new worker, Lesley McLaughlin, who joined the team to work in both primary and secondary schools. In September 2023, Tom Vyner-Brooks also came 'on board' to provide support to the work, working alongside Lesley and the Primary Puppet Teams.
Some of the examples of what is going on in the schools over the past 12 months:

- Assemblies/Collective Worship in Primary Schools (eg Braithwaite, Bassenthwaite, St Herberts School, Keswick, Dean, Moor Row, Arlecdon)
- 'Big Questions' after school clubs (e.g. in Bridekirk, Dovenby and Eaglesfield Paddle schools)/ 'The Ark' at St Bridgets, Brigham)
- Support to themed events in the primary schools: ('Discover Pentecost', 'Journey to Christmas')
- Puppet Assemblies: Easter Story (as told by Dave the Donkey/Grandpa and Digby, the intrepid reporter) , Stories of Kindness and Friendship at Mayfield School, Noah ('God loves us so much') and Christmas ('Follow the star' introducing the three camels Tyrone, Clyde and Camille')
- Puppet Teams supporting local churches (eg: Emmanuel at Moor Row, Community Outreach Afternoon at St. Michael's Church Hall Workington. and the 'Christmas Unwrapped' at St Johns, Hensingham)
- NISCU 'Moving Up' lessons (primary to secondary)
- Secondary Schools: QM/drop in clubs at Cockermouth and Keswick Schools and Lunch Clubs in Whitehaven Academy/Working alongside 'Ignite' Team on a Friday night at St Andrews Church
- Looking at introducing times of prayer with the local churches (e.g. joined up with St Andrews Church at their monthly prayer time on a Sunday evening)

I made reference last year to the 'Listening Service' to help young people in schools. We have people carrying out this in All Saints, Cockermouth; we are looking to expand this further in the area:
something to pray about.

We also pray for the schools in our local area and how we, as a church or as individuals, can be involved and support them (e.g. governors, teachers/teaching assistants, prayer for a local school).
It is encouraging the links we have, as a church, with both Hensingham and Jericho Primary Schools.

Thanks again for your support: it is much appreciated.

*Neil Baxter* NISCU Support Team

# Section 2: Build up

## Adventurers: Report for AGM 2024

It has been another great year for our 3 – 7 year old group. We meet on Sundays during the morning service and spend time out during the talk and prayers; usually around 30 – 40 minutes. We moved into the Vestry in September, and the children have enjoyed the time in there. During the session the children listen to a Bible story, take part in drama, play games, sing, colour, cut, and stick. We have grown in numbers each week since September, with new children attending each week. The most we have had so far is 18 children.

We are currently using some material from Click, which we order from the Good Book Company.

We had our first trip away with the children and their families in the Summer to The Lake District Wildlife Park near Keswick; it was the hottest day of the year. After we had enjoyed our time together there, we went on to the park in Keswick for fish and chips and lots of other delicacies to be found in the local chip shop. The children enjoyed their food and the time playing together in the park.

This year we had a small Christmas party for the children in the Vestry, Jake and Jo led the games time, and we finished our time with some party food, it was such a special time particularly as it was Christmas eve, and we could celebrate Jesus' birthday together.

We have so much to be thankful for and we praise God for our children's groups at St John's, please remember us in your prayers as we meet each week.

Jesus said, "Let the little children come to me, and do not hinder them, for the kingdom of heaven belongs to such as these." Matthew 19:14

*Mim, Diane, and all the Adventurer team*

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## Springboard

Springboard is a group for 7 –11 year olds meeting on Sunday mornings during the 11am service. We now have around 13 children regularly attending. In the past year we have swapped where we meet with 'Adventurers'' and now meet in the church hall. We found this has significantly helped with the children being less distracted (from the noise of the service) and having more space to do activity and games.

We continue to use ‘Click’ material as we have the last 2 years. Last year we looked at 1 Kings, Elijah and Elisha and then 'The Hope of The Nations' looking at an overview of the bible and its message from Genesis to Revelation

We now currently just have two team leaders: Neil Baxter and Catherine Blyth and we are looking for at least a third leader to lead Springboard and ask for prayers for this. We sadly said goodbye to John Moffat as a leader recently (as he has moved house) after years of his help with teaching the children on a Sunday. We wanted to thank him for all his commitment and teaching of the children over the past years and wish him all the best with his new start and his new house and church.

We are supported by co-leaders Susan Baxter, Judy Greenwood and Calvin Smye and are also currently looking for more co-leader support. Mike and Carmen Taylor have been faithfully helping as co-leaders for the past few years but have curently put this on hold as they care for their children and with the arrival of their newborn, baby Lydia.

We are thankful for everyone who helps and has helped out at Springboard over the last year and their commitment to the work throughout the year and giving up their Sundays to teach. We ask for prayers with finding new leaders and co-leaders and that we can teach and help the children in an engaging way, to understand what it means to be a Christian and follow Jesus faithfully.

*Catherine Blyth* on behalf of Springboard team

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## The Living Room

The living room Bible study has seen a good number of newcomers over the last year, and a similar number of long-term members moving on to regular church home groups. It is prayerfully hoped that those moving on will find themselves well placed to serve the wider church in their new study groups, as well as find new challenges that provide personal spiritual growth.
As the group is now smaller and more focussed, discussions are easier and more forthcoming which is particularly encouraging to see.
Over the last year, we have studied John, Titus, Habakkuk, tackled some Psalms and are about midway through our series in Exodus.
How privileged we are to be able to gather together and learn from scripture about the sovereign God who judges his enemies and saves his people!

*Mike Taylor and Tommy Choy*

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## Home Groups

This is a short report on the Bible study groups.

It's been a great year to welcome newcomers into the groups and to see the strength of fellowship through prayer and continued support for one another.

This last year we have studied the Psalms, 1 Corinthians and finishing off with Romans for Lent. After the Easter break, we will be studying Isaiah.
We value the continued prayer especially for new leaders and hosts to grow the groups and of course for more people to join groups.

Bible study groups that meet regularly tend to form deeper relationships. Members of these groups offer each other support and encouragement on their faith journey. It encourages deeper community and accountability within the church, and develops leaders that can help grow the church. Lastly the goal is to understand the meaning of scripture, apply it to our lives and gain spiritual growth.
God bless,

Karl Turner.

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## Explorers

**(7-11 year olds meeting on Tuesday evenings).**

Explorers have had a great start to the academic year, and the team have been encouraged by the amount of kids coming back week after week. This age group is really fun to lead, the kids are excited to be there, get stuck in with the activities and games, as well as a few wanting to pray during the sessions and asking for Bibles to take home.
During the Autumn term we've been looking at the way Jesus included people often on the outskirts and showed them how they belong in God's Kingdom. We joined with the Mission Community churches to host the "Jesus is Light Party" which was a great event for all involved. Paul Kerry gave the talk and had some very memorable actions. Moving into Christmas we looked at the Christmas story and then onto the journeys that Jesus made from a baby to child to adult. This term we are focusing on characters in the Bible who had to make some tough decisions like Daniel, Esther and Solomon.
This year we've also focused on a memory verse for each theme. So far, the kids have learnt Psalm 139:14, Isaiah 9:6, 1 John 4:15 and this term we are focusing on Philippians 4:8. We've also been introducing nights where we look at a part of the

world where it is difficult to be a Christian and heroes of Faith who show us what it is like to live out their lives for Jesus. This term Ann Christian will be sharing stories from her time on the mission field.
As well as the numbers growing, our team has also grown with Rachel Patterson and Lola Odusola joining the ranks and Neil Baxter stepping in for Stan Marsland while he's away. We pray that the excitement these kids show now for the gospel will grow and grow and for those who don't yet come to church to make that step and that they come with their families too.

*Emma Cooper and Team*

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## Pathfinders

It has been a blessing to watch pathfinders continue to grow over the last twelve months, with increasing numbers of young people.
We regularly have 15 young people coming along to fellowship to share in activities and study the bible. It is encouraging to see the young people inviting their friends along and we have a good mix of children from church families and non-church backgrounds.
We're very grateful for the team of leaders who volunteer their time to bring a variety of activities and teachings to the youth.
Last term, saw a group of the pathfinders and CYFA members go to Rock UK for a weekend of fellowship. A great time was had by them all. Extra thanks go to the leaders that made that possible.
This year we've been studying Mark's gospel in detail and it has been encouraging to see the children engage and to apply what they have learned in their daily lives.
This summer we hope to repeat last year's joint BBQ with the explorers and CYFA, bringing all the youth together for a fun time of fellowship.
We appreciated your continued prayer for the youth - that they come to a deeper relationship with God through their time at pathfinders.

*Suzanne Lane & Jonathan Blyth*

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## CYFA

**(15–18-year-olds meeting on Sunday evenings)**

This year we have had a big increase in numbers, from 2-6 people attending last year to 8-12 this last year, this is mainly due to a lot coming up from Pathfinders.

Jake L, Rachel S and John M having continued to be the leaders with help from Sue L when needed.
Unfortunately, by the end of this school year John and Rachel would have both left their roles. We ask for prayer for people to step forward into these roles.
When the leaders first met together, we came up with some aims for CYFA, these included becoming a close group where we can share life and support each other and equipping the youth to be able to understand and apply the Bible for themselves before moving on to the next stage of their lives.
With so many coming up from Pathfinders it feels like we have started the cycle again and I'm excited to see these are starting to develop.

Resources we have used so far in our sessions include:
- Essentials, we started the year spending 6 weeks looking at a broader view of christianity as a whole following the essentials videos and question sheets.
- Exodus, since then we have gone through the whole book of Exodus
- From Easter we are going to look at the book of Matthew.

Along with Pathfinders we were also able to go up to RockUK for a weekend away in October 23 and Jon Wong came and spoke to us about the relationship with God and himself, with God and us and with us and other Christians around us. This was a great weekend and we are going to look at the possibility of running it again next year.
We do hope you would continue to pray with us for CYFA, for the growth of both the young people and the leaders, for unity within the whole group and for new leaders to step into the roles.

*Jake Little*

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## Ladies Bible Study

The Ladies Bible study meets on the second Monday of the month at 10am in the church lounge.
This year we have looked at the book "Women of Faith" from the Old Testament and then at Psalms one and eight to help us focus on prayer and God Almighty. This year we are reading from Philippians thinking of "God our Joy".
After our study and discussion, we have a time of prayer.
The meeting ends with refreshments and a time of fellowship and encouragement with each other.
In the words of Psalm 119 v 105: "Your word is a lamp to my feet and a light for my path".

Val Tyson

## The pastoral visiting team

The pastoral visiting team visits church members who cannot manage to attend church for any reason. This may be due to them being elderly with decreased mobility or through illness.

We visit people in their homes if they are comfortable for us to do so or telephone them for a chat.
Monthly communion continues at Walkmill Court, and at Johnson House, where Yvonne Owen accompanies Si. Some people have communion in their own homes if they are unable to attend church and one of us may sometimes accompany Si with this.

On all occasions it is a pleasure and a privilege for us to be invited into people's homes or spend time chatting on the phone.

We are aware that many members of the church keep in touch with those in need in the church family and know that we are only a small part of this caring service.
If you know anyone who would like a visit please let us know or if you would like to be part of the team please contact us.

Susan Baxter, Enid Starkey, Yvonne Owen, Kay Cartmell and Judith Hodgson.

# Section 3: Bear Fruit

## Musicians

*'Each of you should use whatever gift you have received to serve others, as faithful stewards of God's grace in its various forms…..if anyone serves, they should do so with the strength God provides, so that in all things God may be praised through Jesus Christ. To Him be the glory and the power for ever and ever. Amen' 1 Peter 4: 10 & 11*

Music is a gift of God. It says in the Bible it is to be made firstly to the Lord and secondly to each other. Music should help us, as worshippers, to express our awe and wonder in His presence, focusing our thoughts and praise on Him. The Psalms bear testimony that in joy and sorrow, in praise and lament the people of God raise their voices. That is our aim as singers and musician's week by week in St Johns where we deem it a privilege to serve in this way and use the different talents we have been given to lead the Congregation.

As a church family we are blessed with a faithful group of volunteers and are thankful for all the time and commitment they give week by week; not only on a Sunday but also beforehand in choosing, learning, and practising songs, meeting together and encouraging one another.

We are also grateful for the audio and visual tech team that work alongside us each week and are especially excited for all the work that has been completed so we can settle into our new home in the Chancel, thank you to all who made this happen.

Over the year there have been some changes to the team, some have moved on whilst others have joined us, helping to create a diverse group, with a mix of backgrounds, cultures, ages and styles! And would always welcome more! Watch this space for a musician's evening soon!

Finally, one last thank you to everyone serving in music ministry.

Please continue to encourage and pray for God's blessing, so that all the glory goes to Him.

'With a thousand hallelujahs we magnify your name.
You alone deserve the glory, the honour and the praise,
Lord Jesus, this song is forever yours,
A thousand hallelujahs and a thousand more.'

*Debbie Swinburn*

## Mission Community

The Mission Community consists of ourselves, St Andrew's Mirehouse, St Bridget's, and Church on the Moor. The full-time ministers meet each month for mutual support and encouragement. St John's as the larger church provides some financial input to cover a small deficit in parish offer* from the other two Anglican churches. We also send a preacher to St Andrews or St Bridgets every 6 weeks, as Paul Kerry is responsible for two churches. We occasionally preach at COTM. This is a real expression of our partnership in the gospel. As churches we get together for joint services on Ash Wednesday, Maundy Thursday, Ascension Day and Pentecost. After 8 years Paul Kerry has stepped back from being Mission Community Leader but is still very committed to the Mission Community. We will have to identify a new leader in the coming months.
*parish offer is the money Church of England churches give to the Diocese to cover ministry costs (central administration and stipends etc).
Si Walker

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## Safeguarding Report to the AGM St Johns Parish Church April 2024

Parish Safeguarding Officer (PSO) – Ian Ulyett

I would like to put on record my personal thanks to Kay Cartmell who has been an invaluable help and source of support for over 10 years before stepping down from her role at the end of February.

Safer Recruitment and Training
Our parish supports the following groups working with children, young people and adults who may be vulnerable: Adventurers, Springboard, Explorers, Pathfinders, CYFA, Visiting Team, CAP and Bell ringers. In addition to these regularly meeting groups there is the football school and all require leaders and helpers to be safely recruited including DBS checks. Those checks and the safeguarding training individuals complete need to be kept up to date and monitored to ensure they are so. The beginning of this year saw the frequency of DBS renewals increase from 5 to 3 yearly which has necessitated some additional work but everyone is now on a 3 year cycle. The move from paper to online DBS applications has made things both easier and quicker. Assuming that the worker does not need a different class of DBS check the renewal of his/her certificate can be done quickly online if that certificate is registered with the online update service. Registration for this is free for volunteers and the renewal check only requires the PSO to have the original certificate number, the person's surname and date of birth – sorry ladies, no secrets I'm afraid.

Currently there are 57 people in post with a current DBS check and a further 3 people going through the appointment process. In addition, there is a number of people who still have a current DBS check but are no longer in a role.
There are 60 people currently in role who have completed all their necessary safeguarding training and one person with one more course to go (most people now need to undertake 3 courses, but some roles require more). A further 3 people are going through the appointment process or have just completed it. There is a discrepancy between the numbers because some have received their DBS certificate recently but have yet to complete their training, some roles don't require a DBS but the training is still needed, and one person has completed the training but is now applying for a DBS check for a different workforce and role.
The PCC continues to adopt the safeguarding policy and guidance issued by the House of Bishops -much of which is displayed on the safeguarding noticeboard in the hall and can be accessed via the St Johns website. The most up to date source of safeguarding information can be found in the safeguarding e-manual on the Church of England's website – this is due to be updated later in 2024.

Thank you for continuing to support the safeguarding work to keep people safe and for assisting by undertaking the training required and applying for new or renewed DBS checks.

*Ian Ulyett* 26/02/24

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## Tower Ringers Report 2023

We have suffered from a shortage of ringers once more and eventually cancelled Tuesday practices due to low numbers. In August I invited Arlecdon to share their practice with us while they waited for their church tower renovation to be completed. They have continued to ring with us on alternate Thursday evenings. All are welcome to join us.
Following an appeal we have 4 keen learners from church who have had their initial handling practices but work schedules make practices difficult. Please pray for solutions. We rely on friends from local churches to keep our bells ringing on a Sunday morning.
We rang for 3 weddings last year and special ringing and quarter peals for King Charles III's Coronation, Remembrance Day and also following the sad loss of friends. We had visitors from Wales, Yorkshire and from around the Diocese.

*Gordon Gray*

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## Handbell Report 2023

Gordon and Soo were away for the first quarter of 2023 so there were no handbell practices. With an empty diary, we didn't meet for the first time until September. Attendances were hit and miss with holidays etc. but we managed a core of ringers to plan for Christmas, this included a new recruit. We were invited to ring for the carol services at Johnston House, Walkmill Court and The Gables. Unfortunately, there was a Covid outbreak at the Gables so that service was cancelled. We played two pieces for the church carol service with a guest conductor. Yet again a big thank you goes out to our friend Mark, without whose handbells, we wouldn't be able to entertain you. Nothing is in the diary for 2024 so we haven't begun practicing. Come and join us.
See you in September. Contact Soo Gray at soogray@btinternet.com:
*Soo Gray*

## Audio Visuals (AV) Team report for the  St John's AGM

2023 saw some of the biggest changes to the church audio visual system and the installation of new capabilities to support worship in church and church activities. Old equipment was failing and causing problems, which was proving to be a distraction in church life. The work was split into two phases. Phase one was the main body of the church, the Lounge and the Hall. Phase two was designed to support the redevelopment of the chancel area, sound enhancement for those leading services, acoustic separation for the music team, and to free up space at the front of church.
With the help of a specialist audio visual company and from a local business in town, a brand-new AV system was installed in the church, lounge, and the hall. In the process of this installation, 6 black bin bags full of old cabling were removed, helping to tidy up the church.
The new system has proved to be much better acoustically, easier to use and provided new capabilities for use in church life - the ability to relay the services into the Lounge and Hall; each of these areas having standalone AV capabilities and the capability to "live stream" services across the globe.
Phase 2 just completed, adds in the chancel area for those leading services and provides the music team with a much better acoustic position and new capabilities to support the worship in church.
The final part of the overall scheme was to enable small group sessions to be run in the chancel if required. This has been delivered during the phase 2 work.

New people have joined both the sound and visuals teams during the year, but there is a need for more people to join both teams. Training can be provided for anyone wanting to join the teams and support worship in church.

*Stephen Jackson & David Holburt*: AV Team Leads

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## Electoral roll and Parochial Church Council

The number on the church electoral roll is 199, 3 up from 196 in 2023.

There were six regular meetings of the PCC during the year and three additional meetings.

As well as the regular standing reports some of the items agreed or discussed were as follows:

- regular reviews of "Church on the Moor" through the transition period to an independent church
- work ongoing to uphold all matters in compliance with the Parish safeguarding policy and development of the Data Retention policy
- reaffirmation of the commitments to support mission work appropriately
- updating of the hall hire policy and drawing up a Baptism and Thanksgiving policy, including the training of baptism befrienders
- all matters regarding the process to fill the vacancy including the Section 11 meeting

The PCC has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have regard to the House of Bishops' guidance on safeguarding children and vulnerable adults).

*Jenny Kurzyk* (PCC Secretary)

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## Extracts from last year's annual meetings

*The Annual Vestry Meeting and the Annual Parochial Church Meeting were held on 3 April 2023.*

There were 59 people present.

- Philomena Sisson and Richard Davey were elected as church wardens.
- Our deanery synod representatives are Paul Smith and Andy Walkingshaw with one vacant position.

- There were nine PCC members appointed, leaving one vacant position with exofficio members Stephen Jackson in his role as Reader and Tim Naylor in his role as treasurer.
- Abiola Lawal was appointed auditor of the accounts for 2023.
- The number on the electoral roll was 196, 2 up from 194 in 2022.

The Treasurer, Tim Naylor, presented the accounts for the year ending 31 December 2022.

Overall - income is greater than expenditure which means the accounts are healthy. Significant building expenditure this coming year (which has been planned and agreed within the PCC).

Income down and Expenditure up (due to pandemic lockdown impacts in previous years being unusual, but this year's figures are in line with what is expected). Surplus at end of year of £5,000. Reminder of explanation of transfers out (as explained last year) for reserves.

Legacy had an impact on income figures last year and therefore this year's income figures are in line with previous years (e.g. 2019) as expected.

Giving has dipped slightly towards the end of the year - suspect cost of living increases having an impact.

Note the cost of electricity is a significant increase (biggest draw is the hall heating costs - approx £1k / month over winter). However, we will move to another supplier in the coming year due to fixed tariffs expiring.

Mission allocations outlined and Church on the Moor will continue to sit under St John's until they become an independent entity.

CAP (different year end - May 2021-22) in a money healthy position due to outside funding and generous church-based giving.

Funds (p3) are allocated especially outlined for work ongoing this year - and will see significant expenditure this year coming on Quinquennial works, the Audio-Visual system and Chancel modifications to make the area a more usable space.

Fergus presented a talk and answered questions about what is going on in the CofE and the issues of sexuality, including the need to respond individually and corporately highlighting the need to react carefully and prayerfully, to consult and make our views known. We were urged to stand as a church community with our ministers to help them stay the course.

Jenny Kurzyk (PCC Secretary)

## Deanery Synod

There have been three meetings of the Calder Deanery Synod since the last annual report was written. St Johns was represented in 2023 by our clergy, and lay representatives Paul Smith and Andy Walkingshaw.

Matters presented and discussed included legacies, local chaplaincy, vacancies, and the Church of England's plans for Net Zero as well as regular reports from Network Youth Church (who run school lunch clubs and a youth event at St Andrews, Mirehouse).

Paul and Andy gave feedback on any relevant issues to the PCC.

A new Lay Chair was appointed this year who is Alistair Norwood from St Bridgets Church, Moresby. We usually have more Lay Representative spaces allocated to our church than we fill so, if you would like to be involved in church goings-on at a Deanery level, please ask Si for more details.-

*Paul Smith & Andy Walkingshaw*

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## Wardens

Much of this year has been occupied with our involvement in the vacancy process as Parish Representatives. It may sound odd to say that we have seen God working through church bureaucracy, but this has definitely been the case; we have been blessed by the work of so many others and seen God in action as things have progressed. At the time of writing, we are not in a position to announce the result, but this should be happening very shortly.
The church's usual business has of course carried on throughout the vacancy period, and we are thankful to all those who have kept St John's running.
As wardens we have responsibility for the fabric of the church. We are indebted to Andy Walkingshaw (and others) who keep the building maintained and working. We are also grateful for all the work - most of it by volunteers - that has gone into the modifications to the chancel area, which will really enhance our Sunday services, and also for the refurbishment of the church lounge.
We can assure the congregation that the silver and ornaments are intact and the building is secure. The Terrier has been checked and the Inventory is up to date.

*Rich Davey & Phil Sisson*

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## Statement of Financial Activities

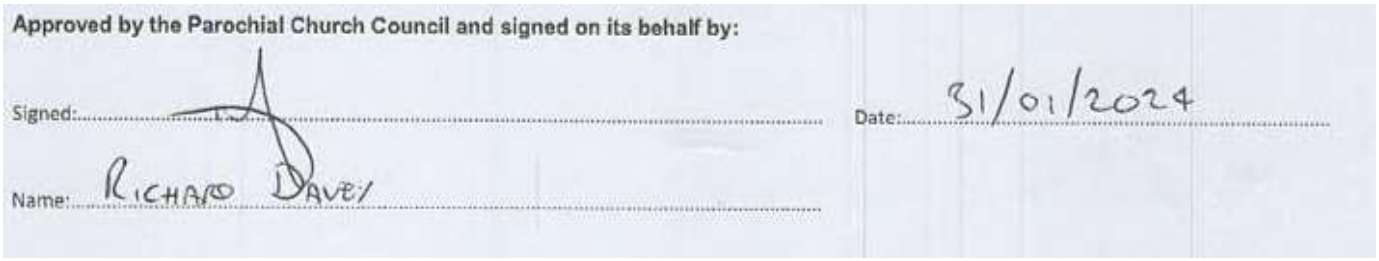
| | | Unrestricted Funds | Designated Funds | Restricted Funds | Endowment Funds | Total Funds | Prior year Funds |
|---|---|---|---|---|---|---|---|
| **Income and endowments from:** | | | | | | | |
| Donations and legacies | | £ 169,965 | | £ 57,854 | | £ 227,819 | £ 223,614 |
| Income from charitable activities | | £ 4,139 | | | | £ 4,139 | £ 3,197 |
| Other trading activities | | £ 4,650 | | £ 1,773 | | £ 6,423 | £ 4,657 |
| Investments | | £ 2,413 | | £ 493 | | £ 2,906 | £ 558 |
| **Total income** | | **£ 181,167** | | **£ 60,120** | | **£ 241,287** | **£ 232,026** |
| **Expenditure on:** | | | | | | | |
| Expenditure on charitable activities | | -£ 194,678 | -£ 31,900 | -£ 79,603 | | -£ 306,181 | -£ 227,008 |
| **Total expenditure** | | **-£ 194,678** | **-£ 31,900** | **-£ 79,603** | | **-£ 306,181** | **-£ 227,008** |
| **Net income / (expenditure) resources before transfer** | | **-£ 13,510** | **-£ 31,900** | **-£ 19,484** | | **-£ 64,894** | **£ 5,018** |
| Transfers | | -£ 24,833 | £ 22,480 | £ 2,353 | | | |
| Other recognised gains / losses | | | | | | | |
| **Net movement in funds** | | **-£ 38,343** | **-£ 9,420** | **-£ 17,131** | | **-£ 64,894** | **£ 5,018** |
| **Total funds brought forward** | | **£ 42,294** | **£ 115,121** | **£ 61,622** | | **£ 219,037** | **£ 214,019** |
| **Total funds carried forward** | | **£ 3,951** | **£ 105,701** | **£ 44,491** | | **£ 154,144** | **£ 219,037** |
| Represented By: | | | | | | | |
| **Unrestricted** | | | | | | | |
| General fund | | **£ 3,951** | | | | **£ 3,951** | **£ 42,294** |
| **Designated** | | | | | | | |
| Associate Vicar Designated RESERVE | | | £ 20,000 | | | £ 20,000 | £ 20,000 |
| Building Fund Designated RESERVE | | | £ 31,699 | | | £ 31,699 | £ 25,699 |
| CAP Designated RESERVE | | | £ 3,000 | | | £ 3,000 | £ 3,000 |
| Church Plant Designated | see note * | | | | | | £ 16,100 |
| Evangelism Designated | | | £ 50,000 | | | £ 50,000 | £ 50,000 |
| MissionD | | | £ 1,002 | | | £ 1,002 | £ 322 |
| | | | **£ 105,701** | | | **£ 105,701** | **£ 115,121** |
| **Restricted** | | | | | | | |
| Associate Vicar Restricted | | | | | | | £ 2,819 |
| CAP Restricted | | | | £ 26,934 | | £ 26,934 | £ 30,938 |
| CAP Special Projects | | | | £ 3,126 | | £ 3,126 | £ 3,604 |
| FareShare CAP | | | | £ 4,044 | | £ 4,044 | £ 359 |
| Church Plant Restricted | see note * | | | | | | £ 15,065 |
| Gift Day | | | | £ 4,480 | | £ 4,480 | £ 2,572 |
| Evangelism Restricted | | | | £ 513 | | £ 513 | £ 513 |
| Mission Restricted | | | | £ 1,442 | | £ 1,442 | £ 1,823 |
| Local Hardship Fund | | | | £ 367 | | £ 367 | £ 417 |
| Harvest | | | | £ 309 | | £ 309 | £ 107 |
| Bellringers Fund | | | | £ 3,008 | | £ 3,008 | £ 2,820 |
| CYFA | | | | | | | £ 153 |
| Pathfinders | | | | £ 96 | | £ 96 | £ 96 |
| Explorers Group | | | | £ 112 | | £ 112 | £ 112 |
| Tiny Tots | | | | £ 61 | | £ 61 | £ 224 |
| | | | | **£ 44,491** | | **£ 44,491** | **£ 61,622** |
| **Grand Total Funds** | | | | | | **£ 154,144** | **£ 219,037** |

Note *: at the end of last year, the fund total for Church plant was held in a single fund (£31,165). At the start of this year these were corrected to split into the designated (£16,100) and restricted (£15,065) funds shown above (Church Plant)

## Balance Sheet

| Current assets | Total funds | Prior year funds |
|---|---|---|
| Debtors | £ 7,739 | £ 9,975 |
| Cash at bank and in hand | £ 162,767 | £ 217,956 |
| | **£ 170,506** | **£ 227,931** |
| **Liabilities** | | |
| Creditors: Amounts falling due in one year | -£ 16,362 | -£ 8,894 |
| | **-£ 16,362** | **-£ 8,894** |
| **Total net assets less liabilities** | **£ 154,144** | **£ 219,037** |

| | | | |
|---|---|---|---|
| Unrestricted | £ | 3,951 | £42,294 |
| Designated | £ | 105,701 | £130,282 |
| Restricted | £ | 44,491 | £46,462 |
| **Grand Total** | **£** | **154,144** | **£219,037** |




**Independent Examiner's Report to the Trustees of St John's Hensingham Parochial Church Council.**

I report on the accounts of the church for the year ended 31st December 2023 which are set out on pages 1 to 5.

Respective Responsibilities of Trustees and Examiner

The church's trustees are responsible for the preparation of the accounts. The church's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 and that an independent examination is needed.

It is my responsibility to:

- Examine the accounts (under section 145 of the 2011 Act);
- To follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 145(5)(b) of the 2011 Act); and
- To state whether particular matters have come to my attention.

**Basis of Independent Examiner's report**

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

Independent Examiner's statement

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

1) which gives me reasonable cause to believe that in any material respect the requirements
   - to keep accounting records in accordance with section 130 of the 2011 Act; and
   - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not be met; or
2) to which in my opinion attention should be drawn in order to enable a proper understanding of the accounts to be reached.



## Statement of Assets and Liabilities

| | General | Designated | Restricted | Endowment | This year | Last year |
|---|---|---|---|---|---|---|
| **Current assets - Cash at bank and in hand** | | | | | | |
| Business Reserve Account (Nat West) | £ 11,893 | £ 80,161 | £ 28,957 | | £ 121,011 | £ 168,489 |
| CBF Church of England Deposit Fund (CCLA) | £ 1,084 | £ 23,039 | £ 8,670 | | £ 32,793 | £ 31,568 |
| Current Account (Nat West) | -£ 3,029 | £ 3,002 | £ 8,950 | | £ 8,922 | £ 17,802 |
| Petty Cash - | £ 41 | | | | £ 41 | £ 97 |
| **Totals** | **£ 9,989** | **£ 106,201** | **£ 46,577** | | **£ 162,767** | **£ 217,956** |
| **Current assets - Debtors** | | | | | | |
| Debtors - | **£ 6,382** | | **£ 1,357** | | **£ 7,739** | **£ 9,975** |
| **Liabilities - Creditors: Amounts falling due in one year** | | | | | | |
| Creditors - | **-£ 12,420** | **-£ 500** | **-£ 3,442** | | **-£ 16,362** | **£ 8,894** |
| **Grand total** | **£ 3,951** | **£ 105,701** | **£ 44,491** | | **£ 154,144** | **£ 219,037** |

## Fund Movement by Type

| UR/D/R | | Fund | Sum of Start Balance | Sum of Income | Sum of Expenditure | Sum of Transfer | Sum of Value |
|---|---|---|---|---|---|---|---|
| **Unrestricted** | **Note 1** | General | £42,294 | £181,167 | -£194,678 | -£24,833 | £3,951 |
| **Designated** | | Associate Vicar RESERVE | £20,000 | | | | £20,000 |
| | | Building Fund RESERVE | £25,699 | | | £6,000 | £31,699 |
| | | CAP RESERVE | £3,000 | | | | £3,000 |
| | **Note 2** | PlantD | £16,100 | | -£16,100 | | |
| | | EvangelismD | £50,000 | | | | £50,000 |
| | | MissionD | £322 | | -£15,800 | £16,480 | £1,002 |
| **Restricted** | | Associate Vicar R | £2,819 | £23,953 | -£26,772 | | |
| | | PlantR | £15,065 | £6,674 | -£21,739 | | £0 |
| | | CAPR | £30,938 | £15,097 | -£19,101 | | £26,934 |
| | **Note 3** | CAP Special Projects | £3,604 | £2,157 | -£2,880 | £245 | £3,126 |
| | | FareShare | £359 | £6,876 | -£2,946 | -£245 | £4,044 |
| | **Note 4** | Gift Day | £2,572 | £2,860 | -£3,305 | £2,353 | £4,480 |
| | | EvangelismR | £513 | | | | £513 |
| | | MissionR | £1,823 | £1,356 | -£1,738 | | £1,442 |
| | | Local Hardship | £417 | | -£50 | | £367 |
| | | Harvest | £107 | £202 | | | £309 |
| | | Bellringers | £2,820 | £188 | | | £3,008 |
| | | CYFA | £153 | £756 | -£909 | | |
| | | Pathfinders | £96 | | | | £96 |
| | | Explorers | £112 | | | | £112 |
| | | Tiny Tots | £224 | | -£163 | | £61 |
| **Grand Total** | | | **£219,037** | **£241,287** | **-£306,181** | | **£154,144** |

**Notes to Transfers:**

1) Transfers out of the General fund comprise:
£6,000 to the building fund for future buildling work and to build the reserve to cover quinquennial costs and energy net-zero projects
£16,480 representing 10% of Donations and gift aid to the general fund (unrestricted)
£2,353 which was spent in 2022 on the sound system (securing deposit for equipment) in error from the gift day fund.

2) The funds that were held for Church On The Moor in designated fund (PlantD) and Restricted fund (PlantR) have been sent to their bank account. There was no expenditure from the designated fund: all expenditure was debited from the restricted fund prior to transfer to Church On The Moor in July.

3) Transfer from Fareshare to CAP special projects £245 is a correction for Xmas vouchers in 2022 accounts paid from CAP and not Fareshare as intended.

4) The Gift day fund of £4,480 is made up of remaining funds for a) Hall windows £3,591 and b) Chancel Mods £889.

## Analysis of income and expenditure

| SOFA Heading | (Notes) | Nominal | Unrestricted | Designated | Restricted | Grand Total | Prior Year |
|---|---|---|---|---|---|---|---|
| **Donations and Legacies** | | GAGiving | £82,086 | | £26,589 | £108,675 | £122,042 |
| | | NGAGiving | £29,807 | | £8,331 | £38,138 | £20,359 |
| | | Collection | £11,404 | | £760 | £12,164 | £9,855 |
| | | OtherGiving | £20,935 | | £6,045 | £26,980 | £35,929 |
| | | GiftAidRecovered | £22,248 | | £6,466 | £28,714 | £34,930 |
| | **(1)** | Grant | £3,485 | | £9,521 | £13,006 | £500 |
| | | FundRaisingIncome | | | £143 | £143 | |
| **Donations and Legacies Total** | | | **£169,965** | | **£57,854** | **£227,819** | **£223,615** |
| **Income from Charitable Activities** | | Fees | £3,544 | | | £3,544 | £2,212 |
| | | Hall Letting | £595 | | | £595 | £985 |
| **Income from Charitable Activities Total** | | | **£4,139** | | | **£4,139** | **£3,197** |
| **Other trading activities** | | BkStallIncome | £958 | | | £958 | £679 |
| | | SocialIncome | £2,714 | | £1,190 | £3,904 | £3,978 |
| | | MiscIncome | £978 | | £583 | £1,561 | |
| **Other trading activities Total** | | | **£4,650** | | **£1,773** | **£6,423** | **£4,657** |
| **Investments** | | Interest | £2,413 | | £493 | £2,906 | £558 |
| **Investments Total** | | | **£2,413** | | **£493** | **£2,906** | **£558** |
| | | | **£181,167** | | **£60,120** | **£241,287** | **£232,027** |
| **Expenditure** | **(2)** | MissionGiving&Donations | | -£31,900 | -£21,674 | -£53,574 | -£28,860 |
| | **(3)** | MinstryOffer | -£76,957 | | | -£76,957 | -£66,390 |
| | **(4)** | SalariesWagesNiPension | -£36,572 | | -£46,718 | -£83,290 | -£78,044 |
| | | Expenses | -£4,032 | | -£2,853 | -£6,886 | -£8,073 |
| | | Evangelism&MissionCosts | -£3,068 | | -£250 | -£3,318 | -£2,695 |
| | | YoungPeople'sGroups | -£320 | | -£68 | -£389 | -£681 |
| | | UpkeepOfServices | -£1,896 | | -£1,200 | -£3,096 | -£3,073 |
| | | Electricity | -£9,509 | | | -£9,509 | -£9,127 |
| | **(5)** | Gas | -£2,277 | | | -£2,277 | -£1,989 |
| | | Water | -£357 | | | -£357 | -£337 |
| | | Telephone | -£532 | | | -£532 | -£621 |
| | | Insurance | -£4,210 | | | -£4,210 | -£3,861 |
| | | Admin | -£2,435 | | -£635 | -£3,070 | -£3,463 |
| | | HallCosts | -£258 | | | -£258 | -£458 |
| | | BkStallCosts | -£2,200 | | | -£2,200 | -£993 |
| | | MaintenanceChurch | -£4,571 | | | -£4,571 | -£4,798 |
| | **(6)** | MajorRepairsToChurch | -£32,226 | | -£445 | -£32,671 | -£12,415 |
| | **(7)** | NewBuildingWork | -£7,129 | | | -£7,129 | |
| | **(8)** | OtherExpenditure(Social) | -£6,092 | | -£2,900 | -£8,991 | -£1,132 |
| | **(9)** | MajorRepairsToHall | -£38 | | -£2,860 | -£2,898 | |
| **Expenditure Total** | | | **-£194,678** | **-£31,900** | **-£79,603** | **-£306,181** | **-£227,010** |
| | **(10)** | | **-£13,510** | **-£31,900** | **-£19,484** | **-£64,894** | **£5,017** |

### Notes:

(1) Grant given by diocese to cater for increased energy costs. Note this amount is therefore not used to calculate the 10% mission allocation.

(2) Mission Giving designated expenditure: £31,900 is made up of £16,100 to Church on Moor (funds set aside in 2022) and £15,800 Mission distribution

(3) Ministry Offer includes full cost of ministry plus support to Mission Community Churches to cover two full time clergy across the mission community

(4) Salaries £83,290 includes an additional £9,421 (in comparison to last year) for COTM which was funded from the restricted fund set up for that purpose from Jan to June. From July Church on the Moor was independent and all funds (designated and restricted were transferred to them)

(5) Eletricity and Gas costs remain high. Gas increased in May when a contract that was agreed in 2021 came to an end.

(6) One off costs of new sound and vision system (£32,671)

(7) One off costs of new storage facility in the grounds (£7,129)

(8) Additional costs in comparison to last year of £2,900 restricted for CAP 10 year celebration and furniture for Cornerstone bookshop (grant funded). The increased unrestricted expenditure was for Theology weekend away & CYFA weekend away.

(9) One off costs for refurbishment of the Lounge

(10) The apparent deficit in the income over expenditure in the general fund of £13,510 is largely because of the one-off costs identified above. When these are removed (to make a fairer comparison of **annual** inccome and expenditure, then the deficit (including mission allocation £16,100)becomes a surplus of £10,190.

The deficit in the restricted funds is broken down in the funds report (previous page) and is largely owing to the transfer of all the funds donated to the church plant at Church On The Moor. There is also a notable deficit in the CAP fund, which will need to be assessed at the CAP partnership meeting in May and the potential for further fund raising discussed there.

## Summary of 2023

This year we have been able to spend on the discretionary projects that will enhance our worship and mission. Hence the PCC embarked on projects including: upgrading the **storage** capacity; improving **lounge** comfort, modernising the **sound and vision** and in 2024 the **chancel re-ordering** project to enhance our church environment and improve our worshop mission.
It is such a blessing to be able to promote the whole mission of the church through the allocation of financial resources. It has enabled us to continue to fund an additional minister and support the church plant at Church On The Moor with additional funds. COTM are moving to become independently funded through partnership with the Fellowship of Independent Evangelical Churches and I anticipate the PCC will want to continue to support through our annual mission allocation.

## Outlook going forwards:

Going forwards, we are facing increased non-discretioniary costs in the form of: inflation; ministry offer; maintenance costs and the route to net-zero.

1) **Inflation**: The costs of inflation impacts most significantly on wages and energy. As we have a policy to pay at least the "Living Wage Foundation" rate (which is slightly higher than the government legal rate), salary costs are increasing at 10% per annum. In addition, energy costs remain consistently high, and as the church is a commercial organisation, we do not benefit from consumer rates, though as a charity we benefit from a reduced rate of 5% VAT. To ensure competitive pricing, the gas and electricity supply contracts have beem moved to "Parish Buying", an organisation that uses the collective buying power of around 5,000 parishes nationwide to negotiate favourable rates. Nevertheless, our annual costs will increase because the gas contract that ended in May 2023 was fixed prior to the recent price volatility and was extremely favourable. Another benefit of using Parish Buying is that their contracts comply with Church of England net-zero guidance and favours renewable electricity.

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4) **Route to Net Zero**: The Church of England synod has set a target to achieve net-zero by 2030. As a result, the rules regarding fossil fuel boiler replacementrecent have changed necessitating a faculty submission to Carlisle Diocese. The PCC has sought advice from the diocese and completed an energy survey. Whatever option is chosen, additional costs will need to be included in future spending plans.

## Appendix: Mission Allocation

| Mission Account | | | 2023 |
|---|---|---|---|
| Brought forward from 2022 | | | £322 |
| 10 % of 2023 giving & gift aid | | | £16,480 |
| **Total to distribute** | | | **£16,802** |
| CAP | | £1,200 | |
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| Crosslinks (Walkers in Argentina) | | £1,620 | |
| Crosslinks Tore Gibbons & Emi Fernandez (Chile) | | £800 | |
| | **Total 2023** | **£15,800** | -£15,800 |
| | **Carry forward to 2024** | | **£1,002** |

## Statement of Financial Activities

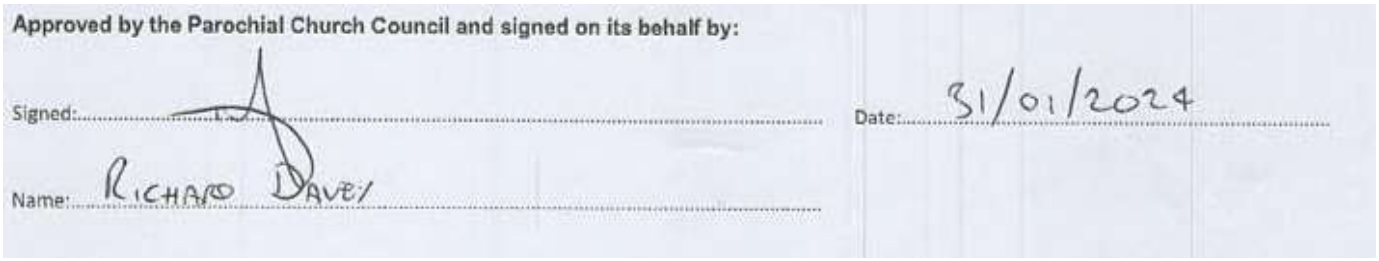
| | | Unrestricted Funds | Designated Funds | Restricted Funds | Endowment Funds | Total Funds | Prior year Funds |
|---|---|---|---|---|---|---|---|
| **Income and endowments from:** | | | | | | | |
| Donations and legacies | | £ 169,965 | | £ 57,854 | | £ 227,819 | £ 223,614 |
| Income from charitable activities | | £ 4,139 | | | | £ 4,139 | £ 3,197 |
| Other trading activities | | £ 4,650 | | £ 1,773 | | £ 6,423 | £ 4,657 |
| Investments | | £ 2,413 | | £ 493 | | £ 2,906 | £ 558 |
| **Total income** | | **£ 181,167** | | **£ 60,120** | | **£ 241,287** | **£ 232,026** |
| **Expenditure on:** | | | | | | | |
| Expenditure on charitable activities | | -£ 194,678 | -£ 31,900 | -£ 79,603 | | -£ 306,181 | -£ 227,008 |
| **Total expenditure** | | **-£ 194,678** | **-£ 31,900** | **-£ 79,603** | | **-£ 306,181** | **-£ 227,008** |
| **Net income / (expenditure) resources before transfer** | | **-£ 13,510** | **-£ 31,900** | **-£ 19,484** | | **-£ 64,894** | **£ 5,018** |
| Transfers | | -£ 24,833 | £ 22,480 | £ 2,353 | | | |
| Other recognised gains / losses | | | | | | | |
| **Net movement in funds** | | **-£ 38,343** | **-£ 9,420** | **-£ 17,131** | | **-£ 64,894** | **£ 5,018** |
| **Total funds brought forward** | | **£ 42,294** | **£ 115,121** | **£ 61,622** | | **£ 219,037** | **£ 214,019** |
| **Total funds carried forward** | | **£ 3,951** | **£ 105,701** | **£ 44,491** | | **£ 154,144** | **£ 219,037** |
| Represented By: | | | | | | | |
| **Unrestricted** | | | | | | | |
| General fund | | **£ 3,951** | | | | **£ 3,951** | **£ 42,294** |
| **Designated** | | | | | | | |
| Associate Vicar Designated RESERVE | | | £ 20,000 | | | £ 20,000 | £ 20,000 |
| Building Fund Designated RESERVE | | | £ 31,699 | | | £ 31,699 | £ 25,699 |
| CAP Designated RESERVE | | | £ 3,000 | | | £ 3,000 | £ 3,000 |
| Church Plant Designated | see note * | | | | | | £ 16,100 |
| Evangelism Designated | | | £ 50,000 | | | £ 50,000 | £ 50,000 |
| MissionD | | | £ 1,002 | | | £ 1,002 | £ 322 |
| | | | **£ 105,701** | | | **£ 105,701** | **£ 115,121** |
| **Restricted** | | | | | | | |
| Associate Vicar Restricted | | | | | | | £ 2,819 |
| CAP Restricted | | | | £ 26,934 | | £ 26,934 | £ 30,938 |
| CAP Special Projects | | | | £ 3,126 | | £ 3,126 | £ 3,604 |
| FareShare CAP | | | | £ 4,044 | | £ 4,044 | £ 359 |
| Church Plant Restricted | see note * | | | | | | £ 15,065 |
| Gift Day | | | | £ 4,480 | | £ 4,480 | £ 2,572 |
| Evangelism Restricted | | | | £ 513 | | £ 513 | £ 513 |
| Mission Restricted | | | | £ 1,442 | | £ 1,442 | £ 1,823 |
| Local Hardship Fund | | | | £ 367 | | £ 367 | £ 417 |
| Harvest | | | | £ 309 | | £ 309 | £ 107 |
| Bellringers Fund | | | | £ 3,008 | | £ 3,008 | £ 2,820 |
| CYFA | | | | | | | £ 153 |
| Pathfinders | | | | £ 96 | | £ 96 | £ 96 |
| Explorers Group | | | | £ 112 | | £ 112 | £ 112 |
| Tiny Tots | | | | £ 61 | | £ 61 | £ 224 |
| | | | | **£ 44,491** | | **£ 44,491** | **£ 61,622** |
| **Grand Total Funds** | | | | | | **£ 154,144** | **£ 219,037** |

Note *: at the end of last year, the fund total for Church plant was held in a single fund (£31,165). At the start of this year these were corrected to split into the designated (£16,100) and restricted (£15,065) funds shown above (Church Plant)

## Balance Sheet

| Current assets | Total funds | Prior year funds |
|---|---|---|
| Debtors | £ 7,739 | £ 9,975 |
| Cash at bank and in hand | £ 162,767 | £ 217,956 |
| | **£ 170,506** | **£ 227,931** |
| **Liabilities** | | |
| Creditors: Amounts falling due in one year | -£ 16,362 | -£ 8,894 |
| | **-£ 16,362** | **-£ 8,894** |
| **Total net assets less liabilities** | **£ 154,144** | **£ 219,037** |

| | | | |
|---|---|---|---|
| Unrestricted | £ | 3,951 | £42,294 |
| Designated | £ | 105,701 | £130,282 |
| Restricted | £ | 44,491 | £46,462 |
| **Grand Total** | **£** | **154,144** | **£219,037** |




**Independent Examiner's Report to the Trustees of St John's Hensingham Parochial Church Council.**

I report on the accounts of the church for the year ended 31st December 2023 which are set out on pages 1 to 5.

Respective Responsibilities of Trustees and Examiner

The church's trustees are responsible for the preparation of the accounts. The church's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 and that an independent examination is needed.

It is my responsibility to:

- Examine the accounts (under section 145 of the 2011 Act);
- To follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 145(5)(b) of the 2011 Act); and
- To state whether particular matters have come to my attention.

**Basis of Independent Examiner's report**

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

Independent Examiner's statement

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

1) which gives me reasonable cause to believe that in any material respect the requirements
   - to keep accounting records in accordance with section 130 of the 2011 Act; and
   - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not be met; or
2) to which in my opinion attention should be drawn in order to enable a proper understanding of the accounts to be reached.



## Statement of Assets and Liabilities

| | General | Designated | Restricted | Endowment | This year | Last year |
|---|---|---|---|---|---|---|
| **Current assets - Cash at bank and in hand** | | | | | | |
| Business Reserve Account (Nat West) | £ 11,893 | £ 80,161 | £ 28,957 | | £ 121,011 | £ 168,489 |
| CBF Church of England Deposit Fund (CCLA) | £ 1,084 | £ 23,039 | £ 8,670 | | £ 32,793 | £ 31,568 |
| Current Account (Nat West) | -£ 3,029 | £ 3,002 | £ 8,950 | | £ 8,922 | £ 17,802 |
| Petty Cash - | £ 41 | | | | £ 41 | £ 97 |
| **Totals** | **£ 9,989** | **£ 106,201** | **£ 46,577** | | **£ 162,767** | **£ 217,956** |
| **Current assets - Debtors** | | | | | | |
| Debtors - | **£ 6,382** | | **£ 1,357** | | **£ 7,739** | **£ 9,975** |
| **Liabilities - Creditors: Amounts falling due in one year** | | | | | | |
| Creditors - | **-£ 12,420** | **-£ 500** | **-£ 3,442** | | **-£ 16,362** | **£ 8,894** |
| **Grand total** | **£ 3,951** | **£ 105,701** | **£ 44,491** | | **£ 154,144** | **£ 219,037** |

## Fund Movement by Type

| UR/D/R | | Fund | Sum of Start Balance | Sum of Income | Sum of Expenditure | Sum of Transfer | Sum of Value |
|---|---|---|---|---|---|---|---|
| **Unrestricted** | **Note 1** | General | £42,294 | £181,167 | -£194,678 | -£24,833 | £3,951 |
| **Designated** | | Associate Vicar RESERVE | £20,000 | | | | £20,000 |
| | | Building Fund RESERVE | £25,699 | | | £6,000 | £31,699 |
| | | CAP RESERVE | £3,000 | | | | £3,000 |
| | **Note 2** | PlantD | £16,100 | | -£16,100 | | |
| | | EvangelismD | £50,000 | | | | £50,000 |
| | | MissionD | £322 | | -£15,800 | £16,480 | £1,002 |
| **Restricted** | | Associate Vicar R | £2,819 | £23,953 | -£26,772 | | |
| | | PlantR | £15,065 | £6,674 | -£21,739 | | £0 |
| | | CAPR | £30,938 | £15,097 | -£19,101 | | £26,934 |
| | **Note 3** | CAP Special Projects | £3,604 | £2,157 | -£2,880 | £245 | £3,126 |
| | | FareShare | £359 | £6,876 | -£2,946 | -£245 | £4,044 |
| | **Note 4** | Gift Day | £2,572 | £2,860 | -£3,305 | £2,353 | £4,480 |
| | | EvangelismR | £513 | | | | £513 |
| | | MissionR | £1,823 | £1,356 | -£1,738 | | £1,442 |
| | | Local Hardship | £417 | | -£50 | | £367 |
| | | Harvest | £107 | £202 | | | £309 |
| | | Bellringers | £2,820 | £188 | | | £3,008 |
| | | CYFA | £153 | £756 | -£909 | | |
| | | Pathfinders | £96 | | | | £96 |
| | | Explorers | £112 | | | | £112 |
| | | Tiny Tots | £224 | | -£163 | | £61 |
| **Grand Total** | | | **£219,037** | **£241,287** | **-£306,181** | | **£154,144** |

**Notes to Transfers:**

1) Transfers out of the General fund comprise:
£6,000 to the building fund for future buildling work and to build the reserve to cover quinquennial costs and energy net-zero projects
£16,480 representing 10% of Donations and gift aid to the general fund (unrestricted)
£2,353 which was spent in 2022 on the sound system (securing deposit for equipment) in error from the gift day fund.

2) The funds that were held for Church On The Moor in designated fund (PlantD) and Restricted fund (PlantR) have been sent to their bank account. There was no expenditure from the designated fund: all expenditure was debited from the restricted fund prior to transfer to Church On The Moor in July.

3) Transfer from Fareshare to CAP special projects £245 is a correction for Xmas vouchers in 2022 accounts paid from CAP and not Fareshare as intended.

4) The Gift day fund of £4,480 is made up of remaining funds for a) Hall windows £3,591 and b) Chancel Mods £889.

## Analysis of income and expenditure

| SOFA Heading | (Notes) | Nominal | Unrestricted | Designated | Restricted | Grand Total | Prior Year |
|---|---|---|---|---|---|---|---|
| **Donations and Legacies** | | GAGiving | £82,086 | | £26,589 | £108,675 | £122,042 |
| | | NGAGiving | £29,807 | | £8,331 | £38,138 | £20,359 |
| | | Collection | £11,404 | | £760 | £12,164 | £9,855 |
| | | OtherGiving | £20,935 | | £6,045 | £26,980 | £35,929 |
| | | GiftAidRecovered | £22,248 | | £6,466 | £28,714 | £34,930 |
| | **(1)** | Grant | £3,485 | | £9,521 | £13,006 | £500 |
| | | FundRaisingIncome | | | £143 | £143 | |
| **Donations and Legacies Total** | | | **£169,965** | | **£57,854** | **£227,819** | **£223,615** |
| **Income from Charitable Activities** | | Fees | £3,544 | | | £3,544 | £2,212 |
| | | Hall Letting | £595 | | | £595 | £985 |
| **Income from Charitable Activities Total** | | | **£4,139** | | | **£4,139** | **£3,197** |
| **Other trading activities** | | BkStallIncome | £958 | | | £958 | £679 |
| | | SocialIncome | £2,714 | | £1,190 | £3,904 | £3,978 |
| | | MiscIncome | £978 | | £583 | £1,561 | |
| **Other trading activities Total** | | | **£4,650** | | **£1,773** | **£6,423** | **£4,657** |
| **Investments** | | Interest | £2,413 | | £493 | £2,906 | £558 |
| **Investments Total** | | | **£2,413** | | **£493** | **£2,906** | **£558** |
| | | | **£181,167** | | **£60,120** | **£241,287** | **£232,027** |
| **Expenditure** | **(2)** | MissionGiving&Donations | | -£31,900 | -£21,674 | -£53,574 | -£28,860 |
| | **(3)** | MinstryOffer | -£76,957 | | | -£76,957 | -£66,390 |
| | **(4)** | SalariesWagesNiPension | -£36,572 | | -£46,718 | -£83,290 | -£78,044 |
| | | Expenses | -£4,032 | | -£2,853 | -£6,886 | -£8,073 |
| | | Evangelism&MissionCosts | -£3,068 | | -£250 | -£3,318 | -£2,695 |
| | | YoungPeople'sGroups | -£320 | | -£68 | -£389 | -£681 |
| | | UpkeepOfServices | -£1,896 | | -£1,200 | -£3,096 | -£3,073 |
| | | Electricity | -£9,509 | | | -£9,509 | -£9,127 |
| | **(5)** | Gas | -£2,277 | | | -£2,277 | -£1,989 |
| | | Water | -£357 | | | -£357 | -£337 |
| | | Telephone | -£532 | | | -£532 | -£621 |
| | | Insurance | -£4,210 | | | -£4,210 | -£3,861 |
| | | Admin | -£2,435 | | -£635 | -£3,070 | -£3,463 |
| | | HallCosts | -£258 | | | -£258 | -£458 |
| | | BkStallCosts | -£2,200 | | | -£2,200 | -£993 |
| | | MaintenanceChurch | -£4,571 | | | -£4,571 | -£4,798 |
| | **(6)** | MajorRepairsToChurch | -£32,226 | | -£445 | -£32,671 | -£12,415 |
| | **(7)** | NewBuildingWork | -£7,129 | | | -£7,129 | |
| | **(8)** | OtherExpenditure(Social) | -£6,092 | | -£2,900 | -£8,991 | -£1,132 |
| | **(9)** | MajorRepairsToHall | -£38 | | -£2,860 | -£2,898 | |
| **Expenditure Total** | | | **-£194,678** | **-£31,900** | **-£79,603** | **-£306,181** | **-£227,010** |
| | **(10)** | | **-£13,510** | **-£31,900** | **-£19,484** | **-£64,894** | **£5,017** |

### Notes:

(1) Grant given by diocese to cater for increased energy costs. Note this amount is therefore not used to calculate the 10% mission allocation.

(2) Mission Giving designated expenditure: £31,900 is made up of £16,100 to Church on Moor (funds set aside in 2022) and £15,800 Mission distribution

(3) Ministry Offer includes full cost of ministry plus support to Mission Community Churches to cover two full time clergy across the mission community

(4) Salaries £83,290 includes an additional £9,421 (in comparison to last year) for COTM which was funded from the restricted fund set up for that purpose from Jan to June. From July Church on the Moor was independent and all funds (designated and restricted were transferred to them)

(5) Eletricity and Gas costs remain high. Gas increased in May when a contract that was agreed in 2021 came to an end.

(6) One off costs of new sound and vision system (£32,671)

(7) One off costs of new storage facility in the grounds (£7,129)

(8) Additional costs in comparison to last year of £2,900 restricted for CAP 10 year celebration and furniture for Cornerstone bookshop (grant funded). The increased unrestricted expenditure was for Theology weekend away & CYFA weekend away.

(9) One off costs for refurbishment of the Lounge

(10) The apparent deficit in the income over expenditure in the general fund of £13,510 is largely because of the one-off costs identified above. When these are removed (to make a fairer comparison of **annual** inccome and expenditure, then the deficit (including mission allocation £16,100)becomes a surplus of £10,190.

The deficit in the restricted funds is broken down in the funds report (previous page) and is largely owing to the transfer of all the funds donated to the church plant at Church On The Moor. There is also a notable deficit in the CAP fund, which will need to be assessed at the CAP partnership meeting in May and the potential for further fund raising discussed there.

## Summary of 2023

This year we have been able to spend on the discretionary projects that will enhance our worship and mission. Hence the PCC embarked on projects including: upgrading the **storage** capacity; improving **lounge** comfort, modernising the **sound and vision** and in 2024 the **chancel re-ordering** project to enhance our church environment and improve our worshop mission.
It is such a blessing to be able to promote the whole mission of the church through the allocation of financial resources. It has enabled us to continue to fund an additional minister and support the church plant at Church On The Moor with additional funds. COTM are moving to become independently funded through partnership with the Fellowship of Independent Evangelical Churches and I anticipate the PCC will want to continue to support through our annual mission allocation.

## Outlook going forwards:

Going forwards, we are facing increased non-discretioniary costs in the form of: inflation; ministry offer; maintenance costs and the route to net-zero.

1) **Inflation**: The costs of inflation impacts most significantly on wages and energy. As we have a policy to pay at least the "Living Wage Foundation" rate (which is slightly higher than the government legal rate), salary costs are increasing at 10% per annum. In addition, energy costs remain consistently high, and as the church is a commercial organisation, we do not benefit from consumer rates, though as a charity we benefit from a reduced rate of 5% VAT. To ensure competitive pricing, the gas and electricity supply contracts have beem moved to "Parish Buying", an organisation that uses the collective buying power of around 5,000 parishes nationwide to negotiate favourable rates. Nevertheless, our annual costs will increase because the gas contract that ended in May 2023 was fixed prior to the recent price volatility and was extremely favourable. Another benefit of using Parish Buying is that their contracts comply with Church of England net-zero guidance and favours renewable electricity.

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| Serving in Mission (Ann Christian) | | £1,200 | |
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| Mountain Springs | | £1,200 | |
| European Mission (Romuald Lasnes) | | £1,200 | |
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| Crosslinks Tore Gibbons & Emi Fernandez (Chile) | | £800 | |
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| | **Carry forward to 2024** | | **£1,002** |

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST JOHN, HENSINGHAM**

England & Wales - Charity number 1127143

# Accounts

# ANNUAL REPORT
## for the year 2023

### Introduction

Dear Church members,

It is with pleasure that I write to you before the annual reports. Reading through these accounts and reports, I am reminded of the many ways in which God has been at work in our midst.

Over the last 12 months, we have welcomed new members, seen children baptised, and celebrated a headline title has given us warmly appreciated and superficial account of our church life.

Yet I am also aware that there is much that these reports do not say. They do not fully capture the care that is to look out for one another, the prayers offered in quiet moments, or the ways in which God has met us day by day. We do not see in our eyes in front of our noses.

I encourage you to read these reports prayerfully, giving thanks to God for all that he is at work and of faithfulness in the midst of challenges.

*Our glory is not to be finished from constant (another person) but to be renewed day by day by the Holy Spirit within us, and to grow into the likeness of Christ.*

What I'm trying to say is that as a church we are not only weak and vulnerable but imperfect and sinful people. Sometimes we fall short of the love we are called to show to one another and to the world around us. Sometimes we disagree, misunderstand, or hurt one another. But we are also a people who are being transformed by the grace of God. We are a people who are learning to forgive, to encourage one another and to love one another as Christ has loved us (cf. John 13:34–35).

I am aware that the identity of a living a unique position and challenges. Some of you have been members for many years, and you've seen changes in the church and in the community around us. Others are newer, and you are still finding your way. Whatever your season, I hope you feel that you belong here and that your voice matters.

Fergus Pearson

# 1. REACH OUT

*The first of three objectives in our vision.*
*In our 2023 vision day, the church leadership team reviewed with over 25 people.*
*Under the overall theme of Reach Out, Build Up, Be Equipped,*
*we set ten measurable goals for the year ahead.*
*The reports in the sections below show how we have collectively been making the ground and being called to report and following.*

### CAP Whitehaven

CAP Head Office is facing many halls. The effect of Covid and fuel increases have brought many challenges to the organisation and to the people we support. Despite this, CAP has been able to help 1,300 people in Whitehaven and the surrounding area in the last year. Over 1,000 people have received help throughout the year to regain power and stay on track as they plan ahead. Prayers for CAP Whitehaven are needed.

CAP Whitehaven is a charity that helps people in crisis. We are a debt centre and we help people to take control of their debt and to manage their finances. We provide a substantial grant to upgrade the facilities at the Whitehaven centre, which will be used to help people in crisis and to provide a base for CAP Whitehaven.

CAP Head Office is facing many halls. The effect of Covid and fuel increases have brought many challenges to the organisation and to the people we support. Despite this, CAP has been able to help 1,300 people in Whitehaven and the surrounding area in the last year. Over 1,000 people have received help throughout the year to regain power and stay on track as they plan ahead. Prayers for CAP Whitehaven are needed.

CAP Whitehaven is a charity that helps people in crisis. We are a debt centre and we help people to take control of their debt and to manage their finances. We provide a substantial grant to upgrade the facilities at the Whitehaven centre, which will be used to help people in crisis and to provide a base for CAP Whitehaven.




Can we also supplied a grant aide on to the Cumbria Guide Summer 2023 along with a Christian message. Over 1,000 copies were given out in this way.

*Over 1,000 people have received help throughout the year to regain power and stay on track as they plan ahead.*

*We have been very blessed to have had a number of very generous donations from individuals and from different locations in the north west and making people aware of CAP's presence and the work that we do.*

*We have also been very blessed to have had a number of volunteers who have been enabled beforehand in cleaning Whitehaven. We truly hope that these will blossom into future volunteering roles.*

**The team**

CAP Whitehaven will be 10 years old this year! We are planning a celebration the Whitehaven Centre on Friday 13th October. We will be inviting all of our clients, past and present, to join us for a buffet lunch and entertainment. We will also be inviting our partners, such as the Whitehaven Food Bank, our connection organisations and partnerships. Above all we want this to be the opportunity to celebrate God's faithfulness.

We have been blessed with a wonderful team of volunteers. Our team is made up of Debt Advisors, Money Advisors and Trainees. For the first time in 10 years we have had a full team for the whole year. We have been able to offer a full service to our clients.




**Tony lists**

In November we handed over an opening, reflecting on all that has changed and grown over the past 10 years. Our Debt Advisor Tony Lists has been with us from the start and has been a huge blessing to our clients and to the team.

Tony has been flexible and willing to adapt to the ever changing needs of our clients. He has been a great support to the team and has always been willing to help out where needed. Tony has been a blessing to our clients and to the team.

*Tony has been flexible and willing to adapt to the ever changing needs of our clients.*

Nicola Hamilton - both enthusiastically and thankfully for the reality of the cost of living crisis this year. We have been able to help over 1,000 people in the last year. Many of these have been in crisis and have been struggling to know where to turn. We have been able to offer support, guidance and a listening ear to help them to take control of their finances.

*Over 1,000 people have received help throughout the year to regain power and stay on track as they plan ahead.*

We give thanks to the God that we can help our community with our service. And what a warm welcome we receive when we are out and about in the community.

We also thank the congregation and wider community for their support, prayers and encouragement.

Please pray for the staff team as they continue to support clients with their debt problems. Pray for patience, strength and grace as we help people to take control of their finances.

Please pray for the Whitehaven Centre as we plan for the future. Pray that we will be able to continue to develop the relationships that we have with our partners and to make the most of the opportunities that we have to share the love of God with our clients.

Please pray for our volunteers

## CYFA

*Or all ages and nowhere in between*

**It's back to the future (1.21 GW jigowatts & lots of puddles), with around 12 people attending, though it's been difficult to get a date!**

The Saturday 4th November CYFA event was a bit different. Instead of the normal coming virtually to B for Au (B) the bad beer at simulated hi-jacked pubs coming to meet alongside John Wolfe and myself after 11 months of lockdown.

Instead, we had a Zoom meeting with Jonathan Bowers, who is based at a Bible seminary in S Ancoats (I think) and is also a member of the Ancoats Dispensary Trust. Jonathan gave us a brief history of the Trust and its work in Ancoats and the Bible and its relationship to it, as it was through the Dispensary that Old Testament and into the New.

The Trust is now looking to fund the kinds of services which have been used in terms of each of the Dispensary's past.

We look forward to gaining some momentum in meeting more regularly with the CYFA team and hopefully getting to meet Jonathan in person, as he's very interesting and has a lot to offer us.

We do hope you will continue to pray with us for CYFA, for the growth of the youth group and the leaders, and for any events that are planned.

Jane Lofthe

## Ministry among Adults

### Living Room

Living Room continues to explore how it is leadership during the last year which has brought its own changes. As was to inexperienced members as we have struggled and continues to do not to serve our community in the way we would like to be able to do in normal circumstances.

Living Room has been a place where we have been able to meet and share our lives with each other. Having Catherine which has brought us and to about the way God works and the paths of thinking that it has been a place where we have been able to meet and share our lives with each other. Having Catherine which has brought us and to about the way God works and the paths of thinking that it has been a place where we have been able to meet and share our lives with each other. Having Catherine which has brought us and to about the way God works and the paths of thinking that it has been a place where we have been able to meet and share our lives with each other.

Kath Turnbull

### Theology Breakfasts

After a year of Theology Breakfasts, the time has been handed on from the Discipleship Course has been handed on from the Discipleship Course to Theology Breakfasts,

## Statement of Financial Activities

| | Unrestricted funds | Designated funds | Restricted funds | Endowment funds | Total funds | Prior year total funds |
|---|---|---|---|---|---|---|
| **Income and endowments from:** | | | | | | |
| Donations and legacies | £155,341 | £11,385 | £56,888 | | £223,614 | £301,602 |
| Income from charitable activities | £3,197 | | | | £3,197 | £5,249 |
| Other trading activities | £1,313 | | £3,344 | | £4,657 | £1,609 |
| Investments | £558 | | | | £558 | £21 |
| **Total income** | **£160,408** | **£11,385** | **£60,232** | | **£232,025** | **£308,481** |
| **Expenditure on:** | | | | | | |
| Expenditure on charitable activities | £135,946 | £24,272 | £66,790 | | £227,008 | £182,198 |
| **Total expenditure** | **£135,946** | **£24,272** | **£66,790** | | **£227,008** | **£182,198** |
| **Net income / (expenditure) resources before transfer** | **£24,463** | **(£12,887)** | **(£6,559)** | | **£5,017** | **£126,283** |
| **Transfers** | | | | | | |
| Gross transfers between funds - in | £2,000 | £97,536 | £8,654 | | £108,190 | £46,261 |
| Gross transfers between funds - out | (£86,536) | (£15,000) | (£6,654) | | (£108,190) | (£46,261) |
| **Other recognised gains / losses** | | | | | | |
| **Net movement in funds** | **(£60,073)** | **£69,649** | **(£4,559)** | | **£5,017** | **£126,283** |
| **Total funds brought forward** | **£102,367** | **£60,632** | **£51,021** | | **£214,020** | **£87,737** |
| **Total funds carried forward** | **£42,294** | **£130,282** | **£46,462** | | **£219,037** | **£214,020** |
| **Represented by** | | | | | | |
| **Unrestricted** | | | | | | |
| General fund | £42,294 | | | | £42,294 | £102,367 |
| **Designated** | | | | | | |
| Associate Vicar Designated RESERVE | | £20,000 | | | £20,000 | £20,000 |
| Building Fund Designated RESERVE | | £25,699 | | | £25,699 | £19,699 |
| CAP Designated RESERVE | | £3,000 | | | £3,000 | £3,000 |
| Church Plant | | £31,165 | | | £31,165 | £15,176 |
| Evangelism Designated | | £50,000 | | | £50,000 | |
| MissionD | | £322 | | | £322 | £2,662 |
| Pathfinders | | £96 | | | £96 | £96 |
| **Restricted** | | | | | | |
| Associate VicarR | | | £2,819 | | £2,819 | £1,424 |
| Bellringers Fund | | | £2,820 | | £2,820 | |
| CAP Special Projects | | | £3,604 | | £3,604 | |
| CYFA | | | £153 | | £153 | £184 |
| CapR | | | £30,938 | | £30,938 | £33,757 |
| Evangelism Restricted | | | £513 | | £513 | £485 |
| Explorers Group | | | £112 | | £112 | £112 |
| FareShare CAP | | | £359 | | £359 | |
| Gift Day | | | £2,572 | | £2,572 | £13,855 |
| HP'S Donations & sponsored child | | | £224 | | £224 | £281 |
| Harvest | | | £107 | | £107 | £1 |
| Local Hardship Fund | | | £417 | | £417 | £417 |
| MissionR | | | £1,599 | | £1,599 | £1 |
| Tiny Tots | | | £224 | | £224 | £504 |

## Balance sheet

| | Total funds | Prior year funds |
|---|---|---|
| **Current assets** | | |
| Debtors | £9,975 | £8,841 |
| Cash at bank and in hand | £217,956 | £214,481 |
| | **£227,931** | **£223,321** |
| **Liabilities** | | |
| Creditors: Amounts falling due in one year | £8,894 | £9,302 |
| | **£8,894** | **£9,302** |
| **Net current assets less current liabilities** | **£219,037** | **£214,020** |
| **Total assets less current liabilities** | **£219,037** | **£214,020** |
| **Total net assets less liabilities** | **£219,037** | **£214,020** |

## Statement of assets and liabilities

| | General | Designated | Restricted | Endowment | This year | Last year |
|---|---|---|---|---|---|---|
| **Current assets - Cash at bank and in hand** | | | | | | |
| Business Reserve Account (Nat West) - | £34,264 | £104,661 | £29,565 | | £168,489 | £140,138 |
| CBF Church of England Deposit Fund - | £352 | £19,039 | £12,177 | | £31,568 | £31,362 |
| Current Account (Nat West) - | £518 | £13,174 | £4,110 | | £17,802 | £42,865 |
| Petty Cash - | £97 | | | | £97 | £117 |
| **Totals** | **£35,230** | **£136,873** | **£45,852** | | **£217,956** | **£214,481** |
| **Current assets - Debtors** | | | | | | |
| Debtors - | £6,925 | £808 | £2,242 | | £9,975 | £8,841 |
| **Totals** | **£6,925** | **£808** | **£2,242** | | **£9,975** | **£8,841** |
| **Liabilities - Agency accounts** | | | | | | |
| Agency collections - | | | | | | £473 |
| **Totals** | | | | | | **£473** |
| **Liabilities - Creditors: Amounts falling due in one year** | | | | | | |
| Creditors - | £1,356 | £7,400 | £138 | | £8,894 | £8,829 |
| **Totals** | **£1,356** | **£7,400** | **£138** | | **£8,894** | **£8,829** |
| **Grand total** | **£40,799** | **£130,282** | **£47,956** | | **£219,037** | **£214,020** |

**Approved by the Parochial Church Council and signed on its behalf by:**

The Revd Fergus Pearson (PCC Chair).....Fergus Pearson.....At PCC meeting of .....25th Jan 2023.....

**Basis of Independent Examiner's Statement**

In connection with my examination, EITHER

1. No matters have come to my attention which give me reasonable cause to believe that in any material respect the requirements of the Charity Commission have not been met or to which in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.
   OR
2. In my opinion the following matters should be addressed

.....(
Delete 1 or 2 as applicable)

Mrs Thelma Toman.....T Toman B.A.(Hons) A.C.I.B.....Date.....16.2.23.....

## Fund movement by type

| | Opening | Incoming | Outgoing | Transfers | Gains/losses | Journals | Closing |
|---|---|---|---|---|---|---|---|
| **General - General fund** | | | | | | | |
| Unrestricted | £102,367 | £160,408 | £135,946 | (£84,536) | | | £42,294 |
| **GiftDay - Gift Day** | | | | | | | |
| Restricted | £13,855 | £1,131 | £12,415 | | | | £2,572 |
| **AssocVicR - Associate VicarR** | | | | | | | |
| Restricted | £1,424 | £27,421 | £26,026 | | | | £2,819 |
| **CapR - CapR** | | | | | | | |
| Restricted | £33,757 | £21,111 | £21,276 | (£2,654) | | | £30,938 |
| **FARESHARE - FareShare CAP** | | | | | | | |
| Restricted | | £826 | £678 | £211 | | | £359 |
| **CAPProject - CAP Special Projects** | | | | | | | |
| Restricted | | | £839 | £4,443 | | | £3,604 |
| **ChPlant - Church Plant** | | | | | | | |
| Designated | £15,176 | £11,385 | £8,396 | £13,000 | | | £31,165 |
| **EvangIsmD - Evangelism Designate** | | | | | | | |
| Designated | | | | £50,000 | | | £50,000 |
| **MissionD - MissionD** | | | | | | | |
| Designated | £2,662 | | £15,876 | £13,536 | | | £322 |
| **MissionR - MissionR** | | | | | | | |
| Restricted | £1 | £5,920 | £4,322 | | | | £1,599 |
| **Harvest - Harvest** | | | | | | | |
| Restricted | £1 | £106 | | | | | £107 |
| **ResvAscVic - Associate Vicar Desi** | | | | | | | |
| Designated | £20,000 | | | | | | £20,000 |
| **ResvCAPD - CAP Designated RESER** | | | | | | | |
| Designated | £3,000 | | | | | | £3,000 |
| **ResvBlding - Building Fund Design** | | | | | | | |
| Designated | £19,699 | | | £6,000 | | | £25,699 |
| **TinyTots - Tiny Tots** | | | | | | | |
| Restricted | £504 | £170 | £449 | | | | £224 |
| **HPS - HP'S Donations & spo** | | | | | | | |
| Restricted | £281 | £255 | £312 | | | | £224 |
| **Explorers - Explorers Group** | | | | | | | |
| Restricted | £112 | | | | | | £112 |
| **Pathfindrs - Pathfinders** | | | | | | | |
| Designated | £96 | | | | | | £96 |
| **CYFA - CYFA** | | | | | | | |
| Restricted | £184 | | £30 | | | | £153 |
| **Bellringr - Bellringers Fund** | | | | | | | |
| Restricted | | £2,890 | £70 | | | | £2,820 |
| **LocalHards - Local Hardship Fund** | | | | | | | |
| Restricted | £417 | | | | | | £417 |
| **EvangR - Evangelism Restricte** | | | | | | | |
| Restricted | £485 | £401 | £373 | | | | £513 |
| **Grand total** | **£214,020** | **£232,025** | **£227,008** | | | | **£219,037** |

**Fund Movements comprise:**

**From General:** £2000 CapR + £13,000 ChPlant + £50,000 EvangelismD + £13,536 MissionD + £6,000 Buildings = £84,536

**From CapR:** £4,443 CapSpecialProjects + £211 Fareshare - £2,000 from General = £2,654

## Analysis of income and expenditure

| | Unrestricted | Designated | Restricted | Endowment | Total This year | Last year |
|---|---|---|---|---|---|---|
| **INCOME AND ENDOWMENTS** | | | | | | |
| **Donations and legacies** | | | | | | |
| COLLECT - Collections at Services | £8,030 | £643 | £1,181 | | £9,855 | £6,034 |
| GAPLAN - Tax Efficient Giving | £91,195 | £2,309 | £28,538 | | £122,042 | £135,595 |
| GIFTAID - Gift Aid Recovered | £26,476 | £586 | £7,868 | | £34,930 | £34,110 |
| GRANTS - Grants (recurring and one-off) | | | £500 | | £500 | £6,750 |
| LEGACY - Legacies Received (Capital Value) | | | | | | £63,181 |
| NGAPLAN - Other Planned Giving (Non-Gift-Aided) | £16,267 | £410 | £3,682 | | £20,359 | £24,558 |
| OTHER - Other Voluntary Giving (recurring and on | £13,373 | £7,437 | £15,119 | | £35,929 | £31,374 |
| Total | £155,341 | £11,385 | £56,888 | | £223,614 | £301,602 |
| **Income from charitable activities** | | | | | | |
| FEES - Fees from Weddings and Funerals (retaine | £2,212 | | | | £2,212 | £3,308 |
| FUNDRAISE - Fund Raising Income | | | | | | £910 |
| TRADING - Income from trading (Letting) | £985 | | | | £985 | £1,031 |
| Total | £3,197 | | | | £3,197 | £5,249 |
| **Other trading activities** | | | | | | |
| BKIINC - Bookstall (Explore, Evangelicals Now, Bo | £679 | | | | £679 | £392 |
| OTHERINC - Other Income (Coffee & biscuits, Social, | £634 | | £3,344 | | £3,978 | £1,218 |
| Total | £1,313 | | £3,344 | | £4,657 | £1,609 |
| **Investments** | | | | | | |
| INTEREST - Investment income (Dividends, interest, | £558 | | | | £558 | £21 |
| Total | £558 | | | | £558 | £21 |
| **INCOME TOTAL** | £160,408 | £11,385 | £60,232 | | £232,025 | £308,481 |

## EXPENDITURE

| | Unrestricted | Designated | Restricted | Endowment | Total This year | Last year |
|---|---|---|---|---|---|---|
| **Expenditure on charitable activities** | | | | | | |
| ADMIN - Administration costs | £2,756 | £107 | £600 | | £3,463 | £2,798 |
| BAPTISM - Baptism | £530 | | | | £530 | £328 |
| BKEXP - Book Stall Costs | £837 | £156 | | | £993 | £516 |
| ELEC - Electricity (hall heating & lighting) | £9,127 | | | | £9,127 | £4,668 |
| EVANGELISM - Mission & Evangelism | £2,322 | | £373 | | £2,695 | £1,972 |
| EXPENSES - Clergy and Staff Expenses | £4,557 | £1,071 | £2,445 | | £8,073 | £4,195 |
| EXPLORERS - Explorers | £151 | | | | £151 | £150 |
| GAS - Gas (Church Heating) | £1,989 | | | | £1,989 | £1,052 |
| HALL - Hall Running Costs | £458 | | | | £458 | £291 |
| HPS - Humblenessy People | | | | | | £58 |
| INSURANCE - Insurance | £3,861 | | | | £3,861 | £3,734 |
| MAINTCE - Maintenance Costs | £4,798 | | | | £4,798 | £4,203 |
| MAJORREP - Major Repairs to Church | | | [1]£12,415 | | £12,415 | |
| MISSION - Mission Giving and Donations to Mission | | [2]£15,876 | £12,984 | | £28,860 | £21,374 |
| OFFER - Carlisle Offer - Parish Share | £66,390 | | | | £66,390 | £65,000 |
| SALARIES - Salaries, Wages and honoraria | £34,694 | £5,447 | £37,903 | | £78,044 | £69,035 |
| SERVICES - Upkeep of Services (Costs of services) | £1,457 | £1,616 | | | £3,073 | £1,297 |
| SOCIAL - Social Expenditure | £1,062 | | £70 | | £1,132 | £714 |
| TELEPHONE - Telephone expenses | £621 | | | | £621 | £509 |
| WATER - Water | £337 | | | | £337 | £303 |
| Total | £135,946 | £24,272 | £66,790 | | £227,008 | £182,198 |
| **EXPENDITURE TOTAL** | £135,946 | £24,272 | £66,790 | | £227,008 | £182,198 |
| **GRAND TOTAL** | £24,463 | (£12,887) | (£6,559) | | £5,017 | £126,283 |

**Notes:**

[1] Major Repairs comprise: £10,254 Audio Visual Project (deposit & advance purchase of equipment), £ 2,161 Chancel project (Architect & survey fees)

[2] See Mission Allocation page 6.

**Mission Expenditure**

| | | | | |
|---|---|---|---|---|
| **Carry over from 2021** | | | £ **2,661** | |
| Ben & Liz Griffin UFM (UK based) | | | £ 800 | 2021 expenditure in 2022 (£2,400)[1.] |
| Mountain Springs | | | £ 800 | |
| European Mission (Romuald Lasnes) | | | £ 800 | |
| **Remaining Carry over from 2021** | | | £ **261** | |

**2022**

| | | | | | |
|---|---|---|---|---|---|
| Mission Allocation 10% of Donations | | | | | £ 15,536 |
| Carryover from 2021 | | | | | £ 261 |
| | | | | | |
| | | | **Social (25%)** | **Evangelism (75%)** | |
| **UK** | | | **28%** | **72%** | |
| CAP | | | £ 2,000[4.] | | Transfer to CAP fund |
| CCYC | | | | £ 1,200 | |
| Ben & Liz Griffin UFM (UK based) | | | | £ 1,200 | |
| NISCU | | | | £ 1,456 | |
| Anglican Mission in England | | | | £ 1,200 | |
| | | | | | |
| **Subtotal UK** | | | **£ 2,000** | **£ 5,056** | **(£ 7,056)[2.]** |
| | | | | | |
| **Overseas** | | | **24%** | **76%** | |
| Lamb Healthcare | | | £ 2,000 | | |
| Serving in Mission (Ann Christian) | | | | £ 1,200 | |
| Albanian Evangelical Mission | | | | £ 1,200 | |
| Mountain Springs | | | | £ 1,200 | |
| European Mission (Romuald Lasnes) | | | | £ 1,200 | |
| Crosslinks (Walkers in Argentina) | | | | £ 1,620 | |
| | | | | | |
| **Subtotal Overseas** | | | **£ 2,000** | **£ 6,420** | **(£ 8,420)[3.]** |
| | | | | | |
| **Grand Total** | | | **£ 4,000** | **£ 11,475** | |
| **Carryover to 2023** | | | | | **£ 321** |

Expenditure in year made up of [1.], [2.], [3.] = £17,876 total mission allocation. Expenditure shown is less [4.]£2,000 transfer = £15,876

## Church on the Moor accounts:

Within the above accounts, the designated fund for Church Plant is used to fund the set up of Church on the Moor. As the church is intending to establish itself independently, the following is an extract from the St Johns Accounts to show how they would look.

| Note | | From 01 January 2022 To 31 December 2022 |
|---|---|---|
| **ChPlant - Church Plant (Designated) Fund** | | |
| **Income and endowments** | | |
| Donations and legacies | | |
| | Collections at Services | 643 |
| | Tax Efficient Giving | 2,309 |
| | Gift Aid Recovered | 585 |
| | Grants (recurring and one-off) | — |
| | Other Planned Giving (Non-Gift-Aided) | 410 |
| | Other Voluntary Giving (recurring and on | 7,436 |
| | *Total Donations and legacies* | *11,385* |
| **Total income and endowments** | | **11,385** |
| **Expenditure** | | |
| Expenditure on charitable activities | | |
| | Administration costs | 106 |
| | Book Stall Costs | 15 |
| | Clergy and Staff Expenses | 1,070 |
| | Salaries, Wages and honoraria | 5,447 |
| | Upkeep of Services (Costs of services) | 1,616 |
| | *Total Expenditure on charitable activities* | *8,396* |
| **Total expenditure** | | **8,396** |
| | Excess of Income and endowments over Expenditure | 2,988 |
| | Brought forward balance from 2021 | 15,176 |
| | Transfers to Church Plant fund from General Fund | 13,000 |
| **Total carried forward balance** | | **31,164** |

Note: the expenditure is from the start of the church in September, hence does not represent a full year's expenditure.

## Christians Against Poverty

The Christians Against Poverty centre run at St John's runs it's accounts from 1st May to 30th April each year. Below is the last set of accounts to May 2022. Similar to Church on the Moor, these are included entirely within St John's accounts using the CAP Restricted fund (CapR). In order to better manage the funds raised for clients and Fareshare, the CAPR fund has been split into "CAPSpecialProjects" and "Fareshare" funds respectively.

### CAP Centre Whitehaven Accounts for 2021/22

The accounts run from 1st May to 30th April.

| Starting Balance | 2021/22 | | | 2020/21 | 2019/20 | 2018/19 | 2017/18 |
|---|---|---|---|---|---|---|---|
| | CAP Main | FairShare | Projects | | | | |
| Designated Reserve | 3,000 | | | 3,000 | 3,000 | 3,000 | 3,000 |
| Restricted | 28,076 | 413 | 2,857 | 17,704 | 5,441 | -965 | 1,794 |
| **Total** | | **34,346** | | **20,704** | **8,441** | **2,035** | **4,794** |
| | | | | | | | |
| **Income** | | | | | | | |
| **Grants** | **2,000** | **0** | **1,250** | **17,448** | **7,661** | **9,352** | **7,581** |
| Coalfield Trust | | | | 10,000 | | | |
| Cumbria Community Fund | | | | 3,334 | | | |
| Francis Scott Trust | | | | | | 5,000 | 5,000 |
| County Council | | | | 1,000 | | | |
| DMA Safety Company donation | | | | 200 | | | |
| Woodbank grant | | | | | 2,000 | | |
| Woodbank | | | | 480 | 480 | 360 | 550 |
| Emmanuel | | | | | 2,000 | 1,000 | |
| St Andrews | | | | 118 | 661 | 642 | 531 |
| Copeland PCN | | | 750 | | | | |
| St Johns | 2,000 | | | 1,800 | 1,900 | 1,600 | 1,500 |
| Tear Fund | | | | | | | |
| Cumbria High Sheriff Award | | | 500 | | | | |
| Corona Virus Job Retention Scheme | | | | 516 | 619 | | |
| Others (2018 transfer from St Johns Hardship Fund) | | | | | | 750 | |
| | | | | | | | |
| **Regular Giving** | **16,313** | **315** | **0** | **11,035** | **16,656** | **12,752** | **6,504** |
| Monthly Supporter Donations | 12,458 | 315 | | 7,032 | 7,229 | 7,300 | 5,642 |
| One-Off Donations (2018-19 Crisis appeal) | | | | 2,000 | 6,000 | 4,360 | |
| Gift Aid Tax re-claimed | 3,855 | | | 2,003 | 3,427 | 1,093 | 862 |
| | | | | | | | |
| **Fairshare (Note 1)** | **0** | **1,285** | **0** | **833** | **358** | **312** | **596** |
| St Andrews Fairshare | | 1,007 | | 324 | | | |
| Fairshare (Other donations) | | 278 | | 307 | | | |
| Monthly Fairshare | | | | 202 | | | |
| | | | | | | | |
| **Fund-raising & One-off giving** | **0** | **0** | **910** | **205** | **3,236** | **676** | **408** |
| Fund Raising | | | 910 | | 2,580 | 277 | |
| Jam Jars etc | | | | 205 | 656 | 399 | 408 |
| | | | | | | | |
| **Total Income** | **18,313** | **1,600** | **2,160** | **29,521** | **27,910** | **22,342** | **15,089** |
| | | | | | | | |
| **Expenditure** | **17,395** | **1,803** | **574** | **15,878** | **15,647** | **15,937** | **17,848** |
| CAP Central | 6,000 | | | 6,000 | 6,000 | 6,000 | 6,000 |
| Salary Costs | 10,151 | | | 7,760 | 7,436 | 7,663 | 9,120 |
| Expenses | 484 | 72 | 109 | 470 | 766 | 1,174 | 1,819 |
| Other expenditure (e.g. Client Gifts - emergency shopping) | | | 65 | 71 | | 300 | 308 |
| Fairshare | | 834 | | 400 | 725 | 200 | |
| Fairshare Extras | | 897 | | 198 | 120 | | |
| Fairshare Gifts | | | | 42 | | | |
| Social Events | | | | 337 | | | |
| Office Expenses | 760 | | 400 | 600 | 600 | 600 | 600 |
| | | | | | | | |
| **Surplus of Income/Expenditure** | **918** | **-202** | **1,586** | **13,642** | **12,263** | **6,406** | **-2,759** |
| | | | | | | | |
| Transfer from Designated Fund back to St Johns (Note 2) | | | | | | | |
| | | | | | | | |
| **Closing Balance** | | **36,648** | | **34,346** | **20,704** | **8,441** | **2,035** |
| Restricted | **28,994** | **211** | **4,443** | 31,346 | 17,704 | 5,441 | -965 |
| Designated | 3,000 | | | 3,000 | 3,000 | 3,000 | 3,000 |

**Notes:**

Fairshare (shaded): Total income and expenditure to date gives a fund starting total of £413. Fairshare extras expenditure has been high as a result of additional food requirements to make balanced meals.

The special projects (fund raising) has been collated using the blue shading from previous years giving a fund starting value of £2,857. Income £750 from Copeland PCN (vaccinator's donation), £500 from Cumbria High Sheriff award and £910 Table Top sale. Expenditure this year £400 for TV for Debt coaching training, £109 rail fare and £65 to help with a client emergency.

Increased salaries (£1,980) and Expenses (£105) are included for the new Debt Counsellor who started in November.

Overall CAP has covered costs this year with a small surplus of £1,802. Fairshare expenditure is greater than income owing to higher food costs.

Signed as a true record of CAP centre Whitehaven
Tim Naylor, Treasurer St John's PCC. Date: 15th May 2022

## Statement of Financial Activities

| | Unrestricted funds | Designated funds | Restricted funds | Endowment funds | Total funds | Prior year total funds |
|---|---|---|---|---|---|---|
| **Income and endowments from:** | | | | | | |
| Donations and legacies | £155,341 | £11,385 | £56,888 | | £223,614 | £301,602 |
| Income from charitable activities | £3,197 | | | | £3,197 | £5,249 |
| Other trading activities | £1,313 | | £3,344 | | £4,657 | £1,609 |
| Investments | £558 | | | | £558 | £21 |
| **Total income** | **£160,408** | **£11,385** | **£60,232** | | **£232,025** | **£308,481** |
| **Expenditure on:** | | | | | | |
| Expenditure on charitable activities | £135,946 | £24,272 | £66,790 | | £227,008 | £182,198 |
| **Total expenditure** | **£135,946** | **£24,272** | **£66,790** | | **£227,008** | **£182,198** |
| **Net income / (expenditure) resources before transfer** | **£24,463** | **(£12,887)** | **(£6,559)** | | **£5,017** | **£126,283** |
| **Transfers** | | | | | | |
| Gross transfers between funds - in | £2,000 | £97,536 | £8,654 | | £108,190 | £46,261 |
| Gross transfers between funds - out | (£86,536) | (£15,000) | (£6,654) | | (£108,190) | (£46,261) |
| **Other recognised gains / losses** | | | | | | |
| **Net movement in funds** | **(£60,073)** | **£69,649** | **(£4,559)** | | **£5,017** | **£126,283** |
| **Total funds brought forward** | **£102,367** | **£60,632** | **£51,021** | | **£214,020** | **£87,737** |
| **Total funds carried forward** | **£42,294** | **£130,282** | **£46,462** | | **£219,037** | **£214,020** |
| **Represented by** | | | | | | |
| **Unrestricted** | | | | | | |
| General fund | £42,294 | | | | £42,294 | £102,367 |
| **Designated** | | | | | | |
| Associate Vicar Designated RESERVE | | £20,000 | | | £20,000 | £20,000 |
| Building Fund Designated RESERVE | | £25,699 | | | £25,699 | £19,699 |
| CAP Designated RESERVE | | £3,000 | | | £3,000 | £3,000 |
| Church Plant | | £31,165 | | | £31,165 | £15,176 |
| Evangelism Designated | | £50,000 | | | £50,000 | |
| MissionD | | £322 | | | £322 | £2,662 |
| Pathfinders | | £96 | | | £96 | £96 |
| **Restricted** | | | | | | |
| Associate VicarR | | | £2,819 | | £2,819 | £1,424 |
| Bellringers Fund | | | £2,820 | | £2,820 | |
| CAP Special Projects | | | £3,604 | | £3,604 | |
| CYFA | | | £153 | | £153 | £184 |
| CapR | | | £30,938 | | £30,938 | £33,757 |
| Evangelism Restricted | | | £513 | | £513 | £485 |
| Explorers Group | | | £112 | | £112 | £112 |
| FareShare CAP | | | £359 | | £359 | |
| Gift Day | | | £2,572 | | £2,572 | £13,855 |
| HP'S Donations & sponsored child | | | £224 | | £224 | £281 |
| Harvest | | | £107 | | £107 | £1 |
| Local Hardship Fund | | | £417 | | £417 | £417 |
| MissionR | | | £1,599 | | £1,599 | £1 |
| Tiny Tots | | | £224 | | £224 | £504 |

## Balance sheet

| | Total funds | Prior year funds |
|---|---|---|
| **Current assets** | | |
| Debtors | £9,975 | £8,841 |
| Cash at bank and in hand | £217,956 | £214,481 |
| | **£227,931** | **£223,321** |
| **Liabilities** | | |
| Creditors: Amounts falling due in one year | £8,894 | £9,302 |
| | **£8,894** | **£9,302** |
| **Net current assets less current liabilities** | **£219,037** | **£214,020** |
| **Total assets less current liabilities** | **£219,037** | **£214,020** |
| **Total net assets less liabilities** | **£219,037** | **£214,020** |

## Statement of assets and liabilities

| | General | Designated | Restricted | Endowment | This year | Last year |
|---|---|---|---|---|---|---|
| **Current assets - Cash at bank and in hand** | | | | | | |
| Business Reserve Account (Nat West) - | £34,264 | £104,661 | £29,565 | | £168,489 | £140,138 |
| CBF Church of England Deposit Fund - | £352 | £19,039 | £12,177 | | £31,568 | £31,362 |
| Current Account (Nat West) - | £518 | £13,174 | £4,110 | | £17,802 | £42,865 |
| Petty Cash - | £97 | | | | £97 | £117 |
| **Totals** | **£35,230** | **£136,873** | **£45,852** | | **£217,956** | **£214,481** |
| **Current assets - Debtors** | | | | | | |
| Debtors - | £6,925 | £808 | £2,242 | | £9,975 | £8,841 |
| **Totals** | **£6,925** | **£808** | **£2,242** | | **£9,975** | **£8,841** |
| **Liabilities - Agency accounts** | | | | | | |
| Agency collections - | | | | | | £473 |
| **Totals** | | | | | | **£473** |
| **Liabilities - Creditors: Amounts falling due in one year** | | | | | | |
| Creditors - | £1,356 | £7,400 | £138 | | £8,894 | £8,829 |
| **Totals** | **£1,356** | **£7,400** | **£138** | | **£8,894** | **£8,829** |
| **Grand total** | **£40,799** | **£130,282** | **£47,956** | | **£219,037** | **£214,020** |

**Approved by the Parochial Church Council and signed on its behalf by:**

The Revd Fergus Pearson (PCC Chair).....Fergus Pearson.....At PCC meeting of .....25th Jan 2023.....

**Basis of Independent Examiner's Statement**

In connection with my examination, EITHER

1. No matters have come to my attention which give me reasonable cause to believe that in any material respect the requirements of the Charity Commission have not been met or to which in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.
   OR
2. In my opinion the following matters should be addressed

.....(
Delete 1 or 2 as applicable)

Mrs Thelma Toman.....T Toman B.A.(Hons) A.C.I.B.....Date.....16.2.23.....

## Fund movement by type

| | Opening | Incoming | Outgoing | Transfers | Gains/losses | Journals | Closing |
|---|---|---|---|---|---|---|---|
| **General - General fund** | | | | | | | |
| Unrestricted | £102,367 | £160,408 | £135,946 | (£84,536) | | | £42,294 |
| **GiftDay - Gift Day** | | | | | | | |
| Restricted | £13,855 | £1,131 | £12,415 | | | | £2,572 |
| **AssocVicR - Associate VicarR** | | | | | | | |
| Restricted | £1,424 | £27,421 | £26,026 | | | | £2,819 |
| **CapR - CapR** | | | | | | | |
| Restricted | £33,757 | £21,111 | £21,276 | (£2,654) | | | £30,938 |
| **FARESHARE - FareShare CAP** | | | | | | | |
| Restricted | | £826 | £678 | £211 | | | £359 |
| **CAPProject - CAP Special Projects** | | | | | | | |
| Restricted | | | £839 | £4,443 | | | £3,604 |
| **ChPlant - Church Plant** | | | | | | | |
| Designated | £15,176 | £11,385 | £8,396 | £13,000 | | | £31,165 |
| **EvangIsmD - Evangelism Designate** | | | | | | | |
| Designated | | | | £50,000 | | | £50,000 |
| **MissionD - MissionD** | | | | | | | |
| Designated | £2,662 | | £15,876 | £13,536 | | | £322 |
| **MissionR - MissionR** | | | | | | | |
| Restricted | £1 | £5,920 | £4,322 | | | | £1,599 |
| **Harvest - Harvest** | | | | | | | |
| Restricted | £1 | £106 | | | | | £107 |
| **ResvAscVic - Associate Vicar Desi** | | | | | | | |
| Designated | £20,000 | | | | | | £20,000 |
| **ResvCAPD - CAP Designated RESER** | | | | | | | |
| Designated | £3,000 | | | | | | £3,000 |
| **ResvBlding - Building Fund Design** | | | | | | | |
| Designated | £19,699 | | | £6,000 | | | £25,699 |
| **TinyTots - Tiny Tots** | | | | | | | |
| Restricted | £504 | £170 | £449 | | | | £224 |
| **HPS - HP'S Donations & spo** | | | | | | | |
| Restricted | £281 | £255 | £312 | | | | £224 |
| **Explorers - Explorers Group** | | | | | | | |
| Restricted | £112 | | | | | | £112 |
| **Pathfindrs - Pathfinders** | | | | | | | |
| Designated | £96 | | | | | | £96 |
| **CYFA - CYFA** | | | | | | | |
| Restricted | £184 | | £30 | | | | £153 |
| **Bellringr - Bellringers Fund** | | | | | | | |
| Restricted | | £2,890 | £70 | | | | £2,820 |
| **LocalHards - Local Hardship Fund** | | | | | | | |
| Restricted | £417 | | | | | | £417 |
| **EvangR - Evangelism Restricte** | | | | | | | |
| Restricted | £485 | £401 | £373 | | | | £513 |
| **Grand total** | **£214,020** | **£232,025** | **£227,008** | | | | **£219,037** |

**Fund Movements comprise:**

**From General:** £2000 CapR + £13,000 ChPlant + £50,000 EvangelismD + £13,536 MissionD + £6,000 Buildings = £84,536

**From CapR:** £4,443 CapSpecialProjects + £211 Fareshare - £2,000 from General = £2,654

## Analysis of income and expenditure

| | Unrestricted | Designated | Restricted | Endowment | Total This year | Last year |
|---|---|---|---|---|---|---|
| **INCOME AND ENDOWMENTS** | | | | | | |
| **Donations and legacies** | | | | | | |
| COLLECT - Collections at Services | £8,030 | £643 | £1,181 | | £9,855 | £6,034 |
| GAPLAN - Tax Efficient Giving | £91,195 | £2,309 | £28,538 | | £122,042 | £135,595 |
| GIFTAID - Gift Aid Recovered | £26,476 | £586 | £7,868 | | £34,930 | £34,110 |
| GRANTS - Grants (recurring and one-off) | | | £500 | | £500 | £6,750 |
| LEGACY - Legacies Received (Capital Value) | | | | | | £63,181 |
| NGAPLAN - Other Planned Giving (Non-Gift-Aided) | £16,267 | £410 | £3,682 | | £20,359 | £24,558 |
| OTHER - Other Voluntary Giving (recurring and on | £13,373 | £7,437 | £15,119 | | £35,929 | £31,374 |
| Total | £155,341 | £11,385 | £56,888 | | £223,614 | £301,602 |
| **Income from charitable activities** | | | | | | |
| FEES - Fees from Weddings and Funerals (retaine | £2,212 | | | | £2,212 | £3,308 |
| FUNDRAISE - Fund Raising Income | | | | | | £910 |
| TRADING - Income from trading (Letting) | £985 | | | | £985 | £1,031 |
| Total | £3,197 | | | | £3,197 | £5,249 |
| **Other trading activities** | | | | | | |
| BKIINC - Bookstall (Explore, Evangelicals Now, Bo | £679 | | | | £679 | £392 |
| OTHERINC - Other Income (Coffee & biscuits, Social, | £634 | | £3,344 | | £3,978 | £1,218 |
| Total | £1,313 | | £3,344 | | £4,657 | £1,609 |
| **Investments** | | | | | | |
| INTEREST - Investment income (Dividends, interest, | £558 | | | | £558 | £21 |
| Total | £558 | | | | £558 | £21 |
| **INCOME TOTAL** | £160,408 | £11,385 | £60,232 | | £232,025 | £308,481 |

## EXPENDITURE

| | Unrestricted | Designated | Restricted | Endowment | Total This year | Last year |
|---|---|---|---|---|---|---|
| **Expenditure on charitable activities** | | | | | | |
| ADMIN - Administration costs | £2,756 | £107 | £600 | | £3,463 | £2,798 |
| BAPTISM - Baptism | £530 | | | | £530 | £328 |
| BKEXP - Book Stall Costs | £837 | £156 | | | £993 | £516 |
| ELEC - Electricity (hall heating & lighting) | £9,127 | | | | £9,127 | £4,668 |
| EVANGELISM - Mission & Evangelism | £2,322 | | £373 | | £2,695 | £1,972 |
| EXPENSES - Clergy and Staff Expenses | £4,557 | £1,071 | £2,445 | | £8,073 | £4,195 |
| EXPLORERS - Explorers | £151 | | | | £151 | £150 |
| GAS - Gas (Church Heating) | £1,989 | | | | £1,989 | £1,052 |
| HALL - Hall Running Costs | £458 | | | | £458 | £291 |
| HPS - Humblenessy People | | | | | | £58 |
| INSURANCE - Insurance | £3,861 | | | | £3,861 | £3,734 |
| MAINTCE - Maintenance Costs | £4,798 | | | | £4,798 | £4,203 |
| MAJORREP - Major Repairs to Church | | | [1]£12,415 | | £12,415 | |
| MISSION - Mission Giving and Donations to Mission | | [2]£15,876 | £12,984 | | £28,860 | £21,374 |
| OFFER - Carlisle Offer - Parish Share | £66,390 | | | | £66,390 | £65,000 |
| SALARIES - Salaries, Wages and honoraria | £34,694 | £5,447 | £37,903 | | £78,044 | £69,035 |
| SERVICES - Upkeep of Services (Costs of services) | £1,457 | £1,616 | | | £3,073 | £1,297 |
| SOCIAL - Social Expenditure | £1,062 | | £70 | | £1,132 | £714 |
| TELEPHONE - Telephone expenses | £621 | | | | £621 | £509 |
| WATER - Water | £337 | | | | £337 | £303 |
| Total | £135,946 | £24,272 | £66,790 | | £227,008 | £182,198 |
| **EXPENDITURE TOTAL** | £135,946 | £24,272 | £66,790 | | £227,008 | £182,198 |
| **GRAND TOTAL** | £24,463 | (£12,887) | (£6,559) | | £5,017 | £126,283 |

**Notes:**

[1] Major Repairs comprise: £10,254 Audio Visual Project (deposit & advance purchase of equipment), £ 2,161 Chancel project (Architect & survey fees)

[2] See Mission Allocation page 6.

**Mission Expenditure**

| | | | | |
|---|---|---|---|---|
| **Carry over from 2021** | | | £ **2,661** | |
| Ben & Liz Griffin UFM (UK based) | | | £ 800 | 2021 expenditure in 2022 (£2,400)[1.] |
| Mountain Springs | | | £ 800 | |
| European Mission (Romuald Lasnes) | | | £ 800 | |
| **Remaining Carry over from 2021** | | | £ **261** | |

**2022**

| | | | | | |
|---|---|---|---|---|---|
| Mission Allocation 10% of Donations | | | | | £ 15,536 |
| Carryover from 2021 | | | | | £ 261 |
| | | | | | |
| | | | **Social (25%)** | **Evangelism (75%)** | |
| **UK** | | | **28%** | **72%** | |
| CAP | | | £ 2,000[4.] | | Transfer to CAP fund |
| CCYC | | | | £ 1,200 | |
| Ben & Liz Griffin UFM (UK based) | | | | £ 1,200 | |
| NISCU | | | | £ 1,456 | |
| Anglican Mission in England | | | | £ 1,200 | |
| | | | | | |
| **Subtotal UK** | | | **£ 2,000** | **£ 5,056** | **(£ 7,056)[2.]** |
| | | | | | |
| **Overseas** | | | **24%** | **76%** | |
| Lamb Healthcare | | | £ 2,000 | | |
| Serving in Mission (Ann Christian) | | | | £ 1,200 | |
| Albanian Evangelical Mission | | | | £ 1,200 | |
| Mountain Springs | | | | £ 1,200 | |
| European Mission (Romuald Lasnes) | | | | £ 1,200 | |
| Crosslinks (Walkers in Argentina) | | | | £ 1,620 | |
| | | | | | |
| **Subtotal Overseas** | | | **£ 2,000** | **£ 6,420** | **(£ 8,420)[3.]** |
| | | | | | |
| **Grand Total** | | | **£ 4,000** | **£ 11,475** | |
| **Carryover to 2023** | | | | | **£ 321** |

Expenditure in year made up of [1.], [2.], [3.] = £17,876 total mission allocation. Expenditure shown is less [4.]£2,000 transfer = £15,876

## Church on the Moor accounts:

Within the above accounts, the designated fund for Church Plant is used to fund the set up of Church on the Moor. As the church is intending to establish itself independently, the following is an extract from the St Johns Accounts to show how they would look.

| Note | | From 01 January 2022 To 31 December 2022 |
|---|---|---|
| **ChPlant - Church Plant (Designated) Fund** | | |
| **Income and endowments** | | |
| Donations and legacies | | |
| | Collections at Services | 643 |
| | Tax Efficient Giving | 2,309 |
| | Gift Aid Recovered | 585 |
| | Grants (recurring and one-off) | — |
| | Other Planned Giving (Non-Gift-Aided) | 410 |
| | Other Voluntary Giving (recurring and on | 7,436 |
| | *Total Donations and legacies* | *11,385* |
| **Total income and endowments** | | **11,385** |
| **Expenditure** | | |
| Expenditure on charitable activities | | |
| | Administration costs | 106 |
| | Book Stall Costs | 15 |
| | Clergy and Staff Expenses | 1,070 |
| | Salaries, Wages and honoraria | 5,447 |
| | Upkeep of Services (Costs of services) | 1,616 |
| | *Total Expenditure on charitable activities* | *8,396* |
| **Total expenditure** | | **8,396** |
| | Excess of Income and endowments over Expenditure | 2,988 |
| | Brought forward balance from 2021 | 15,176 |
| | Transfers to Church Plant fund from General Fund | 13,000 |
| **Total carried forward balance** | | **31,164** |

Note: the expenditure is from the start of the church in September, hence does not represent a full year's expenditure.

## Christians Against Poverty

The Christians Against Poverty centre run at St John's runs it's accounts from 1st May to 30th April each year. Below is the last set of accounts to May 2022. Similar to Church on the Moor, these are included entirely within St John's accounts using the CAP Restricted fund (CapR). In order to better manage the funds raised for clients and Fareshare, the CAPR fund has been split into "CAPSpecialProjects" and "Fareshare" funds respectively.

### CAP Centre Whitehaven Accounts for 2021/22

The accounts run from 1st May to 30th April.

| Starting Balance | 2021/22 | | | 2020/21 | 2019/20 | 2018/19 | 2017/18 |
|---|---|---|---|---|---|---|---|
| | CAP Main | FairShare | Projects | | | | |
| Designated Reserve | 3,000 | | | 3,000 | 3,000 | 3,000 | 3,000 |
| Restricted | 28,076 | 413 | 2,857 | 17,704 | 5,441 | -965 | 1,794 |
| **Total** | | **34,346** | | **20,704** | **8,441** | **2,035** | **4,794** |
| | | | | | | | |
| **Income** | | | | | | | |
| **Grants** | **2,000** | **0** | **1,250** | **17,448** | **7,661** | **9,352** | **7,581** |
| Coalfield Trust | | | | 10,000 | | | |
| Cumbria Community Fund | | | | 3,334 | | | |
| Francis Scott Trust | | | | | | 5,000 | 5,000 |
| County Council | | | | 1,000 | | | |
| DMA Safety Company donation | | | | 200 | | | |
| Woodbank grant | | | | | 2,000 | | |
| Woodbank | | | | 480 | 480 | 360 | 550 |
| Emmanuel | | | | | 2,000 | 1,000 | |
| St Andrews | | | | 118 | 661 | 642 | 531 |
| Copeland PCN | | | 750 | | | | |
| St Johns | 2,000 | | | 1,800 | 1,900 | 1,600 | 1,500 |
| Tear Fund | | | | | | | |
| Cumbria High Sheriff Award | | | 500 | | | | |
| Corona Virus Job Retention Scheme | | | | 516 | 619 | | |
| Others (2018 transfer from St Johns Hardship Fund) | | | | | | 750 | |
| | | | | | | | |
| **Regular Giving** | **16,313** | **315** | **0** | **11,035** | **16,656** | **12,752** | **6,504** |
| Monthly Supporter Donations | 12,458 | 315 | | 7,032 | 7,229 | 7,300 | 5,642 |
| One-Off Donations (2018-19 Crisis appeal) | | | | 2,000 | 6,000 | 4,360 | |
| Gift Aid Tax re-claimed | 3,855 | | | 2,003 | 3,427 | 1,093 | 862 |
| | | | | | | | |
| **Fairshare (Note 1)** | **0** | **1,285** | **0** | **833** | **358** | **312** | **596** |
| St Andrews Fairshare | | 1,007 | | 324 | | | |
| Fairshare (Other donations) | | 278 | | 307 | | | |
| Monthly Fairshare | | | | 202 | | | |
| | | | | | | | |
| **Fund-raising & One-off giving** | **0** | **0** | **910** | **205** | **3,236** | **676** | **408** |
| Fund Raising | | | 910 | | 2,580 | 277 | |
| Jam Jars etc | | | | 205 | 656 | 399 | 408 |
| | | | | | | | |
| **Total Income** | **18,313** | **1,600** | **2,160** | **29,521** | **27,910** | **22,342** | **15,089** |
| | | | | | | | |
| **Expenditure** | **17,395** | **1,803** | **574** | **15,878** | **15,647** | **15,937** | **17,848** |
| CAP Central | 6,000 | | | 6,000 | 6,000 | 6,000 | 6,000 |
| Salary Costs | 10,151 | | | 7,760 | 7,436 | 7,663 | 9,120 |
| Expenses | 484 | 72 | 109 | 470 | 766 | 1,174 | 1,819 |
| Other expenditure (e.g. Client Gifts - emergency shopping) | | | 65 | 71 | | 300 | 308 |
| Fairshare | | 834 | | 400 | 725 | 200 | |
| Fairshare Extras | | 897 | | 198 | 120 | | |
| Fairshare Gifts | | | | 42 | | | |
| Social Events | | | | 337 | | | |
| Office Expenses | 760 | | 400 | 600 | 600 | 600 | 600 |
| | | | | | | | |
| **Surplus of Income/Expenditure** | **918** | **-202** | **1,586** | **13,642** | **12,263** | **6,406** | **-2,759** |
| | | | | | | | |
| Transfer from Designated Fund back to St Johns (Note 2) | | | | | | | |
| | | | | | | | |
| **Closing Balance** | | **36,648** | | **34,346** | **20,704** | **8,441** | **2,035** |
| Restricted | **28,994** | **211** | **4,443** | 31,346 | 17,704 | 5,441 | -965 |
| Designated | 3,000 | | | 3,000 | 3,000 | 3,000 | 3,000 |

**Notes:**

Fairshare (shaded): Total income and expenditure to date gives a fund starting total of £413. Fairshare extras expenditure has been high as a result of additional food requirements to make balanced meals.

The special projects (fund raising) has been collated using the blue shading from previous years giving a fund starting value of £2,857. Income £750 from Copeland PCN (vaccinator's donation), £500 from Cumbria High Sheriff award and £910 Table Top sale. Expenditure this year £400 for TV for Debt coaching training, £109 rail fare and £65 to help with a client emergency.

Increased salaries (£1,980) and Expenses (£105) are included for the new Debt Counsellor who started in November.

Overall CAP has covered costs this year with a small surplus of £1,802. Fairshare expenditure is greater than income owing to higher food costs.

Signed as a true record of CAP centre Whitehaven
Tim Naylor, Treasurer St John's PCC. Date: 15th May 2022

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST JOHN, HENSINGHAM**

England & Wales - Charity number 1127143

# Accounts

# ANNUAL REPORTS
*for 4th April 2021*

# Introduction

Dear St John's family members,

This document gathers together all the reports from the different areas of the life of St John's. I would encourage you to read it all. There is nothing else under the sun that can give you a feel for St John's—stories of course you are personally involved in everything that goes on!

I commend it to you as a way to pray for the ministry of St John's over the coming week. I think, that the Lord has been at work amongst us during these very difficult past two years.

*Fergus Pearson*

# 1. REACH OUT

*The first of the three objectives in our vision.*
*In our 2019 vision the 'reach out' responsibility was very 'CPAP-ish'.*
*'Under the Lord, we aim to have two further groups that, by 2022, will be intentionally evangelistic and aiming towards becoming church plants in their own right . . .'*
*The reports in this section have an alternative focus on unbelievers hearing the gospel and being called to repent and believe.*

## CAP Whitehaven

Through the pandemic CAP Whitehaven has received £10,000 from the Coalfields Regeneration Trust and £3,330 from the Cumbria Community Foundation's Covid Response Fund. This has enabled the centre to keep going in the toughest of situations. Without this funding the centre would have had to close. All needed support—especially food bank CRT and CDF have asked for case studies to publish on their websites and have been featured in the front page of Whitehaven the work of our CAP centre has made to the lives of those we seek to support and help forward.

The start of 2022 is going well. We have kicked off this year with three brand new clients which our new debt coach Mr Turner has taken on and is doing a fabulous job. This will enable us to increase through the ongoing debt support we have in place.

As soon as possible, it is encouraging to see how clients have connected with Mel and the centre and how they have adapted to the changes that have been made.

Jonathan is supporting Mel where he can while managing other aspects of our debt centre such as the finances and volunteers.

Our area manager Dave Tudor said earlier than the year that debt centres would give anything to have the team that we have here in Whitehaven.

> *Our centre, he said, is recognised across the northwest for having a dedicated volunteer and for the work they carry out. Well done everyone!!!*

Current news:

- The new pastor of Woodbank Community Church, Barry Appleby, and his wife Natalie, are keen to continue the work that Dave has done to get CAP Whitehaven off the ground.
- We continue to work with referral sources to help boost our chances of receiving clients who are vulnerable and in debt and we are in the process of developing contact with the job centre who supplied us with new clients pre-covid. We have also recently connected with the Growth Company who are now referring clients to the debt centre. We make connections with Cleator Moor health centre and made a CAP leaflet drop at the centre.
- In June some of our clients will be visiting the CAP centre in Manchester in June. It will help them visualise the big CAP picture, meet other teams from the northwest of England and exchange ideas.
- We have had several clients interested in the CAP money course and we hope to get two groups running this year. Unfortunately, due to the pandemic, it is now in the Corinthians Stone Bookshop ready to use for the CAP money course. We hope to call out to a broader audience in the Moor Row area and hope to forge good connections in the area to cater for future outgoing news to the public.

We have a phenomenal story to tell in the CAP centre. We would like new potential for clients to know.

Dave Linstead & Phil Mayhew have done a CAP leaflet drop within the Hensingham area in the hope of drawing clients closer to home for debt help. This may also help us to draw people to come to events and activities we have in house.

Fanshaw continues to bring a brilliant service to CAP Whitehaven. It can provide food to clients, before the food bank was even in place, with them. It helps to give clients a great foundation in trust before the client starts with their journey out of debt. Thank you to Mel and the whole committee for their mission vision and share his love in our Christian lives. Our Lord has done amazing things for us here in Whitehaven.

Thank you Lord! Thank you everyone!

*Jonathan Berry*

## CAP Foreshare

Despite a year of persistent Covid we have managed to continue weekly doorstep deliveries to CAP clients. During this year we have had families become debt-free and eventually move on to be self-sustaining.

The new year has brought us Mel as a newly-trained debt coach and 3 new clients to keep her busy. Mel has already proved herself a valuable asset to the CAP team.



There have been a few changes to the volunteer line-up at Ranelagh Gdns and with it some changes to us as service users. We now get a delivery direct and are charged accordingly. Over the past few weeks we receive the delivery sheet the day before which allows us to see what we will be getting and in what volumes. This is proving very helpful allowing us to purchase items to support the delivery and to plan ahead for what we are asking in terms of prayer. We are grateful for the fundraising events which allow us to top up the costs.

New clients coming along is very encouraging as they are helping us re-

prioritise role alongside the individual behaviour making a weekly contact delivering the food.

We are so pleased to be part of the CAP social team as we meet for prayer and plan the social events for the coming year with members of the partnership churches.

*Mildred Linstead*

## Tiny Tots

Firstly I would like to thank Eileen Henry for teaching and cherishing this group for over 30 years. Eileen has decided to step down from the role and commitment of Tiny Tots for such a long time. I would like also to thank those who have faithfully served alongside Eileen too but for personal reasons have had to step down.

Tiny Tots was founded by Eileen Henry in September 2021 and the group reopened in November 2021 after a long period of lockdown. We have been running with 2 leaders, Anna and myself, for the past 3 months.

Tiny Tots is a ministry of St John's and under the oversight of the PCC. As we move into a new season of Tiny Tots we have sought to bring this group more in line with the rest of the wider church vision for all Youth and Children's work. As such the following decisions have been made:

- To close the separate bank account and pay all spending and income through the main church own term by the church treasurer
- To cease all fundraising activities—both weekly subs and larger events—to bring the group in line with the whole church policy on fundraising
- To currently operate with no specific age range and work to grow the number of sessions per week in the future and explore other ways to expand the vision—looking to God's guidance on how we should grow in the future and whether this is a good time to expand.
- Specific pastoral support via a PCC link to help smooth this transition period and help both the group leaders and the group to keep within the wider church vision as it flows away to bring Christ to our community

We have a lot of opportunities to build on from the long history of the group and we seek to embrace these strengths and continue to grow from, namely:

- The clear evangelistic nature of the content, the positive culture and Christ-centered messages in the group sessions
- The name—which is a huge sense of love and affection in the community and has been established the group as being part of the Church and not just a 'social' meeting in a church hall
- the relationship with families that we have with many generations—both with the children and the grandparents




Since re-opening 25 families on average have attended each week and there are around 40 children registered. Around 10 adults attend each week.

The team of helpers supporting me since reopening after the pandemic closure are Susan Bieber, Sarah Ashworth, Sarah Lynch, Pat Scott, Jo Lynch and our apprentices Hannah O'Donnell and Nathan Walkinghaw. Kitty and Connie wonderfully provide us with refreshments each week – the introduction of tea and coffee has been a great hit! We are also supported by a number of parents and grandparents from within the congregation who minister alongside us.

As a team we are committed to offering a safe and welcoming environment where every adult and child is loved and cared for. We also seek to promote other church groups and activities through general information but also through personal invitation. Families have joined us for Christmas Unwrapped, the Christingle service and Carols by Candlelight. We have had interest from families in the Messy Church and Junior Church groups and have had a visit from the Youth Football school and we have had a few discussions about Explorers. At Christmas the families joined together in donations to bless a family through CAP with a Christmas Hamper.

We are excited to see how this group can grow and develop further as we seek to serve the families of our church and our community of Hensingham. It truly has been a great blessing to work on this ministry with our Director and Pastor Eileen.

I close by sharing our vision statement with you:

> **Tiny Tots exists to bring God towards young together**
> **so that the church in our community can see the love of Jesus**
> *shared through love and care,*
> *shown through the Gospel and*
> *demonstrated through the kingdom of God.*

*Jenny Kunyk*

## Church on the Moor

The start of the new church is fast approaching. As you can tell from the title, we've decided on a name, Church on the Moor. The name is to give a gathering call to people, inviting them to come, coming together in love, worshipping and following their saviour, Jesus Christ.

We've also decided on our values, which will be essential things we'll take alongside things. The Spirit has been growing the team in Christ, sorting out sin, and giving gifts. More importantly we are being made with God's purpose. Our values are: Love, Grace, Faithfulness, Prayer, Fellowship and Mission.



Our vision statement is: Church on the Moor exists to bring God towards young together, so that the church in our community can see the love of Jesus shared through love and care, shown through the Gospel and demonstrated through the kingdom of God.

We've received a recognised church plant with the PEC. Fellowship of Independent Evangelical Churches) and their recommended solicitors are helping us in sorting out the legal stuff with the running of CCO (Church Centered Organisation).

One thing that's been really felt in the last year, at least by myself, is the support from outside the church. We have been blessed by the support of family, financially, financially, prayerfully and in prayer from a large number of people at St John's and elsewhere (you know who you are). Thank you!

> *We have a decent sized prayer team who receive our prayer letters and they've been a big help.*

And we're still open for more pray-ers! (get hold of one of us so you can join). New life church, a church plant in Barrow, is also providing overwhelming support to Church on the Moor as we grow alongside encouraging brothers and sisters.

Please pray for the church and the people living each of us puts time into as the launch approaches. We need love and boldness to develop friendships and share the gospel with locals. We need the Holy Spirit to work in the hearts of people, to draw them to our way. We need you to pray for us as we prepare. Please pray for us as we launch.

PS. A revised Q & A document will appear in the next few weeks in the church's website where I might fill you in on the details better. Feel free to chat to one of us about anything too.

*Joe Pearson*

## Partnership in the Gospel: links between local schools and the church

St John's Church has continued its support for NSCU (Northern Inter Schools Christian Union) in the Whitehaven area. Here is a report from Nathan Walkinghaw:

The title of this article has become a reality for ourselves when Nathan Walkinghaw was appointed to the NSCU Whitehaven role. Nathan was one of the students who had the opportunity to be working with St John's. One of the benefits of this is to provide a bridge between school and church. Nathan is getting to know students as well as hopefully getting to know the church people to who have no church background. Nathan has so far been involved in the clubs at Whitehaven and Cleator Moor.

As in the previous year most schools were still closed to visitors during a large part of the year. Due to this, NSCU Whitehaven ran a virtual assembly which continued to see the technology developed by Jacob Kelly (a previous NSCU worker) made available via the NSCU YouTube site. The positive from this is that these videos are now accessible, and will resource packs, for more schools and organisations than could have been visited over the period.

One of the projects that was started prior to the Covid pandemic was the Whitehaven Connect (a Christian service). This provides volunteers to support the schools in the area and is organised by Jonathan Berry, Ruth Smith and Nathan, alongside the 3 Puppet teams.



Whilst schools were closed, the Connect team carried out their time and efforts.

We also pray for the schools in our local area and how we, as a church or as individuals, can be involved and support them. Any governors, teachers or TA's/volunteers, please pray for a local schools in relation to this. NSCU is looking into restarting the work at Whitehaven but this will depend on how many schools are willing to have us in. Please pray for this.

Thanks again for your support: it is much appreciated.

*Neil Baxter*

## Baptisms

This has been the year of baptisms! We have done 39 baptisms since the end of May 2021, many of which had been held over because of covid restrictions. There are another 16 booked in up to the end of June.

Pat and Ruth Mitchell were baptised Turner and Jo Wrigley for baptisms, and one or two others have also helped. I'm very grateful for their commitment and care for these families.

Pray that as it and we try to visit each family twice before the baptisms the Spirit may open people's hearts to hear and receive the Gospel.

*Fergus Pearson*

## Ann Chrishton & Sewing in Mission

> *"the joyful in hope, patient in affliction, faithful in prayer."*
> *Romans 12:12*

Romans 12:12 has been our motto text for 2021 as my team and I waited for the pandemic to slow down and for life to start to reopened and visas to be reissued. For active people, been stuck in one place, waiting does not come easily and the uncertainties have been difficult to comprehend. Yet God has been faithful to us and has taught us a lot about the sanctity of time!



I tried to remain joyful and patient as I endured the lockdown of early 2021 with its isolation and long evenings with nothing much to do but by a people-person! My work for the year continued with hours and hours on Zoom encouraging, supporting and praying with my team. No workers were able to return and after two years of exile, some have moved into new ministries and new locations. Whilst it is sad to lose members of our family, we know that God calls in may ways.

Owing to the pandemic restrictions I was unable to leave Indonesia in 2021 and I have missed meeting folk face to face and connecting with new people—as well as warm tropical sunshine!

In the second half of 2021 I began preparations for my return to Indonesia. My good friend Mary Father has provided *"immeasurably more than all I could ask or imagine"* (Ephesians 3:20) and has provided me with a beautiful home in Yogyakarta, Java, which I am very excited about for the unexpected gift it will now be permanently in Whitehaven and be part of the St John's family and community. Mary has also been very generous in helping me financially and has given me a car to makes a move to a new location easier.

I reach official state pension age in May 2022 but, God willing, I plan to continue working on my current team until mid-2023. I feel too young to be a pensioner yet!

*Ann Chrishton*

## The Walkers in Argentina & Crosslinks

*Andrew and Bethanie Walker, with their children Mia, Emilio, Lucy and Noah are serving in the Local Anglican church in Mendoza, Argentina, and seeking to start new bible teachers through theological education and an apprenticeship scheme.*

We have been in Mendoza for just over 2 years now, which brings our total time as missionaries with Crosslinks to 11 years! Thank you for praying and partnering with us for all that time!

Here's a run-down of our ministry areas:

- Andrew has been serving as the main pastor at El Señor de la Vida (Lord of the Vine) church. We have been affected by fluctuating numbers over the pandemic, but at last, our core group of about 12 has remained and we've been really encouraged by their growth and desire to know Jesus better. Sadly, some key people who were very involved before we arrived,



*Andrew preaching at Señor de la Vida*

have drifted off, which has been a source of much sadness for all of us. Despite this, we can see that the church is much healthier now than it was 2 years ago, and we're just beginning to feel like we can begin to look towards once more and work on how to grow and move forward as a church.

- Andrew has been Academic Director for the last year, as an apprentice. He's the first apprentice we've ever had in the Anglican church of Argentina, so we're really thankful for him and his willingness to learn! He's been teaching a course on Genesis 1-11 and is now teaching a course on 1 Corinthians. Bethanie has a Bible Study with Lucy, Emilio, Mia and Noah, and married in May. Andrew has been seeking to train Gaston and Jose, in preaching particularly. So he's been preparing with them and then listening to them preach, and then giving them feedback, so plenty of on-the-job training! Andrew has also been helping to train Gaston and Jose a lot in their theological thinking, which has encouraged the leadership team. They've been really grateful for an additional pair of hands.
- Bethanie has been leading a church, a lot of the time, but difficult to switch off at times. Please pray for Andrew who sometimes wakes up really early and then can't get back to sleep because he's thinking about work! Pray for Bethanie as she leads the church, that she will be able to switch off more.

Ministry at home:

We kids go to a state school from 1.30 – 6.00pm. This gives us a very different insight into the life of normal Argentine families, many of whom struggle to make it to the end of each month. It has been challenging for us to fit in, but we've all made friends. Pray for us as we continue to try to fit in, to build friendships and to grow.

Bethanie is also in charge of leading a church, it can be

then rest and leave things in God's capable hands!

I will spend some time in prayer over it. It felt like a very intense two years with the kids having no school for 18 months. But overall we feel incredibly blessed to be doing what we do. There we sit :-)

Regarding Argentina as a country, the economic situation is as always, very wobbly. There is high inflation (approx. 50% right now) and a fluctuating rate of instability and crisis in all areas. I'm not doubled in January!). But in these highly unusual times, the economy here doesn't seem so mad compared to normal (or at least it's not getting worse).

As we look to the rest of 2022 we can tell you that, God willing, we hope to be back in the UK for home leave from mid-December to the end of January 2023. We would be in the St John's area around or after New Year, so we look forward to seeing your lovely faces once more.

Love in Christ,

*Bethanie Walker*

# Christmas events

## Christmas carol singing

In December around 30-35 of our congregation offered to sing carols in the parish.

The plan was to sing on the Sunday and Friday evening. Unfortunately, the Covid rules as well that Tuesday was cancelled. But we didn't let light rain put us off, so the rest of the singing went ahead. We raised £400 for the parish for about an hour, mostly in the streets of Bishop's Itchington and Harvington.

Each house was given a leaflet which included details of all our Christmas services at church.

Some households listened from windows, came to their front doors, or came out to us to listen or join in. Several offered donations which we didn't take. We just said we were from St John's Church and it was for their pleasure, leaving them with a "Happy Christmas". Perhaps we need to discuss whether we are doing any offered donations for a charity.

It is a privilege to sing about the good news of the Christmas story, singing about the birth of our Saviour, Jesus Christ. Merry Christmas to all!

> *"I bring you tidings of great joy which will be for all the people;*
> *for there was born to you this day in the city of David a Saviour, who is Christ the Lord."*
> Luke 2:10-11

Many thanks to all of you who gave your time to sing and deliver the leaflets. It was much appreciated.

Have a think if carol singing is something you could help with at Christmas this year. Let's prayerfully plan the singing for the week beginning 12th December this year.

Bring your home group! See you there.

*Pat Smith*

## Seniors' Party

After a year without a party in 2020—the first time we haven't held a Seniors' Party in the last 40 years or so—we were back with a flourish in 2021!

Our Seniors' Afternoon Tea was held on Saturday 11th December, and it was a lovely time of fellowship and food.

110 guests were invited and 75 attended on the day, which began with a beautiful medley of hand-bell ringing from Ringers, and then we sat down to a delicious afternoon tea served by Malcolm Dowler—coming out of retirement to sing especially for us. After this we sang carols together, with the wonderful Jan Gilbert on her harps to encourage and lead us. Then we had a raffle and a quiz.

We would like to thank everyone for their help and support both before the party (helping with preparations, delivering invitations and providing food and other goodies) and on the day (welcoming guests, serving, setting up the hall and tables, washing up, packing sandwiches, serving food and tea, and clearing up).

Special thanks must go to the Explorers and their leaders for the lovely tree decorations they made for our seniors, to David and his team in the kitchen, to Audrey and her team of sandwich makers, to Jan Gilbert for her harp playing and accompaniment, and to Malcolm Dowler and Jan Gilbert for their true caring attitude and of course to Malcolm and Jan for their musical contribution.

Most of all we would like to thank you—our wise and wonderful senior citizens—for coming along and making it such a success.

See you all next year, God willing!

*Diane Jackson and Kay Cartmell*

# Pie

## Christmas Unwrapped

We held Christmas Unwrapped on 4th December 2021. It was lovely to be able to get our families together again for a time of fun and fellowship. The afternoon was well attended by our church family and people from the community.

The afternoon offered tea and grasp cakes, a Christmas quiz, a nativity play, a game of Bingo and a variety of crafting activities for all ages, games, chocolate and popcorn, candy floss and a tombola! Loads of wonderful prizes.

The NSCU puppets came and did a Christian Christmas Show, and our church apprentice, Nathan Walkingshaw did a short talk on the meaning of Christmas. It was a fun-filled time, with our musicians playing Christmas carols in the foyer throughout the afternoon.

*Mel Turner*

# 2. BUILD UP

*The second of the three objectives in our vision.*
*In our 2019 vision the 'build up' measurable aim was "3 by 21".*
*We will aim to start three new home groups by 2021.*
*We want to disciple everyone who turns to follow Jesus. A core commitment to Christ is not what it means to be a disciple of Jesus.*

# Children and Young People

## Adventurers

*3-7 year olds meeting on Sunday mornings*

After a very difficult year of lockdowns for nearly two years our 3–7-year old group started up again with a new name—Adventurers—and a whole new team. We spent some time over the summer and autumn planning how we could welcome children and parents as we could be up and running with 13 new leaders and helpers, on a rota basis, and ready to run on the first Sunday in November.

> *Jesus said, 'Let the little children come to me, and do not forbid them,*
> *for the kingdom of heaven belongs to such as these.'* Matthew 19:14

We meet on Sundays during the morning service and spend time in the church hall during the talk and prayers, usually around 30–40 minutes. During the session the children listen to a Bible story, take part in a game, sing songs, craft, play, eat snacks, and drink. We have grown in numbers weekly since November, with new children attending each week. The most we have had so far is 25 children.

We are currently using some material from Faith in Kids and began in November with the Advent. The Christmas story, Christmas tree, have been looking at meals with Jesus, starting with Levi, with Levi, then supper with Simon, to name a few. We plan a small detour as we approach Easter to look at the Passover, Jesus' miracles and an overall timeline which will take us to the end of the year 2022.

We have so much to be thankful for and we praise God for our children's groups at St John's. Please remember us in your prayers as we meet each week.

*Mim Walker & Diane Jackson*

## Springboard

*7–11 year olds meeting on Sunday mornings*

During the Covid lockdowns there was a review of the work amongst our children and young people and those involved in leading and helping in the various groups. One of the outcomes of this review was the launch of the new Springboard group to replace HTB.

The group started up again in September 2021, continuing to meet on a Sunday morning at the end of the service. The children have enjoyed the new group's activities on the second Sunday of the month.

We have so much to be thankful for and we praise God for our children's groups at St John's. Please remember us in your prayers as we meet each week.

*Dave Baxter, Jonathon Blyth, Hannah O'Donnell & Nathan Walkingshaw*

## CYFA

*7–11 year olds meeting on Sunday evenings*

As a previous CYFA member myself I can strongly say that being a leader this year has been very different from previous years. Before we had lockdown there was generally a good number of around 10 people coming consistently each week. However, many of those members have moved on to the next age and we have started again with around 4 to 5 people attending more consistently than others.

Since we restarted, who attend each week, have been a real encouragement to us as leaders.

One of the aims of CYFA is to grow young people in their own faith, seeking to encourage them to have their own profession of faith and take the step of baptism.

Resources we have used so far in our sessions include:

- The Christianity Explored Youth Series' where we looked at what it means to be a Christian. It was a good foundation to lay, not knowing the position in which each member stood in their spiritual journey.
- *Atonement* by Leon Morris, in which we are starting to understand Old Testament covenants and how they link to the new covenant.

We look forward to spending more time with the CYFA members, aiming to build deeper relationships.

Due to the pandemic we have not been able to go on the usual retreats this year but hope to do something in the summer holidays.

We invite you continue to pray with us for both the growth of this group and the relationships within it.

*Hannah O'Donnell*

# Ministry among Adults

## Living Room

2021/2022 has been a good year for Living Room. There has finally been continuity for the group as it has not been interrupted by lockdowns for the first time in the past 12 months we have studied two great books of the Bible: Psalms (using Matt Seeley's book *Tumbling Skies*), Hebrews, Ruth (using Hugo under Bethlehem Skies by Robin Hann), and Hosea.



> *It has been a privilege to dig into these books together as a group, to encourage each other to listen to God's word carefully and to help each other grow in our knowledge of God.*

We also recently went on a weekend retreat to Rock UK with the group. This was a great time of fun, deepening friendship, and spending time away to be refreshed by time in God's presence. We were excited to be able to have Dennis and Julie Thompson come along too as Dennis taught on Hebrews. It is a difficult book in many ways, but so helpful for us to see life clearly in the light of death.

*Ben Naylor*

## Home groups

Despite the on-going challenges of covid the majority of our home groups have continued to meet during the pandemic, whether in person, over zoom, outside, or in a hybrid set up with some folk in the room and some on the screen!

Our home groups have been able to adapt effectively to the guidelines about lockdowns and to the particular vulnerabilities and concerns of group members. Each group has forged its own path, not just in the content of meetings but also the material covered. Some of the Newsbeat groups try out a wider range of styles of study than previously, but it has meant that we have all been encouraged to see that the different approaches are obviously positive and explains about this.

It has been a joy to be able to continue to welcome newcomers (and returners!) into our groups over the last 12 months and to see how the challenges of the year have strengthened the fellowship in our home groups, providing prayer, company and sometimes practical help as well as providing regularly for Bible study.

*Heather Naylor*

## Chinese Fellowship

Chinese Fellowship met on Zoom for our bi-weekly Fellowship meeting until December 2021. It was just lovely when we could start meeting in person again. We finished the study on 1 Timothy and 2 Timothy, and then started on the book of Titus.




Through regular meetings we continue to encourage and edify one another. We have just finished the study on Judges and will start on Ezekiel in January 2022. Titus is scheduled. For those who are leading the study we have been having discussion meetings since November last year so that we can familiarise and prepare the messages in Revelation will help us understand and find order in the chaos of our world.

Due to the pandemic, we do not have fellowship in Hong Kong in person, but there has recently been an influx of immigrants from there to different parts of the UK. We also have a little share at the Christmas and corresponding to the number of our fellowship members has grown slightly. The average number of participants is now about sixteen.

> *…Let us move beyond the elementary teachings about Christ and be taken forward to maturity.*

*Jemo Chan*

## Discipleship Course

This is an annual course where we aim to work closely with a group of believers to help them grow in maturity through engaging with Scripture, learning doctrine, and exploring ways to serve God and others in the church and beyond.

In October 2021 Nigel Gilson and I began with a new batch of seven participants, one from St John's and six from our sister church in Bishop's Itchington, St Peter's Church.

We began with a weekend away in Birmingham. We have explored various topics ranging from who God is and how he saves us. Each member has presented a session and we have had an evening meal and a walk around on a topic agreed personally with them. We are also planning a weekend away in early August.

*Fergus Pearson*

## Pastoral visiting team

It has been another unusual year for the Pastoral Visiting Team as we have—for most of the year—been unable to visit people in their own homes due to Covid-19 restrictions. We have however continued to contact people by telephone and, when the weather was good, via a socially-distanced meeting outside.

One piece of good news is that the regular communion services in Johnson House and Waterloo Gardens have started up again, thanks to Revd Simon Owen and Revd Hannah O'Donnell taking it in turns to go.

Things are starting to change now, thankfully, although we are still being careful, preferring to telephone or doorstep-visit unless people are keen for us to go inside. We will continue to review this.

We have been very mindful of the difficult time many of our parishioners have endured over the last 2 years. Indeed many people suffered illness and the loss of a loved one in extremely challenging circumstances. With this in mind the visiting team, with help from Fergus, Si and Alison (our church secretary) organised a bereavement memorial service which was held in Church on 1st November. All Saints Day was chosen as the service date and those who have died and to give thanks for their lives.

> *We are very aware that many members of St John's keep in touch with those in need within our church family*

and we know that the work of the wider pastoral team is just a small part of this service.

If you know of anyone who would like to be contacted by the visiting team, or indeed if you would like to join us in this service, then please let us know!

*Judith Hodgson, Enid Starkey, Yvonne Owen, Kay Cartmell & Susan Barker*

# 3. BEAR FRUIT

*The third of the three objectives in our vision.*
*In our 2019 vision the 'bear fruit' measurable aim was "3 by 21".*
*Between now and 2025 to have had five people exploring the Christian way or becoming equipped for it.*
*We want to provide opportunities and training to encourage each person to serve the Lord both in the church and perhaps especially in the world. This is commonly done on a personal basis and can't be easily quantified in an annual report.*

## Music at St John's

An old hymn says "How can I keep from singing?" This phrase has been more poignant as we re-start a form of life long forgotten in the last few stressful months. The words are:

*And yet the treasure we have kept singing is because of the faithfulness*
*Of the One who gave the song to sing, and in my heart I know*
*I am not alone, I am free.*

As times changed we all had to be moving online with our own recorded songs, services and zoom worship. This was a steep learning curve and we are so grateful for those with IT skills that enabled us to do this. It has been a blessing to many near and far.

Thank you also to those who played and sang during Wednesday's and Sunday's services, especially during the challenging time when others couldn't sing aloud. This meant a lot to those able to come together to worship. And then how uplifting it was to hear a full church come together again.

There have been many highlights: Easter, Open air services, church family weddings, Carols by Candlelight, and the morning when we had to be canvassed when we took licences to come up. We are blessed with so many musicians and singers and have enjoyed being led by the young people's band, Open Air, Orchestra, and also in sign language. I would like to thank all those who continue to share the love of Jesus through their time, commitment and talents—I thank God for each one.

As we look forward there is to be a musicians' evening to bring us together, hopefully with some new faces, as we build each other up and encourage each other in music ministry.

*Debbie Swinburn*

## Church Ministry Apprentices

*Hannah O'Donnell and Nathan Walkingshaw are our Ministry Apprentices in 2021-2022*

**Hannah's report:**

It is safe to say that this year so far has been much harder than I had anticipated. However, that hasn't stopped me from finding a lot of blessings and joy in the goals that I am set out to achieve.

I have taken on a dissonance of new roles in the church this year but predominately I have enjoyed leading Connections for the first time.

> *One of my goals this year was to start a teen girls' Bible study.*

It has been a real challenge to get this off the ground immediately to start this and be building relationships. When Joanne Little was an apprentice she formed a similar Bible study group. It had a profound impact on me as a teen girl and I am so thankful to her for that. I am in my 5th year in setting up GEMMS (Connection) and I feel like I am finally getting the hang of it.

Two hours in my week that are completely different from the rest of my apprenticeship are at Connection Christian Academy. I'm in my 3rd year of teaching and privilege to have them and I really enjoy knowing the books. It has reignited a thirst for reading… which is kind of crucial in the apprenticeship! Over the last 2 years I've had the unwelcome but necessary task of making a list of reading required to prepare a talk and for the North West Partnership work.

One of the greatest joys in my life is giving talks at a Fellowship. Having grown up through Faithfest era I now appreciate fully the commitment of the leaders and thank God for all the leaders of all ages who have led me to this point. It is a real blessing to be on the other side.

As I reach this halfway point in my apprenticeship my prayer for the rest of the year is that I will continue to grow in both my knowledge and relationship with God and be a blessing to others.

**Nathan's report:**

*Nathan is an apprentice half time with NSCC) and half time with St John's.*

How things are going:

I've been going into Whitehaven Academy with Alison Riley to run a lunch time craft club, and then I'll be leading a group of between 6-8 students of people they have built relationships with to run a Bible study. Through of the day and that these thoughts from the Bible would be gospel-centred and community-focussed.

I've also been going into West Lakes Academy with Alison for a breaktime club. It is very short (just the aim is to be a presence in the school, to start to build opportunities to do lessons and a longer club might arise, and also that kids know that there are people from the church who care about them. Currently I'm just doing the breaktime club as I'm finishing my apprenticeship through the week in the school.

I've started a Bible study outside school with 2 lads from Workington Academy. We're going through 1 Timothy. The aim is personal discipleship and growth in all involved! Pray that we would see the truth and application of the Bible being lived out to become more like Jesus as a result of it.

Recently I did 'Listening service' training with NSCC) in order that I might be a better listener in my role as a youth worker. I'm also part of the Youth Work Team at the church and I'm looking forward to reflect on why listening is important and what makes a good listener, and have a simple tool to help me listen well. And I would recommend it to anyone who is vaguely interested.

Future Plans…

> *I'm planning to start an evangelistic table-tennis club at St John's before the end of May.*

Pray for godly leaders to help me and for kids to come, and that the gospel would be clearly heard and that there would be growth of truth and wisdom.

A bit of a table tennis theme, seemingly: I'm planning to start a table-tennis club in Whitehaven Academy (my 1st school) in June. I'll ask them to settle it in their new build. And it's possible I'll like to start one in Workington Academy as well. So prayer for good communication between myself and the schools, and for appreciation.

Easter is fast approaching and therefore NSCC) puppet shows in primary schools—exciting! Hopefully I'll be able to join in the fun with some of the teams.

Future Plans…

> *Another change is that from now on Kay and I will apply—and the diocese will process—all applications for Parish Share Relief. Previously the applications were sent to the Area Dean because we haven't always known if you have received your invitation and the reply to be completed with the DBF online update service. We recommend you do this; it will make things a lot easier for everyone. Common Goods—and it's a free service for charities including churches). When you apply you will be given a code number to pass on to myself or Kay; you will then receive an email each year asking if you are happy for your enrollment to continue.*

*Currently 66 people have an up-to-date DBS check. Two of them will need to renew later this year (one is registered with the electronic update service).*

*Church Policy and Guidance*

*The PCC has adopted the House of Bishops' Promoting a Safer Church: Safeguarding and Policy Statement and The Church of England's Safeguarding Policy Statement. Copies can be found on the safeguarding noticeboard in the church hall and on St John's website. A copy of the parish safeguarding handbook is also available on the church website.*

*Kay and I would like to pass on our thanks to everyone in your busy lives to accede to our requests to complete or update your safeguarding requirements and thus demonstrate your determination to keep safe those who are vulnerable among us.*

*Ian Ulyatt*

## Safeguarding

*Our parish safeguarding officers are Ian Ulyatt and Kay Cartmell*

The Diocesan Safeguarding Adviser is
**Joanna Vanderpump**
Tel: 07436 098866
Email: safeguarding.adviser@carlislediocese.org.uk

The St John's groups:

- Adventurers (previously Scramblers & Climbers)
- Springboard (previously Hi!)
- Tots
- Explorers
- Connections
- Girls Bible study
- CYFA
- Kingdom Kids
- CAP

*Safeguarding Training*

The requirements for completion of safeguarding training are constantly changing and much of the training is now online. The Parish Profile report will now delivered online; in general the courses need to be refreshed every three years and a copy of certificates of completion emailed to Kay and myself at safeguardingstjohnswhitehaven@gmail.com. We compile an annual report of the training situation at St John's for the diocese for audit purposes. We will advise which courses are relevant for the various roles within the church. The online courses can be accessed at https://safeguardinglearning.churchofengland.org/.

There are currently 66 people in church roles that require safeguarding certification. Forty-five of those are completely up to date; some are part way through their updates and are waiting to be booked on a place on the leadership course which is a face-to-face or video conference meeting with Joanna Vanderpump, Diocese of Covid-19s diocese course has a two-year backlog to work through. We have contacted all those with outstanding training requirements. A further four individuals will have to update their training later this year. There have been nineteen new appointments in the past months, so it has been a busy time.

*DBS checks*

Different levels of Disclosure and Barring Service checks are required for many of the roles within the church. Fifty-two of the fifty-five people who require a DBS check have had one in the past three. Thus by 2024 all checks should be three-yearly so some people will be required to be rechecked earlier than they have been previously.

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Kay and I would like to pass on our thanks to everyone in your busy lives to accede to our requests to complete or update your safeguarding requirements and thus demonstrate your determination to keep safe those who are vulnerable among us.

*Ian Ulyatt*

# Supporting Ministries

These ministries can be seen as the trellis that supports the vine

## Hensingham bellringers



Tuesday 17th March 2020 was not just St Patrick's Day; it also marked an unprecedented watershed moment in the history of the Church, the Nation, the World and Bellringing and Activities. The last time before, a more six days later, the first Corona lockdown began in earnest. Nobody knew then that it would be another year and fifteen days before we'd be able to ring again. That's 459 days—makes it sound even longer doesn't it? Even tough Hensingham bellringers Gordon, Sid, Ben, Josh, Keith and Rosalind practised for a wedding.

Gordon senior ringing resumed on 19th July, but Hensingham Bells were not rung until 17th August. Sadly, Gordon's wife Sheila had been held weekly as multicellular tissues such as on-going concerts, Sunday worship, family commitments, additional surgery and same-night pantomime rehearsals all mitigated against any regular ringing being available for a viable practice. Nevertheless, the same, what depleted home band of Gordon, Sos, Stuart, Keith, Rosalind and Donald, frequently assisted by Jenny Hennigham ringers, Eleanor Irving, Richard Whitehead and Jonathan Hall and Andrew Mansbridge have continued to make as joyful a noise as possible in the unprecedented circumstances. The Bells themselves, regularly checked and maintained by Dove's of Durham, have been in fine fettle. A few Bells themselves, regularly checked by Gordon during their Mother's period weekly visits, the ringers certainly weren't. However, at the time of writing all the previous methods (Dunn, Kent, Cambridge Surprise Major, Bristol, Grandsire Caters and Lessons) are notably fluid and Keith have made progress.

As mentioned above took place on Saturday 30th June and has been followed by two others on July 10th and September 4th. There have also been a few visitors: a couple from St Anne's on Donald, Sos and Gordon's practice on July 6th. They comment was "lovely bells" so always good to hear.

In conclusion, many thanks must go to Gordon and Sos who have provided the tower with much *Its Dander* loving card during the months of enforced closure. Not only have they regularly rung for Sunday Worship, but they have also kept the bells in tune. Gordon's wife Sheila, Sos's husband, Ian, has kindly stepped in to mark the death of HRH Prince Philip, Duke of Edinburgh, around the clock, done small maintenance jobs and regularly emptied the dehumidifier. Without them we would not have been able to ring and we thank them for that.

Let us, as Hensingham ringers, along with everyone else—ringer or not—whose life has been at the mercy of Covid-19 restrictions, look to the "new normality" and as a campaign is being launched to train more ringing teachers (and, consequently, recruit more ringers), here's the first step of moving our ringing environment to remind us who and what lies at the heart of it all:

> *Fling, ye bells your songs to Heaven,*
> *Ring your music to the sky,*
> *Sing the everlasting Gospel,*
> *Lift your hearts to God on high.*

*Rosalind Avery*

## St John's handbells

With the beginning of 2021 being in lock down conditions, the church was closed and the service was live streamed from the church hall. Instead of setting up an internet programme called Regie Room combined with Zoom to carry on practising, our group, most of whom use keyboards at home, met on Zoom. This was a great success and we had a lot of fun doing it.

When we were finally allowed to have services and therefore certain small Covid-secure activities, we began to practise for Christmas. Obviously there weren't going to be any care homes to visit this year so it was the Seniors' party and the church carol service—the bonus being that there were going to be two not just one church carol services.

It was decided, as we had more bells than a year, we would play some of our standard 12 bell carols, so that we all could get back together, hopefully with tunes that were familiar to us.

I now had to collect Mark's bells from his home and take them to his new address over the last six weeks going to be locked down for a long time.

We have also been able to practise as we quickly chose two carols that we all could play well and divided the group into two service groups.

We have started to practise again and are looking forward to playing for 2021/2022, and the Union School of Theology course.

> *Approval of an application for the Quinquennial inspection;* the report received July 2021, works needed were discussed and funding agreed—including the chancel modifications currently on hold, a review of the audio visual system and ongoing maintenance work such as replacement of windows in the hall, kitchen, toilet and tower.

The PCC has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have regard to the House of Bishops' guidance on safeguarding children and vulnerable adults).

*Jenny Kurzyk (PCC Secretary)*

# Church of England statutory meetings

## Electoral roll and Parochial Church Council

The number on the Electoral Roll is 194 (as at 31st March 2021).

There were six regular meetings of the PCC during the year and two additional meetings.

Meetings commenced at 7.30pm and were held remotely in 2021, but will now resume in person. There were five additional sessions for PCC members to study the 'Living in Love and Faith' course.

Jenny Kurzyk took over as PCC secretary in July 2021. Many thanks to Phil Sisson for her commitment to the post in the years before.

As well as the regular standing reports some of the items agreed or discussed were as follows:

- regular reviews, monitoring and discussion of the budget for 2020/2021 and the Union School of Theology course
- approval of an application for the Quinquennial inspection; the report received July 2021, works needed were discussed and funding agreed—including the chancel modifications currently on hold, a review of the audio visual system and ongoing maintenance work such as replacement of windows in the hall, kitchen, toilet and tower

The PCC has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have regard to the House of Bishops' guidance on safeguarding children and vulnerable adults).

*Jenny Kurzyk (PCC Secretary)*

## Extracts from last year's annual meetings



*The Annual Vestry Meeting and the Annual Parochial Church Meeting were held on the 17th May 2021.*

There were 42 people present.

- Philomena Sisson and Richard Bowes were elected as church wardens. A vote of thanks was given to Kay and Ian Ulyatt for the dedication to their roles as church wardens over the last six years.
- Our deanery synod representatives are Paul Smith, Andy Walkingshaw and Nigel Gibson.
- There were ten PCC members appointed with Stephen Jackson as ex-officio in his role as Reader.
- Thelma Toman was appointed auditor of the accounts for 2021.
- The total number on the electoral roll was 195 (down from 761 in 2020.

Tim Naylor, St John's treasurer, presented the accounts for the year ending 31st December 2020 and answered questions.

> *Despite the difficulties during the pandemic God had been gracious to us and the financial situation was good.*

Stewardship campaigns had helped and the planned income donations had increased by £2,000. Gift Aid had also increased and helped whilst the Church was closed. Fundraising events raised an excess of £30,000 which included an increase in Carl funding with the money ringfenced for the Community Worker post. Expenditure was down by £10,000 due to the pandemic and the fact that Revd Sue Grace-Dixon left the parish in December 2020 and a replacement has not yet been needed. It had been agreed that the parish offer was to be reduced by £30,000 to allow us to fund our Gospel Order of training, growing and church planting and that the offer would be increased annually by 2%. A contactless reader was to be installed in church. As part of the Diocese's Gift Day initiative for 2020 giving of work will be discussed on the church building over the coming years in light of our Energy Audit 6 rating.

Jenny noted the following points in connection with the Diocesan Parish Share Review:

a) the number of PCC members was to be regularly reviewed (no longer than every 6 years) b) parishes and parish share to have 30 members and may apply for a reduction to a minimum of 15

b) The custom and practice of "the standing down of 1/3 of PCC members" is to be reviewed

c) The Parish Share Review will report back to the April 2022 Synod

c) the election of the PCC officers will occur at the next PCC meeting on 5th May 2021, but from the 2022 AGM this election will occur at a PCC meeting to be held directly after the AGM.

## Deanery Synod report

After a break of almost two years due to the pandemic the first Deanery Synod meeting was held on 16th November 2021 at St Andrew's Moorhouse. The main business was to elect the chairperson and lay and clergy members to the Deanery Synod Standing Committee. There was also a report from the Diocesan Synod. The Archdeacon of West Cumbria, Richard Pratt, was elected. These are open to any Deanery Synod member however most of the business would need to be taken by Synod and PCC. A report from the Network Youth Church was also heard.

Diocesan Synod met on 13th November 2021 at St Andrew's, Moorhouse. In a report from the Diocesan Synod it was explained that the general direction of the Diocese would be less clergy appointments in the future and therefore more of the burden would need to be taken by lay members of the Church. Budgets are reduced and under pressure, especially following the pandemic.

The Archdeacon of West Cumbria Richard Pratt will be supporting a new start Church in Maryport. This will be led by lay people and will be the first time that a church is planted without a full time stipendiary priest.

The Diocesan Synod also heard a report explained that there were encouraging signs following the return to normal activities. A request was made for financial support to the Cherbu in the Deanery and a subsequent St John's Hensingham PCC meeting to be asked to support the Cherbu.

*Andy Walkingshaw (Church Warden)*
*(St John's deanery synod members)*

## Churchwardens' report

We have been in post as wardens now for almost a year and it is amazing to see how God has brought us through this extremely difficult time. We have had to overcome many trials and all together-ness of restrictions, but now finally seem to be heading back towards normality in church, for which we are grateful to God. We are hoping that the restrictions will continue to ease so as to manage services through the pandemic.

We would like to thank Ian Ulyatt, our wardens for all St John's, our appointment as wardens has shown how much work goes on behind the scenes to make church happen on a Sunday. We are blessed to serve alongside so many dedicated people and look forward to whatever God may have in store for us as we continue in this role.

We would like to acknowledge the work of our predecessors, Andy Walkingshaw and Joyce Hewer, and wish them a well-earned break—although Andy has forfeited his by retaining responsibility for much of the building maintenance!

One of the wardens' jobs is to ensure the fabric of the church is in good repair. A safety inspection of the church's electrical systems was carried out in November and no defects requiring attention were found. The quinquennial building inspection in September generated a five year plan of maintenance work which we are beginning to address. The majority of the costs are related to inspection, cleaning, repointing and repair of high-level stonework. The proposal to change the layout of the church along with upgrades to the audio and visual systems in church and the hall is currently on hold, but will be revisited in the near future.

We are currently conducting a post-Covid update of the home's section in our document that shows the tasks owned by the church and the church inventory. Accordingly, we can assure the congregation that the silver and ornaments are intact and the building is secure.

*Phil Sisson & Rich Dovey*

## Statement of Financial Activities

| | Unrestricted funds | Restricted funds | Endowment funds | Total funds | Prior year total funds |
|---|---|---|---|---|---|
| **Income and endowments from:** | | | | | |
| Donations and legacies | £246,852 | £54,748 | — | £301,601 | £209,225 |
| Income from charitable activities | £4,339 | £910 | — | £5,249 | £5,855 |
| Other trading activities | £896 | £712 | — | £1,609 | £920 |
| Investments | £13 | £7 | — | £20 | £145 |
| **Total income** | **£252,101** | **£56,378** | **—** | **£308,480** | **£216,147** |
| **Expenditure on:** | | | | | |
| *Expenditure on charitable activities* | *£134,042* | *£48,155* | — | *£182,197* | *£196,263* |
| **Total expenditure** | **£134,042** | **£48,155** | **—** | **£182,197** | **£196,263** |
| **Net income / (expenditure) resources before transfer** | **£118,059** | **£8,223** | **—** | **£126,282** | **£19,883** |
| **Transfers** | | | | | |
| Gross transfers between funds - in | £44,260 | £2,000 | — | £46,260 | £28,512 |
| Gross transfers between funds - out | (£46,260) | — | — | (£46,260) | (£28,512) |
| **Other recognised gains / losses** | | | | | |
| **Net movement in funds** | **£116,059** | **£10,223** | **—** | **£126,282** | **£19,883** |
| **Total funds brought forward** | **£46,940** | **£40,796** | **—** | **£87,737** | **£67,853** |
| **Total funds carried forward** | **£162,999** | **£51,020** | **—** | **£214,019** | **£87,737** |

**Approved by the Parochial Church Council and signed on its behalf by:**

The Revd Fergus Pearson (PCC Chair)..... .....At PCC meeting of .....2nd Feb 2022.....

**Basis of Independent Examiner's Statement**

In connection with my examination, EITHER

1. No matters have come to my attention which give me reasonable cause to believe that in any material respect the requirements of the Charity Commission have not been met or to which in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.
   OR
2. In my opinion the following matters should be addressed

.....

.....

.....

(Delete 1 or 2 as applicable)

Mrs Thelma Toman..... B.A. (Hons) A.C.I.B. .....Date..... 29.3.22.....

## Balance sheet

| Class and code | Description | This year | Last year |
|---|---|---|---|
| **Current assets** | | | |
| BUSINESS | Business Reserve Account (Nat West) | £140,137 | £15,133 |
| CCLA | CBF Church of England Deposit Fund | £31,361 | £31,345 |
| CURRENT | Current Account (Nat West) | £42,864 | £44,640 |
| DEBTORS | Debtors | £8,840 | £6,598 |
| PCASH | Petty Cash | £116 | £234 |
| Z05 | Accounts Receivable | — | — |
| | **Total Current assets** | **£223,321** | **£97,952** |
| **Liabilities** | | | |
| 6699 | Agency collections | £473 | — |
| CREDITORS | Creditors | £8,828 | £10,215 |
| Z04 | Accounts Payable | — | — |
| | **Total Liabilities** | **£9,301** | **£10,215** |
| | **Net Asset surplus(deficit)** | **£214,019** | **£87,737** |
| **Reserves** | | | |
| | Excess / (deficit) to date | £126,279 | £19,883 |
| Z01 | Starting balances | £87,737 | £67,853 |
| | **Total Reserves** | **£214,019** | **£87,737** |
| | **Represented by funds** | | |
| | Unrestricted | £102,366 | £15,483 |
| | Designated | £60,632 | £31,456 |
| | Restricted | £51,020 | £40,796 |
| | Endowment | — | — |
| | **Total** | **£214,019** | **£87,737** |

**Represented by**

| | | | | | |
|---|---|---|---|---|---|
| **Unrestricted** | | | | | |
| General fund | £102,366 | — | — | £102,366 | £15,483 |
| **Designated** | | | | | |
| Associate Vicar Designated RESERVE | £20,000 | — | — | £20,000 | £10,234 |
| Building Fund Designated RESERVE | £19,699 | — | — | £19,699 | £15,025 |
| CAP Designated RESERVE | £3,000 | — | — | £3,000 | £3,000 |
| Church Plant | £15,176 | — | — | £15,176 | £2,000 |
| MissionD | £2,661 | — | — | £2,661 | £1,101 |
| Pathfinders | £95 | — | — | £95 | £95 |
| **Restricted** | | | | | |
| Associate VicarR | — | £1,424 | — | £1,424 | £990 |
| CYFA | — | £183 | — | £183 | £163 |
| CapR | — | £33,756 | — | £33,756 | £31,120 |
| Evangelism Restricted | — | £484 | — | £484 | £484 |
| Explorers Group | — | £112 | — | £112 | £112 |
| Gift Day | — | £13,855 | — | £13,855 | £7,085 |
| HP'S Donations & sponsored child | — | £281 | — | £281 | £248 |
| Harvest | — | £0 | — | £0 | £149 |
| Local Hardship Fund | — | £417 | — | £417 | £442 |
| MissionR | — | £0 | — | £0 | £0 |
| Tiny Tots | — | £503 | — | £503 | — |

## Statement of assets and liabilities

| | General | Designated | Restricted | Endowment | This year | Last year |
|---|---|---|---|---|---|---|
| **Current assets - Cash at bank and in hand** | | | | | | |
| Business Reserve Account (Nat West) - | £125,000 | £14,666 | £471 | — | £140,137 | £15,133 |
| CBF Church of England Deposit Fund - | £145 | £19,038 | £12,177 | — | £31,361 | £31,345 |
| Current Account (Nat West) - | (£30,367) | £34,510 | £38,721 | — | £42,864 | £44,640 |
| Petty Cash - | £116 | — | — | — | £116 | £234 |
| **Totals** | **£94,894** | **£68,216** | **£51,366** | **—** | **£214,480** | **£91,354** |
| **Current assets - Debtors** | | | | | | |
| Debtors - | £6,734 | £0 | £2,105 | — | £8,840 | £6,598 |
| **Totals** | **£6,734** | **£0** | **£2,105** | **—** | **£8,840** | **£6,598** |
| **Liabilities - Agency accounts** | | | | | | |
| Agency collections - | — | — | £473 | — | £473 | — |
| **Totals** | **—** | **—** | **£473** | **—** | **£473** | **—** |
| **Liabilities - Creditors: Amounts falling due in one year** | | | | | | |
| Creditors - | £260 | £8,080 | £487 | — | £8,828 | £10,215 |
| **Totals** | **£260** | **£8,080** | **£487** | **—** | **£8,828** | **£10,215** |
| **Grand total** | **£101,368** | **£60,136** | **£52,511** | **—** | **£214,019** | **£87,737** |

## Fund movement by type

| | Opening | Incoming | Outgoing | Transfers | Gains/losses | Closing |
|---|---|---|---|---|---|---|
| **General - General fund** | | | | | | |
| Unrestricted | £15,483 | £240,025 | £109,981 | (£43,160) | — | £102,366 |
| **GiftDay - Gift Day** | | | | | | |
| Restricted | £7,085 | £6,769 | — | — | — | £13,855 |
| **AssocVicR - Associate VicarR** | | | | | | |
| Restricted | £990 | £28,831 | £28,397 | — | — | £1,424 |
| **CapR - CapR** | | | | | | |
| Restricted | £31,120 | £18,813 | £18,177 | £2,000 | — | £33,756 |
| **ChPlant - Church Plant** | | | | | | |
| Designated | £2,000 | £12,076 | — | £1,100 | — | £15,176 |
| **MissionD - MissionD** | | | | | | |
| Designated | £1,101 | — | £12,500 | £14,060 | — | £2,661 |
| **MissionR - MissionR** | | | | | | |
| Restricted | £0 | £723 | £723 | — | — | £0 |
| **Harvest - Harvest** | | | | | | |
| Restricted | £149 | £182 | £331 | — | — | £0 |
| **ResvAscVic - Associate Vicar Designated** | | | | | | |
| Designated RESERVE | £10,234 | £0 | £10,234 | £20,000 | — | £20,000 |
| **ResvCAPD - CAP Designated** | | | | | | |
| Designated RESERVE | £3,000 | — | — | — | — | £3,000 |
| **ResvBlding - Building Fund Designated** | | | | | | |
| Designated RESERVE | £15,025 | — | £1,326 | £6,000 | — | £19,699 |
| **TinyTots - Tiny Tots** | | | | | | |
| Restricted | — | £692 | £189 | — | — | £503 |
| **HPS - HP'S Donations & spo** | | | | | | |
| Restricted | £248 | £345 | £312 | — | — | £281 |
| **Explorers - Explorers Group** | | | | | | |
| Restricted | £112 | — | — | — | — | £112 |
| **Pathfindrs - Pathfinders** | | | | | | |
| Designated | £95 | — | — | — | — | £95 |
| **CYFA - CYFA** | | | | | | |
| Restricted | £163 | £20 | — | — | — | £183 |
| **LocalHards - Local Hardship Fund** | | | | | | |
| Restricted | £442 | — | £24 | — | — | £417 |
| **EvangR - Evangelism Restricte** | | | | | | |
| Restricted | £484 | — | — | — | — | £484 |
| **Grand total** | **£87,737** | **£308,480** | **£182,197** | **—** | **—** | **£214,019** |

## Analysis of income and expenditure

| | Unrestricted | Designated | Restricted | Endowment | Total This year | Last year |
|---|---|---|---|---|---|---|
| **INCOME AND ENDOWMENTS** | | | | | | |
| **Donations and legacies** | | | | | | |
| COLLECT - Collections at Services | £6,033 | — | — | — | £6,033 | £4,786 |
| GAPLAN - Tax Efficient Giving | £105,103 | — | £30,491 | — | £135,594 | £122,008 |
| GIFTAID - Gift Aid Recovered | £24,788 | — | £9,322 | — | £34,110 | £27,969 |
| GRANTS - Grants (recurring and one-off) | £1,000 | £5,000 | £750 | — | £6,750 | £15,073 |
| LEGACY - Legacies Received (Capital Value) | £63,181[1] | — | — | — | £63,181 | — |
| NGAPLAN - Other Planned Giving (Non-Gift-Aided) | £19,465 | — | £5,092 | — | £24,557 | £21,121 |
| OTHER - Other Voluntary Giving (recurring and on | £15,204 | £7,076 | £9,093 | — | £31,373 | £18,266 |
| Total | £234,776[2] | £12,076[3] | £54,748 | — | £301,601 | £209,225 |
| **Income from charitable activities** | | | | | | |
| FEES - Fees from Weddings and Funerals (retaine | £3,308 | — | — | — | £3,308 | £4,445 |
| FUNDRAISE - Fund Raising Income | — | — | £910 | — | £910 | £655 |
| TRADING - Income from trading (Letting) | £1,031 | — | — | — | £1,031 | £755 |
| Total | £4,339 | — | — | — | £5,249 | £5,855 |
| **Other trading activities** | | | | | | |
| BKIINC - Bookstall (Explore, Evangelicals Now, Bo | £391 | — | — | — | £391 | £281 |
| OTHERINC - Other Income (Coffee & biscuits, Social, | £505 | — | £712 | — | £1,217 | £638 |
| Total | £896 | — | £1,622 | — | £1,609 | £920 |
| **Investments** | | | | | | |
| INTEREST - Investment income (Dividends, interest, | £13 | — | £7 | — | £20 | £145 |
| Total | £13 | — | £7 | — | £20 | £145 |
| **INCOME TOTAL** | £240,025 | £12,076 | £56,378 | — | £308,477 | £216,147 |

Note

(1) The significant legacy of £63,181 was donated with a caveat "for the work of St Johns" and therefore it has been excluded from the mission allocation.

(2) Mission allocation is 10% of Donations less the legacy (£234,766 - £63,181 = £171,585). 10% of remaining donations is £17,160.

(3) Church Plant donations

| EXPENDITURE | Unrestricted | Designated | Restricted | Endowment | Total This year | Total Last year |
|---|---|---|---|---|---|---|
| **Expenditure on charitable activities** | | | | | | |
| ADMIN - Administration costs | £1,637 | — | £1,159 | — | £2,797 | £1,356 |
| BAPTISM - Baptism | £328 | — | — | — | £328 | £623 |
| BKEXP - Book Stall Costs | £516 | — | — | — | £516 | £486 |
| CYFA - CYFA group | — | — | — | — | — | £89 |
| ELEC - Electricity (hall heating & lighting) | £4,667 | — | — | — | £4,667 | £4,185 |
| EVANGELISM - Mission & Evangelism | £1,792 | — | £179 | — | £1,971 | £468 |
| EXPENSES - Clergy and Staff Expenses | £3,532 | — | £662 | — | £4,195 | £2,167 |
| EXPLORERS - Explorers | £150 | — | — | — | £150 | — |
| GAS - Gas (Church Heating) | £1,052 | — | — | — | £1,052 | £1,600 |
| HALL - Hall Running Costs | £291 | — | — | — | £291 | £29 |
| HPS - Humblenessy People | £58 | — | — | — | £58 | £91 |
| INSURANCE - Insurance | £3,733 | — | — | — | £3,733 | £3,741 |
| MAINTCE - Maintenance Costs | £2,875 | £1,326 | — | — | £4,202 | £779 |
| MAJREPHALL - Major Repairs to Church Hall or Other PC | — | — | — | — | — | £860 |
| MISSION - Mission Giving and Donations to Mission | — | £12,500[1] | £8,874 | — | £21,374 | £20,222 |
| OFFER - Carlisle Offer - Parish Share | £65,000 | — | — | — | £65,000 | £92,769 |
| PATHFINDRS - Pathfinders | — | — | — | — | — | £60 |
| SALARIES - Salaries, Wages and honoraria | £21,859 | £10,234 | £36,941 | — | £69,035 | £64,563 |
| SCRAMBLERS - Scramblers & Climbers Group | — | — | — | — | — | £40 |
| SERVICES - Upkeep of Services (Costs of services) | £1,296 | — | — | — | £1,296 | £1,249 |
| SOCIAL - Social Expenditure | £376 | — | £337 | — | £713 | £164 |
| TELEPHONE - Telephone expenses | £509 | — | — | — | £509 | £442 |
| WATER - Water | £302 | — | — | — | £302 | £272 |
| Total | £109,981 | £24,061 | £48,155 | — | £182,197 | £196,263 |
| **EXPENDITURE TOTAL** | £109,981 | £24,061 | £48,155 | — | £182,197 | £196,263 |
| **GRAND TOTAL** | £130,044 | (£11,985) | £8,223 | — | £126,282 | £19,883 |

| | Social (25%) | Evangelism (75%) | |
|---|---|---|---|
| **UK** | **26%** | **74%** | |
| CAP | 2,000 | | Fund Transfer |
| Cleator Moor Church Plant | | 1,100 | Fund Transfer |
| CCYC | | 1,100 | Paid |
| Network Youth | | 1,100 | Paid |
| NISCU | | 1,400 | Paid |
| Anglican Mission in England | | 1,100 | Paid |
| **Subtotal UK** | **2,000** | **5,800** | |
| | | | |
| **Overseas** | **10%** | **29%** | |
| Lamb Healthcare | 2,000 | | Paid |
| Barnabas | | 1,100 | Paid |
| Serving in Mission (Ann Christian) | | 1,100 | Paid |
| Albanian Evangelical Mission | | 1,100 | Paid |
| Crosslinks (Walkers in Argentina) | | 2,500 | Paid |
| **Subtotal Overseas** | **2,000** | **5,800** | Total Paid £12,500 Note [1] above |
| | | | Total transferred £3,100 |
| **Grand Total** | **4,000** | **11,600** | Total £15,600 |
| | **15,600** | | |

Note the balance of the £17,160 mission allocation is carried over to next year. Hence the Mission Designated fund stands at £2,661

Comments against overall accounts:

Overall the accounts are in a very healthy position having recovered the deficits of recent years by:

1) Generous re-assessment of giving by the congregation during 2018 and 2019 against a backdrop of:
    a. Giving not covering the general fund outgoings at that time, and
    b. Financial planning for the end of legacy amounts in the associate vicar fund.
2) Reset of the parish offer to the diocese in 2020 (reduced from £93k to £65k)
3) Continued giving by the congregation during 2020 and 2021 pandemic lock-downs
4) Reduced costs of running the church during 2020 and 2021
5) Reduced expenditure on maintenance and PCC policy decision to set aside £500 per month for the building fund
6) And finally, in November 2021, a generous legacy was received of £63k

The stewardship of the PCC and congregation under (1) and (2) above means that St Johns is able to fund two Church of England ministers on a sustainable basis. The effect of items (3) to (6) is to build a substantial general fund of £102k.

During the year the PCC have made several decisions to safeguard future activities and effect a reserves policy:

1) Set aside £20,000 as a reserve should the PCC be in a position not to be able to afford an Associate Vicar, then it would give time to rectify the situation.
2) Continue the policy of retaining £3,000 for CAP in recognition of any costs should the centre cease to operate (6 months of CAP central HQ costs)
3) Continue the policy of contributing £6,000 per year to building fund. By reducing expenditure from this fund (and funding maintenance from general fund) the building fund now stands at just under £20k.

The PCC will review the reserves policy each year.

During 2021, the quinquennial inspection revealed a number of additional maintenance activities that need to be carried out in broad terms as follows:

- 24 months - £54k
- 5 years - £4k
- 10 years - £9k
- Applying a range of +/-10% - £60 to £75k

The PCC has set a budget which will cover operating costs, the 24 month quinquennial requirements, chancel and sound system. By managing the rate of work delivery and cash flow, it is expected this work can be completed without depleting the £63k legacy. This puts the church finances in an extremely healthy position allowing the PCC to plan forward with confidence.

## Statement of Financial Activities

| | Unrestricted funds | Restricted funds | Endowment funds | Total funds | Prior year total funds |
|---|---|---|---|---|---|
| **Income and endowments from:** | | | | | |
| Donations and legacies | £246,852 | £54,748 | — | £301,601 | £209,225 |
| Income from charitable activities | £4,339 | £910 | — | £5,249 | £5,855 |
| Other trading activities | £896 | £712 | — | £1,609 | £920 |
| Investments | £13 | £7 | — | £20 | £145 |
| **Total income** | **£252,101** | **£56,378** | **—** | **£308,480** | **£216,147** |
| **Expenditure on:** | | | | | |
| *Expenditure on charitable activities* | *£134,042* | *£48,155* | — | *£182,197* | *£196,263* |
| **Total expenditure** | **£134,042** | **£48,155** | **—** | **£182,197** | **£196,263** |
| **Net income / (expenditure) resources before transfer** | **£118,059** | **£8,223** | **—** | **£126,282** | **£19,883** |
| **Transfers** | | | | | |
| Gross transfers between funds - in | £44,260 | £2,000 | — | £46,260 | £28,512 |
| Gross transfers between funds - out | (£46,260) | — | — | (£46,260) | (£28,512) |
| **Other recognised gains / losses** | | | | | |
| **Net movement in funds** | **£116,059** | **£10,223** | **—** | **£126,282** | **£19,883** |
| **Total funds brought forward** | **£46,940** | **£40,796** | **—** | **£87,737** | **£67,853** |
| **Total funds carried forward** | **£162,999** | **£51,020** | **—** | **£214,019** | **£87,737** |

**Approved by the Parochial Church Council and signed on its behalf by:**

The Revd Fergus Pearson (PCC Chair)..... .....At PCC meeting of .....2nd Feb 2022.....

**Basis of Independent Examiner's Statement**

In connection with my examination, EITHER

1. No matters have come to my attention which give me reasonable cause to believe that in any material respect the requirements of the Charity Commission have not been met or to which in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.
   OR
2. In my opinion the following matters should be addressed

.....

.....

.....

(Delete 1 or 2 as applicable)

Mrs Thelma Toman..... B.A. (Hons) A.C.I.B. .....Date..... 29.3.22.....

## Balance sheet

| Class and code | Description | This year | Last year |
|---|---|---|---|
| **Current assets** | | | |
| BUSINESS | Business Reserve Account (Nat West) | £140,137 | £15,133 |
| CCLA | CBF Church of England Deposit Fund | £31,361 | £31,345 |
| CURRENT | Current Account (Nat West) | £42,864 | £44,640 |
| DEBTORS | Debtors | £8,840 | £6,598 |
| PCASH | Petty Cash | £116 | £234 |
| Z05 | Accounts Receivable | — | — |
| | **Total Current assets** | **£223,321** | **£97,952** |
| **Liabilities** | | | |
| 6699 | Agency collections | £473 | — |
| CREDITORS | Creditors | £8,828 | £10,215 |
| Z04 | Accounts Payable | — | — |
| | **Total Liabilities** | **£9,301** | **£10,215** |
| | **Net Asset surplus(deficit)** | **£214,019** | **£87,737** |
| **Reserves** | | | |
| | Excess / (deficit) to date | £126,279 | £19,883 |
| Z01 | Starting balances | £87,737 | £67,853 |
| | **Total Reserves** | **£214,019** | **£87,737** |
| | **Represented by funds** | | |
| | Unrestricted | £102,366 | £15,483 |
| | Designated | £60,632 | £31,456 |
| | Restricted | £51,020 | £40,796 |
| | Endowment | — | — |
| | **Total** | **£214,019** | **£87,737** |

**Represented by**

| | | | | | |
|---|---|---|---|---|---|
| **Unrestricted** | | | | | |
| General fund | £102,366 | — | — | £102,366 | £15,483 |
| **Designated** | | | | | |
| Associate Vicar Designated RESERVE | £20,000 | — | — | £20,000 | £10,234 |
| Building Fund Designated RESERVE | £19,699 | — | — | £19,699 | £15,025 |
| CAP Designated RESERVE | £3,000 | — | — | £3,000 | £3,000 |
| Church Plant | £15,176 | — | — | £15,176 | £2,000 |
| MissionD | £2,661 | — | — | £2,661 | £1,101 |
| Pathfinders | £95 | — | — | £95 | £95 |
| **Restricted** | | | | | |
| Associate VicarR | — | £1,424 | — | £1,424 | £990 |
| CYFA | — | £183 | — | £183 | £163 |
| CapR | — | £33,756 | — | £33,756 | £31,120 |
| Evangelism Restricted | — | £484 | — | £484 | £484 |
| Explorers Group | — | £112 | — | £112 | £112 |
| Gift Day | — | £13,855 | — | £13,855 | £7,085 |
| HP'S Donations & sponsored child | — | £281 | — | £281 | £248 |
| Harvest | — | £0 | — | £0 | £149 |
| Local Hardship Fund | — | £417 | — | £417 | £442 |
| MissionR | — | £0 | — | £0 | £0 |
| Tiny Tots | — | £503 | — | £503 | — |

## Statement of assets and liabilities

| | General | Designated | Restricted | Endowment | This year | Last year |
|---|---|---|---|---|---|---|
| **Current assets - Cash at bank and in hand** | | | | | | |
| Business Reserve Account (Nat West) - | £125,000 | £14,666 | £471 | — | £140,137 | £15,133 |
| CBF Church of England Deposit Fund - | £145 | £19,038 | £12,177 | — | £31,361 | £31,345 |
| Current Account (Nat West) - | (£30,367) | £34,510 | £38,721 | — | £42,864 | £44,640 |
| Petty Cash - | £116 | — | — | — | £116 | £234 |
| **Totals** | **£94,894** | **£68,216** | **£51,366** | **—** | **£214,480** | **£91,354** |
| **Current assets - Debtors** | | | | | | |
| Debtors - | £6,734 | £0 | £2,105 | — | £8,840 | £6,598 |
| **Totals** | **£6,734** | **£0** | **£2,105** | **—** | **£8,840** | **£6,598** |
| **Liabilities - Agency accounts** | | | | | | |
| Agency collections - | — | — | £473 | — | £473 | — |
| **Totals** | **—** | **—** | **£473** | **—** | **£473** | **—** |
| **Liabilities - Creditors: Amounts falling due in one year** | | | | | | |
| Creditors - | £260 | £8,080 | £487 | — | £8,828 | £10,215 |
| **Totals** | **£260** | **£8,080** | **£487** | **—** | **£8,828** | **£10,215** |
| **Grand total** | **£101,368** | **£60,136** | **£52,511** | **—** | **£214,019** | **£87,737** |

## Fund movement by type

| | Opening | Incoming | Outgoing | Transfers | Gains/losses | Closing |
|---|---|---|---|---|---|---|
| **General - General fund** | | | | | | |
| Unrestricted | £15,483 | £240,025 | £109,981 | (£43,160) | — | £102,366 |
| **GiftDay - Gift Day** | | | | | | |
| Restricted | £7,085 | £6,769 | — | — | — | £13,855 |
| **AssocVicR - Associate VicarR** | | | | | | |
| Restricted | £990 | £28,831 | £28,397 | — | — | £1,424 |
| **CapR - CapR** | | | | | | |
| Restricted | £31,120 | £18,813 | £18,177 | £2,000 | — | £33,756 |
| **ChPlant - Church Plant** | | | | | | |
| Designated | £2,000 | £12,076 | — | £1,100 | — | £15,176 |
| **MissionD - MissionD** | | | | | | |
| Designated | £1,101 | — | £12,500 | £14,060 | — | £2,661 |
| **MissionR - MissionR** | | | | | | |
| Restricted | £0 | £723 | £723 | — | — | £0 |
| **Harvest - Harvest** | | | | | | |
| Restricted | £149 | £182 | £331 | — | — | £0 |
| **ResvAscVic - Associate Vicar Designated** | | | | | | |
| Designated RESERVE | £10,234 | £0 | £10,234 | £20,000 | — | £20,000 |
| **ResvCAPD - CAP Designated** | | | | | | |
| Designated RESERVE | £3,000 | — | — | — | — | £3,000 |
| **ResvBlding - Building Fund Designated** | | | | | | |
| Designated RESERVE | £15,025 | — | £1,326 | £6,000 | — | £19,699 |
| **TinyTots - Tiny Tots** | | | | | | |
| Restricted | — | £692 | £189 | — | — | £503 |
| **HPS - HP'S Donations & spo** | | | | | | |
| Restricted | £248 | £345 | £312 | — | — | £281 |
| **Explorers - Explorers Group** | | | | | | |
| Restricted | £112 | — | — | — | — | £112 |
| **Pathfindrs - Pathfinders** | | | | | | |
| Designated | £95 | — | — | — | — | £95 |
| **CYFA - CYFA** | | | | | | |
| Restricted | £163 | £20 | — | — | — | £183 |
| **LocalHards - Local Hardship Fund** | | | | | | |
| Restricted | £442 | — | £24 | — | — | £417 |
| **EvangR - Evangelism Restricte** | | | | | | |
| Restricted | £484 | — | — | — | — | £484 |
| **Grand total** | **£87,737** | **£308,480** | **£182,197** | **—** | **—** | **£214,019** |

## Analysis of income and expenditure

| | Unrestricted | Designated | Restricted | Endowment | Total This year | Last year |
|---|---|---|---|---|---|---|
| **INCOME AND ENDOWMENTS** | | | | | | |
| **Donations and legacies** | | | | | | |
| COLLECT - Collections at Services | £6,033 | — | — | — | £6,033 | £4,786 |
| GAPLAN - Tax Efficient Giving | £105,103 | — | £30,491 | — | £135,594 | £122,008 |
| GIFTAID - Gift Aid Recovered | £24,788 | — | £9,322 | — | £34,110 | £27,969 |
| GRANTS - Grants (recurring and one-off) | £1,000 | £5,000 | £750 | — | £6,750 | £15,073 |
| LEGACY - Legacies Received (Capital Value) | £63,181[1] | — | — | — | £63,181 | — |
| NGAPLAN - Other Planned Giving (Non-Gift-Aided) | £19,465 | — | £5,092 | — | £24,557 | £21,121 |
| OTHER - Other Voluntary Giving (recurring and on | £15,204 | £7,076 | £9,093 | — | £31,373 | £18,266 |
| Total | £234,776[2] | £12,076[3] | £54,748 | — | £301,601 | £209,225 |
| **Income from charitable activities** | | | | | | |
| FEES - Fees from Weddings and Funerals (retaine | £3,308 | — | — | — | £3,308 | £4,445 |
| FUNDRAISE - Fund Raising Income | — | — | £910 | — | £910 | £655 |
| TRADING - Income from trading (Letting) | £1,031 | — | — | — | £1,031 | £755 |
| Total | £4,339 | — | — | — | £5,249 | £5,855 |
| **Other trading activities** | | | | | | |
| BKIINC - Bookstall (Explore, Evangelicals Now, Bo | £391 | — | — | — | £391 | £281 |
| OTHERINC - Other Income (Coffee & biscuits, Social, | £505 | — | £712 | — | £1,217 | £638 |
| Total | £896 | — | £1,622 | — | £1,609 | £920 |
| **Investments** | | | | | | |
| INTEREST - Investment income (Dividends, interest, | £13 | — | £7 | — | £20 | £145 |
| Total | £13 | — | £7 | — | £20 | £145 |
| **INCOME TOTAL** | £240,025 | £12,076 | £56,378 | — | £308,477 | £216,147 |

Note

(1) The significant legacy of £63,181 was donated with a caveat "for the work of St Johns" and therefore it has been excluded from the mission allocation.

(2) Mission allocation is 10% of Donations less the legacy (£234,766 - £63,181 = £171,585). 10% of remaining donations is £17,160.

(3) Church Plant donations

| EXPENDITURE | Unrestricted | Designated | Restricted | Endowment | Total This year | Total Last year |
|---|---|---|---|---|---|---|
| **Expenditure on charitable activities** | | | | | | |
| ADMIN - Administration costs | £1,637 | — | £1,159 | — | £2,797 | £1,356 |
| BAPTISM - Baptism | £328 | — | — | — | £328 | £623 |
| BKEXP - Book Stall Costs | £516 | — | — | — | £516 | £486 |
| CYFA - CYFA group | — | — | — | — | — | £89 |
| ELEC - Electricity (hall heating & lighting) | £4,667 | — | — | — | £4,667 | £4,185 |
| EVANGELISM - Mission & Evangelism | £1,792 | — | £179 | — | £1,971 | £468 |
| EXPENSES - Clergy and Staff Expenses | £3,532 | — | £662 | — | £4,195 | £2,167 |
| EXPLORERS - Explorers | £150 | — | — | — | £150 | — |
| GAS - Gas (Church Heating) | £1,052 | — | — | — | £1,052 | £1,600 |
| HALL - Hall Running Costs | £291 | — | — | — | £291 | £29 |
| HPS - Humblenessy People | £58 | — | — | — | £58 | £91 |
| INSURANCE - Insurance | £3,733 | — | — | — | £3,733 | £3,741 |
| MAINTCE - Maintenance Costs | £2,875 | £1,326 | — | — | £4,202 | £779 |
| MAJREPHALL - Major Repairs to Church Hall or Other PC | — | — | — | — | — | £860 |
| MISSION - Mission Giving and Donations to Mission | — | £12,500[1] | £8,874 | — | £21,374 | £20,222 |
| OFFER - Carlisle Offer - Parish Share | £65,000 | — | — | — | £65,000 | £92,769 |
| PATHFINDRS - Pathfinders | — | — | — | — | — | £60 |
| SALARIES - Salaries, Wages and honoraria | £21,859 | £10,234 | £36,941 | — | £69,035 | £64,563 |
| SCRAMBLERS - Scramblers & Climbers Group | — | — | — | — | — | £40 |
| SERVICES - Upkeep of Services (Costs of services) | £1,296 | — | — | — | £1,296 | £1,249 |
| SOCIAL - Social Expenditure | £376 | — | £337 | — | £713 | £164 |
| TELEPHONE - Telephone expenses | £509 | — | — | — | £509 | £442 |
| WATER - Water | £302 | — | — | — | £302 | £272 |
| Total | £109,981 | £24,061 | £48,155 | — | £182,197 | £196,263 |
| **EXPENDITURE TOTAL** | £109,981 | £24,061 | £48,155 | — | £182,197 | £196,263 |
| **GRAND TOTAL** | £130,044 | (£11,985) | £8,223 | — | £126,282 | £19,883 |

| | Social (25%) | Evangelism (75%) | |
|---|---|---|---|
| **UK** | **26%** | **74%** | |
| CAP | 2,000 | | Fund Transfer |
| Cleator Moor Church Plant | | 1,100 | Fund Transfer |
| CCYC | | 1,100 | Paid |
| Network Youth | | 1,100 | Paid |
| NISCU | | 1,400 | Paid |
| Anglican Mission in England | | 1,100 | Paid |
| **Subtotal UK** | **2,000** | **5,800** | |
| | | | |
| **Overseas** | **10%** | **29%** | |
| Lamb Healthcare | 2,000 | | Paid |
| Barnabas | | 1,100 | Paid |
| Serving in Mission (Ann Christian) | | 1,100 | Paid |
| Albanian Evangelical Mission | | 1,100 | Paid |
| Crosslinks (Walkers in Argentina) | | 2,500 | Paid |
| **Subtotal Overseas** | **2,000** | **5,800** | Total Paid £12,500 Note [1] above |
| | | | Total transferred £3,100 |
| **Grand Total** | **4,000** | **11,600** | Total £15,600 |
| | **15,600** | | |

Note the balance of the £17,160 mission allocation is carried over to next year. Hence the Mission Designated fund stands at £2,661

Comments against overall accounts:

Overall the accounts are in a very healthy position having recovered the deficits of recent years by:

1) Generous re-assessment of giving by the congregation during 2018 and 2019 against a backdrop of:
    a. Giving not covering the general fund outgoings at that time, and
    b. Financial planning for the end of legacy amounts in the associate vicar fund.
2) Reset of the parish offer to the diocese in 2020 (reduced from £93k to £65k)
3) Continued giving by the congregation during 2020 and 2021 pandemic lock-downs
4) Reduced costs of running the church during 2020 and 2021
5) Reduced expenditure on maintenance and PCC policy decision to set aside £500 per month for the building fund
6) And finally, in November 2021, a generous legacy was received of £63k

The stewardship of the PCC and congregation under (1) and (2) above means that St Johns is able to fund two Church of England ministers on a sustainable basis. The effect of items (3) to (6) is to build a substantial general fund of £102k.

During the year the PCC have made several decisions to safeguard future activities and effect a reserves policy:

1) Set aside £20,000 as a reserve should the PCC be in a position not to be able to afford an Associate Vicar, then it would give time to rectify the situation.
2) Continue the policy of retaining £3,000 for CAP in recognition of any costs should the centre cease to operate (6 months of CAP central HQ costs)
3) Continue the policy of contributing £6,000 per year to building fund. By reducing expenditure from this fund (and funding maintenance from general fund) the building fund now stands at just under £20k.

The PCC will review the reserves policy each year.

During 2021, the quinquennial inspection revealed a number of additional maintenance activities that need to be carried out in broad terms as follows:

- 24 months - £54k
- 5 years - £4k
- 10 years - £9k
- Applying a range of +/-10% - £60 to £75k

The PCC has set a budget which will cover operating costs, the 24 month quinquennial requirements, chancel and sound system. By managing the rate of work delivery and cash flow, it is expected this work can be completed without depleting the £63k legacy. This puts the church finances in an extremely healthy position allowing the PCC to plan forward with confidence.