



# 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, disciplined, and released for service.

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

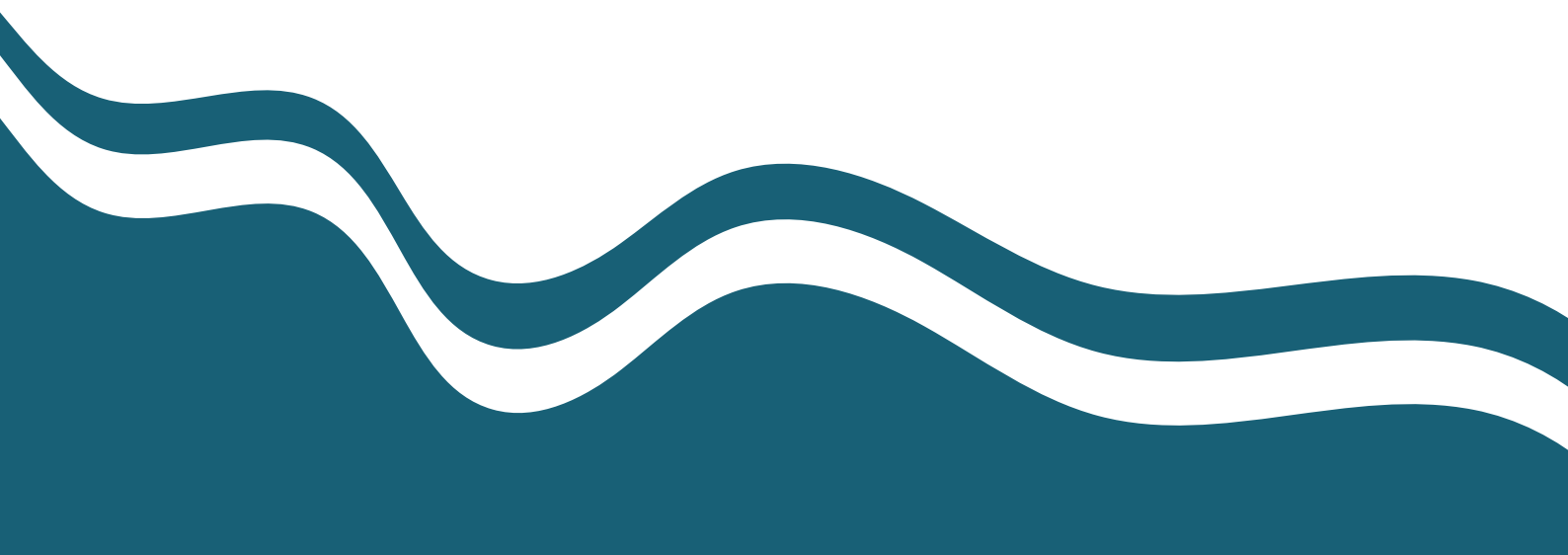
A decorative header consisting of two wavy, horizontal lines. The top line is white and contains the text "Let us not grow weary of doing good for at the proper time we will reap a harvest" in a gold, serif font. The bottom line is a solid dark teal color.

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,  
Sí Walker, Vicar*

A decorative footer consisting of two wavy, horizontal lines. The top line is white and the bottom line is a solid dark teal color, mirroring the header design.



**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 I I am 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 preparation 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*

Let the little children come to me

do not hinder them

for the kingdom of heaven

belongs to such as these





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 committed 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





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*

Patrolfinders

11-14 year olds

Teach me for I trust your commands



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 'Kaleidoscope' 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](mailto: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*

**Safeguarding**

*He is my refuge and my fortress*

# 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 doorstep 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

*Go into all the world and preach the gospel to all creation*

but to the interests of others

Not looking to your own interests

# 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*

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## 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 Wilinon 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*



# Seniors Tea

*They ate together with glad and sincere hearts praising God*

The 2025 Senior's Party took place on Saturday 14<sup>th</sup> 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<sup>th</sup> December 2026.

1 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*

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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.

# Ladies Bible Study

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 refreshments 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*

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*

# Living Room

# 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 biblical 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.

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, Catechism). 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 boldly 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<sup>th</sup> 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





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*





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'?
  - o 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'?
  - o Do any children /young people attend your church on a Sunday/attend midweek meetings/groups?
  - o Do you have parents and grandparents in your church?
- Does your church pray for 'your 4-18 community'?
  - o 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.
- Monkwear 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.

*Sí 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.

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*



*Let the little children come to me*

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.

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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.

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.

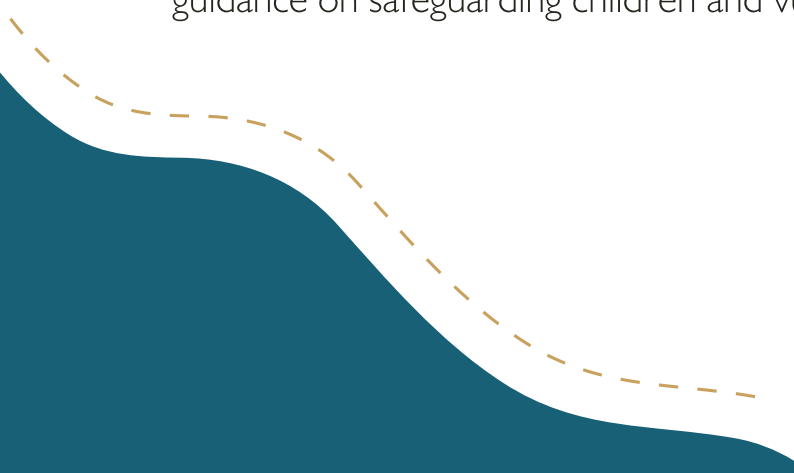
*Rich Davey & Ann Christian*

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](mailto: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
<b>Income and endowments from:</b>						
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
<b>Total income</b>	<b>£ 173,860</b>		<b>£ 41,080</b>		<b>£ 214,940</b>	<b>£ 216,062</b>
<b>Expenditure on:</b>						
Expenditure on charitable activities	-£ 123,221	-£ 26,959	-£ 33,469		-£ 183,650	-£ 210,797
<b>Total expenditure</b>	<b>-£ 123,221</b>	<b>-£ 26,959</b>	<b>-£ 33,469</b>		<b>-£ 183,650</b>	<b>-£ 210,797</b>
<b>Net income / (expenditure) resources before transfer</b>	<b>£ 50,639</b>	<b>-£ 26,959</b>	<b>£ 7,610</b>		<b>£ 31,290</b>	<b>£ 5,265</b>
Transfers	-£ 22,769	£ 22,769				
Other recognised gains / losses						
<b>Net movement in funds</b>	<b>£ 27,870</b>	<b>-£ 4,190</b>	<b>£ 7,610</b>		<b>£ 31,290</b>	<b>£ 5,265</b>
<b>Total funds brought forward</b>	<b>-£ 10,671</b>	<b>£ 112,394</b>	<b>£ 57,686</b>		<b>£ 159,409</b>	<b>£ 154,144</b>
<b>Total funds carried forward</b>	<b>£ 17,199</b>	<b>£ 108,204</b>	<b>£ 65,297</b>		<b>£ 190,699</b>	<b>£ 159,409</b>
Represented By:						
<b>Unrestricted</b>						
General fund	£ 17,199				£ 17,199	-£ 10,671
<b>Designated</b>						
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
		<b>£ 108,204</b>			<b>£ 108,204</b>	<b>£ 112,394</b>
<b>Restricted</b>						
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						
			<b>£ 65,297</b>		<b>£ 65,297</b>	<b>£ 57,686</b>
<b>Grand Total Funds</b>					<b>£ 190,699</b>	<b>£ 159,409</b>

**Balance Sheet****Current assets**

Debtors

Cash at bank and in hand

	2025 Total	2024 Prior
	Funds	Year Funds
£	8,095	£ 7,127
£	185,768	£ 160,811
£	<b>193,863</b>	£ <b>167,938</b>

**Liabilities**

Creditors: Amounts falling due in one year

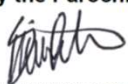
-£	3,164	-£	8,529
-£	<b>3,164</b>	-£	<b>8,529</b>

**Total net assets less liabilities**

£	<b>190,699</b>	£	<b>159,409</b>
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	Unrestricted	£	17,199	-£	10,672
	Designated	£	108,204	£	112,394
	Restricted	£	65,297	£	57,686
<b>Grand Total</b>		£	<b>190,699</b>	£	<b>159,409</b>

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

Signed: 

Jan 15, 2026

Date: .....

Rev. Simon Walker

Name: .....

**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: David Lawrence

**Statement of Assets and Liabilities**

					2025 Total	2024 Prior
	General	Designated	Restricted	Endowment	Funds	Year Funds
<b>Current assets - Cash at bank and in hand</b>						
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
<b>Totals</b>	<b>£ 11,836</b>	<b>£ 109,404</b>	<b>£ 64,529</b>		<b>£ 185,768</b>	<b>£ 160,811</b>
<b>Current assets - Debtors</b>						
Debtors -	£ 6,892		£ 1,203		£ 8,095	£ 7,127
<b>Liabilities - Creditors: Amounts falling due in one year</b>						
Creditors -	-£ 1,529	-£ 1,200	-£ 435		-£ 3,164	-£ 8,529
<b>Grand total</b>	<b>£ 17,199</b>	<b>£ 108,204</b>	<b>£ 65,297</b>		<b>£ 190,699</b>	<b>£ 159,409</b>

**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
<b>Unrestricted Total</b>		<b>-£10,671</b>	<b>£173,860</b>	<b>-£123,221</b>	<b>-£22,769</b>	<b>£17,199</b>
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
<b>Designated Total</b>		<b>£112,394</b>		<b>-£26,959</b>	<b>£22,769</b>	<b>£108,204</b>
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
<b>Restricted Total</b>		<b>£57,686</b>	<b>£41,080</b>	<b>-£33,469</b>		<b>£65,297</b>
<b>Grand Total</b>		<b>£159,409</b>	<b>£214,940</b>	<b>-£183,650</b>		<b>£190,699</b>

**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 Quinquennial 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
<b>Donations and Legacies</b>							
		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	
<b>Donations and Legacies Total</b>			<b>£167,692</b>		<b>£41,045</b>	<b>£208,737</b>	<b>£207,832</b>
<b>Income from Charitable Activities</b>		Fees	£2,321			£2,321	£2,637
		Hall Letting	£415			£415	£1,065
<b>Income from Charitable Activities Total</b>			<b>£2,736</b>			<b>£2,736</b>	<b>£3,702</b>
<b>Other trading activities</b>		BkStallIncome	£375			£375	£863
		SocialIncome	£111		£35	£146	£381
		MiscIncome					£110
<b>Other trading activities Total</b>			<b>£487</b>		<b>£35</b>	<b>£522</b>	<b>£1,353</b>
<b>Investments</b>		Interest	£2,945			£2,945	£3,175
<b>Investments Total</b>			<b>£2,945</b>			<b>£2,945</b>	<b>£3,175</b>
			<b>£173,860</b>		<b>£41,080</b>	<b>£214,940</b>	<b>£216,062</b>
<b>Expenditure</b>	(6)	MissionGiving&Donations		-£16,400	-£13,285	-£29,685	-£27,620
	(7)	MinistryOffer	-£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
<b>Expenditure Total</b>			<b>-£123,221</b>	<b>-£26,959</b>	<b>-£33,469</b>	<b>-£183,650</b>	<b>-£210,797</b>
			<b>£50,639</b>	<b>-£26,959</b>	<b>£7,610</b>	<b>£31,290</b>	<b>£5,265</b>

**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 quinquennial 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 recruitment 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-discretionary 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 been 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 quinquennial 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 require 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 replacement 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	Restricted Funds	
Brought forward from 2024		£695		
Estimate of 10 % of 2025 giving & gift aid transferred from General Fund		£16,769		
<b>Total to distribute</b>		<b>£17,464</b>		
Mission	Amount		Charity	Disbursement
CAP	£1,200		CAP Central	£6,000
CCYC	£1,200		Church on the Moor	£418
Ben & Liz Griffin UFM (UK based)	£1,200		Leprosy Mission	£219
NISCU	£1,380		Walkers Argentina	£2,180
Anglican Mission in England	£1,200		Fareshare	£2,918
Church on the Moor	£1,200		Bishop's Harvest Fund	£1,001
Calder Deanery Network Youth	£600		Mountain Springs Ministries	£550
Leprosy Mission Nigeria	£1,200		<b>TOTAL</b>	<b>£13,285</b>
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			
<b>Total 2025</b>	<b>£16,400</b>			
<b>Carry forward to 2026</b>		<b>£1,064</b>		

# 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

**£214,919**

vs £216,062 in 2024 (-0.5%)

Total Expenditure 2025

**£185,150**

vs £210,797 in 2024 (-12.2%)

Net Surplus 2025

**£29,769**

vs £5,265 surplus in 2024

Total Funds at Year End

**£189,178**

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%
<b>TOTAL INCOME</b>	<b>£214,919</b>	<b>£216,062</b>	<b>-0.5%</b>
Expenditure on Charitable Activities	(£185,150)	(£210,797)	-12.2%
<b>NET SURPLUS</b>	<b>£29,769</b>	<b>£5,265</b>	<b>+465.8%</b>

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
<b>TOTAL EXPENDITURE</b>	<b>£185,150</b>	<b>£210,797</b>	<b>-12.2%</b>

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%
<b>TOTAL ASSETS</b>	<b>£193,842</b>	<b>£167,938</b>	<b>+15.4%</b>
Creditors (due within 1 year)	(£4,664)	(£8,529)	-45.3%



NET ASSETS	£189,178	£159,409	+18.7%
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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
<b>GRAND TOTAL</b>	<b>£159,409</b>	<b>£214,919</b>	<b>(£185,150)</b>	<b>–</b>	<b>£189,178</b>

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%	–
<b>TOTAL / BLENDED RETURN</b>	<b>£185,747</b>	<b>~1.6%</b>	<b>~£2,924 (actual)</b>

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:

<b>R1</b>	<b>Budget Modelling</b> 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.
<b>R2</b>	<b>Gift Aid Declarations</b> 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.
<b>R3</b>	<b>Quinquennial Works Planning</b> 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.
<b>R4</b>	<b>Net Zero Survey</b> 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.
<b>R5</b>	<b>PGS Migration</b> 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.
<b>R6</b>	<b>Grant Income</b> 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.
<b>R7</b>	<b>Investment and Interest Income</b> 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)

Date of Report

Signed: \_\_\_\_\_

07 March 2026

Name: \_\_\_\_\_

ICAEW Membership No: \_\_\_\_\_

*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.*