

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF SAINT THOMAS, KENDAL

England & Wales · Charity number 1129872

Details

Other names ST THOMAS PCC, KENDAL

Status Registered

Legal form Previously excepted

Registered 2009-05-29

Register [View on the Charity Commission register](#)

Contact

Address St Thomas Church
Stricklandgate
Kendal
LA9 4QG

Phone 01539730683

Email admin@stkmail.org.uk

Website www.stkweb.org.uk

Activities

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

Activities: Church of England Place of WorshipPastoral Welfare

Classification

- **How:** Provides Buildings/facilities/open Space, Provides Advocacy/advice/information
- **What:** Religious Activities
- **Who:** The General Public/mankind

Geography

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

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£282,295	£336,810	-	-
2023-12-31	£272,438	£296,262	-	-
2022-12-31	£301,948	£253,903	-	-
2021-12-31	£241,061	£222,198	-	-
2020-12-31	£242,744	£239,206	-	-

Trustees

Name	Role	Appointed
Rev George William Briggs	Chair	2014-09-06
CHRISTINE BURGESS		2018-04-29
CLIVE HANDLEY		2018-04-29
Crispin Vyner-Brooks		2024-04-28
Kevin Cook		2019-04-06
MOYRA LEE		2018-04-29
Michael Arthur Jensen Crees		2020-10-14
ROGER PORTHOUSE		2023-04-30
TIM WADDINGTON		2016-04-24

Accounts



**Annual Report and Financial
Statements of the
Parochial Church Council**

for the year ended

31st December 2024

Charity No: 1129872

Parochial Church Council of St Thomas' Church Kendal
Annual Report and Financial Statements
for the Year Ended 31st December 2024

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Parochial Church Council of St Thomas' Church Kendal

Annual Report

For the Year Ended 31st December 2024

Church Office and
address for
correspondence:

St Thomas' Church
Stricklandgate
Kendal
Cumbria
LA9 4QG

Incumbent:

Revd George Briggs

Bankers:

Virgin Money
45 Penny Street
Lancaster
LA1 1UE

Independent
Examiner:

Helen Holmes BSc FCA
Stables Thompson & Briscoe
Lowther House
Kendal
Cumbria
LA9 4DX

Legal Advisors:

Arnold Greenwood Solicitors
8 & 10 Highgate
Kendal
Cumbria
LA9 4SX

Website:

www.stkweb.org.uk

Parochial Church Council of St Thomas' Church Kendal

Aim and Purpose

St Thomas' Church is situated in the northern part of the Market town of Kendal. It is a Resource Church in the Two Valleys Mission Community and is part of the Diocese of Carlisle within the Church of England. The correspondence address is St Thomas' Church, Stricklandgate, Kendal, LA9 4QG.

The Parochial Church Council (PCC) has registered with the Charity Commission (charity number 1129872). There is one related trust, the St Thomas' (Kendal) Trust (registered charity number 514353) which holds and administers the church property.

St Thomas's PCC has the responsibility of co-operating with the Incumbent Rev George Briggs, in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. As well as the church building itself, the PCC is responsible for maintaining 79 High Garth, Kendal. The PCC is responsible for the employment of five staff members and holds responsibility for finance and safeguarding policy and procedure at St Thomas's.

Objectives and Activities

In the Diocese of Carlisle, the Church of England is committed to working with the Methodist Church, United Reformed Church and Salvation Army as well as other local partners to realise the God for All vision. This county-wide vision was renewed in the course of 2020:

**A vision to release the whole people of God
for the whole mission of God
for the transformation of Cumbria in the name of Jesus.....**

In our local context St Thomas's is committed to the pursuing this vision through:

- Gathering in lively and authentic worship
- Discipleship and empowering every church member for mission with effective pastoral structures to enable this
- A commitment to partnership with other churches locally and resourcing the mission of the wider church
- Ministries and activity which serves our community and enables people to connect with God and discover Christian Faith
- Good stewardship of our building as a significant resource for ministry and the wider community

Parochial Church Council of St Thomas' Church Kendal

Achievements and Performance

2024 was a busy and fruitful year for St Thomas's Kendal, here are some key features and developments in the life of our church.

Worship, Discipleship and Pastoral Care

- Sunday morning services at 9.00 and 10.45, and Wednesday communion services followed by lunch
- First Sunday of the month a morning service for the whole church family – celebrating our multi-generational community and sharing worship together
- Two monthly Sunday evening services
- Continued live streaming to enable people to connect with Sunday services and funerals
- We were joined by a final year Curate Rev Rob McLellan to serve at STK
- Rev Dr Di Gilmore was ordained Deacon and began her ministry as Curate At STK
- Resourced existing and new small groups and supported their leadership
- Prayer and small groups meeting in person and on a variety of platforms
- Men's meals very popular
- Monday Bible Study with new Christians and Inquirers
- Children's and Families work nurturing new growth
- Support work with new parents and babies
- Regular toddler group connections, story time and songs – averaging a hundred families a week
- Youth work growth of team and activities and connections with local secondary schools
- Young people attended DTI summer camp in Newark in August
- Young People fundraised and went on Mission Trip with YWAM to Romania
- Hosting Capernwray Students on placement through the autumn term
- Implementing new Parish Safeguarding Dashboard system, ongoing Safer Recruitment and Safeguarding Training
- Weekly CDs to those not able to attend or livestream church services.
- Meals provided for those unwell or in need
- Pastoral Team under development
- Cedars ministry team providing regular events and seeing new attendees

Local Mission and Ministry

- Weekly Warm Spaces (with a summer break)
- Bus ministry
- Family Alpha Course (Daytime with Creche) and Evening Alpha Course
- Post Alpha follow up groups to continue learning and discovery together
- "The Bereavement Journey" course delivered twice during 2024
- Craft fair twice in the year
- Regular area gatherings for church ministers and hosting Deanery Synod Meeting
- Collective Worship in person each week with St Thomas's primary school
- Christingle and Easter Services with the school community
- Hosting and live streaming school Year 6 leavers and Christmas Productions
- Foundation Governors serving at our Church Primary School
- Cross-cultural Year 6 visit from a partner Primary school in Halifax

Parochial Church Council of St Thomas' Church Kendal

- Our Parish ministries in 2024 included holding 9 funerals in church. There were 8 infant Baptisms 2 adult Baptisms held in church this year. We also conducted 3 Funeral Services on the premises of the Funeral Director. No weddings took place within the church in 2024.

Fabric and Resources

- Parish Administrator Beth Booker appointed
- Lettings include uniformed organisations weekly and regular concert bookings
- Sheds replaced with two new built storage sheds at rear of church
- Church Organ Repaired
- Prayer Room Redecorated and Refurnished
- Church / Narthex underfloor heating repaired
- Church grounds well-tended by committed volunteer team
- New low carbon Heating System installed in lounge and entry following work to obtain permissions and complete fundraising
- Ecochurch bronze award completed and received.
- New Quinquennial inspection reviewed. mapping out our maintenance works for the next 3 years

Church attendance

In 2024 there were 273 members on the Church Electoral Roll, 19% of who are resident within the parish. The average weekly attendance at services on Sundays, counted during October was 176 adults and 35 children.

Other Activities

A survey of the broad range of weekly and seasonal activities is produced for our APCM. These include work with families and children, youth, older people, Schools links with our Parish Primary School and local secondary schools, a supermarket bus service, prayer and prayer ministry and much more...

Mission Giving and Collections

Helping those in need is a demonstration of our faith. The PCC are committed to giving 10% of our donations received to our Mission Partners. To this end £19,680 was sent to missions and charities at home and overseas. This figure includes £4,000 paid to the Barchester Fund to assist in the repair costs at St Thomas's Church of England Primary School, with whom we have close links. In addition the annual Christian Aid and Bishop's Harvest Appeals were highlighted for people to support individually.

Volunteers

The members of the PCC would like to thank all volunteers who work so tirelessly to make our church a lively and vibrant community.

Parochial Church Council of St Thomas' Church Kendal

Structure, governance and management

The method of appointment of PCC members is set out in the Church Representation Rules. The Council comprises the incumbent, the Churchwardens, those elected to the Deanery Synod, and other members elected at the Annual Parochial Church Meeting by those on the Electoral Role. Members of the congregation are encouraged to register on the Electoral Roll and stand for election to the PCC.

The full PCC met ten times during the year. Groups met between meetings as appropriate and reported back to the PCC for discussion and decision. The key groups on the PCC are the Standing Committee, the Staffing Committee, Building Committee, Finance Committee and Missions Committee.

Special committees are formed if particular issues need some specific consideration before being presented to the full PCC.

PCC members who have served from 1 January 2024 until the date this report was approved are:

Incumbent	Revd George Briggs	Chairman
Curate	Revd Rob McLellan	
Wardens	Mr Tim Waddington	
	Mr David Neale	(Until 28/4/24)
	Mr Roger Porthouse	Vice-Chairman
Deanery Synod	Mrs Christine Burgess	
Representatives	Mr Clive Handley	
	Mr Mike Crees	
	Mr Geoff Gornall	
Elected Members	Mrs Beth Booker	(Until 28/4/24)
	Mr Kevin Cook	
	Mrs Moyra Lee	
	Ms Hannah Porthouse	(Until 1/11/24)
	Mr Roger Porthouse	
	Mr David Spiby	
	Mr Crispin Vyner-Brooks	(From 28/4/24)
Treasurer	Heather Palmer	

Approved by the PCC on 14th April 2025 and signed on its behalf by



Rev'd George Briggs (Chairman)



Roger Porthouse (Vice Chairman)

Parish Finances

Risk review

Although no financial risk assessment was undertaken during the year, a budget is prepared and monthly accounts (which are compared with the budget) are reviewed by the PCC, together with the latest Bank balance and any other financial matters

Financial review

Total receipts on the unrestricted General Fund were £242,881 (2023: £267,586) and payments totalled £294,532. (2023: £294,779 giving a deficit of £51,651 for the year being nearly double the deficit incurred in 2023.

The Income and Expenditure is detailed in the financial statements. The majority of the income came from Church members by regular giving, together with the related Gift Aid.

The Parish Offer of £81,600 was the largest outgoing contributing to clergy costs as well as supporting mission and ministry elsewhere in the diocese. In addition, £103,755 was spent on staff costs whilst £19,680 was donated to missions and charities at home and overseas.

The wider work of the Church reaches out into the community, and includes Warm Spaces, Mums and Toddlers, Families, Youth Work, and Cedars to name but a few. A total of £80,493 was spent during the year (including staff costs) reaching out to the local community.

Receipts to the restricted fund totalled £39,414, of which £38,453 related to the project to install ECO Heat Exchange Pumps in the Church Lounge. To date, the costs of this project were £40,514. Overall, there was a deficit of £54,515 for the year.

Designated Funds

The previous year the PCC voted to designate funds totalling £75,000 to support the deficits projected for the next three years. A sum of £30,000 was appropriated during the year, leaving £45,000 to fund deficits until 2026. This sum, derived from past legacy income, is deposited in the Cumberland Building Society at the year end, as detailed in note 9.

Restricted funds

These include receipts for staff posts with related Gift Aid totalling £16,108 at the year end.

Legacy policy

At St. Thomas' we welcome gifts in wills however large or small, and we promise to use such gifts to make a significant difference in the spread and proclamation of the Gospel of the Lord Jesus Christ in this community and elsewhere.

The PCC recommends that gifts in wills are unrestricted, so that the funds can be used for whatever purpose is currently needed to extend the mission and ministry of the church. As an alternative to the restricted gift a letter of wishes can be attached to a will, which the PCC will endeavour to honour.

Substantial legacies will be used for significant projects, or substantial repairs, such as:

- meeting the cost of repairs arising from the Quinquennial inspection.
- meeting the cost of a mission project such as the Alpha course.
- underwriting or funding a new member of staff for a fixed period.

Parochial Church Council of St Thomas' Church Kendal

Reserves policy

The Finance Committee reviewed the policy on reserves and brought the matter to the PCC for discussion when the budget was approved. The aim is to maintain a reserve equivalent to one month's payments plus £30,000 of legacy funds throughout the following year. The balance of £26,405 on the General Bank Account together with the £51,693 of General funds in the Cumberland Building Society at the year-end covered this target. The PCC will endeavour to ensure reserves are held in sufficiently liquid assets.

There is a balance of £22,169 in the restricted fund as detailed in note 10.

It is our policy to invest surplus funds with the Cumberland Building Society.

Parochial Church Council of St Thomas' Church Kendal

Statement of Parochial Church Council's Responsibilities for the Year Ended 31st December 2024

The purpose of this statement is to distinguish the Parish Church Council's responsibilities for the accounts from those of the independent examiners as stated in their report.

Law applicable to Parochial Church council in England & Wales requires the Council to prepare financial statements for each financial year which give a true and fair view of the Council's financial activities during the year and of its financial position at the end of the year. In preparing financial statements giving a true and fair view, the Council should follow best practice and:

- Select suitable accounting policies and then apply them consistently;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable accounting standards and statements of recommended practice have been followed, subject to any departure disclosed and explained in the financial statements; and
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Council will continue in operation.

The Council are responsible for keeping accounting records which disclose with reasonable accuracy the financial position of the church and which enable them to ascertain the financial position of the Council and which enable them to ensure that the financial statements comply with applicable law and regulations. They are also responsible for safeguarding the assets of the Council and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Parochial Church Council of St Thomas' Church Kendal

Independent Examiner's Report to the Parochial Church Council

I report to the members of the Parochial Church Council (PCC) of St Thomas' Church Kendal (the Charity) on my examination of the accounts of the charity for the year ended 31st December 2024 which are set out on pages 10 to 17.

Responsibilities and basis of report

As members of the PCC you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act") and the Church Accounting Regulations 2006.

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

Independent examiner's statement

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

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

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



**Helen Holmes BSc FCA
Independent Examiner
Stables Thompson & Briscoe
Lowther House
Kendal
LA9 4DX**

Dated: 20 May 2025

Parochial Church Council of St Thomas' Church Kendal

Statement of Financial Activities

as at 31 December 2024

	Notes	Unrestricted Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
Income from:					
Donations and legacies	2(a)	208,907	38,453	247,360	237,764
Church activities	2(b)	12,909	961	13,870	15,821
Other trading activities	2(c)	8,035		8,035	7,618
Investment income	2(d)	13,030		13,030	11,167
Total Income and endowments		<u>242,881</u>	<u>39,414</u>	<u>282,295</u>	<u>272,370</u>
Expenditure on:					
Parish Offer		81,600		81,600	80,000
Mission giving	3(a)	23,680	372	24,052	23,240
Ministry costs	3(b)	80,493	1,392	81,885	80,072
Administration	3(c)	47,345		47,345	47,377
Building running costs	3(d)	50,626	40,514	91,140	53,727
Other expenditure	3(e)	8,363		8,363	7,869
Independent examination		1,720		1,720	1,500
Letting costs		705		705	2,477
Total Resources Expended		<u>294,532</u>	<u>42,278</u>	<u>336,810</u>	<u>296,262</u>
Gain/loss on investment			0	0	68
Net Income/(expenditure)		-51,651	-2,864	-54,515	-23,824
Transfers between Funds		<u>531</u>	<u>-531</u>	<u>0</u>	<u>0</u>
Net Movement in Funds		-51,120	-3,395	-54,515	-23,824
Funds Reconciliation					
Balances brought forward		196,512	25,564	222,076	245,900
Balances carried forward at 31st December 2024		<u>145,392</u>	<u>22,169</u>	<u>167,561</u>	<u>222,076</u>

Parochial Church Council of St Thomas' Church Kendal

Balance Sheet

as at 31 December 2024

	Notes	2024	2023
		£	£
Fixed Assets			
Tangible fixed assets	5	97,219	92,150
Current Assets	6		
Debtors and prepayments		12,927	10,276
Short term deposits		51,693	117,114
Cash at Bank		26,405	32,330
		<u>91,025</u>	<u>159,720</u>
Current Liabilities			
Creditors due within one year	7	<u>-10,683</u>	<u>-14,794</u>
Net Current Assets		80,342	144,926
Loan		-10,000	-15,000
Net Assets		<u><u>167,561</u></u>	<u><u>222,076</u></u>
Parish Funds			
Unrestricted	8	100,392	121,512
Designated	9	45,000	75,000
Restricted	10	22,169	25,564
		<u><u>167,561</u></u>	<u><u>222,076</u></u>

Approved by the Parochial Church Council of the Parish Church of St Thomas' Church, Kendal on 14th April 2025 and signed on its behalf by:


The Revd George Briggs
Priest in Charge


Kevin Cook BSc FCA
Church Accountant

The notes on pages 14 to 20 form part of these accounts.

Parochial Church Council of St Thomas' Church Kendal

Notes to the Financial Statements

for the Year Ended 31 December 2024

	Unrestricted Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
2 Income and endowments				
a) Donations and legacies				
Planned giving	151,010		151,010	148,119
Loose collections	1,739		1,739	4,127
Online donations	10,040		10,040	6,407
Contactless donations	535		535	1,191
Legacies	2,500		2,500	32,028
Grants	1,582	21,504	23,086	1,106
Donations	10,460	16,949	27,409	15,175
Gift Aid Tax	31,041		31,041	29,611
	<u>208,907</u>	<u>38,453</u>	<u>247,360</u>	<u>237,764</u>
b) Church Activities				
Retreat monies				
Discipleship course				
PCC fees	1,538		1,538	2,972
Sundry income	11,371	961	12,332	12,849
	<u>12,909</u>	<u>961</u>	<u>13,870</u>	<u>15,821</u>
c) Other trading activities				
Lettings and catering	<u>8,035</u>		<u>8,035</u>	<u>7,618</u>
d) Investment Income				
Rental income	8,450		8,450	9,063
Interest received	4,580		4,580	2,104
	<u>13,030</u>		<u>13,030</u>	<u>11,167</u>
Total Income and endowments	<u>242,881</u>	<u>39,414</u>	<u>282,295</u>	<u>272,370</u>

Parochial Church Council of St Thomas' Church Kendal

Notes to the Financial Statements

for the Year Ended 31 December 2024

	Unrestricted Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
3 Resources Expended				
a) Mission and charitable giving				
Overseas and home mission	19,680		19,680	19,240
Barchester Fund	4,000		4,000	4,000
Bishops Harvest Appeal		372	372	
	<u>23,680</u>	<u>372</u>	<u>24,052</u>	<u>23,240</u>
b) Ministry costs				
Childrens and family work				
Staff costs	26,238		26,238	24,930
Pension	1,552		1,552	1,507
Toddlers and DJs	2,919		2,919	3,852
Expenses	54		54	489
Youth work				
Staff costs	28,309		28,309	32,703
Pension	1,882		1,882	1,758
Youth expenditure	1,162	557	1,719	2,487
Expenses	578		578	393
Pastoral Care				
Staff costs	13,572		13,572	3,237
Pension	838		838	204
Discipleship				
Working expenses of vicar	2,112		2,112	2,116
Working expenses of curate	207		207	2,948
Other expenses	294		294	2,073
Evangelism				
Alpha courses	377		377	455
Blessing the community	399		399	150
Fellowship				
Fellowship expenses		835	835	770
	<u>80,493</u>	<u>1,392</u>	<u>81,885</u>	<u>80,072</u>

Parochial Church Council of St Thomas' Church Kendal

Notes to the Financial Statements

for the Year Ended 31 December 2024

	Unrestricted Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
c) Administration costs				
Administration staff	27,836		27,836	28,240
Pensions	1,538		1,538	1,691
Training	3,018		3,018	1,969
Postage and bank charges	85		85	147
Printing and Photocopying	2,576		2,576	2,693
Telephone	1,804		1,804	3,358
Food and consumables	1,734		1,734	2,272
Computer supplies	630		630	709
Subscriptions	3,174		3,174	2,169
Reference materials	238		238	561
Office consumables	2,008		2,008	1,697
Sundry (inc leaving gifts)	868		868	392
Depreciation	1,836		1,836	1,479
	<u>47,345</u>	<u>0</u>	<u>47,345</u>	<u>47,377</u>
d) Building running costs				
Cleaner				2,412
Contract cleaner	8,610		8,610	4,170
Electricity	9,687		9,687	10,407
Gas	9,380		9,380	18,738
Water	803		803	769
Insurance	4,402		4,402	4,124
Repairs and maintenance	14,730	40,514	55,244	10,066
Cleaning supplies	432		432	310
Waste disposal and recycling	1,436		1,436	1,195
Depreciation	1,146		1,146	1,146
	<u>50,626</u>	<u>40,514</u>	<u>91,140</u>	<u>53,337</u>
e) Other expenditure				
Flowers and decorations	1,021		1,021	988
PCC fees to Diocese	1,538		1,538	2,498
Vicarage Maintenance	740		740	786
Church letting expenses	3,110		3,110	2,778
Parish resources	316		316	570
Vicars discretionary fund	419		419	249
Legal and professional	1,219		1,219	390
	<u>8,363</u>	<u>0</u>	<u>8,363</u>	<u>7,869</u>

Parochial Church Council of St Thomas' Church Kendal

Notes to the Financial Statements

for the Year Ended 31 December 2024

	2024	2023
	£	£
4 Staff Costs		
Wages and salaries	93,515	86,519
Paid on behalf of other Churches	-3,600	-4,394
Social security costs	6,050	6,203
Pension costs	5,790	5,160
	<u>101,755</u>	<u>93,488</u>

The average number of employees during the year was 5. (2023:5). Of these, two were full time posts, two employees were on a job share, and the pastoral care worker was part-time

There were no employees whose emoluments exceeded £60,000.

The PCC operate a contributory Pension Scheme for Employees which complied with the auto- enrolment provisions. All Employees have been invited to join the scheme and make a contribution of 5% or 6%. The PCC matched these contributions.

No trustees received remuneration as an employee of the church during the year. (2023: 0).

Two full-time clergy were reimbursed for expenses incurred in the course of their duties totalling £ 2,314 (2023: £5,064).

Key management personnel was the Priest in Charge who is paid by the Diocese of Carlisle.

Parochial Church Council of St Thomas' Church Kendal

Notes to the Financial Statements

for the Year Ended 31 December 2024

	Freehold Land and Buildings £	Church Equipment £	Total £
5 Tangible Fixed Assets			
Cost			
At 1 January 2024	114,588	142,480	257,068
Additions		8,051	8,051
Disposals		1,799	1,799
At 31 December 2024	<u>114,588</u>	<u>148,732</u>	<u>263,320</u>
Depreciation			
At 1 January 2024	25,211	139,707	164,918
Charge for the year	1,146	1,836	2,982
On disposals		1,799	1,799
At 31 December 2024	<u>26,357</u>	<u>139,744</u>	<u>166,101</u>
Net Book Amount			
At 1 January 2024	<u>89,377</u>	<u>2,773</u>	<u>92,150</u>
At 31 December 2024	<u>88,231</u>	<u>8,988</u>	<u>97,219</u>

The property is held in the name of St Thomas's (Kendal) Trust
All the assets are unrestricted and used for charitable purposes.

6 a) Debtors

Gift Aid receivable	8,191	7,578
Gift Aid receivable (restricted)	3,390	0
Prepayments	304	279
Letting owing	1,042	199
Other debtors	0	2,220
	<u>12,927</u>	<u>10,276</u>

b) Short term deposits

Restricted	8,170	8,170
Designated	45,000	75,000
Unrestricted	-1,477	33,944
	<u>51,693</u>	<u>117,114</u>

c) Cash at bank

Restricted	10,609	16,987
Restricted in General Account		407
Unrestricted	15,796	14,936
	<u>26,405</u>	<u>32,330</u>

Parochial Church Council of St Thomas' Church Kendal

Notes to the Financial Statements

for the Year Ended 31 December 2024

	2024	2023
	£	£
7 Liabilities due within one year		
Independent Examiners fee	1,660	1,575
Missionary and charitable giving	4,000	4,000
PAYE and NIC	802	1,386
Pension scheme	560	1,205
Sundry creditors and accrued expenses	3,661	6,628
	<u>10,683</u>	<u>14,794</u>

8 Analysis of Net Assets by Fund

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2024 £
Tangible fixed assets	97,219			97,219
Current assets	23,856	45,000	22,169	91,025
Current liabilities	-10,683			-10,683
Loan	-10,000			-10,000
Fund balance	<u>100,392</u>	<u>45,000</u>	<u>22,169</u>	<u>167,561</u>

9 Designated Funds

	2024	2023
	£	£
Balance at 1 January 2024	75,000	90,000
Appropriated during the year	-30,000	-15,000
Balance at 31 December 2024	<u>45,000</u>	<u>75,000</u>

The designated funds of the PCC comprised funding towards the payment of staff salaries. These funds were derived from legacies from members of the Church who had a passion for Children and young peoples' work.

These funds are held in the Cumberland Building Society, from which a withdrawal of £30,000 was made during the year.

Parochial Church Council of St Thomas' Church Kendal

Notes to the Financial Statements

for the Year Ended 31 December 2024

10 Restricted Funds	Total 2024 £	Total 2023 £
Balance at 1 January 2024	25,564	22,662
Incoming resources	39,414	4,784
Resources expended	-42,809	-1,483
Investment gain/loss	0	68
Disposal of investment	0	-1,905
Transfers	0	1,438
Balance at 31 December 2024	<u>22,169</u>	<u>25,564</u>

The restricted funds of the PCC comprise the following:

- a) Several small funds set up to meet the requirements of donors supporting specific aspects of the church's mission and ministry. This includes a number of organisations within the Church.
- b) Donations to fund staffing posts in the future totalling £14,560 plus related Gift Aid of £1,548
- c) Donations to fund the installation of Heat Exchange Pumps in the Church Lounge totalling £13,559 plus related Gift Aid of £3,390.
- d) Grants totalling £21,504 received towards the cost of the Heat Pump installation.

Accounts



**Annual Report and Financial
Statements of the Parochial
Church Council**

**for the year ended
31st December 2023**

Charity No: 1129872

Parochial Church Council of St Thomas' Church Kendal
Annual Report and Financial Statements
for the Year Ended 31st December 2023

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Parochial Church Council of St Thomas' Church Kendal

Annual Report

for the Year Ended 31st December 2023

**Church Office and
address for
correspondence:**

**St Thomas' Church
Stricklandgate
Kendal
Cumbria
LA9 4QG**

Incumbent:

Revd George Briggs

Bankers:

**Virgin Money
45 Penny Street
Lancaster
LA1 1UE**

**Independent
Examiner:**

**Helen Holmes BSc FCA
Stables Thompson & Briscoe
Lowther House
Kendal
Cumbria
LA9 4DX**

Legal Advisors:

**Arnold Greenwood Solicitors
8 & 10 Highgate
Kendal
Cumbria
LA9 4SX**

Website:

www.stkweb.org.uk

Parochial Church Council of St Thomas' Church Kendal

For the year ended 31st December 2023

Aim and Purpose

St Thomas' Church is situated in the northern part of the Market town of Kendal. It is a Resource Church in the Two Valleys Mission Community and is part of the Diocese of Carlisle within the Church of England. The correspondence address is St Thomas' Church, Stricklandgate, Kendal, LA9 4QG.

The Parochial Church Council (PCC) has registered with the Charity Commission (charity number 1129872). There is one related trust, the St Thomas' (Kendal) Trust (registered charity number 514353) which holds and administers the church property.

St Thomas's PCC has the responsibility of co-operating with the Incumbent Rev George Briggs, in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. As well as the church building itself, the PCC is responsible for maintaining 79 High Garth, Kendal. The PCC is responsible for the employment of five staff members and holds responsibility for finance and safeguarding policy and procedure at St Thomas's.

Objectives and Activities

In the Diocese of Carlisle, the Church of England is committed to working with the Methodist Church, United Reformed Church and Salvation Army as well as other local partners to realise the God for All vision. This county-wide vision was renewed in the course of 2020:

**A vision to release the whole people of God
for the whole mission of God
for the transformation of Cumbria in the name of Jesus.....**

In our local context St Thomas's is committed to the pursuing this vision through:

- Gathering in lively and authentic worship
- Discipleship and empowering every church member for mission with effective pastoral structures to enable this
- A commitment to partnership with other churches locally and resourcing the mission of the wider church
- Ministries and activity which serves our community and enables people to connect with God and discover Christian Faith
- Good stewardship of our building as a significant resource for ministry and the wider community

Parochial Church Council of St Thomas' Church Kendal

Annual Report

for the Year Ended 31st December 2023 (continued)

Achievements and Performance

2023 was a fruitful year for St Thomas's, continuing to grow in our patterns of meeting and working together after the limitations of previous years during the pandemic.

Worship, Discipleship and Pastoral Care

- Sunday services at 9.00 and 10.45, and Wednesday communion services followed by lunch
- First Sunday of the month a morning service for the whole church family – celebrating our multi-generational community and sharing worship together
- Transitioned to two monthly Sunday evening services
- Continued live streaming to enable people to connect with Sunday services and funerals
- Commissioning and sending out of our Curate Rev Vic Sekasi to Parish leadership in Broughton
- Sabbatical leave for our Children and Families Leader Wendy Young
- Appointment of part-time Pastoral Care Coordinator – Rev Pete Jorysz
- Resourced existing and new small groups and supported their leadership
- Prayer and small groups meeting both in person and on a variety of platforms
- Women's Breakfasts and Men's meals very popular
- Children's and Families sustaining noticeable new growth
- Support work with new parents and babies
- Regular toddler group connections, story time and songs – averaging a hundred families a week
- Youth work growth of team and activities and connections with local secondary schools
- Young people attended summer camps in Newark and at Capernwray in August
- Hosting Capernwray Students on placement through the autumn term
- New website developed and launched
- Implementing new DBS system, Safer Recruitment and Safeguarding Training
- Weekly CDs to those not able to attend or livestream church services.
- Contact and regular phone calls with older and vulnerable members of the church community.
- Meals provided for those unwell or in need

Parochial Church Council of St Thomas' Church Kendal

for the year ended 31st December 2023

Local Mission and Ministry

- Weekly Warm Spaces (with a summer break)
- Family Alpha Course (Daytime with Creche) and Evening Alpha Courses
- Post Alpha follow up groups to continue learning and discovery together
- "The Bereavement Journey" course delivered twice during 2023
- Events and services marking the King's Coronation, Harvest, Remembrance
- Craft fair twice in the year
- Regular area gatherings for church ministers
- Collective Worship in person each week with St Thomas's primary school
- Christingle and Easter Services with the school community
- Hosting and live streaming school Year 6 leavers and Christmas Productions
- Foundation Governors serving at our Church Primary School
- Cross-cultural visit from a primary school in Halifax

Fabric and Resources

- Lettings include uniformed organisations weekly and regular concert bookings
- New cleaning contract ensuring well maintained building
- Sound system installed in church lounge
- Office remodelled – better working space and security.
- Church / Narthex underfloor heating repair underway
- Church grounds well tended by committed volunteer team
- Research into insulation and solar options following Energy Audit commissioned to look at efficiency of church buildings
- New low carbon Heating System designed for lounge and entry and work underway to gain permissions and plan for fundraising and installation in 2024

Parochial Church Council of St Thomas' Church Kendal

Annual Report

for the Year Ended 31st December 2023 (continued)

Our Parish ministries in 2023 included holding 8 funerals in church and 1 memorial service. There were 13 baptisms 3 renewals of Baptism Vows and 1 marriage service held in church this year.

Church attendance

In 2023 there were 240 members on the Church Electoral Roll, 20% of who are resident within the parish. The average weekly attendance at services on Sundays, counted during October was 220 adults and 33 children

Other Activities

A survey of the broad range of weekly and seasonal activities is produced for our APCM. These include work with families and children, youth, older people, Schools links with our Parish Primary School and local secondary schools, a supermarket bus service, prayer and prayer ministry and much more...

Deanery Synod and Ecumenical Links

At present three lay members of St Thomas's are members of Kendal Deanery Synod and Diocesan Synod along with the incumbent. St Thomas's is committed to the Two Valleys Mission Community along with St Catherine's Crook and the churches of the Two Valleys Team, which includes an ongoing resourcing role. St Thomas's is committed to the development of mission in partnership with churches of all denominations across Kendal in the common Mission Area of our town.

Church Fabric

In the course of 2023 the PCC continued to let 79 High Garth commercially, and reviewed the maintenance and repair work that will be required following our Quinquennial Inspection in 2019. We began work to reduce our carbon footprint and renew our heating system in the church lounge, along with work to repair the underfloor heating systems, remodel the church office and renovate the prayer room.

Mission Giving and Collections

Helping those in need is a demonstration of our faith. The PCC are committed to giving 10% of our donations received to our Mission Partners. To this end £23,240. was sent to missions and charities at home and overseas. This figure includes £4,000 paid to the Barchester Fund to assist in the repair costs at St Thomas's Church of England Primary School, with whom we have close links. In addition the annual Christian Aid and Bishop's Harvest Appeals were highlighted for people to support individually.

Risk review

Although no financial risk assessment was undertaken during the year, a budget is prepared and monthly accounts (which are compared with the budget) are reviewed by the PCC, together with the latest Bank balance and any other financial matters

Financial review

Total receipts on the unrestricted General Fund were £267,586 (2022: £289,097) and payments totalled £294,779. (2022: £242,951), giving a deficit of £27,193 for the year in sharp contrast to the surplus of £46,146 in 2022.

The Income and Expenditure is detailed in the financial statements. The majority of the income came from Church members by regular giving, together with the related Gift Aid.

Parochial Church Council of St Thomas' Church Kendal

A Legacy of £32,000 was received in December, without which the deficit for 2023 would have been in the region of £60,000.

The Parish Offer of £80,000 was the largest outgoing providing for clergy costs as well as supporting mission and ministry elsewhere in the diocese. In addition, £88,748 was spent on staff costs whilst £19,240 was donated to missions and charities at home and overseas.

The wider work of the Church reaches out into the community, and includes Moms and Toddlers, Families, Youth Work, and Cedars to name but a few. A total of £75,380 was spent during the year (including staff costs) reaching out to the local community.

Receipts to the restricted fund totalled £4,784 whilst £1,483 was spent in the year. There was a gain of £68 on the disposal of the investment. Overall, there was a deficit of £23,824 for the year.

Designated Funds

The previous year the PCC voted to designate funds totalling £90,000 to support the deficits projected for the next three years. A sum of £15,000 was appropriated during the year, leaving £75,000 to fund deficits until 2026. This sum, derived from past legacy income, is deposited in the Cumberland Building Society at the year end, as detailed in note 9.

Restricted funds

These include receipts for staff posts with related Gift Aid totalling £15,908 at the year end.

Legacy policy

At St. Thomas' we welcome gifts in wills however large or small, and we promise to use such gifts to make a significant difference in the spread and proclamation of the Gospel of the Lord Jesus Christ in this community and elsewhere.

The PCC recommends that gifts in wills are unrestricted, so that the funds can be used for whatever purpose is currently needed to extend the mission and ministry of the church. As an alternative to the restricted gift a letter of wishes can be attached to a will, which the PCC will endeavour to honour.

Substantial legacies will be used for significant projects, or substantial repairs, such as:

- meeting the cost of repairs arising from the Quinquennial inspection.
- meeting the cost of a mission project such as the Alpha course.
- underwriting or funding a new member of staff for a fixed period.

Reserves policy

The Finance Committee reviewed the policy on reserves and brought the matter to the PCC for discussion when the budget was approved. The aim is to maintain a reserve equivalent to one month's payments plus £30,000 of legacy funds throughout the following year. The balance of £30,051 on the General Bank Account together with the £33,944 of General funds in the Cumberland Building Society at the year-end covered this target. The PCC will endeavour to ensure reserves are held in sufficiently liquid assets.

There is a balance of £25,564 in the restricted fund as detailed in note 10.

It is our policy to invest surplus funds with the Cumberland Building Society.

Parochial Church Council of St Thomas' Church Kendal

Annual Report for the Year Ended 31st December 2023 (continued)

Volunteers

The members of the PCC would like to thank all volunteers who work so tirelessly to make our church a lively and vibrant community.

Structure, governance and management

The method of appointment of PCC members is set out in the Church Representation Rules. The Council comprises the incumbent, the Churchwardens, those elected to the Deanery Synod, and other members elected at the Annual Parochial Church Meeting by those on the Electoral Role. Members of the congregation are encouraged to register on the Electoral Roll and stand for election to the PCC.

The full PCC met ten times during the year. Groups met between meetings as appropriate and reported back to the PCC for discussion and decision. The key groups on the PCC are the Standing Committee, the Staffing Committee, Building Committee, Finance Committee and Missions Committee.

Special committees are formed if particular issues need some specific consideration before being presented to the full PCC.

PCC members who have served from 1 January 2023 until the date this report was approved are:

Incumbent	The Revd George Briggs	(Chairman)
Curate	The Revd Vic Sekasi	(Until 5/11/23)
Wardens	Mr Tim Waddington	
	Mr David Neale	
Deanery Synod	Mrs Christine Burgess	
	Mr Clive Handley	
	Mr Mike Crees	
	Mr Geoff Gornall	(From 30/4/23)
Elected Members	Mrs Beth Booker	
	Mr Kevin Cook	
	Mrs Moyra Lee	
	Ms Hannah Porthouse	(From 30/4/23)
	Mr Roger Porthouse	(From 30/4/23)
	Mr David Spiby	(From 30/4/23)

The Acting Treasurer is Mr Kevin Cook.

Approved by the PCC on 17th April 2023 and signed on its behalf by

Rev'd George Briggs (Chairman)

Clive Handley (Vice Chairman)

Parochial Church Council of St Thomas' Church Kendal

Statement of Parochial Church Council's Responsibilities for the Year Ended 31st December 2023 (continued)

The purpose of this statement is to distinguish the Parish Church Council's responsibilities for the accounts from those of the independent examiners as stated in their report.

Law applicable to Parochial Church council in England & Wales requires the Council to prepare financial statements for each financial year which give a true and fair view of the Council's financial activities during the year and of its financial position at the end of the year. In preparing financial statements giving a true and fair view, the Council should follow best practice and:

- Select suitable accounting policies and then apply them consistently;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable accounting standards and statements of recommended practice have been followed, subject to any departure disclosed and explained in the financial statements; and
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Council will continue in operation.

The Council are responsible for keeping accounting records which disclose with reasonable accuracy the financial position of the church and which enable them to ascertain the financial position of the Council and which enable them to ensure that the financial statements comply with applicable law and regulations. They are also responsible for safeguarding the assets of the Council and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Parochial Church Council of St Thomas' Church Kendal

Independent Examiner's Report to the Parochial Church Council

I report to the members of the Parochial Church Council (PCC) of St Thomas' Church Kendal (the Charity) on my examination of the accounts of the charity for the year ended 31st December 2023 which are set out on pages 10 to 18.

Responsibilities and basis of report

As members of the PCC you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act") and the Church Accounting Regulations 2008.

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

Independent examiner's statement

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

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

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

**Helen Holmes BSc FCA
Independent Examiner
Stables Thompson & Briscoe
Lowther House
Kendal
LA9 4DX**

Dated:

Parochial Church Council of St Thomas' Church Kendal

Statement of Financial Activities

as at 31 December 2023

	Notes	Unrestricted Funds £	Restricted Funds £	Total 2023 £	Total 2022 £
Income from:					
Donations and legacies	2(a)	235,049	2,715	237,764	270,439
Church activities	2(b)	13,752	2,069	15,821	13,722
Other trading activities	2(c)	7,618		7,618	7,560
Investment income	2(d)	11,167		11,167	10,227
Total Income and endowments		<u>267,586</u>	<u>4,784</u>	<u>272,370</u>	<u>301,948</u>
Expenditure on:					
Parish Offer		80,000		80,000	75,000
Mission giving	3(a)	23,240		23,240	24,700
Ministry costs	3(b)	78,589	1,483	80,072	65,096
Administration	3(c)	47,377		47,377	40,583
Building running costs	3(d)	53,727		53,727	36,883
Other expenditure	3(e)	7,869		7,869	6,681
Independent examination		1,500		1,500	1,575
Letting costs		2,477		2,477	3,385
Total Resources Expended		<u>294,779</u>	<u>1,483</u>	<u>296,262</u>	<u>253,903</u>
Gain/loss on investment	6		68	68	-259
Net Income/(expenditure)		-27,193	3,369	-23,824	47,786
Transfers between Funds		<u>467</u>	<u>-467</u>	<u>0</u>	<u>0</u>
Net Movement in Funds		-26,726	2,902	-23,824	47,786
Funds Reconciliation					
Balances brought forward		223,238	22,662	245,900	198,116
Balances carried forward at 31st December 2023		<u>196,512</u>	<u>25,564</u>	<u>222,076</u>	<u>245,902</u>

Parochial Church Council of St Thomas' Church Kendal

Balance Sheet

as at 31 December 2023

	Notes	2023		2022	
		£	£	£	£
Fixed Assets					
Tangible fixed assets	5		92,150		91,293
Investments at valuation	6		0		1,837
			<u>92,150</u>		<u>93,130</u>
Current Assets	7				
Debtors and prepayments		10,276		8,549	
Short term deposits		117,114		130,967	
Cash at Bank		<u>32,330</u>		<u>52,671</u>	
		159,720		192,187	
Current Liabilities					
Creditors due within one year	8	<u>-14,794</u>		<u>-19,417</u>	
Net Current Assets			144,926		172,770
Loan			-15,000		-20,000
Net Assets			<u><u>222,076</u></u>		<u><u>245,900</u></u>
Parish Funds					
Unrestricted	9		121,512		133,238
Designated	10		75,000		90,000
Restricted	11		25,564		22,662
			<u><u>222,076</u></u>		<u><u>245,900</u></u>

Approved by the Parochial Church Council of the Parish Church of St Thomas' Church, Kendal on 15th April 2024 and signed on its behalf by:

The Revd George Briggs
Priest in Charge

Kevin Cook BSc FCA
Acting Treasurer

The notes on pages 12 to 18 form part of these accounts,

Parochial Church Council of St Thomas' Church Kendal

Notes to the Financial Statements

for the Year Ended 31 December 2023

	Unrestricted Funds £	Restricted Funds £	Total 2023 £	Total 2022 £
2 Income and endowments				
a) Donations and legacies				
Planned giving	148,119		148,119	152,180
Loose collections	4,127		4,127	3,930
Online donations	6,407		6,407	3,920
Contactless donations	1,191		1,191	971
Legacies	32,028		32,028	54,855
Grants	1,106		1,106	6,041
Donations	12,460	2,715	15,175	17,731
Gift Aid Tax	29,611		29,611	30,811
	<u>235,049</u>	<u>2,715</u>	<u>237,764</u>	<u>270,439</u>
b) Church Activities				
Retreat monies				1,050
Discipleship course				330
PCC fees	2,972		2,972	1,400
Sundry income	10,780	2,069	12,849	10,942
	<u>13,752</u>	<u>2,069</u>	<u>15,821</u>	<u>13,722</u>
c) Other trading activities				
Lettings and catering	<u>7,618</u>		<u>7,618</u>	<u>7,560</u>
d) Investment Income				
Rental income	9,063		9,063	9,650
Interest received	2,104		2,104	577
	<u>11,167</u>		<u>11,167</u>	<u>10,227</u>
Total Income and endowments	<u>267,586</u>	<u>4,784</u>	<u>272,370</u>	<u>301,948</u>

Parochial Church Council of St Thomas' Church Kendal

Notes to the Financial Statements

for the Year Ended 31 December 2023

	Unrestricted Funds £	Restricted Funds £	Total 2023 £	Total 2022 £
3 Resources Expended				
a) Mission and charitable giving				
Overseas and home mission	19,240		19,240	20,600
Barchester Fund	4,000		4,000	4,000
Gift Ladies Breakfast				100
	<u>23,240</u>	<u>0</u>	<u>23,240</u>	<u>24,700</u>
b) Ministry costs				
Childrens and family work				
Staff costs	24,930		24,930	23,467
Pension	1,507		1,507	1,460
Toddlers and DJs	3,852		3,852	2,528
Expenses	489		489	54
Youth work				
Staff costs	32,703		32,703	25,933
Pension	1,758		1,758	1,466
Youth expenditure	1,034	1,453	2,487	1,085
Expenses	393		393	94
Pastoral Care				
Staff costs	3,237		3,237	0
Pension	204		204	0
Discipleship				
Discipleship courses	0		0	704
Working expenses of vicar	2,116		2,116	3,415
Working expenses of curate	2,948		2,948	1,964
Other expenses	2,073		2,073	823
Evangelism				
Alpha courses	455		455	107
Blessing the community	150		150	500
Fellowship				
Fellowship expenses	740	30	770	1,496
	<u>78,589</u>	<u>1,483</u>	<u>80,072</u>	<u>65,096</u>

Parochial Church Council of St Thomas' Church Kendal

Notes to the Financial Statements

for the Year Ended 31 December 2023

	Unrestricted Funds £	Restricted Funds £	Total 2023 £	Total 2022 £
c) Administration costs				
Administration staff	28,240		28,240	24,023
Pensions	1,691		1,691	1,624
Training	1,969		1,969	1,907
Postage and bank charges	147		147	302
Printing and Photocopying	2,693		2,693	2,522
Telephone	3,358		3,358	1,875
Food and consumables	2,272		2,272	970
Website costs	0		0	1,183
Computer supplies	709		709	0
Subscriptions	2,169		2,169	2,305
Reference materials	561		561	304
Office consumables	1,697		1,697	2,337
Sundry (inc leaving gifts)	392		392	0
Advertising staff post	0		0	275
Depreciation	1,479		1,479	956
	<u>47,377</u>	<u>0</u>	<u>47,377</u>	<u>40,583</u>
d) Building running costs				
Cleaner	2,412		2,412	4,703
Contract cleaner	4,170		4,170	0
Electricity	10,407		10,407	7,641
Gas	18,738		18,738	3,801
Water	769		769	553
Insurance	4,124		4,124	3,895
Repairs and maintenance	10,066		10,066	13,363
Cleaning supplies	310		310	503
Waste disposal and recycling	1,195		1,195	1,278
Legal and professional	390		390	0
Depreciation	1,146		1,146	1,146
	<u>53,727</u>	<u>0</u>	<u>53,727</u>	<u>36,883</u>
e) Other expenditure				
Flowers and decorations	988		988	896
PCC fees to Diocese	2,498		2,498	1,168
Vicarage Maintenance	786		786	1,632
Church Letting expenses	2,778		2,778	2,677
Parish resources	570		570	308
Vicars discretionary fund	249		249	0
	<u>7,869</u>	<u>0</u>	<u>7,869</u>	<u>6,681</u>

Parochial Church Council of St Thomas' Church Kendal

Notes to the Financial Statements

for the Year Ended 31 December 2023

	2023	2022
4 Staff Costs	£	£
Wages and salaries	86,519	77,567
Paid on behalf of other Churches	-4,394	-4,648
Social security costs	6,203	5,027
Pension costs	420	4,550
	<u>88,748</u>	<u>82,496</u>

The average number of employees during the year was 5 . (2022:5). Of these, two were full time posts, two employees were on a job share, and the pastoral care worker who was engaged in September , and the cleaner who left in August were part-time.

There were no employees whose emoluments exceeded £60,000.

The PCC operate a contributory Pension Scheme for Employees which complied with the auto- enrolment provisions. All Employees have been invited to join the scheme and make a contribution of 5% or 6%. The PCC matched these contributions.

No trustees received remuneration as an employee of the church during the year. (2022: 0).

Two full-time clergy were reimbursed for expenses incurred in the course of their duties totalling £5,064. (2022: £5,379)

Key management personnel was the Priest in Charge who is paid by the Diocese of Carlisle.

Parochial Church Council of St Thomas' Church Kendal

Notes to the Financial Statements

for the Year Ended 31 December 2023

	Freehold Land and Buildings £	Church Equipment £	Total £
5 Tangible Fixed Assets			
Cost			
At 1 January 2023	114,588	142,098	256,686
Additions		3,482	3,482
Disposals		-3,100	-3,100
At 31 December 2023	<u>114,588</u>	<u>142,480</u>	<u>257,068</u>
Depreciation			
At 1 January 2023	24,065	141,328	165,393
Charge for the year	1,146	1,479	2,625
On disposals		-3,100	-3,100
At 31 December 2023	<u>25,211</u>	<u>139,707</u>	<u>164,918</u>
Net Book Amount			
At 1 January 2023	<u>90,523</u>	<u>770</u>	<u>91,293</u>
At 31 December 2023	<u>89,377</u>	<u>2,773</u>	<u>92,150</u>

The property is held in the name of St Thomas's (Kendal) Trust

All the assets are unrestricted and used for charitable purposes.

6 Investments	2023 £	2022 £
Market Value		
At 1 January 2023	1,837	2,096
Net unrealised loss in year		-259
Gain on disposal	68	
Proceeds of sale	-1,905	
At 31 December 2023	<u>0</u>	<u>1,837</u>
Holdings as at 31 December 2023		
CBF Investment Fund Income Shares	<u>0</u>	<u>1,837</u>

Parochial Church Council of St Thomas' Church Kendal

Notes to the Financial Statements

for the Year Ended 31 December 2023

	2023	2022
	£	£
7 a) Debtors		
Gift Aid receivable	7,578	7,609
Prepayments	279	228
Letting owing	199	712
Other debtors	2,220	0
	<u>10,276</u>	<u>8,549</u>
b) Short term deposits		
Restricted	8,170	8,170
Designated	75,000	90,000
Unrestricted	33,944	32,797
	<u>117,114</u>	<u>130,967</u>
c) Cash at bank		
Restricted	2,279	11,422
Restricted-transfer from Designated	14,708	
Restricted in General Account	407	
Unrestricted	14,936	41,249
	<u>32,330</u>	<u>52,671</u>
8 Liabilities due within one year		
Independent Examiners fee	1,575	1,575
Missionary and charitable giving	4,000	10,872
PAYE and NIC	1,386	1,403
Pension scheme	1,205	754
Sundry creditors and accrued expenses	6,626	4,811
	<u>14,792</u>	<u>19,415</u>

9 Analysis of Net Assets by Fund

	Unrestricted Funds	Designated Funds	Restricted Funds	Total 2023
	£	£	£	£
Tangible fixed assets	92,150			92,150
Current assets	59,156	75,000	25,564	159,720
Current liabilities	-14,794			-14,794
Loan	-15,000			-15,000
Fund balance	<u>121,512</u>	<u>75,000</u>	<u>25,564</u>	<u>222,076</u>

Parochial Church Council of St Thomas' Church Kendal

Notes to the Financial Statements

for the Year Ended 31 December 2023

10 Designated Funds	2023	2022
	£	£
Balance at 1 January 2023	90,000	33,600
Appropriated during the year	-15,000	-20,600
Additional sum designated from legacies		77,000
Balance at 31 December 2023	<u>75,000</u>	<u>90,000</u>

The designated funds of the PCC comprised funding towards the payment of staff salaries. These funds were derived from legacies from members of the Church who had a passion for Children and young peoples' work.

These funds are held in the Cumberland Building Society, from which a withdrawal of £15,000 was made during the year.

11 Restricted Funds	Total	Total
	2023	2022
	£	£
Balance at 1 January 2023	22,662	21,004
Incoming resources	4,784	12,851
Resources expended	-1,483	-10,952
Investment gain/loss	68	-259
Disposal of Investment	-1,905	
Transfers	1,438	18
Balance at 31 December 2023	<u>25,564</u>	<u>22,662</u>

The restricted funds of the PCC comprise the following:

- a) Several small funds set up to meet the requirements of donors supporting specific aspects of the church's mission and ministry. This includes a number of organisations within the Church.
- b) Donations to fund staffing posts in the future totalling £14,360 plus related Gift Aid of £1,548.

Accounts



Trustee Report
and
Financial Statements
of the Parochial Church Council

for the year ended

31st December 2022

Charity No: 1129872

Parochial Church Council of St Thomas' Church Kendal
Annual Report and Financial Statements
for the Year Ended 31st December 2022

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Parochial Church Council of St Thomas' Church Kendal

Annual Report

for the Year Ended 31st December 2022

Church Office and
address for
correspondence:

St Thomas' Church
Stricklandgate
Kendal
Cumbria
LA9 4QG

Incumbent:

Revd George Briggs

Bankers:

Virgin Money
7 Stricklandgate
Kendal
Cumbria
LA9 4NB

Independent
Examiner:

Helen Holmes BSc FCA
Stables Thompson & Briscoe
Lowther House
Kendal
Cumbria
LA94DX

Legal Advisors:

Arnold Greenwood Solicitors
8 & 10 Highgate
Kendal
Cumbria
LA9 4SX

Website:

www.stkweb.org.uk

Parochial Church Council of St Thomas' Church Kendal

Annual Report

For the year ended 31st December 2022

Aim and Purpose

St Thomas' Church is situated in the northern part of the Market town of Kendal. It is a Resource Church in the Two Valleys Team and is part of the Diocese of Carlisle within the Church of England. The correspondence address is St Thomas' Church, Stricklandgate, Kendal, LA9 4QG.

The Parochial Church Council (PCC) has registered with the Charity Commission (charity number 1129872). There is one related trust, the St Thomas' (Kendal) Trust (registered charity number 514353) which holds and administers the church property.

St Thomas's PCC has the responsibility of cooperating with the Incumbent Rev George Briggs, in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. As well as the church building itself, the PCC is responsible for maintaining 79 High Garth, Kendal. The PCC is responsible for the employment of five staff members and holds responsibility for finance and safeguarding policy and procedure at St Thomas's.

Objectives and Activities

In the Diocese of Carlisle the Church of England is committed to working with the Methodist Church, United Reformed Church and Salvation Army as well as other local partners to realise the God for All vision. This county-wide vision was renewed in the course of 2020:

**A vision to release
the whole people of God
for the whole mission of God
for the transformation of Cumbria
in the name of Jesus.....**

In our local context St Thomas's is committed to the pursuing this vision through:

Gathering in lively and authentic worship

Discipleship and empowering every church member for mission with effective pastoral structures to enable this

A commitment to partnership with other churches locally and resourcing the mission of the wider church

Ministries and activity which serves our community and enables people to connect with God and discover Christian Faith

Good stewardship of our building as a significant resource for ministry and the wider community

Parochial Church Council of St Thomas' Church Kendal

Annual Report

for the Year Ended 31st December 2022 (continued)

Achievements and Performance

2022 was an encouraging year for us - marking a transition from some of the limitations and patterns we adapted to during the pandemic to fresh patterns of worship, ministry and mission as a church.

Worship, Discipleship and Pastoral Care

Face to face Sunday services at 8.45 (9.00 from September), 10.45, as well as Wednesday communion services followed by a soup lunch.

Monthly Sunday evening services

- Continued live streaming to enable people to connect with Sunday services and funerals
- A Memorial Anniversary Service remembering those lost during the Pandemic - March 2022
- Resourced existing and new small groups and supported their leadership
- Large group from Church family attended summer New Wine conference together
- Prayer and small groups meeting both in person and on a variety of platforms.
- Children's and Families sustaining noticeable new growth
- Support work with new parents and babies
- Regular toddler group connections, story time and songs.
- Youth Work with new Youth Leader - growth of team and activities
- Facilitated Groups engaging with Living in Love and Faith course and Book Study on Sexuality
- Implementing new DBS system, Safer Recruitment and Safeguarding Training
- Regular communication with church community via weekly email, and CDs to those not connected to the internet.
- Contact and regular phone calls with older and vulnerable members of the church community.
- Meals provided for those unwell or in need

Local Mission and Ministry

- The launch of the Kendal and District Debt Centre in January, a local partnership with Christians against Poverty
- Weekly Warm Spaces (from October 2022)
- Family Alpha Course (Daytime with Creche) and Evening Alpha Course
- "The Bereavement Journey" course delivered twice during 2022
- Events and services marking both the Platinum Jubilee and the Queen's Funeral
- A constituency lunch with our local MP for Church Leaders
- A Quiet Day for Clergy from across Cumbria
- Regular Area Gatherings for Church Ministers
- Hosted Bishop's teaching day
- Collective Worship in person with St Thomas's primary school
- Hosting and live streaming School Year 6 Leavers and Christmas events
- Three new Foundation Governors appointed to our Church Primary School
- Cross-cultural school visit from primary school in Halifax

Fabric and Resources

Church chairs reupholstered - involving large scale church work party

Energy Audit commissioned to look at efficiency of church buildings

Parochial Church Council of St Thomas' Church Kendal

Annual Report

for the Year Ended 31st December 2022 (continued)

Our Parish ministries in 2022 included holding 4 funerals in church and 1 memorial service. There were 4 baptisms and 2 marriage services held in church this year.

Church attendance

In 2022 there were 238 members on the Church Electoral Roll, 20% of who are resident within the parish. The average weekly attendance at services on Sundays, counted during October was 170 adults and 32 children

Other Activities

A survey of the broad range of weekly and seasonal activities is produced for our APCM. These include work with families and children, youth, older people, Schools links with our Parish Primary School and local secondary schools, a supermarket bus service, prayer and prayer ministry and much more...

Deanery Synod and Ecumenical Links

At present three members of St Thomas's are members of Kendal Deanery Synod. St Thomas's is committed to the Two Valleys Mission Community along with St Catherine's Crook and the churches of the Two Valleys Team, which includes an ongoing resourcing role. St Thomas's is committed to the development of mission in partnership with churches of all denominations across Kendal in the common Mission Area of our town.

Church Fabric

In the course of 2022 the PCC continued to let 79 High Garth commercially, and reviewed the maintenance and repair work that will be required following our Quinquennial Inspection in 2019. We will need to repair the flat roof above the church lounge in 2023.

Mission Giving and Collections

Helping those in need is a demonstration of our faith. The PCC are committed to giving 10% of our donations received to our Mission Partners. To this end £24,600. was sent to missions and charities at home and overseas. This figure includes £4,000 paid to the Barchester Fund to assist in the repair costs at St Thomas's Church of England Primary School, with whom we have close links. In addition the annual Christian Aid and Bishop's Harvest Appeals were highlighted for people to support individually.

Risk review

During the year a Financial Risk Assessment was undertaken, and a schedule of Monitoring Tasks prepared. The PCC has assessed the major financial risks to which the church is exposed and is satisfied that systems and procedures are in place as far as possible to mitigate against any such risks.

Financial review

Total receipts on unrestricted General Fund were £289,097 and payments totalled £242,951. These are detailed in the financial statements. The majority of the income came from Church members by regular giving, together with the related Gift Aid. Legacies totalling £54,855 were received during the year which resulted in the surplus disclosed in the financial statements.

Parochial Church Council of St Thomas' Church Kendal

Annual Report

for the Year Ended 31st December 2022 (continued)

The Parish Offer of £75,000 was the largest outgoing providing for clergy costs as well as supporting mission and ministry elsewhere in the diocese. In addition, £82,496 was spent on staff costs whilst £20,600 was donated to missions and charities at home and overseas.

The wider work of the Church reaches out into the community, and includes Moms and Toddlers, Families, Youth Work, and Cedars to name but a few. A total of £75,380 was spent during the year (including staff costs) reaching out to the local community.

Receipts to the restricted fund totalled £12,851 whilst £10,952 was spent in the year. There was an overall loss on the value of the investments of £259. Overall, there was a surplus of £47,786 for the year.

Designated Funds

During the year the PCC voted to designate funds totalling £90,000 to support the deficits projected for the next three years. This sum, derived from past legacy income, is deposited in the Cumberland Building Society at the year end, as detailed in note 9.

Restricted funds

These include receipts for staff posts together with related Gift Aid totalling £13,193 at the year end.

Legacy policy

At St. Thomas' we welcome gifts in wills however large or small, and we promise to use such gifts to make a significant difference in the spread and proclamation of the Gospel of the Lord Jesus Christ in this community and elsewhere.

The PCC recommends that gifts in wills are unrestricted, so that the funds can be used for whatever purpose is currently needed to extend the mission and ministry of the church. As an alternative to the restricted gift a letter of wishes can be attached to a will, which the PCC will endeavour to honour.

Substantial legacies will be used for significant projects, or substantial repairs, such as:

- meeting the cost of repairs arising from the Quinquennial inspection.
- meeting the cost of a mission project such as the Alpha course.
- underwriting or funding a new member of staff for a fixed period.

Reserves policy

The Finance Committee reviewed the policy on reserves and brought the matter to the PCC for discussion when the budget was approved. The aim is to maintain a reserve equivalent to one month's payments to cover emergency situations that may arise from time to time. The balance of £41,248 on the General Bank Account together with the £31,866 of General funds in the Cumberland Building Society at the year-end covered this target. The PCC will endeavour to ensure reserves are held in sufficiently liquid assets.

There is a balance of £22,662 in the restricted fund as detailed in note 10.

It is our policy to invest surplus funds with the Cumberland Building Society.

Parochial Church Council of St Thomas' Church Kendal

Annual Report

for the Year Ended 31st December 2022 (continued)

Volunteers

The members of the PCC would like to thank all volunteers who work so tirelessly to make our church a lively and vibrant community.

Structure, governance and management

The method of appointment of PCC members is set out in the Church Representation Rules. The Council comprises the incumbent, the Churchwardens, a representative of the Readers, those elected to the Deanery Synod, and other members elected at the Annual Parochial Church Meeting by those on the Electoral Role. Members of the congregation are encouraged to register on the Electoral Roll and stand for election to the PCC.

The full PCC met seven times during the year. Groups met between meetings as appropriate and reported back to the PCC for discussion and decision. The key groups on the PCC are the Standing Committee, the Staffing Committee, Building Committee and the Finance Committee.

Special committees are formed if particular issues need some specific consideration before being presented to the full PCC.

PCC members who have served from 1 January 2022 until the date this report was approved are:

Incumbent	The Revd George Briggs	(Chairman)
Curate	The Revd Vic Sekasi	
Wardens	Mr Tim Waddington	
	Mr David Neale	
Deanery Synod	Mrs Christine Burgess	
	Mr Clive Handley	
	Mr Mike Crees	
Elected Members	Mrs Beth Booker	
	Mr Kevin Cook	
	Mr Andrew Kohn	
	Mrs Moyra Lee	

The Acting Treasurer is Mr Kevin Cook.

Approved by the PCC on 17th April 2023 and signed on its behalf by

Rev'd George Briggs (Chairman)

Clive Handley (Vice Chairman)

Parochial Church Council of St Thomas' Church Kendal

Statement of Parochial Church Council's Responsibilities for the Year Ended 31st December 2022 (continued)

The purpose of this statement is to distinguish the Parish Church Council's responsibilities for the accounts from those of the independent examiners as stated in their report.

Law applicable to Parochial Church council in England & Wales requires the Council to prepare financial statements for each financial year which give a true and fair view of the Council's financial activities during the year and of its financial position at the end of the year. In preparing financial statements giving a true and fair view, the Council should follow best practice and:

- Select suitable accounting policies and then apply them consistently;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable accounting standards and statements of recommended practice have been followed, subject to any departure disclosed and explained in the financial statements; and
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Council will continue in operation.

The Council are responsible for keeping accounting records which disclose with reasonable accuracy the financial position of the church and which enable them to ascertain the financial position of the Council and which enable them to ensure that the financial statements comply with applicable law and regulations. They are also responsible for safeguarding the assets of the Council and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Parochial Church Council of St Thomas' Church Kendal

Independent Examiner's Report to the Parochial Church Council

I report to the members of the Parochial Church Council (PCC) of St Thomas' Church Kendal {the Charity} on my examination of the accounts of the charity for the year ended 31st December 2022 which are set out on pages 9 to 17.

Responsibilities and basis of report

As members of the PCC you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act") and the Church Accounting Regulations 2006.

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

Independent examiner's statement

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

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

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



**Helen Holmes BSc FCA
Independent Examiner
Stables Thompson & Briscoe
Lowther House
Kendal
LA94DX**

Dated: (April 2023

Parochial Church Council of St Thomas' Church Kendal Independent

Examiner's Report to the Parochial Church Council

I report to the members of the Parochial Church Council {PCC} of St Thomas' Church Kendal (the Charity) on my examination of the accounts of the charity for the year ended 31st December 2022 which are set out on pages 9 to 17.

Responsibilities and basis of report

As members of the PCC you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act") and the Church Accounting Regulations 2006.

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

Independent examiner's statement

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

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

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



**Helen Holmes BSc FCA
Independent Examiner
Stables Thompson & Briscoe
Lowther House
Kendal
LA94DX**

Dated: 11 April 2023

Parochial Church Council of St Thomas' Church Kendal

Statement of Financial Activities

as at 31 December 2022

	Notes	Unrestricted Funds £	Restricted Funds £	Total 2022 £	Total 2021 £
Income from:					
Donations and legacies	2(a)	259,229	11,210	270,439	217,715
Church activities	2(b)	12,081	1,641	13,722	8,269
Other trading activities	2(c)	7,560		7,560	4,910
Investment income	2(d)	10,227		10,227	10,167
Other	2(e)	0		0	0
Total Income and endowments		289,097	12,851	301,948	241,061
Expenditure on:					
Church activities	3(a)	231,531	10,952	242,483	209,301
Governance costs	3(b)	8,035		8,035	9,016
Letting costs		3,385		3,385	3,881
Total Resources Expended		242,951	10,952	253,903	222,198
Loss/Gain on Investments	5		-259	-259	280
Net Income/(expenditure)		46,146	1,640	47,786	19,143
Transfers between Funds	10	-18	18	0	0
Net Movement in Funds		46,128	1,658	47,786	19,143
Funds Reconciliation					
Balances brought forward		177,110	21,004	198,114	178,971
Balances carried forward at 31st December 2022		223,238	22,662	245,900	198,114

Parochial Church Council of St Thomas' Church Kendal

Balance Sheet

as at 31 December 2022

	Notes	2022	2021
		£	£
Fixed Assets			
Tangible fixed assets	4	91,293	93,395
Investments at valuation	5	<u>1,837</u>	<u>2,096</u>
		93,130	95,491
Current Assets	6		
Debtors and prepayments		8,549	9,613
Short term deposits		130,967	78,134
Cash at Bank		<u>52,671</u>	<u>22,982</u>
		192,187	110,729
Current Liabilities			
Creditors due within one year	7	<u>-19,417</u>	<u>-8,106</u>
Net Current Assets		172,770	102,623
Loan		-20,000	0
Net Assets		<u>245,900</u>	<u>198,114</u>
Parish Funds			
Unrestricted	8	133,238	143,510
Designated	9	90,000	33,600
Restricted	10	22,662	21,004
		<u>245,900</u>	<u>198,114</u>

Approved by the Parochial Church Council of the Parish Church of St Thomas' Church, Kendal on 13th March 2023 and signed on its behalf by:

The Revd George Briggs
Priest in Charge

t- < , " ' L : X . k
Kevin Cook BSc FCA
Acting Treasurer

The notes on pages 11 to 17 form part of these accounts,

Parochial Church Council of St Thomas' Church Kendal

Notes to the Financial Statements

for the Year Ended 31 December 2022

	Unrestricted Funds £	Restricted Funds £	Total 2022 £	Total 2021 £
2 Income and endowments				
a) Donations and legacies				
Planned giving	152,180		152,180	156,527
Loose collections	3,930		3,930	1,279
Online donations	3,920		3,920	3,025
Contactless donations	971		971	160
Legacies	54,855		54,855	0
Grants	6,041		6,041	6,517
Donations	8,177	9,554	17,731	18,410
Gift Aid Tax	29,155	1,656	30,811	31,797
	<u>259,229</u>	<u>11,210</u>	<u>270,439</u>	<u>217,715</u>
b) Church Activities				
Retreat monies		1,050	1,050	
Discipleship course		330	330	0
PCC fees	1,400		1,400	1,190
Sundry income	10,681	261	10,942	7,079
	<u>12,081</u>	<u>1,641</u>	<u>13,722</u>	<u>8,269</u>
c) Other trading activities				
Lettings and catering	<u>7,560</u>		<u>7,560</u>	<u>4,910</u>
d) Investment Income				
Rental income	9,650		9,650	9,720
Interest received	577		577	<u>447</u>
	10,227		10,227	<u>10,167</u>
e) other Income	<u>0</u>		<u>0</u>	<u>0</u>
Total Income and endowments	<u>289,097</u>	<u>12,851</u>	<u>301,948</u>	<u>241,061</u>

Parochial Church Council of St Thomas' Church Kendal

Notes to the Financial Statements

for the Year Ended 31 December 2022

	Unrestricted Funds	Restricted Funds	Total 2022	Total 2021
3 Resources Expended	£	£	£	£
a) Church activities				
Mission and charitable giving				
Overseas and home mission	20,600 /		20,600	21,260
Barchester Fund	4,000 /		4,000	4,000
Gift from Ladies Breakfast		100,,	100	0
Gifts to those Training for Ministry	0 ,,		0	1,000
Diocesan parish contribution	75,000 ,,		75,000	72,000
Childrens and family work				
Staff costs	23,467 ;,		23,467	22,754
Pension	1,460 ""		1,460	1,375
Toddlers and DJs	2,528 ""		2,528	1,739
Expenses	54 /		54	64
Youth work				
Staff costs	25,933 ""		25,933	0
Pension	1,466 /		1,466	0
Youth expenditure	935 /	150	1,085	75
Expenses	94 /		94	0
Discipleship				
Discipleship courses		704 I	704	270
Working expenses of vicar	3,415 /		3,415	1,911
Working expenses of curate	1,964 /		1,964	1,495
Other expenses	823 /		823	1,050
Evangelism				
Alpha courses	107 /		107	0
Blessing the community	500 /		500	139
Fellowship				
Fellowship expenses	122 /	1,374 '	1,496	1,854
Worship				
Flowers and decorations	896 /		896	82
PCC fees to Diocese	1,168 /		1,168	1,228
Vicarage Maintenance	1,632		1,632	
Letting expenses	2,677 /		2,677	1,173
Parish resources	308 /		308	434
Total cost of Church Activities	169,149	2,328	171,477	133,903
Support costs (see 3c)				
Administration costs	34,123		34,123	40,717
Building running costs	28,259	8,624	36,883	34,681
	<u>231,531</u>	<u>10,952</u>	<u>242,483</u>	<u>209,301</u>

Parochial Church Council of St Thomas' Church Kendal

Notes to the Financial Statements

for the Year Ended 31 December 2022

	Unrestricted Funds £	Restricted Funds £	Total 2022 £	Total 2021 £
b) Governance Costs				
Accounts staff costs	4,804,000		4,804	5,385
Independent Examiners fee	1,575		1,575	1,500
Support costs (see 3c)	1,656		1,656	2,131
	<u>8,035</u>		<u>8,035</u>	<u>9,016</u>
c) Support Costs				
Administration costs				
Administration staff	19,219		19,219	21,539
Pensions	1,624		1,624	1,554
Training	1,907		1,907	2,708
Postage and bank charges	302		302	1,208
Printing and Photocopying	2,522		2,522	1,932
Telephone	1,875		1,875	1,808
Food and consumables	970		970	649
Website costs	1,183		1,183	2,015
Computer supplies	0		0	0
Subscriptions	2,305		2,305	2,554
Reference materials	304		304	570
Office consumables	2,337		2,337	2,415
Sundry (inc leaving gifts)				2,172
Advertising staff post	275		275	448
Depreciation	956		956	1,276
	<u>35,779</u>	<u>0</u>	<u>35,779</u>	<u>42,848</u>
Building running costs				
Cleaner	4,703		4,703	5,088
Electricity	7,641		7,641	4,994
Gas	3,801		3,801	8,562
Water	553		553	310
Insurance	3,895		3,895	3,776
Repairs and maintenance	6,017	8,624	14,641	10,385
Cleaning supplies	503		503	420
Depreciation	1,146		1,146	1,146
	<u>28,259</u>	<u>8,624</u>	<u>36,883</u>	<u>34,681</u>

Parochial Church Council of St Thomas' Church Kendal

Notes to the Financial Statements

for the Year Ended 31 December 2022

c) Support Costs • continued

	Church activities	Governance costs	Fund raising	Total 2022
Administration costs	34,123	1,656		35,779
Building running costs	<u>36,883</u>			<u>36,883</u>
Total	<u>71,006</u>	<u>1,656</u>	<u>0</u>	<u>72,662</u>

Support costs have been allocated on a best estimate of the usage, both in nature and time

	2022 £	2021 £
d) Staff Costs		
Wages and salaries	77,567	56,349
Paid on behalf of other Churches	-4,648	-4,648
Social security costs	5,027	3,064
Pension costs	<u>4,550</u>	<u>2,929</u>
	<u>82,496</u>	<u>57,694</u>

The average number of employees during the year was 5 . (2021:4). Of these, two were full time posts, two employees were on a job share, and the cleaner was part- time.

There were no employees whose emoluments exceeded £60,000.

The PCC operate a contributory Pension Scheme for Employees which complied with the auto- enrolment provisions. All Employees have been invited to join the scheme and make a contribution of 5% or 6%. The PCC matched these contributions.

No trustees received remuneration as an employee of the church during the year. (2020: 0).

Two full-time Clergy were reimbursed for expenses in the course of their duties totalling £5,379.

Key management personnel was the Priest in Charge who is paid by the Diocese of Carlisle.

Notes to the Financial Statements

for the **Year Ended 31 December 2022**

	Freehold Land and Buildings	Church Equipment	Total
	£	£	£
4 Tangible Fixed Assets			
Cost			
At 1 January 2022	114,588	142,098	256,686
Additions			
Disposals			
At 31 December 2022	<u>114,588</u>	<u>142,098</u>	<u>256,686</u>
Depreciation			
At 1 January 2022	22,919	140,372	163,291
Charge for the year	1,146	956	2,102
On disposals			
At 31 December 2022	<u>24,065</u>	<u>141,328</u>	<u>165,393</u>
Net Book Amount			
At 1 January 2022	<u>91,669</u>	<u>1,726</u>	<u>93,395</u>
At 31 December 2022	<u>90,523</u>	<u>770</u>	<u>91,293</u>

The property is held in the name of St Thomas's (Kendal) Trust

All the assets are unrestricted and used for charitable purposes.

5 Investments	Restricted Funds	Total 2022
Market Value		
At 1 January 2022	2,096	2,096
Net unrealised loss in year	259	259
At 31 December 2022	<u>1,837</u>	<u>1,837</u>
Holdings as at 31 December 2022		
CBF Investment Fund Income Shares	<u>1,837</u>	<u>1,837</u>

Parochial Church Council of St Thomas' Church Kendal

Notes to the Financial Statements

for the Year Ended 31 December 2022

	2022 £	2021 £
6 a) Debtors		
Gift Aid receivable	7,609	7,595
Prepayments	228	250
Letting owing	712	423
Other debtors	<u>0</u>	<u>1,346</u>
	<u>8,549</u>	<u>9,614</u>
Short term deposits		
b) Restricted	8,170	8,170
Designated	90,000	33,600
Unrestricted	<u>32,797</u>	<u>36,364</u>
	<u>130,967</u>	<u>78,134</u>
Cash at bank		
c) Restricted	11,422	10,758
Unrestricted	41,249	<u>12,224</u>
	<u>52,671</u>	<u>22,982</u>
Liabilities due within one year		
7 Independent Examiners fee	1,575	1,500
Missionary and charitable giving	10,872	4,000
PAYE and NIC	1,404	394
Pension scheme	754	386
Sundry creditors and accrued expenses	4,812	<u>1,826</u>
	<u>19,417</u>	<u>8,106</u>

Analysis of Net Assets by Fund

8	Unrestricted Funds	Designated Funds	Restricted Funds	Total 2022
	£	£	£	£
Tangible fixed assets	91,293			91,293
Investments			1,837	1,837
Current assets	81,362	90,000	20,825	192,187
Current liabilities	-19,417			-19,417
Loan	-20,000			-20,000
Fund balance	133,238	90,000	22,662	245,900

Parochial Church Council of St Thomas' Church Kendal

Notes to the Financial Statements

for the Year Ended 31 December 2022

9 Designated Funds	2022	2021
	£	£
Balance at 1 January 2022	33,600	43,200
Appropriated during the year	-20,600	-9,600
Additional sum designated from legacies	<u>77,000</u>	
Balance at 31 December 2022	<u>90,000</u>	<u>33,600</u>

The designated funds of the PCC comprised funding towards the payment of staff salaries for three years commencing 1st January 2019. These funds were derived from two legacies received since 2015 from members of the Church who had a passion for Children and young peoples' work.

These funds are held in the Cumberland Building Society, from which a withdrawal of £20,600 was made during the year.

When the Budget for 2023 was drawn up, it became apparent that there would be an operating loss in 2023 and beyond. Accordingly, the PCC voted to set aside unspent legacy monies from the past, and the £54,855 received in 2022, to create a fund of £90,000 which would finance three years with a deficit in the region of £30,000.

10 Restricted Funds	Total 2022	Total 2021
	£	£
Balance at 1 January 2022	21,004	15,999
Incoming resources	12,851	5,714
Resources expended	-10,952	-1,031
Investment loss/ gain	-259	280
Transfers	18	42
Balance at 31 December 2022	<u>22,662</u>	<u>21,004</u>

The restricted funds of the PCC comprise the following:

- Several small funds set up to meet the requirements of donors supporting specific aspects of the church's mission and ministry. This includes a number of organisations within the Church.
- A restricted investment of £1,837
- Donations to fund staffing posts in the future totalling £11,645 plus related Gift Aid of £1,548

Accounts



**Annual Report
and
Financial Statements
of the Parochial Church Council
for the year ended
31st December 2021**

Charity No: 1129872

Parochial Church Council of St Thomas' Church Kendal
Annual Report and Financial Statements
for the Year Ended 31st December 2021

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Parochial Church Council of St Thomas' Church Kendal

Annual Report

for the Year Ended 31st December 2021

**Church Office and
address for
correspondence:**

**St Thomas' Church
Stricklandgate
Kendal
Cumbria
LA9 4QG**

Incumbent:

Revd George Briggs

Bankers:

**Virgin Money
7 Stricklandgate
Kendal
Cumbria
LA9 4NB**

**Independent
Examiner:**

**Helen Holmes BSc FCA
Stables Thompson & Briscoe
Lowther House
Kendal
Cumbria
LA9 4DX**

Legal Advisors:

**Arnold Greenwood Solicitors
8 & 10 Highgate
Kendal
Cumbria
LA9 4SX**

Website:

www.stkweb.org.uk

Parochial Church Council of St Thomas' Church Kendal

Annual Report

For the year ended 31st December 2021

Aim and Purpose

St Thomas' Church is situated in the northern part of the Market town of Kendal. It is a Resource Church in the Two Valleys Team and is part of the Diocese of Carlisle within the Church of England. The correspondence address is St Thomas' Church, Stricklandgate, Kendal, LA9 4QG.

The Parochial Church Council (PCC) has registered with the Charity Commission (charity number 1129872). There is one related trust, the St Thomas' (Kendal) Trust (registered charity number 514353) which holds and administers the church property.

St Thomas's PCC has the responsibility of cooperating with the Incumbent Rev George Briggs, in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. As well as the church building itself, the PCC is responsible for maintaining 79 High Garth. The PCC is responsible for the employment of five staff members and holds responsibility for finance and safeguarding policy and procedure at St Thomas's.

Objectives and Activities

In the Diocese of Carlisle the Church of England is committed to working with the Methodist Church, United Reformed Church and Salvation Army as well as other local partners to realise the God for All vision. This county-wide vision was renewed in the course of 2020:

**A vision to release
the whole people of God
for the whole mission of God
for the transformation of Cumbria
in the name of Jesus.....**

In our local context St Thomas's is committed to the pursuing this vision through:

- Gathering in lively and authentic worship
- Discipleship and empowering every church member for mission with effective pastoral structures to enable this
- A commitment to partnership with other churches locally and resourcing the mission of the wider church
- Ministries and activity which serves our community and enables people to connect with God and discover Christian Faith
- Good stewardship of our building as a significant resource for ministry and the wider community

Parochial Church Council of St Thomas' Church Kendal

Annual Report

for the Year Ended 31st December 2021 (continued)

Achievements and Performance

2021 was a challenging year for us all. In the midst of difficult circumstances St Thomas's was able to support and connect with people in the following ways:

Resourcing ministry:

- Staff appointments included a new Part-Time Parish Administrator, a new Church Cleaner and a new Youth Work Leader.
- Licensing of a new Lay Reader to the Two Valleys Mission Community
- Supporting two candidates training for ordination.
- Fundraising securing over £15,000 for the new Kendal And District Debt Centre established by churches in Kendal in partnership with Christians against Poverty.

Connecting in the periods lockdown:

- Online services, prayer and small groups on a variety of platforms.
- Regular communication with church community via weekly email, and via letters and CDs to those not connected to the internet.
- Contact and regular phone calls with older and vulnerable members of the church community.
- Meals provided for those unwell or in need
- Support work with new parents and babies as permitted under lockdown
- Regular online toddler group connections, story time and songs.
- Active and creative remote and face to face families, children's and young people's work
- Video assemblies and contact with St Thomas's primary school
- Weekly online prayer support for local church leaders and ministers
- Online Marriage Course
- Co-hosting online Bereavement Course
- Plan A missional discipleship course run online and completed face to face.

Post-lockdown:

- Continued live streaming to enable people to connect with Sunday worship services and funeral services
- Hosting and live streaming School Year 6 Leavers and Christmas events
- Face to face services at 8.45, 10.45 resumed through summer and autumn with appropriate safety measures, as well as Wednesday communion services followed by a soup lunch.
- Evening services resumed monthly
- Children's and Families work resumed with noticeable new growth

Our Parish ministries in 2021 included holding 5 funerals in church and 2 funerals just at the crematorium. Despite the pandemic 1 baptism or and 1 marriage service were held in church this year.

Church attendance

In 2021 there were 238 members on the Church Electoral Roll, 20% of who are resident within the parish. The average weekly attendance at services on Sundays, counted during October was 105 adults and 32 children. These figures were much lower than previous years as, due to Covid 19, we were restricted to limited numbers.

Parochial Church Council of St Thomas' Church Kendal

Annual Report

for the Year Ended 31st December 2021 (continued)

Other Activities

A survey of the broad range of weekly and seasonal activities is produced for our APCM. These include work with families and children, older people, Schools links with our Parish Primary School and local secondary schools, a supermarket bus service, prayer and prayer ministry and much more...

Deanery Synod and Ecumenical Links

At present two members of St Thomas's are members of Kendal Deanery Synod. St Thomas's is committed to the developing of Mission Community along with St Catherine's Crook and the churches of the Two Valleys Team, which includes an ongoing resourcing role, and exploring our relationship in mission with the Kendal Methodist circuit and our local Methodist neighbours. St Thomas's is committed to the development of mission in partnership with churches of all denominations across Kendal in the common Mission Area of our town.

Church Fabric

In the course of 2021 the PCC continued to let 79 High Garth commercially, and reviewed the maintenance and repair work that will be required after lockdown following our Quinquennial Inspection in 2019.

Mission Giving and Collections

Helping those in need is a demonstration of our faith. The PCC are committed to giving 10% of our donations received to our Mission Partners. To this end £25,240.00. was sent to missions and charities at home and overseas. This figure includes £4,000 paid to the Barchester Fund to assist in the repair costs at St Thomas's Church of England Primary School, with whom we have close links. In addition the annual Christian Aid and Bishop's Harvest Appeals were highlighted for people to support individually.

Risk review

The PCC has assessed the major risks to which the church is exposed and is satisfied that systems and procedures are in place to mitigate such risks and the potential impact upon the church should any of those risks materialise.

Financial review

Total receipts on unrestricted General Fund were £235,347 and payments totalled £221,167. These are detailed in the financial statements. The majority of the income came from Church members by regular giving, together with the related Gift Aid.

The Parish Offer of £72,000 was the largest outgoing providing for clergy costs as well as supporting mission and ministry elsewhere in the diocese. In addition, £57,694 was spent on staff costs whilst £21,240 was donated to missions and charities at home and overseas.

The wider work of the Church reaches out into the community, and includes Moms and Toddlers, Families, Youth Work, and Cedars to name but a few. A total of £44,723 was spent during the year (including staff costs) reaching out to the local community.

Parochial Church Council of St Thomas' Church Kendal

Annual Report

for the Year Ended 31st December 2021 (continued)

Receipts to the restricted fund totalled £5,714 whilst £1,031 was spent in the year. There was an overall gain on the value of the investments of £280. Overall, there was a surplus of £19,143 for the year.

Designated Funds

In 2018 the PCC decided to designate £64,800 to help fund staff salaries going forward. A withdrawal of £9,600 was made from this fund during the year, leaving £33,600 in the Cumberland Building Society at the year end, as detailed in note 9.

Restricted funds

These include receipts for two staff posts together with related Gift Aid which totalled £9,093 at the year end.

Legacy policy

At St. Thomas' we welcome gifts in wills however large or small, and we promise to use such gifts to make a significant difference in the spread and proclamation of the Gospel of the Lord Jesus Christ in this community and elsewhere.

The PCC recommends that gifts in wills are unrestricted, so that the funds can be used for whatever purpose is currently needed to extend the mission and ministry of the church. As an alternative to the restricted gift a letter of wishes can be attached to a will, which the PCC will endeavour to honour.

Substantial legacies will be used for significant projects, or substantial repairs, such as:

- meeting the cost of repairs arising from the Quinquennial inspection.
- meeting the cost of a mission project such as the Alpha course.
- underwriting or funding a new member of staff for a fixed period.

Reserves policy

The Finance Committee reviewed the policy on reserves and brought the matter to the PCC for discussion when the budget was approved. The aim is to maintain a reserve equivalent to one month's payments to cover emergency situations that may arise from time to time. The balance of £12,244 on the General Bank Account together with the £35,500 of General funds in the Cumberland Building Society at the year end covered this target. The PCC will endeavour to ensure reserves are held in sufficiently liquid assets. This has necessitated some fund raising to pay for staffing posts going forward, and further fund raising may be needed to pay for the repairs identified by the last Quinquennial inspection on the Church building.

There is a balance of £21,004 in the restricted fund as detailed in note 10.

It is our policy to invest surplus funds with the Cumberland Building Society.

Volunteers

The members of the PCC would like to thank all volunteers who work so tirelessly to make our church a lively and vibrant community.

Parochial Church Council of St Thomas' Church Kendal

Annual Report

for the Year Ended 31st December 2021 (continued)

Structure, governance and management

The method of appointment of PCC members is set out in the Church Representation Rules. The Council comprises the incumbent, the Churchwardens, a representative of the Readers, those elected to the Deanery Synod, and other members elected at the Annual Parochial Church Meeting by those on the Electoral Role. Members of the congregation are encouraged to register on the Electoral Roll and stand for election to the PCC.

The full PCC met eleven times during the year mostly via zoom. Groups met between meetings as appropriate and reported back to the PCC for discussion and decision. The key groups on the PCC are the Standing Committee, the Staffing Committee, Building Committee and the Finance Committee.

Special committees are formed if particular issues need some specific consideration before being presented to the full PCC.

PCC members who have served from 1 January 2021 until the date this report was approved are:

Incumbent	The Revd George Briggs	(Chairman)
Curate	The Revd Vic Sekasi	
Wardens	Mr Tim Waddington	
	Mr David Neale	
Deanery Synod	Mrs Christine Burgess	
Representatives	Mr Clive Handley	
	Mr Mike Crees	(from APCM 2021)
Elected Members	Mrs Beth Booker	
	Mr Kevin Cook	
	Mr Mike Crees	(until APCM 2021)
	Mr Andrew Kohn	
	Mrs Moyra Lee	
	Mr Roger Porthouse	(until APCM 2021)

The Treasurer is Mr Kevin Cook.

Approved by the PCC on 21st March 2022 and signed on its behalf by

Rev'd George Briggs (Chairman)

Clive Handley (Vice Chairman)

Parochial Church Council of St Thomas' Church Kendal

Statement of Parochial Church Council's Responsibilities for the Year Ended 31st December 2021 (continued)

The purpose of this statement is to distinguish the Parish Church Council's responsibilities for the accounts from those of the independent examiners as stated in their report.

Law applicable to Parochial Church council in England & Wales requires the Council to prepare financial statements for each financial year which give a true and fair view of the Council's financial activities during the year and of its financial position at the end of the year. In preparing financial statements giving a true and fair view, the Council should follow best practice and:

- Select suitable accounting policies and then apply them consistently;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable accounting standards and statements of recommended practice have been followed, subject to any departure disclosed and explained in the financial statements; and
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Council will continue in operation.

The Council are responsible for keeping accounting records which disclose with reasonable accuracy the financial position of the church and which enable them to ascertain the financial position of the Council and which enable them to ensure that the financial statements comply with applicable law and regulations. They are also responsible for safeguarding the assets of the Council and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Parochial Church Council of St Thomas' Church Kendal
Independent Examiner's Report to the Parochial Church Council

I report to the members of the Parochial Church Council (PCC) of St Thomas' Church Kendal (the Charity) on my examination of the accounts of the charity for the year ended 31st December 2021 which are set out on pages 9 to 17.

Responsibilities and basis of report

As members of the PCC you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act") and the Church Accounting Regulations 2006.

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

Independent examiner's statement

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

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

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

Helen Holmes BSc FCA
Independent Examiner
Stables Thompson & Briscoe
Lowther House
Kendal
LA9 4DX

Dated:

Parochial Church Council of St Thomas' Church Kendal

Statement of Financial Activities

as at 31 December 2021

	Notes	Unrestricted Funds £	Restricted Funds £	Total 2021 £	Total 2020 £
Income from:					
Donations and legacies	2(a)	212,742	4,973	217,715	223,474
Church activities	2(b)	7,528	741	8,269	10,412
Other trading activities	2(c)	4,910	0	4,910	1,405
Investment income	2(d)	10,167	0	10,167	5,603
Other	2(e)	0	0	0	1,850
Total Income and endowments		<u>235,347</u>	<u>5,714</u>	<u>241,061</u>	<u>242,744</u>
Expenditure on:					
Church activities	3(a)	208,270	1,031	209,301	227,636
Governance costs	3(b)	9,016		9,016	9,256
Letting costs		3,881		3,881	2,314
Total Resources Expended		<u>221,167</u>	<u>1,031</u>	<u>222,198</u>	<u>239,206</u>
Gain on Investments	5		280	280	113
Net Income/(expenditure)		14,180	4,963	19,143	3,651
Transfers between Funds	11	<u>-42</u>	<u>42</u>	<u>0</u>	<u>0</u>
Net Movement in Funds		14,138	5,005	19,143	3,651
Funds Reconciliation					
Balances brought forward		162,972	15,999	178,971	175,320
Balances carried forward at 31st December 2021		<u>177,110</u>	<u>21,004</u>	<u>198,114</u>	<u>178,971</u>

Parochial Church Council of St Thomas' Church Kendal

Balance Sheet

as at 31 December 2021

	Notes	2021	2020
		£	£
Fixed Assets			
Tangible fixed assets	4	93,395	95,187
Investments at valuation	5	<u>2,096</u>	<u>1,815</u>
		95,491	97,002
Current Assets	6		
Debtors and prepayments		9,613	8,155
Short term deposits		78,134	55,467
Cash at Bank		<u>22,982</u>	<u>27,573</u>
		110,729	91,195
Current Liabilities			
Creditors due within one year	7	<u>-8,106</u>	<u>-9,226</u>
Net Current Assets		102,623	81,969
Net Assets		<u>198,114</u>	<u>178,971</u>
Parish Funds			
Unrestricted	8	143,510	119,772
Designated	9	33,600	43,200
Restricted	10	21,004	15,999
		<u>198,114</u>	<u>178,971</u>

Approved by the Parochial Church Council of the Parish Church of St Thomas' Church, Kendal on 14th March 2022 and signed on its behalf by:

The Revd George Briggs
Priest in Charge

Kevin Cook BSc FCA
Honorary Treasurer

The notes on pages 11 to 17 form part of these accounts,

Parochial Church Council of St Thomas' Church Kendal

Notes to the Financial Statements

for the Year Ended 31 December 2021

	Unrestricted Funds £	Restricted Funds £	Total 2021 £	Total 2020 £
2 Income and endowments				
a) Donations and legacies				
Planned giving	156,527		156,527	158,036
Loose collections	1,279		1,279	4,740
Online donations	3,025		3,025	0
Contactless donations	160		160	0
Grants	6,517		6,517	6,783
Donations	14,360	4,050	18,410	19,680
Gift Aid Tax	30,874	923	31,797	34,235
	<u>212,742</u>	<u>4,973</u>	<u>217,715</u>	<u>223,474</u>
b) Church Activities				
Discipleship course			0	2,445
PCC fees	1,190		1,190	1,558
Sundry income	6,338	741	7,079	6,409
	<u>7,528</u>	<u>741</u>	<u>8,269</u>	<u>10,412</u>
c) Other trading activities				
Lettings and catering	<u>4,910</u>		<u>4,910</u>	<u>1,405</u>
d) Investment Income				
Rental income	9,720		9,720	4,400
Interest received	447		447	1,203
	<u>10,167</u>		<u>10,167</u>	<u>5,603</u>
e) Other Income				
Sale of Skatebord Park	<u>0</u>			<u>1,850</u>
Total Income and endowments	<u>235,347</u>	<u>5,714</u>	<u>241,061</u>	<u>242,744</u>

Parochial Church Council of St Thomas' Church Kendal

Notes to the Financial Statements

for the Year Ended 31 December 2021

	Unrestricted Funds £	Restricted Funds £	Total 2021 £	Total 2020 £
3 Resources Expended				
a) Church activities				
Mission and charitable giving				
Overseas and home mission	21,240	20	21,260	22,000
Barchester Fund	4,000		4,000	4,000
Vicars hardship fund	0		0	500
Gifts to those Training for Ministry	1,000		1,000	2,000
Diocesan parish contribution	72,000		72,000	86,400
Childrens and family work				
Staff costs	22,754		22,754	22,298
Pension	1,375		1,375	1,352
Toddlers and DJs	1,739		1,739	1,643
Expenses	64		64	103
Youth work				
Staff costs	0		0	18,688
Pension	0		0	1,122
Other expenses	75		75	123
Equipment	0		0	708
Discipleship				
Discipleship courses		270	270	687
Working expenses of vicar	1,911		1,911	2,571
Working expenses of curate	1,495		1,495	826
Accommodation costs	1,050		1,050	0
Evangelism				
Accommodation costs	0		0	1,045
Blessing the community	139		139	279
Fellowship				
Fellowship expenses	1,113	741	1,854	1,378
Worship				
Flowers and decorations	82		82	56
PCC fees to Diocese	1,228		1,228	1,373
Letting expenses	1,173		1,173	277
Parish resources	434		434	319
Total cost of Church Activities	132,872	1,031	133,903	169,748
Support costs (see 3c)				
Administration costs	40,717		40,717	34,525
 Building running costs	 34,681		 34,681	 23,363
	<u>208,270</u>	<u>1,031</u>	<u>209,301</u>	<u>227,636</u>

Parochial Church Council of St Thomas' Church Kendal

Notes to the Financial Statements

for the Year Ended 31 December 2021

	Unrestricted Funds £	Total 2021 £	Total 2020 £
b) Governance Costs			
Accounts staff costs	5,385	5,385	5,149
Independent Examiners fee	1,500	1,500	1,500
Support costs (see 3c)	<u>2,131</u>	<u>2,131</u>	<u>2,607</u>
	<u><u>9,016</u></u>	<u><u>9,016</u></u>	<u><u>9,256</u></u>
c) Support Costs			
Administration costs			
Administration staff	21,539	21,539	20,594
Pensions	1,554	1,554	1,527
Training	2,708	2,708	1,159
Postage and bank charges	1,208	1,208	1,157
Printing and Photocopying	1,932	1,932	1,433
Telephone	1,808	1,808	2,094
Food and consumables	649	649	647
Website costs	2,015	2,015	1,826
Computer supplies	0	0	895
Subscriptions	2,554	2,554	1,443
Reference materials	570	570	94
Office consumables	2,415	2,415	2,009
Sundry (inc leaving gifts)	2,172	2,172	0
Advertising staff post	448	448	0
Depreciation	<u>1,276</u>	<u>1,276</u>	<u>2,254</u>
	<u><u>42,848</u></u>	<u><u>42,848</u></u>	<u><u>37,132</u></u>
Building running costs			
Cleaner	5,088	5,088	6,341
Electricity	4,994	4,994	4,909
Gas	8,562	8,562	2,191
Water	310	310	328
Insurance	3,776	3,776	3,957
Repairs and maintenance	10,385	10,385	3,578
Cleaning supplies	420	420	913
Depreciation	<u>1,146</u>	<u>1,146</u>	<u>1,146</u>
	<u><u>34,681</u></u>	<u><u>34,681</u></u>	<u><u>23,363</u></u>
	Church activities	Governance costs	Fund raising
			Total 2021
Administration costs	40,717	2,131	42,848
Building running costs	<u>34,681</u>		<u>34,681</u>
Total	<u><u>75,398</u></u>	<u><u>2,131</u></u>	<u><u>0</u></u>

Support costs have been allocated on a best estimate of the usage, both in nature and time

Parochial Church Council of St Thomas' Church Kendal

Notes to the Financial Statements

for the Year Ended 31 December 2021

	2021	2020
d) Staff Costs	£	£
Wages and salaries	56,349	77,136
Paid on behalf of other Churches	-4,648	-4,648
Social security costs	3,064	4,316
Pension costs	2,929	4,001
	<u>57,694</u>	<u>80,805</u>

The average number of employees during the year was 4. (2020:5). Of these, one was a full time post, two employees were on a job share, and the cleaner was part- time.

There were no employees whose emoluments exceeded £60,000.

The PCC operate a contributory Pension Scheme for Employees which complied with the auto- enrolment provisions. All Employees have been invited to join the scheme and make a contribution of 5% or 6%. The PCC matched these contributions.

No trustees received remuneration as an employee of the church during the year. (2020: 0).

PCC members were reimbursed for travelling, subsistence and other expenses totalling £3,406 during the year. (2020: £3,397)

Key management personnel was the Priest in Charge who is paid by the Diocese of Carlisle.

Parochial Church Council of St Thomas' Church Kendal

Notes to the Financial Statements

for the Year Ended 31 December 2021

	Freehold Land and Buildings £	Church Equipment £	Total £
4 Tangible Fixed Assets			
Cost			
At 1 January 2021	114,588	154,360	268,948
Additions		630	630
Disposals		12,892	12,892
At 31 December 2021	<u>114,588</u>	<u>142,098</u>	<u>256,686</u>
Depreciation			
At 1 January 2021	21,773	151,988	173,761
Charge for the year	1,146	1,276	2,422
On disposals		12,892	12,892
At 31 December 2021	<u>22,919</u>	<u>140,372</u>	<u>163,291</u>
Net Book Amount			
At 1 January 2021	<u>92,815</u>	<u>2,372</u>	<u>95,187</u>
At 31 December 2021	<u>91,669</u>	<u>1,726</u>	<u>93,395</u>

The property is held in the name of St Thomas's (Kendal) Trust

All the assets are unrestricted and used for charitable purposes.

5 Investments	Restricted Funds	Total 2021
Market Value		
At 1 January 2021	1,816	1,816
Net unrealised gains in year	280	280
At 31 December 2021	<u>2,096</u>	<u>2,096</u>
Holdings as at 31 December 2021		
CBF Investment Fund Income Shares	<u>2,096</u>	<u>2,096</u>

Parochial Church Council of St Thomas' Church Kendal

Notes to the Financial Statements

for the Year Ended 31 December 2021

		2021	2020	
		£	£	
6				
	Debtors			
a)	Gift Aid receivable	7,595	7,865	
	Prepayments	250	290	
	Letting owing	422	0	
	Other debtors	1,346	0	
		<u>9,613</u>	<u>8,155</u>	
	Short term deposits			
b)	Restricted	8,170		
	Designated	33,600	43,200	
	Unrestricted	36,364	11,457	
		<u>78,134</u>	<u>55,467</u>	
	Cash at bank			
c)	Restricted	10,738	14,184	
	Unrestricted	12,244	13,389	
		<u>22,982</u>	<u>27,573</u>	
7	Liabilities due within one year			
	Independent Examiners fee	1,500	1,500	
	Missionary and charitable giving	4,000	4,000	
	PAYE and NIC	394	346	
	Pension scheme	386	454	
	Sundry creditors and accrued expenses	1,826	2,926	
		<u>8,106</u>	<u>9,226</u>	
8	Analysis of Net Assets by Fund			
	Unrestricted Funds	Designated Funds	Restricted Funds	Total 2021
	£	£	£	£
	Tangible fixed assets	93,395	0	93,395
	Investments	0	2,096	2,096
	Current assets	58,241	33,600	110,729
	Current liabilities	-8,106	0	-8,106
	Fund balance	<u>143,530</u>	<u>33,600</u>	<u>20,984</u>
				<u>198,114</u>

Parochial Church Council of St Thomas' Church Kendal

Notes to the Financial Statements

for the Year Ended 31 December 2021

9 Designated Funds	2021	2020
	£	£
Balance at 1 January 2021	43,200	43,200
Appropriated during the year	9,600	0
Balance at 31 December 2021	<u>33,600</u>	<u>43,200</u>

The designated funds of the PCC comprise funding towards the payment of staff salaries for three years commencing 1st January 2019. These funds were derived from two legacies received since 2015 from members of the Church who had a passion for Children and young peoples' work.

The funds are held in the Cumberland Building Society, from which a withdrawal of £9,600 was made during the year.

10 Restricted Funds	Total	Total
	2021	2020
	£	£
Balance at 1 January 2021	15,999	8,459
Incoming resources	5,714	8,565
Resources expended	-1,031	-788
Investment gain	280	113
Transfers	42	-350
Balance at 31 December 2021	<u>21,004</u>	<u>15,999</u>

The restricted funds of the PCC comprise the following:

- Several small funds set up to meet the requirements of donors supporting specific aspects of the church's mission and ministry. This includes a number of organisations within the Church.
- A restricted investment of £2,096.
- Donations to fund staffing posts in the future totalling £8,170 plus related Gift Aid

Accounts



**Annual Report
and
Financial Statements
of the Parochial Church Council**

for the year ended

31 December 2020

Charity No: 1129872

Parochial Church Council of St Thomas' Church Kendal
Annual Report and Financial Statements
for the Year Ended 31 December 2020

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7	Statement of Parochial Church Council's Responsibilities
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9	Statement of Financial Activities 2020
10	Statement of Financial Activities 2019
11	Balance Sheet
12-21	Notes to the Financial Statements

Parochial Church Council of St Thomas' Church Kendal

Annual Report

for the Year Ended 31 December 2020

**Church Office and
address for
correspondence:**

**St Thomas' Church
Stricklandgate
Kendal
Cumbria
LA9 4QG**

Incumbent:

Revd George Briggs

Bankers:

**Yorkshire Bank plc
7 Stricklandgate
Kendal
Cumbria
LA9 4NB**

**Independent
Examiner:**

**Helen Holmes BSc FCA
Stables Thompson & Briscoe
Lowther House
Kendal
Cumbria
LA9 4DX**

Legal Advisors:

**Arnold Greenwood Solicitors
8 & 10 Highgate
Kendal
Cumbria
LA9 4SX**

Website:

www.stkweb.org.uk

Parochial Church Council of St Thomas' Church Kendal

Annual Report

For the year ended 31st December 2020

Aim and Purpose

St Thomas' Church is situated in the northern part of the Market town of Kendal. It is a Resource Church in the Two Valleys Team and is part of the Diocese of Carlisle within the Church of England. The correspondence address is St Thomas' Church, Stricklandgate, Kendal, LA9 4QG.

The Parochial Church Council (PCC) has registered with the Charity Commission (charity number 1129872). There is one related trust, the St Thomas' (Kendal) Trust (registered charity number 514353) which holds and administers the church property.

St Thomas's PCC has the responsibility of cooperating with the Incumbent Rev George Briggs, in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. As well as the church building itself, the PCC is responsible for maintaining 79 High Garth. The PCC is responsible for the employment of five staff members and holds responsibility for finance and safeguarding policy and procedure at St Thomas's.

Objectives and Activities

In the Diocese of Carlisle the Church of England is committed to working with the Methodist Church, United Reformed Church and Salvation Army as well as other local partners to realise the God for All vision. This county-wide vision was renewed in the course of 2020:

**A vision to release
the whole people of God
for the whole mission of God
for the transformation of Cumbria
in the name of Jesus.....**

In our local context St Thomas's is committed to the pursuing this vision through:

- Gathering in lively and authentic worship
- Discipleship and empowering every church member for mission with effective pastoral structures to enable this
- A commitment to partnership with other churches locally and resourcing the mission of the wider church
- Ministries and activity which serves our community and enables people to connect with God and discover Christian Faith
- Good stewardship of our building as a significant resource for ministry and the wider community

Parochial Church Council of St Thomas' Church Kendal

Annual Report

for the Year Ended 31 December 2020 (continued)

Achievements and Performance

2020 was a challenging year for us all. In the midst of unprecedented circumstances St Thomas's was able to support and connect with people in the following ways:

- The P-word conference raising awareness of the impact of pornography.
- Initial development work for a new CAP Debt Centre shared between churches in Kendal.
- Supporting and sending two candidates to train for ordination.
- Welcoming a new Curate Rev Vic Sekasi to train with St Thomas's and the Two Valleys Mission Community.
- Raising resources to appoint a Youth-Work Coordinator in 2021.

In Lockdown:

- Online services, prayer and small groups on a variety of platforms.
- Regular communication with church community via weekly email, and via letters and CDs to those not connected to the internet.
- Contact and regular phone calls with older and vulnerable members of the church community.
- Support work with new parents and babies as permitted under lockdown
- Regular online toddler group connections, story time and songs.
- Active and creative remote and face to face families, children's and young people's work
- Video assemblies and contact with St Thomas's primary school
- Weekly online prayer support for local church leaders and ministers
- Hampers and thanks for emergency services, funeral directors and teachers
- Signposting and partnering with local mental health and financial support courses
- Signposting and partnering with local Alpha courses
- Investment and work to create a long-term live streaming solution to enable people to connect with Sunday worship services and funeral services

Our Parish ministries in 2020 included holding 4 funerals in church and 6 funerals just at the crematorium or cemetery. Due to the pandemic no baptism or marriage services were held this year.

Church attendance

In 2020 there were 236 members on the Church Electoral Roll, 20% of who are resident within the parish. The average weekly attendance at services on Sundays, counted during October was 52 adults and 13 children. These figures were much lower than previous years as, due to Covid 19, we were restricted to one service with limited numbers.

Other Activities

A survey of the broad range of weekly and seasonal activities is produced most years for our APCM. These include work with families and children, older people, Schools links with our Parish Primary School and local secondary schools, a supermarket bus service, prayer and prayer ministry and much more...

Parochial Church Council of St Thomas' Church Kendal

Annual Report

for the Year Ended 31 December 2020

(continued)

Deanery Synod and Ecumenical Links

At present two members of St Thomas's are members of Kendal Deanery Synod. St Thomas's is committed to the developing of Mission Community along with St Catherine's Crook and the churches of the Two Valleys Team, which includes an ongoing resourcing role, and exploring our relationship in mission with the Kendal Methodist circuit and our local Methodist neighbours. St Thomas's is committed to the development of mission in partnership with churches of all denominations across Kendal in the common Mission Area of our town.

Church Fabric

In the course of 2020 the PCC repaired and let 79 High Garth commercially, and reviewed the maintenance and repair work that will be required after lockdown following our Quinquennial Inspection in 2019.

Mission Giving and Collections

Helping those in need is a demonstration of our faith. The PCC are committed to giving 10% of our donations received to our Mission Partners. To this end £26,000 was sent to missions and charities at home and overseas. This figure includes £4,000 paid to the Barchester Fund to assist in the repair costs at St Thomas's Church of England Primary School, with whom we have close links. In addition the annual Christian Aid and Bishop's Harvest Appeals were highlighted for people to support individually.

Risk review

The PCC has assessed the major risks to which the church is exposed and is satisfied that systems and procedures are in place to mitigate such risks and the potential impact upon the church should any of those risks materialise.

Financial review

Total receipts on unrestricted General Fund were £234,179 and payments totalled £238,418. These are detailed in the financial statements. The majority of the income came from Church members by regular giving, together with the related Gift Aid.

The Parish Offer of £86,400 was the largest outgoing providing for clergy costs as well as supporting mission and ministry elsewhere in the diocese. In addition, £77,071 was spent on staff costs whilst £26,000 was donated to missions and charities at home and overseas.

The wider work of the Church reaches out into the community, and includes Moms and Toddlers, Families, Youth Work, and Cedars to name but a few. A total of £58,058 was spent during the year (including staff costs) reaching out to the local community.

Receipts to the restricted fund totalled £8,565 whilst £788 was spent in the year. There was an overall gain on the value of the investments of £113. Overall, there was a surplus of £3,651 for the year.

Designated Funds

In 2018 the PCC decided to designate £64,800 to help fund staff salaries for three years ending 31st December 2022. No withdrawal from this fund was necessary during the year, leaving £43,200 in the Cumberland Building Society at the year end, as detailed in note 9.

Parochial Church Council of St Thomas' Church Kendal

Annual Report

**for the Year Ended 31 December 2020
(continued)**

Legacy policy

At St. Thomas' we welcome gifts in wills however large or small, and we promise to use such gifts to make a significant difference in the spread and proclamation of the Gospel of the Lord Jesus Christ in this community and elsewhere.

The PCC recommends that gifts in wills are unrestricted, so that the funds can be used for whatever purpose is currently needed to extend the mission and ministry of the church. As an alternative to the restricted gift, a letter of wishes can be attached to a will, which the PCC will endeavour to honour.

Substantial legacies will be used for significant projects, or substantial repairs, such as:

- meeting the cost of repairs arising from the Quinquennial inspection.
- meeting the cost of a mission project.
- underwriting or funding a new member of staff for a fixed period.

Reserves policy

The Finance Committee reviewed the policy on reserves and brought the matter to the PCC for discussion when the budget was approved. The aim is to maintain a reserve equivalent to one month's payments to cover emergency situations that may arise from time to time. The balance of £13,389 on the General Bank Account together with the £12,267 of General funds in the Cumberland Building Society at the year end covered this target. The PCC will endeavour to ensure reserves are held in sufficiently liquid assets. This has necessitated some fund raising to pay for staffing posts going forward, and further fund raising will be needed to pay for the repairs identified by the recent Quinquennial inspection on the Church building.

There is a balance of £15,999 in the restricted fund as detailed in note 10.

It is our policy to invest surplus funds with the Cumberland Building Society.

Volunteers

The members of the PCC would like to thank all the volunteers who work so tirelessly to make our Church a lively and vibrant community.

Structure, governance and management

The method of appointment of PCC members is set out in the Church Representation Rules. The Council comprises the Incumbent, the Churchwardens, a representative of the Readers, those elected to the Deanery Synod, and other members elected at the Annual Parochial Church Meeting by those on the Electoral Role. Members of the congregation are encouraged to register on the Electoral Roll and stand for election to the PCC.

The full PCC met ten times during the year with a good level of attendance. Groups met between meetings as appropriate and reported back to the PCC for discussion and decision. The key groups on the PCC are the Standing Committee, the Staffing Committee and the Finance Committee.

Special committees are formed if particular issues need some specific consideration before being presented to the full PCC body.

Parochial Church Council of St Thomas' Church Kendal

Annual Report

**for the Year Ended 31 December 2020
(continued)**

PCC members who have served from 1 January 2020 until the date this report was approved are:

Incumbent Curate	The Revd George Briggs The Revd Victoria Sekasi	(Chairman) (from July 2020)
Wardens	Mr Rod Redhead Mr Tim Waddington Mr David Neale	(until APCM 2020) (from APCM 2020)
Deanery Synod Representatives	Mrs Christine Burgess Mr Clive Handley	(from APCM 2020) (from APCM 2020)
Elected Members	Mrs Beth Booker Mr Kevin Cook Mr Mike Crees Boyd Gilmore Mr Andrew Kohn Mrs Moyra Lee Mr Roger Porthouse	 (from APCM 2020) (until October 2020)

The Treasurer is Mr Kevin Cook.

Approved by the PCC on 8th March 2021 and signed on its behalf by

Rev'd George Briggs (Chairman)

Clive Handley (Vice Chairman)

Parochial Church Council of St Thomas' Church Kendal
Statement of Parochial Church Council's Responsibilities
for the Year Ended 31 December 2020

The purpose of this statement is to distinguish the Parish Church Council's responsibilities for the accounts from those of the independent examiners as stated in their report.

Law applicable to Parochial Church Council in England & Wales requires the Council to prepare financial statements for each financial year which give a true and fair view of the Council's financial activities during the year and of its financial position at the end of the year. In preparing financial statements giving a true and fair view, the Council should follow best practice and:

- Select suitable accounting policies and then apply them consistently;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements; and
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Council will continue in operation.

The Council are responsible for keeping accounting records which disclose with reasonable accuracy the financial position of the church and which enable them to ascertain the financial position of the Council and which enable them to ensure that the financial statements comply with applicable law and regulations. They are also responsible for safeguarding the assets of the Council and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

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Parochial Church Council of St Thomas' Church Kendal

Independent Examiner's Report to the Parochial Church Council

I report to the members of the Parochial Church Council (PCC) of St Thomas' Church Kendal (the Charity) on my examination of the accounts of the charity for the year ended 31st December 2020 which are set out on pages 9 to 17.

Responsibilities and basis of report

As members of the PCC you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act") and the Church Accounting Regulations 2006.

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

Independent examiner's statement

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

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

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

**Helen Holmes BSc FCA
Independent Examiner
Stables Thompson & Briscoe
Lowther House
Kendal
LA9 4DX**

Dated:

Parochial Church Council of St Thomas' Church Kendal

Statement of Financial Activities

as at 31 December 2020

	Notes	Unrestricted Funds £	Restricted Funds £	Total 2020 £	Total 2019 £
Income from:					
Donations and legacies	2(a)	219,204	4,270	223,474	218,168
Church activities	2(b)	7,987	2,445	10,412	22,649
Other trading activities	2(c)	1,405	0	1,405	8,995
Investment income	2(d)	1,203	0	1,203	1,597
Other	2(e)	4,400	1,850	6,250	3,750
Total Income and endowments		<u>234,179</u>	<u>8,565</u>	<u>242,744</u>	<u>255,159</u>
Expenditure on:					
Church activities	3(a)	229,162	788	229,950	274,424
Governance costs	3(b)	9,256		9,256	9,316
Total Resources Expended		<u>238,418</u>	<u>788</u>	<u>239,206</u>	<u>283,740</u>
Gain on Investments	5		113	113	268
Net Income/(expenditure)		-4,239	7,890	3,651	-28,313
Transfers between Funds	11	350	-350	0	0
Net Movement in Funds		-3,889	7,540	3,651	-28,313
Funds Reconciliation					
Balances brought forward at 1st January		166,861	8,459	175,320	203,633
Balances carried forward at 31st December 2020		<u>162,972</u>	<u>15,999</u>	<u>178,971</u>	<u>175,320</u>

Parochial Church Council of St Thomas' Church Kendal

Statement of Financial Activities

as at 31 December 2019

	Notes	Unrestricted Funds £	Restricted Funds £	Total 2019 £	Total 2018 £
Income from:					
Donations and legacies	2(a)	214,718	3,450	218,168	269,899
Church activities	2(b)	11,825	10,824	22,649	15,442
Other trading activities	2(c)	8,995	0	8,995	8,837
Investment income	2(d)	1,597	0	1,597	1,218
Other	2(e)	3,750	0	3,750	4,200
Total Income and endowments		<u>240,885</u>	<u>14,274</u>	<u>255,159</u>	<u>299,598</u>
Expenditure on:					
Church activities	3(a)	261,424	13,000	274,424	290,419
Governance costs	3(b)	9,316		9,316	9,872
Total Resources Expended		<u>270,740</u>	<u>13,000</u>	<u>283,740</u>	<u>300,291</u>
Loss/gain on Investments	5		268	268	-25
Net Income/(expenditure)		-29,855	1,542	-28,313	-720
Transfers between Funds	11	<u>-375</u>	<u>375</u>	<u>0</u>	<u>0</u>
Net Movement in Funds		-30,230	1,917	-28,313	-720
Funds Reconciliation					
Balances brought forward at 1st January 2019		197,091	6,542	203,633	204,353
Balances carried forward at 31st December 2019		<u>166,861</u>	<u>8,459</u>	<u>175,320</u>	<u>203,633</u>

Parochial Church Council of St Thomas' Church Kendal

Balance Sheet

as at 31 December 2020

	Notes	2020		2019	
		£	£	£	£
Fixed Assets					
Tangible fixed assets	4		95,187		96,777
Investments at valuation	5		<u>1,815</u>		<u>1,702</u>
			97,002		98,479
Current Assets	6				
Debtors and prepayments		8,155		8,900	
Short term deposits		55,467		59,265	
Cash at Bank		<u>27,573</u>		<u>18,573</u>	
		91,195		86,738	
Current Liabilities					
Creditors due within one year	7	<u>-9,226</u>		<u>-9,897</u>	
Net Current Assets			81,969		76,841
Net Assets			<u><u>178,971</u></u>		<u><u>175,320</u></u>
Parish Funds					
Unrestricted	8		119,772		123,661
Designated	9		43,200		43,200
Restricted	10		15,999		8,459
			<u><u>178,971</u></u>		<u><u>175,320</u></u>

Approved by the Parochial Church Council of the Parish Church of St Thomas' Church, Kendal on 8th March 2021 and signed on its behalf by:

The Revd George Briggs
Priest in Charge

Kevin Cook BSc FCA
Honorary Treasurer

The notes on pages 12 to 21 form part of these accounts,

Parochial Church Council of St Thomas' Church Kendal

Notes to the Financial Statements

for the Year Ended 31 December 2020

1. Accounting Policies

Basis of Accounting

The accounts are prepared under the historical cost convention, in accordance with the Church Accounting Regulations 2006 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to Charities preparing their accounts in accordance with FRS 102 (effective 1 January 2019) - (Charities SORP (FRS 102)) and the Charities Act 2011.

The accounts are presented in sterling and rounded to the nearest £.

The primary objective of the charity is to promote the gospel of our Lord Jesus Christ according to the doctrine and practice of the Church of England. The charity meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s). There are no material uncertainties about the charity's ability to continue as a going concern.

The church is a registered charity in England and Wales. The Trustees are the members of the PCC named on page 2. The registered office is St Thomas' Church, Stricklandgate, Kendal LA9 4QG.

Funds

General funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application to the general purposes of the PCC. Funds designated for a particular purpose by the PCC are also unrestricted.

Restricted funds represent donations or grants received for a specific object or invited by the PCC for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of each year must be carried forward as a balance on that fund.

The accounts include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body or those that are informal gatherings of church members.

Parochial Church Council of St Thomas' Church Kendal

Notes to the Financial Statements

for the Year Ended 31 December 2020

Incoming Resources

Voluntary Income and Capital Sources

- Collections are recognised when received by or on behalf of the PCC.
- Planned giving receivable under Gift Aid is recognised only when received.
- Income tax recoverable on Gift Aid donations is recognised when the income is recognised.
- Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement, the amount due is quantifiable and its ultimate receipt by the PCC is reasonably certain.
- Funds raised by events are accounted for gross.

Other Income

Rental income from the letting of church premises is recognised when the rental is due.

Income from Investments

Dividends are accounted for when due and payable. Interest entitlements are accounted for as they accrue. Tax recoverable on such income is recognised in the same accounting year.

Gains and Losses on Investments

- Realised gains or losses are recognised when investments are sold.
- Unrealised gains or losses are accounted for on the valuation of investments at the year end.

Resources Expended

Grants

Grants and donations are accounted for when paid over or when awarded if that award creates a binding obligation on the PCC.

Activities Directly Relating to the Work of the Church

The diocesan parish share is accounted for when due.

Employee benefits

When employees have rendered service to the charity, short-term employee benefits to which the employees are entitled are recognised at the undiscounted amount expected to be paid in exchange for that service.

The charity operates a defined contribution plan for the benefit of its employees. Contributions are expensed as they become payable.

Tax

The charity is an exempt charity within the meaning of schedule 3 of the Charities Act 2011 and is considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes.

Parochial Church Council of St Thomas' Church Kendal

Notes to the Financial Statements

for the Year Ended 31 December 2020

Fixed Assets

Consecrated Property and Moveable Church Furnishings

Consecrated and beneficed property of any kind is excluded from the accounts by the Charities SORP.

Movable church furnishings held by the vicar and churchwardens on special trust for the PCC, and which require a faculty for disposal, are accounted for as inalienable property unless consecrated. They are listed in the church's inventory which can be inspected at any reasonable time. Inalienable property has not been valued in the accounts.

Freehold Land and Buildings

Freehold buildings are depreciated on a straight line basis over 50 years. No depreciation is provided on freehold land.

Church Equipment

Equipment used within the church premises is depreciated on a straight line basis over 4 years. Equipment costing less than £500 has not been capitalised.

Investments

Investments are valued at market value at the year end.

Current Assets

Amounts owing to the PCC at 31 December in respect of fees, rents or other income are shown as debtors less provision for amounts that may prove uncollectable.

Short-term deposits include cash held on deposit with the CBF Church of England Funds, and at the Cumberland Building Society.

Parochial Church Council of St Thomas' Church Kendal

Notes to the Financial Statements

for the Year Ended 31 December 2020

	Unrestricted Funds £	Restricted Funds £	Total 2020 £	Total 2019 £
2 Income and endowments				
a) Donations and legacies				
Planned giving	158,036		158,036	155,423
Loose collections	4,740		4,740	4,386
Legacies	0		0	0
Grants	6,783		6,783	3,925
Donations	15,410	4,270	19,680	16,760
Gift Aid Tax	34,235		34,235	37,674
	<u>219,204</u>	<u>4,270</u>	<u>223,474</u>	<u>218,168</u>
b) Church Activities				
Discipleship course		2,445	2,445	6,777
Summer camps			0	2,340
One off events			0	1,075
PCC fees	1,558		1,558	1,581
Sundry income	6,409		6,409	10,876
	<u>7,967</u>	<u>2,445</u>	<u>10,412</u>	<u>22,649</u>
c) Other trading activities				
Lettings and catering	<u>1,405</u>		<u>1,405</u>	<u>8,995</u>
c) Investment Income				
Interest received	<u>1,203</u>		<u>1,203</u>	<u>1,597</u>
e) Other Income				
Sale of Skatebord Park		1,850	1,850	0
Rental income	4,400		4,400	3,750
	<u>4,400</u>	<u>1,850</u>	<u>6,250</u>	<u>3,750</u>
Total Income and endowments	<u>234,179</u>	<u>8,565</u>	<u>242,744</u>	<u>255,159</u>

Parochial Church Council of St Thomas' Church Kendal

Notes to the Financial Statements

for the Year Ended 31 December 2020

	Unrestricted Funds £	Restricted Funds £	Total 2020 £	Total 2019 £
3 Resources Expended				
a) Church activities				
Mission and charitable giving				
Overseas and home mission	22,000		22,000	22,000
Barchester Fund	4,000		4,000	4,000
Bursaries	0		0	175
Vicars hardship fund	500		500	484
Gifts to those Training for Ministry	2,000		2,000	
Diocesan parish contribution	86,400		86,400	91,200
Childrens and family work				
Staff costs	22,298		22,298	21,917
Pension	1,352		1,352	1,326
Toddlers and DJs	1,643		1,643	3,524
Expenses	103		103	114
Youth work				
Staff costs	18,688		18,688	27,553
Pension	1,122		1,122	1,658
Other expenses	123		123	2,009
Equipment	708		708	
Summer camp	0		0	5,246
Discipleship				
Discipleship courses		687	687	5,850
Working expenses of vicar	2,571		2,571	2,612
Working expenses of curate	826		826	887
Accommodation costs	0		0	338
Evangelism				
Accommodation costs	1,045		1,045	1,933
Blessing the community	279		279	1,220
Fellowship				
Fellowship expenses	1,277	101	1,378	2,030
Worship				
Flowers and decorations	58		58	187
Expenses of one-off events			0	1,460
PCC fees to Diocese	1,373		1,373	1,209
Letting expenses	277		277	3,101
Rental commission and costs	2,314		2,314	0
Parish resources	319		319	389
Support costs (see 3c)				
Adminlstration costs	34,525		34,525	40,522
Building running costs	23,363		23,363	31,480
	<u>229,162</u>	<u>788</u>	<u>229,950</u>	<u>274,424</u>

Parochial Church Council of St Thomas' Church Kendal

Notes to the Financial Statements

for the Year Ended 31 December 2020

	Unrestricted Funds £	Total 2020 £	Total 2019 £
b) Governance Costs			
Accounts staff costs	5,149	5,149	4,780
Independent Examiners fee	1,500	1,500	1,500
Support costs (see 3c)	2,607	2,607	3,036
	<u>9,256</u>	<u>9,256</u>	<u>9,316</u>
c) Support Costs			
Administration costs			
Administration staff	20,594	20,594	20,539
Pensions	1,527	1,527	1,565
Training	1,159	1,159	3,626
Postage and bank charges	1,157	1,157	96
Printing and Photocopying	1,433	1,433	3,549
Telephone	2,094	2,094	1,675
Food and consumables	647	647	2,200
Website costs	1,826	1,826	2,106
Computer supplies	895	895	0
Subscriptions	1,443	1,443	1,350
Reference materials	94	94	490
Office consumables	2,009	2,009	2,122
Legal and professional	0	0	799
Depreciation	2,254	2,254	3,441
	<u>37,132</u>	<u>37,132</u>	<u>43,558</u>
Building running costs			
Cleaner	6,341	6,341	5,975
Electricity	4,909	4,909	5,536
Gas	2,191	2,191	6,075
Water	328	328	846
Insurance	3,957	3,957	3,632
Repairs and maintenance	3,578	3,578	6,957
Cleaning supplies	913	913	1,313
Depreciation	1,146	1,146	1,146
	<u>23,363</u>	<u>23,363</u>	<u>31,480</u>
	Church activities	Governance costs	Fund raising
			Total 2020
Administration costs	34,525	2,607	37,132
Building running costs	23,363		23,363
Total	<u>57,888</u>	<u>2,607</u>	<u>0</u>
			<u>60,495</u>

Support costs have been allocated on a best estimate of the usage, both in nature and time

Parochial Church Council of St Thomas' Church Kendal

Notes to the Financial Statements

for the Year Ended 31 December 2020

	2020	2019
d) Staff Costs	£	£
Wages and salaries	73,402	80,486
Paid on behalf of other Churches	-4,648	-4,555
Social security costs	4,316	4,834
Pension costs	4,001	4,549
	<u>77,071</u>	<u>85,314</u>

The average number of employees during the year was 5. (2019:5). Of these, 2 were full time posts , 2 employees were on a job share, and the remaining employee was part- time.

There were no employees whose emoluments exceeded £60,000.

The PCC operate a contributory Pension Scheme for Employees which complied with the auto- enrolment provisions. All Employees have been invited to join the scheme and make a contribution of 5% or 6%. The PCC matched these contributions.

No trustees received remuneration as an employee of the church during the year. (2019: 0).

Mr Rod Redhead lived in the church's property at 79 High Garth, Kendal until 31st October 2020. He paid a rent of £250 a month.

PCC members were reimbursed for travelling, subsistence and other expenses totalling £3,397 during the year. (2019: £3,499)

Key management personnel was the Priest in Charge who is paid by the Diocese of Carlisle.

There were no related party transactions in the year.

Parochial Church Council of St Thomas' Church Kendal

Notes to the Financial Statements

for the Year Ended 31 December 2020

	Freehold Land and Buildings £	Church Equipment £	Total £
4 Tangible Fixed Assets			
Cost			
At 1 January 2020	114,588	154,558	269,146
Additions		1,810	1,810
Disposals		2,008	2,008
At 31 December 2020	<u>114,588</u>	<u>154,360</u>	<u>268,948</u>
Depreciation			
At 1 January 2020	20,627	151,742	172,369
Charge for the year	1,146	2,254	3,400
On disposals		2,008	2,008
At 31 December 2020	<u>21,773</u>	<u>151,988</u>	<u>173,761</u>
Net Book Amount			
At 1 January 2020	<u>93,961</u>	<u>2,816</u>	<u>96,777</u>
At 31 December 2020	<u>92,815</u>	<u>2,372</u>	<u>95,187</u>

The property is held in the names of the Trustees of St Thomas's (Kendal) Trust

All the assets are unrestricted and used for charitable purposes.

5 Investments	Restricted Funds	Total 2020
Market Value		
At 1 January 2020	1,702	1,702
Net unrealised gains in year	113	113
At 31 December 2020	<u>1,815</u>	<u>1,815</u>
Holdings as at 31 December 2020		
CBF Investment Fund Income Shares	<u>1,815</u>	<u>1,815</u>

Parochial Church Council of St Thomas' Church Kendal

Notes to the Financial Statements

for the Year Ended 31 December 2020

		2020	2019		
		£	£		
6	Debtors				
a)	Gift Aid receivable	7,865	7,924		
	Prepayments	290	462		
	Other debtors	0	514		
		<u>8,155</u>	<u>8,900</u>		
	Short term deposits				
b)	Unrestricted	<u>55,467</u>	<u>59,265</u>		
	Cash at bank				
c)	Restricted	14,184	6,757		
	Unrestricted	13,389	11,816		
		<u>27,573</u>	<u>18,573</u>		
7	Liabilities due within one year				
	Independent Examiners fee	1,500	1,500		
	Missionary and charitable giving	4,000	4,000		
	PAYE and NIC	346	1,076		
	Pension scheme	454	734		
	Sundry creditors and accrued expenses	2,926	2,587		
		<u>9,226</u>	<u>9,897</u>		
8	Analysis of Net Assets by Fund				
	Unrestricted Funds	Designated Funds	Restricted Funds	Total 2020	
	£	£	£	£	
	Tangible fixed assets	95,187	0	95,187	
	Investments	0	1,815	1,815	
	Current assets	33,811	43,200	14,184	
	Current liabilities	-9,226	0	-9,226	
	Fund balance	<u>119,772</u>	<u>43,200</u>	<u>15,999</u>	<u>178,971</u>

Parochial Church Council of St Thomas' Church Kendal

Notes to the Financial Statements

for the Year Ended 31 December 2020

9 Designated Funds	2020
	£
Balance at 1 January 2020	43,200
Appropriated during the year	0
Balance at 31 December 2020	<u>43,200</u>

The designated funds of the PCC comprise funding towards the payment of staff salaries for three years commencing 1st January 2019. These funds were derived from two legacies received since 2015 from members of the Church who had a passion for Children and young peoples' work.

The funds are held in the Cumberland Building Society, but no withdrawal of funds was necessary in the year.

10 Restricted Funds	Other Funds	Total 2020
	£	£
Balance at 1 January 2020	8,459	8,459
Incoming resources	8,585	8,585
Resources expended	-788	-788
Investment gain	113	113
Transfers	-350	-350
Balance at 31 December 2020	<u>15,999</u>	<u>15,999</u>

The restricted funds of the PCC comprise the following:

- a) Several small cash funds set up to meet the requirements of donors supporting specific aspects of the church's mission and ministry. This includes a number of organisations within the Church.
- b) A restricted investment of £1,815.

11 Transfers between Funds

The transfer to restricted funds during the year comprised the following:	£
Transfer of residue amount unspent brought forward	120
Transfer of Youth trip receipts in 2019 parked in Designated Bank	240
Donation in transit (shown in other debtors brought forward)	-10
Net transfer in the Statement of Financial Activities	<u><u>350</u></u>