

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST JOHN HOUGHTON WITH ST PETER KINGMOOR

England & Wales · Charity number 1130796

Details

Other names HOUGHTON AND KINGMOOR PCC

Status Registered

Legal form Previously excepted

Registered 2009-07-28

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

Contact

Address Houghton PCC Parish Office
St Peter's Church
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Carlisle
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Website www.hkchurch.org.uk

Activities

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

Activities: St John's and St Peter's exists to maintain and proclaim the Christian faith in accordance with the doctrine of the Church of England as revealed in the Holy Bible. All activity seeks to support this aim and as such we work with people of all ages and in partnership with home and overseas mission agencies.

Classification

- **How:** Makes Grants To Individuals, Makes Grants To Organisations, Provides Buildings/facilities/open Space, Provides Services, Other Charitable Activities
- **What:** Religious Activities
- **Who:** Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

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

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£222,709	£186,705	-	-
2023-12-31	£159,797	£182,722	-	-
2022-12-31	£172,818	£179,440	-	-
2021-12-31	£156,744	£169,155	-	-
2020-12-31	£159,995	£129,042	-	-

Trustees

Name	Role	Appointed
Rev ANDREW PAUL JOHN TOWNER	Chair	2014-02-22
BRUCE CUTHBERT WALKER		
BRYONY CATHERINE RACHEL WOODBIDGE		
Emily Newgarth		2025-04-27
IAN ROBERT LOCHHEAD		
JANE CATTON		2013-04-15
JUDITH CLARK		
Jane Margaret Bolton		2022-04-24
Kieran McKnight		2025-05-13
MARTIN HILTON		2017-04-02
MR GRAHAM SMITH		
MR PETE BARNESLEY		
MR TONY NEWGARTH		
Matthew Towers		2023-04-30
Neal Andrews		2019-03-17
Sharron Julie Hedley		2022-04-24

Accounts



**St John's, Houghton
& St Peter's, Kingmoor**
www.hkchurch.org.uk

**Annual Report and Financial Statement
of the Parochial Church Council
for the year ended 31st December 2024**

Registered Charity No. 1130796

St John's, Houghton, with St Peter's, Kingmoor

Introduction

Imagine a fry-up made only of sausages, or just toast – it wouldn't be much of a fry-up, would it? For a good fry-up we need a really good mixture of things, all on the same plate and working together to make an amazing, tummy-busting, feast. The church is a bit like that!

Paul says *"you are the body of Christ, and each one of you is a part of it"* (1Cor 12:27). Across chapters 12-14 he highlights the unity-in-variety that every true church experiences: one body, many parts, each serving as they are gifted. A body that is just feet wouldn't work, nor would one made up only of ears – the body is a united mixture, and that's wonderful.

As you read this report, I hope and pray you will be encouraged, as I was, to see all the things others are doing for the Lord. There's a wonderful variety here, from Mothers' Union to Tots and Quest Clubs to the Knells, from ministry which is simple, reliable, regular to that more occasional and energetic, from small pieces of pastoral care to larger celebrations – across our whole Parish and age-range, our different God-given characters and needs.

I pray also that we all, as we read, are excited and energised to serve. We sometimes sing that 'love so amazing, so divine, demands my soul, my life, my all' – yet getting that into our diaries isn't always easy. What we do, we offer as service in joyful response to all Jesus is and has done. Our life decisions express how valuable and worthy He is. So as you read, do pray how you can ensure that His priorities are yours and ours for the coming year.

When the United States was first founded they used the slogan 'e pluribus unum' which literally means: from many, one – which is exactly what the church is and should be: wonderfully varied, truly united, deeply committed. I hope and pray you enjoy reading on, and are inspired again to make Christ your first and greatest priority.

A handwritten signature in dark ink, reading "Andrew Towler". The signature is written in a cursive, flowing style.

Background

Houghton and Kingmoor PCC has the responsibility of co-operating with the incumbent, and in promoting the whole mission of the church, pastoral, evangelistic, social and ecumenical in the ecclesiastical Parish. It also has responsibilities for the church buildings at Houghton and Kingmoor.

The mission statement agreed by the PCC is:

To love Christ and make Him known

- by hearing, obeying and proclaiming His word
- by being devoted to Him in prayer
- by caring for His people’s welfare
- by spreading the good news of His salvation
... so that in everything God is glorified.

Membership

Members of the PCC are either ex officio or elected by the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules. During the year the following have served as members of the PCC:

Incumbent	Rev Canon Andrew Towner (Chairman)
Associate Minister	Rev Gary Tubbs (until July 2024)
	Mr Kieran McKnight (from August 2024)
Wardens	Mr Tony Newgarth* (St John’s)
	Mr Graham Smith (St John’s)
	Miss Jane Bolton* (St Peter’s)
	Mr Pete Barnsley (St Peter’s 4LIFE)
Vice Chairman	Mr Martin Hilton*

Elected Members from April 2024:

St John’s	Mr Neal Andrews
	Mr Ian Lochhead
St Peter’s	Mrs Judith Clark (Treasurer)
	Mr Nick Mullins
	Mr Bruce Walker
	Mrs Bryony Woodbridge*
4LIFE	Mrs Jane Catton
	Miss Sharron Hedley
	Mr Matt Towers

The members marked with an * were appointed by the PCC to serve as their Deanery Synod representatives during 2024-25.

Contact Details

Incumbent	Rev Canon Andrew Towner 12 Brunstock Close, Carlisle CA3 0HL
Associate Minister	Mr Kieran McKnight (from August 2024) 5 Cross Close, Houghton, Carlisle, CA3 0LQ
Church Administrator	Mrs Jane Catton c/o The Parish Office, St Peter’s Church, Carlisle CA3 0BB
Treasurer	Mrs Judith Clark 108 Lowry Hill Road, Carlisle CA3 0DH
Independent Examiner	Martin Borradaile ACA Milnbrook, Lazonby, Penrith, CA10 1AT
Bank	HSBC plc 29-31 English Street, Carlisle CA3 8JT

Committees

The Standing Committee meets between full meetings of the PCC. It has power to transact the business of the PCC between its meetings, subject to any directions given by the Council. In addition to this, occasional groups meet for specific projects.

Church Attendance

There were 154 people on the Church Electoral Roll as of December 2024. Our regular services are approximately 50-60 (St Peter’s 9.45am); 40-50 (St John’s 10.30am); 55-70 (St Peter’s 4LIFE); 10-15 (Thursday 11am).

PCC

As PCC we hold legal, financial and strategic roles on behalf of the Parish. There is a very well-balanced Church of England requirement that the Vicar must consult with the PCC, and the PCC is to cooperate with the Vicar, and both of these work extremely well in our Parish, and have for many years. So I (Andrew) seek much advice on various decisions, and receive both wisdom and support.

Some of our particular areas of focus through 2024 included those outlined in this report last year: Maidstone Commitments, Youth and Children’s Ministry review, LLF/PLF (Living in Love and Faith/Prayers of Love and Faith) and its fall-out, and our finances. We reviewed the role of Parish Administrator, celebrating the excellent and essential work Jane does for us all, and ensuring that her role was well defined and supported. We also set out on a review of our Parish Vision and Values, with the aim of not only re-checking them (since their initial completion during 2019) but also ensuring that they are better known by us all.

We remain well linked-in to the ReNew conference (with half a dozen of us going each year) as well as the Church of England Evangelical Council (CEEC) and other evangelical bodies within Anglicanism. PCC also considered ways to encourage church family to grow in knowledge of the rich depths of theology (which just means truth about God) and our Dig In breakfasts launched in the Autumn. We continue to lead, pray and plan in the context of the Church of England's 'Living in Love and Faith' project. It has been, and remains, a very distressing time, and energy which could have been used for the gospel is easily drained into such engaging, pleading and contending. We remain focussed on Jesus, to teach his truth with grace and to take necessary steps to avoid teaching or condoning dangerous errors, in love for him and others.

Finances remain tight, and we continue to encourage everyone to give as they're able. PCC considered various ways in which we could minimize our outgoings, with the costs of heating two buildings being a significant factor. Wonderfully, sufficient money was given and/or promised to enable the appointment of our next Associate Minister, and Kieran McKnight (with Ash, Archie and Lachlan) joined us in August for Holiday Club. As a PCC we know we need two full-time Bible teachers to maintain and grow the ministry and reach of our Parish, and we thank the Lord and his cheerful givers towards this necessary provision.

Sundays

One of the most striking ways in which the apostle Paul talks about ministry is in Acts 20 when he's leaving a church after three years and says: *"I declare to you today that I am innocent of the blood of any of you, for I have not hesitated to proclaim to you the whole will of God."* The reason he's innocent is because he hasn't shrunk from teaching all of God's truth – and that's one of the key reasons we as a church are committed to our preachers teaching the whole Bible. Tragically, some pastors and preachers will not be innocent as they leave churches, because they won't have taught all God's truth – perhaps sticking to the famous, well-known, loved and popular parts? We teach those, of course, but in right proportion with the harder bits, the more challenging aspects, the trickier concepts. Why? So that we all hear that whole wisdom of God, the entire voice and speech of our Father, the full truth about Jesus Christ our Lord, and every detail the Holy Spirit inspired. So how did that look in 2024?

Our morning series' during 2024 included a January focus on the Lord's Prayer, some time facing the hard questions of suffering as we looked into Job, a run-up to Easter in the closing chapters of John's gospel, a mini-series on each member of the Trinity, a few weeks in the book of Numbers as God's people were 'guided by their great redeemer, pilgrims through that barren land'. Over the Summer we looked at various Bible passages on the theme of thankfulness and the Autumn saw us dig deep into Genesis 1-3 and the issues raised there, with some time appreciating the missionary work of Acts 21, before Luke set our Christmas focus. Our pattern includes monthly Lord's Supper services, and we enjoy many all-age slots videoed by the 4LIFE team.

At 4LIFE we often say that we do take Jesus seriously, we just don't take much else too seriously – we aim to be a real church (Jesus-centred, Word-focussed) but culturally relaxed. We also enjoyed the series in John 18-21 and Job, as well as 2 Samuel and 2 John. Alongside those, we considered what Jesus might say to some famous people, such as Taylor Swift, Tom Cruise, Elon Musk, Brian Cox, Lewis Capaldi and Mr Beast. Our Autumn focus started a series in the Songs of Ascent (Psalms 120-134), as well as three people who ate with Jesus. The Christmas agenda was also set by Luke. Our pattern is two alternate Sundays, where one service is altogether, and one where our group for primary children (FROGS - Fully Reliant on God) & youth group (Impact), split out after 30 minutes.

Mid-Week Service

The regular midweek congregation on Thursdays at 11am, meeting at St Peter's, provides an opportunity to gather for worship outside of Sundays. The service is led by Fraser Clark with others involved in leading and preaching and different people helping with refreshments. During the year we enjoyed teaching from the gospel of John and Romans. In September we heard from, Murat Kurbanov, from London City Mission, who shared a little of his Christian journey and his work reaching out to Muslims with the gospel, as well as encouraging us from Philippians. We have seen a small growth in our regular congregation - for some it is their main service, for others it is in addition to Sunday services.

Partnership and Home Groups

Prayer is not only a joy, as we come to our loving Father, but a fight as we take part in the spiritual battle against the opposing forces of evil in the heavenly realms. Satan hates us to pray, and despises prayer meetings - no wonder it's hard for people to commit to Partnership! But gathering to praise the Lord, and to pray together is a vital expression of our dependence on God (as we come by the Spirit, through the Son, to our Father) to know his goodness and see him at work. Some of our ongoing needs for prayer include:

- to keep welcoming and integrating children and families into our morning congregations;
- to encourage all church members into Home Groups;
- to see guests move from loved and trusted 'level 1' events (Holiday Club, Holiday at Home, Ladies' Craft Evenings, Men's Curry Nights and so on) into courses like 321 or Christianity Explored and going deeper into learning about Jesus;
- to be better at including church family in our through-the-week lives as we grow rich community;
- to commit to our gatherings because we are committed to Jesus – we come to church and Partnership for Him and His sake.

Our Home Groups serve a number of purposes: they enable real deeper relationships, which is so important given our congregations' size; they give time for questions, digressions, confusions, and so on – there's no such thing as a silly question; and they help to ensure the whole Bible is studied not just from the front but from our laps too. There's always spaces in groups, we love to welcome new members – so why not join up?

Contact: Andrew Towner

Church Family Weekend

We now meet in Parish for this, not only to enjoy our spacious buildings but to enable those perhaps too elderly or fatigued to come on a coach to be with us, and it's a great encouragement to gather as one, united within our Parish though regularly worshipping in four different gatherings. It was a treat to welcome back Simon Austen (vicar here from 2002 to 2013) who encouraged us from the book of Ephesians. Sunday morning was a combined Lord's Supper service, with 2 Corinthians 4 open as we reflected on God's plan in and through our weakness. As ever, our weekend included a church family quiz and puddings evening, various activities on the Saturday afternoon, and our Sunday concluded with a shared lunch.

Rev Gary Tubbs

Associate Minister: Spring 2021 – Summer 2024

At our farewell to Gary, which also marked the end of his full-time ordained ministry in the Church of England, a number of tributes were paid to him for his loving care and faithful ministry.

Fraser Clark (Lay Reader) picked out Gary's gentle Godly nature, personal encouragement, leadership and planning of the Thursday 11am service, gift for teaching the Scriptures, team work with Jackie (whose many cakes had been much appreciated) and inspiration in pursuing Godliness and wisdom.

Neal Andrews (St John's) paid tribute to his leadership at Houghton out of COVID, his passion for deep faithfulness to the Bible in teaching, his service with the Houghton Quest Club team, and leadership of the Home Group. He concluded by saying: 'Gary's time with us was an answer to prayer. As part of our ministry team he has helped to enable so much that we will look back on with so many warm memories.'

Andrew Towner (Vicar) had contacted many people from Gary's previous places of ministry, bringing 'telegrams' from Henham, Elsenham and Ugley, 'remembering such a Godly, calm, clear-headed Bible teacher with us at a time of real turmoil in our fellowship ... a source of strength, balm and encouragement to many' and Sandsfield of a 'very genuine and caring priest' as well as from Stanwix and Belah recalling 'gentle leading, pastoral care and approachable nature' and 'love and patience' as well as the band Squiggle!

Andrew reminded church family of Philippians 4:5 "*let your gentleness be evident to all, the Lord is near*" and celebrated how Gary's life and ministry embodied both those truths: personal, relational gentleness, with a real sense of knowing Jesus personally present in each meeting and conversation. We gave thanks, and prayed for the whole family in this next stage of life.

Associate Minister's Report

It has been a great privilege to serve in the Parish since August 2024. We feel like we are getting settled in and it has been good to get to know you and begin to know the local community. I arrived in late August just in time to be thrown in the deep end with Holiday Club which was wonderful.

I have enjoyed getting involved in Houghton School, where we run the Quest Club, I lead worship and serve as a Governor. I have been getting to know the staff and pupils of the school, and it's lovely that whenever I'm in Aldi, Costa or Waterstones, there is often a little voice calling me and giving me a wave.

It has also been a joy to lead 321 and Christianity Explored courses for groups and for those seeking baptism. It is always exciting to be able to open up the Bible with those who have deep questions about faith and want to know more. In the Lord's kindness some of these people have become more involved in the life of the church.

Time was spent planning for 2025, in particular Holiday at Home and Easter Monday Fun Day. We are keen to make sure that we provide as many opportunities as possible to build relationships with the community, and bring them into the life of the church so that together we can become disciples.

Ashley and I would like to thank you all for your love, prayers and generosity. You have made us feel welcome and at home. We would also like to say a massive thank you to Steve and Ellie Blake, who have kindly hosted us since our arrival, we really appreciate how they have opened up their home for our family.

Children and Young People

St John's At St John's there is an area for children to work on activity sheets which are always available in church allowing parents to sit with their very young children while remaining in the service. On Sundays, there is always something for children to engage with including an all-age slot and all-age prayers at our Lord's Supper and Guest services. Time was spent planning for a monthly all-age service during 2025 and we continue to pray in faith for new families to come along.

St Peter's Most Sundays in term time we have the opportunity to share God's word with a small number of children who occasionally attend the 9:45am service. It is encouraging that these children can be supported by our small, but dedicated team of leaders, using our Sunday School in a Box resources. Each session, we read a selection of passages from the Bible and focus on a Bible story which helps to explain how following Jesus is both relevant and wonderful for everyone. We also play games, do simple craft activities and pray together. Looking ahead, we pray for the families attending the outreach events to be encouraged to join our loving church family.

Contact: Andrina Crampsey

4LIFE

The FROGs team remain Fully Reliant On God. We have a lovely group of children aged 2 - 11 who we pray are also discovering that it's good to be FROG. We have completed our Bible overview using the Jesus Storybook Bible DVDs and are now using the Mustard Seeds material to learn from Mark's gospel about the King of God's Kingdom. Do ask the children about their craft and find out what we have been learning! Our team comprises Amy, Katie, Sam, Ethan and Tim. The children's age range means we are learning to be creative in engaging the smallest while stretching the oldest.

Prayers would be appreciated for the oldest ones as friends move on to Impact - we want FROGs to be a fun and enjoyable place to grow deep in their faith. And for the smaller ones, we'd value prayer that they get a grasp of the gospel at a level they can understand and not let the time designed for the oldest ones bother them. We'd also value prayer that each child has a friend at church. It's great watching some of these friendships forming.

Contact: Katie Towner

IMPACT

Impact is for young people in school Years 7-13 to learn about Jesus and encourage each other to keep going as Christians. We currently have 15-20 young people who regularly come along. We meet on Sundays as part of 4LIFE – either during or after the service – to explore the Bible and discuss questions about Jesus. Impact also has a packed programme of social events (movie nights, food and games etc.) for fun and developing friendships. The socials are a great opportunity to invite friends and it has been encouraging to have up to 25 young people at socials, often guests. The highlight of our year is always our annual weekend away at Knock in June, this year with a 'Heroes and Villains' theme.

We started making use of our own dedicated Impact space from January 2024, taking over the room previously used by the pre-school at St Peter's. With areas to relax, play games and for teaching, it will be a valuable ministry tool for the future, next year we plan to make renovations and decorate.

Anyone of secondary school age is invited to Impact. Please give thanks for the young people we have as part of our church family and pray for them to be excited about the good news about Jesus.

Contact: Pete & Janine Barnsley, Matt Towers

Schools Ministry

We enjoy strong links with the three primary schools in our Parish – through Governors, assemblies and occasional events such as Remembrance Sunday and Christmas celebrations. Houghton School has a weekly 'Church worship' on a Tuesday, and Andrew speaks each Half Term at Kingmoor Juniors' assemblies. Added to this, our Quest Clubs are well established both sides of the Parish, with teams from our congregations serving in different ways (running games, serving drinks, doing teaching). There's a wonderful ministry going on, though always with room for anyone willing to join in and help out.

Quest Club Houghton

Quest Club at Houghton continues to provide an opportunity for children to learn about Jesus, with around a dozen children attending each week, most of whom don't attend church. We are thankful for the committed team from our Parish who help to lead, support and provide refreshments during the sessions, and the ongoing support from the school. This year we have enjoyed looking at "meals with Jesus" as well as exploring the 7 signs in John's gospel. The children have engaged well with the Bible teaching and we regularly have good discussions.

Contact: Kieran McKnight

Quest Club Kingmoor

The St Peter's Church team took on the leadership of this work in 2023 from NISCU and it has continued to thrive during 2024 for years 4-6 with 17-25 attending each week. The Bible teaching and thought is given by Andrew or occasionally Kieran and the children listen well and engage with lots of questions.

The team continue to explore ways to build upon this work and encourage more attendance at other church events. Please pray that this work continues to flourish. Also pray for more children to come to living faith.

Contact: Bruce Walker

St Peter's Tots

We have had another wonderful year at the tots group, and our reputation appears to be spreading, with families coming from across Carlisle and across the border. We seem to have new families joining each week and are considering introducing a booking system since we feel 30 families per session is our maximum and we are regularly very close to that.

At the end of the Summer term 2024 ten of our families moved on and they were all given a Beginners Bible. It has been a huge encouragement welcoming tots families to some of our special services and the tots nativity service was a particular highlight. Church family were encouraged to have families and young children in the congregation again.

We thank God for his provision and protection and the way the children engage with the Bible time and adults listen. We continue to pray for our children and carers to respond to the gospel message and for ways to increase these links with the church family.

Contact: Helen Walker

Holiday Club

The aim of our Holiday Club is to learn about Jesus in the context of fun and friendship. So we have teams, crazy costumes, prizes for jokes, silly sketches and all sorts to build that fun and enable those friendships. We also have small-group time in our teams to think through the Bible passage and get deeper into our honest questions and the real-life meaning of Jesus for us all. But at the heart of it is prayerful faithful relational Bible teaching.

This year's theme was 'Crazy Creatives' as we thought about our wonderful world pointing us to the awesome God who made it. All architecture has an architect, and every creation has a creator – so this creation must have the greatest imaginable Creator. We learnt about Him through Genesis 1-3 and other associated passages, always ending up with how we meet God in Jesus who really walked on earth as its Creator and showed that through his miracles.

One of the highlights of Holiday Club every year is the joy of serving together as a team gathered across our four congregations, each bringing different capacities and capabilities, but serving together in love for Jesus and the lost. Our Impact members (secondary-school aged children) play a vital role as Junior Leaders, assisting in the 'fun' and the small groups, and giving a lively lead – actions during the songs, acting in the skits and so on.

Our big prayer is that God works in the minds, hearts and lives of all who come, so they know Jesus for real, trust and follow him, joining our fellowship. We're so thankful for all who come, and we must keep praying on.

Contact: Andrew Towner

Daytime Ministries

Parish Lunches (Lunch Club)

Parish Lunches were held monthly (apart from August). This year we have had 70 – 80 people attending each lunch, including nine new regular members. On each occasion, we enjoyed fellowship, a delicious meal and a gospel-centred talk. In July we enjoyed an afternoon with relaxing music and poetry, followed by tea and homemade cakes.

We give thanks to God for the warm welcome given to all at Lunch Club and for the engaging talks from all the speakers. We also give thanks for the new members who have joined this year. We are grateful to God for providing the dedicated team of 15+ volunteers and pray that they would be encouraged in this ministry.

Looking to the future, we pray that those attending who are not believers would come to know Jesus, and that believers are encouraged in their faith. We pray for wisdom for the leadership team as they seek the best way to sustain and grow Lunch Club for many years to come. New members are always welcome!

Contact: Dave and Cathy Ross

Holiday at Home

Holiday at Home was held at St John's Church, Houghton on three weekdays in January 2024, followed by a Sunday guest service at St John's church. Fifty guests and volunteers met together to enjoy friendship, have fun and to learn more about Jesus.

There was a relaxed start with welcome activities, followed by a sing-along of favourite songs. The theme for the week was: 'Journeying with Joseph and thinking about how we can trust Jesus in the ups and downs of life'. We followed the account of Joseph's life and, in groups, discussed the parallels with Jesus' life and ministry.

Each day included a light lunch before afternoon activities of craft, board games and bingo, followed by an epilogue. On Friday we were entertained by songs from Joseph - The Musical.

We thank God for a really good week to relax, make and deepen friendships and have thought-provoking discussions. We are thankful for the faithful team of volunteers who made this week possible. We pray that the week led all who came to know Jesus more fully and to trust Jesus in all situations.

Men's Study Group

The Men's group have met fortnightly throughout the year. We have recently been working through the book of Jeremiah. Twelve men attended with an average attendance of around ten. All men from across the Parish would be welcome to come along to our meetings at St John's. This year Mike Harrison retired from leading the Men's study group. We would like to take this opportunity to thank him for his many years serving as leader of the group.

Contact Kieran McKnight

Mothers' Union

MU had a busy year in 2024. Under the general title, "Making Connections", we learned of the work of Open Doors, Cornerstone, Chaplaincy and the MU's provision of holidays for families through their caravan at St Bee's. This facility offers hospitality, rest and refreshment to those in need. One young boy wrote in the visitors' book that he had never seen the sea before. For many it is a generous gift in the midst of difficulties.

We hosted the Deanery Summer service and tea and also held a practical afternoon filling hand made Christmas crackers as a gift for the Food Bank. Members shared meditations on their favourite Bible passage, and we always spend time in worship and prayer as we learn more of the worldwide work of MU.

The monthly Knells service continues to be a blessing to us and to those we minister to. We are warmly welcomed by staff and residents and we pray that a way may open to bring residents to Sunday worship. MU is open to all who seek to share their Christian faith through the transformation of communities worldwide through the promotion of stable marriage, family life and the protection of children. Please join us at St John's, monthly on the second Tuesday at 2pm.

Contact: Margaret Hughes (Branch Leader)

Mission & Outreach

Mission Group

News and prayer requests for specific mission partners were presented at the monthly Partnership prayer meetings, with the aim of encouraging church family to get to know and get involved with mission through prayer, giving time and financial support. We had updates on the work of several mission groups including NISCU, Tearfund and OM.

In 2024 we continued our financial support for the following mission partners: Operation Mobilisation (OM), Northern Inter-Schools Christian Union (NISCU), Dany Lescano & Hugo Vergara (Diocese of Northern Argentina), Tearfund, Church Pastoral Aid Society (CPAS), Overseas Missionary Fellowship (OMF), Soldiers' and Aviators' Scripture Readers Association (SASRA), AMiE (Anglican Mission in England), North West Gospel Partnership (NWGP) and Open Doors. The amount allocated to our mission partners is approximately 10% of our available income annually.

As part of our ongoing mission outreach to the local schools some members of the church family spent time at Houghton School to explain to the students how being a Christian made a difference in their work-place. This was well received and generated good questions and thoughts about faith. The aim is to repeat similar exercises to build upon school relationships and encourage involvement with other church activities.

Please continue to pray for our mission partners and for the mission work within the church family, especially the outreach to the local community.

Contact: Bruce Walker

Gospel Partnership/Mission Community

Rev Tudor Boddam-Wetham (curate here 2008-2011) is well settled-in as Vicar of St John's London Road, with whom we are in Gospel Partnership, and members of Tudor's family are part of our 4LIFE congregation. Together our aim is to support one another in sharing prayers, pounds and people.

Together with the church community at London Road we enjoyed a few days of Mission in March 2024. At Houghton & Kingmoor we had a full week of events including an Afternoon Tea with guest speaker Lindsey Slater (former headteacher of Houghton Primary School), Pie & Pea Supper with local singer-songwriter Ben Mattinson, Impact Archery and Lunch Club. All events included a short gospel message and invite to our regular services and events.

At St John's London Road, the weekly drop-in 'Botcherby Brew' held at St Andrew's included a gospel slot with all invited on to other events. The Amicus group organised a special 'Grill a Vicar' afternoon tea, with the questions submitted enabling Jesus to be shared into the concerns of those there. Finally, there was a Sunday morning invitational service proclaiming our hope in Jesus in a broken world from the end of Lamentations 3.

Men's Outreach

Our termly Men's Curry Nights are a trusted 'level 1' event enjoyed by church members and to which many guests are invited. Hosted by Khan's at The Waterloo, we generally have 35-45 guests, often about a third being friends and guests. After the starters we hear a short, simple, engaging thought about Jesus, giving time to chat over the curry if an idea is sparked. It helps us not only grow in our friendships – meals give great time for a good crack – but also welcome unbelievers along into a trusted context for a fun night where a five minute thought won't ruin their evening – and might change their lives for ever!

Contact: Fraser Clark & Andrew Towner

Women's Outreach

A small group of us meet a few times a year to plan and organise events that we can invite family, friends and neighbours to. Ladies can come along to these events to have fun, deepen friendships and most importantly hear the Good News about Jesus. They are just part of the overall outreach of our church and link in well with the regular Tots group, Mothers' Union group etc.

As a follow up to last year's Christmas craft evenings we put on a 'Craft extra' evening in February, at my house, for those who wanted to find out more. Andrina and I led crafts and I shared the gospel through my testimony.

We give thanks to God for enabling us to put on our Summer and Christmas Craft Evenings again this year. We had a super evening in July. Fiona Austen, who was very involved in the setting up of these craft evenings years back, came to speak on Hebrews 13:8 'Jesus is the same yesterday, today and forever.' A great reminder in these times when everything is changing so quickly all around us.

We put on two consecutive evenings at Christmas, like last year, with spaces for 72 each night which worked well. Many church members were keen and invited guests. The rest filled up quickly with ladies who had been before and their guests. Ash McKnight shared a very personal and powerful talk challenging people to consider for themselves who Jesus is and respond to Him.

We encouraged and welcomed guests to come along to our Christmas events and services to find out more, with seeking courses '321' and 'Christianity Explored' planned for the New Year. We continue to pray for the seeds sown to take root and grow and that we will be bold and intentional as we seek to share Jesus with our friends.

Contact: Bryony Woodbridge

Wider Church Involvement

Andrew continues to serve as Chair of Church Society Council, a fellowship contending to reform and renew the Church of England in Biblical faith by prayerfully teaching and living out God's word. Contending is never easy, but always a privilege as we share (in some extremely little way) in the sufferings of Christ. Andrew also chairs the Board of Education in Carlisle Diocese, overseeing the leadership and direction of the 100+ Church of England schools in our County.

Andrew calls together the North West Gospel Partnership ministers fraternal in Cumbria (known internally as North by North West) which has been a source of encouragement to many evangelical ministers across the different churches – Pete Walkingshaw from Carlisle Baptist Church, friends such as Tudor Boddam-Whetham and Paul Kerry, familiar names such as Robin Ham and Tony Ford (each of whom served at our 2020 Mission) and so on. It has been another year where gospel encouragement has been vital, and this group has served and sustained one another.

Andrew was sent on behalf of the Diocese to North Argentina, where our long-term Mission Partners Hugo and Tech Vergara have been serving, whose ministry is now passed on to Danny Lescano. Life is very different there! Serious heat, vast distances, majority-indigenous congregations, deep poverty, significant needs. But the gospel of Jesus is the same, and we have many sisters and brothers in our shared eternal family – it was a joy to meet with, praise and pray with, and share the gospel. In many ways, their issues are not too different from Cumbria, where people often struggle to drive a few miles to join a gospel congregation, and our resources are also stretched. They have only one full-time paid worker across the Diocese! So we have much to be thankful for, and we pray on for them. Andrew also spoke at various places in Buenos Aires and Mendoza, including the Cathedral, as he shared and taught and encouraged.

Wardens' Report – St John's

Numbers attending services continued to increase slowly over the year. Once again we were able to give thanks for increased numbers of guests who were able to enjoy being at the Community Nine Lessons and Carols and the Carols Round the Tree services in December. Houghton School used the church building for a number of their services during the year and it was very pleasing to see the church full of children and family members at the Harvest service and at Christmas. Apart from the regular services the church family once again used St John's Church and Hall for the Church Weekend "Away" in October and it was encouraging to be together as a church family.

Plans for the reordering continue, and the new kitchen is in use in the old vestry although work on drains for the sinks remains outstanding. However the use of the kitchen as a location to prepare and serve tea and coffee continues to be a great success with most of those attending Sunday worship staying to chat together over a cuppa after the Sunday Service.

There were problems with the heating system with a boiler breakdown which led to there being no heat in the extension for the early part of the winter. Hall users either met in the church or made use of a mobile heater which was kindly lent by two members of the church family. The heating systems continue to be of concern with both boilers showing signs of age.

Groups continue to meet in the building including the Mothers' Union, the Men's Bible Study and the uniformed groups. Three different choirs use the hall or the church as a rehearsal space.

We give thanks for the steady increase in numbers attending the services at St John's and pray that the finances of the church will be sufficient to face the financial pressures ahead.

Wardens' Report – St Peter's & 4LIFE

Church Activities

Church life continued to be both an encouragement and a challenge, the morning services seeking to improve its appeal to younger people with a hope to draw in younger families. 4LIFE has continued to grow with a mix of all ages attending regularly, including a number of people on the fringe of the church family. The church was used for services on Sundays at 9:45am & 4LIFE at 4pm and on Thursdays at 11am. It has also been an encouragement to see the buildings bustling with tots at the Tuesday toddler group and people enjoying the monthly Lunch Club. The Impact youth group has continued to grow and use the facilities for various events through the year and the building also provided facilities for various sports groups, Scouts and Brownies. In the year ahead, we pray that people continue to attend church, that they would feel welcome and enjoy getting involved in all our church activities.

Repairs

2024 was a busy year with the replacement of the heating system, which now has the added benefit of access via a phone app to give greater flexibility with heating the hall, teaching rooms and reception area.

PAROCHIAL CHURCH COUNCIL OF
ST JOHN'S HOUGHTON & ST PETER'S KINGMOOR
FINANCIAL STATEMENTS
for the year ended 31 December 2024

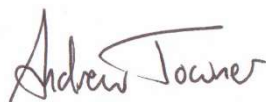
PAROCHIAL CHURCH COUNCIL OF ST JOHN'S HOUGHTON & ST PETER'S KINGMOOR - Charity number 1130796
STATEMENT OF FINANCIAL ACTIVITIES
For the year ended 31 December 2024

	Note	Unrestricted funds £	Restricted funds £	Endowment funds £	TOTAL FUNDS	
					2024 £	2023 £
INCOME AND ENDOWMENTS FROM:						
Donations and legacies	2(a)	130,435	85,190	0	215,625	153,630
Church activities	2(b)	6,450	0	0	6,450	5,736
Investments	2(c)	616	0	18	634	431
TOTAL		137,501	85,190	18	222,709	159,797
EXPENDITURE ON:						
Missionary and charitable giving	3(a)	9,830	1,137	0	10,967	7,129
Church activities	3(b)	115,760	59,960	18	175,738	175,593
TOTAL		125,590	61,097	18	186,705	182,722
NET MOVEMENT IN FUNDS		11,911	24,093	0	36,004	(22,925)
TOTAL FUNDS B/FWD 1 JANUARY		344,894	11,731	350	356,975	379,900
TOTAL FUNDS C/FWD 31 DECEMBER		356,805	35,824	350	392,979	356,975

PAROCHIAL CHURCH COUNCIL OF ST JOHN'S HOUGHTON & ST PETER'S KINGMOOR
BALANCE SHEET
At 31 December 2024

	Note	2024 £	2023 £
FIXED ASSETS			
Tangible	5(a)	323,756	330,218
Investment	5(b)	350	350
		<u>324,106</u>	<u>330,568</u>
CURRENT ASSETS			
Debtors	7	20,183	20,023
Short term deposit		61,814	16,198
Cash at bank and in hand		10,326	6,798
		<u>92,323</u>	<u>43,019</u>
LIABILITIES			
Creditors - amounts falling due in one year	8	23,450	16,612
Net current assets		<u>68,873</u>	<u>26,407</u>
TOTAL NET ASSETS		<u>392,979</u>	<u>356,975</u>
PARISH FUNDS			
Unrestricted	6	356,805	344,894
Restricted	6	35,824	11,731
Endowment	6	350	350
		<u>392,979</u>	<u>356,975</u>

Approved by the Parochial Church Council and signed on their behalf by



Rev. Andrew Towner (Chairman)



Mrs Judith Clark (Treasurer)

The notes on pages A3 to A10 form part of these accounts.

PAROCHIAL CHURCH COUNCIL OF ST JOHN'S HOUGHTON & ST PETER'S KINGMOOR
NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 December 2024

1. ACCOUNTING POLICIES

The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006 together with applicable accounting standards and the Charities SORP FRS 102. The financial statements have been prepared under the historical cost convention.

Statement of compliance

The accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

The accounts have been prepared to give a "true and fair" view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a "true and fair" view. This departure has involved following Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

Funds

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

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 nor those that are informal gatherings of church members.

Income

Donations income and capital sources

Collections are recognised when received by or on behalf of the PCC.

Planned giving receivable under covenant is recognised only when received.

Income tax recoverable on gift aid donations is recognised when the donation is received.

Grants and legacies to the PCC are accounted for when entitlement has passed to the charity.

Fees collected on behalf of the diocese are not shown in either income or expenditure.

Other ordinary income

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

Income from investments

Interest is accounted for when receivable.

All interest is received gross of tax.

Gains and losses on investments

Realised gains or losses are recognised when investments are sold.

Legacies

The PCC policy is that 10% of any legacy received is paid to a charity/charities.

PAROCHIAL CHURCH COUNCIL OF ST JOHN'S HOUGHTON & ST PETER'S KINGMOOR
NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 December 2024

1. ACCOUNTING POLICIES (CONT'D)

Resources Used

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 payable.

Fixed Assets

Consecrated land and buildings and movable church furnishings

Consecrated and beneficed property is excluded from the accounts in line with the requirements of the Charities Act 2011 but the church halls are included at cost or valuation.

All expenditure during the year on consecrated or benefice buildings and movable church furnishings is capitalised and written off over its expected life, ranging from 3 to 10 years.

Other fixtures, fittings and office equipment

Equipment used within the church premises is depreciated on a straight line basis over 3 to 10 years.

Investments

Investments comprise the permanent endowment fund, held in CBF Church of England Investment Fund, and this is valued at market value at 31 December 2024.

Current assets

Amounts owing to the PCC at 31 December are shown as debtors less provision for any amounts that may prove uncollectible.

Short term deposits include cash held on deposit either with the CBF Church of England funds or at the bank.

Going concern

The trustees are satisfied that there are sufficient reserves and the probable income to ensure the charity will be able to continue to operate for the coming 12 months.

In light of the above assessment, these financial statements have been prepared on a going concern basis.

PAROCHIAL CHURCH COUNCIL OF ST JOHN'S HOUGHTON & ST PETER'S KINGMOOR
NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 December 2024

2. INCOME

	Unrestricted funds £	Restricted funds £	Endowment funds £	TOTAL FUNDS 2024 £	TOTAL FUNDS 2023 £
(a) Donation and legacies					
Regular Giving					
Planned giving	76,381	9,780		86,161	81,102
Collections and other giving	7,230	0		7,230	5,669
Income tax recoverable	19,854	7,410		27,264	19,688
	<u>103,465</u>	<u>17,190</u>	<u>0</u>	<u>120,655</u>	<u>106,459</u>
Other voluntary receipts	26,970	68,000		94,970	47,171
Legacies and grants	0	0		0	0
	<u>130,435</u>	<u>85,190</u>	<u>0</u>	<u>215,625</u>	<u>153,630</u>
(b) Church activities					
Fees	2,503			2,503	1,948
Use of Church centre	3,947			3,947	3,788
	<u>6,450</u>	<u>0</u>	<u>0</u>	<u>6,450</u>	<u>5,736</u>
(c) Income from investments					
Interest	616	0	18	634	431
TOTAL INCOME	<u>137,501</u>	<u>85,190</u>	<u>18</u>	<u>222,709</u>	<u>159,797</u>

PAROCHIAL CHURCH COUNCIL OF ST JOHN'S HOUGHTON & ST PETER'S KINGMOOR
NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 December 2024

3. EXPENDITURE	Unrestricted funds £	Restricted funds £	Endowment funds £	TOTAL FUNDS 2024 £	TOTAL FUNDS 2023 £
(a) Missionary and charitable giving					
Church overseas :					
- missionary societies	3,200			3,200	1,620
Home mission and other church societies	6,630	1,137		7,767	5,509
	<u>9,830</u>	<u>1,137</u>	<u>0</u>	<u>10,967</u>	<u>7,129</u>
(b) Church activities					
Diocesan parish share	67,839			67,839	62,160
Running costs St Johns	9,151			9,151	11,838
Running costs St Peters	12,434	6,388		18,822	19,617
Clergy expenses	2,574	4,501		7,075	4,763
Associate minister wages & housing - GT	0	26,627		26,627	47,438
Associate minister wages & pension - KM	0	12,616		12,616	0
Youth work	985			985	751
St Johns Churchyard	96		18	114	432
Administration staff - wages	15,698			15,698	14,951
Administration staff - employer pension	284			284	261
Printing, stationery and office expenses	3,348			3,348	4,084
Depreciation	184	6,278		6,462	6,462
Bank charges	156			156	140
Other expenses	3,011	3,550		6,561	2,696
	<u>115,760</u>	<u>59,960</u>	<u>18</u>	<u>175,738</u>	<u>175,593</u>
TOTAL EXPENDITURE	<u>125,590</u>	<u>61,097</u>	<u>18</u>	<u>186,705</u>	<u>182,722</u>

PAROCHIAL CHURCH COUNCIL OF ST JOHN'S HOUGHTON & ST PETER'S KINGMOOR
NOTES TO THE FINANCIAL STATEMENTS (Continued)
For the year ended 31 December 2024

4. STAFF COSTS

	2024	2023
	£	£
Wages and salaries	27,835	14,951
Social security costs	0	0
Employer pension contributions	763	261
	<u>28,598</u>	<u>15,212</u>

During the year, the PCC employed one part-time office administrator and an Associate Minister from the end of August 2024.

The administrator was a member of the PCC during 2024.

The administrator received remuneration of £15,698 during 2024.

The Associate Minister received remuneration of £12,137 during 2024.

Apart from the above, no other PCC member at the year end received any remuneration.

No expenses were paid to the trustees for their role as trustee during 2024.

5. FIXED ASSETS FOR USE BY THE PCC

		Freehold land and buildings	Equipment	Total
		£	£	£
(a) Tangible				
ACTUAL/DEEMED COST	At 1 January 2024	320,084	110,028	430,112
	Additions	0	0	0
	Disposals	0	0	0
	At 31 December 2024	<u>320,084</u>	<u>110,028</u>	<u>430,112</u>
DEPRECIATION	At 1 January 2024	0	99,894	99,894
	Charge for year	0	6,462	6,462
	On disposals	0	0	0
	At 31 December 2024	<u>0</u>	<u>106,356</u>	<u>106,356</u>
NET BOOK VALUE	At 31 December 2024	<u>320,084</u>	<u>3,672</u>	<u>323,756</u>
	At 31 December 2023	<u>320,084</u>	<u>10,134</u>	<u>330,218</u>

The freehold land and buildings include the extension to St Peter's Church and the church halls.

(b) Investments (all endowment fund)

	£
Cost at 1/1/24 and 31/12/24	<u>350</u>

The investments comprise investments in the Central Board of Finance's Deposit Fund.

PAROCHIAL CHURCH COUNCIL OF ST JOHN'S HOUGHTON & ST PETER'S KINGMOOR
NOTES TO THE FINANCIAL STATEMENTS (Continued)
For the year ended 31 December 2024

6. ANALYSIS OF NET ASSETS BY FUND

	Unrestricted fund £	Restricted fund £	Endowment fund £	Total 2024 £	Total 2023 £
Tangible fixed assets	320,373	3,383		323,756	330,218
Investment fixed assets			350	350	350
Current assets	59,882	32,441		92,323	43,019
Current liabilities	(23,450)			(23,450)	(16,612)
Fund balance	356,805	35,824	350	392,979	356,975

2023 Comparative figures

	Unrestricted fund £	Restricted fund £	Endowment fund £	Total 2023 £	Total 2022 £
Tangible fixed assets	320,557	9,661		330,218	330,218
Investment fixed assets			350	350	350
Current assets	40,949	2,070		43,019	57,940
Current liabilities	(16,612)			(16,612)	(15,070)
Fund balance	344,894	11,731	350	356,975	373,438

7. DEBTORS

	2024 £	2023 £
Income tax recoverable	20,183	14,174
Prepayments and accrued income	0	5,849
	20,183	20,023

8. LIABILITIES

Amounts falling due in one year
Accruals

2024 £	2023 £
23,450	16,612

9. FUND DETAILS

The endowment funds are bequests for grave maintenance.

PAROCHIAL CHURCH COUNCIL OF ST JOHN'S HOUGHTON & ST PETER'S KINGMOOR
 NOTES TO THE FINANCIAL STATEMENTS (Continued)
 For the year ended 31 December 2024

10. Restricted income movements

	B/F	Income 2024	Spent 2024	C/F
Additional minister (Going for Growth)	0	33,051	19,689	13,362
NCCM for Associate Minister	0	40,383	24,055	16,328
Re-ordering fund - depreciation c/f	9,661		6,278	3,383
Funeral collections	0	1,137	1,137	0
Repairs	0	6,388	6,388	0
Gifts for Assoc Minister house	0	4,050	3,500	550
Books for Argentina	0	181		181
Hardship support fund	2,070		50	2,020
	<u>11,731</u>	<u>85,190</u>	<u>61,097</u>	<u>35,824</u>

Re-ordering depreciation c/f relates to expenditure that has already been incurred on church equipment/assets (see fixed assets note) where depreciation will be charged against income in future years in line with the depreciation policy.

2023 Comparative figures

	B/F	Income 2023	Spent 2023	C/F
Additional minister (Going for Growth)	3,680	9,090	12,770	0
NCCM for Associate Minister	0	30,000	30,000	0
Re-ordering fund /electrical work replace oven	6,239	6,204	12,443	0
Re-ordering fund - depreciation c/f (see below)	15,939		6,278	9,661
Funeral collections	0	259	259	0
Support fund	2,070			2,070
NCCM	10		10	0
	<u>27,938</u>	<u>45,553</u>	<u>61,760</u>	<u>11,731</u>

PAROCHIAL CHURCH COUNCIL OF ST JOHN'S HOUGHTON & ST PETER'S KINGMOOR
 NOTES TO THE FINANCIAL STATEMENTS (Continued)
 For the year ended 31 December 2024

11. Statement of Financial Activities for the previous year (year ended 31 December 2023)

	Note	Unrestricted funds £	Restricted funds £	Endowment funds £	TOTAL FUNDS 2023 £
INCOME AND ENDOWMENTS FROM:					
Donations and legacies	2(a)	108,077	45,553	0	153,630
Church activities	2(b)	5,736	0	0	5,736
Investments	2(c)	417	0	14	431
TOTAL		<u>114,230</u>	<u>45,553</u>	<u>14</u>	<u>159,797</u>
EXPENDITURE ON:					
Missionary and charitable giving	3(a)	6,860	269	0	7,129
Church activities	3(b)	114,088	61,491	14	175,593
TOTAL		<u>120,948</u>	<u>61,760</u>	<u>14</u>	<u>182,722</u>
NET MOVEMENT IN FUNDS		-6,718	-16,207	0	-22,925
TOTAL FUNDS B/FWD 1 JANUARY		351,612	27,938	350	379,900
TOTAL FUNDS C/FWD 31 DECEMBER		<u>344,894</u>	<u>11,731</u>	<u>350</u>	<u>356,975</u>

PAROCHIAL CHURCH COUNCIL OF ST JOHN'S HOUGHTON & ST PETER'S KINGMOOR
INDEPENDENT EXAMINER'S REPORT TO THE PCC
For the year ended 31 December 2024

This report on the financial statements of the PCC for the year ended 31 December 2024, which are set out on pages 1A to 10A, is in respect of an examination carried out in accordance with the Church Accounting Regulation 2006 and section 144 of the Charities Act 2011.

Respective responsibilities of the PCC and the examiner

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

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

Basis of this report

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

Independent examiner's statement

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

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



Martin Borradaile ACA
Milnbrook
Lazonby
Penrith
CA10 1AT

Accounts



St John's, Houghton
& St Peter's, Kingmoor
www.hkchurch.org.uk

**Annual Report and Financial Statement of the
Parochial Church Council
For the year ended 31st December 2023
Registered Charity No. 1130796**

St John's, Houghton, with St Peter's, Kingmoor

Introduction

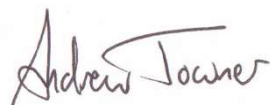
What do you think of when you hear the word 'church'? Maybe pews or pipe organs, buildings or gatherings. Of course, the word simply means 'gathering' – a group of people. But that group of people is eternally special, precious and wonderful, not for anything good in themselves, but because they are Jesus' people, his body, his bride for whom he died.

Ask a friend what they think of when they hear the word 'church' and you may get some different answers, not all comfortable: pews and pipe-organs, yes, but old fashioned, out of date, out of touch, irrelevant or worse – intolerant, narrow-minded, dishonest, closed and unwelcoming, cold and brainless (and that's just when my friends are being polite).

So, which is right? Both in some ways. The question when you look at the church, is whether you look with human/temporal or spiritual/eternal eyes. In Ephesians the failings of the church aren't hidden, but are lamented and repented of, but her beauty is still clear: holy, chosen, precious. At our best we Christians are all able to admit this, we're deeply imperfect but beloved by God (Father, Son and Holy Spirit) and in the process of being changed more into his likeness.

I say this in introduction because none of us make any claim that what follows is perfect! But with spiritual and eternal eyes, there is so much to be encouraged about in our Parish as we remain united together, gathering in four distinct congregations which hold to the same method yet proclaim, with slightly different methods, the unchanging truths of Jesus.

All that we do, we do for him – so read on with your eyes on Christ and eternity, and be encouraged...

A handwritten signature in dark ink, reading "Andrew Towler". The signature is written in a cursive, flowing style with a large initial 'A'.

Background

Houghton and Kingmoor PCC has the responsibility of co-operating with the incumbent, and in promoting the whole mission of the church, pastoral, evangelistic, social and ecumenical in the ecclesiastical Parish. It also has responsibilities for the church buildings at Houghton and Kingmoor.

The mission statement agreed by the PCC is:

To love Christ and make Him known

- By hearing, obeying and proclaiming His word
- By being devoted to Him in prayer
- By caring for His people’s welfare
- By spreading the good news of His salvation
... so that in everything God is glorified.

Membership

Members of the PCC are either ex officio or elected by the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules. During the year the following have served as members of the PCC:

Incumbent	Rev Canon Andrew Towner (Chairman)	
Associate Minister	Rev Gary Tubbs	
Wardens	Mr Tony Newgarth*	(St John’s)
	Mr Graham Smith	(St John’s)
	Miss Jane Bolton*	(St Peter’s)
	Mr Pete Barnsley	(St Peter’s 4LIFE)
Vice Chairman	Mr Martin Hilton*	

Elected Members from April 2023

St John’s	Mr Neal Andrews
	Mr Ian Lochhead
St Peter’s	Mrs Judith Clark (Treasurer)
	Mr Nick Mullins
	Mr Bruce Walker
	Mrs Bryony Woodbridge
4LIFE	Mrs Jane Catton
	Miss Sharron Hedley
	Mr Matt Towers (from April 2023)

The members marked with an * were appointed by the PCC to serve as their Deanery Synod representatives during 2023-24.

Contact Details

Incumbent	Rev Canon Andrew Towner 12 Brunstock Close, Carlisle CA3 0HL
Associate Minister	Rev Gary Tubbs 20 St Aidan's Road, Carlisle CA1 1LS
Church Administrator	Mrs Jane Catton c/o The Parish Office, St Peter's Church, Carlisle CA3 0BB
Treasurer	Mrs Judith Clark 108 Lowry Hill Road, Carlisle CA3 0DH
Independent Examiner	Martin Borradaile ACA 18 Meadow Close, Lazonby, Penrith CA10 1BF
Bank	HSBC plc 29-31 English Street, Carlisle CA3 8JT

Committees

The Standing Committee meets between full meetings of the PCC. It has power to transact the business of the PCC between its meetings, subject to any directions given by the Council. In addition to this, occasional groups meet for specific projects.

Church Attendance

There were 167 people on the Church Electoral Roll as of December 2023.

PCC

As a PCC we hold legal, financial and strategic roles on behalf of the Parish. There is a very well-balanced Church of England requirement that the Vicar must consult with the PCC, and the PCC is to cooperate with the Vicar, and both of these work extremely well in our Parish, and have for many years. So I (Andrew) seek much advice on various decisions, and receive both wisdom and support.

Our January strategy morning provided encouraging clarity as we pray to be both warm and faithful in the context of the Church of England's 'Living in Love and Faith' project. We remain focussed on Jesus, to teach his truth with grace and to take necessary steps to avoid teaching or condoning dangerous errors, in love for him and others. Time was taken during the year for consultation of views within our congregations, and to make our position clearer on the website. We remain well linked-in to the ReNew conference (with half a dozen of us going each year) as well as CEEC (Church of England Evangelical Council) and other evangelical bodies within Anglicanism. PCC also considered ways to encourage church family to grow in knowledge of the rich depths of theology (which just means truth about God) and our Dig In breakfasts launched in the autumn.

Finances remain tight, and we continue to encourage everyone to give as they're able. PCC considered various ways in which we could minimize our outgoings, with the costs of heating two buildings being a significant factor. In God's kindness, some giving was increased during November to enable ministry to continue through the winter.

Much of our time was taken up setting up a Youth and Children's Work Review and then working through its report. We carefully considered our priorities within their recommendations, and ways in which we might be able to strengthen our outreach to the very many children with whom we have some relationship through school, but whom we're not yet reaching and discipling for Christ.

Likewise, we continue to review the Maidstone Commitments which every complementarian church is encouraged to prayerfully consider. It's good to be open to external wisdom and consider any possible internal habits/assumptions which might be hindering our Gospel witness – even though nothing has come to light, this has been a positive, open and wise area for our prayerful focus.

Sundays

To know the whole of Jesus Christ, we need to hear the whole Bible. That's why, when Jesus is asked about the events of that very first Good Friday and Easter on the road to Emmaus, we hear that *"beginning with Moses and the Prophets, he explained ... what was said in all the Scriptures concerning himself"* (Luke 24:27). So as a Parish we are committed to hearing the whole Bible read and taught over the years, parts familiar and unfamiliar, different styles and dates, all of it so that we can say with David: *"O how I love your law! I*

meditate on it all day long” (Psalm 119:97) and can “know the Holy Scriptures which are able to make [us] wise for salvation” (2 Timothy 3:15).

Our morning series during 2024 included 2 Peter, Leviticus and 1 Thessalonians, as well as parts of 2 Samuel and John’s Gospel, together with a focus on our Vision and Values, and Christmas in Matthew’s first two chapters. Our pattern includes monthly Lord’s Supper services, and we enjoy many all-age slots recorded by the 4LIFE team.

4LIFE completed studies in Ecclesiastes, as well as enjoying series in 2 Peter, Psalm 145, parts of 2 Samuel and John 10-12. Our pattern on Sundays alternates between being altogether for the whole service one week, and having groups for Impact and FROGS (Fully Reliant on God, our primary-school aged teaching) during the second half of the service the following week. One of our highlights was seeing four teenagers baptised in public commitment to follow Christ, and our regular joys include special guest services.

Mid-Week Service

The regular midweek congregation on Thursdays at 11am, meeting at St Peter’s, provides an opportunity to gather for worship outside of Sundays. The services are led by Fraser Clark and Gary Tubbs with others involved in the leading and preaching and different people helping with refreshments. It has been encouraging to see a small growth in our regular congregation - for some it is their main service, for others it is in addition to regular Sunday services.

Partnership and Home Groups

Prayer is not only a joy, as we come to our loving Father, but a fight as we take part in the spiritual battle against the opposing forces of evil in the heavenly realms. Satan hates us to pray, and despises prayer meetings - no wonder it’s hard for people to commit to Partnership! But gathering to praise the Lord, and to pray together is a vital expression of our dependence on God (as we come by the Spirit, through the Son, to our Father) to know his goodness and see him at work.

Our Home Groups serve a number of purposes: they enable real, deeper relationships, which is so important given our congregations’ size; they give time for questions, digressions, confusions, and so on – there’s no such thing as a silly question; and they enable us to ensure the whole Bible is studied not just from the front but from our laps too. There’s always spaces in groups, we love to welcome new members – so why not join up and come along?

Contact: Andrew Towner

Church Family Weekend 2023

We now meet in Parish for this, not only to enjoy our spacious buildings but to enable those perhaps too elderly or fatigued to come on a coach to be with us, and it's a great encouragement to gather as one, united within our Parish though regularly worshipping in four different gatherings. Paul Baxendale (Pastor at Parr Street Church, Kendal) encouraged us from Jesus' parables, and our weekend included a church family quiz and puddings evening, various activities on the Saturday afternoon, a joint Lord's Supper on the Sunday morning followed by a shared lunch.

Children and Young People

St John's

At St John's, crèche facilities and an area for children to work on activity sheets are always available in church allowing parents to sit with their very young children while remaining in the service. On Sundays, there is always something for children to engage with including an all age slot and all age prayers at our Lord's Supper and Guest services. We continue to pray for new families to come along.

St Peter's

On Sundays during term time, we meet to dig into the bible, pray and enjoy fun activities as we all learn about Jesus together. We give thanks for the small group of children eager to learn and the dedicated team of leaders who faithfully prepare lessons and teach with such enthusiasm. Looking ahead to the coming year, we welcome prayer support for the teaching team, and the introduction of a new teaching resource 'Sunday School in a Box'. We also pray for new families to join the congregation, particularly from outreach events such as the Holiday Club and the Light Party and from our Tots group.

Contact: Andrina Crampsey

4LIFE

Frogs are a group of kids from year 6 and under, who meet fortnightly during 4LIFE. The name comes from the fact that we are Fully Reliant On God. It's a diverse and joyful little group, with normally between 7 and 12 kids. Our team includes Amy, Sam, Tim and Katie amongst other much appreciated helpers. We have been working through the Children's Storybook Bible this year, using the DVDs to teach the passage, followed by discussion, craft, and games. We're getting an idea of the big picture bible outline while focusing on a smaller bible passage each time. Please pray for wisdom to engage with the spread of ages from toddlers to nearly-secondary school age. Please pray for growing supportive friendships and for God to be at work in young lives.

Contact: Katie Towner

IMPACT

IMPACT is for young people in school Years 7-13 to learn about Jesus and encourage each other to keep going as Christians and we currently have about 15 young people who regularly come along each week. We meet on Sundays as part of the 4LIFE congregation – either during or after the service – to explore the Bible and discuss questions about Jesus. IMPACT also gets together during the week for social events (movie nights, food and games, ten pin bowling etc.) usually twice a month on a Thursday evening for fun and developing friendships. The socials are also a good opportunity for inviting friends and this past year we have seen encouraging growth with as many as 25 young people attending socials, often guests. The highlight of our year is always our annual weekend away at Knock in July, this year with a ‘Christmas’ theme. It was great to welcome back David Hendrickse (past Apprentice Minister) who used the theme of Superheroes to teach what the Bible says about the greatest Superhero - Jesus.

We are looking forward to making use of our own dedicated Impact space from January 2024, taking over the room previously used by the pre-school at St Peter’s. With areas to relax, play games and for teaching, it will be a valuable ministry tool for the future.

Anyone of secondary school age is invited to Impact. Please give thanks for the young people we have as part of our church family and pray for them to be excited about the good news about Jesus.

Contact: Pete & Janine Barnsley, Caroline & Matt Towers

Schools Ministry

We enjoy strong links with the three primary schools in our Parish – through Governors, assemblies and occasional events such as Remembrance Sunday and Christmas celebrations. Houghton School has a weekly ‘Church worship’ on a Tuesday, and Andrew speaks each half term at Kingmoor Juniors’ assemblies. Added to this, our Quest Clubs are well established both sides of the Parish, with teams from our congregations serving in different ways (running games, serving drinks, doing teaching) so there’s room for anyone willing to help out.

Quest Club Houghton

Quest Club at Houghton continues to provide an opportunity for children to learn about Jesus, with 8-14 children regularly attending, most of whom don’t attend church. We are thankful for the committed team from our Parish who help to lead, support and provide refreshments during the sessions, and the ongoing support from the school. During the year the children have engaged well with the bible time, and the games and crafts at each session have supported the teaching. Please pray that more children will come along.

Contact: Gary Tubbs

Quest Club Kingmoor

The St Peter's Church team took on the leadership of this work this academic year as a NISCU leader was no longer available. Once again we had an excellent response to our invitations with our maximum number of 24 children on the register from years 4-6 with usually 15-20 attending each week.

We have an hour of games, crafts and a refreshment break with a Bible story and discussion. There is a clear Gospel message each week and the children listen carefully and respond well with great questions. The team have been exploring ways to build upon this work and encourage more attendance at other church events. Please pray that this work continues to flourish.

Contact: Bruce Walker

St Peter's Tots

The Tots group has continued to thrive during 2023 with a regular attendance of 25-30 families with many good friendships developing each week. The children enjoy play, crafts and refreshments in a relaxed atmosphere and each session ends with a Bible story, prayer and worship songs which are well received. Highlights this year have included the end of year summer party, the Christmas and Easter sessions, the attendance of several families at the Christmas service with a Tots Nativity, Mothering Sunday service and Easter services. We receive very encouraging feedback.

Please give thanks for God's faithful provision throughout the year, particularly for our great team of leaders with recent new volunteers and pray that the families attending respond to the Gospel message.

Contact: Helen Walker

Holiday Club

This year's Holiday Club had a 'King of the jungle' theme and used the framework of the Lord's Prayer together with Gospel passages to teach the children about King Jesus. We had a brilliant team from across the Parish who worked extremely hard for the week. More than 60 primary school children came along and enjoyed four action-packed mornings, with great jungle-themed activities and engaging teaching. The finale was a Holiday Club service and barbecue lunch on the Sunday, to which many parents came along.

Contact: Andrew Towner

Church Family Light Party

The Light Party was held on 31st October, providing a positive alternative to Halloween. This popular event attracted around 50 children together with their families, a significant number of whom had been to the Holiday Club. It was a great opportunity to share something about Jesus with everyone as well as enjoying games, crafts, and food.

Contact: Jane Catton

Daytime Ministries

Parish Lunches (Lunch Club)

Parish Lunches were held monthly. This year we have had 65-75 people attending each month, including ten new regular members. On each occasion, we enjoyed fellowship, a delicious meal and a Gospel-centred talk. Whilst awaiting a new cooker, the Lunch Club served light lunches in September and October, and Pie and Peas in November. In July, before a summer break, we were entertained by Carlisle Music Makers entertainment, followed by tea and homemade cakes.

We give thanks to God for the warm welcome given to all at Lunch Club and for the engaging talks from all the speakers. We also give thanks for the friendships that have grown through meeting at the lunches, and that guests and volunteers are reaching out to invite others. We give thanks for the provision of a new cooker in time for the special Christmas meal. Looking to the future, we pray that those attending who are not believers would seek to know Jesus, and that believers are encouraged in their faith.

New members are always welcome.

Contact: Dave and Cathy Ross

Holiday at Home 2023

Holiday at Home was held at St John's Church, Houghton in January 2023, followed by a guest service at St John's church. Fifty guests and volunteers met together to enjoy friendship, have fun and to learn more about Jesus. There was a relaxed start with welcome activities, followed by a sing-along of favourite songs. The Theme for the week was 'The Good Life...according to Jesus'. A short talk on The Beatitudes was followed by group discussion. Each day included a light lunch before afternoon activities of crafts, board games and an epilogue.

We thank God that this ministry was able to recommence after Covid restrictions, for the faithful team of volunteers and for the enthusiastic discussions. We pray that Holiday at Home will be an annual event for many years to come and a welcoming place where everyone can have sufficient time together to think more deeply about Jesus.

Men's Study Group

The Men's group have met fortnightly throughout the year. We completed our studies in Isaiah at the end of June and started a new study of John's Gospel in September. Fourteen men attended with an average attendance of ten. Our studies in John will continue throughout 2024 until October. All men from across the Parish would be welcome to come along to our meetings in St John's.

Contact Mike Harrison.

The Mothers' Union

During 2023, MU enjoyed a variety of speakers. Of particular interest was the visit from CAP (Christians against Poverty), and also that of a member of the MU Council who explained how much practical help MU gives in the community providing resources for the Hospital Chaplaincy, Women's Refuge and Mission to Seafarers amongst others.

At our Lent meeting we looked at passages from the Bible in small groups and tried to summarise the main points in 3-5 words. There was much enjoyable discussion together. We also hosted the Deanery for a Service and tea, and the Diocesan MU for a day of learning together.

Our monthly visits to the Knells continue to give pleasure to both the Residents and those who lead, and we look forward to continuing this ministry to those in older age. Our monthly meetings at St. John's are open to all who would like to share fellowship and learn together.

Contact: Margaret Hughes (Branch Leader)

Mission & Outreach

Mission Group

News and prayer requests for specific mission partners were presented at the monthly Partnership prayer meetings. The aim of the presentations was to encourage the church family to get to know and get involved with mission through prayer, giving time and financial support. We had updates on the work of several mission groups including NISCU, Tear Fund and OM.

We continued our financial support in 2023 for the following mission partners: OM (Lee and McKay families), NISCU, Vergaras (no longer with CMS), Tear Fund, OMF, CPAS, SASRA, AMIE. (Anglican Mission in England), NW Gospel Partnership, Tear Fund, Open Doors and Cumbria University CU to support and encourage their work. The total amount allocated to our Mission Partners is approximately 10% of our available income annually.

As part of our ongoing mission outreach to the local schools a group from the church family spent time at Houghton School in May to explain to the students how being a Christian made a difference in their work- place. This was well received and generated good questions and thoughts about faith. The aim is to repeat similar exercises to build upon the school relationships and encourage involvement with other church activities.

Please continue to pray for our Mission Partners and for the mission work within the church family, especially the outreach to the local community.

Contact: Bruce Walker

Gospel Partnership/Mission Community

It was a joy this year to have Rev Tudor Boddam-Wetham (curate here 2008-2011) appointed as Vicar of St John's London Road, with whom we are in Gospel partnership. Members of Tudor's family are part of our 4LIFE congregation. Together with the church community at London Road we are planning a Mission in March 2024, and we look forward to close Gospel ties moving forwards.

Men's Outreach

The three Men's Curry nights held over the year proved very popular events. Around 30 men came along to each night, many of whom were guests, almost filling the curry house. Khan's at The Waterloo provide a buffet style menu and after the meal, a short Bible thought is shared which often leads to good conversations, keeping the truth of Jesus on our relational agendas.

Contact: Fraser Clark & Andrew Towner

Women's Outreach

We give thanks to God for enabling us to put on our summer and Christmas craft evenings again this year and for bringing many ladies along. A chance to have fun, deepen friendships and most importantly hear the Good News about Jesus.

We had a super evening in June enjoying a wide range of crafts and a personal thought-provoking talk from Roz Arnold.

At Christmas, like last year, we put on two consecutive evenings to enable more guests to come, accommodating 136 in the end. We encouraged church members to invite and get tickets for their friends so there were direct contacts to enable more effective follow-up. We then opened it up to the wider community. Tickets sold out quickly for both evenings. Many who have been before now invite their own friends and come along together. Bernice Nicoll came and spoke. It was a clear warm message... God loved us so much He sent Jesus... and she left them with the challenge of what would they do with Jesus this year?

We didn't put on the informal questions evening as a follow up this time, as previously the take up had not been good, but we have planned and booked in a 'Craft Extra' evening in the New Year for those who would like to find out more. We will do more craft together and I will share the Gospel through my testimony.

We would value prayer as we continue to seek the most appropriate ways to follow-up these evenings, keep building good relationships and drawing people to the Lord.

Contact: Bryony Woodbridge

Wider Church Involvement

Andrew continues to serve as Chair of Church Society Council, a fellowship contending to reform and renew the Church of England in Biblical faith by prayerfully teaching and living out God's word. Contending is never easy, but always a privilege as we share (in some extremely little way) in the sufferings of Christ. Andrew also chairs the Board of Education in Carlisle Diocese, overseeing the leadership and direction of the 100+ Church of England schools in our County.

Andrew calls together the North West Gospel Partnership ministers fraternal in Cumbria (known internally as North by North West) which has been a source of encouragement to many evangelical ministers across the different churches – Pete Walkingshaw from Carlisle Baptist Church, friends such as Tudor Boddam-Wetham and Paul Kerry, familiar names such as Robin Ham and Tony Ford (each of whom served at our 2020 Mission) and so on. It has been another year where Gospel encouragement has been vital, and this group has served and sustained one another.

Andrew was a delegate to GAFCON in Kigali, Rwanda, which was a real privilege and joy. His visit included a stay with a local family, as well as meeting with many sisters and brothers from across the world – those staying faithful under different pressures, often much sharper than those we face here in the UK. The conference included great encouragement to stay faithful to Jesus Christ in all his fulness and glory, and to reach our with his good news.

Wardens' Report – St John's

Numbers attending services continued to increase slowly over the year. Once again we were able to give thanks for good numbers of people who were able to enjoy being at the Community Nine Lessons and Carols and the Carols Round the Tree services in December. Houghton School used the church building for a number of their services during the year and it was very pleasing to see the church full of children and family members at the Harvest service and at Christmas. Apart from the regular services the church family once again used St John's Church and Hall for the Church Weekend "Away" in October and it was encouraging to be together as a church family. Other highlights included a concert by a singer songwriter and the "spring clean" when a team of volunteers made progress in tidying the churchyard, clearing gutters and cleaning windows etc.

Plans for the reordering continue, and the new kitchen is in use in the old vestry. Work on drains for the sinks remains outstanding, but use of the kitchen as a location to prepare and serve tea and coffee has been a great success with many more of those attending Sunday worship staying to chat together over a cuppa after the Sunday service. The heating system failed over Christmas and although it has been repaired it is showing signs of age.

Groups continue to meet in the building including the Mother's Union, the Men's Bible Study and the uniformed groups. Three different choirs use the hall or the church as a rehearsal space.

We give thanks for the steady increase in numbers attending the services at St John's and pray that the finances of the church will be sufficient to face the financial pressures ahead

Wardens' Report – St Peter's & 4LIFE

Church Activities

Church life continued to be both an encouragement and a challenge as visitor numbers settled into a new normal post pandemic. The church was used for Services on Sundays at 9:45am & 4LIFE at 4pm and on Thursdays at 11am. It has also been an encouragement to see the buildings bustling with tots at the Tuesday toddler group and people enjoying the monthly Lunch Club. The Youth group has continued to grow and use the facilities for various events through the year and the building also provided facilities for other groups including pre-school (through to the Summer), various sports groups, Scouts and Brownies.

In the year ahead, we pray that people continue to attend church, that they would feel welcome and enjoy getting involved in all our church activities.

Repairs

2023 has been a busy year updating and investigating issues around the heating system and electrics at Church. A full EICR check on the electrics was undertaken resulting in a number of minor repairs and fixes. In addition to the electrics, the heating system was fully serviced. In the main church building, one heater was repaired, another condemned and replaced. In the rear of the building the two main boilers were serviced, resulting in one being condemned and the other repaired (albeit continuing to break down frequently). We are currently seeking quotes to replace the current boilers with a new one. The cooker in the kitchen was also condemned and a replacement was installed in the autumn.

PAROCHIAL CHURCH COUNCIL OF
ST JOHN'S HOUGHTON & ST PETER'S KINGMOOR
FINANCIAL STATEMENTS
for the year ended 31 December 2023

PAROCHIAL CHURCH COUNCIL OF ST JOHN'S HOUGHTON & ST PETER'S KINGMOOR - Charity number 1130796
STATEMENT OF FINANCIAL ACTIVITIES
For the year ended 31 December 2023

	Note	Unrestricted funds £	Restricted funds £	Endowment funds £	TOTAL FUNDS	
					2023 £	2022 £
INCOME AND ENDOWMENTS FROM:						
Donations and legacies	2(a)	108,077	45,553	0	153,630	163,651
Church activities	2(b)	5,736	0	0	5,736	9,149
Investments	2(c)	417	0	14	431	18
TOTAL		114,230	45,553	14	159,797	172,818
EXPENDITURE ON:						
Missionary and charitable giving	3(a)	6,860	269	0	7,129	13,494
Church activities	3(b)	114,088	61,491	14	175,593	165,946
TOTAL		120,948	61,760	14	182,722	179,440
NET MOVEMENT IN FUNDS		(6,718)	(16,207)	0	(22,925)	(6,622)
TOTAL FUNDS B/FWD 1 JANUARY		351,610	27,940	350	379,900	386,522
TOTAL FUNDS C/FWD 31 DECEMBER		344,892	11,733	350	356,975	379,900

PAROCHIAL CHURCH COUNCIL OF ST JOHN'S HOUGHTON & ST PETER'S KINGMOOR
BALANCE SHEET
At 31 December 2023

	Note	2023 £	2022 £
FIXED ASSETS			
Tangible	5(a)	330,218	336,680
Investment	5(b)	350	350
		<u>330,568</u>	<u>337,030</u>
CURRENT ASSETS			
Debtors	7	20,023	15,943
Short term deposit		16,198	8,781
Cash at bank and in hand		6,798	33,216
		<u>43,019</u>	<u>57,940</u>
LIABILITIES			
Creditors - amounts falling due in one year	8	16,612	15,070
Net current assets		<u>26,407</u>	<u>42,870</u>
TOTAL NET ASSETS		<u>356,975</u>	<u>379,900</u>
PARISH FUNDS			
Unrestricted	6	344,892	351,610
Restricted	6	11,733	27,940
Endowment	6	350	350
		<u>356,975</u>	<u>379,900</u>

Approved by the Parochial Church Council and signed on their behalf by



Rev. Andrew Towner (Chairman)



Mrs Judith Clark (Treasurer)

The notes on pages A3 to A10 form part of these accounts.

PAROCHIAL CHURCH COUNCIL OF ST JOHN'S HOUGHTON & ST PETER'S KINGMOOR
NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 December 2023

1. ACCOUNTING POLICIES

The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006 together with applicable accounting standards and the Charities SORP FRS 102. The financial statements have been prepared under the historical cost convention.

Statement of compliance

The accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

The accounts have been prepared to give a "true and fair" view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a "true and fair" view. This departure has involved following Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

Funds

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

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 nor those that are informal gatherings of church members.

Income

Donations income and capital sources

Collections are recognised when received by or on behalf of the PCC.

Planned giving receivable under covenant is recognised only when received.

Income tax recoverable on gift aid donations is recognised when the donation is received.

Grants and legacies to the PCC are accounted for when entitlement has passed to the charity.

Fees collected on behalf of the diocese are not shown in either income or expenditure.

Other ordinary income

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

Income from investments

Interest is accounted for when receivable.

All interest is received gross of tax.

Gains and losses on investments

Realised gains or losses are recognised when investments are sold.

Legacies

The PCC policy is that 10% of any legacy received is paid to a charity/charities.

PAROCHIAL CHURCH COUNCIL OF ST JOHN'S HOUGHTON & ST PETER'S KINGMOOR
NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 December 2023

1. ACCOUNTING POLICIES (CONT'D)

Resources Used

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 payable.

Fixed Assets

Consecrated land and buildings and movable church furnishings

Consecrated and beneficed property is excluded from the accounts in line with the requirements of the Charities Act 2011 but the church halls are included at cost or valuation.

All expenditure during the year on consecrated or benefice buildings and movable church furnishings is capitalised and written off over its expected life, ranging from 3 to 10 years.

Other fixtures, fittings and office equipment

Equipment used within the church premises is depreciated on a straight line basis over 3 to 10 years.

Investments

Investments comprise the permanent endowment fund, held in CBF Church of England Investment Fund, and this is valued at market value at 31 December 2023.

Current assets

Amounts owing to the PCC at 31 December are shown as debtors less provision for any amounts that may prove uncollectible.

Short term deposits include cash held on deposit either with the CBF Church of England funds or at the bank.

Going concern

The trustees are satisfied that there are sufficient reserves and the probable income to ensure the charity will be able to continue to operate for the coming 12 months.

In light of the above assessment, these financial statements have been prepared on a going concern basis.

PAROCHIAL CHURCH COUNCIL OF ST JOHN'S HOUGHTON & ST PETER'S KINGMOOR
NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 December 2023

2. INCOME

	Unrestricted funds £	Restricted funds £	Endowment funds £	TOTAL FUNDS 2023 £	TOTAL FUNDS 2022 £
(a) Donation and legacies					
Regular Giving					
Planned giving	73,734	7,368		81,102	83,941
Collections and other giving	5,669			5,669	3,045
Income tax recoverable	16,841	2,847		19,688	21,551
	<u>96,244</u>	<u>10,215</u>	<u>0</u>	<u>106,459</u>	<u>108,537</u>
Other voluntary receipts	11,833	35,338		47,171	55,114
Legacies and grants	0			0	0
	<u>108,077</u>	<u>45,553</u>	<u>0</u>	<u>153,630</u>	<u>163,651</u>
(b) Church activities					
Fees	1,948			1,948	2,867
Use of Church centre	3,788			3,788	6,282
	<u>5,736</u>	<u>0</u>	<u>0</u>	<u>5,736</u>	<u>9,149</u>
(c) Income from investments					
Interest	417	0	14	431	18
	<u>417</u>	<u>0</u>	<u>14</u>	<u>431</u>	<u>18</u>
TOTAL INCOME	<u>114,230</u>	<u>45,553</u>	<u>14</u>	<u>159,797</u>	<u>172,818</u>

PAROCHIAL CHURCH COUNCIL OF ST JOHN'S HOUGHTON & ST PETER'S KINGMOOR
NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 December 2023

3. EXPENDITURE	Unrestricted funds £	Restricted funds £	Endowment funds £	TOTAL FUNDS 2023 £	TOTAL FUNDS 2022 £
(a) Missionary and charitable giving					
Church overseas :					
- missionary societies	1,620			1,620	5,510
Home mission and other church societies	5,240	269		5,509	7,984
	<u>6,860</u>	<u>269</u>	<u>0</u>	<u>7,129</u>	<u>13,494</u>
(b) Church activities					
Diocesan parish share	62,160			62,160	63,914
Running costs St Johns	8,791	3,047		11,838	8,837
Running costs St Peters	10,221	9,396		19,617	8,137
Clergy expenses	4,763			4,763	4,600
Associate minister wages & housing	4,668	42,770		47,438	49,463
Youth work	751			751	765
Mission				0	979
St Johns Churchyard	418		14	432	540
Administration staff - wages	14,951			14,951	15,078
Administration staff - employer pension	261			261	328
Printing, stationery and office expenses	4,084			4,084	3,363
Depreciation	184	6,278		6,462	6,462
Bank charges	140			140	170
Other expenses	2,696			2,696	3,310
	<u>114,088</u>	<u>61,491</u>	<u>14</u>	<u>175,593</u>	<u>165,946</u>
TOTAL EXPENDITURE	<u>120,948</u>	<u>61,760</u>	<u>14</u>	<u>182,722</u>	<u>179,440</u>

PAROCHIAL CHURCH COUNCIL OF ST JOHN'S HOUGHTON & ST PETER'S KINGMOOR
NOTES TO THE FINANCIAL STATEMENTS (Continued)
For the year ended 31 December 2023

4. STAFF COSTS

	2023	2022
	£	£
Wages and salaries	14,951	15,078
Social security costs	0	0
Employer pension contributions	261	328
	<u>15,212</u>	<u>15,406</u>

During the year, the PCC employed one part-time office administrator.

The administrator was a member of the PCC during 2023.

The administrator received remuneration of £14,951 during 2023.

Apart from the above, no other PCC member at the year end received any remuneration.

No expenses were paid to the trustees for their role as trustee during 2023.

5. FIXED ASSETS FOR USE BY THE PCC

		Freehold land and buildings	Equipment	Total
		£	£	£
(a) Tangible				
ACTUAL/DEEMED COST	At 1 January 2023	320,084	110,028	430,112
	Additions	0	0	0
	Disposals	0	0	0
	At 31 December 2023	<u>320,084</u>	<u>110,028</u>	<u>430,112</u>
DEPRECIATION	At 1 January 2023	0	93,432	93,432
	Charge for year	0	6,462	6,462
	On disposals	0	0	0
	At 31 December 2023	<u>0</u>	<u>99,894</u>	<u>99,894</u>
NET BOOK VALUE	At 31 December 2023	<u>320,084</u>	<u>10,134</u>	<u>330,218</u>
	At 31 December 2022	<u>320,084</u>	<u>16,596</u>	<u>336,680</u>

The freehold land and buildings include the extension to St Peter's Church and the church halls.

(b) Investments (all endowment fund)

	£
Cost at 1/1/23 and 31/12/23	<u>350</u>

The investments comprise investments in the Central Board of Finance's Deposit Fund.

PAROCHIAL CHURCH COUNCIL OF ST JOHN'S HOUGHTON & ST PETER'S KINGMOOR
NOTES TO THE FINANCIAL STATEMENTS (Continued)
For the year ended 31 December 2023

6. ANALYSIS OF NET ASSETS BY FUND

	Unrestricted fund £	Restricted fund £	Endowment fund £	Total 2023 £	Total 2022 £
Tangible fixed assets	320,557	9,661		330,218	330,218
Investment fixed assets			350	350	350
Current assets	40,949	2,070		43,019	57,940
Current liabilities	(16,612)			(16,612)	(15,070)
Fund balance	344,894	11,731	350	356,975	373,438

2022 Comparative figures

	Unrestricted fund £	Restricted fund £	Endowment fund £	Total 2022 £	Total 2021 £
Tangible fixed assets	314,277	15,941		330,218	336,172
Investment fixed assets			350	350	350
Current assets	45,941	11,999		57,940	64,068
Current liabilities	(15,070)			(15,070)	(14,068)
Fund balance	345,148	27,940	350	373,438	386,522

7. DEBTORS

	2023 £	2022 £
Income tax recoverable	14,174	15,525
Prepayments and accrued income	5,849	418
	<u>20,023</u>	<u>15,943</u>

8. LIABILITIES

	2023 £	2022 £
Amounts falling due in one year		
Accruals	16,612	15,070

9. FUND DETAILS

The endowment funds are bequests for grave maintenance.

PAROCHIAL CHURCH COUNCIL OF ST JOHN'S HOUGHTON & ST PETER'S KINGMOOR
 NOTES TO THE FINANCIAL STATEMENTS (Continued)
 For the year ended 31 December 2023

10. Restricted income movements

	B/F	Income 2023	Spent 2023	C/F
Additional minister (Going for Growth)	3,680	9,090	12,770	0
NCCM for Associate Minister	0	30,000	30,000	0
Re-ordering fund /electrical work replace oven	6,239	6,204	12,443	0
Re-ordering fund - depreciation c/f (see below)	15,941		6,278	9,663
Funeral collections	0	259	259	0
Support fund	2,070			2,070
NCCM	10		10	0
	<u>27,940</u>	<u>45,553</u>	<u>61,760</u>	<u>11,733</u>

Re-ordering depreciation c/f relates to expenditure that has already been incurred on church equipment/assets (see fixed assets note) where depreciation will be charged against income in future years in line with the depreciation policy.

2022 Comparative figures

	B/F	Income 2022	Spent 2022	C/F
Additional minister (Going for Growth)	15,939	13,204	25,463	3,680
NCCM for Associate Minister	0	24,000	24,000	0
Re-ordering fund /audio system	10,614	1,875	6,250	6,239
Re-ordering fund - depreciation c/f (see below)	15,969		28	15,941
Funeral collections	0	2,009	2,009	0
Support fund	2,385		315	2,070
NCCM	10			10
Youth work - Quest	0	125	125	0
Flowers for Mothering Sunday	0	75	75	0
	<u>44,917</u>	<u>41,288</u>	<u>58,265</u>	<u>27,940</u>

PAROCHIAL CHURCH COUNCIL OF ST JOHN'S HOUGHTON & ST PETER'S KINGMOOR
 NOTES TO THE FINANCIAL STATEMENTS (Continued)
 For the year ended 31 December 2023

11. Statement of Financial Activities for the previous year (year ended 31 December 2022)

	Note	Unrestricted funds £	Restricted funds £	Endowment funds £	TOTAL FUNDS 2022 £
INCOME AND ENDOWMENTS FROM:					
Donations and legacies	2(a)	122,363	41,288	0	163,651
Church activities	2(b)	9,149	0	0	9,149
Investments	2(c)	16	0	2	18
TOTAL		131,528	41,288	2	172,818
EXPENDITURE ON:					
Missionary and charitable giving	3(a)	11,485	2,009	0	13,494
Church activities	3(b)	109,688	56,256	2	165,946
TOTAL		121,173	58,265	2	179,440
NET MOVEMENT IN FUNDS		10,355	(16,977)	0	(6,622)
TOTAL FUNDS B/FWD 1 JANUARY		341,255	44,917	350	386,522
TOTAL FUNDS C/FWD 31 DECEMBER		351,610	27,940	350	379,900

PAROCHIAL CHURCH COUNCIL OF ST JOHN'S HOUGHTON & ST PETER'S KINGMOOR
INDEPENDENT EXAMINER'S REPORT TO THE PCC
For the year ended 31 December 2023

This report on the financial statements of the PCC for the year ended 31 December 2023, which are set out on pages 1A to 10A, is in respect of an examination carried out in accordance with the Church Accounting Regulation 2006 and section 144 of the Charities Act 2011.

Respective responsibilities of the PCC and the examiner

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

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

Basis of this report

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

Independent examiner's statement

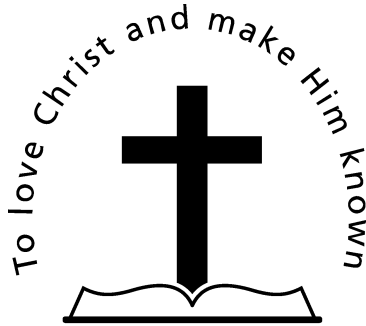
In connection with my examination, no matter has come to my attention

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



Martin Borradaile ACA
18 Meadow Close
Lazonby
PENRITH
CA10 1BF

Accounts



**St John's, Houghton
& St Peter's, Kingmoor**
www.hkchurch.org.uk

**Annual Report and Financial Statement of the
Parochial Church Council
For the year ended 31st December 2022
Registered Charity No. 113079**

St John's, Houghton, with St Peter's, Kingmoor

Introduction

The Apostle Paul was always keen to hear what was going on in gospel work within the local churches he knew, and I hope that we approach this document in the same spirit. It's a legal necessity to compile such a report, but not all annual reports are so encouraging! As you read, take time to say "thank you" to the LORD who has sustained and empowered all this work and service.

As I read various drafts, I was struck by two things: unity and variety. This booklet witnesses to so many different ministries each committed to the same message of grace. We are none of us exactly the same, yet we love the Lord Jesus, and long to serve him more and more as the day of his return approaches.

In the gospel, it is unity in Christ which provides, enables, drives and supports our unity. As a Parish we are very clear that the core fundamentals of the gospel are wonderful: Jesus' life as the fully-God, fully-man Messiah, sin-bearing death, physical resurrection and sure return to judge the living and the dead are the heart of our unity. Our desire is to hold firmly to the trustworthy message, but to be relaxed about the means of sharing it (formal or relaxed, sermon or Bible study, church building or school hall). Let's pray both for deep clarity with Jesus' unchanging message, and gospel relaxation when different methods enable others to be reached with that wonderful news!

May you not only be encouraged as you read, but spurred on to the joyful expectation that our Father will continue to keep his promises, using jars of clay just like us in his wonderful kingdom work throughout the years ahead too.

A handwritten signature in dark ink, reading "Andrew Towler". The signature is written in a cursive, flowing style.

Background

Houghton and Kingmoor PCC has the responsibility of co-operating with the incumbent, and in promoting the whole mission of the church, pastoral, evangelistic, social and ecumenical in the ecclesiastical parish. It also has responsibilities for the church buildings at Houghton and Kingmoor.

The mission statement agreed by the PCC is:

To love Christ and make Him known

- By hearing, obeying and proclaiming His word
 - By being devoted to Him in prayer
 - By caring for His people’s welfare
 - By spreading the good news of His salvation
- ... so that in everything God is glorified.

Membership

Members of the PCC are either ex officio or elected by the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules. During the year the following have served as members of the PCC:

Incumbent	Rev Canon Andrew Towner (Chairman)	
Associate Minister	Rev Gary Tubbs	
Wardens	Mr Tony Newgarth*	(St John’s)
	Mr Graham Smith	(St John’s)
	Miss Jane Bolton	(St Peter’s)
	Mr Pete Barnsley	(St Peter’s 4LIFE)
Vice Chairman	Mr Martin Hilton	

Elected Members from April 2022

St John’s	Mr Neal Andrews	Mr Ian Lochhead
St Peter’s	Mrs Judith Clark (Treasurer)	Mr Paul Gleave* (until Oct 22)
	Mr Nick Mullins	Mr Bruce Walker
	Mrs Bryony Woodbridge*	
4LIFE	Mrs Jane Catton	Miss Sharron Hedley

The members marked with an * were appointed by the PCC to serve as their Deanery Synod representatives during 2022-23.

Contact Details

Incumbent	Rev Canon Andrew Towner 12 Brunstock Close, Carlisle CA3 0HL
Associate Minister	Rev Gary Tubbs 20 St Aidan's Road, Carlisle CA1 1LS
Church Administrators	Mrs Jane Catton Mrs Caroline Towers (until April 2022) c/o The Parish Office, St Peter's Church, Carlisle CA3 0BB
Treasurer	Mrs Judith Clark 108 Lowry Hill Road, Carlisle CA3 0DH
Independent Examiner	Martin Borradaile ACA 18 Meadow Close, Lazonby, Penrith CA10 1BF
Bank	HSBC plc 29-31 English Street, Carlisle CA3 8JT

Committees

The Standing Committee meets between full meetings of the PCC. It has power to transact the business of the PCC between its meetings, subject to any directions given by the Council. In addition to this, occasional groups meet for specific projects.

Staffing

During 2022 Caroline Towers completed her 7 years of ministry in our church office. She worked hard to strengthen our communications and enable our planning, as well as every aspect of our ministry. All that we do simply could not continue without the wonderful work of our office team, and we are hugely grateful for Caroline's hard work, encouragement and service of the Lord Jesus. Jane Catton very willingly took up further hours and responsibilities to ensure that Andrew is well supported, and all of us well integrated and coordinated.

Church Attendance

There were 171 people on the Church Electoral Roll as of December 2022.

PCC

As a PCC we hold legal, financial and strategic roles on behalf of the Parish. There is a very well balanced Church of England requirement that the Vicar must consult with the PCC, and the PCC is to cooperate with the Vicar, and both of these work extremely well in our Parish, and have for many years. So I (Andrew) seek much advice on various decisions, and receive both wisdom and support. As well as two Wardens from St John's and two from St Peter's, our desire is that PCC represents the breadth of our Parish and different congregations, totalling no more than 12 (not including Clergy and Wardens).

One big theme during 2022 was linked to the Church of England's 'Living in Love and Faith' project, around sexuality, gender, marriage and the many complex theological/pastoral issues within that. One of my favourite book titles on this issue is 'People to be Loved' which reminds us that it's not only a theological issue, but about real lives, precious people made in God's image. During the Summer we worked through the 'Biblically Inclusive' church audit from our friends at Living Out, which helped us to reflect on how to be faithful to Jesus' teaching and as sensitive as possible to the different ways we can fail to love and support those with same-sex attraction.

The Support Fund was a pleasing success story during 2020, and continues to be available. Recognising the significant needs felt by many within our Parish, the PCC set up a fund, overseen by four trustees, to give support where needed. There is currently about £2,000 available, which we thank the Lord for, and pray that the right people will become aware and request. One sadness of 2022 is that very few people did seek out that money, so during 2023 we shall aim to make it more widely known.

In addition, the PCC has been focusing on possible planting options for new congregations. Our desire is to be a growing family of thriving congregations, and the 11am Thursday mid-week service, launched in December 2021, has established a faithful core congregation over the last year. The plans for an outside congregation are more complex, but remain in place for the future, God willing.

Finances remain tight, and we continue to encourage one another to give sacrificially in response to all Christ has done for us, and to ensure the gospel continues to be offered to the very many around us who don't know the hope, forgiveness, joy and salvation Jesus alone can give. These are hard times for very many of us, yet our giving is an overflow of gratitude, and remains as needed and appreciated as ever. Of course giving is not only financial – we wouldn't be able to do all that we do – we wouldn't really be a church at all - if each of us wasn't using whatever time & talents, money & energy our Father has given us for his work.

Sundays

Our intention as a church is to teach the whole Bible, so that over a period of years each of us will hear every perfect word of our loving heavenly Father. In part, this is due to Paul's statement at the end of his time with the Ephesian church that he was *"innocent of anyone's blood, because he hadn't shrunk from teaching the whole council of God"* (Acts 20) although of course it also flows from the glory and perfection of the Bible *"more precious than gold ... sweeter than honey"* (Ps 19).

The morning series during 2022 included completing some series in Nehemiah, Exodus and Romans, as well as continuing in 1 and 2 Samuel, John's Gospel and Psalms 113-118, with a fortnight in Obadiah as well as a Christmas focus on 'God with us' in various passages.

4LIFE completed the year's studies in Revelation, as well as enjoying time in 2 Chronicles, John, Ecclesiastes, Exodus 15, Psalm 115 and 2 Samuel. Our pattern there is alternate Sundays where the whole service is altogether and alternate ones where Impact and FROGS (Fully Reliant on God, our primary school aged teaching) split out after 30 minutes. One of our joyful highlights was seeing Amy Boddam-Whetham confirmed by Bishop Rod Thomas, and our regular joys include special guest services.

Mid-Week Service

The regular midweek congregation on Thursdays at 11am, meeting at St Peter's has really bedded in. The services are led by Fraser Clark and Gary Tubbs with others involved in the leading and preaching and different people helping with refreshments. It has been encouraging to see a regular congregation of over a dozen or so - for some it is their main service, for others it is in addition to regular Sunday services.

Home Groups and Partnership

Partnership continues to be both a struggle and an encouragement – it's never easy to come out to pray, and trying to pray or prioritise prayer meetings is a great reminder of the spiritual battle all Christians face, against the world, the flesh and the devil. One elderly Christian said to me recently: it's never easy to come to the prayer meeting, yet I never come home regretting that I have prayed – something I'm sure most of us can associate with. Recent meetings have shown up to 40 congregation members across our Parish committing to the vital hard work of prayer, very encouraging.

Our Home Groups serve a number of purposes: they enable real deeper relationships, which is so important given our congregations' size; they give time for questions, digressions, confusions, and so on – there's no such thing as a silly question; and they enable us to ensure the whole Bible is studied not just from the front but from our laps too. There's always space in groups, we love to welcome new members – so why not join up and come along?

Church Family Weekend 2022

Our Church Family Weekend was a great opportunity for church family from across the parish to share fellowship together and study God's word as Matt Searles helped us to think more deeply about the character of Christ and how we can learn to enjoy Jesus and become more like him. We were very grateful to Nathan Coleclough, from Carlisle Baptist Church, who taught our teenagers and Jayne Brown who led our primary aged group. There were various activities to take part in on the Saturday afternoon including a walk, board games, craft and a film. The weekend concluded with a joint Sunday morning service for the whole parish, at a very full St John's, followed by a shared lunch.

Children and Young People

St John's

At St John's, crèche facilities and an area for children to work on activity sheets are always available in church allowing parents to sit with their very young children while remaining in the service. On Sundays, there is always something for children to engage with including an all age slot and all age prayers at our Lord's Supper and Guest services. We have fluctuating and low numbers of children which makes providing Sunday School lessons difficult and we continue to pray for new families to come along.

St Peter's

On Sundays during term time, we meet to dig into the bible, pray and enjoy fun activities as we all learn about Jesus together. Although during the year, a number of children have moved to Impact, we give thanks for the small group of children eager to learn. We also give thanks for the dedicated team of leaders who faithfully prepare lessons and teach with such enthusiasm. Our teaching often matches the main sermon passages, but this can sometimes prove a challenge to pitch to a younger 'audience and we then use the excellent teaching resources from the Mustard Seeds website.

Looking ahead to the coming year, we welcome prayer support for the teaching team, that we may all find time and energy in our increasingly busy lives to continue to prepare and teach faithfully. We also pray for new families to join the congregation, especially following outreach events such as the Holiday Club and the Light Party.

Contact: Andrina Crampsey

4LIFE

FROGs (Fully Reliant On God) meet on alternate Sundays as part of the 4LIFE congregation. Numbers fluctuate weekly with a core group and we give thanks that the children are enthusiastic and engage well with the bible teaching and supporting activities. Please pray the truths of the bible will become rooted in the children's hearts as they learn to love and follow Jesus from a young age.

IMPACT

IMPACT is for young people in school Years 7-13 to learn about Jesus and encourage each other to keep going as Christians. We meet on Sundays as part of the 4LIFE congregation – either during or after the service – to explore the Bible and discuss questions about Jesus. IMPACT also gets together during the week for social events (movie nights, food and games, ten pin bowling etc.) usually twice a month on a Thursday evening for fun and developing friendships. The socials are also a good opportunity for inviting friends. We currently have about 15 young people – and we're looking forward to welcoming the Year 6s who will be moving up in June. After a two year break, it was great to restart our annual weekend away at Knock in July. Andrew led the teaching on the theme of 'Being True to Yourself', looking at what the Bible says about our identity in Christ.

Anyone of secondary school age is invited to Impact. Please give thanks for the young people we have as part of our church family and pray for them to be excited about the good news about Jesus.

Contact: Pete & Janine Barnsley, Caroline & Matt Towers, Mikey Newgarth

Schools Ministry

We enjoy strong links with the three primary schools in our Parish, and some links with James Rennie too. These links include a number serving as Governors, some of us leading assemblies (weekly at Houghton, and most months at Kingmoor Junior School) as well as occasional events such as Remembrance Sunday and Christmas celebrations. Throughout the year very many of us have been praying for, encouraging and supporting the staff, which is much appreciated and a great gospel witness. Plus our Quest Clubs are now re-established, with teams from our congregations serving in different ways (running games, serving drinks, doing teaching) so there's room for anyone willing to help out.

Quest Club Houghton

Quest Club at Houghton has enjoyed a full year since Covid restrictions ended, with 16-20 children regularly attending. We are thankful for the committed team involved and the support from the school. The head recently thanked the team on behalf of the staff and children saying "the children really look forward to it every week". During the year the children have engaged well with the bible time, and the games and crafts at each session have supported the teaching. Please pray that more children will come along.

Contact: Gary Tubbs

Quest Club Kingmoor

Quest club restarted in early 2022 after the pandemic disruption lead by a NISCU/St Peter's Church partnership team. We had an excellent response to our invitations with our maximum number of 24 children from years 4-6 and a further 13 who we had to turn away as we had insufficient volunteers to accommodate them. We have an hour of games, crafts and a refreshment break with a bible story and discussion. There is a clear gospel message each week and the children listen carefully and respond well with great questions. They all received a gift of a bible and this lead to one boy attending St Peter's church with his family.

Quest Club provides an excellent opportunity for evangelism in our local community and with further input this work could grow further and lead to new young families attending other church activities and services. Please pray that the children come to know Jesus.

Contact: Bruce Walker

St Peter's Tots

The Tots group restarted in October 2021 and throughout 2022 we regularly have between 20-24 families attending and enjoying play, crafts and refreshments in a relaxed atmosphere. The weekly meeting offers a great opportunity to build friendships and for evangelism through the bible story and Christian songs each week. We have a great team of leaders, but we need more help to sustain this work. Please pray that the Gospel message leads to new families coming to faith. Give thanks for the team of volunteers and pray that others will want to be involved.

Contact: Helen Walker

Holiday Club

This years' Holiday Club had a circus theme and the teaching, from John's Gospel, focussed on how the miracles of Jesus prove his identity – because only God could do that! We had a brilliant team who worked extremely hard for the week. More than 60 primary school children came along and enjoyed four mornings of organised hyperactivity, great circus-themed activities and engaging teaching. The finale was a Holiday Club Service and barbecue lunch on the Sunday, to which many parents came along. This year again we ran a couple of Holiday Club Reunion services as part of the 4LIFE programme, and were encouraged to see a number of returning guests.

Contact: Andrew Towner, 01228 515363

Church Family Light Party

The Light Party was held on 31st October, providing a positive alternative to Halloween. This popular event attracted around 50 children together with their families, a significant number of whom had been to the Holiday Club. It was a great opportunity to share something about Jesus with everyone and the children also enjoyed games, crafts, and food.

Contact: Jane Catton, 01228 515972

Daytime Ministries

Parish Lunches (Lunch Club)

With the exception of January (Covid risk management) and September (State Funeral), Parish Lunches were held monthly. This year we have had up to 76 people attending each month, including 18 new regular members. On each occasion, we enjoyed fellowship, a talk and a delicious meal. In July, before a summer break, we held an Afternoon Tea. This was followed by a short reflective thought.

We give thanks to God for the engaging and clear gospel-centred talks from all the speakers. We also give thanks for the friendships that have grown through meeting at the lunches, and that guests and volunteers are inviting their friends and neighbours. It has been a joy to see guests subsequently joining the Thursday service congregation. We pray that guests seeking to know Jesus would want to find out more.

Contact: Dave and Cathy Ross, 01228 548311

Men's Study Group

The Men's Group met fortnightly throughout the year with six weeks summer break. The year started by finishing our studies in Revelation followed by, with the help of a Lifebuilders study book, the Old Testament book of Isaiah. We have thirteen dedicated attendees with an average of eleven attending every meeting. New members are always welcome.

Contact: Mike Harrison

The Mothers' Union

MU have enjoyed speakers from MAF (Mission Aviation Fellowship) and Safe Families as well as encouraging visits from our clergy and other church leaders. We entertained the Deanery members for a Songs of Praise and were especially thrilled to welcome several new members to our Branch.

A highlight was being invited back to The Knells to lead a monthly service for the residents. At Christmas we took some of the NISCU puppets to share the Christmas story from the point of view of the donkey, the sheep and the camel. Their stories were greatly enjoyed!

Please pray for continued outreach that we might share the Good News of Jesus amongst the families of Houghton and Kingmoor.

Contact: Margaret Hughes

Mission & Outreach

Mission Group

News and prayer requests for specific mission partners were presented at the monthly Partnership prayer meetings. The aim of the presentations was to encourage the church family to get to know and get involved with mission through prayer, giving time and financial support.

We continued our support in 2022 for the following mission partners: OM (Lee, Nicoll and McKay families), NISCU, Vergaras (no longer with CMS), Tearfund, OMF, CPAS, SASRA, AMIE (Anglican Mission in England), North West Gospel Partnership, Open Doors and Cumbria University Christian Union, to support and encourage their work. The total amount allocated to our Mission Partners is approximately 10% of our available income annually.

Please continue to pray for our Mission Partners and for the mission work within the church family, especially the outreach to the local community.

Contact: Bruce Walker

Mission Community

One of the best things we do together in our Mission Community is plan missions every two years, and we dedicated a week in June 2022 to sharing the good news of Jesus in various events, including a pea and pie supper with Tony Ford and an afternoon tea with James McAllen. We do this not as a one-off, but out of ongoing commitment to 'Loving Christ and Making Him Known' throughout the year. We rejoice in those Mission events and pray on for all those who heard about Jesus' life, love and call.

Within the Mission Community we also heard of Steve Donald's retirement from St John's, and therefore began to pray for a godly man to succeed him. Andrew worked closely to support the PCC and church family in ministry without their own Vicar, as well as in producing a Parish Profile. Likewise, many of our preachers served on Sunday mornings, a rich expression of mutuality.

Men's Outreach

The Men's Curry night continues to be a very popular event to which over 30 men come along, many of whom are guests, almost filling the curry house. Khan's at The Waterloo provide a buffet style menu and after the meal, a short Bible thought is shared which often leads to good conversations, keeping the truth of Jesus on our relational agendas.

Contact: Fraser Clark & Andrew Towner

Women's Outreach

We meet a couple of times a term to plan guest events, big and small, for ladies to have fun, deepen friendships and most importantly hear the Good News about Jesus. We give thanks to God for enabling us to hold Summer and Christmas craft evenings again this year.

We have continued to ticket events as it helps with planning and avoids overcrowding. We had a super evening in July enjoying a wide range of crafts and a thought provoking talk from Kirsty Birkett. At Christmas we put on two consecutive craft evenings enabling us to accommodate 120 people. Rachel Iley from Bethesda Church Brampton spoke, giving a clear accessible message with a challenge.

We followed up the craft evenings with an informal question evening to encourage people to think more about what they'd heard and ask questions. We had a good evening each time enjoying a chance to discuss and think through various ideas but numbers were very low and none of our guests from the craft evenings came sadly.

We have not re-started the smaller craft evenings in people's homes yet and would value prayer for the best way to follow up the bigger events and continue the conversation. We want to keep building good relationships and draw people to the Lord.

Contact: Bryony Woodbridge

Wider Church Involvement

Andrew continues to serve as Chair of Church Society Council, a fellowship contending to reform and renew the Church of England in Biblical faith by prayerfully teaching and living out God's word. Contending is never easy, but always a privilege as we share (in some extremely little way) in the sufferings of Christ. Andrew also chairs the Board of Education in Carlisle Diocese, overseeing the leadership and direction of the 100+ Church of England schools in our County.

Living Word

May 2022 saw Andy Robinson invited to preach at Living Word (a local convention under the Keswick banner, whose committee Andrew chairs). He spoke on the goodness of Jesus' teaching on marriage for all of us, even (and especially?) for those who live with same-sex attraction. All who attended were encouraged to praise and pray with sisters and brothers across the Carlisle area, as well as by the goodness of God's way for our lives.

NWGP (North West Gospel Partnership)

Andrew calls together the North West Gospel Partnership ministers fraternal in Cumbria (known internally as North by North West) which has been a source of encouragement to many evangelical ministers across the different churches – Pete Walkingshaw from Carlisle Baptist Church, friends such as Tudor Boddam-Wetham and Paul Kerry, familiar names such as Robin Ham and Tony Ford (each of whom served at our Mission weeks) and so on. It has been a year where gospel encouragement has been vital, and this group has served and sustained one another.

Wardens' Report – St John's

St John's church was fully open after the covid restrictions and numbers attending services increased slowly over the year. Once again we were able to give thanks for good numbers at the Community Nine Lessons and Carols and the Carols Round the Tree services in December. Houghton School used the church building for a number of services during the year and it was very pleasing to see the church full of children and family members at the Harvest service and at Christmas.

St John's was the base for another encouraging Church Family Weekend "Away" in October. Other highlights during the year included the "Autumn clean" when, after a good breakfast, a team of volunteers made progress in tidying the churchyard, clearing gutters and cleaning windows etc.

The Quinquennial inspection took place in June 2022 and states that "Overall the structure and weather tightness of the building appeared sound and had received attention", although the report also lists a number of findings to be addressed.

Plans for the reordering continue, and the new kitchen has now been installed in the old vestry. Work on drains for the sinks remains outstanding, but use of the new kitchen as a location to prepare and serve tea and coffee has been a great success with many more staying after the service to chat together over a cuppa. We give thanks for the good conversations following the service and pray that we can continue to build one another up.

Groups continue to meet in the building including the Mother's Union, the Men's Bible Study and the uniformed groups. Three different choirs use the Hall or the church as a rehearsal space.

Wardens' Report – St Peter's & 4LIFE

Church Activities

We give thanks to God that the church is continuing to recover from the challenges of the past few years, with both congregations seeing numbers increase during the last year. We are grateful that the restrictions around the COVID pandemic are becoming a fading memory. The church was used for Sunday services (9:45am & 4LIFE at 4pm). It has also been an encouragement to see the buildings bustling with tots at the Tuesday toddler group and people enjoying the monthly Lunch Club. The building also provided facilities for other groups including pre-school, badminton, Junior rugby, Scouts and Brownies.

Faculties, leaks & Repairs

2022 has been a leaky year! A number of repairs were made to the roof to the main kitchen. In September improvements were made to the main wooden door and the outside windows were painted. In the year ahead, we pray that people continue to return to church and that they would feel welcome.

**PAROCHIAL CHURCH COUNCIL OF
ST JOHN'S HOUGHTON & ST PETER'S KINGMOOR
FINANCIAL STATEMENTS
for the year ended 31 December 2022**

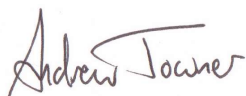
PAROCHIAL CHURCH COUNCIL OF
ST JOHN'S HOUGHTON & ST PETER'S KINGMOOR
Charity Number 1130796
STATEMENT OF FINANCIAL ACTIVITIES
For the year ended 31 December 2022

	Note	Unrestricted funds £	Restricted funds £	Endowment funds £	TOTAL FUNDS	
					2022 £	2021 £
INCOMING AND ENDOWMENTS FROM:						
Donations and legacies	2(a)	122,363	41,288	0	163,651	153,299
Church activities	2(b)	9,149	0	0	9,149	3,444
Investments	2(c)	16	0	2	18	1
TOTAL		131,528	41,288	2	172,818	156,744
EXPENDITURE ON:						
Missionary and charitable giving	3(a)	11,485	2,009	0	13,494	12,854
Church activities	3(b)	109,688	56,256	2	165,946	156,301
TOTAL		121,173	58,265	2	179,440	169,155
NET MOVEMENT IN FUNDS		10,355	(16,977)	0	(6,622)	(12,411)
TOTAL FUNDS B/FWD 1 JANUARY		341,255	44,917	350	386,522	398,933
TOTAL FUNDS C/FWD 31 DECEMBER		351,610	27,940	350	379,900	386,522

**PAROCHIAL CHURCH COUNCIL OF
ST JOHN'S HOUGHTON & ST PETER'S KINGMOOR
BALANCE SHEET
at 31 December 2022**

	Note	2022 £	2021 £
FIXED ASSETS			
Tangible	5(a)	336,680	336,172
Investment	5(b)	350	350
		<u>337,030</u>	<u>336,522</u>
CURRENT ASSETS			
Debtors	7	15,943	14,427
Short term deposit		8,781	8,768
Cash at bank and in hand		33,216	40,873
		<u>57,940</u>	<u>64,068</u>
LIABILITIES			
Creditors - amounts falling due in one year	8	15,070	14,068
		<u>42,870</u>	<u>50,000</u>
Net current assets			
		<u>379,900</u>	<u>386,522</u>
TOTAL NET ASSETS			
PARISH FUNDS			
Unrestricted	6	351,610	341,255
Restricted	6	27,940	44,917
Endowment	6	350	350
		<u>379,900</u>	<u>386,522</u>

Approved by the Parochial Church Council and signed on their behalf by



Rev. Andrew Towner (Chairman)



Mrs Judith Clark (Treasurer)

The notes on pages A3 to A10 form part of these accounts.

PAROCHIAL CHURCH COUNCIL OF
ST JOHN'S HOUGHTON & ST PETER'S KINGMOOR
NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 December 2022

1. ACCOUNTING POLICIES

The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006 together with applicable accounting standards and the Charities SORP FRS 102. The financial statements have been prepared under the historical cost convention.

Statement of Compliance

The accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

The accounts have been prepared to give a "true and fair" view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a "true and fair" view. This departure has involved following Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

Funds

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

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 nor those that are informal gatherings of church members.

Income

Donations income and capital sources

Collections are recognised when received by or on behalf of the PCC.

Planned giving receivable under covenant is recognised only when received.

Income tax recoverable on gift aid donations is recognised when the donation is received.

Grants and legacies to the PCC are accounted for when entitlement has passed to the charity.

Fees collected on behalf of the diocese are not shown in either income or expenditure.

Other ordinary income

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

Income from investments

Interest is accounted for when receivable.

All interest is received gross of tax.

Gains and losses on investments

Realised gains or losses are recognised when investments are sold.

Legacies

The PCC policy is that 10% of any legacy received is paid to a charity/charities.

PAROCHIAL CHURCH COUNCIL OF
ST JOHN'S HOUGHTON & ST PETER'S KINGMOOR
NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 December 2022

1. ACCOUNTING POLICIES (CONT'D)

Resources Used

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 payable.

Fixed Assets

Consecrated land and buildings and movable church furnishings

Consecrated and beneficed property is excluded from the accounts in line with the requirements of the Charities Act 2011 but the church halls are included at cost or valuation. All expenditure during the year on consecrated or benefice buildings and movable church furnishings is capitalised and written off over its expected life, ranging from 3 to 10 years.

Other fixtures, fittings and office equipment

Equipment used within the church premises is depreciated on a straight line basis over 3 to 10 years.

Investments

Investments comprise the permanent endowment fund, held in CBF Church of England Investment Fund, and this is valued at market value at 31 December 2022.

Current assets

Amounts owing to the PCC at 31 December are shown as debtors less provision for any amounts that may prove uncollectible.

Short term deposits include cash held on deposit either with the CBF Church of England funds or at the bank.

Going Concern

The Covid-19 pandemic and subsequent lockdown period commencing in March 2020 resulted in the closure of the church's services and other activities with the exception of those held online. Services have recommenced in the church buildings with continued online streaming.

This cast doubt on the charity's ability to continue as a going concern. However, services have now resumed their normal pattern and donations have continued to be received. The trustees are satisfied that the charity will be able to continue to operate for the coming 12 months.

In light of the above assessment, these financial statements have been prepared on a going concern basis.

PAROCHIAL CHURCH COUNCIL OF
ST JOHN'S HOUGHTON & ST PETER'S KINGMOOR
NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 December 2022

2. INCOME

	Unrestricted funds £	Restricted funds £	Endowment funds £	TOTAL FUNDS 2022 £	TOTAL FUNDS 2021 £
(a) Donation and legacies					
Regular Giving					
Planned giving	75,878	8,063		83,941	89,630
Collections and other giving	3,045			3,045	1,354
Income tax recoverable	19,343	2,208		21,551	21,081
	98,266	10,271	0	108,537	112,065
Other voluntary receipts	24,097	31,017		55,114	41,234
Legacies and grants	0			0	0
	122,363	41,288	0	163,651	153,299
(b) Church activities					
Fees	2,867			2,867	711
Use of Church centre	6,282			6,282	2,733
	9,149	0	0	9,149	3,444
(c) Income from investments					
Interest	16	0	2	18	1
TOTAL INCOMING RESOURCES	131,528	41,288	2	172,818	156,744

PAROCHIAL CHURCH COUNCIL OF
ST JOHN'S HOUGHTON & ST PETER'S KINGMOOR
NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 December 2022

3. EXPENDITURE	Unrestricted funds £	Restricted funds £	Endowment funds £	TOTAL FUNDS 2022 £	TOTAL FUNDS 2021 £
(a) Missionary and charitable giving					
Church overseas :					
- missionary societies	5,510			5,510	7,805
Home mission and other church societies	5,975	2,009		7,984	5,049
	11,485	2,009	0	13,494	12,854
(b) Church activities					
Diocesan parish share	63,914			63,914	63,914
Running costs St Johns	8,837			8,837	7,451
Running costs St Peters	8,137			8,137	6,948
Clergy expenses	4,600			4,600	2,479
Associate minister wages & expenses	0	49,463		49,463	46,445
Youth work	640	125		765	570
Mission	904	75		979	0
St Johns Churchyard	538		2	540	1,290
Administration staff – wages	15,078			15,078	16,001
Administration staff – employer pension	328			328	480
Printing, stationery and office expenses	3,363			3,363	3,590
Depreciation	184	6,278		6,462	5,068
Bank charges	170			170	0
Other expenses	2,995	315		3,310	2,065
	109,688	56,256	2	165,946	156,301
TOTAL EXPENDITURE	121,173	58,265	2	179,440	169,155

**PAROCHIAL CHURCH COUNCIL OF
ST JOHN'S HOUGHTON & ST PETER'S KINGMOOR
NOTES TO THE FINANCIAL STATEMENTS (continued)
For the year ended 31 December 2022**

4. STAFF COSTS	2022	2021
	£	£
Wages and salaries	15,078	16,001
Social security costs	0	0
Employer pension contributions	328	480
	<u>15,406</u>	<u>16,481</u>

During the year, the PCC employed two part-time office administrators.

One of the administrators was a member of the PCC during 2022.

One of the administrators was the secretary to the PCC for part of 2022.

The administrators received remuneration of £12,413 and £2,665 during 2022.

Apart from the above, no other PCC member at the year-end received any remuneration.

No expenses were paid to the trustees for their role as trustee during 2022.

5. FIXED ASSETS FOR USE BY THE PCC

		Freehold land and buildings	Equipment	Total
(a) Tangible		£	£	£
ACTUAL/DEEMED COST	At 1 January 2022	320,084	103,058	423,142
	Additions	0	6,970	6,970
	Disposals	0	0	0
	At 31 December 2022	<u>320,084</u>	<u>110,028</u>	<u>430,112</u>
DEPRECIATION	At 1 January 2022	0	86,970	86,970
	Charge for year	0	6,462	6,462
	On disposals	0	0	0
	At 31 December 2022	<u>0</u>	<u>93,432</u>	<u>93,432</u>
NET BOOK VALUE	At 31 December 2022	<u>320,084</u>	<u>16,596</u>	<u>336,680</u>
	At 31 December 2021	<u>320,084</u>	<u>16,088</u>	<u>336,172</u>

The freehold land and buildings include the extension to St Peter's Church and the church halls.

(b) Investments (all endowment fund)	£
Cost at 1/1/22 and 31/12/22	<u>350</u>

The investments comprise investments in the Central Board of Finance's Deposit Fund.

**PAROCHIAL CHURCH COUNCIL OF
ST JOHN'S HOUGHTON & ST PETER'S KINGMOOR
NOTES TO THE FINANCIAL STATEMENTS (continued)
For the year ended 31 December 2022**

6. ANALYSIS OF NET ASSETS BY FUND

	Unrestricted fund	Restricted fund	Endowment fund	Total 2022	Total 2021
	£	£	£	£	£
Tangible fixed assets	320,739	15,941		336,680	336,172
Investment fixed assets			350	350	350
Current assets	45,941	11,999		57,940	64,068
Current liabilities	(15,070)			(15,070)	(14,068)
Fund balance	351,610	27,940	350	379,900	386,522

2021 Comparative figures

	Unrestricted fund	Restricted fund	Endowment fund	Total 2021	Total 2020
	£	£	£	£	£
Tangible fixed assets	320,204	15,968		336,172	336,821
Investment fixed assets			350	350	350
Current assets	35,119	28,949		64,068	78,235
Current liabilities	(14,068)			(14,068)	(16,473)
Fund balance	341,255	44,917	350	386,522	398,933

7. DEBTORS

	2022	2021
	£	£
Income tax recoverable	15,525	14,218
Prepayments and accrued interest	418	209
	15,943	14,427

8. LIABILITIES

	2022	2021
	£	£
Amounts falling due in one year		
Accruals	15,070	14,068

9. FUND DETAILS

The endowment funds are bequests for grave maintenance.

**PAROCHIAL CHURCH COUNCIL OF
ST JOHN'S HOUGHTON & ST PETER'S KINGMOOR
NOTES TO THE FINANCIAL STATEMENTS (continued)
For the year ended 31 December 2022**

10. RESTRICTED INCOME MOVEMENTS

	B/F	Income	Spent	C/F
		2022	2022	
		£	£	
Additional minister (Going for Growth)	15,939	13,204	25,463	3,680
NCCM for Associate Minister	0	24,000	24,000	0
Re-ordering fund/audio system	10,614	1,875	6,250	6,239
Re-ordering fund – depreciation c/f (see below)	15,969		28	15,941
Funeral collections	0	2,009	2,009	0
Support fund	2,385		315	2,070
NCCM	10			10
Youth work - Quest	0	125	125	0
Flowers for Mothering Sunday	0	75	75	0
	<u>44,917</u>	<u>41,288</u>	<u>58,265</u>	<u>27,940</u>

Re-ordering depreciation c/f relates to expenditure that has already been incurred on church equipment/assets (see fixed assets note) where depreciation will be charged against income in future years in line with the depreciation policy.

2021 Comparative figures

	B/F	Income	Spent	C/F
		2021	2021	
		£	£	
Additional minister (Going for Growth)	20,797	23,587	28,445	15,939
NCCM for Associate Minister	0	18,000	18,000	0
Re-ordering fund/audio system	15,033		4,419	10,614
Re-ordering fund – depreciation c/f (see above)	16,578		609	15,969
Funeral collections	0	632	632	0
Support fund	1,940	1,025	580	2,385
NCCM	10			10
Support for Vergaras	125		125	0
Tearfund	0	155	155	0
	<u>54,483</u>	<u>43,399</u>	<u>52,965</u>	<u>44,917</u>

**PAROCHIAL CHURCH COUNCIL OF
ST JOHN'S HOUGHTON & ST PETER'S KINGMOOR
NOTES TO THE FINANCIAL STATEMENTS (continued)
For the year ended 31 December 2022**

11. Statement of Financial Activities for the previous year (year ended 31 December 2021)

	Note	Unrestricted funds £	Restricted funds £	Endowment funds £	TOTAL FUNDS 2021 £
INCOMING AND ENDOWMENTS FROM:					
Donations and legacies	2(a)	109,900	43,399	0	153,299
Church activities	2(b)	3,444	0	0	3,444
Investments	2(c)	1	0	0	1
TOTAL		113,345	43,399	0	156,744
EXPENDITURE					
Missionary and charitable giving	3(a)	11,942	912	0	12,854
Church activities	3(b)	104,248	52,053	0	156,301
TOTAL		116,190	52,965	0	169,155
NET MOVEMENT IN FUNDS		(2,845)	(9,566)	0	(12,411)
TOTAL FUNDS B/FWD 1 JANUARY		344,100	54,483	350	398,933
TOTAL FUNDS C/FWD 31 DECEMBER		341,255	44,917	350	386,522

**PAROCHIAL CHURCH COUNCIL OF
ST JOHN'S HOUGHTON & ST PETER'S KINGMOOR
INDEPENDENT EXAMINER'S REPORT TO THE PCC
For the year ended 31 December 2022**

This report on the financial statements of the PCC for the year ended 31 December 2022, which are set out on pages A1 to A10, is in respect of an examination carried out in accordance with the Church Accounting Regulation 2006 and section 144 of the Charities Act 2011.

Respective responsibilities of the PCC and the examiner

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

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- follow the procedures laid down in the General Directions given by the Charity Commission (under section 145(5)(b)) of the Charities Act, and
- state whether particular matters have come to my attention.

Basis of this report

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

Independent examiner's statement

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

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



Martin Borradaile ACA
18 Meadow Close
Lazonby
PENRITH
CA10 1BF

Accounts



**St John's, Houghton
& St Peter's, Kingmoor**
www.hkchurch.org.uk

**Annual Report and Financial Statement of the
Parochial Church Council
For the year ended 31st December 2021
Registered Charity No. 1130796**

St John's, Houghton, with St Peter's, Kingmoor

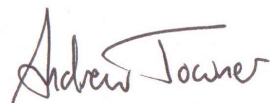
Introduction

The past is a bit of a blur. That's not a confession of early-onset senility, it's a simple fact for almost everyone after the last two years. A leading psychologist recently explained it to me like this: because times have been so stressful, our fight / flight / freeze systems have been on high alert, and they don't care about time-stamps, they simply want to keep us alive. This makes an Annual Report all the more useful and encouraging, giving time to remember all that has happened.

As we look back, a few core truths are worth calling to mind: our Heavenly Father's love for us, our Saviour Jesus' promise to keep and protect us, the Holy Spirit's power to sustain and change us. Hard times, and even great suffering, do not change these – and indeed, can make them more precious to us. As we read on, let's be praying these truths for one another, with a thanksgiving which flows from all we know about God.

One of the key themes you will read is of re-opening and re-starting. In all of this, our desire has been to submit to the authorities (Romans 13:1) and love our neighbours (Mark 12:31) which are both expressions of our love for the Lord. So we have often 'erred on the side of caution' with re-opening decisions, partly to avoid the 'giving back and then taking away' into which others have been forced, and partly to ensure that the most fearful are always welcome to come to church. Those who wished that we would do more and earlier have been very patient, and we have come through very well together. Praise the Lord!

With love in Jesus,

A handwritten signature in dark ink, reading "Andrew Towler". The signature is written in a cursive, flowing style with a large initial 'A'.

Background

Houghton and Kingmoor PCC has the responsibility of co-operating with the incumbent, and in promoting the whole mission of the church, pastoral, evangelistic, social and ecumenical in the ecclesiastical parish. It also has responsibilities for the church buildings at Houghton and Kingmoor.

The mission statement agreed by the PCC is:

To love Christ and make Him known

- By hearing, obeying and proclaiming His word
- By being devoted to Him in prayer
- By caring for His people's welfare
- By spreading the good news of His salvation
... so that in everything God is glorified.

Membership

Members of the PCC are either ex officio or elected by the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules. During the year the following have served as members of the PCC:

Incumbent	Rev Canon Andrew Towner (Chairman)	
Associate Minister	Rev Gary Tubbs	
Wardens	Mr Tony Newgarth*	(St John's)
	Mr Graham Smith	(St John's)
	Mr Pete Barnsley	(St Peter's 4LIFE)
Vice Chairman	Mr Martin Hilton	

Elected Members from April 2021

St John's	Mr Neal Andrews	
	Mr Ian Lochhead	
St Peter's	Mrs Jane Catton*	Mrs Judith Clark (Treasurer)
	Mr Paul Gleave*	Mr Nick Mullins
	Mr Bruce Walker	Mrs Bryony Woodbridge*

The members marked with an * were appointed by the PCC to serve as their Deanery Synod representatives during 2021-22.

Contact Details

Incumbent	Rev Canon Andrew Towner 12 Brunstock Close, Carlisle CA3 0HL
Associate Minister	Rev Gary Tubbs 20 St Aidan's Road, Carlisle CA1 1LS
Church Administrators	Mrs Jane Catton Mrs Caroline Towers (PCC Secretary) c/o The Parish Office, St Peter's Church, Carlisle CA3 0BB
Treasurer	Mrs Judith Clark 108 Lowry Hill Road, Carlisle CA3 0DH
Independent Examiner	Martin Borradaile ACA 18 Meadow Close, Lazonby, Penrith CA10 1BF
Bank	HSBC plc 29-31 English Street, Carlisle CA3 8JT

Committees

The Standing Committee meets between full meetings of the PCC. It has power to transact the business of the PCC between its meetings, subject to any directions given by the Council. In addition to this, occasional groups meet for specific projects.

Church Attendance

There were 176 people on the Church Electoral Roll as of December 2021.

PCC

As PCC we hold legal, financial and strategic roles on behalf of the Parish. There is a very well balanced Church of England requirement that the Vicar must consult with the PCC, and the PCC is to cooperate with the Vicar, and both of these work extremely well in our Parish, and have for many years. So I (Andrew) sought much advice on various decisions relating to re-opening and re-freshing ministry, and received both wisdom and support, and we have moved forward together with real gospel unity.

At the start of the year, PCC was focused on the Going for Growth project, finalising the appointment of Gary Tubbs as our first Associate Minister, clarifying his housing, and looking to raise ongoing funding to ensure the long-term continuation of this post. It has been a joy to welcome Gary to the team, to appreciate his preaching, pastoral care and wisdom. I have asked him to write a short report (which is included elsewhere in this document) so that we get a sense of some of what he has been doing during his first 9 months in post.

The Support Fund was a pleasing success story during 2020, and continues to be available. Recognising the significant needs felt by many within our Parish, the PCC set up a fund, overseen by 4 trustees, to give support where needed. There is currently about £2,000 available, which we thank the Lord for, and pray that the right people will become aware and request.

During 2021 PCC took time to consider our service times, following the move to our 10am online YouTube offerings, and did so using three summary headings:

- Recognising the pain of the past We need to recognise that service times became a very difficult issue when it was addressed previously and acknowledge this pain still exists.
- Remembering the importance of issues Service times are not a primary matter, they are not about doctrine, but that doesn't mean they are unimportant.
- Refocusing on others not ourselves We want to consider others above ourselves and put other people's needs first.

After carefully reading answers to our questionnaire, and listening to different views, PCC decided to move our two morning services towards the mid-morning slot, which is better for guests although slightly less popular with some church members. This is for a trial 6-month period, and will be reviewed during 2022.

In addition, PCC has been focusing on possible planting options for new congregations. Our desire is to be a growing family of thriving congregations, and we worked towards developing two more congregations during 2022: a weekly, warm but formal, 30 minute mid-week service, and an outdoor informal monthly gathering. After lots of work, the 11am Thursday congregation launched in December, and has started well. The plans for

an outside congregation are more complex, but remain in place for the Spring/Summer of 2022, God willing.

Sundays

Our year started in familiar fashion, with morning expositions in Ezra and Romans 2-4 before Gary Tubbs' induction and our celebration of Easter with Luke 23-24. Through the summer term, Andrew's preaching series in Ezra and Romans alternated with Gary's in 1 Samuel, and 4LIFE was able to re-start for the final month of that term, enjoying Isaiah 40.

In the Autumn, things felt very much back to normal with morning series in Romans 8, and Nehemiah (Andrew) and 1 Samuel (Gary), and 4LIFE focussing on the book of Revelation (Andrew) and John's gospel (Gary) as well as input from other occasional preachers. We all focussed on Luke 1-2 pre-Christmas, in Home Groups and on Sundays.

A couple of changes in our services bear reflection. First, we have settled into a hybrid model of music being live and pre-recorded, which enables the use of high-quality recordings by our band, and will be of great use on weeks when musicians aren't available. Second, we continue to broadcast onto YouTube and down the phone line, meaning those unable to make our services can still join in and participate fully. One other observation must fuel our prayers: some who would have been very regular with us 2 or 3 years ago seem to have drifted away from the Lord and his church, which is deeply sad and we continue to pray for them and invite them back. We thank God that we continue to greet guests almost every week across our Parish and have welcomed new regular members this year, which is wonderful.

Home Groups and Partnership

Naturally, different groups took different tacks during the year, and have either stayed on Zoom or re-started meeting in person at different points. Following some excellent 'Praise and Prayer' sheets to which many congregation members contributed, Partnership has been able to re-start, and recent meetings have shown up to 40 congregation members across our Parish committing to the vital hard work of prayer, most encouraging.

Church Family Weekend 2021

We had our annual Church Family Weekend in October; a great opportunity for all three congregations to share fellowship together. This year, we stayed local and met at St John's. Paul Kerry led our Bible teaching, learning about Jesus from 1 Peter 1:1-9. The Friday and Sunday sessions were all-age, with the children and young people being taught in their own groups on Saturday morning. We enjoyed fellowship time together over a quiz, and offered a range of afternoon activities – craft, film, walk and photo trail around Houghton (although the outdoor activities weren't so popular in the rain!).

Associate Minister Report

Since arriving 9 months ago, we have had a warm welcome and it is a privilege to be in a church which has a high regard for the faithful preaching of God's word, a true love of Christ and a heart for mission. As Associate Minister, I am here to be a support and co-worker in the gospel alongside Andrew, with a particular focus on Houghton.

In December, we launched a new regular midweek congregation on Thursdays at 11am, meeting at St Peter's but for the whole parish. The services are led by Fraser Clark and myself and we have been getting around a dozen people, including some who cannot make the Sunday services.

It has been wonderful to be able to get the Quest Club at Houghton restarted; we have done after-school clubs before, but never with such a good team! I share the weekly Christian assemblies at Houghton School with Andrew, and have been involved with the visits of the James Rennie School and Kingmoor Infant and Junior Schools to St Peter's.

I have enjoyed preaching and leading at both morning services, as well as preaching at 4LIFE, and leading the Home Group meeting at Barbara Gardner's home. There are also baptisms, funerals and pastoral visits as well as our regular mid-week meetings. This is a busy parish and really does benefit from having two full-time ministers – but I thank God that Andrew and I have wonderful lay support by committed and loving Christians as we serve one another in the name of Christ.

Children and Young People

We are committed to providing good care for young people, and vulnerable adults, within the church community. The PCC has adopted the Church of England's safeguarding policy 'Promoting a Safer Church' and fully complied with all required safeguarding.

Sunday School at 9.45am

It has been a joy to return to the face-to-face teaching of the Explorers group during the Autumn term. Zoom meetings served us well during lockdown, especially for much needed fellowship. The number of children each week fluctuates greatly from the core 4-5 to a wonderful 14 at times. We give thanks for the new faces that are joining us on a more regular basis.

We have been blessed to have Kirsty Birkett join the team as a highly knowledgeable Bible teacher which was much needed as our team had shrunk from 9 leaders to just 4. Going forward we pray for at least another adult to join our teaching team as illness and enforced absences have meant it has been difficult to stick to the week-on-week off rota that we have used.

Contact: Andrina Crampsey

IMPACT

IMPACT is for young people in school Years 7-13 to learn about Jesus and encourage each other to keep going as Christians. We meet on Sundays as part of the 4LIFE congregation – either during or after the service – to explore the Bible and discuss questions about Jesus. IMPACT also gets together during the week for movie nights, games, rock climbing, ten pin bowling etc. usually twice a month on a Thursday evening for fun and developing friendships. The socials are also a good opportunity for inviting friends. We currently have about 15 young people – and we're looking forward to welcoming those who will be moving up in June. Anyone of secondary school age is invited. Please do give thanks for the young people we have as part of our church family and pray for them to be excited about the good news about Jesus.

Contact: Pete Barnsley & Caroline Towers

Schools Ministry

We enjoy strong links with the three primary schools in our Parish, and growing links with James Rennie too. These links include a number serving as Governors, some of us leading assemblies (weekly at Houghton, and most months at Kingmoor Junior School) as well as occasional events such as Remembrance Sunday and Christmas celebrations. Through the year these have sometimes been online, although there have been personal visits at times too. Many of us have been praying for, encouraging and supporting the staff, which is much appreciated and a great gospel witness.

St Peter's Tots

The group was relaunched early October 2021. We have a wonderful team of helpers and approximately 20 families attending weekly, none of whom are members of the church family. The children initially enjoy crafts, painting, play dough, puzzles, construction, role play, while their carers have refreshments and time to sit and socialise. Each week, we move into the main church for the last 20 minutes where we have a bible story, a prayer and a Christian song, before closing the session with nursery rhymes and number songs.

We give thanks for:

- The support given by various church family to get the group restarted
- The team willingly and enthusiastically using their gifts
- The many contacts we are enjoying with the families attending
- Developing relationships between the team and between the team and families
- The improved attention from both children and carers during the 'God Spot'

Prayers please for:

- God to be glorified through this work
- That God will bear fruit in the team as we serve and draw the families to himself
- Opportunities to share Jesus naturally in our conversations
- For His hand of protection upon each session

Contact: Helen Walker

Daytime Ministries

Lunch Club

We have kept in contact with Lunch Club members by our fellowship 'contacts' team phoning throughout the first months of 2021. An Easter card was also distributed.

Lunch Club reopened in September. Our first meeting was in the afternoon for tea and cake, and in October we met for a light lunch. It was wonderful to have these times of fellowship together again. In November and December, we enjoyed a delicious two course meal. At each meeting speakers gave a short and engaging gospel-centred talk, which are always warmly received.

We thank God for helping us resume Lunch Club and for a faithful team of volunteers, and speakers. Thanks also for the enthusiasm of the members and for new members joining. This year we have had 55 – 65 attending, including 11 new members.

We pray that those attending who are not believers would seek to know Jesus and put their trust in him, and that believers are helped to grow in their faith. We pray for wisdom to reach out further into the community in which we serve. Lunch Club is held monthly and open to all those who are available during the daytime. New members are always welcome.

Contact: Dave & Cathy Ross

Men's Study Group

Over the year the group have had a see-saw time. We started the year on January 11th to study Revelation in 14 studies. Due to many breaks because of Covid by the end of the year we had managed to reach study number 8. When we are all in attendance we are 12 (no we have not a Judas!). We will continue studying to the end of Revelation in 2022.

Contact: Mike Harrison

The Mothers' Union

MU began meeting again in July 2021. We had kept in touch with one another through a monthly letter of encouragement, phone calls and personal visits to those who were more housebound. For the vulnerable it was sometimes possible to pray on the doorstep. To meet together again was such a joy and on our first meeting, after worship and thanksgiving, we enjoyed a precious time of fellowship outside in the sunshine sharing tea and cake. Throughout the autumn we met each month with speakers on the subject of Renewing Hope and Confidence. It has been a joy to welcome new members over the past few months and we look forward to growing in faith and love as we share fellowship together. Services at The Knells are still not possible, but we hope to resume in the future.

Contact: Margaret Hughes

Mission & Outreach

Mission Group

The Mission Group met twice in the year in June and October and currently has 8 members. Our objectives are to represent the church family to focus on the mission outreach of the church by supporting and encouraging our Mission Partners and raising the profile of their work within the church family to encourage a wider involvement. In brief we aim to: Pray, Encourage, Give and Go.

We decided that we would ask each home group to 'adopt' a Mission Partner for prayer support, encouragement and reporting back to the wider church which has been implemented. Mission prayer at the monthly prayer meetings and weekly online prayer meetings have continued during the pandemic as well as prayer in the church services. There have also been successful mission presentations in church including an OM Ships update from Jon Lee. Various events are being provisionally planned but have been postponed by the pandemic. We continue to give approximately 10% of the church income to mission partners. We currently support: OM, NISCU, Vergaras (Argentina), CPAS, OMF, SASRA, AMIE, Cumbria University CU, Tear Fund, Open Doors and NW Gospel Partnership. The usual events to raise funds for Compassion and Samaritans Purse did not occur due to the pandemic.

Contact: Bruce Walker

Mission Community

One of the best ways we express our gospel partnership with our Mission Community partner St John's London Road is combining outreach together, and our prayerful desire is to repeat such focussed missions about every 2 years. The next one is planned for 16-20 June 2022.

Men's Outreach

Many events feed into the ongoing outreach mission of our Parish, and a particular joy during 2021 was the re-started Men's Curry night to which we welcomed over 40 men, nearly filling the entire Khan's at The Waterloo curry house, and which very many of the guests hugely appreciated – we have been starved not so much of curry but of good relaxed in-person human contact. And of course, after the meal, a short Bible thought is shared which often leads to good conversations, keeping the truth of Jesus on our relational agendas.

Contact: Fraser Clark & Andrew Towner

Women's Outreach

We are a group who meet a couple of times a term to plan events, big and small, that we can invite our friends to. Ladies can come along to these events to have fun, deepen friendships and most importantly hear the Good News about Jesus.

We give thanks to God that we were able to put on a Christmas craft evening in November 2021 and the majority of ladies who came were guests. We had to plan it slightly differently due to Covid regulations, using a ticketed scheme and limiting the numbers to 50, but it was a super evening and worked brilliantly. We had a whole range of crafts from table centre pieces to gift bags/boxes and snowmen! Kirsty Birkett gave our gospel talk for us which was well received, and we invited them all to the Christmas services and events.

We would value prayer for the best way to continue these conversations and help these ladies think things through. We have smaller follow up evenings planned in our homes where we will enjoy more craft and intentionally look for opportunities to talk about Jesus. We continue to pray that we will build good relationships and God will draw people to himself.

Contact: Bryony Woodbridge

Wider Church Involvement

Andrew continues to serve as Chair of Church Society Council, a fellowship contending to reform and renew the Church of England in Biblical faith by prayerfully teaching and living out God's word. Contending is never easy, but always a privilege as we share (in some extremely little way) in the sufferings of Christ. Andrew also chairs the Board of Education in Carlisle Diocese, overseeing the leadership and direction of the 100+ Church of England schools in our County and in May became Honorary Canon at Carlisle Cathedral.

Andrew also calls together the North West Gospel Partnership ministers fraternal in Cumbria (known internally as North by North West) which has been a source of encouragement to many evangelical ministers across the different churches – Pete Walkingshaw from Carlisle Baptist Church, friends such as Tudor Boddam-Wetham and Paul Kerry, familiar names such as Robin Ham and Tony Ford (each of whom served at our 2020 Mission) and so on. It has been a year where gospel encouragement has been vital, and this group has served and sustained one another.

Training

North West Gospel Partnership training course is continuing online meaning that a number of people across our congregations are able to join in with this.

Wardens' Report – St John's

St John's church was closed for some of the year due to the Covid restrictions. However as the restrictions eased the building has reopened and we were able to give thanks for good numbers of people who were able to enjoy being at the Nine Lessons and Carols and the Carols Round the Tree services in December. St John's Church and Hall were used for the Church Weekend "Away" in October and it was encouraging to be together as a church

family, although the Saturday afternoon activities were affected by the inclement weather.

Plans for the reordering continue, and a new projector and a permanent central screen have been installed which have made a significant difference. It is expected that the kitchen will be installed in the old vestry early in 2022.

Use of the building has increased from 2020. Groups have been able to meet in person including the Mother's Union, the Men's Bible Study and the uniformed groups. Three different choirs use the Hall or the church as a rehearsal space.

Wardens' Report – St Peter's & 4LIFE

It was lovely to see church life returning back to normal, as the restrictions around the Covid pandemic eased. The church was used for Sunday services (9:45am & 4LIFE at 4pm). 2021 saw the return of our mid-week activities, including St Peter's Tots which relaunched in September, as well as the monthly Lunch Club. The building also provided facilities for other groups including our pre-school, badminton, plus Scouts and Brownies. Thankfully, 2021 saw far smaller need for repairs. One area of improvement was the replacement of the outside lighting in the south car park and repairs to the lighting outside the foyer door which had been vandalised.

Finance

The accounts for the year show an excess of expenditure over income of £12,411. This is primarily due to the expenditure on the Associate Minister who joined us in April 2021, income having been given in advance to fund the expenditure. The general unrestricted fund balance at 31 December 2021, excluding the net book value of fixed assets, amounted to £21,051 (31/12/20 - £23,857). The restricted fund balance at 31 December 2021, excluding future depreciation for assets already purchased, amounted to £28,949 (31/12/20 - £37,905) – this is substantially in respect of funds received for the re-ordering at both churches and the Going for Growth funding for a new Associate Minister.

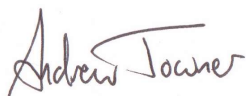
PAROCHIAL CHURCH COUNCIL OF
ST JOHN'S HOUGHTON & ST PETER'S KINGMOOR
Charity Number 1130796
STATEMENT OF FINANCIAL ACTIVITIES
For the year ended 31 December 2021

	Note	Unrestricted funds £	Restricted funds £	Endowment funds £	TOTAL FUNDS 2021 £ 2020 £	
INCOMING RESOURCES						
Voluntary income	2(a)	109,900	43,399	0	153,299	155,972
Church activities	2(b)	3,444	0	0	3,444	4,012
Income from investments	2(c)	1	0	0	1	11
TOTAL INCOMING RESOURCES		113,345	43,399	0	156,744	159,995
RESOURCES EXPENDED						
Missionary and charitable giving	3(a)	11,942	912	0	12,854	11,164
Church activities	3(b)	104,248	52,053	0	156,301	117,878
TOTAL RESOURCES EXPENDED		116,190	52,965	0	169,155	129,042
NET MOVEMENT IN FUNDS		(2,845)	(9,566)	0	(12,411)	30,953
BALANCES B/FWD 1 JANUARY		344,100	54,483	350	398,933	367,980
BALANCES C/FWD 31 DECEMBER		341,255	44,917	350	386,522	398,933

**PAROCHIAL CHURCH COUNCIL OF
ST JOHN'S HOUGHTON & ST PETER'S KINGMOOR
BALANCE SHEET
at 31 December 2021**

	Note	2021 £	2020 £
FIXED ASSETS			
Tangible	5(a)	336,172	336,821
Investment	5(b)	350	350
		<u>336,522</u>	<u>337,171</u>
CURRENT ASSETS			
Debtors	7	14,427	17,004
Short term deposit		8,768	8,767
Cash at bank and in hand		40,873	52,464
		<u>64,068</u>	<u>78,235</u>
LIABILITIES			
Creditors - amounts falling due in one year	8	14,068	16,473
		<u>50,000</u>	<u>61,762</u>
Net current assets			
		<u>50,000</u>	<u>61,762</u>
TOTAL NET ASSETS		<u>386,522</u>	<u>398,933</u>
PARISH FUNDS			
Unrestricted	6	341,255	344,100
Restricted	6	44,917	54,483
Endowment	6	350	350
		<u>386,522</u>	<u>398,933</u>

Approved by the Parochial Church Council and signed on their behalf by




Rev. Andrew Towner (Chairman)

Mrs Judith Clark (Treasurer)

The notes on pages 3A to 10A form part of these accounts.

PAROCHIAL CHURCH COUNCIL OF
ST JOHN'S HOUGHTON & ST PETER'S KINGMOOR
NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 December 2021

Statement of Compliance

The accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

The accounts have been prepared to give a "true and fair" view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a "true and fair" view. This departure has involved following Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

Funds

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

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 nor those that are informal gatherings of church members.

Incoming Resources

Voluntary income and capital sources

Collections are recognised when received by or on behalf of the PCC.

Planned giving receivable under covenant is recognised only when received.

Income tax recoverable on gift aid donations is recognised when the donation is received.

Grants and legacies to the PCC are accounted for when received.

Fees collected on behalf of the diocese are not shown in either income or expenditure.

Other ordinary income

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

Income from investments

Interest is accounted for when receivable.

All interest is received gross of tax.

Gains and losses on investments

Realised gains or losses are recognised when investments are sold.

Legacies

The PCC policy is that 10% of any legacy received is paid to a charity/charities.

PAROCHIAL CHURCH COUNCIL OF
ST JOHN'S HOUGHTON & ST PETER'S KINGMOOR
NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 December 2021

Resources Used

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 payable.

Fixed Assets

Consecrated land and buildings and movable church furnishings

Consecrated and beneficed property is excluded from the accounts in line with the requirements of the Charities Act 2011 but the church halls are included at cost or valuation. All expenditure during the year on consecrated or benefice buildings and movable church furnishings is capitalised and written off over its expected life, ranging from 3 to 10 years.

Other fixtures, fittings and office equipment

Equipment used within the church premises is depreciated on a straight line basis over 3 to 10 years.

Investments

Investments comprise the permanent endowment fund, held in CBF Church of England Investment Fund, and this is valued at market value at 31 December 2021.

Current assets

Amounts owing to the PCC at 31 December are shown as debtors less provision for any amounts that may prove uncollectible.

Short term deposits include cash held on deposit either with the CBF Church of England funds or at the bank.

Going Concern

The Covid-19 pandemic and subsequent lockdown period commencing in March 2020 resulted in the closure of church's services and other activities with the exception of those held online. Services have recommenced in the church buildings with continued online streaming. This cast doubt on the charity's ability to continue as a going concern. However, gift income has remained reasonably steady and an appeal for additional donations was received positively. There are also savings being made whilst no services have taken place which satisfies the trustees that the charity will be able to continue to operate for the coming 12 months.

In light of the above assessment, these financial statements have been prepared on a going concern basis.

PAROCHIAL CHURCH COUNCIL OF
ST JOHN'S HOUGHTON & ST PETER'S KINGMOOR
NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 December 2021

2. INCOMING RESOURCES

	Unrestricted funds £	Restricted funds £	Endowment funds £	TOTAL FUNDS 2021 £	TOTAL FUNDS 2020 £
(a) Voluntary income					
Regular Giving					
Planned giving	83,869	5,761		89,630	88,217
Collections and other giving	1,354			1,354	2,137
Income tax recoverable	17,706	3,375		21,081	22,952
	102,929	9,136	0	112,065	113,306
Other voluntary receipts	6,971	34,263		41,234	34,423
Legacies and grants	0			0	8,243
	109,900	43,399	0	153,299	155,972
(b) Church activities					
Fees	711			711	1,836
Use of Church centre	2,733			2,733	2,176
	3,444	0	0	3,444	4,012
(c) Income from investments					
Interest	1	0	0	1	11
TOTAL INCOMING RESOURCES	113,345	43,399	0	156,744	159,995

PAROCHIAL CHURCH COUNCIL OF
ST JOHN'S HOUGHTON & ST PETER'S KINGMOOR
NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 December 2021

3. RESOURCES EXPENDED	Unrestricted funds £	Restricted funds £	Endowment funds £	TOTAL FUNDS 2021 £	TOTAL FUNDS 2020 £
(a) Missionary and charitable giving					
Church overseas :					
- missionary societies	7,680	125		7,805	6,100
Home mission and other church societies	4,262	787		5,049	5,064
	11,942	912	0	12,854	11,164
(b) Church activities					
Diocesan parish share	63,914			63,914	62,492
Running costs St Johns	7,451			7,451	5,229
Running costs St Peters	6,948			6,948	10,417
Clergy expenses	2,479			2,479	2,168
Associate minister wages & expenses	0	46,445		46,445	0
Apprentice wages & expenses	0			0	9,140
Youth work	570			570	202
Mission	0			0	236
St Johns Churchyard	1,290			1,290	1,190
Administration staff – wages	16,001			16,001	15,807
Administration staff – employer pension	480			480	473
Printing, stationery and office expenses	3,590			3,590	4,835
Depreciation	40	5,028		5,068	4,316
Other expenses	1,485	580		2,065	1,373
	104,248	52,053	0	156,301	117,878
TOTAL RESOURCES EXPENDED	116,190	52,965	0	169,155	129,042

**PAROCHIAL CHURCH COUNCIL OF
ST JOHN'S HOUGHTON & ST PETER'S KINGMOOR
NOTES TO THE FINANCIAL STATEMENTS (continued)
For the year ended 31 December 2021**

4. STAFF COSTS	2021	2020
	£	£
Wages and salaries	16,001	23,066
Social security costs	0	0
Employer pension contributions	480	567
	<u>16,481</u>	<u>23,633</u>

During the year, the PCC employed two part-time office administrators.

One of the administrators was a member of the PCC during 2021.

One of the administrators was the secretary to the PCC during 2021.

The administrators received remuneration of £8,029 and £7,972 during 2021.

Apart from the above, no other PCC member at the year-end received any remuneration.

5. FIXED ASSETS FOR USE BY THE PCC

		Freehold land and buildings	Equipment	Total
(a) Tangible		£	£	£
ACTUAL/DEEMED COST	At 1 January 2021	320,084	98,639	418,723
	Additions	0	4,419	4,419
	Disposals	0	0	0
	At 31 December 2021	<u>320,084</u>	<u>103,058</u>	<u>423,142</u>
DEPRECIATION	At 1 January 2021	0	81,902	81,902
	Charge for year	0	5,068	5,068
	On disposals	0	0	0
	At 31 December 2021	<u>0</u>	<u>86,970</u>	<u>86,970</u>
NET BOOK VALUE	At 31 December 2021	<u>320,084</u>	<u>16,088</u>	<u>336,172</u>
	At 31 December 2020	<u>320,084</u>	<u>16,737</u>	<u>336,821</u>

The freehold land and buildings include the extension to St Peter's Church and the church halls.

(b) Investments (all endowment fund)	£
Cost at 1/1/21 and 31/12/21	<u>350</u>

The investments comprise investments in the Central Board of Finance's Deposit Fund.

**PAROCHIAL CHURCH COUNCIL OF
ST JOHN'S HOUGHTON & ST PETER'S KINGMOOR
NOTES TO THE FINANCIAL STATEMENTS (continued)
For the year ended 31 December 2021**

6. ANALYSIS OF NET ASSETS BY FUND

	Unrestricted fund	Restricted fund	Endowment fund	Total 2021	Total 2020
	£	£	£	£	£
Tangible fixed assets	320,204	15,968		336,172	336,821
Investment fixed assets			350	350	350
Current assets	35,119	28,949		64,068	78,235
Current liabilities	(14,068)			(14,068)	(16,473)
Fund balance	341,255	44,917	350	386,522	398,933

2020 Comparative figures

	Unrestricted fund	Restricted fund	Endowment fund	Total 2020	Total 2019
	£	£	£	£	£
Tangible fixed assets	320,243	16,578		336,821	320,214
Investment fixed assets			350	350	350
Current assets	40,330	37,905		78,235	68,509
Current liabilities	(16,473)			(16,473)	(21,093)
Fund balance	344,100	54,483	350	398,933	367,980

7. DEBTORS

	2021	2020
	£	£
Income tax recoverable	14,218	15,786
Prepayments and accrued interest	209	1,218
	14,427	17,004

8. LIABILITIES

	2021	2020
	£	£
Amounts falling due in one year		
Accruals	14,068	16,473

9. FUND DETAILS

The endowment funds are bequests for grave maintenance.

**PAROCHIAL CHURCH COUNCIL OF
ST JOHN'S HOUGHTON & ST PETER'S KINGMOOR
NOTES TO THE FINANCIAL STATEMENTS (continued)
For the year ended 31 December 2021**

10. RESTRICTED INCOME MOVEMENTS

	B/F	Income	Spent	C/F
		2021	2021	
		£	£	
Churchyard	0			0
Additional minister (Going for Growth)	20,797	23,587	28,445	15,939
NCCM for Associate Minister	0	18,000	18,000	0
Re-ordering fund/audio system	15,033		4,419	10,614
Re-ordering fund – depreciation c/f (see below)	16,578		609	15,969
Funeral collections	0	632	632	0
Support fund	1,940	1,025	580	2,385
NCCM	10			10
Support for Vergaras	125		125	0
Tearfund	0	155	155	0
	<u>54,483</u>	<u>43,399</u>	<u>52,965</u>	<u>44,917</u>

Re-ordering depreciation c/f relates to expenditure that has already been incurred on church equipment/assets.

*See fixed assets note where depreciation will be charged against income in future years in line with the depreciation policy.

2020 Comparative figures

	B/F	Income	Spent	C/F
		2020	2020	
		£	£	
Churchyard	0	2	2	0
Additional minister/Evangelical outreach (inc tax)	1,862	19,171	236	20,797
Reordering/audio system	26,035	10,121	21,123	15,033
Re-ordering fund – depreciation c/f (see below)	0		-16,578	16,578
Funeral collection – Trinity Church Hexham	0	148	148	0
Funeral collection – Hospice at Home	0	491	491	0
Funeral collection – Eden Valley Hospice	0	400	400	0
Support fund	0	1,940		1,940
NCCM for apprentice minister	0	8,785	8,785	0
NCCM	10			10
Support for Vergaras	0	125		125
Harvest donations	0	80	80	0
	<u>27,907</u>	<u>41,263</u>	<u>14,687</u>	<u>54,483</u>

**PAROCHIAL CHURCH COUNCIL OF
ST JOHN'S HOUGHTON & ST PETER'S KINGMOOR
NOTES TO THE FINANCIAL STATEMENTS (continued)
For the year ended 31 December 2021**

11. Statement of Financial Activities for the year ended 31 December 2020

		Unrestricted funds £	Restricted funds £	Endowment funds £	TOTAL FUNDS 2020 £
INCOMING RESOURCES					
Voluntary income	2(a)	114,711	41,261	0	155,972
Church activities	2(b)	4,012	0	0	4,012
Income from investments	2(c)	9	0	2	11
TOTAL INCOMING RESOURCES		118,732	41,261	2	159,995
RESOURCES EXPENDED					
Missionary and charitable giving	3(a)	10,045	1,119	0	11,164
Church activities	3(b)	104,310	13,566	2	117,878
TOTAL RESOURCES EXPENDED		114,355	14,685	2	129,042
NET MOVEMENT IN FUNDS		4,377	26,576	0	30,953
BALANCES B/FWD 1 JANUARY		339,723	27,907	350	367,980
BALANCES C/FWD 31 DECEMBER		344,100	54,483	350	398,933

**PAROCHIAL CHURCH COUNCIL OF
ST JOHN'S HOUGHTON & ST PETER'S KINGMOOR
INDEPENDENT EXAMINER'S REPORT TO THE PCC
For the year ended 31 December 2021**

This report on the financial statements of the PCC for the year ended 31 December 2021, which are set out on pages A1 to A12, is in respect of an examination carried out in accordance with the Church Accounting Regulation 2006 and section 144 of the Charities Act 2011.

Respective responsibilities of the PCC and the examiner

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

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- follow the procedures laid down in the General Directions given by the Charity Commission (under section 145(5)(b)) of the Charities Act, and
- state whether particular matters have come to my attention.

Basis of this report

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

Independent examiner's statement

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

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

Martin Borradaile ACA
18 Meadow Close
Lazonby
PENRITH
CA10 1BF

Accounts



**St John's, Houghton
& St Peter's, Kingmoor**
www.hkchurch.org.uk

**Annual Report and Financial Statement of the
Parochial Church Council
For the year ended 31st December 2020
Registered Charity No. 1130796**

St John's Houghton and St Peter's Kingmoor

Introduction

Some of us have already lived through years or events which historians will be writing about for generations – the Battle of Britain, 9/11 and 7/7 – but this year we have all lived through such a year. Perhaps you will permit me a number of brief reflections:

> *Our Father is always on his throne.* Hard times are not signs that he's asleep or indications that he doesn't love us. The Holy Lord doesn't do evil, he cannot. Instead, hard times are great opportunities to turn to him, resting on him more.

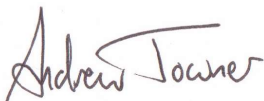
> *We believe unchanging truths.* For so many, feelings determine facts - if it feels true, it is true. So, feeling sad and that our world is out of control, means it is. For Christians, facts determine feelings, and the grave is empty, Jesus is the loving and saving King. The strangeness of this year doesn't change the truth of what we believe.

> *Ministry convictions.* One stress of such seasons is trying to work out what to do, but the great thing about being Anglican Evangelicals is that we know that ministry is prayerfully teaching and living out God's Word. Those without clear understanding have found this year hard; we who know what we believe have been able to continue in ministry.

> *Personal still matters.* In a year of feeling powerless, not only have all the above truths kept us, but the great Bible truth that 'personal is what matters' has been re-emphasised. People generally don't come to events because of the event but because of the friend inviting them. Even in these extreme days, we've had opportunities to deepen real friendships.

As you read on, we have asked all the different authors not to repeat the story of COVID. Very many things have been paused, and some may even have stopped for good. But with our Father on his throne, confident in unchanging truths, by prayerfully getting the Word to work, we have ministered on, loving others. That's a great story to enjoy in the coming pages.

With love in Jesus,

A handwritten signature in dark ink, reading "Andrew Towler". The signature is written in a cursive, flowing style with a large initial 'A'.

Background

Houghton and Kingmoor PCC has the responsibility of co-operating with the incumbent, and in promoting the whole mission of the church, pastoral, evangelistic, social and ecumenical in the ecclesiastical parish. It also has responsibilities for the church buildings at Houghton and Kingmoor.

The mission statement agreed by the PCC is:

To love Christ and make Him known

- By hearing, obeying and proclaiming His word
- By being devoted to Him in prayer
- By caring for His people's welfare
- By spreading the good news of His salvation
... so that in everything God is glorified.

Membership

Members of the PCC are either ex officio or elected by the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules. During the year the following have served as members of the PCC:

Incumbent	Rev Andrew Towner	(Chairman)
Wardens	Mr Tony Newgarth*	(St John's)
	Mr Graham Smith	(St John's)
	Mr Pete Barnsley	(St Peter's 4LIFE)
Vice Chairman	Mr Martin Hilton	

Elected Members from October 2020

St John's	Mr Neal Andrews	
	Mr Ian Lochhead	
St Peter's	Mrs Jane Catton*	Mrs Judith Clark (Treasurer)
	Mr Paul Gleave*	Mr Nick Mullins
	Mr Bruce Walker	Mrs Bryony Woodbridge*

The members marked with an * were appointed by the PCC to serve as their Deanery Synod representatives during 2020-2021.

Contact Details

Incumbent	Rev Andrew Towner 12 Brunstock Close, Carlisle, CA3 0HL
Church Administrators	Mrs Jane Catton Mrs Caroline Towers (PCC Secretary) c/o The Parish Office, St Peter's Church, Carlisle, CA3
OBB	
Treasurer	Mrs Judith Clark 108 Lowry Hill Road, Carlisle, CA3 0DH
Independent Examiner	Martin Borradaile ACA 18 Meadow Close, Lazonby, Penrith CA10 1BF
Bank	HSBC plc 29-31 English Street, Carlisle, CA3 8JT

Committees

The Standing Committee meets between full meetings of the PCC. It has power to transact the business of the PCC between its meetings, subject to any directions given by the Council. In addition to this, occasional groups meet for specific projects.

Church Attendance

There were 176 people on the Church Electoral Roll as of December 2020.

PCC Meetings & Going for Growth

At the start of the year, the PCC was continuing to review our prayerful focus areas: prayer and fellowship (internally), community engagement and planting (externally).

Much of our focus was on the Going for Growth project, seeking to raise money or pledges so that we could progress with the appointment of an Associate Minister. In God's great kindness, with pledge forms all returned, we were able to proceed with that, and later in the year Rev Gary Tubbs accepted Bishop James' offer of the post. I hope and pray that we are all thrilled by God's goodness to us in this.

Another focus was on the reordering at St Peter's, through a team led by Pete Barnsley. Our desire for each building is to offer a good welcome where everyone can see and hear well – and the renewed St Peter's space is a real delight.

The Support Fund was another pleasing success story during 2020. Recognising the significant needs felt by many within our Parish, the PCC set up a fund, overseen by four trustees, to give support where needed. There is currently about £2,000 available, which we thank the Lord for, and pray that the right people will be reached.

Bible Teaching and Learning

Sunday Services

Our year started in familiar fashion, with morning expositions in Esther and Romans 1, and 4LIFE enjoying asking some Tough Questions and then Hebrews 11-12. From March we moved to one online service at 10am, with aspects of and people from all three of our congregations – and a lot of help from the technical team (Pete Barnsley, Jon Lee, Paul Gleave, and Ben Woodbridge).

We soon settled into a service with families leading all-age slots, and a slightly shorter sermon designed to engage with all ages. This not only went out over YouTube but down a phone line for the 30-or-so people not linked to the internet. One real fruit of this has been to unite us together with one service, a real delight to all of us.

Sermons have focussed on: Matthew 3-4 and 28 for Easter, Psalms 123-134 (completing our series in the Songs of Ascents), Mark's gospel in whole chapter chunks – a bit like a local Christianity Explored course, a continuation in 1 Samuel and a Christmas focus on how the New Testament letters teach Jesus' birth. All-age slots have included a study of Paul's prayers, working through the Apostle's Creed line by line and a focus on the fruit of the Spirit.

Home Groups and other Bible Study Groups

Naturally, different groups took different tacks during the year. Some have met online, others have been phoned by their leaders for a brief talk about a Bible verse and offer to pray, and still others have found other ways to meet. As we saw in the introduction, being clear what ministry is has enabled us to continue to minister even in unfamiliar times.

From the start, our weekly Praise and Prayer sheets have included a simple Bible Study on one side, and prayer guide on the other. Sadly, Partnership was paused during most of 2020, although the Praise and Prayer sheets did ensure that every church member could know what to be praying. Many have commented just how much these notes were appreciated – sent through the post to those not on email.

Contact: Andrew Towner, 01228 515363

Church Family Weekend

On the first weekend in October, we had a special weekend of events for the church family exploring 'The Love of God'. Our Bible teaching sessions were led by Mark Pickles (North West Gospel Partnership) and were available to watch at our church buildings and via YouTube from home, with fellowship times on Zoom, a Friday night quiz and treasure hunts around Lowry Hill and Houghton. It was good to find new ways to see each other and encourage one another as we reflected on God's amazing love and grace.

Training

One of the real joys of 2019-2020 was hosting David Hendrickse as our Trainee Minister. He served across many areas of church life, and it was a privilege for us all to see him growing. We long to be a Parish where many both within and from outside our area are trained and equipped in gospel ministry.

With almost everything moving online, the North West Gospel Partnership training course for 2020-2021 also did so, meaning that a number of people across our congregations could join in with that.

Women's Ministry

Ladies' Bible Study

We are really thankful that we have been able to continue to meet as a group via zoom, every other week. We have been encouraged and taught as we've studied the bible together, looking at 1 John, Job and more recently Philippians. Zoom can never replace those precious face to face physical meetings but it has enabled us

to stay connected and spur one another on in our faith. We pray that we will learn to love and serve one another more as we grow in our love for the Lord and trust in His promises.

Contact: Bryony Woodbridge, 01228 593538

The Mothers' Union

No formal meetings have taken place since March 2020, however members have kept in touch through phone calls, doorstep visits and a monthly letter. We give thanks that through members' generosity we have sent 53 small gifts of encouragement to local school teachers and sent financial support to MU overseas. Although we have been unable to visit The Knells, we have been in touch with the manager to offer prayer.

Contact: Margaret Hughes, 01228 401680

Children and Young People

All church groups operate under the safeguarding policy of the Diocese of Carlisle to which the PCC renewed its commitment. Other groups affiliated to national bodies operate under the safeguarding policies of those bodies; these are consistent with the diocesan policy.

Someday School

From May 2020, our primary school aged children have been meeting every week (during time term) on a Wednesday afternoon via Zoom. It has been really encouraging that children and leaders from all three of our congregations have been getting together throughout lockdown for Bible teaching, prayer, singing, crafts, drama and activities. The younger ones meet 5-5.30pm and the older ones 5.15-5.45pm, with the two groups sharing a joint teaching time.

Contact: Andrina Crampsey, 01228 592946

IMPACT

IMPACT is for young people in school years 7-13 to make friends, learn about Jesus and encourage each other to keep living for him. Young people in our church family, as well their friends, are welcome to come along. During 2020, Impact continued to meet, with 12-15 young people getting together on Zoom each week for a fun Bible study time. In July, Impact had a 'lockdown' version of its annual youth weekend – with party bags delivered to each of the young people, activities and Bible teaching sessions on how to respond to Covid, which was a really beneficial time.

Contact: Caroline Towers, 01228 515972

Schools Work

We enjoy strong links with the three primary schools in our Parish, and growing links with James Rennie too. These links include many of us serving as Governors, some of us leading assemblies (weekly at Houghton, and most months at Kingmoor Junior School) as well as occasional events such as Remembrance Sunday and Christmas celebrations. Some of these have continued online, although there have been some natural pauses too. But throughout the year very many of us have been praying for, encouraging and supporting the staff, which is much appreciated and a great gospel witness.

1st Border Scout Group (Kingmoor)

Just because we could not get together did not mean we could not meet. Some of the initial Zoom meetings were interesting, working out what we could do and how to work the system. The more practical the meeting the better because it meant that everyone could interact. We covered pizzas and chocolate pudding in the microwave, origami producing, Pikachu characters to building Robots and Catapults. When we could return to face to face Scouting, it had to be outdoors. We consulted with our young people and travelled over to Ratlingate where they just want to toast marshmallows around a fire, maintaining social distancing. Our final act of the year was to BBQ our Christmas dinner out at Ratlingate.

Care

Lunch Club

Lunch Club membership is open to all those who are available during the daytime. During 2020, we met in January and February where we enjoyed fellowship, a gospel-centred talk and a delicious meal. The 'winter' church Guest Service was held in February at which a talk by SASRA was well received.

All members were contacted during the first lockdown to ascertain immediate needs. A fellowship 'contacts' team was then established. Each 'contact' team member was allocated a small group to phone for a chat and to offer support. A Christmas card together with verse of the year was distributed to all members.

We thank God for the enthusiasm of the 'contacts' team and the many good conversations which included several stories of how members knew that God was helping them each day at this difficult time. Also, we have been excited to see that some who don't yet know the Lord Jesus are now seeking Him. For the year ahead, we pray that the fellowship that members have enjoyed will endure and be refreshed when we are able to meet again.

Holiday at Home

The first 'Holiday at Home' community outreach event was held in January at St John's church over three days. About 50 people attended each day. Daily activities included a Bible talk and study, quiz, singing and crafts. A simple lunch was provided.

This special week of events was based around the theme of 'Cruise with Jesus' on Lake Galilee. This gave an opportunity for folk to hear and engage with eye-witness accounts of Jesus' miracles and his identity.

Guest feedback for this first event was encouraging, indicating that many enjoyed the time to get to meet new people and being able to join in the discussions. We give thanks to God for the good discussions and fellowship amongst those attending, and for the encouragement from the church family serving together in this new way. We pray that it will be possible in the future to hold a similar event.

Contact: Dave and Cathy Ross, 01228 548311

Visiting and Home Communion

With the pandemic the small number of regular visits following the monthly Lord's Supper service had to stop. Often visitors have been hindered by being in vulnerable groups themselves But many have sought to adjust to a pattern of phone calls, written notes and emails to maintain contact. Church groups such as Mothers' Union and Lunch Club have kept in touch with members as much as possible and this has been appreciated.

Contact: Robert Gardner, 01228 521673

Occasional Offices

Funerals continue to be an excellent opportunity to talk about life, death and eternity, sharing the hope only Jesus can give. We continue to have thanksgiving/baptism enquiries and thoroughly prepare people for those services.

Missions

We continue to support the following mission partners: OM, NISCU, Vergaras, Tear Fund, OMF, CPAS, SASRA, Samaritans Purse and St Andrews Mirehouse, Whitehaven (Paul Kerry's church) to support a new Minister post. The total amount allocated to our Mission Partners is approximately 10% of our available income annually. Please continue to pray for our Mission Partners and for the mission work within the church family, especially the outreach to the local community.

Contact: Bruce Walker, 01228 536557

Wider Ministry

Andrew continues to serve as Chair of Church Society Council, a fellowship contending to reform and renew the Church of England in Biblical faith by prayerfully teaching and living out God's word. Contending is never easy, but always a privilege as we share (in some extremely little way) in the sufferings of Christ. Andrew also chairs the Board of Education in Carlisle Diocese, overseeing the leadership and direction of the 100+ Church of England schools in our County.

Andrew also calls together the North West Gospel Partnership ministers fraternal in Cumbria (known internally as North by North West) which has been a source of encouragement to many evangelical ministers across the different churches – Pete Walkingshaw from Carlisle Baptist Church, friends such as Tudor Boddam-Wetham and Paul Kerry, familiar names such as Robin Ham and Tony Ford (each of whom served at our 2020 Mission) and so on. It has been a year where gospel encouragement has been vital, and this groups has served and sustained one another.

Wardens' Report – St John's

St John's church building was closed for most of the year. However, on those Sundays when the building was open to show the pre-recorded or livestreamed service, those who attended enjoyed the opportunity of being part of a socially distanced congregation.

Over the Christmas period both the Nine Lessons and Carols and the Carols Round the Tree services were recorded in the building.

Plans for the reordering continue, and the use of a temporary central screen used to show the livestreamed services gave some indication of the advantages of the planned permanent location of the screen.

Wardens' Report – St Peter's & 4LIFE

Reordering

In the spring of 2020, the church reordering project was undertaken to improve the church environment for the variety of people, groups and congregations that use the space to achieve the following:

1. Create a welcoming and visitor friendly environment enabling people to see and hear the Gospel as comfortably as possible, in line with our PCC resolution from 2017.

2. Make good current safety issues, including trip hazards and ugly wiring, which have concerned us for a while and been highlighted in the recent Archdeacon's Visitation.

The end result saw changes made to create a main focal point for leading services with a new layout and carpet. The work included removing the old glass partition, improving audio visual capabilities, a new sound desk and the extension ceiling being repainted with updated LED lighting fitted. The work was received well for the 3 weeks prior to start of the March 2020 lockdown.

Further AV enhancements were undertaken later in the year to enable online streaming of services, a special thanks for Jon Lee for his hard work and expertise in this area.

Vandalism & Repairs

Sadly, with the church building being empty for long periods in 2020 multiple windows were smashed in the north carpark on a several occasions. Repair work was carried out and protective plastic covering on all the windows was added to give further protection. Plans are in place to improve lighting and add security cameras.

Church Activities

Due to the pandemic, usual church activities ceased for most of the year. Through October-December the building reopened for services in a covid-safe manner.

Finance

The accounts for the year show an excess of income over expenditure of £30,953. The general unrestricted fund balance at 31 December 2020, excluding the net book value of fixed assets, amounted to £11,929 (31/12/19 - £19,509). The restricted fund balance at 31 December 2020, excluding future depreciation for assets already purchased, amounted to £37,905 (31/12/19 - £27,907) – this is substantially in respect of funds received for the re-ordering at both churches and the Going for Growth funding for a new Associate Minister.

The attached accounts show the figures in more detail.

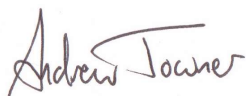
PAROCHIAL CHURCH COUNCIL OF
ST JOHN'S HOUGHTON & ST PETER'S KINGMOOR
Charity Number 1130796
STATEMENT OF FINANCIAL ACTIVITIES
For the year ended 31 December 2020

	Note	Unrestricted funds £	Restricted funds £	Endowment funds £	TOTAL FUNDS 2020 £ 2019 £	
INCOMING RESOURCES						
Voluntary income	2(a)	114,711	41,261	0	155,972	139,633
Church activities	2(b)	4,012	0	0	4,012	7,285
Income from investments	2(c)	9	0	2	11	31
TOTAL INCOMING RESOURCES		118,732	41,261	2	159,995	146,949
RESOURCES EXPENDED						
Missionary and charitable giving	3(a)	10,045	1,119	0	11,164	14,294
Church activities	3(b)	104,310	13,566	2	117,878	111,179
TOTAL RESOURCES EXPENDED		114,355	14,685	2	129,042	125,473
NET MOVEMENT IN FUNDS		4,377	26,576	0	30,953	21,476
BALANCES B/FWD 1 JANUARY		339,723	27,907	350	367,980	346,504
BALANCES C/FWD 31 DECEMBER		344,100	54,483	350	398,933	367,980

**PAROCHIAL CHURCH COUNCIL OF
ST JOHN'S HOUGHTON & ST PETER'S KINGMOOR
BALANCE SHEET
at 31 December 2020**

	Note	2020 £	2019 £
FIXED ASSETS			
Tangible	5(a)	336,821	320,214
Investment	5(b)	350	350
		<u>337,171</u>	<u>320,564</u>
CURRENT ASSETS			
Debtors	7	17,004	14,593
Short term deposit		8,767	8,758
Cash at bank and in hand		52,464	45,158
		<u>78,235</u>	<u>68,509</u>
LIABILITIES			
Creditors - amounts falling due in one year	8	16,473	21,093
		<u>61,762</u>	<u>47,416</u>
Net current assets			
		<u>398,933</u>	<u>367,980</u>
TOTAL NET ASSETS			
PARISH FUNDS			
Unrestricted	6	344,100	339,723
Restricted	6	54,483	27,907
Endowment	6	350	350
		<u>398,933</u>	<u>367,980</u>

Approved by the Parochial Church Council on 27th April 2021 and signed on their behalf by




Rev. Andrew Towner (Chairman)

Mrs Judith Clark (Treasurer)

The notes on pages 3A to 10A form part of these accounts.

PAROCHIAL CHURCH COUNCIL OF
ST JOHN'S HOUGHTON & ST PETER'S KINGMOOR
NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 December 2020

1. ACCOUNTING POLICIES

The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006 together with applicable accounting standards and the Charities SORP FRS 102. The financial statements have been prepared under the historical cost convention.

Funds

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

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 nor those that are informal gatherings of church members.

Incoming Resources

Voluntary income and capital sources

Collections are recognised when received by or on behalf of the PCC.

Planned giving receivable under covenant is recognised only when received.

Income tax recoverable on gift aid donations is recognised when the donation is received.

Grants and legacies to the PCC are accounted for when received.

Fees collected on behalf of the diocese are not shown in either income or expenditure.

Other ordinary income

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

Income from investments

Interest is accounted for when receivable.

All interest is received gross of tax.

Gains and losses on investments

Realised gains or losses are recognised when investments are sold.

Legacies

The PCC policy is that 10% of any legacy received is paid to a charity/charities.

PAROCHIAL CHURCH COUNCIL OF
ST JOHN'S HOUGHTON & ST PETER'S KINGMOOR
NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 December 2020

1. ACCOUNTING POLICIES (CONT'D)

Resources Used

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 payable.

Fixed Assets

Consecrated land and buildings and movable church furnishings

Consecrated and beneficed property is excluded from the accounts in line with the requirements of the Charities Act 2011 but the church halls are included at cost or valuation. All expenditure during the year on consecrated or benefice buildings and movable church furnishings is capitalised and written off over its expected life, ranging from 3 to 10 years.

Other fixtures, fittings and office equipment

Equipment used within the church premises is depreciated on a straight line basis over 3 to 10 years.

Investments

Investments comprise the permanent endowment fund, held in CBF Church of England Investment Fund, and this is valued at market value at 31 December 2020.

Current assets

Amounts owing to the PCC at 31 December are shown as debtors less provision for any amounts that may prove uncollectible.

Short term deposits include cash held on deposit either with the CBF Church of England funds or at the bank.

Going Concern

The Covid-19 pandemic and subsequent lockdown period commencing in March 2020 resulted in the closure of church services and other activities with the exception of those held online. Some services recommenced in the church buildings with continued online streaming for a number of weeks during autumn, but reverted to online streaming following the second lockdown. This cast doubt on the charity's ability to continue as a going concern. However, gift income has remained reasonably steady and an appeal for additional donations was received positively. There are also savings being made whilst no services have taken place which satisfies the trustees that the charity will be able to continue to operate for the coming 12 months.

In light of the above assessment, these financial statements have been prepared on a going concern basis.

PAROCHIAL CHURCH COUNCIL OF
ST JOHN'S HOUGHTON & ST PETER'S KINGMOOR
NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 December 2020

2. INCOMING RESOURCES

	Unrestricted funds £	Restricted funds £	Endowment funds £	TOTAL FUNDS 2020 £	TOTAL FUNDS 2019 £
(a) Voluntary income					
Regular Giving					
Planned giving	80,791	7,426		88,217	84,532
Collections and other giving	2,137			2,137	9,967
Income tax recoverable	18,775	4,177		22,952	22,409
	101,703	11,603	0	113,306	116,908
Other voluntary receipts	7,765	26,658		34,423	22,725
Legacies and grants	5,243	3,000		8,243	0
	114,711	41,261	0	155,972	139,633
(b) Church activities					
Fees	1,836			1,836	3,509
Use of Church centre	2,176			2,176	3,776
	4,012	0	0	4,012	7,285
(c) Income from investments					
Interest	9	0	2	11	31
TOTAL INCOMING RESOURCES	118,732	41,261	2	159,995	146,949

PAROCHIAL CHURCH COUNCIL OF
ST JOHN'S HOUGHTON & ST PETER'S KINGMOOR
NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 December 2020

3. RESOURCES EXPENDED	Unrestricted funds £	Restricted funds £	Endowment funds £	TOTAL FUNDS 2020 £	TOTAL FUNDS 2019 £
(a) Missionary and charitable giving					
Church overseas :					
- missionary societies	6,100			6,100	6,240
Home mission and other church societies	3,945	1,119		5,064	8,054
	<u>10,045</u>	<u>1,119</u>	<u>0</u>	<u>11,164</u>	<u>14,294</u>
(b) Church activities					
Diocesan parish share	62,492			62,492	60,000
Running costs St Johns	5,229			5,229	7,072
Running costs St Peters	10,017	400		10,417	10,790
Clergy expenses	2,168			2,168	4,175
Apprentice wages & expenses	355	8,785		9,140	5,180
Youth work	202			202	647
Mission	0	236		236	305
St Johns Churchyard	1,188		2	1,190	492
Administration staff – wages	15,807			15,807	15,412
Administration staff – employer pension	473			473	424
Printing, stationery and office expenses	4,835			4,835	3,912
Depreciation	171	4,145		4,316	1,218
Other expenses	1,373			1,373	1,552
	<u>104,310</u>	<u>13,566</u>	<u>2</u>	<u>117,878</u>	<u>111,179</u>
TOTAL RESOURCES EXPENDED	<u>114,355</u>	<u>14,685</u>	<u>2</u>	<u>129,042</u>	<u>125,473</u>

**PAROCHIAL CHURCH COUNCIL OF
ST JOHN'S HOUGHTON & ST PETER'S KINGMOOR
NOTES TO THE FINANCIAL STATEMENTS (continued)
For the year ended 31 December 2020**

4. STAFF COSTS	2020	2019
	£	£
Wages and salaries	23,066	18,975
Social security costs	0	0
Employer pension contributions	567	445
	<u>23,633</u>	<u>19,420</u>

During the year, the PCC employed two part-time office administrators and a part-time apprentice minister.

One of the administrators was a member of the PCC during 2020.

One of the administrators was the secretary to the PCC during 2020.

The administrators received remuneration of £7,949 and £7,858 during 2020.

Apart from the above, no other PCC member at the year-end received any remuneration.

5. FIXED ASSETS FOR USE BY THE PCC

		Freehold land and buildings	Equipment	Total
		£	£	£
(a) Tangible				
ACTUAL/DEEMED COST	At 1 January 2020	320,084	77,716	397,800
	Additions	0	20,923	20,923
	Disposals	0	0	0
	At 31 December 2020	<u>320,084</u>	<u>98,639</u>	<u>418,723</u>
DEPRECIATION	At 1 January 2020	0	77,586	77,586
	Charge for year	0	4,316	4,316
	On disposals	0	0	0
	At 31 December 2020	<u>0</u>	<u>81,902</u>	<u>81,902</u>
NET BOOK VALUE	At 31 December 2020	<u>320,084</u>	<u>16,737</u>	<u>336,821</u>
	At 31 December 2019	<u>320,084</u>	<u>130</u>	<u>320,214</u>

The freehold land and buildings include the extension to St Peter's Church and the church halls.

(b) Investments (all endowment fund)	£
Cost at 1/1/20 and 31/12/20	<u>350</u>

The investments comprise investments in the Central Board of Finance's Deposit Fund.

**PAROCHIAL CHURCH COUNCIL OF
ST JOHN'S HOUGHTON & ST PETER'S KINGMOOR
NOTES TO THE FINANCIAL STATEMENTS (continued)
For the year ended 31 December 2020**

6. ANALYSIS OF NET ASSETS BY FUND

	Unrestricted fund	Restricted fund	Endowment fund	Total 2020	Total 2019
	£	£	£	£	£
Tangible fixed assets	303,665	16,578		320,243	320,214
Investment fixed assets			350	350	350
Current assets	40,330	37,905		78,235	68,509
Current liabilities	(16,473)			(16,473)	(21,093)
Fund balance	327,522	54,483	350	382,355	367,980

2019 Comparative figures

	Unrestricted fund	Restricted fund	Endowment fund	Total 2019	Total 2018
	£	£	£	£	£
Tangible fixed assets	320,214			320,214	321,432
Investment fixed assets			350	350	350
Current assets	40,602	27,907		68,509	38,934
Current liabilities	(21,093)			(21,093)	(14,212)
Fund balance	339,723	27,907	350	367,980	346,504

7. DEBTORS

	2020	2019
	£	£
Income tax recoverable	15,786	14,398
Prepayments and accrued interest	1,218	195
	17,004	14,593

8. LIABILITIES

	2020	2019
	£	£
Amounts falling due in one year		
Accruals	16,473	21,093

9. FUND DETAILS

The endowment funds are bequests for grave maintenance.

**PAROCHIAL CHURCH COUNCIL OF
ST JOHN'S HOUGHTON & ST PETER'S KINGMOOR
NOTES TO THE FINANCIAL STATEMENTS (continued)
For the year ended 31 December 2020**

10. RESTRICTED INCOME MOVEMENTS

	B/F	Income	Spent	C/F
		2020	2020	
		£	£	
Churchyard (endowment income)	0	2	2	0
Additional minister/Evangelical outreach (inc tax)	1,862	19,171	236	20,797
Audio/Visual system	26,035	10,121	21,123	15,033
Re-ordering fund – depreciation c/f	0		-16,578	16,578*
Funeral collection – Trinity Church Hexham	0	148	148	0
Funeral collection – Hospice at Home	0	491	491	0
Funeral collection – Eden Valley Hospice	0	400	400	0
Support Fund	0	1,940		1,940
NCCM for apprentice minister	0	8,785	8,785	0
NCCM	10			10
Support for Vergaras	0	125		125
Harvest Donations	0	80	80	0
	<u>27,907</u>	<u>41,263</u>	<u>14,687</u>	<u>54,483</u>

Re-ordering depreciation c/f relates to expenditure that has already been incurred on church equipment/assets.

*See fixed assets note where depreciation will be charged against income in future years in line with the depreciation policy.

2019 Comparative figures

	B/F	Income	Spent	C/F
		2019	2019	
		£	£	
Churchyard (endowment income)	0	3	3	0
Additional minister/Evangelical outreach (inc tax)	2,167		305	1,862
Audio/Visual system	738			738
Re-ordering fund	3,411	21,886		25,297
Funeral collection – Morton Park Hall	0	182	182	0
Funeral collection – GNAA	0	182	182	0
Funeral collection – Royal Osteoporosis Society	0	130	130	0
Funeral collection – Dementia UK	0	130	130	0
Funeral collection – Eden Valley Hospice	0	109	109	0
Support for mission trainees	0	1,250	1,250	0

NCCM for apprentice minister	0	5,102	5,102	0
For NCCM	0	10		10
For NISCU	0	1,000	1,000	0
	<u>6,316</u>	<u>29,984</u>	<u>8,393</u>	<u>27,907</u>

PAROCHIAL CHURCH COUNCIL OF
ST JOHN'S HOUGHTON & ST PETER'S KINGMOOR
NOTES TO THE FINANCIAL STATEMENTS (continued)
For the year ended 31 December 2020

11. Statement of Financial Activities for the year ended 31 December 2019

		Unrestricted funds £	Restricted funds £	Endowment funds £	TOTAL FUNDS 2019 £
INCOMING RESOURCES					
Voluntary income	2(a)	109,652	29,981	0	139,633
Church activities	2(b)	7,285	0	0	7,285
Income from investments	2(c)	28	0	3	31
TOTAL INCOMING RESOURCES		116,965	29,981	3	146,949
RESOURCES EXPENDED					
Missionary and charitable giving	3(a)	11,311	2,983	0	14,294
Church activities	3(b)	105,769	5,407	3	111,179
TOTAL RESOURCES EXPENDED		117,080	8,390	3	125,473
NET MOVEMENT IN FUNDS		(115)	21,591	0	21,476
BALANCES B/FWD 1 JANUARY		339,838	6,316	350	346,504
BALANCES C/FWD 31 DECEMBER		339,723	27,907	350	367,980

**PAROCHIAL CHURCH COUNCIL OF
ST JOHN'S HOUGHTON & ST PETER'S KINGMOOR
INDEPENDENT EXAMINER'S REPORT TO THE PCC
For the year ended 31 December 2020**

This report on the financial statements of the PCC for the year ended 31 December 2020, which are set out on pages A1 to A12, is in respect of an examination carried out in accordance with the Church Accounting Regulation 2006 and section 144 of the Charities Act 2011.

Respective responsibilities of the PCC and the examiner

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

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- follow the procedures laid down in the General Directions given by the Charity Commission (under section 145(5)(b)) of the Charities Act, and
- state whether particular matters have come to my attention.

Basis of this report

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

Independent examiner's statement

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

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

Martin Borradaile ACA
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