



**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 Techi 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

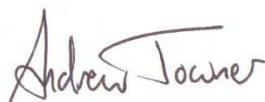
PAROCHIAL CHURCH COUNCIL OF ST JOHN'S HOUGHTON & ST PETER'S KINGMOOR - Charity number 1130796
STATEMENT OF FINANCIAL ACTIVITIES
For the year ended 31 December 2024

	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

	2024 £	2023 £
Accruals	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.



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