



## **Parochial Church Council**

### **Parish of Whitehaven**

**(Charity Number 1130849)**

## **Annual Report and Accounts**

**for the year ending 31<sup>st</sup> December, 2020.**

Registered Office: St Nicholas Tower, Lowther Street, Whitehaven, Cumbria CA28 7DG  
Parish Office: Tel Whitehaven (01946) 599485  
[www.whitehavenparish.org.uk](http://www.whitehavenparish.org.uk)

# **Parish of Whitehaven – Annual Report of the Parochial Church Council for the Year Ended 31<sup>st</sup> December 2020**

## **Aim and purposes**

The Parish of Whitehaven's charitable object is the promoting in the ecclesiastical parish the whole mission of the Church.

The Parish of Whitehaven PCC has responsibility for co-operating with the incumbent, in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. It has maintenance responsibilities for St James and St Nicholas Church buildings and St. James' Community Centre.

## **Objectives and activities**

The PCC seeks in all it does to fulfil the mission and vision statements of the Parish

***Mission Statement: By God's grace, to grow God's Kingdom in Whitehaven***

***Vision Statement: To grow disciples of all ages***

The PCC maintains an overview of both worship, involvement with the two Church of England schools within the Parish and the services to the community provided by St Nicholas Centre and St James Community Centre.

## **Achievements and performance**

### ***Mission***

In the autumn of 2019, the PCC updated the mission action plan. The 2020 mission action plan set the direction for the year

#### **Mission Action Plan 2020**

Numerical Growth

Pastoral Care

Finances

St Nicholas

Community Centre

Projects

Parish activities were hard hit during 2020 due to the coronavirus pandemic.

In line with Government and Church of England guidelines services were suspended and our churches closed for part of the year. Services resumed at St James in July with social distancing in place and St James has remained open for private prayer. St Nicholas café had to close as it was unable to comply with social distancing requirements, Afternoon Tea Church and the mid-week service were suspended. St Nicholas reopened for private prayer in December. The Community Centre saw periods of closure during periods of lockdown. When appropriate, staff were furloughed.



In March services went online and have continued throughout the year. These online services have been appreciated by many who have yet been unable to return to church. Meetings and bible studies have moved online.

The programme of fundraising and social events had to be cancelled.

Messy Church which started in 2016 and was well attended by children from the church schools. The laity, clergy and foundation governors continue to support the church schools through online worship and providing resources for Advert and Christingle. The schools provided prayers and readings for some of the special online services.

The Central Whitehaven Mission Community, made up of representatives from Anglican, Methodist, United Reformed and Salvation Army churches has responsibility for the Food Share initiative which distributes surplus supermarket food to those in need as well as providing fellowship through refreshments and bible readings. This outreach was suspended in March due to the pandemic. Several joint online services were produced to celebrate All Souls, Advert and an outdoor carol service was held.

Despite the difficulties of the pandemic, much has still happened over the course of the year, done with the love and support of the great Church family we have at St. James and St. Nicholas.

### ***Church Organisations***

The **Mothers' Union** had to suspend what would have been a lively and varied programme with guest speakers. The committee has continued to support its member many of whom have been isolating. The Mothers Union continues to seek opportunities to support families within the community.

### ***Church Attendance***

There are 168 parishioners on the Church Electoral Roll (December 2020). With the coronavirus pandemic the average weekly attendance at Sunday and mid-week services fell to around 55. Sunday services were streamed, and it is estimated between 40 – 80 people viewed the services each week. The mid-week service at St Nicholas could not be held due to social distancing. Our worshipping community remains strong despite the pandemic and there are around 195 in the worshipping community. The Mothers' Union branch has a membership of 33.

Baptisms and wedding were impacted by the pandemic. Between January and March 6 infants and children were baptised. There were no marriage services, 11 funeral services and 18 crematorium services during the year.

### ***Buildings***

The church buildings are generally in a good state of repair. There was no major building work carried out in 2020. A number of smaller projects were completed, including the reordering of the Parish Office, installing an auto-winding mechanism on the clock at St Nicholas and



installation of a gantry in the belfry at St James. The insurance claim to repair the damage to the kitchen and vestry from the water ingress at St James in August 2019 was completed.

In August 2018 Whitehaven Town Council approved funding from its budget towards the maintenance of the gardens and a working group was set up between the Parish, the Town Council and Copeland Borough Council to manage the expenditure. The Parish is grateful to the Council for its contribution.

## **Financial Review**

Total receipts for the year were £126,938 and are detailed in the financial statements. Included in the receipts figure is a total of £20,578 of coronavirus government support grants.

£128,950 was spent in providing the Christian ministry within the Parish including the contribution to the diocesan parish offer. £9,560 was spent on major repair projects. £1,417 was spent on the maintenance and upkeep of St Nicholas Gardens.

The net result for the year, was a net reduction in funds of £12,989.

The balance carried forward on unrestricted funds was £154,136. The balance of £8,332 on designated funds is principally maintained to support the upkeep of St Nicholas Centre.

## **Reserves Policy**

It is the policy of the PCC to maintain adequate reserves for the future maintenance and upkeep of services. Of the unrestricted funds, an operating reserve of £60,000 (6 months operating costs) and a £15,000 emergency reserve have been set aside. The remainder of the unrestricted reserves is available for investment in future improvement projects and for the outreach of the ministry. The PCC continues to actively seek grants to contribute to future major restoration work as well as promoting a programme of fund-raising activities.

## **Plans for the Future**

The 2020 Mission Action Plans continues to set the direction for 2021. To promote the numerical growth the PCC believes that community engagement is key and the focus will be on developing projects and activities that promote that community engagement. Linked with numerical growth the PCC will also focus on reducing the annual deficit by developing opportunities to increase income streams at St Nicholas and the Community Centre and reviewing the costbase.

The PCC will embrace the Dioceses God for All refreshed vision.



Follow Daily Care Deeply  
Speak Boldly Tread Gently

A number of projects are planned with the installation of audio-visual equipment at St James to enhance the worship. Maintenance work identified in the quinquennial reports will be progressed.

We are hopeful that later in the year we will again be able to meet again for social and fund-raising events so that we can promote opportunities for fellowship which has been much missed in 2020.

## **Structure, governance and management**

The method of appointment of PCC members is set out in the Church Representation Rules. All church attendees are encouraged to register on the Electoral Roll and stand for election to the PCC.

## **Administrative information**

St James and St Nicholas Churches that form the Parish of Whitehaven are situated in Whitehaven, Cumbria. The Parish of Whitehaven is part of the Diocese of Carlisle within the Church of England. The correspondence address is St Nicholas Tower, Lowther Street, Whitehaven, Cumbria CA28 7DG.

The Parochial Church Council (PCC) is a registered charity; application for charitable status was made and granted in July 2009.

PCC members who have served from 12<sup>th</sup> July 2020 until the date this report was approved are:-

Incumbent:

Reverend Robert Jackson

Reader:

Mrs Anna Jones

also Deanery Synod representative

Wardens:

Mr Richard Last

Lay Chairman

Mr Alan Naylor

Deanery Synod Representative:

Mr David Flitcroft

Elected Members:

Dr. Carrie Stewart

Secretary

Mrs Patricia Adair

Mrs Dorothy Beckett

Mr Paul Cox

Dr Lindsay Edmiston

Mrs Dorothy Graham

Mrs Alison Last  
Mr James Last  
Mrs Valerie Milling  
Miss Jane Nicolson  
Mrs Michele Smith

Treasurer

Approved by the PCC on 22<sup>nd</sup> March 2021 and accepted at the APCM on 25<sup>th</sup> April 2021 and signed on their behalf by Reverend Robert Jackson (Chairman).

Signed.....

Date..... 25<sup>th</sup> APRIL 2021



**Parochial Church Council  
Parish of Whitehaven  
(Charity Number 1130849)**

**Statement of Financial Activities**

For the year ending 31 December 2020

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2020 £	Total 2019 £
<b>INCOMING RESOURCES</b>						
Voluntary Receipts	2a.	58,871	1,523	3,512	63,906	70,858
Legacies		-	-	-	-	-
Grants	2b.	9,244	11,334	-	20,578	-
Investments/Dividends	2c.	2,977	3	8	2,988	2,961
Church Activities	2d.	7,410	7,738	-	15,148	48,008
Fund Raising		448	-	55	503	2,962
Other Income	2e.	1,625	6,500	15,665	23,790	984
Charitable Giving	2f.	25	-	-	25	933
<b>TOTAL INCOMING RESOURCES</b>		<b>80,600</b>	<b>27,098</b>	<b>19,240</b>	<b>126,938</b>	<b>126,706</b>
<b>RESOURCES EXPENDED</b>						
Utilities		2,804	5,250	-	8,054	11,131
Payments to Diocese	3a.	59,300	-	-	59,300	57,900
Salaries	3b.	24,310	6,589	-	30,899	33,507
Expenses to Clergy		750	-	-	750	1,830
Church Activities	3c.	-	3,703	-	3,703	8,367
Church Running Costs	3d.	19,888	5,767	1,677	27,332	29,441
Major Repairs	3e.	9,560	-	-	9,560	5,444
Charitable Giving		25	-	304	329	936
Other		-	-	-	-	-
<b>TOTAL RESOURCES EXPENDED</b>		<b>116,637</b>	<b>21,309</b>	<b>1,981</b>	<b>139,927</b>	<b>148,556</b>
<b>NET INCOMING RESOURCES BEFORE OTHER RECOGNISED GAINS, LOSSES AND TRANSFERS</b>						
		<b>(36,037)</b>	<b>5,789</b>	<b>17,259</b>	<b>(12,989)</b>	<b>(21,850)</b>
Transfers	4.	1,205	(875)	(330)	-	-
Gains on Investments on revaluation		-	-	5,724	5,724	13,115
<b>NET MOVEMENT IN FUNDS</b>		<b>(34,832)</b>	<b>4,914</b>	<b>22,653</b>	<b>(7,265)</b>	<b>(8,735)</b>
BALANCES B/FWD 1 JANUARY		154,136	8,332	103,676	266,144	274,879
BALANCES C/FWD 31 DECEMBER		119,304	13,246	126,329	258,879	266,144

**Parochial Church Council  
Parish of Whitehaven  
(Charity Number 1130849)**

**Balance Sheet at 31 December 2020**

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2020 £	Total 2019 £
<b>FIXED ASSETS</b>						
Tangible		-	-	-	-	-
Investments						
Endowment Funds	5a.	-	-	88,885	88,885	83,166
Trust Funds	5b.	-	-	6,000	6,000	5,995
		-	-	<b>94,885</b>	<b>94,885</b>	<b>89,161</b>
<b>CURRENT ASSETS</b>						
Debtors (Tax Recoverable)		1,825	-	17	1,842	3,546
Cash		-	-	-	-	187
Bank/Building Society		17,517	14,253	31,427	63,197	58,919
Deposits		100,440	-	-	100,440	118,188
		<b>119,782</b>	<b>14,253</b>	<b>31,444</b>	<b>165,479</b>	<b>180,840</b>
<b>LIABILITIES</b>						
Creditors falling due within one year						
Accruals for utilities and other costs		478	1,007	-	1,485	3,857
<b>NET CURRENT ASSETS/(LIABILITIES)</b>		<b>119,304</b>	<b>13,246</b>	<b>126,329</b>	<b>258,879</b>	<b>266,144</b>
<i>Distributable Earnings</i>		(34,832)	4,914	16,929	(12,989)	(21,850)
Prior Year Retained Earnings		154,136	8,332	14,515	176,983	198,833
	6.	<b>119,304</b>	<b>13,246</b>	<b>31,444</b>	<b>163,994</b>	<b>176,983</b>
<u>Undistributable Earnings</u>						
Share Revaluation		-	-	94,885	94,885	89,161
<b>PARISH FUNDS</b>		<b>119,304</b>	<b>13,246</b>	<b>126,329</b>	<b>258,879</b>	<b>266,144</b>

The notes on pages 8 to 14 form part of this account



## **Parochial Church Council Parish of Whitehaven**

### **Summary of Financial Activities for the year ended the 31<sup>st</sup> December 2020**

In addition to the General Account the PCC maintains Restricted and Designated Funds. These contain individual funds that are used for a specific purpose and are listed below.

#### **Restricted Funds**

There are four Restricted Funds, these are as follows;

a) Friends of St James/St Nicholas Gardens

This account covers specific restoration or improvement projects associated with St James Church. Funds are generated through specific fund-raising events, individual or business donations and grants. Funds are restricted to St James Building fabric projects. Additionally, it covers grant funding/donations for the maintenance and up keep of St Nicholas Gardens

b) St James Community Centre reserve account

This account holds specific funds transferred from St James Community Centre Ltd for the sole purpose of maintaining St James Parish Hall

c) Pastoral

The current account holds funds on behalf of the Central Whitehaven Mission Community. The funds come from collections and donations from churches which are part of the mission community. These funds are restricted to joint mission community events. The business reserve account holds legacies for use on specific pastoral activities within the Parish of Whitehaven. These funds are restricted under the terms of the legacies.

d) Other Legacies/Trust Funds

These funds are restricted under the terms of the legacies.

#### **Designated funds**

There are three Designated Funds, these are as follows;

a) The St Nicholas general account is used to cover the day-to-day running of St Nicholas Centre along with maintaining the fabric of the building. The St Nicholas shop account is incorporated into the St Nicholas general account.

b) St James Community Centre general account is used to cover the day-to-day running of St James Parish Hall.

c) Flower guild. This account is for floral decorations. Funds are generated by specific memorial donations and other general donations.

# Notes to the financial statements

For the year ended 31 December 2020

## 1. Accounting Policies

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 and the Charities Act 2011, together with applicable accounting standards and the SORP 2015.

The financial statements have been prepared under the historical cost convention except for the valuation of investment and fixed asset, which are shown at market value. The financial statements include all transactions, assets and liabilities for which the Parochial Church Council (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.

### 1a. Fixed Assets

#### Land & Buildings

Consecrated and benefice property is not included in the accounts in accordance with s.96 (2) (a) of the Charities Act 1993.

The PCC owns the Community Centre. The hall was constructed in excess of 35 years ago and is therefore deemed to be fully depreciated. It is not considered an investment property with its primary use for the benefit of the Parish. Therefore, any expenditure is written off when expensed.

#### Fixtures and Fittings

Church furnishings are held by the Rector and Church Wardens on special trust for the PCC and are listed in the Church's inventory.

Individual items greater than £1,000 are capitalised where they are to be utilised over a period greater than two years. There is insufficient information prior to 2006 to value the assets; therefore, these are recorded at nil net book value.

#### Equipment

Individual items of equipment with a purchase price of £1,000 or less are written off when acquired. There is insufficient information prior to 2006 to value the assets; therefore, these are recorded at nil net book value.

### 1b. Depreciation

All fixed assets are depreciated on a straight-line basis over the following useful lives.

Land & buildings	25 years
Fixtures and Fittings	5 years
Equipment	3 years



#### 1c. Investments & Funds

The PCC holds a number of funds held for investment purposes, relating to specific activities pertaining to the fund to which they are held.

*Investments* are valued at market value at 31 December.

*Endowment funds* are funds, the capital of which must be maintained; only income arising from investment of the endowment may be used either as restricted or unrestricted funds depending upon the purpose for which the endowment was established.

*Restricted funds* represent (a) income from legacies that may be expended only on those restricted objects provided under the terms of the bequest, (b) donations or grants received for a specific object or invited by the PCC for a specific object. Any balance remaining unspent at the end of the year must be carried forward as a balance on the fund. The PCC does not usually invest separately for each fund. Where there is no separate investment, interest is apportioned to individual funds on an average balance basis.

*Designated funds* represent incoming resources, donations or grants assigned to specified operational activities but which may with agreement of the PCC be assigned to alternative operational activities.

*Unrestricted funds* are general funds that can be used for PCC ordinary purposes.

#### 1d. Income

Planned giving, collections, grants and donations are recognised when received. Tax refunds are recognised when the incoming resource to which they relate is received. Dividends and interest are accounted for when received. All other income is recognised when it is incurred and is accounted for gross.

#### 1e. Expenses

Grants and donations are accounted for when paid. The diocesan parish share is accounted for when due. All other expenditure is recognised when it is incurred and is accounted for gross.

At the start of the year the PCC employed a parish administrator, a coffee shop cook, two cleaners and one caretaker all on part time basis. As a result of St Nicholas café closing due to the coronavirus pandemic the PCC made the decision to make the coffee shop cook and one cleaner redundant. Tax and National Insurance payments due to HMRC were deducted and paid. The PCC is enrolled with NEST to fulfil its legal duty on pensions. The organist received fees for services performed.

No payments were paid to PCC members other than re-imbursement of costs incurred by the Parish Secretary and Treasurer.

## 2. Income

### 2a. Voluntary Receipts

	Unrestricted		Designated		Restricted	
	2020 £	2019 £	2020 £	2019 £	2020 £	2019 £
<i>General Account</i>						
Planned Freewill offerings	43,165	44,765				
Cash Collections	2,271	5,442				
Gift Aid – Tax Refund	10,169	10,692				
Other	3,266	3,096				
St Nicholas Centre			1,328	2,739		
Flower Guild			195	598		
Friends St James					1,185	1,064
St Nicholas Gardens					520	400
Mission Community					1,524	1,032
Food Share					283	1,030
<b>Total</b>	<b>58,871</b>	<b>63,995</b>	<b>1,523</b>	<b>3,337</b>	<b>3,512</b>	<b>3,526</b>

### 2b. Grants

The PCC were eligible for grant payments under the Governments support schemes for during the coronavirus pandemic. The PCC claimed £9,244 under the Coronavirus Job Retention Scheme and received a business support grant of £10,000 for St Nicholas Centre and £1,334 for St James Parish Hall.

### 2c. Investments/Dividends

The main source of interest is from the endowment investment (note 5a refers). The capital on this account is unavailable to the PCC.

	Unrestricted		Designated		Restricted	
	2020 £	2019 £	2020 £	2019 £	2020 £	2019 £
Investment Fund (restricted capital)	2,490	2,417				
CBF Deposit Fund (restricted capital)	228	41				
Deposit Account (unrestricted capital)	259	476			-	-
Bank/Building Society Account			3	7	8	20
<b>Total</b>	<b>2,977</b>	<b>2,934</b>	<b>3</b>	<b>7</b>	<b>8</b>	<b>20</b>



## 2d. Church Activities

	Unrestricted		Designated		Restricted	
	2020 £	2019 £	2020 £	2019 £	2020 £	2019 £
<i>General Account</i>						
Fees to PCC	2,012	6,259				
Community Centre – Rent of Hall	2,625	3,500				
Community Centre – Service charge	2,161	2,742				
Publications	595	1,924				
Other	17	166				
St Nicholas Centre			7,738	33,417		
<b>Total</b>	<b>7,410</b>	<b>14,591</b>	<b>7,738</b>	<b>33,417</b>		

Income from church activities was affected by the coronavirus pandemic. PCC fees are lower as there were no weddings and fewer funerals. In October the management of St James Community Centre reverted back to the PCC. Rent and service charge relate to the period 1<sup>st</sup> January to 30<sup>th</sup> September. There was no revenue from advertising in the Parish magazine. Under the Government lockdown measures St Nicholas café shut in March.

## 2e. Other Income

£1,420 was received from Ecclesiastical Insurance under a claim relating to water ingress in August 2019. £205 was received from Copeland Veterans for a faculty application. Upon termination of the lease agreement for St James Community Centre accumulated funds were transferred to the PCC. £6,500 was transferred as designated funds and £15,665 as restricted funds.

## 2f. Charitable Giving

A late donation of £25 from the Christmas 2019 Tree of Hope was received.

During the year the Parish collected directly for charities including, The Children's Society, Christian Aid, and the Bishops Harvest Appeal. These figures are excluded from the accounts.

## 3. Expenses

### 3a. Payments to Diocese

The PCC agreed a Parish Offer of £59,300. This was paid in full.

Diocesan Fees from occasional services amounted to £4,664. This figure is excluded from the accounts.

### 3b. Salaries

The PCC employed 5 part time staff during the period and has a contract in place with an organist. During the year 2 staff were made redundant following the closure of the café at St Nicholas due to the coronavirus pandemic.

### 3c. Church Activities

	Unrestricted		Designated		Restricted	
	2020 £	2019 £	2020 £	2019 £	2020 £	2019 £
St Nicholas Centre			3,703	8,367		
<b>Total</b>			<b>3,703</b>	<b>8,367</b>		

The café at St Nicholas was closed in March due to the coronavirus pandemic

### 3d. Church Running Costs

	Unrestricted		Designated		Restricted	
	2020 £	2019 £	2020 £	2019 £	2020 £	2019 £
<i>General Account</i>						
Insurance	5,160	5,080				
Building Maintenance	4,100	1,968				
Upkeep of Services	1,215	1,344				
Administration	4,450	4,319				
Governance	670	670				
Mission	3,061	1,830				
Other Costs	1,232	4,671				
St Nicholas Centre			5,055	6,380		
St James Community Centre			587			
Flower Guild			125	447		
St Nicholas Gardens					1,417	993
Mission Community					33	194
Food Share					227	1,545
<b>Total</b>	<b>19,888</b>	<b>19,882</b>	<b>5,767</b>	<b>6,827</b>	<b>1,677</b>	<b>2,732</b>

### 3e. Major Repairs

	Un Restricted		Designated		Restricted	
	2020 £	2019 £	2020 £	2019 £	2020 £	2019 £
<i>Improvement Projects</i>						
St James minor projects	4,420					480
St Nicholas office	2,488					
St Nicholas minor projects	2,652	1,122		3,842		
<b>Total</b>	<b>9,560</b>	<b>1,122</b>		<b>3,842</b>		<b>480</b>



#### 4. Transfers

During the year a transfer of £1,500 was made from the Pastoral reserve account to the general account in support of overseas mission costs. A transfer of £875 was made from St James Community Centre to the general account. A transfer of £1,170 was made from general reserves to St Nicholas gardens for repairs of the path.

#### 5. Assets

##### 5a. Investments

The Carlisle Diocesan Board of Finance holds the following investments on behalf of the PCC ; An endowment in the name of Mr Thomas Lynton Joyce with a valuation of £88,885 as at the 31<sup>st</sup> December 2020. The terms of the endowment permit only for the interest from the investment to be used. These assets have been revalued as at the balance sheet date and taken to the Revaluation Reserve.

##### 5b. Trust Funds

Trust Fund	In favour of:	£
CDBF Trust Fund	St Nicholas Church Rooms	4,770
DBF Trust Fund	Howson Graves Fund	170
DBF Trust Fund	Stock Tfr to Off Cust Charities	276
DBF Trust Fund	Rimmer Bequest was War Stock	259
DBF Trust Fund	Prev 3% Brit Transport Stock	513
DBF Trust Fund	Gordon Bequest Church and Churchyard	12
<b>Total</b>		<b><u>6,000</u></b>

#### 6. Analysis of Distributable Reserves

	Unrestricted		Designated		Restricted	
	2020 £	2019 £	2020 £	2019 £	2020 £	2019 £
General/Bonus Saver Accounts	18,864	35,949				
Deposit Accounts	100,440	118,187				
St Nicholas General			6,042	8,112		
St James Community Centre			6,914			
Flower Guild			290	220		
Friends of St James					8,102	6,858
St Nicholas Gardens					592	319
St James Community Centre					15,665	
Pastoral/Other					2,875	4,675
Mission Community					3,250	1,759
Food Share					960	904
<b>Total</b>	<b>119,304</b>	<b>154,136</b>	<b>13,246</b>	<b>8,332</b>	<b>31,444</b>	<b>14,515</b>

**Parish of Whitehaven  
Parochial Church Council**

**Independent Examiner's Report to the Trustees of  
The Parochial Church Council of the Parish of Whitehaven**

This report on the accounts of the PCC for the year ended 31<sup>st</sup> December 2020, which are set out on pages 6 to 14 are in respect of an examination carried out under the Church Accounting Regulations 2006 ("the Regulations") and section 154 of the Charities Act 2011 ("the 2011 Act").

**Respective Responsibilities of the PCC and Examiner**

The members of the PCC, as the charity's trustees, are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year (under section 154 of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed in accordance with the terms of Regulation 145.

It is my responsibility to:

- examine the accounts (under section 154 of the 2011 Act);
- to follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 154 of the 2011 Act); and
- to state whether particular matters have come to my attention.

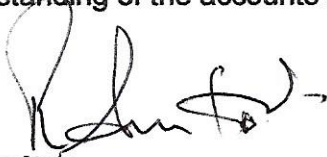
**Basis of Independent Examiner's Report**

My examination was carried out in accordance with the General Directions given by the Charity Commission under section 154 of the Act to be found in the Church guidance, issued by the Finance Division of the Archbishop's Council. An examination includes a review of the accounting records kept by the PCC and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

**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 154 of the 2011 Act: and
  - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act and Regulations 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.



**Mr. Ronald Suitor**  
**Derwent Management Services (Cumbria) Ltd.,**  
**42, Fisher Street,**  
**Workington, CA14 2ER.**

Date: 7/4/21