



Parochial Church Council

Parish of Whitehaven

(Charity Number 1130849)

Annual Report and Accounts

for the year ending 31st December 2024.

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

Parish of Whitehaven – Annual Report of the Parochial Church Council for the Year Ended 31st December 2024

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' Parish Hall and 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 Parish Hall/Community Centre.

Achievements and performance

Mission

The PCC has a mission action plan (reviewed in Feb 2023). The mission action plan set the direction for the year

Mission Action Plan

Outreach to schools/young people
Pastoral Care
Outreach through St Nicholas Centre
Finances
Eco Church/Net Zero Carbon by 2030

Ministry to families and the elderly and house bound was the focus during 2024.

The Toddler Group aimed at pre-school children meets twice a month and is well attended. A number of young people received their first communions, they continue to be involved in worship either as servers or as members of the choir. A new family service held monthly was introduced. It is a great opportunity for our younger church members to get involved in worship.

Our Cuppa & Crack group now meets weekly. It provides an opportunity for people to come together to chat and take part in activities. The pastoral team visit those who are unable to attend church services and monthly services are held in the local residential homes.

The laity, clergy and foundation governors continue to support the church schools. The schools held a number of joint services during the year which were well attended by parents and guardians. The Christingle service was well attended.

St. Nicholas continues to flourish with 'mission' at the heart of its work. The café, staffed by volunteers, is open three days a week offering a warm welcome.

A full programme of social and fund-raising events were enjoyed by many.

The parish is part of the Central Whitehaven Mission Community, made up of representatives from Anglican, Methodist, United Reformed and Salvation Army churches. During the year a number of events were held and a monthly dementia friendly service was started in St Peters Community Centre.

All mission activities carried out during the year have been done with the love and support of the great Church family we have at St. James and St. Nicholas.

Church Organisations

The **Mothers' Union** flourishes with a lively and varied programme with guest speakers; meeting monthly in St Nicholas Centre. The Mothers Union continues to seek opportunities to support families within the community. The branch has responded generously to Deanery and Diocesan projects including Lenten Count Your Blessings, Bishop's harvest appeal MU Overseas, AFIA (Away from it All) and the Ukrainian Appeal.

Church Attendance

There are 162 parishioners on the Church Electoral Roll (December 2024). The average weekly attendance at Sunday and mid-week services is 75. There are around 138 in the worshipping community. The Mothers' Union branch has a membership of 29.

22 infants and children and 1 adult were baptised. There were 3 marriage services, 18 funeral services and 12 crematorium services during the year.

Buildings

The church buildings are generally in a good state of repair. During the year, a number of small projects were completed.

Whitehaven Town Council continue to provide funding towards the maintenance of St Nicholas gardens. A working group between the Parish, the Town Council and Cumberland Council manages the expenditure. The Parish is grateful to the Town Council for its contribution.

Financial Review

Total receipts for the year were £115,871 and are detailed in the financial statements.

£138,023 was spent in providing the Christian ministry within the Parish including the contribution to the diocesan parish offer. £9,561 was spent on major repair/improvement projects. £1,165 was spent by the Mission Community.

The net result for the year, was a net decrease in funds of £32,878.

The balance carried forward on unrestricted funds was £128,303. The balance of £20,412 on designated funds is principally maintained to support the upkeep of St Nicholas Centre and the Parish Hall.

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 Mission Action Plan continues to set the direction for the future. Plans include continuing to encourage children and young families to attend church. We will continue with our successful Toddler Group, an encourage more families to come to the family service. A pilot of after school Messy Church is planned for the summer term. We will look for further opportunities to see more children involved with the choir or as servers. We continue to value older members of the parish by visiting people in their own home, leading services in three residential homes and the weekly Cuppa & Crack gathering. Confirmations will take place on Easter Sunday, this will be the first confirmation at St James' for some time.

Aside from worship we will look at doing work on our buildings including redecoration of St Nicholas Chapel and putting together a project to make the upstairs part of St James into a display area for the many artifacts both from St James and the Miners Colliery. The PCC continues to consider its environmental footprint and aims to achieve an Eco Church silver award and is working towards achieving net carbon zero by 2030.

Work identified in the quinquennial reports will be progressed.

Social and fund- raising events are planned that will promote opportunities for fellowship.

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



Pray Deeply Care Deeply
Love Deeply Tread Gently

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 21st April 2024 until the date this report was approved are:-

Incumbent:

Reverend Alison Dobell

Reader:

Mrs Anna Jones

also Deanery Synod representative

Wardens:

Mr Richard Last

Lay Chairman

Mr Paul Cox

Deanery Synod Representative:

Mr David Flitcroft

until 23rd June 2024

Elected Members:

Mrs Anna Blamire

Mrs Donna Flitcroft

Secretary

Mrs Dorothy Graham

Verger

Mrs Susan Kitchen

Mrs Alison Last

until 16th January 2025

Miss Jane Nicolson

Treasurer/Minutes Secretary

Co-Opted Members

Mrs Patrica Adair

Mr Joe Elder

Approved by the PCC on 17th March 2025 and accepted at the APCM on 27th April 2025 and signed on their behalf by Reverend Alison Dobell (Chair)

Signed.....

Date.....*27th April 2025*

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

Statement of Financial Activities

For the year ending 31 December 2024

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
INCOMING RESOURCES						
Voluntary Receipts	2a.	55,053	3,566	2,344	60,963	56,046
Legacies		-	-	-	-	-
Grants	2b.	-	500	1,027	1,527	9,514
Investments/Dividends	2c.	8,295	83	79	8,457	6,659
Church Activities	2d.	6,157	33,272	-	39,429	38,986
Fund Raising		2,915	1,978	62	4,955	5,047
Other Income		-	-	-	-	1,687
Charitable Giving	2e.	540	-	-	540	185
TOTAL INCOMING RESOURCES		72,960	39,399	3,512	115,871	118,124
RESOURCES EXPENDED						
Utilities		4,542	11,447	-	15,989	21,545
Payments to Diocese	3a.	61,000	-	-	61,000	55,000
Salaries	3b.	16,086	3,150	-	19,236	18,977
Expenses to Clergy		863	-	-	863	310
Church Activities	3c.	-	4,586	-	4,586	4,280
Church Running Costs	3d.	23,392	11,831	1,156	36,388	28,839
Major Repairs	3e.	3,390	-	6,171	9,561	21,098
Charitable Giving		1,126	-	-	1,126	672
Other		-	-	-	-	-
TOTAL RESOURCES EXPENDED		110,399	31,014	7,336	148,749	150,721
NET INCOMING RESOURCES BEFORE OTHER RECOGNISED GAINS, LOSSES AND TRANSFERS		(37,439)	8,385	(3,824)	(32,878)	(32,597)
Transfers	4.	3,500	(3,500)	-	-	-
Gains on Investments on revaluation		-	-	2,245	2,245	7,187
NET MOVEMENT IN FUNDS		(33,939)	4,885	(1,579)	(30,633)	(25,410)
BALANCES B/FWD 1 JANUARY		162,242	15,527	125,875	303,644	329,054
BALANCES C/FWD 31 DECEMBER		128,303	20,412	124,296	273,011	303,644

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

Balance Sheet at 31 December 2024

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
FIXED ASSETS						
Tangible		-	-	-	-	-
Investments		-	-	-	-	-
Endowment Funds	5a.	-	-	100,319	100,319	98,074
Trust Funds		-	-	-	-	-
		-	-	100,319	100,319	98,074
CURRENT ASSETS						
Debtors (Tax Recoverable)		1,451	671	-	2,122	2,248
Cash		-	30	-	30	2,248
Bank/Building Society		17,977	20,856	8,985	47,818	2,248
Deposits		109,508	-	15,000	124,508	2,248
		128,936	21,557	23,985	174,478	213,549
LIABILITIES						
Creditors falling due within one year						
Accruals for utilities and other costs		633	1,145	8	1,786	7,979
NET CURRENT ASSETS/(LIABILITIES)		128,303	20,412	124,296	273,011	303,644
<i>Distributable Earnings</i>		(33,939)	4,885	(3,824)	(32,878)	(32,597)
Prior Year Retained Earnings		162,242	15,527	27,801	205,570	238,167
	6.	128,303	20,412	23,977	172,692	205,570
<u>Undistributable Earnings</u>						
Share Revaluation		-	-	100,319	100,319	98,074
PARISH FUNDS		128,303	20,412	124,296	273,011	303,644

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 31st December 2024

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 reserve account

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.

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.

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 2024

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 property is held by the DBF, as custodian trustee, with the PCC as managing trustees on ecclesiastical trusts. 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.

During the year the PCC employed a parish administrator, one cleaner and one caretaker all on part time basis. 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	
	2024 £	2023 £	2024 £	2023 £	2024 £	2023 £
<i>General Account</i>						
Planned Freewill offerings	29,227	34,963				
Cash Collections	5,805	5,234				
Gift Aid – Tax Refund	9,508	9,171				
Other	10,513	5,247				
St Nicholas Centre			2,101	375		
Flower Guild			1,465	415		
Friends St James					2,344	641
St Nicholas Gardens						
Mission Community						
Training Bell Appeal						
Total	55,053	54,615	3,566	790	2,344	641

2b. Grants

Claims for VAT amounting £1,027 were made to the List Places of Worship Scheme. A £500 warm hub grant was received from Cumbria Community Foundation.

2c. Investments/Dividends

Along with interest on the CCLA account, the other 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	
	2024 £	2023 £	2024 £	2023 £	2024 £	2023 £
Investment Fund (restricted capital)	2,722	2,681				
Bank/Building Society/CCLA Account	5,573	3,644	83	105	79	229
Total	8,295	6,325	83	105	79	229

2d. Church Activities

	Unrestricted		Designated		Restricted	
	2024 £	2023 £	2024 £	2023 £	2024 £	2023 £
<i>General Account</i>						
Fees to PCC	4,499	4,255				
Community Centre – Rent of Hall						
Community Centre – Service charge						
Publications	1,658	1,496				
Other		30				
St Nicholas Centre			17,337	17,549		
St James Parish Hall			15,935	15,656		
Total	6,157	5,781	33,272	33,205		

2e. Charitable Giving

£540 was raised for the Special Care Baby Unit, West Cumberland Hospital.

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 Ministry Offer of £61,000. This was paid in full.

Diocesan Fees from occasional services amounted to £6,753. This figure is excluded from the accounts.

3b. Salaries

The PCC employed 2 part time staff during the period and has a contract in place with an organist.

3c. Church Activities

	Unrestricted		Designated		Restricted	
	2024 £	2023 £	2024 £	2023 £	2024 £	2023 £
St Nicholas Centre			4,586	4,280		
Total			4,586	4,280		

3d. Church Running Costs

	Unrestricted		Designated		Restricted	
	2024 £	2023 £	2024 £	2023 £	2024 £	2023 £
<i>General Account</i>						
Insurance	6,883	6,097				
Building Maintenance	3,897	2,199				
Upkeep of Services	1,398	1,119				
Administration	3,341	3,508				
Governance	670	670				
Mission	3,339	2,126				
Other Costs	3,864	5,180				
St Nicholas Centre			6,482	4,052		
St James Community Centre			4,591	3,392		
Flower Guild			758	479		
St Nicholas Gardens						
Mission Community					1,156	17
Food Share						
Total	23,392	20,899	11,831	7,923	1,156	17

3e. Major Repairs

	Un Restricted		Designated		Restricted	
	2024 £	2023 £	2024 £	2023 £	2024 £	2023 £
<i>Improvement Projects</i>						
St James minor projects	3,390	3,220				3,269
Memorial Garden						2,794
St James East End wall repairs						8,340
St James windows					6,171	
Parish Hall minor projects				3,475		
Total	3,390	3,220		3,475	6,171	14,403

4. Transfers

A transfer of £3,500 was made from St James Community Centre to the general account.

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

£100,319 as at the 31st December 2024. 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.

6. Analysis of Distributable Reserves

	Unrestricted		Designated		Restricted	
	2024 £	2023 £	2024 £	2023 £	2024 £	2023 £
General/Bonus Saver Accounts	18,795	48,040				
Deposit Accounts	109,508	114,202				
St Nicholas General			10,847	8,509		
St James Community Centre			7,711	5,871		
Flower Guild			1,854	1,147		
Friends of St James					4,484	7,207
St Nicholas Gardens					520	520
St James Training Bell Appeal					25	25
St James Memorial Garden Project					-	-
St James Community Centre					15,000	15,000
Pastoral/Other					-	-
Mission Community					3,326	3,468
Food Share						960
Haven Saints					621	621
Total	128,303	162,242	20,412	15,527	23,976	27,801

**1 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 31st December 2024, 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.

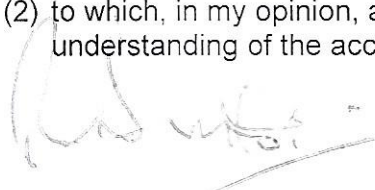
Basis of Independent Examiner's Report

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: