

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF CROSTHWAITE, SAINT KENTIGERN, KESWICK

England & Wales · Charity number 1132320

Details

Other names ST KENTIGERN'S, CROSTHWAITE, KESWICK

Status Registered

Legal form Previously excepted

Registered 2009-10-26

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

Contact

Address Crosthwaite Parish Room
Main Street
Keswick
CA12 5NN

Phone 01768771187

Email admin@crosthwaitechurckeswick.co.uk

Website www.crosthwaitechurckeswick.co.uk

Activities

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

Activities: Regular public worship open to all
Provision of sacred space for personal prayer and contemplation
Pastoral work, including visiting the sick and the bereaved
Teaching of Christianity through sermons, courses and small groups
Taking of religious assemblies in schools
Promoting the whole mission of the Church through the provision of activities for all age groups, parents and toddlers

Classification

- **How:** Makes Grants To Organisations, Provides Buildings/facilities/open Space
- **What:** Religious Activities
- **Who:** The General Public/mankind

Geography

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

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£126,122	£130,661	-	-
2023-12-31	£130,587	£120,844	-	-
2022-12-31	£112,867	£102,443	-	-
2021-12-31	£127,363	£204,122	-	-
2020-12-31	£188,147	£158,696	-	-

Trustees

Name	Role	Appointed
Rev Andrew Graham Murphie	Chair	2018-10-10
ALISON DURSTON-SMITH		
CLAIRE LOUISE WILLIAMS		2014-04-01
Dorothy Fernandez		
George Scott Parkinson		2018-05-10
Keith Malcolm Rigg		2019-05-10
LAURENCE DURSTON-SMITH		
LINDA ELIZABETH RIGG		2020-10-18
LINDA TEE		
Martin Head		2026-04-19
Mr Chris Pond		
Rachel Thomas		2020-10-18
SARA FRANCES MILLER		
Wendy Cunliffe		2026-04-19

Accounts



THE ECCLESIASTICAL PARISH OF CROSTHWAITE, ST KENTIGERN, KESWICK

Report and Accounts for the year ended 31st December 2024

Aims and Purposes

Crosthwaite Parochial Church Council (PCC) has the responsibility of cooperating with the incumbent, the Reverend Andy Murphie, in promoting the ecclesiastical parish and the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The PCC is also specifically responsible for the maintenance of St Kentigern's Church, the Underskiddaw Church Room, the Sunday School Room and the Crosthwaite Parish Rooms.

Objectives

Our vision is - *To know Jesus and make Him known*

We do this by:

- presenting the Word of God clearly and faithfully
- growing in discipleship
- caring for each other
- connecting effectively with other organisations in the Mission Partnership
- looking outwards and seeking ways of being faithful and growing – (recognising that growth is not just about numbers or age profile but is also about discipleship and mission in the broadest senses of those words).

Worship and Prayer

Our worship is based on an open evangelical commitment to faith, including a strong commitment to the authority of scripture; our openness to the community and the work of God worldwide; and our understanding of the need to be ready to encourage and embrace appropriate change as we move forward.

Sunday services at St Kentigern's follow a monthly pattern of Morning Worship, Holy Communion and All Age Worship.

At the Underskiddaw Church Room there is a more traditional structure of Holy Communion, Morning and Evening Prayer providing alternative worship using the Book of Common Prayer.

Our Prayer Group meets each Friday morning in the Crosthwaite Parish Rooms.

The number on the electoral roll was 69 (APCM April 2024). The average congregation at Crosthwaite is 60 and at Underskiddaw 8.

Groups and Organisations

We have a number of active groups covering a wide spectrum of activities and with a large number of participants:

- Friday Prayer Group
- Toddlers' Morning
- Choir

- Bellringers
- Home Groups
- Flower Guild
- Mothers Union
- Coffee Makers
- Foodbank collection

Mission Community

Under the framework of the Covenanted Partnership across Cumbria we work with surrounding parishes and the Methodist Church in the Mission Community to come together to share expertise, experience and support.

Churches Together in Keswick

As active members of CTiK we join with neighbouring Church of England parishes, the Methodist Church, the Catholic Church, King's Church (Newfrontiers), the Quakers and the Orthodox Church seeking opportunities to work together.

Major Works

In October 2023 major repairs to the organ were commenced under a contract totalling £38,465. The work was completed in January 2024. Electrical and lighting work was carried out at the Parish Room costing £7,687 and the Sunday School Room boiler had to be replaced at a cost of £3,354

Financial Review

Overall expenditure exceeded receipts (including donations and legacies) by £4,549. After taking into account the unrealised gains on investments our funds and reserves at the year end amounted to £163,725, principally held in designated and restricted funds.

Within general funds (representing our day to day operations) the expenditure exceeded receipts by £7,095.

Volunteers

We would like to thank all the volunteers who work so hard to make our church such a lively and vibrant community and we particularly acknowledge the substantial contribution made by the work of our churchwarden, Mrs Linda Rigg, who served for throughout the year.

Structure, Governance and Management

The method of appointment of PCC members is set out in the Church Representation Rules. At Crosthwaite the membership of the PCC has consisted of the incumbent, churchwardens and members elected by those members of the congregation who are on the electoral roll of the parish. All members of the congregation are encouraged to register on the electoral roll and to stand for election to the PCC

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including on how the funds of the PCC are to be spent. The PCC met eleven times during the year.

Parish of Thornthwaite Braithwaite and Newlands

The Reverend Andy Murphie has also been appointed as Priest in Charge at the adjacent Parish of Thornthwaite Braithwaite and Newlands. The Crosthwaite PCC does not have any formal responsibilities relating to that Parish.

Administrative Information

St Kentigern's Church and the Sunday School Room are situated in Church Lane, Keswick and the Underskiddaw Church Room is at Applethwaite, Keswick. The administrative address is Crosthwaite Parish Office, Crosthwaite Parish Rooms, Main Street, Keswick CA12 5NN.

The parish is part of the Diocese of Carlisle within the Church of England.

The PCC is a body corporate (PCC Powers Measure 1956, Church Representation Rules 2011) and is registered as a charity in England, no 1132320.

The Reverend Andy Murphie is supported in the ministry in the Parish by Lay Readers, Keith Rigg and Elaine Greenhaigh, and the Reverend Mike Hanson (retired).

PCC members who have served in the year are:

Ex Officio members:

- Incumbent - Reverend Andy Murphie (Chair)
- Wardens - Mrs Linda Rigg
- Lay Reader - Mr Keith Rigg

Elected members:

- Mrs Alison Durston-Smith, representative on Deanery Synod
- Mr Laurence Durston-Smith, representative on Deanery Synod
- Mrs Sarah Champion, Secretary
- Mr Chris Pond, Treasurer
- Mrs Dorothy Fernandez
- Mr Martin Head (from 28 April 2024)
- Mrs Sara Miller
- Mr George Parkinson
- Mr Adrian Sturges
- Mrs Rachel Thomas
- Mrs Linda Tee
- Miss Claire Williams

Approved by the PCC on 15th October 2025 and signed on their behalf by Rev Andy Murphie (PCC Chair)

A. G. Murphie

**INDEPENDENT EXAMINER'S REPORT TO THE MEMBERS OF THE PARISH OF
ST KENTIGERN, KESWICK**

I report on the accounts for the year ended 31 December 2024 which are set out on pages 5, 6 and 7

Respective responsibilities of the Trustees and Independent Examiner

As trustees of the charity, the members of the Parochial Church Council are responsible for the preparation of the accounts. They consider that an audit is not required for this year under Section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to

- examine the accounts under Section 145 of the 2011 Act;
- follow the procedures laid down in the General Directions given by the Charity Commission under Section 145(b) of the 2011 Act and
- state whether particular matters come to my attention

Basis of the Independent Examiner's Statement

My examination was carried out in accordance with the 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 concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit and consequently I do not express an audit opinion on the accounts.

Independent Examiner's Statement

In connection with my examination, no matters have come to my attention

1. which give me reasonable cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with Section 130 of the 2011 Act; or
 - to prepare accounts which accord with these accounting recordshave 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

DJ Warner

D J Warner
128, Stanbrook Road, Kendal

13th
October 2025

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024

RECEIPTS AND PAYMENTS ACCOUNTS

	Note	Unrestricted General Funds £	Designated Funds £	Restricted Funds £	Endowment Funds £	Total 2024 £	Total 2023 £
RECEIPTS							
Voluntary Receipts							
Planned giving		54,980	-	-	-	54,980	54,585
Collections at services		9,858	-	-	-	9,858	10,463
All other giving/voluntary receipts	1	6,664	11,497	685	-	18,846	11,419
Gift Aid recovered		8,268	-	730	-	8,998	10,303
		<u>79,770</u>	<u>11,497</u>	<u>1,415</u>	<u>-</u>	<u>92,682</u>	<u>86,770</u>
Parish activities	2	17,948	-	-	-	17,948	18,257
Activities for generating funds	3	-	-	8,940	-	8,940	13,969
Income from investments		-	789	840	213	1,842	2,044
Funding Support							
Churchyard maintenance		2,000	-	-	-	2,000	2,000
Parish Room Lighting		1,565	-	-	-	1,565	-
Underskiddaw Electrical Work		-	-	-	-	0	3,560
Church Heating		-	-	-	-	0	3,053
Income from Portinscale							
Mission Room Fund		1,135	-	-	-	1,135	934
TOTAL RECEIPTS		<u>102,418</u>	<u>12,286</u>	<u>11,195</u>	<u>213</u>	<u>126,112</u>	<u>130,587</u>
PAYMENTS							
Parish activities							
Diocesan Parish Offer		(58,320)	-	-	-	(58,320)	(55,500)
Church running expenses	4	(20,195)	-	-	-	(20,195)	(20,649)
Churchyard maintenance		(10,902)	-	-	-	(10,902)	(10,164)
Parish Room running costs	5	(5,885)	-	-	-	(5,885)	(5,289)
Parish Administration	6	(185)	-	-	-	(185)	(393)
Sunday School Room Boiler		(3,354)	-	-	-	(3,354)	-
Church Notice Board		(735)	-	-	-	(735)	-
Parish Room Lights		(4,696)	-	-	-	(4,696)	-
Parish Room Electrical Work		(2,991)	-	-	-	(2,991)	-
Parish Room Survey		(1,500)	-	-	-	(1,500)	-
Organ Repairs		-	-	(18,767)	-	(18,767)	(19,965)
Saltmine Theatre		-	-	(1,090)	-	(1,090)	-
Ubderskiddaw Electrical Work		-	-	(786)	-	(786)	-
Lighting the Way		-	-	(216)	-	(216)	(313)
Advertising		-	-	(218)	-	(218)	(177)
Activities Materials		-	-	(71)	-	(71)	-
Parish Room Boiler		-	-	-	-	0	(3,401)
Church Screen		-	-	-	-	0	(3,392)
Cycle Stand		-	-	-	-	0	(325)
Equipment		-	-	-	-	0	(420)
Costs of generating funds		-	-	-	-	0	(106)
Loan Repayment – Portinscale							
Mission Room Fund		(750)	-	-	-	(750)	(750)
TOTAL PAYMENTS		<u>(109,513)</u>	<u>0</u>	<u>(21,148)</u>	<u>0</u>	<u>(130,661)</u>	<u>(120,844)</u>
EXCESS OF RECEIPTS OVER PAYMENTS		<u>(7,095)</u>	<u>12,286</u>	<u>(9,953)</u>	<u>213</u>	<u>(4,549)</u>	<u>9,743</u>
Unrealised Gain/(Loss) on investments		-	452	482	122	1,056	730
Funds transferred		-	(9,723)	9,936	(213)	0	0
NET MOVEMENT IN FUNDS		<u>(7,095)</u>	<u>3,015</u>	<u>465</u>	<u>122</u>	<u>(3,493)</u>	<u>10,473</u>
BALANCE AT 1 JANUARY		<u>12,808</u>	<u>65,377</u>	<u>71,143</u>	<u>17,890</u>	<u>167,218</u>	<u>166,745</u>
BALANCE AT 31 DECEMBER		<u>5,713</u>	<u>68,392</u>	<u>71,608</u>	<u>18,012</u>	<u>163,725</u>	<u>167,218</u>

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024

STATEMENT OF ASSETS AND LIABILITIES

As at 31 December 2024

	Unrestricted General Funds	Designated Funds	Restricted Funds	Endowment Funds	Total 2024	Total 2023
	£	£	£	£	£	£
Fixed Assets	-	-	-	-	0	0
Balance at bank and cash in hand	3,196	-	-	-	3,196	16,660
Investments	2,517	68,392	71,608	18,012	160,529	150,558
	<u>5,713</u>	<u>68,392</u>	<u>71,608</u>	<u>18,012</u>	<u>163,725</u>	<u>167,218</u>

Notes

a) The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts and Payments basis

b) The Endowment Fund is a long held fund from which the income is allocated to the Church Fabric Maintenance Fund

c) The movements in the designated funds during the year were:

	Balance b/f	Receipts	Transfers	Payments	Investment gain/loss	Balance c/f
	£	£	£	£	£	£
Legacies	56,830	5,661	(9,723)	-	372	53,140
Donations	8,547	6,625	-	-	80	15,252
	<u>65,377</u>	<u>12,286</u>	<u>-9,723</u>	<u>0</u>	<u>452</u>	<u>68,392</u>

d) The movements in the restricted funds during the year were:

	Balance b/f	Receipts	Transfers	Payments	Investment gain/loss	Balance c/f
	£	£	£	£	£	£
Specific Reserve	49,685	591	-	0	339	50,615
Youth Work	2,298	386	-	(1,379)	12	1,317
Church Fabric Maintenance	9,566	114	213	-	65	9,958
Underskiddaw Fund	6,592	724	-	(786)	45	6,575
Outreach Fund	2,871	32	-	(216)	19	2,706
Specific Items Fund	131	2	-	-	1	134
Organ Maintenance Fund	0	9,346	9,723	(18,767)	1	303
	<u>71,143</u>	<u>11,196</u>	<u>9,936</u>	<u>(21,148)</u>	<u>482</u>	<u>71,608</u>

e) Monies recoverable on gift aided donations received between October and December are claimable in the following year. At 31 December the amount claimable in 2025 totalled £2,237 (2024 - £2,575)

f) The Portinscale Mission Room Fund is a separate charity established with the proceeds of sale of the Portinscale Mission Room and is under the managing custodianship of the PCC. In 2001 a loan of £30,000, repayable at £750 year over 40 years, was made to the PCC to assist with the building of the Sunday School Room. At 31 December the balance of the loan was £12,000 (2023 - £12,750)

g) In October 2023 major repairs to the organ were commenced under a contract totalling £38,465, which was partly paid for in 2023. The work was completed in January 2024

h) The PCC acknowledge ownership of Hand Bells and a Bishop's Chair at 31 December 2024 and 2023 but due to their specialist nature and status they have not been valued for the purposes of the accounts

i) The church, churchyard and associated buildings together with related fixtures are not valued for the purposes of the accounts

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024
 FURTHER ANALYSIS OF RECEIPTS AND PAYMENTS

	Unrestricted General Funds £	Designated Funds £	Restricted Funds £	Endowment Funds £	Total 2024 £	Total 2023 £
Receipts						
1. All other giving/voluntary receipts						
Donations	6,664	6,485	685	-	13,834	11,419
Legacies	-	5,012	-	-	5,012	0
	-	-	-	-	0	0
	<u>6,664</u>	<u>11,497</u>	<u>685</u>	<u>0</u>	<u>18,846</u>	<u>11,419</u>
2 Parish activities						
Fees	10,224	-	-	-	10,224	8,203
Parish Room lettings	6,927	-	-	-	6,927	8,158
Use of church buildings	797	-	-	-	797	1,880
Sundry	-	-	-	-	0	16
	<u>17,948</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>17,948</u>	<u>18,257</u>
3. Activities for generating funds						
Appeals	-	-	8,314	-	8,314	12,492
Other special events	-	-	626	-	626	1,477
	<u>0</u>	<u>0</u>	<u>8,940</u>	<u>0</u>	<u>8,940</u>	<u>13,969</u>
Payments						
4. Church running expenses (including three buildings)						
Clergy expenses	561	-	-	-	561	479
Insurance, heat, light, etc	15,491	-	-	-	15,491	15,976
General maintenance	594	-	-	-	594	821
Organ & music	1,026	-	-	-	1,026	674
Advertising & website	147	-	-	-	147	576
Other costs and expenses	2,376	-	-	-	2,376	2,123
	<u>20,195</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>20,195</u>	<u>20,649</u>
5. Parish Room running costs						
Insurance, heat, light, etc	3,459	-	-	-	3,459	3,332
Cleaning	1,446	-	-	-	1,446	1,353
General maintenance	419	-	-	-	419	465
Equipment	454	-	-	-	454	0
Sundry	107	-	-	-	107	139
	<u>5,885</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>5,885</u>	<u>5,289</u>
6. Parish Administration						
Office supplies	185	-	-	-	185	393
Office running costs	-	-	-	-	-	-
	<u>185</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>185</u>	<u>393</u>

Accounts



THE ECCLESIASTICAL PARISH OF CROSTHWAITE, ST KENTIGERN, KESWICK

Report and Accounts for the year ended 31st December 2023

Aims and Purposes

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At the Underskiddaw Church Room there is a more traditional structure of Holy Communion, Morning and Evening Prayer providing alternative worship using the Book of Common Prayer. Holy Communion is offered monthly at a local residency for older worshippers and communion by extension is offered at home for those less able.

Our Prayer Group meets each Friday morning in the Crosthwaite Parish Rooms.

The number on the electoral roll was 117 (APCM April 2023). The average congregation at Crosthwaite is 60 and at Underskiddaw 10.

Groups and Organisations

We have a number of active groups covering a wide spectrum of activities and with a large number of participants:

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Major Works

In October 2023 major repairs to the organ were commenced under a contract totalling £38,465. By the end of the year work to the value of £19,965 had been invoiced and paid

Financial Review

Overall receipts (including donations and legacies) exceeded expenditure by £10,473. After taking into account the unrealised loss on investments our funds and reserves at the year end amounted to £167,218, principally held in designated and restricted funds.

Within general funds (representing our day to day operations) the receipts exceeded expenditure by £5,613.

Volunteers

We would like to thank all the volunteers who work so hard to make our church such a lively and vibrant community and we particularly acknowledge the substantial contribution made by the work of our churchwarden, Mrs Linda Rigg, who served for throughout the year.

Structure, Governance and Management

The method of appointment of PCC members is set out in the Church Representation Rules. At Crosthwaite the membership of the PCC has consisted of the incumbent, churchwardens and members elected by those members of the congregation who are on the electoral roll of the parish. All members of the congregation are encouraged to register on the electoral roll and to stand for election to the PCC

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The parish is part of the Diocese of Carlisle within the Church of England.

The PCC is a body corporate (PCC Powers Measure 1956, Church Representation Rules 2011) and is registered as a charity in England, no 1132320.

PCC members who have served in the year are:

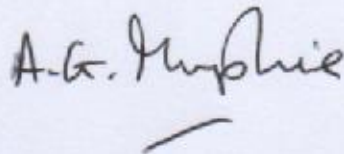
Ex Officio members:

- Incumbent - Reverend Andy Murphie (Chair)
- Wardens - Mrs Linda Rigg
- Lay Reader - Mr Keith Rigg

Elected members:

- Mrs Alison Durston-Smith, representative on Deanery Synod
- Mr Laurence Durston-Smith, representative on Deanery Synod
- Mrs Sarah Campion, Secretary
- Mr Chris Pond, Treasurer
- Mrs Lisa Farren (from 23 April 2023)
- Mrs Dorothy Fernandez
- Mrs Sara Miller
- Mr George Parkinson
- Mrs Harriet Spence (to 23 April 2023)
- Mr Adrian Sturges
- Mrs Rachel Thomas
- Mrs Linda Tee
- Miss Claire Williams

Approved by the PCC on 9th October 2024 and signed on their behalf by Rev Andy Murphie (PCC Chair)

A handwritten signature in black ink that reads "A.G. Murphie". The signature is written in a cursive style with a horizontal line underneath the name.

**INDEPENDENT EXAMINER'S REPORT TO THE MEMBERS OF THE PARISH OF
ST KENTIGERN, KESWICK**

I report on the accounts for the year ended 31 December 2023 which are set out on pages 5, 6 and 7

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- examine the accounts under Section 145 of the 2011 Act;
- follow the procedures laid down in the General Directions given by the Charity Commission under Section 145(b) of the 2011 Act and
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Basis of the Independent Examiner's Statement

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In connection with my examination, no matters have come to my attention

1. which give me reasonable cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with Section 130 of the 2011 Act; or
 - to prepare accounts which accord with these accounting recordshave 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

D J Warner

D J Warner
128, Stanbrook Road, Kendal

30 Oct
30 October 2024

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2023

RECEIPTS AND PAYMENTS ACCOUNTS

	Note	Unrestricted General Funds £	Designated Funds £	Restricted Funds £	Endowment Funds £	Total 2023 £	Total 2022 £
RECEIPTS							
Voluntary Receipts							
Planned giving		54,585	-	-	-	54,585	55,380
Collections at services		10,463	-	-	-	10,463	9,647
All other giving/voluntary receipts	1	6,447	3,800	1,172	-	11,419	13,939
Gift Aid recovered		9,412	-	891	-	10,303	10,225
		<u>80,907</u>	<u>3,800</u>	<u>2,063</u>	<u>-</u>	<u>86,770</u>	<u>89,191</u>
Parish activities	2	18,257	-	-	-	18,257	20,503
Activities for generating funds	3	-	-	13,969	-	13,969	314
Income from investments		-	850	952	242	2,044	1,707
Funding Support							
Church Heating		3,053	-	-	-	3,053	-
Churchyard maintenance		2,000	-	-	-	2,000	-
Underskiddaw Electrical Work		-	-	3,560	-	3,560	-
Income from Portinscale							
Mission Room Fund		934	-	-	-	934	1,152
TOTAL RECEIPTS		<u>105,151</u>	<u>4,650</u>	<u>20,544</u>	<u>242</u>	<u>130,587</u>	<u>112,867</u>
PAYMENTS							
Parish activities							
Diocesan Parish Offer		(55,500)	-	-	-	(55,500)	(55,500)
Church running expenses	4	(20,649)	-	-	-	(20,649)	(17,780)
Churchyard maintenance		(10,164)	-	-	-	(10,164)	(9,564)
Parish Room running costs	5	(5,289)	-	-	-	(5,289)	(8,110)
Parish Administration	6	(393)	-	-	-	(393)	(361)
Parish Room Boiler		(3,401)	-	-	-	(3,401)	-
Church Screen		(3,392)	-	-	-	(3,392)	-
Organ Repairs		-	-	(19,965)	-	(19,965)	(1,765)
Lighting the Way		-	-	(313)	-	(313)	(563)
Cycle Stand		-	-	(325)	-	(325)	-
Equipment		-	-	(420)	-	(420)	(547)
Advertising		-	-	(177)	-	(177)	(526)
Electrical Reports		-	-	-	-	0	(3,120)
Bell Ropes		-	-	-	-	0	(1,728)
Underskiddaw CR Door		-	-	-	-	0	(1,334)
Table		-	-	-	-	0	(165)
Speaker System		-	-	-	-	0	(630)
Costs of generating funds		-	-	(106)	-	(106)	-
Loan Repayment – Portinscale							
Mission Room Fund		(750)	-	-	-	(750)	(750)
TOTAL PAYMENTS		<u>(99,538)</u>	<u>0</u>	<u>(21,306)</u>	<u>0</u>	<u>(120,844)</u>	<u>(102,443)</u>
EXCESS OF RECEIPTS OVER PAYMENTS		5,613	4,650	(762)	242	9,743	10,424
Unrealised Gain/(Loss) on investments		-	304	340	86	730	(6,841)
Funds transferred		-	(259)	501	(242)	0	0
NET MOVEMENT IN FUNDS		5,613	4,695	79	86	10,473	3,583
BALANCE AT 1 JANUARY		<u>7,195</u>	<u>60,682</u>	<u>71,064</u>	<u>17,804</u>	<u>156,745</u>	<u>153,162</u>
BALANCE AT 31 DECEMBER		<u>12,808</u>	<u>65,377</u>	<u>71,143</u>	<u>17,890</u>	<u>167,218</u>	<u>156,745</u>
		12,808	65,377	71,143	17,890	167,218	156,745

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2023

STATEMENT OF ASSETS AND LIABILITIES

As at 31 December 2022

	Unrestricted General Funds	Designated Funds	Restricted Funds	Endowment Funds	Total 2023	Total 2022
	£	£	£	£	£	£
Fixed Assets	-	-	-	-	0	0
Balance at bank and cash in hand	12,808	3,852	-	-	16,660	17,304
Investments	-	61,525	71,143	17,890	150,558	139,441
	<u>12,808</u>	<u>65,377</u>	<u>71,143</u>	<u>17,890</u>	<u>167,218</u>	<u>156,745</u>
Notes	0	0	0	0	0	0

a) The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts and Payments basis

b) The Endowment Fund is a long held fund from which the income is allocated to the Church Fabric Maintenance Fund

c) The movements in the designated funds during the year were:

	Balance b/f	Receipts	Transfers	Payments	Investment gain/loss	Balance c/f
	£	£	£	£	£	£
Legacies	56,086	739	(259)	-	264	56,830
Donations	4,596	3,911	-	-	40	8,547
	<u>60,682</u>	<u>4,650</u>	<u>(259)</u>	<u>0</u>	<u>304</u>	<u>65,377</u>

d) The movements in the restricted funds during the year were:

	Balance b/f	Receipts	Transfers	Payments	Investment gain/loss	Balance c/f
	£	£	£	£	£	£
Specific Reserve	48,785	663	-	-	237	49,685
Youth Work	2,397	67	-	(177)	11	2,298
Church Fabric Maintenance	9,156	124	242	-	44	9,566
Underskiddaw Fund	2,144	4,847	-	(420)	21	6,592
Outreach Fund	2,991	179	-	(313)	14	2,871
Specific Items Fund	131	325	-	(325)	-	131
Organ Maintenance Fund	5,460	14,339	259	(20,071)	13	0
	<u>71,064</u>	<u>20,544</u>	<u>501</u>	<u>(21,306)</u>	<u>340</u>	<u>71,143</u>

e) Monies recoverable on gift aided donations received between October and December are claimable in the following year. At 31 December the amount claimable in 2024 totalled £2,575 (2023 - £2,767)

f) The Portinscale Mission Room Fund is a separate charity established with the proceeds of sale of the Portinscale Mission Room and is under the managing custodianship of the PCC. In 2001 a loan of £30,000, repayable at £750 year over 40 years, was made to the PCC to assist with the building of the Sunday School Room. At 31 December the balance of the loan was £12,750 (2022 - £13,500)

g) In October 2023 major repairs to the organ were commenced under a contract totalling £38,465. By 31 December work to the value of £19,965 had been invoiced and paid.

h) The PCC acknowledge ownership of Hand Bells and a Bishop's Chair at 31 December 2023 and 2022 but due to their specialist nature and status they have not been valued for the purposes of the accounts

i) The church, churchyard and associated buildings together with related fixtures are not valued for the purposes of the accounts

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2023
FURTHER ANALYSIS OF RECEIPTS AND PAYMENTS

	Unrestricted General Funds £	Designated Funds £	Restricted Funds £	Endowment Funds £	Total 2023 £	Total 2022 £
Receipts						
1. All other giving/voluntary receipts						
Donations	6,447	3,800	1,172	-	11,419	12,701
Legacies	-	-	-	-	0	1,238
Church Appeal	-	-	-	-	0	0
	<u>6,447</u>	<u>3,800</u>	<u>1,172</u>	<u>0</u>	<u>11,419</u>	<u>13,939</u>
2 Parish activities						
Fees	8,203	-	-	-	8,203	9,707
Parish Room lettings	8,158	-	-	-	8,158	8,926
Use of church buildings	1,880	-	-	-	1,880	1,493
Sundry	16	-	-	-	16	377
	<u>18,257</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>18,257</u>	<u>20,503</u>
3. Activities for generating funds						
Appeals	-	-	12,492	-	12,492	314
Other special events	-	-	1,477	-	1,477	0
	<u>0</u>	<u>0</u>	<u>13,969</u>	<u>0</u>	<u>13,969</u>	<u>314</u>
Payments						
4. Church running expenses						
(including three buildings)						
Clergy expenses	479	-	-	-	479	454
Insurance, heat, light, etc	15,976	-	-	-	15,976	12,824
General maintenance	821	-	-	-	821	701
Organ & music	674	-	-	-	674	1,454
Advertising & website	576	-	-	-	576	305
Other costs and expenses	2,123	-	-	-	2,123	2,042
	<u>20,649</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>20,649</u>	<u>17,780</u>
5. Parish Room running costs						
Insurance, heat, light, etc	3,332	-	-	-	3,332	3,204
Cleaning	1,353	-	-	-	1,353	1,100
General maintenance	465	-	-	-	465	420
Major repairs	0	-	-	-	0	2,234
Electrical Report	0	-	-	-	0	1,020
Sundry	139	-	-	-	139	132
	<u>5,289</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>5,289</u>	<u>8,110</u>
6. Parish Administration						
Office supplies	393	-	-	-	393	361
Office running costs	-	-	-	-	-	-
	<u>393</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>393</u>	<u>361</u>

Accounts



THE ECCLESIASTICAL PARISH OF CROSTHWAITE, ST KENTIGERN, KESWICK

Report and Accounts for the year ended 31st December 2022

Aims and Purposes

Crosthwaite Parochial Church Council (PCC) has the responsibility of cooperating with the incumbent, the Reverend Andy Murphie, in promoting the ecclesiastical parish and the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The PCC is also specifically responsible for the maintenance of St Kentigern's Church, the Underskiddaw Church Room, the Sunday School Room and the Crosthwaite Parish Rooms.

Objectives

Our vision is - *To know **Jesus** and make **Him** known*

We do this by:

- presenting the Word of God clearly and faithfully
- growing in discipleship
- caring for each other
- connecting effectively with other organisations in the Mission Partnership
- looking outwards and seeking ways of being faithful and growing – (recognising that growth is not just about numbers or age profile but is also about discipleship and mission in the broadest senses of those words).

Worship and Prayer

Our worship is based on an open evangelical commitment to faith, including a strong commitment to the authority of scripture; our openness to the community and the work of God worldwide; and our understanding of the need to be ready to encourage and embrace appropriate change as we move forward.

Sunday services at St Kentigern's follow a monthly pattern of Morning Worship, Holy Communion and All Age Worship.

At the Underskiddaw Church Room there is a more traditional structure of Holy Communion, Morning and Evening Prayer providing alternative worship using the Book of Common Prayer. Holy Communion is offered monthly at a local residency for older worshippers and communion by extension is offered at home for those less able.

Our Prayer Group meets each Friday morning in the Crosthwaite Parish Rooms.

The number on the electoral roll was 115 (APCM April 2022). The average congregation at Crosthwaite is 60 and at Underskiddaw 10.

Groups and Organisations

We have a number of active groups covering a wide spectrum of activities and with a large number of participants:

- Friday Prayer Group
- Toddlers' Morning

- Choir
- Bellringers
- Home Groups
- Flower Guild
- Mothers Union
- Coffee Makers
- Foodbank collection

Mission Community

Under the framework of the Covenanted Partnership across Cumbria we work with surrounding parishes and the Methodist Church in the Mission Community to come together to share expertise, experience and support.

Churches Together in Keswick

As active members of CTiK we join with neighbouring Church of England parishes, the Methodist Church, the Catholic Church, King's Church (Newfrontiers), the Quakers and the Orthodox Church seeking opportunities to work together.

Major Works

No major works were carried out during the year but we have been advised that significant expenditure will be required on refurbishment of the organ in the near future.

Financial Review

Overall receipts (including donations and legacies) exceeded expenditure by £3,583. After taking into account the unrealised loss on investments our funds and reserves at the year end amounted to £156,745, principally held in designated and restricted funds.

Within general funds (representing our day to day operations) the receipts exceeded expenditure by £2,597.

Volunteers

We would like to thank all the volunteers who work so hard to make our church such a lively and vibrant community and we particularly acknowledge the substantial contribution made by the work of our churchwardens who served for throughout the year, Mrs Linda Rigg and Mr Barry Cox (to March 2022).

Structure, Governance and Management

The method of appointment of PCC members is set out in the Church Representation Rules. At Crosthwaite the membership of the PCC has consisted of the incumbent, churchwardens and members elected by those members of the congregation who are on the electoral roll of the parish. All members of the congregation are encouraged to register on the electoral roll and to stand for election to the PCC

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including on how the funds of the PCC are to be spent. The PCC met eleven times during the year.

Parish of Thornthwaite Braithwaite and Newlands

The Reverend Andy Murphie has also been appointed as Priest in Charge at the adjacent Parish of Thornthwaite Braithwaite and Newlands. The Crosthwaite PCC does not have any formal responsibilities relating to that Parish.

Administrative Information

St Kentigern's Church and the Sunday School Room are situated in Church Lane, Keswick and the Underskiddaw Church Room is at Applethwaite, Keswick. The administrative address is Crosthwaite Parish Office, Crosthwaite Parish Rooms, Main Street, Keswick CA12 5NN.

The parish is part of the Diocese of Carlisle within the Church of England.

The PCC is a body corporate (PCC Powers Measure 1956, Church Representation Rules 2011) and is registered as a charity in England, no 1132320.

PCC members who have served in the year are:

Ex Officio members:

- Incumbent - Reverend Andy Murphie (Chair)
- Wardens - Mrs Linda Rigg
- Mr Barry Cox (to March 2022)
- Lay Reader - Mr Keith Rigg

Elected members:

- Mrs Alison Durston-Smith, representative on Deanery Synod
- Mr Laurence Durston-Smith, representative on Deanery Synod
- Mrs Sarah Campion, Secretary
- Mr Chris Pond, Treasurer
- Mrs Dorothy Fernandez
- Mrs Sara Miller
- Mr George Parkinson
- Mrs Harriet Spence
- Mr Adrian Sturges
- Mrs Rachel Thomas
- Mrs Linda Tee
- Miss Claire Williams

Approved by the PCC on 11th October 2023 and signed on their behalf by Rev Andy Murphie (PCC Chair)

A. Murphie

**INDEPENDENT EXAMINER'S REPORT TO THE MEMBERS OF THE PARISH OF
ST KENTIGERN, KESWICK**

I report on the accounts for the year ended 31 December 2022 which are set out on pages 5, 6 and 7

Respective responsibilities of the Trustees and Independent Examiner

As trustees of the charity, the members of the Parochial Church Council are responsible for the preparation of the accounts. They consider that an audit is not required for this year under Section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to

- examine the accounts under Section 145 of the 2011 Act;
- follow the procedures laid down in the General Directions given by the Charity Commission under Section 145(b) of the 2011 Act and
- state whether particular matters come to my attention


Basis of the Independent Examiner's Statement

My examination was carried out in accordance with the 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 concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit and consequently I do not express an audit opinion on the accounts.

Independent Examiner's Statement

In connection with my examination, no matters have come to my attention

1. which give me reasonable cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with Section 130 of the 2011 Act; or
 - to prepare accounts which accord with these accounting recordshave 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



D J Warner
128, Stanbrook Road, Kendal

4th October 2023

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2022

RECEIPTS AND PAYMENTS ACCOUNTS

	Note	Unrestricted General Funds £	Designated Funds £	Restricted Funds £	Endowment Funds £	Total 2022 £	Total 2021 £
RECEIPTS							
Voluntary Receipts							
Planned giving		55,380	-	-	-	55,380	54,110
Collections at services		9,647	-	-	-	9,647	8,526
All other giving/voluntary receipts	1	3,663	9,872	404	-	13,939	28,508
Gift Aid recovered		9,950	-	275	-	10,225	11,655
		<u>78,640</u>	<u>9,872</u>	<u>679</u>	<u>-</u>	<u>89,191</u>	<u>102,799</u>
Parish activities	2	20,503	-	-	-	20,503	14,746
Activities for generating funds	3	-	-	314	-	314	361
Income from investments		-	820	679	208	1,707	1,771
VAT recovered on previous year expenditure		-	-	-	-	0	6,405
Income from Portinscale Mission Room Fund		1,152	-	-	-	1,152	1,281
TOTAL RECEIPTS		<u>100,295</u>	<u>10,692</u>	<u>1,672</u>	<u>208</u>	<u>112,867</u>	<u>127,363</u>
PAYMENTS							
Parish activities							
Diocesan Parish Offer		(55,500)	-	-	-	(55,500)	(55,495)
Church running expenses	4	(17,780)	-	-	-	(17,780)	(16,965)
Churchyard maintenance		(9,564)	-	-	-	(9,564)	(8,999)
Parish Room running costs	5	(8,110)	-	-	-	(8,110)	(5,062)
Parish Administration	6	(361)	-	-	-	(361)	(886)
Lighting the Way		-	-	(563)	-	(563)	(403)
Electrical Reports		(3,120)	-	-	-	(3,120)	-
Organ Repairs		-	-	(1,765)	-	(1,765)	-
Bell Ropes		(1,728)	-	-	-	(1,728)	-
Underskiddaw CR Door		-	-	(1,334)	-	(1,334)	(610)
Equipment		(155)	(265)	(127)	-	(547)	-
Advertising & website		-	-	(526)	-	(526)	-
Table		-	-	(165)	-	(165)	-
Roof Works		-	-	-	-	0	(96,929)
Parish Room Frontage Works		-	-	-	-	0	(9,122)
Sunday School Room Windows		-	-	-	-	0	(6,730)
Church Interior Painting		-	-	-	-	0	(1,370)
Parish Room Roof Repair		-	-	-	-	0	(500)
Speaker System		(630)	-	-	-	(630)	(229)
Contactless Giving Kit & Fees		-	-	-	-	0	(72)
Costs of generating funds		-	-	-	-	-	-
Loan Repayment – Portinscale Mission Room Fund		(750)	-	-	-	(750)	(750)
TOTAL PAYMENTS		<u>(97,698)</u>	<u>(265)</u>	<u>(4,480)</u>	<u>0</u>	<u>(102,443)</u>	<u>(204,122)</u>
EXCESS OF RECEIPTS OVER PAYMENTS		2,597	10,427	(2,808)	208	10,424	(76,759)
Unrealised Gain/(Loss) on investments		-	(3,287)	(2,719)	(835)	(6,841)	(14)
Funds transferred		-	(28,480)	28,480	-	-	0
NET MOVEMENT IN FUNDS		<u>2,597</u>	<u>(21,340)</u>	<u>22,953</u>	<u>(627)</u>	<u>3,583</u>	<u>(76,773)</u>
BALANCE AT 1 JANUARY		<u>4,598</u>	<u>82,022</u>	<u>48,111</u>	<u>18,431</u>	<u>153,162</u>	<u>229,935</u>
BALANCE AT 31 DECEMBER		<u>7,195</u>	<u>60,682</u>	<u>71,064</u>	<u>17,804</u>	<u>156,745</u>	<u>153,162</u>

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2022

STATEMENT OF ASSETS AND LIABILITIES

As at 31 December 2022

	Unrestricted General Funds £	Designated Funds £	Restricted Funds £	Endowment Funds £	Total 2022 £	Total 2021 £
Fixed Assets	-	-	-	-	0	0
Balance at bank and cash in hand	7,195	10,109	-	-	17,304	17,152
Investments	-	50,573	71,064	17,804	139,441	136,010
	<u>7,195</u>	<u>60,682</u>	<u>71,064</u>	<u>17,804</u>	<u>156,745</u>	<u>153,162</u>
Notes	0	0	0	0	0	0

a) The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts and Payments basis

b) The Endowment Fund is a long held fund from which the income is allocated to the Church Fabric Maintenance Fund.

c) The movements in the designated funds during the year were:

	Balance b/f £	Receipts £	Transfers £	Payments £	Investment gain/loss £	Balance c/f
Legacies	56,799	1,887	-	-	(2,600)	56,086
Donations	25,223	8,805	(28,480)	(265)	(687)	4,596
	<u>82,022</u>	<u>10,692</u>	<u>(28,480)</u>	<u>(265)</u>	<u>(3,287)</u>	<u>60,682</u>

d) The movements in the restricted funds during the year were:

	Balance b/f £	Receipts £	Transfers £	Payments £	Investment gain/loss £	Balance c/f £
Specific Reserve	21,520	404	28,480	-	(1,619)	48,785
Youth Work	2,718	97	-	(300)	(118)	2,397
Church Fabric Maintenance	9,478	107	-	-	(429)	9,156
Church Appeal	0	-	-	-	-	0
Underskiddaw Fund	3,026	30	541	(1,334)	(119)	2,144
Outreach Fund	3,737	175	-	(766)	(155)	2,991
Specific Items Fund	967	60	(717)	(179)	-	131
Organ Maintenance Fund	6,665	799	176	(1,901)	(279)	5,460
	<u>48,111</u>	<u>1,672</u>	<u>28,480</u>	<u>(4,480)</u>	<u>(2,719)</u>	<u>71,064</u>

e) Monies recoverable on gift aided donations received between October and December are claimable in the following year. At 31 December the amount claimable in 2023 totalled £2,767 (2022 - £2,996)

f) The Portinscale Mission Room Fund is a separate charity established with the proceeds of sale of the Portinscale Mission Room and is under the managing custodianship of the PCC. In 2001 a loan of £30,000, repayable at £750 year over 40 years, was made to the PCC to assist with the building of the Sunday School Room. At 31 December the balance of the loan was £13,500 (2021 - £14,250)

h) The PCC acknowledge ownership of Hand Bells and a Bishop's Chair at 31 December 2022 and 2021 but due to their specialist nature and status they have not been valued for the purposes of the accounts

i) The church, churchyard and associated buildings together with related fixtures are not valued for the purposes of the accounts

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2022

FURTHER ANALYSIS OF RECEIPTS AND PAYMENTS

	Unrestricted General Funds £	Designated Funds £	Restricted Funds £	Endowment Funds £	Total 2022 £	Total 2021 £
Receipts						
1. All other giving/voluntary receipts						
Donations	3,663	8,634	404	-	12,701	22,508
Legacies	-	1,238	-	-	1,238	6,000
Church Appeal	-	-	-	-	0	0
	<u>3,663</u>	<u>9,872</u>	<u>404</u>	<u>0</u>	<u>13,939</u>	<u>28,508</u>
2 Parish activities						
Fees	9,707	-	-	-	9,707	8,479
Parish Room lettings	8,926	-	-	-	8,926	4,385
Use of church buildings	1,493	-	-	-	1,493	1,607
Sundry	377	-	-	-	377	275
	<u>20,503</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>20,503</u>	<u>14,746</u>
3. Activities for generating funds						
Appeals	-	-	314	-	314	361
Other special events	-	-	-	-	0	0
	<u>0</u>	<u>0</u>	<u>314</u>	<u>0</u>	<u>314</u>	<u>361</u>
Payments						
4. Church running expenses (including three buildings)						
Clergy expenses	454	-	-	-	454	364
Insurance, heat, light, etc	12,824	-	-	-	12,824	11,627
General maintenance	701	-	-	-	701	2,186
Organ & music	1,454	-	-	-	1,454	1,205
Advertising & website	305	-	-	-	305	606
Other costs and expenses	2,042	-	-	-	2,042	977
	<u>17,780</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>17,780</u>	<u>16,965</u>
5. Parish Room running costs						
Insurance, heat, light, etc	3,204	-	-	-	3,204	2,803
Cleaning	1,100	-	-	-	1,100	1,045
General maintenance	420	-	-	-	420	470
Major repairs	2,234	-	-	-	2,234	719
Electrical Report	1,020	-	-	-	1,020	
Sundry	132	-	-	-	132	25
	<u>8,110</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>8,110</u>	<u>5,062</u>
6. Parish Administration						
Office supplies	361	-	-	-	361	374
Office running costs	-	-	-	-	-	512
	<u>361</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>361</u>	<u>886</u>

Accounts



THE ECCLESIASTICAL PARISH OF CROSTHWAITE, ST KENTIGERN, KESWICK

Report and Accounts for the year ended 31st December 2021

Aims and Purposes

Crosthwaite Parochial Church Council (PCC) has the responsibility of cooperating with the incumbent, the Reverend Andy Murphie, in promoting the ecclesiastical parish and the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The PCC is also specifically responsible for the maintenance of St Kentigern's Church, the Underskiddaw Church Room, the Sunday School Room and the Crosthwaite Parish Rooms.

Objectives

Our vision is - *To know **Jesus** and make **Him** known*

We do this by:

- presenting the Word of God clearly and faithfully
- growing in discipleship
- caring for each other
- connecting effectively with other organisations in the Mission Partnership
- looking outwards and seeking ways of being faithful and growing – (recognising that growth is not just about numbers or age profile but is also about discipleship and mission in the broadest senses of those words).

Coronavirus Pandemic Restrictions

Due to national restrictions introduced to minimise the spread of the coronavirus our usual patterns of worship, meetings and fellowship as outlined below were not possible, or were significantly reduced, for part of the year. Using the internet, however, some novel and inspirational forms of worship, teaching, discussions and fellowship were maintained. Personal support for those in most need was maintained in whatever ways possible.

Worship and Prayer

Our worship is based on an open evangelical commitment to faith, including a strong commitment to the authority of scripture; our openness to the community and the work of God worldwide; and our understanding of the need to be ready to encourage and embrace appropriate change as we move forward.

Sunday services at St Kentigern's follow a monthly pattern of Morning Worship, Holy Communion and All Age Worship.

At the Underskiddaw Church Room there is a more traditional structure of Holy Communion, Morning and Evening Prayer providing alternative worship using the Book of Common Prayer. Holy Communion is offered monthly at a local residency for older worshippers and communion by extension is offered at home for those less able.

Our Prayer Group meets each Friday morning in the Crosthwaite Parish Rooms.

The number on the electoral roll is 105. The average congregation at Crosthwaite is 60 and at Underskiddaw 10.

Groups and Organisations

We have a number of active groups covering a wide spectrum of activities and with a large number of participants:

- Friday Prayer Group
- Toddlers' Morning
- Choir
- Bellringers
- Home Groups
- Flower Guild
- Mothers Union
- Coffee Makers
- Foodbank collection

Mission Community

Under the framework of the Covenanted Partnership across Cumbria we work with surrounding parishes and the Methodist Church in the Mission Community to come together to share expertise, experience and support.

Churches Together in Keswick

As active members of CTiK we join with neighbouring Church of England parishes, the Methodist Church, the Catholic Church, King's Church (Newfrontiers), the Quakers and the Orthodox Church seeking opportunities to work together.

Major Works

In 2016 we launched an appeal to raise funds to undertake major repairs to the roof of St Kentigern's Church and the work has now been completed.

In the course of the year we were also able to go ahead with the long needed replacement of the windows at the Sunday School Room and to carry out improvements at the entrance to the Crosthwaite Parish Room.

Financial Review

With the buildings closed, or in use with restricted attendance, for the part of the year, receipts from open plate collections, service fees and hire of rooms remain at reduced levels. Planned giving has remained at previous levels.

Overall expenditure (including payments for the major works) exceeded receipts (including donations and legacies) by £76,759. After taking into account the unrealised loss on investments our funds and reserves at the year end amounted to £153,162, principally held in designated and restricted funds.

Within general funds (representing our day to day operations) the receipts exceeded expenditure by £4,477, a deficit being avoided by reducing our contribution to the Diocese and restricting maintenance to essential items.

Volunteers

We would like to thank all the volunteers who work so hard to make our church such a lively and vibrant community and we particularly acknowledge the substantial contribution made by the work of our churchwardens who served for throughout the year, Mr Barry Cox and Mrs Linda Rigg.

Structure, Governance and Management

The method of appointment of PCC members is set out in the Church Representation Rules. At Crosthwaite the membership of the PCC has consisted of the incumbent, churchwardens and members elected by those members of the congregation who are on the electoral roll of the parish. All members of the congregation are encouraged to register on the electoral roll and to stand for election to the PCC

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including on how the funds of the PCC are to be spent. The PCC met eleven times during the year.

Parish of Thornthwaite Braithwaite and Newlands

The Reverend Andy Murphie has also been appointed as Priest in Charge at the adjacent Parish of Thornthwaite Braithwaite and Newlands. The Crosthwaite PCC does not have any formal responsibilities relating to that Parish.

Administrative Information

St Kentigern's Church and the Sunday School Room are situated in Church Lane, Keswick and the Underskiddaw Church Room is at Applethwaite, Keswick. The administrative address is Crosthwaite Parish Office, Crosthwaite Parish Rooms, Main Street, Keswick CA12 5NN.

The parish is part of the Diocese of Carlisle within the Church of England.

The PCC is a body corporate (PCC Powers Measure 1956, Church Representation Rules 2011) and is registered as a charity in England, no 1132320.

PCC members who have served in the year are:

Ex Officio members:

- Incumbent - Reverend Andy Murphie (Chair)
- Wardens - Mr Barry Cox
- Mrs Linda Rigg
- Lay Reader - Mr Keith Rigg

Elected members:

- Mrs Alison Durston-Smith, representative on Deanery Synod
- Mr Laurence Durston-Smith, representative on Deanery Synod
- Mrs Sarah Campion, Secretary
- Mr Chris Pond, Treasurer
- Mrs Dorothy Fernandez
- Mrs Sara Miller
- Mr George Parkinson
- Mrs Harriet Spence
- Mr Adrian Sturges
- Mrs Rachel Thomas
- Mrs Linda Tee
- Miss Claire Williams

Approved by the PCC on 12th October 2022 and signed on their behalf by Rev Andy Murphie (PCC Chair)

A.G. Murphie

THE ECCLESIASTICAL PARISH OF CROSTHWAITE, ST KENTIGERN, KESWICK

ST KENTIGERN'S CHURCH
and
UNDERSKIDDAW CHURCH ROOM

**INDEPENDENT EXAMINER'S REPORT TO THE MEMBERS OF THE PARISH OF CROSTHWAITE
ST KENTIGERN, KESWICK**

I report on the accounts for the year ended 31 December 2021 which are set out on pages 5, 6 and 7

Respective responsibilities of the Trustees and Independent Examiner

As trustees of the charity, the members of the Parochial Church Council are responsible for the preparation of the accounts. They consider that an audit is not required for this year under Section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to

- examine the accounts under Section 145 of the 2011 Act;
- follow the procedures laid down in the General Directions given by the Charity Commission under Section 145(b) of the 2011 Act and
- state whether particular matters come to my attention

Basis of the Independent Examiner's Statement

My examination was carried out in accordance with the 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 concerning any such matters.

The procedures undertaken do not provide all the evidence that would be required in a full audit and consequently I do not express an audit opinion on the accounts.

Independent Examiner's Statement

In connection with my examination, no matters have come to my attention

1. which give me reasonable cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with Section 130 of the 2011 Act; or
 - to prepare accounts which accord with these accounting recordshave 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

D J Warner

D J Warner
128, Stanbrook Road, Kendal

20th September 2022

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2021
RECEIPTS AND PAYMENTS ACCOUNTS

	Note	Unrestricted General Funds £	Designated Funds £	Restricted Funds £	Endowment Funds £	Total 2021 £	Total 2020 £
RECEIPTS							
Voluntary Receipts							
Planned giving		54,110	-	-	-	54,110	56,427
Collections at services		8,526	-	-	-	8,526	7,290
All other giving/voluntary receipts	1	3,566	15,675	9,267	-	28,508	91,323
Gift Aid recovered		10,405	-	1,250	-	11,655	15,478
		<u>76,607</u>	<u>15,675</u>	<u>10,517</u>	<u>-</u>	<u>102,799</u>	<u>170,518</u>
Parish activities	2	14,746	-	-	-	14,746	9,305
Activities for generating funds	3	-	-	361	-	361	635
Income from investments		-	768	1,003	-	1,771	2,367
Insurance Claim		-	-	-	-	0	3,188
VAT recovered on previous year expenditure		-	-	6,405	-	6,405	800
Income from Portinscale Mission Room Fund		1,281	-	-	-	1,281	1,334
TOTAL RECEIPTS		<u>92,634</u>	<u>16,443</u>	<u>18,286</u>	<u>0</u>	<u>127,363</u>	<u>188,147</u>
PAYMENTS							
Parish activities							
Diocesan Parish Offer		55,495	-	-	-	55,495	51,253
Church running expenses	4	16,965	-	-	-	16,965	16,060
Churchyard maintenance		8,999	-	-	-	8,999	9,150
Parish Room running costs	5	5,062	-	-	-	5,062	5,109
Parish Administration	6	886	-	-	-	886	3,310
Roof Works		-	-	96,929	-	96,929	39,536
Lighting the Way		-	-	403	-	403	185
Contactless Giving Kit & Fees		-	-	72	-	72	494
Church Interior Painting		-	1,370	-	-	1,370	-
Parish Room Frontage Works		-	9,122	-	-	9,122	-
Sunday School Room Windows		-	6,730	-	-	6,730	-
Underskiddaw CR Door (deposit)		-	-	610	-	610	-
Parish Room Roof Repair		-	-	500	-	500	-
Speaker System		-	-	229	-	229	-
Church Plasterwork		-	-	-	-	0	3,438
Boiler Replacement		-	-	-	-	0	21,005
Altar Frontal		-	-	-	-	0	5,491
Clock Auto Mechanism		-	-	-	-	0	2,545
Rawnsley Centenary		-	-	-	-	0	370
Costs of generating funds		-	-	-	-	0	-
Loan Repayment – Portinscale Mission Room Fund		750	-	-	-	750	750
TOTAL PAYMENTS		<u>88,157</u>	<u>17,222</u>	<u>98,743</u>	<u>0</u>	<u>204,122</u>	<u>158,696</u>
EXCESS OF RECEIPTS OVER PAYMENTS		<u>4,477</u>	<u>(779)</u>	<u>(80,457)</u>	<u>0</u>	<u>(76,759)</u>	<u>29,451</u>
Unrealised Gain/Loss on investments		-	-	(14)	-	(14)	211
Funds transferred		-	-	-	-	-	0
NET MOVEMENT IN FUNDS		<u>4,477</u>	<u>(779)</u>	<u>(80,471)</u>	<u>0</u>	<u>(76,773)</u>	<u>29,662</u>
BALANCE AT 1 JANUARY		<u>121</u>	<u>82,801</u>	<u>128,582</u>	<u>18,431</u>	<u>229,935</u>	<u>200,273</u>
BALANCE AT 31 DECEMBER		<u>4,598</u>	<u>82,022</u>	<u>48,111</u>	<u>18,431</u>	<u>153,162</u>	<u>229,935</u>

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2021

STATEMENT OF ASSETS AND LIABILITIES

As at 31 December 2021

	Unrestricted General Funds	Designated Funds	Restricted Funds	Endowment Funds	Total 2021	Total 2020
	£	£	£	£	£	£
Fixed Assets	-	-	-	-	0	0
Balance at bank and cash in hand	4,598	12,554	-	-	17,152	105,565
Investments	-	69,468	48,111	18,431	136,010	124,370
	<u>4,598</u>	<u>82,022</u>	<u>48,111</u>	<u>18,431</u>	<u>153,162</u>	<u>229,935</u>

Notes

a) The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts and Payments basis

b) The Endowment Fund is a long held fund from which the income is allocated to the Church Fabric Maintenance Fund.

c) The movements in the designated funds during the year were:

	Balance b/f	Receipts	Transfers	Payments	Investment gain/loss	Balance c/f
	£	£	£	£	£	£
Legacies	63,578	10,443	-	(17,222)	-	56,799
Donations	19,223	6,000	-	-	-	25,223
	<u>82,801</u>	<u>16,443</u>	<u>0</u>	<u>(17,222)</u>	<u>0</u>	<u>82,022</u>

d) The movements in the restricted funds during the year were:

	Balance b/f	Receipts	Transfers	Payments	Investmnt gain/loss	Balance c/f
	£	£	£	£	£	£
Specific Reserve	21,186	334	-	-	-	21,520
Youth Work	2,676	42	-	-	-	2,718
Church Fabric Maintenance	8,777	715	-	-	(14)	9,478
Church Appeal	84,181	12,748	-	(96,929)	-	0
Underskiddaw Fund	3,560	76	-	(610)	-	3,026
Outreach Fund	2,673	1,696	-	(632)	-	3,737
Specific Items Fund	59	1,480	-	(572)	-	967
Organ Maintenance Fund	5,470	1,195	-	-	-	6,665
	<u>128,582</u>	<u>18,286</u>	<u>0</u>	<u>(98,743)</u>	<u>(14)</u>	<u>48,111</u>

e) Monies recoverable on gift aided donations received between October and December are claimable in the following year. At 31 December the amount claimable in 2022 totalled £2,996 (2021 - £2,886)

f) The Portinscale Mission Room Fund is a separate charity established with the proceeds of sale of the Portinscale Mission Room and is under the managing custodianship of the PCC. In 2001 a loan of £30,000, repayable at £750 year over 40 years, was made to the PCC to assist with the building of the Sunday School Room. At 31 December the balance of the loan was £14,250 (2020 - £15,000)

h) The PCC acknowledge ownership of Hand Bells and a Bishop's Chair at 31 December 2021 and 2020 but due to their specialist nature and status they have not been valued for the purposes of the accounts

i) The church, churchyard and associated buildings together with related fixtures are not valued for the purposes of the accounts

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2021
 FURTHER ANALYSIS OF RECEIPTS AND PAYMENTS

	Unrestricted General Funds £	Designated Funds £	Restricted Funds £	Endowment Funds £	Total 2021 £	Total 2020 £
Receipts						
1. All other giving/voluntary receipts						
Donations	3,566	9,675	9,267	-	22,508	14,869
Legacies	-	6,000	-	-	6,000	60,000
Church Appeal	-	-	-	-	0	16,454
	<u>3,566</u>	<u>15,675</u>	<u>9,267</u>	<u>0</u>	<u>28,508</u>	<u>91,323</u>
2 Parish activities						
Fees	8,479	-	-	-	8,479	3,690
Parish Room lettings	4,385	-	-	-	4,385	3,957
Use of church buildings	1,607	-	-	-	1,607	1,315
Magazines	0	-	-	-	0	201
Sundry	275	-	-	-	275	142
	<u>14,746</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>14,746</u>	<u>9,305</u>
3. Activities for generating funds						
Church Appeal	-	-	361	-	361	635
Other special events	-	-	-	-	0	0
	<u>0</u>	<u>0</u>	<u>361</u>	<u>0</u>	<u>361</u>	<u>635</u>
Payments						
4. Church running expenses (including three buildings)						
Clergy expenses	364	-	-	-	364	480
Insurance, heat, light, etc	11,627	-	-	-	11,627	11,964
Church opening & closing	-	-	-	-	0	60
General maintenance	2,186	-	-	-	2,186	775
Organ & music	1,205	-	-	-	1,205	620
Advertising & website	606	-	-	-	606	711
Other costs and expenses	977	-	-	-	977	1,450
	<u>16,965</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>16,965</u>	<u>16,060</u>
5. Parish Room running costs						
Insurance, heat, light, etc	2,803	-	-	-	2,803	3,313
Cleaning	1,045	-	-	-	1,045	1,054
General maintenance	470	-	-	-	470	742
Major repair	719	-	-	-	719	0
Sundry	25	-	-	-	25	0
	<u>5,062</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>5,062</u>	<u>5,109</u>
6. Parish Administration						
Parish Administrator	-	-	-	-	0	2,558
Office running costs	512	-	-	-	512	386
Office supplies	374	-	-	-	374	366
	<u>886</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>886</u>	<u>3,310</u>

Accounts



THE ECCLESIASTICAL PARISH OF CROSTHWAITE, ST KENTIGERN, KESWICK

Report and Accounts for the year ended 31st December 2020

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Crosthwaite Parochial Church Council (PCC) has the responsibility of cooperating with the incumbent, the Reverend Andy Murphie, in promoting the ecclesiastical parish and the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The PCC is also specifically responsible for the maintenance of St Kentigern's Church, the Underskiddaw Church Room, the Sunday School Room and the Crosthwaite Parish Rooms.

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Due to national restrictions introduced to minimise the spread of the coronavirus our usual patterns of worship, meetings and fellowship as outlined below were not possible, or were significantly reduced, for most of the year. Using the internet, however, some novel and inspirational forms of worship, teaching, discussions and fellowship were introduced and maintained. Personal support for those in most need was maintained in whatever ways possible.

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Our worship is based on an open evangelical commitment to faith, including a strong commitment to the authority of scripture; our openness to the community and the work of God worldwide; and our understanding of the need to be ready to encourage and embrace appropriate change as we move forward.

Sunday services at St Kentigern's follow a monthly pattern of Morning Worship, Holy Communion and All Age Worship. There is an early morning Communion each month.

At the Underskiddaw Church Room there is a more traditional structure of Holy Communion, Morning and Evening Prayer providing alternative worship using the Book of Common Prayer. Holy Communion is offered monthly at a local residency for older worshippers and communion by extension is offered at home for those less able.

Our Prayer Group meets each Friday morning in the Crosthwaite Parish Rooms.

The number on the electoral roll is 105. The average congregation at Crosthwaite is 65 and at Underskiddaw 14.

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- Foodbank collection

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In 2016 we launched an appeal to raise funds to undertake major repairs to the roof of St Kentigern's Church and the final phase of the works was started in October.

In the course of the year we were also able to go ahead with the long needed replacement of the church boilers.

Financial Review

With the buildings closed, or in use with restricted attendance, for the major part of the year, receipts from open plate collections, service fees and hire of rooms were significantly reduced. Planned giving remained at previous levels and an appeal specifically related to the effects of the pandemic received generous support.

Overall receipts (including donations, legacies and fundraising for the Church Appeal) exceeded expenditure by £29,451. After taking into account the unrealised profit on investments our funds and reserves at the year end amounted to £229,935, principally held in designated and restricted funds.

Within general funds (representing our day to day operations) the receipts exceeded expenditure by £121, a deficit being avoided by reducing our contribution to the Diocese and restricting maintenance to essential items.

Volunteers

We would like to thank all the volunteers who work so hard to make our church such a lively and vibrant community and we particularly acknowledge the substantial contribution made by the work of our churchwardens who served for various periods in the year, Mrs Linda Tee, Mrs Harriet Spence, Mrs Valerie Stewart, Mr Barry Cox and Mrs Linda Rigg.

Structure, Governance and Management

The method of appointment of PCC members is set out in the Church Representation Rules. At Crosthwaite the membership of the PCC has consisted of the incumbent, churchwardens and members elected by those members of the congregation who are on the electoral roll of the parish. All members of the congregation are encouraged to register on the electoral roll and to stand for election to the PCC

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including on how the funds of the PCC are to be spent. The PCC met eleven times during the year.

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St Kentigern's Church and the Sunday School Room are situated in Church Lane, Keswick and the Underskiddaw Church Room is at Applethwaite, Keswick. The administrative address is Crosthwaite Parish Office, Crosthwaite Parish Rooms, Main Street, Keswick CA12 5NN.

The parish is part of the Diocese of Carlisle within the Church of England.

The PCC is a body corporate (PCC Powers Measure 1956, Church Representation Rules 2011) and is registered as a charity in England, no 1132320.

PCC members who have served in the year are:

Ex Officio members:

- Incumbent - Reverend Andy Murphie (Chair)
- Wardens - Mrs Linda Tee (to 18th October)
- Mrs Harriet Spence (to 18th October)
- Ms Valerie Stewart (to 18th October)
- Mr Barry Cox (from 18th October)
- Mrs Linda Rigg (from 18th October)
- Lay Reader - Mr Keith Rigg

Elected members:

- Mrs Alison Durston-Smith, representative on Deanery Synod
- Mr Laurence Durston-Smith, representative on Deanery Synod
- Mrs Sarah Champion, Secretary (from 18th October)
- Mr Chris Pond, Treasurer
- Mr Barry Cox (to 18th October)
- Mrs Dorothy Fernandez
- Mrs Christine Hanson (to 18th October)
- Mrs Sara Miller
- Mr George Parkinson
- Mrs Harriet Spence (from 18th October)
- Mr Adrian Sturges (from 18th October)
- Mrs Rachel Thomas (from 18th October)
- Mrs Linda Tee (from 18th October)
- Miss Claire Williams

Co-opted member (non-voting)

- Reverend Mike Hanson (to 18th October)

Secretary (non-voting)

- Mr Hugh Dove (to 30th June)

Approved by the PCC on 7th July 2021 and signed on their behalf by Rev Andy Murphie (PCC Chair)

A.G. Murphie

**INDEPENDENT EXAMINER'S REPORT TO THE MEMBERS OF THE PARISH OF CROSTHWAITE,
ST KENTIGERN, KESWICK**

I report on the accounts for the year ended 31 December 2020 which are set out on pages 5 to 7.

Respective responsibilities of the Trustees and Independent Examiner

As trustees of the charity, the members of the PCC are responsible for the preparation of the accounts. They consider that an audit is not required for this year under Section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to

- examine the accounts under Section 145 of the 2011 Act;
- follow the procedures laid down in the General Directions given by the Charity Commission under section 145(b) of the 2011 Act: and
- state whether particulars matters come to my attention

Basis of the Independent Examiner's Statement

My examination was carried out in accordance with the 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 concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit and consequently I do not express an audit opinion on the accounts.

Independent Examiner's Statement

In connection with my examination, no matters have come to my attention

1. which give me reasonable cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with Section 130 of the 2011 Act; or
 - to prepare accounts which accord with these accounting recordshave 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

D J Warner

D J Warner
128 Stanbrook Road, Kendal

22nd April 2021

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2020
RECEIPTS AND PAYMENTS ACCOUNTS

	Note	Unrestricted General Funds £	Designated Funds £	Restricted Funds £	Endowment Funds £	Total 2020 £	Total 2019 £
RECEIPTS							
Voluntary Receipts							
Planned giving		56,427	-	-	-	56,427	53,689
Collections at services		7,290	-	-	-	7,290	16,604
All other giving/voluntary receipts	1	5,917	61,807	23,599	-	91,323	67,560
Gift Aid recovered		11,180	202	4,096	-	15,478	15,759
		<u>80,814</u>	<u>62,009</u>	<u>27,695</u>	<u>-</u>	<u>170,518</u>	<u>153,612</u>
Parish activities	2	9,305	-	-	-	9,305	15,416
Activities for generating funds	3	-	-	635	-	635	6,830
Income from investments		-	844	1,523	-	2,367	2,967
Insurance Claim		-	-	3,188	-	3,188	0
Grants		-	-	-	-	0	5,300
VAT recovered on previous year expenditure		-	-	800	-	800	0
Income from Portinscale Mission Room Fund		1,334	-	-	-	1,334	1,848
TOTAL RECEIPTS		<u>91,453</u>	<u>62,853</u>	<u>33,841</u>	<u>0</u>	<u>188,147</u>	<u>185,973</u>
PAYMENTS							
Parish activities							
Diocesan Parish Offer		51,253	-	-	-	51,253	56,880
Church running expenses	4	16,060	-	-	-	16,060	28,391
Churchyard maintenance		9,150	-	-	-	9,150	8,364
Parish Room running costs	5	5,109	-	-	-	5,109	6,395
Parish Administration	6	3,310	-	-	-	3,310	8,689
Mission & Charitable giving		-	-	-	-	0	472
Church Plasterwork		-	-	3,438	-	3,438	0
Boiler Replacement		-	-	21,005	-	21,005	0
Roof Works		-	-	39,536	-	39,536	0
Lighting the Way		-	-	185	-	185	0
Altar Frontal		-	-	5,491	-	5,491	0
Clock Auto Mechanism		-	-	2,545	-	2,545	0
Contactless Giving Kit & Fees		-	-	494	-	494	0
Rawnsley Centenary		-	-	370	-	370	0
Lead theft damage repair		-	-	-	-	0	1,580
Roof work		-	-	-	-	0	27,071
Church Clock Winding Mechanism		-	-	-	-	0	5,005
Costs of generating funds – Roof Appeal		-	-	-	-	0	273
Loan Repayment – Portinscale Mission Room Fund		750	-	-	-	750	750
TOTAL PAYMENTS		<u>85,632</u>	<u>0</u>	<u>73,064</u>	<u>0</u>	<u>158,696</u>	<u>143,870</u>
EXCESS OF RECEIPTS OVER PAYMENTS		5,821	62,853	(39,223)	0	29,451	42,103
Unrealised Gain/Loss on investments		-	76	118	17	211	353
Funds transferred		(5,700)	(500)	6,200	-	0	0
NET MOVEMENT IN FUNDS		<u>121</u>	<u>62,429</u>	<u>(32,905)</u>	<u>17</u>	<u>29,662</u>	<u>42,456</u>
BALANCE AT 1 JANUARY		<u>0</u>	<u>20,372</u>	<u>161,487</u>	<u>18,414</u>	<u>200,273</u>	<u>157,817</u>
BALANCE AT 31 DECEMBER		<u>121</u>	<u>82,801</u>	<u>128,582</u>	<u>18,431</u>	<u>229,935</u>	<u>200,273</u>

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2020

STATEMENT OF ASSETS AND LIABILITIES

As at 31 December 2020

	Unrestricted General Funds	Designated Funds	Restricted Funds	Endowment Funds	Total 2020	Total 2019
	£	£	£	£	£	£
Fixed Assets	-	-	-	-	0	0
Balance at bank and cash in hand	121	82,801	22,643	-	105,565	91,594
Investments	-	-	105,939	18,431	124,370	108,679
	<u>121</u>	<u>82,801</u>	<u>128,582</u>	<u>18,431</u>	<u>229,935</u>	<u>200,273</u>

Notes

a) The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts and Payments basis

b) The Endowment Fund is a long held fund from which the income is allocated to the Church Fabric Maintenance Fund.

c) The movements in the designated funds during the year were:

	Balance b/f £	Receipts £	Transfers £	Payments £	Investmnt gain/loss £	Balance c/f
Legacies	2,872	60,648	-	-	58	63,578
Donations	17,500	2,205	(500)	-	18	19,223
	<u>20,372</u>	<u>62,853</u>	<u>(500)</u>	<u>0</u>	<u>76</u>	<u>82,801</u>

d) The movements in the restricted funds during the year were:

	Balance b/f £	Receipts £	Transfers £	Payments £	Investmnt gain/loss £	Balance c/f £
Specific Reserve	20,949	217	-	-	20	21,186
Youth Work	2,647	27	-	-	2	2,676
Church Fabric Maintenance	22,978	4,533	5,700	(24,443)	9	8,777
Church Appeal	103,311	20,329	-	(39,536)	77	84,181
Underskiddaw Fund	3,188	369	-	-	3	3,560
Outreach Fund	2,829	27	-	(185)	2	2,673
Specific Items Fund	176	8,283	500	(8,900)	0	59
Organ Maintenance Fund	5,409	56	-	-	5	5,470
	<u>161,487</u>	<u>33,841</u>	<u>6,200</u>	<u>(73,064)</u>	<u>118</u>	<u>128,582</u>

d) Monies recoverable on gift aided donations received between October and December are claimable in the following year. At 31 December the amount claimable in 2021 totalled £2,886 (2020 - £3,212)

f) VAT of £6,405 incurred on expenditure in 2020 and recoverable under the Listed places of Worship Grant Scheme will be claimed in 2021. (Claimed in 2020 for 2019 expenditure - £800)

g) In September 2020 the PCC entered into a contract for major repairs to the church roof with a potential cost of £133,800 with associated professional fees of £9,000. Both amounts are net of VAT which will be reclaimed under the Listed Places of Worship Grant Scheme. The work started in October 2020 and will be completed in 2021.

g) The Portinscale Mission Room Fund is a separate charity established with the proceeds of sale of the Portinscale Mission Room and is under the managing custodianship of the PCC. In 2001 a loan of £30,000, repayable at £750 year over 40 years, was made to the PCC to assist with the building of the Sunday School Room. At 31 December the balance of the loan was £15,000 (2019 - £15,750)

h) The PCC acknowledge ownership of Hand Bells and a Bishop's Chair at 31 December 2020 and 2019 but due to their specialist nature and status they have not been valued for the purposes of the accounts

i) The church, churchyard and associated buildings together with related fixtures are not valued for the purposes of the accounts

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2020
 FURTHER ANALYSIS OF RECEIPTS AND PAYMENTS

	Unrestricted General Funds £	Designated Funds £	Restricted Funds £	Endowment Funds £	Total 2020 £	Total 2019 £
Receipts						
1. All other giving/voluntary receipts						
Donations	5,917	1,807	7,145	-	14,869	11,930
Legacies	-	60,000	-	-	60,000	9,005
Gift Days	-	-	-	-	0	472
Church Appeal	-	-	16,454	-	16,454	46,153
	<u>5,917</u>	<u>61,807</u>	<u>23,599</u>	<u>0</u>	<u>91,323</u>	<u>67,560</u>
2 Parish activities						
Fees	3,690	-	-	-	3,690	7,274
Parish Room lettings	3,957	-	-	-	3,957	6,431
Use of church buildings	1,315	-	-	-	1,315	1,020
Magazines	201	-	-	-	201	361
Sundry	142	-	-	-	142	330
	<u>9,305</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>9,305</u>	<u>15,416</u>
3. Activities for generating funds						
Church Appeal	-	-	635	-	635	6,830
Other special events	-	-	-	-	0	0
	<u>0</u>	<u>0</u>	<u>635</u>	<u>0</u>	<u>635</u>	<u>6,830</u>
Payments						
4. Church running expenses (including three buildings)						
Clergy expenses	480	-	-	-	480	594
Insurance, heat, light, etc	11,964	-	-	-	11,964	13,099
Church opening & closing	60	-	-	-	60	1,264
General maintenance	775	-	-	-	775	4,979
Organ & music	620	-	-	-	620	1,489
Advertising & website	711	-	-	-	711	943
Other costs and expenses	1,450	-	-	-	1,450	2,881
Church gates	-	-	-	-	0	1,392
Church table	-	-	-	-	0	1,750
	<u>16,060</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>16,060</u>	<u>28,391</u>
5. Parish Room running costs						
Insurance, heat, light, etc	3,313	-	-	-	3,313	3,406
Cleaning	1,054	-	-	-	1,054	1,076
General maintenance	742	-	-	-	742	780
Major repair	-	-	-	-	0	0
New works	-	-	-	-	0	1,133
	<u>5,109</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>5,109</u>	<u>6,395</u>
6. Parish Administration						
Administrator	2,558	-	-	-	2,558	7,006
Office running costs	386	-	-	-	386	1,157
Office supplies	366	-	-	-	366	526
	<u>3,310</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>3,310</u>	<u>8,689</u>