



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 | | 4,477 | (779) | (80,457) | 0 | (76,759) | 29,451 |
| Unrealised Gain/Loss on investments | | - | - | (14) | - | (14) | 211 |
| Funds transferred | | - | - | - | - | - | 0 |
| NET MOVEMENT IN FUNDS | | 4,477 | (779) | (80,471) | 0 | (76,773) | 29,662 |
| BALANCE AT 1 JANUARY | | 121 | 82,801 | 128,582 | 18,431 | 229,935 | 200,273 |
| BALANCE AT 31 DECEMBER | | 4,598 | 82,022 | 48,111 | 18,431 | 153,162 | 229,935 |

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 | Investment 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> |