



# THE ECCLESIASTICAL PARISH OF CROSTHWAITE, ST KENTIGERN, KESWICK

## Report and Accounts for the year ended 31<sup>st</sup> December 2023

### 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 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:

- 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. 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

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:

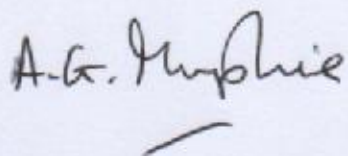
Ex Officio members:

- Incumbent - Reverend Andy Murphie (Chair)
- Wardens - Mrs Linda Rigg
- 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 9<sup>th</sup> October 2024 and signed on their behalf by Rev Andy Murphie (PCC Chair)

A handwritten signature in black ink, reading "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

**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

3<sup>rd</sup>  
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 £
<b>RECEIPTS</b>							
<b>Voluntary Receipts</b>							
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>
<b>Parish activities</b>	2	18,257	-	-	-	18,257	20,503
<b>Activities for generating funds</b>	3	-	-	13,969	-	13,969	314
<b>Income from investments</b>		-	850	952	242	2,044	1,707
<b>Funding Support</b>							
Church Heating		3,053	-	-	-	3,053	-
Churchyard maintenance		2,000	-	-	-	2,000	-
Underskiddaw Electrical Work		-	-	3,560	-	3,560	-
<b>Income from Portinscale</b>							
Mission Room Fund		934	-	-	-	934	1,152
<b>TOTAL RECEIPTS</b>		<u>105,151</u>	<u>4,650</u>	<u>20,544</u>	<u>242</u>	<u>130,587</u>	<u>112,867</u>
<b>PAYMENTS</b>							
<b>Parish activities</b>							
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)
<b>Costs of generating funds</b>		-	-	(106)	-	(106)	-
<b>Loan Repayment – Portinscale</b>							
Mission Room Fund		(750)	-	-	-	(750)	(750)
<b>TOTAL PAYMENTS</b>		<u>(99,538)</u>	<u>0</u>	<u>(21,306)</u>	<u>0</u>	<u>(120,844)</u>	<u>(102,443)</u>
<b>EXCESS OF RECEIPTS OVER PAYMENTS</b>		<b>5,613</b>	<b>4,650</b>	<b>(762)</b>	<b>242</b>	<b>9,743</b>	<b>10,424</b>
<b>Unrealised Gain/(Loss) on investments</b>		-	304	340	86	730	(6,841)
<b>Funds transferred</b>		-	(259)	501	(242)	0	0
<b>NET MOVEMENT IN FUNDS</b>		<b>5,613</b>	<b>4,695</b>	<b>79</b>	<b>86</b>	<b>10,473</b>	<b>3,583</b>
<b>BALANCE AT 1 JANUARY</b>		<u>7,195</u>	<u>60,682</u>	<u>71,064</u>	<u>17,804</u>	<u>156,745</u>	<u>153,162</u>
<b>BALANCE AT 31 DECEMBER</b>		<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 £
<b>Receipts</b>						
<b>1. All other giving/voluntary receipts</b>						
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>
<b>2 Parish activities</b>						
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>
<b>3. Activities for generating funds</b>						
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>
<b>Payments</b>						
<b>4. Church running expenses</b>						
(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>
<b>5. Parish Room running costs</b>						
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>
<b>6. Parish Administration</b>						
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>