



## THE ECCLESIASTICAL PARISH OF CROSTHWAITE, ST KENTIGERN, KESWICK

### Report and Accounts for the year ended 31<sup>st</sup> 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 Campion, 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 15<sup>th</sup> 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

*D J Warner*

D J Warner  
128, Stanbrook Road, Kendal

13<sup>th</sup>  
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 £
<b>RECEIPTS</b>							
<b>Voluntary Receipts</b>							
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
<b>Funding Support</b>							
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
<b>Income from Portinscale</b>							
Mission Room Fund		1,135	-	-	-	1,135	934
<b>TOTAL RECEIPTS</b>		<u>102,418</u>	<u>12,286</u>	<u>11,195</u>	<u>213</u>	<u>126,112</u>	<u>130,587</u>
<b>PAYMENTS</b>							
<b>Parish activities</b>							
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)	-
Udderskiddaw 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)
<b>Loan Repayment – Portinscale</b>							
Mission Room Fund		(750)	-	-	-	(750)	(750)
<b>TOTAL PAYMENTS</b>		<u>(109,513)</u>	<u>0</u>	<u>(21,148)</u>	<u>0</u>	<u>(130,661)</u>	<u>(120,844)</u>
<b>EXCESS OF RECEIPTS OVER PAYMENTS</b>		<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
<b>NET MOVEMENT IN FUNDS</b>		<u>(7,095)</u>	<u>3,015</u>	<u>465</u>	<u>122</u>	<u>(3,493)</u>	<u>10,473</u>
<b>BALANCE AT 1 JANUARY</b>		<u>12,808</u>	<u>65,377</u>	<u>71,143</u>	<u>17,890</u>	<u>167,218</u>	<u>166,746</u>
<b>BALANCE AT 31 DECEMBER</b>		<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 £
<b>Receipts</b>						
<b>1. All other giving/voluntary receipts</b>						
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>
<b>2 Parish activities</b>						
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>
<b>3. Activities for generating funds</b>						
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>
<b>Payments</b>						
<b>4. Church running expenses</b> (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>
<b>5. Parish Room running costs</b>						
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>
<b>6. Parish Administration</b>						
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>