THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY, WIGTON

England & Wales · Charity number 1134111

Details

Other names	ST MARY'S PCC, WIGTON
Status	Registered
Legal form	Previously excepted
Registered	2010-02-05
Register	View on the Charity Commission register

Contact

Address	23 Deer Park Wigton Cumbria CA7 9ND
Phone	01697343862
Email	ALOMAS.STMARYS@BTINTERNET.COM
Website	http://www.stmaryswigton.org.uk/

Activities

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

Activities: Promoting in the ecclesiastical parish the whole mission of the Church

Classification

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

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Geography

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

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£89,501	£98,073	-	-
2023-12-31	£86,424	£80,508	-	-
2022-12-31	£84,825	£79,930	-	-
2021-12-31	£71,680	£69,017	-	-
2020-12-31	£70,618	£62,266	-	-

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Trustees

Name	Role	Appointed
REVEREND RICHARD TOM CORRIE	Chair	2024-03-18
ANNE LOMAS		
AUDREY FRIZELL		
BRONJA TWENTYMAN		2015-04-14
CHRISTOPHER HOWARD WALFORD		
DAVID LOMAS		2012-04-30
DAVID SHINGLER		
DOROTHY MCCRACKEN		
David Thomas Shingler		2023-01-07
Dr STEPHEN HARALDSEN		2021-06-22
Helen Jean Armstrong		2023-03-17
JACQUELINE PEACOCK		
JEAN MONKHOUSE		2021-07-20
Jacqueline Turner		2024-09-10
Jennifer Mary Johnson		2021-06-22
Joanne Verona Thomlinson		2024-09-10
LESLEY-ANN WALSH		2015-04-14
MARTIN EDWARD SNAPE		
Mary Elizabeth Huntington		2016-05-10
Mary Snape BA		2016-05-10
ROGER STEEL PEACOCK		
SUSAN MATTINSON		2015-04-14
Yvette Ladds		2025-11-28

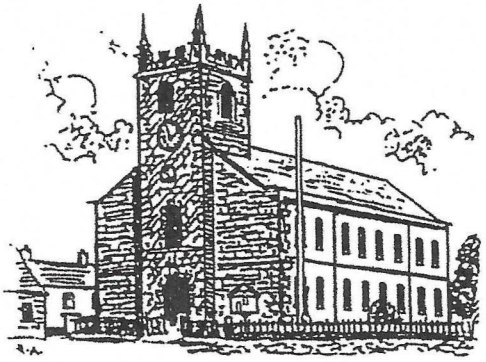
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THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY, WIGTON

England & Wales - Charity number 1134111

Accounts

ST MARY'S PCC, WIGTON. REGISTERED CHARITY NO. 1134111



ANNUAL REPORT AND FINANCIAL STATEMENTS

For The Year Ending 31st December 2024

PREPARED BY MRS A LOMAS. HON. TREASURER A Lomas

EXAMINED BY MR A MUSGRAVE ACMA. INDEPENDENT EXAMINER A. Musgrave

REVD. R T CORRIE PRIEST IN CHARGE

WIGTON ST MARY'S PAROCHIAL CHURCH COUNCIL

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31ST DECEMBER 2024

Aim and purposes

St Mary's Parochial Church Council (PCC) had the responsibility of co-operating with the incumbent during 2024 in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. St Mary's entered an interregnum following the retirement of Reverend Canon Geoffrey Ravalde in May 2023 and Reverend Richard Corrie was appointed Curate-in-Charge on 1st September 2023 for a period of one year. On the 8th of October 2024 Reverend Corrie was licensed as Priest in Charge of St Mary's, Wigton, and St Andrew's Thursby at a joint service at Wigton.

The PCC is also specifically responsible for the maintenance of St Mary's Church.

Objectives and activities

The PCC is committed to enabling as many people as possible to worship at our church and to become part of the parish community of St Mary's. The PCC maintains an overview of worship throughout the parish and makes suggestions on how the services can involve the many groups that live within our parish. Our services and worship put faith into practice through prayer and scripture, sacrament and music.

When planning our activities for the year, we have considered the Commission's guidance on public benefit and the supplementary guidance on charities for the advancement of religion. In particular, we try to enable people from all walks of life, to live out their faith as part of our parish community through:

- Worship and prayer; learning about the gospel; and developing the knowledge of the Christian word.
- Provision of pastoral care for people living in the parish.
- Missionary and outreach work.

To facilitate this work, it is important that we maintain the fabric of St Mary's Church.

Achievements and performance

During 2024 the taking of wafers and wine by intinction or from the common cup continued, according to personal choice.

Worship and prayer

The PCC is keen to offer a range of services over the course of the year, that our community finds both beneficial and spiritually fulfilling. For example, Holy Communion and Evening Prayer provide a quiet and reflective environment for worship while opportunities are provided for people to engage in worship and fellowship such as that provided by the Parish Eucharist each Sunday.

Holy Communion is celebrated every Tuesday at 9.45am (Book of Common Prayer 1662) and Wednesday at 12.45pm. On Sundays Holy Communion (Book of Common Prayer, 1662) at 8.00am, Parish Eucharist with hymns and Sunday School (held in choir vestry) at 9.30am (Sung Mattins on 5th Sunday). Evening Prayer (Book of Common Prayer 1662) is held at 6.30pm each Sunday.

A lay led Vision Service was held on the 1st Sunday of the month at 4.00pm.

All are welcome to attend any of our services.

In 2024 there were 178 parishioners on the Electoral Roll.

The usual Sunday attendance numbers started to improve with an average of 80 adults and 13 children.

The Church

Reverend Richard Corrie was assisted by Revd Frank Bovill and Revd John Hine, who were Parish Associates but both have now retired.

The Sunday School continued during 2024 at the same time as the Parish Eucharist on Sunday mornings at 9.30am. The Sunday School is led by Mrs Esther Hudson along with a number of volunteers helping on a rota basis.

During the year there were 31 baptisms, 2 weddings and 25 funerals in church with a further 6 funerals taken by the clergy of the parish at crematoria, graveside and cemetery chapel.

The Youth Fellowship Group is now called St Mary's Fellowship Group with meetings held in various properties in the parish; all meetings comply with safeguarding regulations. All youth leaders and helpers have been CRB checked.

There is a very active choir which rehearses on Wednesday evenings under the direction of David Shingler, Church Organist. The Harrison and Harrison organ is a Grade II* listed organ on the National Pipe Organ Register.

In 2015 a website for St Mary's Church was set up and can be found at www.stmaryswigton.org.uk and information can also be found on 'A Church Near You'.

A bible study group met at various houses in the parish.

There is a very dedicated Mothers' Union branch which normally meets once a month in the church.

We had a new peal of bells installed for the Millennium and they are rung on Sundays, when services are held, and on special occasions.

The church was used by several groups, including Wigton Choral Society and some charitable organisations as a centre for coordinating public collection days.

Pastoral care

Some members of our parish are unable to attend church due to sickness or age. When requested, the clergy visited church members, to celebrate communion with them either at their homes or in hospital.

Safeguarding

The PCC has taken note of its duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 and it is the opinion of the PCC that it has complied with the duty. A revised Safeguarding Policy was adopted on 5th March 2019, a copy of which can be found on St Mary's website.

Risk assessments were carried out regularly to ensure that the church complied with all Health and Safety requirements. The latest risk assessment policies are published on the Notice Boards in church.

Mission and evangelism

In previous years the clergy visited the schools in the area, and the schoolchildren occasionally came into the church to have a look around the building, with the Vicar on hand to answer questions. School assemblies were also held in church from time to time during 2024.

It was wonderful to see the school services return to St Mary's with the Thomlinson Junior School and Nelson Thomlinson School resuming services. Pupils from Thomlinson Junior School participated in an Easter experience over three days in church. Wigton Infants School, again, held a Harvest Service and a Carol Service in church attended by many parents, grandparents and friends.

Our parish bulletin is normally distributed monthly free of charge to all parishioners who request it and is also available in Church. Copies are also posted on St Mary's website along with the weekly sheet. The bulletin keeps our parishioners informed of the important matters affecting our Church.

St Mary's Carols by Candlelight was held and a very popular Nativity Service was performed by members of the Sunday School on Christmas Eve.

Ecumenical relationships

The Church is a member of Churches Together in Wigton. A joint Carol Service for the town was held in 2024. In 2019 the church joined the Solway Mission Community.

The Remembrance Day Service was again held in St Mary's.

Church Fabric

In 2024 a Quinquennial inspection was carried out and the Architect recommended urgent repairs to all the windows. To help with the cost of repairs, an appeal has been launched in 2025 and applications for grants are being prepared to help finance the project.

Financial review

Total income was £89,501 of which £61,541 was unrestricted and £27,960 was restricted. The unrestricted funds included £1,715 from Gift Aid Receivable. Restricted funds included £12,487 income from investments, £467 from visiting bellringers, £618 from Sunday School and the remainder being charitable collections and other donations.

Total expenditure was £67,942 from unrestricted funds and £30,131 from restricted funds, including charitable giving and general maintenance.

Net movement in unrestricted funds showed a deficit of £6,401. The net movement in restricted funds showed a deficit of £2,171 on the year mainly due to increased maintenance spending. There was a gain on revaluation of restricted assets of £6,990.

The JMB Bequest is invested in a CBF Investment Fund with the interest being credited to the CBF Maintenance Account, which is a restricted investment for the fabric of St Mary's Church, not for general use.

At the end of the accounting period the total reserves amounted to £424,951 (£426,533 at the end of 2023) of which £406,900 (£402,079 at the end of 2023) were restricted fixed assets for the maintenance of the fabric of the church and £200 (£200 at the end of 2023) unrestricted fixed assets.

The Parish Offer paid in full to the Deanery was £41,200.

Structure, governance and management

The Parochial Church Council is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measure.
St Mary's PCC is registered with the Charity Commission.

The method of appointment of PCC trustees is set out in the Church Representation Rules. At St Mary's the membership of the PCC consists of the Chairman, Churchwardens, Deanery Synod Representatives and members elected by those members of the congregation who are on the electoral roll of the church. All those who attend our services / members of the congregation are encouraged to register on the Electoral Roll.
The PCC members are responsible for making decisions on all matters of general concern and importance to the parish, including deciding on how the funds of the PCC are to be spent. The full PCC met seven times during the year with an average level of attendance of 80%. Given its wide responsibilities the PCC is assisted by a standing committee which recommends policy decisions. The standing committee is responsible to the PCC and reports back to it regularly, with the decisions being received by the full PCC and discussed as necessary.

Administrative information

St Mary's Church, a Grade 2* listed building, is situated in High Street, Wigton. It is part of the Diocese of Carlisle within the Church of England. During the Interregnum the correspondence address was 23 Deer Park, Wigton CA7 9ND, but the address, now that Reverend Richard Corrie is Priest in Charge, is the Vicarage, 31 Lowmoor Road, Wigton, CA7 9QS.

The registered charity number of St Mary's PCC is 1134111.

PCC members who have served at any time from the Annual Meeting until the date this report was approved are: -
Ex. Officio members:

Chair: Reverend Richard Corrie, Curate in Charge up to 7th October 2024.
Incumbent: Reverend Richard Corrie, Priest in Charge from 8th October 2024.

Church Wardens: Mr David Lomas
Mr Roger Steel Peacock
Mr Martin Edward Snape

Elected members:
Mr David Shingler (Vice Chairman)
Mr David T Shingler (Secretary up to 18th November 2024)
Mrs Anne Lomas (Treasurer)
Mrs Helen Armstrong
Miss Jennifer Allan (became Mrs Jennifer Johnson on 12th April 2024)
Mrs Ann Bovill (deceased 19th October 2024)
Mr Thomas Brown (resigned 20th September 2024)
Miss Jill Drabble (resigned 29th October 2024)
Mrs Audrey Frizell (Deputy Churchwarden)
Dr Stephen Haraldsen
Mrs Mary Huntington
Mrs Susan Mattinson
Mrs Dorothy McCracken
Mrs Jean Monkhouse
Mrs Jacqueline Peacock
Mrs Mary Snape
Mrs Joanne Thomlinson (appointed 10th September 2024)
Mrs Jacqueline Turner (appointed 10th September 2024)
(Secretary from 19th November 2024)
Mrs Bronja Twentyman
Mr Christopher Walford
Mrs Lesley-Ann Walsh

Approved by the PCC on 18th March 2025 and signed on their behalf by the Reverend Richard Corrie (PCC Chairman).



St Mary's Parochial Church Council - Charity Reg No. 1134111

Statement of Financial Activities

For the year ending 31 December 2024

		Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	TOTAL FUNDS 2024 £	2023 £
	INCOME						
VI	Donations and Legacies	2a	53,091	15,473	0	68,564	69,265
VIR	Gift Aid Tax Receivable	2a	1,715	0	0	1,715	1,497
AGF	Other Trading Activities	2b	2,990	0	0	2,990	2,528
IFI	Income from investments	2c	10	12,487	0	12,497	10,847
CA	Church activities	2d	3,735	0	0	3,735	2,287
	TOTAL INCOME		61,541	27,960	0	89,501	86,424
	EXPENDITURE						
CA	Church activities	3a	67,554	644	0	68,198	71,273
CGF	Cost of raising funds	3b	388	0	0	388	347
CG	Charitable Giving	3c	0	8,008	0	8,008	6,181
ME	Major Expenditure	3d	0	21,415	0	21,415	2,642
OE	Other Expenditure - Bank Charges	3e	0	64	0	64	65
	TOTAL EXPENDITURE		67,942	30,131	0	98,073	80,508
	NET INCOME BEFORE OTHER RECOGNIZED GAINS AND LOSSES		(6,401)	(2,171)	0	(8,572)	5,916
GOR	Gain / (Loss) on investment assets: on revaluation		0	6,990	-	6,990	26,242
	NET MOVEMENT IN FUNDS		(6,401)	4,819	0	(1,582)	32,158
BBF	**BALANCES B/FWD 1 JANUARY**		24,456	402,077	0	426,533	394,375
	BALANCES C/FWD 31 DECEMBER 2024		18,055	406,896	0	424,951	426,533

St Mary's Parochial Church Council
Notes to Statement of Financial Activities
For the year ending 31 December 2024

Notes

1. Accounting policies

Basis of financial statements.

The PCC is a public benefit entity within the meaning of FRS102. The financial statements have been prepared under the Charities Act 2011 and Church Accounting Regulations 2011 in accordance with the Church Accounting Regulations 2006 governing the individual accounts of PCCs, and with the Regulations' "true and fair view" provisions, they have also been prepared under FRS102 (2019) as the applicable accounting standards and the 2019 version of the Statement of Recommended Practice, Accounting and Reporting by Charities (SORP(FRS102)).

The financial statements have been prepared under the historical cost convention except for investment assets, which are shown at market value. The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body, nor those that are informal gatherings of church members.

The accounts have been prepared using the accrual accounting method.

Fund accounting

Endowment Funds are funds, the capital of which must be retained either permanently or at the PCC's discretion; the income derived from the endowment is to be used either as restricted or unrestricted income funds depending upon the purpose for which the endowment was established in the first place.

Restricted Funds comprise (a) income from endowments which is to be expended only on the restricted purposes intended by the donor, and (b) revenue donations or grants for a specific PCC activity intended by the donor.

Unrestricted Funds are income funds which are to be spent on the PCC's general purposes.

Income

Planned giving, collections and similar donations are recognised when received. Tax refunds are recognised when the income to which they relate is received. Grants and legacies are accounted for when the PCC is entitled to the use of the resources, their ultimate receipt is considered probable and the amounts due are readily quantifiable. Dividends are accounted for when declared receivable, interest as and when accrued by the payer.
All income is accounted for gross.

Expenditure

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding or constructive obligation on the PCC. The diocesan parish share expected to be paid over is accounted for when due. All other expenditure is generally recognised when it is incurred and is accounted for gross.

Fixed assets

Consecrated and benefice property is not included in the accounts in accordance with s.10(2)(a) and (c) of the

Charities Act 2011, and is usually held by the Vicar of Wigton. The Vicar retired on 31st May 2023 and the Parish is now in interregnum. As a consequence ownership of the consecrated property reverted to Carlisle Diocese.

Movable church furnishings held by the and churchwardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed in the church's inventory, which can be inspected (at any reasonable time). For anything acquired prior to 2000 there is insufficient cost information available and therefore such assets are not valued in the financial statements. Subsequently no individual item has cost more than £1,000 so all such expenditure has been written off when incurred.

Equipment used within the church premises has been fully written off in the year that is was purchased. Individual items of equipment are written off when the asset is acquired.
No depreciation is provided on any assets.

Investments are valued at market value at 31 December 2024.

St Mary's Parochial Church Council
Notes to Statement of Financial Activities
For the year ending 31 December 2024

2. INCOME

		Unrestricted Funds £	Restricted Funds £	Designated Funds £	TOTAL FUNDS 2024 £	2023 £
2a	**Donations and Legacies**					
	Regular Giving	29,157	0	-	29,157	29,668
	Charity Collections	0	8,008	-	8,008	6,181
	Income Tax Recovered	6,905	0	-	6,905	7,208
	Collections	12,400	0	-	12,400	10,075
	Gift Day Excluding Gift Aid Received	3,120	0	-	3,120	3,388
	Sundry Donations	1,464	0	-	1,464	4,238
	Memorial Book / Prayer Books / Choir Music	45	1,133	-	1,178	75
	General Maintenance Receipts	0	320	-	320	0
	CDBF Energy Grant	0	0	-	0	4,983
	CDBF Windows Grant	0	4,523	-	4,523	0
	LPW VAT Grants	0	404	-	404	484
	Bells Receipts	0	467	-	467	454
	Sunday School	0	618	-	618	274
	Vicar's Retirement Gifts	-	0	-	0	2,237
		53,091	15,473	-	68,564	69,265
2a	**Income**					
	Gift Aid Tax Receivable	1,715	0	-	1,715	1,497
		1,715	0	-	1,715	1,497
2b	**Other Trading Activities**					
	Events	390	0	-	390	360
	Bazaar	2,600	0	-	2,600	2,168
		2,990	0	-	2,990	2,528
2c	**Investment Income**					
	Canon Winder Bequest	10	0	-	10	8
	CBF Organ Fund	-	36	-	36	21
	Maintenance Fund	-	11,827	-	11,827	10,277
	Sunday School Fund	-	624	-	624	541
		10	12,487	-	12,497	10,847
2d	**Church Activities**					
	PCC Fees	3,319	0	-	3,319	2,171
	Magazines	416	0	-	416	116
		3,735	0	-	3,735	2,287

St Mary's Parochial Church Council
Notes to Statement of Financial Activities
For the year ending 31 December 2024

		Unrestricted Funds £	Restricted Funds £	Designated Funds £	TOTAL FUNDS 2024 £	2023 £
3.	**EXPENDITURE**					
3a	**Church activities**					
	Ministry Offer	41,200	0	-	41,200	40,000
	Organists	4,020	0	-	4,020	3,850
	Vergers	760	0	-	760	685
	Clergy	3,256	0	-	3,256	2,700
	Cleaning,Lighting	2,702	0	-	2,702	3,181
	Insurance	4,400	0	-	4,400	4,327
	Minor Repairs	28	0	-	28	119
	Upkeep of Services	1,983	204	-	2,187	822
	Gas	6,524	0	-	6,524	10,089
	Electricity	1,029	0	-	1,029	1,248
	Water Rates	246	0	-	246	231
	Photocopying Costs	663	0	-	663	725
	Sunday School	0	440	-	440	486
	Memberships	743	0	-	743	573
	Vicar's Retirement Gifts	-	0	-	0	2,237
		67,554	644	-	68,198	71,273
3b	**Cost of raising funds**					
	Cost of raising funds	388	0	-	388	347
		388	0	-	388	347
3c	**Charitable Giving**					
	Action on Pre-eclampsia	0	94	-	94	0
	Alzheimers Society	0	698	-	698	0
	Bishops Harvest Appeal	0	151	-	151	80
	British Heart Foundation	0	342	-	342	378
	Cancer Research UK	0	330	-	330	284
	CDBF - Diocesan Growth Fund	0	355	-	355	373
	Childrens Society	0	530	-	530	500
	Christian Aid	0	262	-	262	364
	Crosthwaite PCC	0	380	-	380	0
	'Dewode', Uganda	0	467	-	467	882
	Eden Valley Hospice	0	739	-	739	426
	Embrace the Middle East	0	220	-	220	170
	Great North Air Ambulance	0	251	-	251	260
	Guide Dogs	0	145	-	145	0
	Hospice at Home	0	193	-	193	0
	Inglewood	0	220	-	220	24
	Jigsaw	0	248	-	248	0
	Kingston Court Care Home	0	73	-	73	0
	Leprosy Mission	0	810	-	810	754
	Live Life, Give Life	0	94	-	94	0
	Mayor's Charities	0	108	-	108	0
	Mission to Seafarers	0	243	-	243	161
	NHS Charities (Willow C Ward)	0	81	-	81	0
	RNLI	0	246	-	246	0
	Rotary Foundation	0	288	-	288	0
	RSPCA	0	193	-	193	0
	Salvation Army	0	57	-	57	24
	USPG	0	122	-	122	221
	Wigton Infant School (Jigsaw)	0	68	-	68	0
	Other Donations	0	0		0	1,280
		0	8,008	-	8,008	6,181
3d	**Major Expenditure**					
	Windows Project	-	1,948	-	1,948	0
	Architects Fees	-	15,468	-	15,468	0
	Maintenance Funds	-	3,999	-	3,999	2,642
		0	21,415	0	21,415	2,642
3e	**Other Expenditure**					
	Bank Charges	0	64	-	64	65
		0	64	-	64	65

St Mary's Parochial Church Council

Notes to Statement of Financial Activities

For the year ending 31 December 2024

4 Investments

	1st January £	Interest £	Transfers £	Revaluation £	31st December £
Unrestricted					
CBF (Canon Winder Bequest)	200	-	-	-	200
	200	0	0	0	200
Restricted					
JMB Investment Fund - for upkeep of fabric only	277,418	-	-	6,350	283,768
COIF George Scott Investment - Fabric Fund	14,176	-	-	321	14,497
CBF Dep A/c George Scott Bequest - Maintenance	1,258	-	-	-	1,258
COIF George Scott Investment - Sunday School Fund	14,176	-	-	321	14,497
CBF Dep A/c George Scott Bequest - Sunday School	1,258	-	-	-	1,258
	308,286	0	0	6,992	315,278

The Restricted Funds have been invested in longer term funds to preserve the capital value and to generate interest for the maintenance of the fabric of the building and where applicable for the Sunday School.

5 Accounts receivable

	2023			2024		
	Unrestricted £	Restricted £	Total £	Unrestricted £	Restricted £	Total £
Gift Aid Tax Receivable	1,497	0	1,497	1,715	0	1,715
Gas	0	0	0	833	0	833
	1,497	0	1,497	2,548	0	2,548

6 Accounts payable

	2023			2024		
	Unrestricted £	Restricted £	Total £	Unrestricted £	Restricted £	Total £
Electricity	176	-	176	200	-	200
Gas	1,563	-	1,563	0	-	0
	1,739	0	1,739	200	0	200

7 Funds

(a) The movements in funds during the year were:

	1st January £	Receipts £	Payments £	Transfers £	31st December £
Unrestricted					
Barclays Current Account	24,496	61,323	(70,316)	0	15,503
	24,496	61,323	(70,316)	0	15,503
Restricted					
Barclays Current Account - General	3,115	9,141	(8,212)	-	4,044
Barclays Current Account - Maintenance & Bells	5,260	6,109	(21,415)	20,000	9,954
CBF William Mitchinson Organ Fund	684	36	-	-	720
CBF Maintenance Fund	77,269	11,432	0	(20,000)	68,701
CBF Dep A/c - Sunday School	3,105	229	-	-	3,334
HSBC Current Account - Sunday School	4,360	1,013	(504)	-	4,869
	93,793	27,960	(30,131)	0	91,622

ST MARY'S PAROCHIAL CHURCH COUNCIL

BALANCE SHEET as at 31st December 2024

	2024	2023
	£	£
FIXED ASSETS		
Investments		
CBF JMB Investment Fund - for upkeep of fabric only	283,768	277,418
COIF George Scott Investment- Fabric Fund	14,497	14,176
CBF George Scott Bequest - Maintenance	1,258	1,258
COIF George Scott Sunday School Fund	14,497	14,176
CBF George Scott Bequest - Sunday School	1,258	1,258
CBF (Canon Winder Bequest) - General	200	200
	315,478	308,486
CURRENT ASSETS		
Debtors & Prepayments		
Gift Aid Tax Receivable	1,715	1,497
Funeral Fees Receivable	0	0
Gas	833	0
	2,548	1,497
Short Term Deposits		
CBF William Mitchinson Organ Fund	720	684
CBF Maintenance Fund	68,701	77,269
CBF Deposit - Sunday School	3,334	3,105
	72,755	81,058
Cash at Bank		
Barclays Current Account - General	19,547	27,611
Barclays Current Account - Maintenance & Bells	9,954	5,260
HSBC Current Account - Sunday School	4,869	4,360
	34,370	37,231
Total Current Assets	109,673	119,786
CURRENT LIABILITIES		
Creditors due within one year		
Electricity	200	176
Gas	0	1,563
	200	1,739
NET CURRENT ASSETS	109,473	118,047
TOTAL NET ASSETS	424,951	426,533
PARISH FUNDS	424,951	426,533

INDEPENDENT EXAMINER'S REPORT TO THE PCC OF ST MARY'S CHURCH, WIGTON

I report on the accounts for the year ended 31st December 2024

Respective responsibilities of the Trustees and Independent Examiner

The charity's trustees 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 Commissioners section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

Basis of 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 from the trustees 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 gives me reasonable cause to believe that in any material respect the requirements
   - to keep accounting records in accordance with s.130 of the 2011 Act; and
   - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met; or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

A Musgrave — 14/2/2025

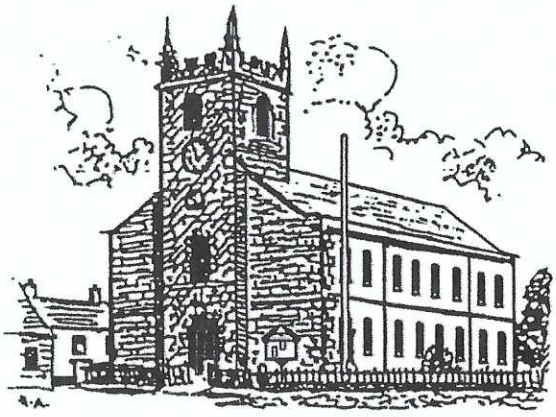
Alan Musgrave, ACMA — Date

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY, WIGTON

England & Wales - Charity number 1134111

Accounts

ST MARY'S PCC, WIGTON. REGISTERED CHARITY NO. 1134111



ANNUAL REPORT AND FINANCIAL STATEMENTS

For The Year Ending 31st December 2023

PREPARED BY MRS A LOMAS. HON. TREASURER

EXAMINED BY MR A MUSGRAVE ACMA. INDEPENDENT EXAMINER

REVD. R T CORRIE CURATE IN CHARGE

WIGTON ST MARY'S PAROCHIAL CHURCH COUNCIL

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31ST DECEMBER 2023

Aim and purposes

St Mary's Parochial Church Council (PCC) had the responsibility of co-operating with the incumbents during 2023 in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. Reverend Canon Geoffrey Paul Ravalde was the incumbent until his retirement as Vicar of Wigton on 31st May 2023. St Marys then entered an interregnum. Reverend Richard Corrie was appointed Curate-in-Charge on 1st September 2023 for a period of one year.

The PCC is also specifically responsible for the maintenance of St Mary's Church.

Objectives and activities

The PCC is committed to enabling as many people as possible to worship at our church and to become part of the parish community at St Mary's. The PCC maintains an overview of worship throughout the parish and makes suggestions on how the services can involve the many groups that live within our parish. Our services and worship put faith into practice through prayer and scripture, sacrament and music.

When planning our activities for the year, we have considered the Commission's guidance on public benefit and the supplementary guidance on charities for the advancement of religion. In particular, we try to enable ordinary people to live out their faith as part of our parish community through:

- Worship and prayer; learning about the gospel; and developing the knowledge of the Christian word.
- Provision of pastoral care for people living in the parish.
- Missionary and outreach work.

To facilitate this work, it is important that we maintain the fabric of St Mary's Church.

Achievements and performance

During the early part of 2023 communion taking of wafers continued and the taking of wine was resumed by Intinction with the resumption of the common cup later in the year, according to personal choice.

Worship and prayer

The PCC is keen to offer a range of services over the course of the year, that our community finds both beneficial and spiritually fulfilling. For example, Holy Communion and Evening Prayer provide a quiet and reflective environment for worship while opportunities are provided for people to engage in worship and fellowship such as that provided by the Parish Eucharist each Sunday.

Holy Communion is celebrated every Tuesday at 9.45am (Book of Common Prayer 1662) and Wednesday at 12.45pm. On Sundays Holy Communion (Book of Common Prayer, 1662) at 8.00am. Parish Eucharist with hymns and Sunday School (held in choir vestry) at 9.30am (Sung Mattins on 5th Sunday). Evening Prayer (Book of Common Prayer 1662) is held at 6.30pm each Sunday.

A lay led Vision Service is held on the 1st Sunday of the month at 4.00pm.

All are welcome to attend any of our services.

In 2023 there were 178 parishioners on the Electoral Roll.

The usual Sunday attendance numbers started to improve with an average of 70 adults and 12 children.

The Church

Canon Geoffrey Ravalde and Reverend Richard Corrie were assisted by Revd Frank Bovill and Revd John Hine, who were Parish Associates.

The Sunday School continued during 2023 at the same time as the Parish Eucharist on Sunday mornings at 9.30am. The Sunday School is led by Mrs Esther Hudson along with a number of volunteers helping on a rota basis. During the year there were 39 baptisms, 2 weddings and 14 funerals in church with a further 6 funerals taken by the clergy of the parish at crematoria, graveside and cemetery chapel.

The Youth Fellowship Group is now called St Mary's Fellowship Group with meetings held in various properties in the parish, all meetings comply with safeguarding regulations. All youth leaders and helpers have been CRB checked.

There is a very active choir which rehearses on Wednesday evenings under the direction of David Shingler, Church Organist.

In 2015 a website for St Mary's Church was set up and can be found at www.stmaryswigton.org.uk

A bible study group met at various houses in the parish.

There is a very dedicated Mothers' Union branch which normally meets once a month in the church with meetings resuming in 2023.

We had a new peal of bells installed for the Millennium and they are rung on Sundays, when services are held, and on special occasions.

Pastoral care

Some members of our parish are unable to attend church due to sickness or age. When permitted the clergy visited church members when requested, to celebrate communion with them either at their homes or in hospital.

Safeguarding

The PCC has taken note of its duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 and it is the opinion of the PCC that it has complied with the duty. A revised Safeguarding Policy was adopted on 5th March 2019, a copy of which can be found on St Mary's website.

Risk assessments were carried out regularly to ensure that the church complied with all Health and Safety requirements. The latest risk assessment policies are published on the Notice Boards in church.

Mission and evangelism

In previous years the clergy visited the schools in the area, and the schoolchildren occasionally came into the church to have a look around the building, with the Vicar on hand to answer questions. School assemblies were also held in church from time to time during 2023.

It was wonderful to see the school services return to St Mary's with the Thomlinson Junior School and Nelson Thomlinson School resuming services. Wigton Infants School, again, held a Harvest Service and a Carol Service in church attended by many parents, grandparents and friends.

Our parish bulletin is normally distributed monthly free of charge to all parishioners who request it and is also available in Church. Copies are also posted on St Mary's website along with the weekly sheet. The bulletin keeps our parishioners informed of the important matters affecting our Church.

St Mary's Carols by Candlelight was held and a very popular Nativity Service performed by members of the Sunday School on the day before Christmas Eve.

Ecumenical relationships

The Church is a member of Churches Together in Wigton. A joint Carol Service for the town was held in 2023. In 2019 the church joined the Solway Mission Community.

The Remembrance Day Service was again held in St Mary's.

Financial review

Total incoming resources were £86,424 of which £65,472 was unrestricted and £20,952 was restricted. The unrestricted resources included £1,497 from Gift Aid Receivable. Restricted incoming resources included £10,839 income from investments, £454 from visiting bellringers, £274 from Sunday School and the remainder being charitable collections and other donations.

Total resources expended were £68,414 from unrestricted funds and £12,094 from restricted funds, including charitable giving and general maintenance.

Net movement in unrestricted funds showed a deficit of £2,942. The net movement in restricted funds showed a surplus of £8,858 on the year thanks to the interest from the JMB Bequest. There was a gain on revaluation of restricted assets of £26,242.

The JMB Bequest is invested in a CBF Investment Fund with the interest being credited to the CBF Maintenance Account, which is a restricted investment for the fabric of St Mary's Church, not for general use.

At the end of the accounting period the total reserves amounted to £426,533 (£394,375 at the end of 2022) of which £402,078 (£366,978 at the end of 2022) are restricted fixed assets for the maintenance of the fabric of the church and £200 (£200 at the end of 2022) unrestricted fixed assets.

The Parish Offer paid in full to the Deanery was £40,000.

Structure, governance and management

The Parochial Church Council is a corporate body established by the Church of England.
The PCC operates under the Parochial Church Council Powers Measure.
St Mary's PCC is registered with the Charity Commission.

The method of appointment of PCC trustees is set out in the Church Representation Rules. At St Mary's the membership of the PCC consists of the Chairman (our Vicar up to 31st May), Churchwardens, Deanery Synod Representatives and members elected by those members of the congregation who are on the electoral roll of the church. All those who attend our services / members of the congregation are encouraged to register on the Electoral Roll. The PCC members are responsible for making decisions on all matters of general concern and importance to the parish, including deciding on how the funds of the PCC are to be spent. The full PCC met seven times during the year with an average level of attendance of 80%. Given its wide responsibilities the PCC is assisted by a standing committee which recommends policy decisions. The standing committee is responsible to the PCC and reports back to it regularly, with the decisions being received by the full PCC and discussed as necessary.

Administrative information

St Mary's Church is situated in High Street, Wigton. It is part of the Diocese of Carlisle within the Church of England. During the Interregnum the correspondence address is 23 Deer Park, Wigton CA7 9ND, the registered charity number of St Mary's PCC is 1134111.

PCC members who have served at any time from the Annual Meeting until the date this report was approved are:

Ex Officio members:

Incumbent:	The Reverend Canon Geoffrey Paul Ravalde (Chairman) retired 31st May 2023.
Chair:	Reverend Richard Corrie, Curate in Charge from 1st September 2023.

Church Wardens:	Mr David Lomas
	Mr Roger Steel Peacock
	Mr Martin Edward Snape

Elected members:

Mr David Shingler (Vice Chairman)
Mr David T Shingler (Secretary, appointed 17th January 2023)
Mrs Anne Lomas (Treasurer)
Mrs Helen Armstrong (appointed 18th April 2023)
Miss Jennifer Allan
Mrs Ann Bovill
Mr James Briggs (resigned)
Mr Thomas Brown (Deputy Churchwarden)
Miss Jill Drabble
Mrs Audrey Frizell (Deputy Churchwarden)
Dr Stephen Haraldsen
Mr Robert Hudson (resigned 24th October 2023)
Mrs Mary Huntington
Mrs Susan Mattinson
Mrs Dorothy McCracken
Mrs Jean Monkhouse
Mrs Jacqueline Peacock
Mrs Mary Snape
Mrs Bronja Twentyman
Mr Christopher Walford
Mrs Lesley-Ann Walsh

Approved by the PCC on 19th March 2024 and signed on their behalf by the Reverend Richard Corrie (PCC Chairman).



St Mary's Parochial Church Council - Charity Reg No. 1134111

Statement of Financial Activities

For the year ending 31 December 2023

		Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	TOTAL FUNDS 2023 £	2022 £
	INCOMING RESOURCES						
VI	Voluntary income	2a	59,152	10,113	0	69,265	65,858
VIR	Gift Aid Tax Receivable	2a	1,497	0	0	1,497	1,511
AGF	Activities for generating funds	2b	2,528	0	0	2,528	3,191
IFI	Income from investments	2c	8	10,839	0	10,847	9,237
CA	Church activities	2d	2,287	0	0	2,287	5,028
	TOTAL INCOMING RESOURCES		65,472	20,952	0	86,424	84,825
	RESOURCES EXPENDED						
CA	Church activities	3a	68,067	3,271	0	71,338	65,636
CGF	Cost of generating funds	3b	347	0	0	347	261
CG	Charitable Giving	3c	0	6,181	0	6,181	10,992
ME	Major Expenditure	3d	0	2,642	0	2,642	3,041
	TOTAL RESOURCES EXPENDED		68,414	12,094	0	80,508	79,930
	NET INCOMING RESOURCES BEFORE OTHER RECOGNIZED GAINS AND LOSSES		(2,942)	8,858	0	5,916	4,895
GOR	Gain / (Loss) on investment assets: on revaluation		0	26,242	-	26,242	(37,247)
	NET MOVEMENT IN FUNDS		(2,942)	35,100	0	32,158	(32,352)
BBF	**BALANCES B/FWD 1 JANUARY**		27,397	366,978	0	394,375	426,727
	BALANCES C/FWD 31 DECEMBER 2023		24,455	402,078	0	426,533	394,375

St Mary's Parochial Church Council

Notes to Statement of Financial Activities

For the year ending 31 December 2023

Notes

1. Accounting policies

Basis of financial statements.

The PCC is a public benefit entity within the meaning of FRS102. The financial statements have been prepared under the Charities Act 2011 and Church Accounting Regulations 2011 in accordance with the Church Accounting Regulations 2006 governing the individual accounts of PCCs, and with the Regulations' "true and fair view" provisions, they have also been prepared under FRS102 (2016) as the applicable accounting standards and the 2016 version of the Statement of Recommended Practice, Accounting and Reporting by Charities (SORP(FRS102)).

The financial statements have been prepared under the historical cost convention except for investment assets, which are shown at market value. The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body, nor those that are informal gatherings of church members.

The accounts have been prepared using the accrual accounting method.

Fund accounting

Endowment Funds are funds, the capital of which must be retained either permanently or at the PCC's discretion; the income derived from the endowment is to be used either as restricted or unrestricted income funds depending upon the purpose for which the endowment was established in the first place.

Restricted Funds comprise (a) income from endowments which is to be expended only on the restricted purposes intended by the donor, and (b) revenue donations or grants for a specific PCC activity intended by the donor.

Unrestricted Funds are income funds which are to be spent on the PCC's general purposes.

Incoming resources

Planned giving, collections and similar donations are recognised when received. Tax refunds are recognised when the incoming resource to which they relate is received. Grants and legacies are accounted for when the PCC is entitled to the use of the resources, their ultimate receipt is considered reasonably certain and the amounts due are readily quantifiable. Dividends are accounted for when declared receivable, interest as and when accrued by the payer.
All incoming resources are accounted for gross.

Resources expended

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding or constructive obligation on the PCC. The diocesan parish share expected to be paid over is accounted for when due. All other expenditure is generally recognised when it is incurred and is accounted for gross.

Fixed assets

Consecrated and benefice property is not included in the accounts in accordance with s.10(2)(a) and (c) of the Charities Act 2011, and is usually held by the Vicar of Wigton. The Vicar retired on 31st May 2023 and the Parish is now in interregnum. As a consequence ownership of the consecrated property reverted to Carlisle Diocese.

Movable church furnishings held by the and churchwardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed in the church's inventory, which can be inspected (at any reasonable time). For anything acquired prior to 2000 there is insufficient cost information available and therefore such assets are not valued in the financial statements. Subsequently no individual item has cost more than £1,000 so all such expenditure has been written off when incurred.

Equipment used within the church premises has been fully written off in the year that is was purchased. Individual items of equipment are written off when the asset is acquired.
No depreciation is provided on any assets.

Investments are valued at market value at 31 December 2023.

St Mary's Parochial Church Council
Notes to Statement of Financial Activities
For the year ending 31 December 2023

2. INCOMING RESOURCES

		Unrestricted Funds £	Restricted Funds £	Endowment Funds £	TOTAL FUNDS 2023 £	2022 £
2a	**Voluntary income**					
	Regular Giving	29,668	0	-	29,668	29,613
	Charity Collections	0	6,181	-	6,181	10,992
	Income Tax Recovered	7,208	0	-	7,208	7,074
	Collections	10,075	0	-	10,075	10,929
	Gift Day Excluding Gift Aid Received	3,388	0	-	3,388	2,725
	Sundry Donations	4,238	0	-	4,238	2,564
	Memorial Book / Prayer Books / Choir Music	75	0	-	75	110
	CDBF Energy Grant	4,500	483	-	4,983	0
	LPW VAT Grants	0	484	-	484	928
	Bells Receipts	0	454	-	454	462
	Organ Receipts	0	0	-	0	135
	Sunday School	0	274	-	274	326
	Vicar's Retirement Gifts	-	2,237	-	2,237	0
		59,152	10,113	-	69,265	65,858
2a	**Voluntary income**					
	Gift Aid Tax Receivable	1,497	0	-	1,497	1,511
		1,497	0	-	1,497	1,511
2b	**Activities for generating funds**					
	Events	360	0	-	360	310
	Bazaar	2,168	0	-	2,168	2,881
		2,528	0	-	2,528	3,191
2c	**Investment Income**					
	Canon Winder Bequest	8	0	-	8	1
	CBF Organ Fund	-	21	-	21	9
	Maintenance Fund	-	10,277	-	10,277	8,785
	Sunday School Fund	-	541	-	541	442
		8	10,839	0	10,847	9,237
2d	**Church Activities**					
	PCC Fees	2,171	0	-	2,171	4,890
	Magazines	116	0	-	116	138
		2,287	0	-	2,287	5,028

St Mary's Parochial Church Council
Notes to Statement of Financial Activities
For the year ending 31 December 2023

		Unrestricted Funds £	Restricted Funds £	Endowment Funds £	TOTAL FUNDS 2023 £	2022 £
3.	**RESOURCES EXPENDED**					
3a	**Church activities**					
	Parish Share	40,000	0	-	40,000	37,800
	Organists	3,850	0	-	3,850	3,720
	Vergers	685	0	-	685	685
	Clergy	2,700	0	-	2,700	3,750
	Cleaning,Lighting	2,698	483	-	3,181	2,354
	Insurance	4,327	0	-	4,327	4,276
	Minor Repairs	119	0	-	119	213
	Upkeep of Services	822	0	-	822	1,894
	Gas	10,089	0	-	10,089	8,423
	Electricity	1,248	0	-	1,248	757
	Water Rates	231	0	-	231	165
	Photocopying Costs	725	0	-	725	631
	Sunday School	0	486	-	486	460
	Memberships	573	0	-	573	443
	Vicar's Retirement Gifts	-	2,237	-	2,237	0
	Bank Charges	0	65	-	65	65
		68,067	3,271	-	71,338	65,636
3b	**Cost of generating funds**					
	Cost of generating funds	347	0	-	347	261
		347	0	-	347	261
3c	**Charitable Giving**					
	Bishops Harvest Appeal	0	80	-	80	145
	British Heart Foundation	0	378	-	378	481
	British Red Cross	0	180	-	180	410
	Cancer Research UK	0	284	-	284	176
	Childrens Society	0	500	-	500	590
	Christian Aid	0	364	-	364	428
	Dementia UK	0	92	-	92	125
	'Dewode', Uganda	0	882	-	882	649
	Diocesan Growth Fund	0	373	-	373	0
	Eden Valley Hospice	0	426	-	426	123
	Elm C Ward CIC	0	154	-	154	0
	Embrace the Middle East	0	170	-	170	204
	Great North Air Ambulance	0	260	-	260	1,180
	ICU Cumberland Infirmary	0	129	-	129	0
	Inglewood	0	24	-	24	22
	Leprosy Mission	0	754	-	754	1,265
	Maryport Inshore Rescue	0	307	-	307	0
	Mission to Seafarers	0	161	-	161	1,367
	NC Hospitals - NHS Charity	0	187	-	187	0
	RAF Benevolent Fund	0	43	-	43	0
	Richmond Park Care Home	0	92	-	92	0
	Salvation Army	0	24	-	24	0
	USPG	0	221	-	221	200
	Wigton Ambulance Service	0	50	-	50	50
	Wigton First Responders	0	129	-	129	0
	Wigton R.C. Fundraiser	0	154	-	154	0
	3 Charities replaced above from 2022	0	(237)	-	(237)	0
	Other Donations					3,577
		0	6,181	-	6,181	10,992
3d	**Major Expenditure**					
	Maintenance Funds	0	2,642	-	2,642	3,041
		0	2,642	0	2,642	3,041

St Mary's Parochial Church Council

Notes to Statement of Financial Activities

For the year ending 31 December 2023

4 Investments

	1st January	Interest	Transfers	Revaluation	31st December
	£	£	£	£	£
Unrestricted					
CBF (Canon Winder Bequest)	200	-	-	-	200
	200	0	0	0	200
Restricted					
JMB Investment Fund - for upkeep of fabric only	253,562	-	-	23,856	277,418
COIF George Scott Investment - Fabric Fund	12,983	-	-	1,193	14,176
CBF Dep A/c George Scott Bequest - Maintenance	1,258	-	-	-	1,258
COIF George Scott Investment - Sunday School Fund	12,983	-	-	1,193	14,176
CBF Dep A/c George Scott Bequest - Sunday School	1,258	-	-	-	1,258
	282,044	0	0	26,242	308,286

The Restricted Funds have been invested in longer term funds to preserve the capital value and to generate interest for the maintenance of the fabric of the building and where applicable for the Sunday School.

5 Accounts receivable

	<---------- 2022 ---------->			<---------- 2023 ---------->		
	Unrestricted	Restricted	Total	Unrestricted	Restricted	Total
	£	£	£	£	£	£
Gift Aid Tax Receivable	1,511	0	1,511	1,497	0	1,497
	1,511	0	1,511	1,497	0	1,497

6 Accounts payable

	<---------- 2022 ---------->			<---------- 2023 ---------->		
	Unrestricted	Restricted	Total	Unrestricted	Restricted	Total
	£	£	£	£	£	£
Electricity	147	-	147	176	-	176
Gas	2,628	-	2,628	1,563	-	1,563
	2,775	0	2,775	1,739	0	1,739

7 Funds

(a) The movements in funds during the year were:

	1st January	Receipts	Payments	Transfers	31st December
	£	£	£	£	£
Unrestricted					
Barclays Current Account	28,460	65,486	(69,450)	0	24,496
	28,460	65,486	(69,450)	0	24,496
Restricted					
Barclays Current Account - General	3,115	8,901	(8,901)	-	3,115
Barclays Current Account - Maintenance & Bells	6,575	1,327	(2,642)	0	5,260
CBF William Mitchinson Organ Fund	663	21	-	-	684
CBF Maintenance Fund	67,381	9,888	0	-	77,269
CBF Dep A/c - Sunday School	2,954	151	-	-	3,105
HSBC Current Account - Sunday School	4,247	664	(551)	-	4,360
	84,935	20,952	(12,094)	0	93,793

ST MARY'S PAROCHIAL CHURCH COUNCIL

BALANCE SHEET as at 31st December 2023

	2023	2022
	£	£
FIXED ASSETS		
Investments		
CBF JMB Investment Fund - for upkeep of fabric only	277,418	253,562
COIF George Scott Investment- Fabric Fund	14,176	12,983
CBF George Scott Bequest - Maintenance	1,258	1,258
COIF George Scott Sunday School Fund	14,176	12,983
CBF George Scott Bequest - Sunday School	1,258	1,258
CBF (Canon Winder Bequest) - General	200	200
	308,486	282,244
CURRENT ASSETS		
Debtors & Prepayments		
Gift Aid Tax Receivable	1,497	1,511
	1,497	1,511
Short Term Deposits		
CBF William Mitchinson Organ Fund	684	663
CBF Maintenance Fund	77,269	67,381
CBF Deposit - Sunday School	3,105	2,954
	81,058	70,998
Cash at Bank		
Barclays Current Account - General	27,611	31,575
Barclays Current Account - Maintenance & Bells	5,260	6,575
HSBC Current Account - Sunday School	4,360	4,247
	37,231	42,397
Total Current Assets	119,786	114,906
CURRENT LIABILITIES		
Creditors due within one year		
Electricity	176	147
Gas	1,563	2,628
	1,739	2,775
NET CURRENT ASSETS	118,047	112,131
TOTAL NET ASSETS	426,533	394,375
PARISH FUNDS	426,533	394,375

INDEPENDENT EXAMINER'S REPORT TO THE PCC OF ST MARY'S CHURCH, WIGTON

I report on the accounts for the year ended 31st December 2023

Respective responsibilities of the Trustees and Independent Examiner

The charity's trustees 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 Commissioners section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

Basis of 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 from the trustees 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 gives me reasonable cause to believe that in any material respect the requirements
   - to keep accounting records in accordance with s.130 of the 2011 Act; and
   - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met; or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

A Musgrave

Alan Musgrave, ACMA

27 FEBRUARY 2024

Date

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY, WIGTON

England & Wales - Charity number 1134111

Accounts

ST MARY'S PCC, WIGTON. REGISTERED CHARITY NO. 1134111



ANNUAL REPORT AND FINANCIAL STATEMENTS

For The Year Ending 31st December 2022

PREPARED BY MRS A LOMAS. HON. TREASURER A Lomas

EXAMINED BY MR A MUSGRAVE ACMA. INDEPENDENT EXAMINER A Musgrave

REVD. CANON G P RAVALDE. VICAR G P Ravalde

WIGTON ST MARY'S PAROCHIAL CHURCH COUNCIL

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31ST DECEMBER 2022

Aim and purposes

St Mary's Parochial Church Council (PCC) has the responsibility of co-operating with the incumbent, the Reverend Canon Geoffrey Paul Ravalde, in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The PCC is also specifically responsible for the maintenance of St Mary's Church.

Objectives and activities

The PCC is committed to enabling as many people as possible to worship at our church and to become part of the parish community at St Mary's. The PCC maintains an overview of worship throughout the parish and makes suggestions on how the services can involve the many groups that live within our parish. Our services and worship put faith into practice through prayer and scripture, music and sacrament.

When planning our activities for the year, we have considered the Commission's guidance on public benefit and the supplementary guidance on charities for the advancement of religion. In particular, we try to enable ordinary people to live out their faith as part of our parish community through:

- Worship and prayer; learning about the gospel; and developing the knowledge of the Christian word.
- Provision of pastoral care for people living in the parish.
- Missionary and outreach work.

To facilitate this work, it is important that we maintain the fabric of St Mary's Church.

Achievements and performance

Following a challenging two years as a result of the Covid-19 pandemic, which affected the country from early 2020 it was hoped, following the government vaccine programme, that a more normal life would result, with church services being held without restrictions on numbers. St Mary's has an open Baptism policy and the PCC were delighted that they could be resumed.

For communion during 2022 the taking of wafers continued and the taking of wine was resumed by Intinction.

Worship and prayer

The PCC is keen to offer a range of services during the week, and over the course of the year, that our community finds both beneficial and spiritually fulfilling. For example, Holy Communion and Evening Prayer provide a quiet, intimate and reflective environment for worship while opportunities are provided for people to engage in worship and fellowship such as that provided by the Parish Eucharist each Sunday.

The Vision Services resumed in 2022 with services usually being held on the 1st Sunday of the month.

All are welcome to attend any of our services.

In 2022 there were 174 parishioners on the Electoral Roll.

The usual Sunday attendance numbers started to improve with an average of 63 adults and 10 children.

The Church

Canon Geoffrey Ravalde, our Vicar, is assisted by Revd Frank Bovill and Revd John Hine, who are Parish Associates.

The Sunday School continued during 2022 at the same time as the Parish Eucharist on Sunday mornings at 9.30am. The Sunday School is led by Mrs Esther Hudson along with a number of volunteers helping on a rota basis. During the year there were 48 baptisms, 8 weddings and 25 funerals in church with a further 8 funerals taken by the clergy of the parish at crematoria, graveside and cemetery chapel.

In November 2022 the Bishop of Penrith presided at a Confirmation service for 8 candidates, 6 from Wigton, 1 from St Andrew's, Thursby and 1 adult from Holme St Cuthbert.

The Youth Fellowship Group is now called St Mary's Fellowship Group with meetings held at the homes of leaders and in the Cornerstone Methodist Church, all meetings comply with safeguarding regulations. All youth leaders and helpers have been CRB checked.

There is a very active choir which rehearses on Wednesday evenings under the direction of David Shingler, Church Organist.

In 2015 a website for St Mary's Church was set up and can be found at www.stmaryswigton.org.uk

A bible study group met at various houses in the parish.

There is a Mothers' Union branch which normally meets once a month in the church with meetings resuming in 2022.

We had a new peal of bells installed for the Millennium and they are rung on Sundays, when services are held, and on special occasions.

Pastoral care

Some members of our parish are unable to attend church due to sickness or age. When permitted the clergy visited all church members when requested, to celebrate communion with them either at their homes or in hospital.

Safeguarding

The PCC has taken note of its duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 and it is the opinion of the PCC that it has complied with the duty.

A revised Safeguarding Policy was adopted on 5th March 2019, a copy of which can be found on St Mary's website.

Risk assessments were carried out regularly to ensure that the church complied with all Health and Safety requirements. The latest risk assessment policies are published on the Notice Boards in church.

Mission and evangelism

In previous years the clergy visited the schools in the area, and the schoolchildren occasionally came into the church to have a look around the building, with the Vicar on hand to answer questions. School assemblies were also held in church from time to time during 2022.

It was wonderful to see the school services return to St Mary's with the Thomlinson Junior School and Nelson Thomlinson School resuming services. For the first time Wigton Infants School held a Harvest Service and a Carol Service in church attended by many parents, grandparents and friends. The Thomlinson Junior School also performed a re-enactment of the Queens coronation to mark the Platinum Jubilee.

Our parish bulletin is normally distributed monthly free of charge to all parishioners who request it and is also available in Church. Copies are also posted on St Mary's website along with the weekly sheet. The bulletin keeps our parishioners informed of the important matters affecting our Church.

St Mary's Carols by Candlelight was held and a Nativity Service performed by members of the Sunday School on Christmas Eve.

Ecumenical relationships

The Church is a member of Churches Together in Wigton. A joint Carol Service was held in 2021. In 2019 the church joined the Solway Mission Community.

The Remembrance Day Service returned to St Mary's.

Financial review

Total incoming resources were £84,825 of which £62,636 was unrestricted and £22,189 was restricted. The unrestricted resources included £1,511 from Gift Aid Receivable. Restricted incoming resources included £9,236 income from investments, £462 from visiting bellringers, £326 from Sunday School and the remainder being charitable collections and other donations.

Total resources expended were £65,372 from unrestricted funds and £14,558 from restricted funds, including charitable giving and general maintenance.

Net movement in unrestricted funds showed a deficit of £2,736. The net movement in restricted funds showed a surplus of £7,631 on the year thanks to the interest from the JMB Bequest. For the first time in many years there was a loss on revaluation of restricted assets of £32,352.

The JMB Bequest is invested in a CBF Investment Fund with the interest being credited to the CBF Maintenance Account, which is a restricted investment for the fabric of St Mary's Church, not for general use.

At the end of the accounting period the total reserves amounted to £394,375 (£426,727 at the end of 2021) of which £366,978 (£396,594 at the end of 2021) are restricted fixed assets for the maintenance of the fabric of the church and £200 (£200 at the end of 2021) unrestricted fixed assets.

The Parish Offer paid to the Deanery was £40,000.

Structure, governance and management

The Parochial Church Council is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measure.
St Mary's PCC is registered with the Charity Commission.

The method of appointment of PCC trustees is set out in the Church Representation Rules. At St Mary's the membership of the PCC consists of the Chairman (our Vicar), Churchwardens, Deanery Synod Representatives and members elected by those members of the congregation who are on the electoral roll of the church. All those who attend our services / members of the congregation are encouraged to register on the Electoral Roll. The PCC members are responsible for making decisions on all matters of general concern and importance to the parish, including deciding on how the funds of the PCC are to be spent. The full PCC met six times during the year with an average level of attendance of 80%. Given its wide responsibilities the PCC is assisted by a standing committee which recommends policy decisions. The standing committee is responsible to the PCC and reports back to it regularly, with the decisions being received by the full PCC and discussed as necessary.

Administrative information

St Mary's Church is situated in High Street, Wigton. It is part of the Diocese of Carlisle within the Church of England. The correspondence address is The Vicarage, Longthwaite Road, Wigton, the registered charity number of St Mary's PCC is 1134111.

PCC members who have served at any time from the Annual Meeting until the date this report was approved are:

Ex Officio members:

Incumbent: The Reverend Canon Geoffrey Paul Ravalde (Chairman)

Church Wardens: Mr David Lomas
Mr Roger Steel Peacock
Mr Martin Edward Snape

Elected members: Mr David Shingler (Vice Chairman)
Mr John Miles (Secretary), (resigned July 2022)
Mr David T Shingler (Secretary, appointed 17th January 2023)
Mrs Anne Lomas (Treasurer)
Miss Jennifer Allan
Mrs Ann Bovill
Mr James Briggs
Mr Thomas Brown (Deputy Churchwarden)
Miss Jill Drabble
Mr Matthew Eden (resigned 2022)
Mrs Audrey Frizell (Deputy Churchwarden)
Dr Stephen Haraldsen
Mr Robert Hudson
Mrs Mary Huntington
Mrs Susan Mattinson
Mrs Dorothy McCracken
Mrs Jean Monkhouse
Mrs Jacqueline Peacock
Mrs Mary Snape
Mrs Bronja Twentyman
Mr Christopher Walford
Mrs Lesley-Ann Walsh

Approved by the PCC on 21st February 2023 and signed on their behalf by the Reverend Canon Geoffrey Paul Ravalde (PCC Chairman).

Geoffrey Ravalde

St Mary's Parochial Church Council - Charity Reg No. 1134111

Statement of Financial Activities

For the year ending 31 December 2022

		Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	TOTAL FUNDS 2022 £	2021 £
	INCOMING RESOURCES						
VI	Voluntary income	2a	52,905	12,953	-	65,858	58,496
VIR	Gift Aid Tax Receivable	2a	1,511	0	-	1,511	1,667
AGF	Activities for generating funds	2b	3,191	0	-	3,191	1,220
IFI	Income from investments	2c	1	9,236	-	9,237	8,081
CA	Church activities	2d	5,028	0	-	5,028	2,216
	TOTAL INCOMING RESOURCES		62,636	22,189	0	84,825	71,680
	RESOURCES EXPENDED						
CA	Church activities	3a	65,111	525	-	65,636	56,851
CGF	Cost of generating funds	3b	261	0	-	261	234
CG	Charitable Giving	3c	0	10,992	-	10,992	5,901
ME	Major Expenditure	3d	0	3,041	-	3,041	6,031
	TOTAL RESOURCES EXPENDED		65,372	14,558	0	79,930	69,017
	NET INCOMING RESOURCES BEFORE OTHER RECOGNIZED GAINS AND LOSSES		(2,736)	7,631	0	4,895	2,663
GOR	Gain / (Loss) on investment assets: on revaluation		0	(37,247)	-	(37,247)	39,618
	NET MOVEMENT IN FUNDS		(2,736)	(29,616)	0	(32,352)	42,281
BBF	**BALANCES B/FWD 1 JANUARY**		30,133	396,594	0	426,727	384,446
	BALANCES C/FWD 31 DECEMBER 2022		27,397	366,978	0	394,375	426,727

St Mary's Parochial Church Council

Notes to Statement of Financial Activities

For the year ending 31 December 2022

Notes

1. Accounting policies

Basis of financial statements.

The PCC is a public benefit entity within the meaning of FRS102. The financial statements have been prepared under the Charities Act 2011 and Church Accounting Regulations 2011 in accordance with the Church Accounting Regulations 2006 governing the individual accounts of PCCs, and with the Regulations' "true and fair view" provisions, they have also been prepared under FRS102 (2016) as the applicable accounting standards and the 2016 version of the Statement of Recommended Practice, Accounting and Reporting by Charities (SORP(FRS102)).

The financial statements have been prepared under the historical cost convention except for investment assets, which are shown at market value. The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body, nor those that are informal gatherings of church members.

The accounts have been prepared using the accrual accounting method.

Fund accounting

Endowment Funds are funds, the capital of which must be retained either permanently or at the PCC's discretion; the income derived from the endowment is to be used either as restricted or unrestricted income funds depending upon the purpose for which the endowment was established in the first place.

Restricted Funds comprise (a) income from endowments which is to be expended only on the restricted purposes intended by the donor, and (b) revenue donations or grants for a specific PCC activity intended by the donor.

Unrestricted Funds are income funds which are to be spent on the PCC's general purposes.

Incoming resources

Planned giving, collections and similar donations are recognised when received. Tax refunds are recognised when the incoming resource to which they relate is received. Grants and legacies are accounted for when the PCC is entitled to the use of the resources, their ultimate receipt is considered reasonably certain and the amounts due are readily quantifiable. Dividends are accounted for when declared receivable, interest as and when accrued by the payer.
All incoming resources are accounted for gross.

Resources expended

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding or constructive obligation on the PCC. The diocesan parish share expected to be paid over is accounted for when due. All other expenditure is generally recognised when it is incurred and is accounted for gross.

Fixed assets

Consecrated and benefice property is not included in the accounts in accordance with s.10(2)(a) and (c) of the Charities Act 2011, and is held by the Vicar of Wigton.

Movable church furnishings held by the vicar and churchwardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed in the church's inventory, which can be inspected (at any reasonable time). For anything acquired prior to 2000 there is insufficient cost information available and therefore such assets are not valued in the financial statements. Subsequently no individual item has cost more than £1,000 so all such expenditure has been written off when incurred.

Equipment used within the church premises has been fully written off in the year that is was purchased. Individual items of equipment are written off when the asset is acquired.
No depreciation is provided on any assets.

Investments are valued at market value at 31 December 2022.

St Mary's Parochial Church Council
Notes to Statement of Financial Activities
For the year ending 31 December 2022

2. INCOMING RESOURCES

		Unrestricted Funds £	Restricted Funds £	Endowment Funds £	TOTAL FUNDS 2022 £	2021 £
2a	**Voluntary income**					
	Regular Giving	29,613	0	-	29,613	32,627
	Charity Collections	0	10,992	-	10,992	5,701
	Income Tax Recovered	7,074	0	-	7,074	6,432
	Collections	10,929	0	-	10,929	6,469
	Gift Day Excluding Gift Aid Received	2,725	0	-	2,725	2,882
	Sundry Donations	2,564	0	-	2,564	3,366
	Contactless Donations	0	0	-	0	176
	Memorial Book / Prayer Books / Choir Music	0	110	-	110	20
	Legacies & Grants	0	0	-	0	250
	General Maintenance Receipts	0	0	-	0	7
	LPW VAT Grants	0	928	-	928	173
	Bells Receipts	0	462	-	462	105
	Organ Receipts	0	135	-	135	0
	Sunday School	0	326		326	288
		52,905	12,953	-	65,858	58,496
2a	**Voluntary income**					
	Gift Aid Tax Receivable	1,511	0	-	1,511	1,667
		1,511	0	-	1,511	1,667
2b	**Activities for generating funds**					
	Events	310	0	-	310	0
	Bazaar	2,881	0	-	2,881	0
	Raffle/ Donations	0	0	-	0	1,220
		3,191	0	-	3,191	1,220
2c	**Investment Income**					
	Canon Winder Bequest	1	0	-	1	0
	CBF Organ Fund	-	9	-	9	0
	Maintenance Fund	-	8,785	-	8,785	7,700
	Sunday School Fund	-	442	-	442	381
		1	9,236	-	9,237	8,081
2d	**Church Activities**					
	PCC Fees	4,890	0	-	4,890	2,121
	Magazines	138	0	-	138	95
		5,028	0	-	5,028	2,216

St Mary's Parochial Church Council
Notes to Statement of Financial Activities
For the year ending 31 December 2022

		Unrestricted Funds £	Restricted Funds £	Endowment Funds £	TOTAL FUNDS 2022 £	2021 £
3.	**RESOURCES EXPENDED**					
3a	**Church activities**					
	Parish Share	37,800	0	-	37,800	36,000
	Organists	3,720	0	-	3,720	3,648
	Vergers	685	0	-	685	735
	Clergy	3,750	0	-	3,750	3,388
	Cleaning,Lighting	2,354	0	-	2,354	2,380
	Insurance	4,276	0	-	4,276	4,120
	Minor Repairs	213	0	-	213	185
	Upkeep of Services	1,894	0	-	1,894	514
	Gas	8,423	0	-	8,423	4,015
	Electricity	757	0	-	757	477
	Water Rates	165	0	-	165	122
	Photocopying Costs	631	0	-	631	647
	Sunday School	0	460	-	460	185
	Memberships	443	0	-	443	429
	Bank Charges	0	65	-	65	6
		65,111	525	-	65,636	56,851
3b	**Cost of generating funds**					
	Cost of generating funds	261	0	-	261	234
		261	0	-	261	234
3c	**Charitable Giving**					
	Alzheimers Society	0	22	-	22	64
	Bishops Harvest Appeal	0	145	-	145	0
	Blood Bikes	0	738	-	738	0
	British Heart Foundation	0	481	-	481	0
	British Red Cross	0	410	-	410	0
	Cancer Research UK	0	176	-	176	0
	Children's Charity	0	53	-	53	0
	Children's Emergency Dept. CIC	0	106	-	106	0
	Children's Liver Disease Foundation	0	522	-	522	0
	Childrens Society	0	590	-	590	665
	Christian Aid	0	428	-	428	740
	Dementia UK	0	125	-	125	0
	'Dewode', Uganda	0	649	-	649	765
	Eden Valley Hospice	0	123	-	123	169
	Embrace the Middle East	0	204	-	204	240
	Great North Air Ambulance	0	1,180	-	1,180	193
	Hospice at Home	0	100	-	100	189
	Inglewood Amenities Fund	0	22	-	22	26
	Knoxwood Animal Sanctuary	0	220	-	220	0
	Leeds Hospital Charity	0	522	-	522	0
	Leprosy Mission	0	1,265	-	1,265	1,106
	Macmillan Cancer Support	0	72	-	72	0
	Mind UK	0	186	-	186	0
	Mission to Seafarers	0	1,367	-	1,367	641
	Motor Neurone Disease Association	0	106	-	106	269
	Myeloma UK	0	106	-	106	0
	Northern Centre for Cancer Care	0	81	-	81	0
	Oxfam, Wigton	0	50	-	50	0
	Parkfield Residential Care Home	0	55	-	55	0
	Renal Unit, C I Carlisle	0	314	-	314	0
	Reiver House	0	(81)	-	(81)	81
	RNIB	0	55	-	55	17
	USPG	0	200	-	200	40
	Wasdale Mountain Rescue	0	144	-	144	0
	Watchtree Nature Reserve	0	206	-	206	0
	Wigton Ambulance Service	0	50	-	50	0
	Other Donations					696
		0	10,992	-	10,992	5,901
3d	**Major Expenditure**					
	Maintenance Funds	0	3,041	-	3,041	6,031
		0	3,041	-	3,041	6,031

St Mary's Parochial Church Council

Notes to Statement of Financial Activities

For the year ending 31 December 2022

4 **Investments**

	1st January	Interest	Transfers	Revaluation	31st December
	£	£	£	£	£
Unrestricted					
CBF (Canon Winder Bequest)	200	-	-	-	200
	200	0	0	0	200
Restricted					
JMB Investment Fund - for upkeep of fabric only	287,393	-	-	(33,831)	253,562
COIF George Scott Investment - Fabric Fund	14,691	-	-	(1,708)	12,983
CBF Dep A/c George Scott Bequest - Maintenance	1,258	-	-	-	1,258
COIF George Scott Investment - Sunday School Fund	14,691	-	-	(1,708)	12,983
CBF Dep A/c George Scott Bequest - Sunday School	1,258	-	-	-	1,258
	319,291	0	0	(37,247)	282,044

The Restricted Funds have been invested in longer term funds to preserve the capital value and to generate interest for the maintenance of the fabric of the building and where applicable for the Sunday School.

5 **Accounts receivable**

	2021			2022		
	Unrestricted	Restricted	Total	Unrestricted	Restricted	Total
	£	£	£	£	£	£
Gift Aid Tax Receivable	1,667	0	1,667	1,511	0	1,511
	1,667	0	1,667	1,511	0	1,511

6 **Accounts payable**

	2021			2022		
	Unrestricted	Restricted	Total	Unrestricted	Restricted	Total
	£	£	£	£	£	£
Electricity	131	-	131	147	-	147
Gas	1,060	-	1,060	2,628	-	2,628
	1,191	0	1,191	2,775	0	2,775

7 **Funds**

(a) The movements in funds during the year were:

	1st January	Receipts	Payments	Transfers	31st December
	£	£	£	£	£
Unrestricted					
Barclays Current Account	29,456	62,792	(63,788)	0	28,460
	29,456	62,792	(63,788)	0	28,460
Restricted					
Barclays Current Account - General	3,005	11,102	(10,992)	-	3,115
Barclays Current Account - Maintenance & Bells	7,704	1,912	(3,041)	0	6,575
CBF William Mitchinson Organ Fund	654	9	-	-	663
CBF Maintenance Fund	58,984	8,397	0	-	67,381
CBF Dep A/c - Sunday School	2,899	55	-	-	2,954
HSBC Current Account - Sunday School	4,058	714	(525)	-	4,247
	77,304	22,189	(14,558)	0	84,935

ST MARY'S PAROCHIAL CHURCH COUNCIL

BALANCE SHEET as at 31st December 2022

	2022	2021
	£	£
FIXED ASSETS		
Investments		
CBF JMB Investment Fund - for upkeep of fabric only	253,562	287,393
COIF George Scott Investment- Fabric Fund	12,983	14,691
CBF George Scott Bequest - Maintenance	1,258	1,258
COIF George Scott Sunday School Fund	12,983	14,691
CBF George Scott Bequest - Sunday School	1,258	1,258
CBF (Canon Winder Bequest) - General	200	200
	282,244	319,491
CURRENT ASSETS		
Debtors & Prepayments		
Gift Aid Tax Receivable	1,511	1,667
	1,511	1,667
Short Term Deposits		
CBF William Mitchinson Organ Fund	663	654
CBF Maintenance Fund	67,381	58,984
CBF Deposit - Sunday School	2,954	2,899
	70,998	62,537
Cash at Bank		
Barclays Current Account - General	31,575	32,461
Barclays Current Account - Maintenance & Bells	6,575	7,704
HSBC Current Account - Sunday School	4,247	4,058
	42,397	44,223
Total Current Assets	114,906	108,427
CURRENT LIABILITIES		
Creditors due within one year		
Electricity	147	131
Gas	2,628	1,060
	2,775	1,191
NET CURRENT ASSETS	112,131	107,236
TOTAL NET ASSETS	394,375	426,727
PARISH FUNDS	394,375	426,727

INDEPENDENT EXAMINER'S REPORT TO THE PCC OF ST MARY'S CHURCH, WIGTON

I report on the accounts for the year ended 31st December 2022

.

Respective responsibilities of the Trustees and Independent Examiner

The charity's trustees 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 Commissioners section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

Basis of 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 from the trustees 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 gives me reasonable cause to believe that in any material respect the requirements
   - to keep accounting records in accordance with s.130 of the 2011 Act; and
   - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met; or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

A Musgrave

Alan Musgrave, ACMA

21/02/2023

Date

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY, WIGTON

England & Wales - Charity number 1134111

Accounts

ST MARY'S PCC, WIGTON. REGISTERED CHARITY NO. 1134111



ANNUAL REPORT AND FINANCIAL STATEMENTS

For The Year Ending 31st December 2021

PREPARED BY MRS A LOMAS. HON. TREASURER A Lomas

EXAMINED BY MR A MUSGRAVE ACMA. INDEPENDENT EXAMINER A Musgrave

REVD. CANON G P RAVALDE. VICAR G.P Ravalde

WIGTON ST MARY'S PAROCHIAL CHURCH COUNCIL

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31ST DECEMBER 2021

Aim and purposes

St Mary's Parochial Church Council (PCC) has the responsibility of co-operating with the incumbent, the Reverend Canon Geoffrey Paul Ravalde, in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The PCC is also specifically responsible for the maintenance of St Mary's Church.

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The PCC is committed to enabling as many people as possible to worship at our church and to become part of the parish community at St Mary's. The PCC maintains an overview of worship throughout the parish and makes suggestions on how the services can involve the many groups that live within our parish. Our services and worship put faith into practice through prayer and scripture, music and sacrament.

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- Worship and prayer; learning about the gospel; and developing the knowledge of the Christian word.
- Provision of pastoral care for people living in the parish.
- Missionary and outreach work.

To facilitate this work, it is important that we maintain the fabric of St Mary's Church.

Achievements and performance

Effects of the Covid-19 pandemic

2021 has been a most difficult and challenging year due to the coronavirus pandemic, which hit the country in early 2020 and continued to touch all our lives during 2021.

As 2021 began there was a large increase in the number of coronavirus cases, with government vaccine programmes continuing.

At the end of the first week in January 2021, St Mary's decided to close for public worship for the time being, but the church remained open for private prayer. Funerals and baptisms could still take place with reduced numbers.

The decision was taken to reopen for public worship from Palm Sunday subject to Government guidance and regulations, with face masks, social distancing and no congregational singing. Suitable signage was utilised to assist social distancing.

On 25th July the choir and congregation were permitted to sing. The sacrament consisted of the bread alone – under church rules the sharing of the cup was not allowed.

Only one school Carol Service and the Ecumenical Service were held. St Mary's usual Christmas services took place.

Worship and prayer

The PCC is keen to offer a range of services during the week, and over the course of the year, that our community finds both beneficial and spiritually fulfilling. For example, Holy Communion and Evening Prayer provide a quiet, intimate and reflective environment for worship while opportunities are provided for people to engage in worship and fellowship such as that provided by the Parish Eucharist each Sunday.

The Vision Services in 2021 were cancelled during the times that the church was closed for public worship, but services were held in an online form during church closures. Services are usually held on the 1st Sunday of the month.

All are welcome to attend any of our services.

A full revision of the Church Electoral Roll was carried out in 2019 and in 2021 there were 177 parishioners on the Electoral Roll.

The usual Sunday attendance numbers in 2021 were affected by the pandemic.

The Church

Canon Geoffrey Ravalde, our Vicar, is assisted by Revd Frank Bovill and Revd John Hine, who are Parish Associates.

During the periods when government regulations permitted, the church was open for private prayer, the community and visitors.

The Sunday School continued during 2021 at the same time as the Parish Eucharist on Sunday mornings at 9.30am but during church closure weeks it was held online. The Sunday School is led by Mrs Esther Hudson along with a number of volunteers helping on a rota basis. During the year we had 34 baptisms, 3 weddings and 30 funerals (the funerals being those at St Mary's and those taken by the clergy of the parish at crematoria, graveside and cemetery chapel). The Youth Fellowship Group was affected by the Covid-19 pandemic with meetings held when regulations permitted. All youth leaders and helpers have been CRB checked.

There is a very active choir which rehearses on Wednesday evenings (when permitted) under the direction of David Shingler, Church Organist.

In 2015 a website for St Mary's Church was set up and can be found at www.stmaryswigton.org.uk

The Vicar gave a weekly address on Zoom during lockdown periods. This was to be found on the website, and helped to keep parishioners involved in St Mary's.

A bible study group normally meets 12 - 15 times a year in various houses in the parish with some of the meetings held in an online form.

There is a Mothers' Union branch which normally meets twice a month in the church but meetings were curtailed in 2021, hoping to begin again in 2022.

We had a new peal of bells installed for the Millennium and they are rung on Sundays, when services are held, and on special occasions.

Pastoral care

Some members of our parish are unable to attend church due to sickness or age. When permitted the clergy visited all church members when requested, to celebrate communion with them either at their homes or in hospital, although this was limited in 2021.

Canon Colin Reid, the Anglican Chaplain, administered communion at Wigton Hospital for many years. When the hospital closed to patients, Colin continued in his role for Wigton and District Health Care Services; he retired from the Chaplaincy in April, having ministered in Carlisle Diocese from 1956 to 2021.

Safeguarding

The PCC has taken note of its duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 and it is the opinion of the PCC that it has complied with the duty. A revised Safeguarding Policy was adopted on 5th March 2019, a copy of which can be found on St Mary's website.

Risk assessments were carried out regularly to ensure that the church complied with all Health and Safety requirements during the pandemic. The latest risk assessment policy is also published on the website.

Mission and evangelism

In previous years the clergy visited the schools in the area, and the schoolchildren occasionally came into the church to have a look around the building, with the Vicar on hand to answer questions. School assemblies were also held in church from time to time. Because of the restrictions these occasions did not occur in 2021 but we hope to resume them as soon as practicable.

Our parish bulletin is normally distributed monthly free of charge to all parishioners who request it and is also available in Church. Copies are also posted on St Mary's website along with the weekly sheet, and the online Vision Service. The bulletin keeps our parishioners informed of the important matters affecting our Church.

Ecumenical relationships

The Church is a member of Churches Together in Wigton. A joint Carol Service was held in 2021. In 2019 the church joined the Solway Mission Community.

Financial review

Total incoming resources were £71,680 of which £57,325 was unrestricted and £14,355 was restricted. The unrestricted resources included £1,667 from Gift Aid Receivable. Restricted

incoming resources included £8,081 income from investments, £105 from visiting bellringers, £288 from Sunday School and the remainder being charitable collections and other donations.

Total resources expended were £56,894 from unrestricted funds and £12,123 from restricted funds, including charitable giving and general maintenance.

Net movement in unrestricted funds showed a surplus of £431. The net movement in restricted funds showed a surplus of £2,232 on the year. There was a gain on revaluation of restricted assets of £39,618 which increased the surplus on restricted funds to £42,281.

Following financial and legal advice £150,000 of the JMB Bequest, which was received late in 2012, was invested in a CBF Investment Fund. The interest from this is transferred into the CBF maintenance fund. The JMB Bequest is a restricted investment for the fabric of St Mary's Church, not for general use.

At the end of the accounting period the total reserves amounted to £426,727 (£384,446 at the end of 2020) of which £396,594 (£354,744 at the end of 2020) are restricted fixed assets for the maintenance of the fabric of the church and £200 (£200 at the end of 2020) unrestricted fixed assets.

The Parish Offer paid to the Deanery was £36,000. St Mary's PCC received a bequest of £250 in 2021 which was very much appreciated.

Structure, governance and management

The Parochial Church Council is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measure.
St Mary's PCC is registered with the Charity Commission.

The method of appointment of PCC trustees is set out in the Church Representation Rules. At St Mary's the membership of the PCC consists of the Chairman (our Vicar), Churchwardens, Deanery Synod Representatives and members elected by those members of the congregation who are on the electoral roll of the church. All those who attend our services / members of the congregation are encouraged to register on the Electoral Roll. The PCC members are responsible for making decisions on all matters of general concern and importance to the parish, including deciding on how the funds of the PCC are to be spent. The full PCC met six times during the year with an average level of attendance of 80%. Given its wide responsibilities the PCC is assisted by a standing committee which recommends policy decisions. The standing committee is responsible to the PCC and reports back to it regularly, with the decisions being received by the full PCC and discussed as necessary.

Administrative information

St Mary's Church is situated in High Street, Wigton. It is part of the Diocese of Carlisle within the Church of England. The correspondence address is The Vicarage, Longthwaite Road, Wigton, the registered charity number of St Mary's PCC is 1134111.

PCC members who have served at any time from the Annual Meeting until the date this report was approved are:

Ex Officio members:

Incumbent: The Reverend Canon Geoffrey Paul Ravalde (Chairman)

Church Wardens: Mr David Lomas
Mr Roger Steel Peacock
Mr Martin Edward Snape

Deanery Synod Representative: Ms Alison Gilvey (resigned 20.7.2021)

Elected members:
Mr David Shingler (Vice Chairman)
Mr John Miles (Secretary)
Mrs Anne Lomas (Treasurer)
Miss Jennifer Allan (appointed 22.6.2021)
Mrs Ann Bovill
Mr James Briggs (appointed 22.6.2021)
Mr Thomas Brown (Deputy Churchwarden)
Miss Jill Drabble
Mr Matthew Eden
Mrs Audrey Frizell (Deputy Churchwarden)
Dr Stephen Haraldsen (appointed 22.6.2021)
Mrs Julia Henderson (resigned 20.7.2021)
Mr Robert Hudson
Mrs Mary Huntington
Mrs Jean Key (resigned 20.7.2021)
Mrs Susan Mattinson
Mrs Dorothy McCracken
Mrs Jean Monkhouse (appointed 20.7.2021)
Mrs Jacqueline Peacock
Mrs Mary Snape
Mrs Bronja Twentyman
Mr Christopher Walford
Mrs Lesley-Ann Walsh

Approved by the PCC on 8th March 2022 and signed on their behalf by the Reverend Canon Geoffrey Paul Ravalde (PCC Chairman).

G P Ravalde

St Mary's Parochial Church Council - Charity Reg No. 1134111

Statement of Financial Activities

For the year ending 31 December 2021

		Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	TOTAL FUNDS 2021 £	2020 £
	INCOMING RESOURCES						
VI	Voluntary income	2a	52,222	6,274	-	58,496	57,440
VIR	Gift Aid Tax Receivable	2a	1,667	0	-	1,667	1,777
AGF	Activities for generating funds	2b	1,220	0	-	1,220	1,246
IFI	Income from investments	2c	0	8,081	-	8,081	8,052
CA	Church activities	2d	2,216	0	-	2,216	2,066
OIR	Other incoming resources	2e	0	0	-	0	37
	TOTAL INCOMING RESOURCES		57,325	14,355	0	71,680	70,618
	RESOURCES EXPENDED						
CA	Church activities	3a	56,660	191	-	56,851	55,814
CGF	Cost of generating funds	3b	234	0	-	234	404
FRTC	Fund-raising trading costs		0	0	-	0	0
CG	Charitable Giving	3c	0	5,901	-	5,901	5,286
ME	Major Expenditure	3d	0	6,031	-	6,031	762
	Governance costs				-	0	0
	TOTAL RESOURCES EXPENDED		56,894	12,123	0	69,017	62,266
	NET INCOMING RESOURCES BEFORE OTHER RECOGNIZED GAINS AND LOSSES		431	2,232	0	2,663	8,352
GOR	Gains on investment assets: on revaluation		0	39,618	-	39,618	17,723
	NET MOVEMENT IN FUNDS		431	41,850	0	42,281	26,075
BBF	**BALANCES B/FWD 1 JANUARY**		29,702	354,744	0	384,446	358,371
	BALANCES C/FWD 31 DECEMBER 2021		30,133	396,594	0	426,727	384,446

St Mary's Parochial Church Council

Notes to Statement of Financial Activities

For the year ending 31 December 2021

Notes

1. Accounting policies

Basis of financial statements.

The PCC is a public benefit entity within the meaning of FRS102. The financial statements have been prepared under the Charities Act 2011 and Church Accounting Regulations 2011 in accordance with the Church Accounting Regulations 2006 governing the individual accounts of PCCs, and with the Regulations' "true and fair view" provisions, they have also been prepared under FRS102 (2016) as the applicable accounting standards and the 2016 version of the Statement of Recommended Practice, Accounting and Reporting by Charities (SORP(FRS102)).

The financial statements have been prepared under the historical cost convention except for investment assets, which are shown at market value. The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body, nor those that are informal gatherings of church members.

The accounts have been prepared using the accrual accounting method.

Fund accounting

Endowment Funds are funds, the capital of which must be retained either permanently or at the PCC's discretion; the income derived from the endowment is to be used either as restricted or unrestricted income funds depending upon the purpose for which the endowment was established in the first place.

Restricted Funds comprise (a) income from endowments which is to be expended only on the restricted purposes intended by the donor, and (b) revenue donations or grants for a specific PCC activity intended by the donor.

Unrestricted Funds are income funds which are to be spent on the PCC's general purposes.

Incoming resources

Planned giving, collections and similar donations are recognised when received. Tax refunds are recognised when the incoming resource to which they relate is received. Grants and legacies are accounted for when the PCC is entitled to the use of the resources, their ultimate receipt is considered reasonably certain and the amounts due are readily quantifiable. Dividends are accounted for when declared receivable, interest as and when accrued by the payer.
All incoming resources are accounted for gross.

Resources expended

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding or constructive obligation on the PCC. The diocesan parish share expected to be paid over is accounted for when due. All other expenditure is generally recognised when it is incurred and is accounted for gross.

Fixed assets

Consecrated and benefice property is not included in the accounts in accordance with s.10(2)(a) and (c) of the Charities Act 2011, and is held by the Vicar of Wigton.

Movable church furnishings held by the vicar and churchwardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed in the church's inventory, which can be inspected (at any reasonable time). For anything acquired prior to 2000 there is insufficient cost information available and therefore such assets are not valued in the financial statements. Subsequently no individual item has cost more than £1,000 so all such expenditure has been written off when incurred.

Equipment used within the church premises has been fully written off in the year that is was purchased. Individual items of equipment are written off when the asset is acquired.
No depreciation is provided on any assets.

Investments are valued at market value at 31 December 2021.

St Mary's Parochial Church Council
Notes to Statement of Financial Activities
For the year ending 31 December 2021

2. INCOMING RESOURCES

		Unrestricted Funds £	Restricted Funds £	Endowment Funds £	TOTAL FUNDS 2021 £	2020 £
2a	**Voluntary income**					
	Tax Efficient Giving	26,789	0	-	26,789	20,533
	Charity Collections	0	5,701	-	5,701	5,155
	Income Tax Recovered	6,432	0	-	6,432	5,908
	Planned Giving	5,838	0	-	5,838	11,777
	Collections	6,469	0	-	6,469	3,708
	Gift Day Excluding Gift Aid Received	2,882	0	-	2,882	2,762
	Sundry Donations	3,366	0	-	3,366	2,065
	Contactless Donations	176	0	-	176	0
	Memorial Book / Prayer Books / Choir Music	20	0	-	20	50
	Legacies & Grants	250	0	-	250	5,000
	General Maintenance Receipts	0	7	-	7	0
	LPW VAT Grants	0	173	-	173	0
	Bells Receipts	0	105	-	105	238
	Sunday School	0	288		288	244
		52,222	6,274	-	58,496	57,440
2a	**Voluntary income**					
	Gift Aid Tax Receivable	1,667	0	-	1,667	1,777
		1,667	0	-	1,667	1,777
2b	**Activities for generating funds**					
	Events	0	0	-	0	355
	Raffle/ Donations	1,220	0	-	1,220	891
		1,220	0	-	1,220	1,246
2c	**Investment Income**					
	Canon Winder Bequest	0	0	-	0	1
	George Scott - Fabric Fund	-	0	-	0	0
	CBF Organ Fund	-	0	-	0	3
	Maintenance Fund	-	7,700	-	7,700	7,660
	Sunday School Fund	-	381	-	381	388
		0	8,081	-	8,081	8,052
2d	**Church activities**					
	PCC Fees	2,121	0	-	2,121	2,044
	Magazines	95	0	-	95	22
		2,216	0	-	2,216	2,066
2e	**Other incoming resources**					
	Other Receipts	0	0	-	0	37
		0	0	-	0	37

St Mary's Parochial Church Council
Notes to Statement of Financial Activities
For the year ending 31 December 2021

		Unrestricted Funds £	Restricted Funds £	Endowment Funds £	TOTAL FUNDS 2021 £	2020 £
3.	**RESOURCES EXPENDED**					
3a	**Church activities**					
	Parish Share	36,000	0	-	36,000	36,000
	Fees to Diocese	0	0	-	0	0
	Organists	3,648	0	-	3,648	3,300
	Vergers	735	0	-	735	630
	Clergy	3,388	0	-	3,388	3,150
	Cleaning,Lighting	2,380	0	-	2,380	2,203
	Insurance	4,120	0	-	4,120	4,085
	Minor Repairs	185	0	-	185	1,059
	Upkeep of Services	514	0	-	514	292
	Gas	4,015	0	-	4,015	2,650
	Electricity	477	0	-	477	393
	Water Rates	122	0	-	122	101
	Photocopying Costs	647	0	-	647	648
	Sunday School	0	185	-	185	450
	Memberships	429	0	-	429	567
	Bank Charges	0	6	-	6	286
		56,660	191	-	56,851	55,814
3b	**Cost of generating funds**					
	Cost of generating funds	234	0	-	234	404
		234	0	-	234	404
3c	**Charitable Giving**					
	Alzheimers Society	0	64	-	64	0
	Calvert Trust	0	35	-	35	0
	Childrens Society	0	665	-	665	572
	Christian Aid	0	740	-	740	682
	'Dewode', Uganda	0	765	-	765	583
	Diocesan Growth Fund (CDBF)	0	16	-	16	0
	Eden Valley Hospice	0	169	-	169	144
	Embrace the Middle East	0	240	-	240	336
	Great North Air Ambulance	0	193	-	193	271
	Hospice at Home	0	189	-	189	0
	Inglewood Amenities Fund	0	26	-	26	0
	Leprosy Mission	0	1,106	-	1,106	1,000
	Look Good, Feel Better	0	78	-	78	0
	Mission to Seafarers	0	641	-	641	500
	Motor Neurone Disease Association	0	269	-	269	205
	Reiver House	0	81	-	81	0
	RNIB	0	17	-	17	0
	Silloth First Responders	0	91	-	91	0
	Special Care Baby Unit	0	78	-	78	0
	Thomlinson Junior School	0	200	-	200	0
	Unique	0	46	-	46	0
	USPG	0	40	-	40	133
	Wigton & Solway Health S League of Friends	0	80	-	80	0
	Wigton Amateur Boxing Club	0	72	-	72	0
	Other Donations	0	0	-	0	860
		0	5,901	-	5,901	5,286
3d	**Major Expenditure**					
	Maintenance Funds	0	6,031	-	6,031	762
		0	6,031	-	6,031	762

St Mary's Parochial Church Council

Notes to Statement of Financial Activities

For the year ending 31 December 2021

4 Investments

	1st January	Interest	Transfers	Revaluation	31st December
	£	£	£	£	£
Unrestricted					
CBF (Canon Winder Bequest)	200	-	-	-	200
	200	0	0	0	200
Restricted					
JMB Investment Fund - for upkeep of fabric only	251,425	-	-	35,968	287,393
COIF George Scott Investment - Fabric Fund	12,866	-	-	1,825	14,691
CBF Dep A/c George Scott Bequest - Maintenance	1,258	-	-	-	1,258
COIF George Scott Investment - Sunday School Fund	12,866	-	-	1,825	14,691
CBF Dep A/c George Scott Bequest - Sunday School	1,258	-	-	-	1,258
	279,673	0	0	39,618	319,291

The Restricted Funds have been invested in longer term funds to preserve the capital value and to generate interest for the maintenance of the fabric of the building and where applicable for the Sunday School.

5 Accounts receivable

	<---------- 2020 ---------->			<---------- 2021 ---------->		
	Unrestricted	Restricted	Total	Unrestricted	Restricted	Total
	£	£	£	£	£	£
Gift Aid Tax Receivable	1,727	50	1,777	1,667	0	1,667
Gas	370	0	370	0	0	0
	2,097	50	2,147	1,667	0	1,667

6 Accounts payable

	<---------- 2020 ---------->			<---------- 2021 ---------->		
	Unrestricted	Restricted	Total	Unrestricted	Restricted	Total
	£	£	£	£	£	£
Charity Payment Payable	0	50	50	0	0	0
Salaries and Fees	0	-	0	0	-	0
Electricity	51	-	51	131	-	131
Gas	0	-	0	1,060	-	1,060
	51	50	101	1,191	0	1,191

7 Funds

(a) The movements in funds during the year were:

	1st January	Receipts	Payments	Transfers	31st December
	£	£	£	£	£
Unrestricted					
Barclays Current Account	27,455	57,385	(55,384)	0	29,456
	27,455	57,385	(55,384)	0	29,456
Restricted					
Barclays Current Account - General	3,205	5,751	(5,951)	-	3,005
Barclays Current Account - Maintenance & Bells	3,072	663	(6,031)	10,000	7,704
CBF William Mitchinson Organ Fund	654	0	-	-	654
CBF Maintenance Fund	61,662	7,322	0	(10,000)	58,984
CBF Dep A/c - Sunday School	2,897	2	-	-	2,899
HSBC Current Account - Sunday School	3,582	666	(190)	-	4,058
	75,072	14,404	(12,172)	0	77,304

ST MARY'S PAROCHIAL CHURCH COUNCIL

BALANCE SHEET as at 31st December 2021

	2021	2020
	£	£
FIXED ASSETS		
Investments		
CBF JMB Investment Fund - for upkeep of fabric only	287,393	251,425
COIF George Scott Investment- Fabric Fund	14,691	12,866
CBF George Scott Bequest - Maintenance	1,258	1,258
COIF George Scott Sunday School Fund	14,691	12,866
CBF Dep A/c (George Scott Bequest) - Sunday School	1,258	1,258
CBF (Canon Winder Bequest) - General	200	200
	319,491	279,873
CURRENT ASSETS		
Debtors & Prepayments		
Gift Aid Tax Receivable	1,667	1,777
Funeral Fees Receivable	0	0
Gas	0	370
	1,667	2,147
Short Term Deposits		
CBF William Mitchinson Organ Fund	654	654
CBF Maintenance Fund	58,984	61,662
CBF Deposit - Sunday School	2,899	2,897
	62,537	65,213
Cash at Bank		
Barclays Current Account - General	32,461	30,660
Barclays Current Account - Maintenance & Bells	7,704	3,072
HSBC Current Account - Sunday School	4,058	3,582
	44,223	37,314
Total Current Assets	108,427	104,674
CURRENT LIABILITIES		
Creditors due within one year		
Maintenance - Chancel Roof	0	0
Charity Payment Payable	0	50
Salaries and Fees	0	0
Electricity	131	51
Gas	1,060	0
	1,191	101
NET CURRENT ASSETS	107,236	104,573
TOTAL NET ASSETS	426,727	384,446
PARISH FUNDS	426,727	384,446

INDEPENDENT EXAMINER'S REPORT TO THE PCC OF ST MARY'S CHURCH, WIGTON

I report on the accounts for the year ended 31st December 2021

.

Respective responsibilities of the Trustees and Independent Examiner

The charity's trustees 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 Commissioners section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

Basis of 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 from the trustees 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 gives me reasonable cause to believe that in any material respect the requirements
   - to keep accounting records in accordance with s.130 of the 2011 Act; and
   - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met; or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

A Musgrave

Alan Musgrave, ACMA

1st March 2022

Date

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY, WIGTON

England & Wales - Charity number 1134111

Accounts

ST MARY'S PCC, WIGTON. REGISTERED CHARITY NO. 1134111



ANNUAL REPORT AND FINANCIAL STATEMENTS

For The Year Ending 31st December 2020

PREPARED BY MRS A LOMAS.	HON. TREASURER	A Lomas
EXAMINED BY MR A MUSGRAVE ACMA.	INDEPENDENT EXAMINER	A Musgrave
REVD. CANON G P RAVALDE.	VICAR	G.P. Ravalde

WIGTON ST MARY'S PAROCHIAL CHURCH COUNCIL

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31ST DECEMBER 2020

Aim and purposes

St Mary's Parochial Church Council (PCC) has the responsibility of co-operating with the incumbent, the Reverend Canon Geoffrey Paul Ravalde, in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The PCC is also specifically responsible for the maintenance of St Mary's Church.

Objectives and activities

The PCC is committed to enabling as many people as possible to worship at our church and to become part of the parish community at St Mary's. The PCC maintains an overview of worship throughout the parish and makes suggestions on how the services can involve the many groups that live within our parish. Our services and worship put faith into practice through prayer and scripture, music and sacrament.

When planning our activities for the year, we have considered the Commission's guidance on public benefit and the supplementary guidance on charities for the advancement of religion. In particular, we try to enable ordinary people to live out their faith as part of our parish community through:

- Worship and prayer; learning about the gospel; and developing the knowledge of the Christian word.
- Provision of pastoral care for people living in the parish.
- Missionary and outreach work.

To facilitate this work, it is important that we maintain the fabric of St Mary's Church.

Achievements and performance

Effects of the Covid-19 pandemic

2020 has been a most difficult and challenging year in the history of St Mary's Church due to the coronavirus pandemic, which hit the country in early 2020 and touched all our lives.

On the 17th March the government announced many restrictions, which included the closing of places of worship. Churches reopened for private prayer on 15th June with services permitted from 5th July. When services resumed the wearing of face coverings and social distancing were required, with no singing permitted.

From October, attendance at weddings was limited to 15 people, and a limit of 30 mourners at funeral services.

No public worship was allowed between 5th November and 2nd December which meant there was no Remembrance Day Service, although St Mary's remained open for private prayer.

Once the Church reopened for services, only the choir were allowed to sing and the sacrament consisted of the bread alone – under church rules the sharing of the cup was not allowed.

School and Ecumenical Carol Services were cancelled but St Mary's usual Christmas services were allowed to be held.

With vaccines beginning towards the end of 2020 there appeared, God willing, to be hope for the future.

Worship and prayer

The PCC is keen to offer a range of services during the week, and over the course of the year, that our community finds both beneficial and spiritually fulfilling. For example, Holy Communion and Evening Prayer provide a quiet, intimate and reflective environment for worship while opportunities are provided for people to engage in worship and fellowship such as that provided by the Parish Eucharist each Sunday.

The Vision Services in 2020 were cancelled during the times that the church was closed for public worship but services were held in an online form during church closures. Services are usually held on the 1st Sunday of the month.

All are welcome to attend any of our services.

A full revision of the Church Electoral Roll was carried out in 2019 and in 2020 there were 179 parishioners on the Electoral Roll.

The usual Sunday attendance numbers in 2020 were affected by the pandemic.

The Church

Canon Geoffrey Ravalde, our Vicar, is assisted by Revd Frank Bovill, Revd John Hine and Canon Robert Hannaford, all of whom are Parish Associates.

During the periods when government regulations permitted, the church was open for the community and visitors.

The Sunday School continued during 2020 at the same time as the Parish Eucharist on Sunday mornings at 9.30am but during church closure weeks it was held online. The Sunday School is led by Mrs Esther Hudson along with a number of volunteers helping on a rota basis. During the year we had 5 baptisms, 2 weddings and 29 funerals (the funerals being those at St Mary's and those taken by the clergy of the parish at crematoria, graveside and cemetery chapel). The Youth Fellowship Group was affected by the Covid-19 pandemic with meetings only held early in the year. All youth leaders and helpers have been CRB checked. There is a very active choir which rehearses on Wednesday evenings (when permitted) under the direction of David Shingler, Church Organist.

In 2015 a website for St Mary's Church was set up and can be found at www.stmaryswigton.org.uk

The Vicar gave a weekly address on Zoom during lockdown periods. These were to be found on the website, and helped to keep parishioners involved in St Mary's.

A bible study group normally meets 12 - 15 times a year in various houses in the Parish but meetings in 2020 were curtailed. Some of the meetings were held in an online form.

There is a flourishing Mothers' Union branch which normally meets twice a month in the church but few meetings were held.

We had a new peal of bells installed for the Millennium and they are rung on Sundays, when services are held, and on special occasions.

Pastoral care

Some members of our parish are unable to attend church due to sickness or age. When permitted the clergy visited all church members when requested, to celebrate communion with them either at their homes or in hospital. The Anglican Chaplain, Canon Colin Reid, has administered communion at Wigton Hospital for many years. When the hospital closed to patients Colin continued in his role for Wigton and District Health Care Services.

Safeguarding

The PCC has taken note of its duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 and it is the opinion of the PCC that it has complied with the duty. A revised Safeguarding Policy was adopted on 5th March 2019, a copy of which can be found on St Mary's website.

Risk assessments were carried out regularly to ensure that the church complied with all Health and Safety requirements during the pandemic. The latest risk assessment policy is also published on the website.

Mission and evangelism

In previous years the clergy visited the schools in the area, and the schoolchildren occasionally came into the church to have a look around the building, with the Vicar on hand to answer questions. School assemblies were also held in church from time to time. Because of the restrictions these occasions did not occur in 2020 but we hope to resume them as soon as practicable.

Our parish bulletin is normally distributed monthly free of charge to all parishioners who request it and is also available in Church. Copies are also posted on St Mary's website along with the weekly sheet, and the online Vision Service. The bulletin keeps our parishioners informed of the important matters affecting our Church.

Ecumenical relationships

The Church is a member of Churches Together in Wigton. No joint services were held in 2020, because of the pandemic. In 2019 the church joined the Solway Mission Community.

Financial review

Total incoming resources were £70,618 of which £56,799was unrestricted and £13,819 was restricted. The unrestricted resources included £1,727from Gift Aid Receivable. Restricted incoming resources included £8,051 income from investments, £238 from visiting bellringers,

£244 from Sunday School and the remainder being charitable collections and other donations.

Total resources expended were £55,740 from unrestricted funds and £6,526from restricted funds, including charitable giving and general maintenance.

Net movement in unrestricted funds showed a surplus of £1,059. The net movement in restricted funds showed a surplus of £7,293 on the year. There was a gain on revaluation of restricted assets of £17,723which increased the surplus on restricted funds to £25,016.

Following financial and legal advice £150,000 of the JMB Bequest, which was received late in 2012, was invested in a CBF Investment Fund. The interest from this is transferred into the CBF maintenance fund. The JMB Bequest is a restricted investment for the fabric of St Mary's Church, not for general use.

At the end of the accounting period the total reserves amounted to £384,446(£358,371 at the end of 2019) of which £354,744 (£329,728 at the end of 2019) are restricted fixed assets for the maintenance of the fabric of the church and £200 (£200 at the end of 2019) unrestricted fixed assets.

The Parish Offer paid to the Deanery was £36,000, which was £10,000 less than planned. St Mary's PCC received a bequest of £5,000 in 2020 which was very much appreciated. If the parish offer had been paid in full and the bequest had not been received, the unrestricted deficit would have been nearly £14,000.

Structure, governance and management

The Parochial Church Council is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measure.
St Mary's PCC is registered with the Charity Commission.

The method of appointment of PCC trustees is set out in the Church Representation Rules. At St Mary's the membership of the PCC consists of the Chairman (our Vicar), Churchwardens, Deanery Synod Representatives and members elected by those members of the congregation who are on the electoral roll of the church. All those who attend our services / members of the congregation are encouraged to register on the Electoral Roll. The PCC members are responsible for making decisions on all matters of general concern and importance to the parish, including deciding on how the funds of the PCC are to be spent. The full PCC met three times during the year with an average level of attendance of 80%. Given its wide responsibilities the PCC is assisted by a standing committee which recommends policy decisions. The standing committee is responsible to the PCC and reports back to it regularly, with the decisions being received by the full PCC and discussed as necessary.

Administrative information

St Mary's Church is situated in High Street, Wigton. It is part of the Diocese of Carlisle within the Church of England. The correspondence address is The Vicarage, Longthwaite Road, Wigton, the registered charity number of St Mary's PCC is 1134111.

PCC members who have served at any time from the Annual Meeting until the date this report was approved are:

Ex Officio members:

Incumbent: The Reverend Canon Geoffrey Paul Ravalde (Chairman)

Church Wardens: Mr David Lomas
Mr Roger Steel Peacock
Mr Martin Edward Snape

Deanery Synod Representative: Ms Alison Gilvey

Elected members: Mr David Shingler (Vice Chairman)
Mr John Miles (Secretary)
Mrs Anne Lomas (Treasurer)
Mrs Ann Bovill
Mr Thomas Brown
Miss Jill Drabble
Mr Matthew Eden
Mrs Audrey Frizell (Deputy Churchwarden)
Mrs Julia Henderson
Mr Robert Hudson
Mrs Mary Huntington
Mrs Jean Key
Mrs Susan Mattinson
Mrs Dorothy McCracken
Mrs Jacqueline Peacock
Mrs Mary Snape
Mrs Bronja Twentyman
Mr Christopher Walford
Mrs Lesley-Ann Walsh

Approved by the PCC on 25th May 2021 and signed on their behalf by the Reverend Canon Geoffrey Paul Ravalde (PCC Chairman).

Geoffrey Ravalde

St Mary's Parochial Church Council - Charity Reg No. 1134111

Statement of Financial Activities

For the year ending 31 December 2020

		Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	TOTAL FUNDS 2020 £	2019 £
	INCOMING RESOURCES						
VI	Voluntary income	2a	51,723	5,717	-	57,440	73,021
VIR	Gift Aid Tax Receivable	2a	1,727	50	-	1,777	1,894
AGF	Activities for generating funds	2b	1,246	0	-	1,246	2,155
IFI	Income from investments	2c	1	8,051	-	8,052	7,988
CA	Church activities	2d	2,066	0	-	2,066	3,742
OIR	Other incoming resources	2e	36	1	-	37	0
	TOTAL INCOMING RESOURCES		56,799	13,819	0	70,618	88,800
	RESOURCES EXPENDED						
CA	Church activities	3a	55,336	478	-	55,814	68,837
CGF	Cost of generating funds	3b	404	0	-	404	813
FRTC	Fund-raising trading costs		0	0	-	0	0
CG	Charitable Giving	3c	0	5,286	-	5,286	8,633
ME	Major Expenditure	3d	0	762	-	762	785
	Governance costs				-	0	0
	TOTAL RESOURCES EXPENDED		55,740	6,526	0	62,266	79,068
	NET INCOMING RESOURCES BEFORE OTHER RECOGNIZED GAINS AND LOSSES		1,059	7,293	0	8,352	9,732
	Gains on investment assets:						
GOR	on revaluation		0	17,723	-	17,723	40,738
	NET MOVEMENT IN FUNDS		1,059	25,016	0	26,075	50,470
BBF	**BALANCES B/FWD 1 JANUARY 2020**		28,643	329,728	0	358,371	307,901
	BALANCES C/FWD 31 DECEMBER 2020		29,702	354,744	0	384,446	358,371

St Mary's Parochial Church Council

Notes to Statement of Financial Activities

For the year ending 31 December 2020

Notes

1. Accounting policies

Basis of financial statements.

The PCC is a public benefit entity within the meaning of FRS102. The financial statements have been prepared under the Church Accounting Regulations 2011 in accordance with the Church Accounting Regulations 2006 governing the individual accounts of PCCs, and with the Regulations' "true and fair view" provisions, they have also been prepared under FRS102 (2016) as the applicable accounting standards and the 2016 version of the Statement of Recommended Practice, Accounting and Reporting by Charities (SORP(FRS102)).

The financial statements have been prepared under the historical cost convention except for investment assets, which are shown at market value. The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body, nor those that are informal gatherings of church members.

The accounts have been prepared using the accrual accounting method.

Fund accounting

Endowment Funds are funds, the capital of which must be retained either permanently or at the PCC's discretion; the income derived from the endowment is to be used either as restricted or unrestricted income funds depending upon the purpose for which the endowment was established in the first place.

Restricted Funds comprise (a) income from endowments which is to be expended only on the restricted purposes intended by the donor, and (b) revenue donations or grants for a specific PCC activity intended by the donor.

Unrestricted Funds are income funds which are to be spent on the PCC's general purposes.

Incoming resources

Planned giving, collections and similar donations are recognised when received. Tax refunds are recognised when the incoming resource to which they relate is received. Grants and legacies are accounted for when the PCC is entitled to the use of the resources, their ultimate receipt is considered reasonably certain and the amounts due are readily quantifiable. Dividends are accounted for when declared receivable, interest as and when accrued by the payer.
All incoming resources are accounted for gross.

Resources expended

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding or constructive obligation on the PCC. The diocesan parish share expected to be paid over is accounted for when due. All other expenditure is generally recognised when it is incurred and is accounted for gross.

Fixed assets

Consecrated and benefice property is not included in the accounts in accordance with s.10(2)(a) and (c) of the Charities Act 2011, and is held by the Vicar of Wigton.

Movable church furnishings held by the vicar and churchwardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed in the church's inventory, which can be inspected (at any reasonable time). For anything acquired prior to 2000 there is insufficient cost information available and therefore such assets are not valued in the financial statements. Subsequently no individual item has cost more than £1,000 so all such expenditure has been written off when incurred.

Equipment used within the church premises has been fully written off in the year that is was purchased. Individual items of equipment are written off when the asset is acquired.
No depreciation is provided on any assets.

Investments are valued at market value at 31 December 2020.

St Mary's Parochial Church Council
Notes to Statement of Financial Activities
For the year ending 31 December 2020

2. INCOMING RESOURCES

		Unrestricted Funds £	Restricted Funds £	Endowment Funds £	TOTAL FUNDS 2020 £	2019 £
2a	**Voluntary income**					
	Tax Efficient Giving	20,533	0	-	20,533	30,021
	Charity Collections	0	5,155	-	5,155	8,565
	Income Tax Recovered	5,908	0	-	5,908	10,330
	Planned Giving	11,777	0	-	11,777	5,411
	Collections	3,708	0	-	3,708	11,529
	Gift Day Excluding Gift Aid Received	2,762	0	-	2,762	3,257
	Sundry Donations	2,035	30	-	2,065	2,447
	Memorial Book / Prayer Books / Choir Music	0	50	-	50	35
	Legacies & Grants	5,000	0	-	5,000	0
	LPW VAT Grants	0	0	-	0	427
	Bells Receipts	0	238	-	238	425
	Sunday School	0	244		244	473
		0	0	-	0	
		51,723	5,717	-	57,440	72,920
2a	**Voluntary income**					
	Gift Aid Tax Receivable	1,727	50	-	1,777	1,894
		1,727	50	-	1,777	1,894
2b	**Activities for generating funds**					
	Events	355	0	-	355	0
	Bazaar Donations	891	0	-	891	2,155
		1,246	0	-	1,246	2,155
2c	**Investment Income**					
	Canon Winder Bequest	1	0	-	1	1
	George Scott - Fabric Fund	-	0	-	0	363
	CBF Organ Fund	-	3	-	3	5
	Maintenance Fund	-	7,660	-	7,660	7,226
	Sunday School Fund	-	388	-	388	393
		1	8,051	-	8,052	7,988
2d	**Church activities**					
	PCC Fees	2,044	0	-	2,044	3,501
	Magazines	22	0	-	22	241
		2,066	0	-	2,066	3,742
2e	**Other incoming resources**					
	Bank Loyalty Reward	36	1	-	37	101
		36	1	-	37	101

St Mary's Parochial Church Council
Notes to Statement of Financial Activities
For the year ending 31 December 2020

		Unrestricted Funds £	Restricted Funds £	Endowment Funds £	TOTAL FUNDS 2020 £	2019 £
3.	**RESOURCES EXPENDED**					
3a	**Church activities**					
	Parish Share	36,000	0	-	36,000	46,000
	Organists	3,300	0	-	3,300	3,210
	Vergers	630	0	-	630	630
	Clergy	3,150	0	-	3,150	3,180
	Cleaning,Lighting	2,203	0	-	2,203	2,195
	Insurance	4,085	0	-	4,085	4,048
	Minor Repairs	1,059	0	-	1,059	1,925
	Upkeep of Services	292	0	-	292	1,461
	Gas	2,650	0	-	2,650	3,348
	Electricity	393	0	-	393	588
	Water Rates	101	0	-	101	128
	Photocopying Costs	648	0	-	648	633
	Sunday School	0	450	-	450	303
	Memberships	567	0	-	567	513
	Bank Charges	258	28	-	286	675
		55,336	478	-	55,814	68,837
3b	**Cost of generating funds**					
	Cost of generating funds	404	0	-	404	813
		404	0	-	404	813
3c	**Charitable Giving**					
	'Dewode', Uganda	0	583	-	583	607
	Mission to Seafarers	0	500	-	500	600
	Embrace the Middle East	0	336	-	336	257
	The Leprosy Mission	0	1,000	-	1,000	865
	USPG	0	133	-	133	302
	Childrens Society	0	572	-	572	530
	Great North Air Ambulance	0	271	-	271	240
	Eden Valley Hospice	0	144	-	144	989
	Christian Aid	0	682	-	682	972
	Silloth Nursing Home	0	84	-	84	183
	Barnardos	0	144	-	144	90
	Motor Neurone Disease Association	0	205	-	205	64
	Cancer Research UK	0	161	-	161	0
	All Saints Church Boltongate	0	471	-	471	0
	Other Donations	0	0	-	0	2,934
		0	5,286	-	5,286	8,633
3d	**Major Expenditure**					
	Maintenance Funds	0	762	-	762	785
		0	762	-	762	785

St Mary's Parochial Church Council

Notes to Statement of Financial Activities

For the year ending 31 December 2020

4 **Investments**

	1st January	Interest	Transfers	Revaluation	31st December
	£	£	£	£	£
Unrestricted					
CBF (Canon Winder Bequest)	200	-	-	-	200
	200	0	0	0	200
Restricted					
JMB Investment Fund - for upkeep of fabric only	235,248	-	-	16,177	251,425
COIF George Scott Investment - Fabric Fund	12,093	-	-	773	12,866
CBF Dep A/c George Scott Bequest - Maintenance	1,258	-	-	-	1,258
COIF George Scott Investment - Sunday School Fund	12,093	-	-	773	12,866
CBF Dep A/c George Scott Bequest - Sunday School	1,258	-	-	-	1,258
	261,950	0	0	17,723	279,673

The Restricted Funds have been invested in longer term funds to preserve the capital value and to generate interest for the maintenance of the fabric of the building and where applicable for the Sunday School.

5 **Accounts receivable**

	<---------- 2019 ---------->			<---------- 2020 ---------->		
	Unrestricted	Restricted	Total	Unrestricted	Restricted	Total
	£	£	£	£	£	£
Gift Aid Tax Receivable	1,894	0	1,894	1,727	50	1,777
Gas	-	-	-	370	0	370
	1,894	0	1,894	2,097	50	2,147

6 **Accounts payable**

	<---------- 2019 ---------->			<---------- 2020 ---------->		
	Unrestricted	Restricted	Total	Unrestricted	Restricted	Total
	£	£	£	£	£	£
Charity Payment Payable	0	-	0	0	50	50
Salaries and Fees	1,575	-	1,575	0	-	0
Electricity	103	-	103	51	-	51
Gas	178	-	178	0	-	0
	1,856	0	1,856	51	50	101

7 **Funds**

(a) The movements in funds during the year were:

	1st January	Receipts	Payments	Transfers	31st December
	£	£	£	£	£
Unrestricted					
Barclays Current Account	28,404	56,966	(57,915)	0	27,455
	28,404	56,966	(57,915)	0	27,455
Restricted					
Barclays Current Account - General	3,205	5,235	(5,235)	-	3,205
Barclays Current Account - Maintenance & Bells	3,253	609	(790)	0	3,072
CBF William Mitchinson Organ Fund	651	3	-	-	654
CBF Maintenance Fund	54,373	7,289	0	0	61,662
CBF Dep A/c - Sunday School	2,879	18	-	-	2,897
HSBC Current Account - Sunday School	3,418	615	(451)	-	3,582
	67,779	13,769	(6,476)	0	75,072

ST MARY'S PAROCHIAL CHURCH COUNCIL

BALANCE SHEET as at 31st December 2020

	2020	2019
	£	£
FIXED ASSETS		
Investments		
CBF JMB Investment Fund - for upkeep of fabric only	251,425	235,248
COIF George Scott Investment- Fabric Fund	12,866	12,093
CBF George Scott Bequest - Maintenance	1,258	1,258
COIF George Scott Sunday School Fund	12,866	12,093
CBF Dep A/c (George Scott Bequest) - Sunday School	1,258	1,258
CBF (Canon Winder Bequest) - General	200	200
	279,873	262,150
CURRENT ASSETS		
Debtors & Prepayments		
Gift Aid Tax Receivable	1,777	1,894
Gas	370	0
	2,147	1,894
Short Term Deposits		
CBF William Mitchinson Organ Fund	654	651
CBF Maintenance Fund	61,662	54,373
CBF Deposit - Sunday School	2,897	2,879
	65,213	57,903
Cash at Bank		
Barclays Current Account - General	30,660	31,609
Barclays Current Account - Maintenance & Bells	3,072	3,253
HSBC Current Account - Sunday School	3,582	3,418
	37,314	38,280
Total Current Assets	104,674	98,077
CURRENT LIABILITIES		
Creditors due within one year		
Charity Payment Payable	50	0
Salaries and Fees	0	1,575
Electricity	51	103
Gas	0	178
	101	1,856
NET CURRENT ASSETS	104,573	96,221
TOTAL NET ASSETS	384,446	358,371
PARISH FUNDS	384,446	358,371

INDEPENDENT EXAMINER'S REPORT TO THE PCC OF ST MARY'S CHURCH, WIGTON

I report on the accounts for the year ended 31st December 2020

Respective responsibilities of the Trustees and Independent Examiner

The charity's trustees 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 Commissioners section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

Basis of 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 from the trustees 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 gives me reasonable cause to believe that in any material respect the requirements
   - to keep accounting records in accordance with s.130 of the 2011 Act; and
   - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met; or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

A Musgrave

Alan Musgrave, ACMA

16/2/2021

Date