

PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF THE COCKERMOUTH AREA TEAM

England & Wales · Charity number 1134138

Details

Other names COCKERMOUTH AREA TEAM

Status Registered

Legal form Previously excepted

Registered 2010-02-05

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

Contact

Address The Old Vicarage
Embleton
Cockermouth
CA13 9XL

Phone 01768776971

Email Allsaints@hoddinott.me

Website Cockermouthareachurches.church

Activities

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

Activities: Regular public worship with the provision of sacred space for personal prayer & contemplation. Pastoral work, teaching of Christianity. Religious assemblies in local schools. Promoting the whole mission of the church through provision of Christian activities for senior citizens, parents & toddlers, young people & other special needs groups. Supporting other charities in the UK and overseas.

Classification

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

Geography

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

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£459,469	£436,089	-	-
2023-12-31	£297,749	£271,120	-	-
2022-12-31	£245,243	£237,265	-	-
2021-12-31	£266,110	£240,312	-	-
2020-12-31	£240,779	£257,633	-	-

Trustees

Name	Role	Appointed
ANDY WALSH		2013-04-30
CHRISTOPHER CHARLES ALBON		2013-07-25
David Hallewell		2017-04-27
GARETH BROWNING		1990-01-01
GILL DAVIDSON		
JOAN MARGARET INGRAMS		2011-04-30
Jane McDonald		2017-04-27
Kris Longshaw		2017-04-27
Mary Eliza Todd		2013-04-30
Peta Margaret Leigh		2017-04-27
Rachel Dufton		2017-04-27
Rev Adrian David Thompson		2011-08-23
Rev DEBORAH JANE HODDINOTT		2013-04-30
Richard Cooke		2017-04-27
SARAH ANN PEATE		2013-04-30
STUART MARTIN HODDINOTT		2013-04-30
WILLIAM SOULSBY		2013-04-30

Accounts

Charity registration number: 1134138

**The Parish of the Cockermouth Area Team
Parochial Church Council**

Annual Accounts

For the year ended 31 December 2024

Armstrong Watson LLP
Carleton House
136 Gray Street
Workington
Cumbria
CA14 2LU

The Parish of the Cocker mouth Area Team Parochial Church Council

For the year ended 31 December 2024

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The Parish of the Cockermouth Area Team Parochial Church Council
Trustees' Report for the accounts for the year ended 31 December 2024

2024 Report and Accounts for the Parochial Church Council of The Cockermouth Area Team ("CAT")

As at 31 December 2024 the Parish of the CAT comprised All Saints' Church, Cockermouth, Christ Church, Cockermouth, St Bridget's Church, Bridekirk and Christ Church, Great Broughton.

Aim and purposes

The Cockermouth Area Team Parochial Church Council (PCC) has the responsibility of cooperating with the Team Rector and the Team Vicar in promoting within the parish the mission of the Church, pastoral, evangelistic, social and ecumenical. Under the direction of the PCC, the DCCs of All Saints', Christ Church, Cockermouth, Christ Church, Great Broughton and St. Bridget's, Bridekirk are responsible for the maintenance of their churches and church rooms.

Activities

The PCC endeavours to make worship accessible to the community through a wide variety of services from the traditional to the less formal, such as Messy Church. Regular prayer meetings are held, and several house groups meet regularly for Bible study, prayer and fellowship.

The Grasmoor Mission Community is fully integrated with the infrastructure of the CAT, and a shared ministry (both clergy and lay) continues to develop. The Mission Community includes 14 churches (11 Anglican, 2 Methodist and 1 URC) which have come together to support one another in mission, working in unity and sharing resources, but with each church retaining its existing and individual character and identity.

Pastoral Care

Pastoral care is key to our work, and private prayer is provided in the churches for those who wish to receive it. Each church has a programme of pastoral care - some on a more formal basis, some informally through friendship links.

Mission, Evangelism and Community

Team churches support various outreach projects on an ongoing basis or through one-off donations.

We have close links with local schools, and continue to develop and maintain contact with those involved in baptisms, weddings and funerals. We reach out to the community in various ways including "Linking Lives" which provides support to the lonely and housebound, and the monthly Oasis services at All Saints'.

Ecumenical Relationships

Team churches participate in Churches Together in the Cockermouth Area and in joint church events.

Regular meetings of the Leadership Group are held between the Anglican, URC and Methodist clergy and lay representatives of the Grasmoor Mission Community,

Volunteers and Generosity

We thank all the volunteers who give their time helping to keep our churches as faithful and worshipping communities.

The Parish of the Cocker mouth Area Team Parochial Church Council
Trustees' Report for the accounts for the year ended 31 December 2024

We also owe a great debt of gratitude to our members for their generous financial support that allows the work of the CAT to continue. In particular we note the invaluable legacies that have been left to the churches within the parish over the years.

Structure, governance and management

The method of appointment of PCC membership is set out in the Team Instrument made under the terms of the Pastoral Scheme dated 3rd March 1977 and confirmed on 11th March 1977 establishing the Parish and amended to bring in the parishes of St. Bridget's, Bridekirk on 6th October 2005, and of Christ Church, Great Broughton on 22 March 2017.

All members of the congregation are encouraged to register on the Electoral Roll and stand for election to the PCC or DCC.

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including deciding on how the central funds of the PCC are to be spent.

The DCC of each church deals with the worship, mission and outreach, and fabric and finance of their particular church and are all responsible to the PCC and report back to it regularly, especially in relation to fabric works which may require a faculty.

The Parish of the Cockermouth Area Team Parochial Church Council
Trustees' Report for the accounts for the year ended 31 December 2024

Principal Correspondent PCC Treasurer - Stuart Hoddinott
The Old Vicarage, Embleton, Cockermouth CA13 9XL

The PCC is registered with the Charity Commission as The Parochial Church Council of the Ecclesiastical Parish of the Cockermouth Area Team. Reg No. 1134138 on 5th February 2010.

Chair Revd Canon Jane Charman

Secretary Kris Longshaw

Treasurer Stuart Hoddinott


Churchwardens All Saints': Catherine Chambers, Stuart Hoddinott, Joan Ingrams, Kris Longshaw
Christ Church, Cockermouth: Richard Cooke, Roger Pritchett
Christ Church, Great Broughton: Peta Leigh, Norman Marshall
St. Bridget's, Bridekirk: David Johnson

DCC Representatives All Saints': None
Christ Church, Cockermouth: Gareth Browning, Bob Crozier, Sarah Ellison
Christ Church, Great Broughton: Ann Jefferson
St. Bridget's, Bridekirk: Rod Coy, Yvonne Gibson

District Churches All Saints' DCC, Cockermouth
Christ Church DCC, Cockermouth
Christ Church DCC, Great Broughton
St. Bridget's DCC, Bridekirk

Advisors: Bank National Westminster Bank Plc
31 Pow Street, Workington, Cumbria CA14 3WY

Independent Examiner: Armstrong Watson, Chartered Accountants,
2 Europe Way, Cockermouth, Cumbria CA13 0RJ

Signed on behalf of the PCC: 
Rev Canon Jane Charman (PCC Chairman)

Dated: 16/5/25

The Parish of the Cockermouth Area Team Parochial Church Council

Independent Examiner's Report to The Parish of the Cockermouth Area Team Parochial Church Council

I report to the trustees on my examination of the financial statements of The Parish of the Cockermouth Area Team Parochial Church Council for the year ended 31 December 2024.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 (the 2011 Act).

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act. In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Your attention is drawn to the fact that the charity has prepared financial statements in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn.

I understand that this has been done in order for financial statements to provide a true and fair view in accordance with Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- 1 accounting records were not kept in respect of the charity as required by section 130 of the 2011 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.



Mr S Kirkbride BFP FCA

Armstrong Watson LLP
Carleton House
136 Gray Street
Workington
Cumbria
CA14 2LU

Date: 11 July 2025

Cockermouth Area Team Parochial Church Council

Statement of Financial Activities for the Year Ended 31 December 2024
(Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

	Note	Unrestricted funds £	Restricted funds £	Endowment Funds £	Total 2024 £	Total 2023 £
Income and endowments from:						
Donations and legacies	2a	268,600	48,544	0	317,144	228,290
Other trading activities	2b	38,016	442	0	38,458	26,782
Investment income	2c	7,051	320	0	7,371	4,472
Income from charitable activities	2	60,164	192	0	60,356	19,470
Other income	2e	22,388	13,752	0	36,140	18,735
Total income		396,219	63,250	0	459,469	297,749
Expenditure on:						
Church activities	3a	403,960	23,037	0	426,997	267,866
Raising funds	3b	334	0	0	334	78
Other expenditure	3c	5,129	0	0	5,129	494
Governance costs	3d	3,629	0	0	3,629	2,682
Total expenditure		413,052	23,037	0	436,089	271,120
Net gains/(losses) on investments / assets		0	0	0	0	282
Net income/(expenditure)		(16,833)	40,213	0	23,380	26,911
Gross transfers between funds		50,782	(50,782)	0	0	0
Other recognised gains and losses		0	0	0	0	0
Net movement in funds		33,949	(10,569)	0	23,380	26,911
Reconciliation of funds						
Total funds brought forward		285,216	206,478	16,359	508,053	481,142
Total funds carried forward		319,165	195,909	16,359	531,433	508,053

0

The statement of financial activities include all gains and losses recognised in the year.

All income and expenditure derived from continuing activities.

Cockermouth Area Team Parochial Church Council

(Registration number: 1134138)
Balance Sheet as at 31 December 2024

	Note	Unrestricted funds £	Restricted funds £	Endowment Funds £	Total 2024 £	Total 2023 £
Fixed assets						
Tangible assets	6.	85,711	0	0	85,711	86,750
Investment assets	7.	0	6,413	14,659	21,072	21,072
		<u>85,711</u>	<u>6,413</u>	<u>14,659</u>	<u>106,783</u>	<u>107,822</u>
Current assets						
Stocks		0	0	0	0	0
Debtors		2,300	4,432	0	6,732	3,516
Cash at bank and in hand		235,195	185,917	1,700	422,812	400,467
		<u>237,495</u>	<u>190,349</u>	<u>1,700</u>	<u>429,544</u>	<u>403,983</u>
Creditors: Amounts falling due within one year		(4,041)	(853)	0	(4,894)	(3,752)
Net current assets		<u>233,454</u>	<u>189,496</u>	<u>1,700</u>	<u>424,650</u>	<u>400,231</u>
Creditors: Amounts falling due in more than one year		0	0	0	0	0
Net assets		<u>319,165</u>	<u>195,909</u>	<u>16,359</u>	<u>531,433</u>	<u>508,053</u>
Funds of the Charity:						
Unrestricted Income Funds						
General Fund		236,249	0	0	236,249	202,254
Designated Funds		82,916	0	0	82,916	82,962
		<u>319,165</u>	<u>0</u>	<u>0</u>	<u>319,165</u>	<u>285,216</u>
Restricted Income Funds		0	195,909	0	195,909	206,478
Permanent Endowment Funds		0	0	16,359	16,359	16,359
Total funds		<u>319,165</u>	<u>195,909</u>	<u>16,359</u>	<u>531,433</u>	<u>508,053</u>

The financial statements were approved by the trustees on 10th July 2025 and signed on their behalf by:


Stuart Hoddinott, Trustee, Warden and Treasurer to the PCC

The Parish of the Cockermouth Area Team Parochial Church Council

Notes to the Accounts for the year ended 31 December 2024

1. Accounting Policies

Basis of preparation

The financial statements have been prepared in accordance with the charity's governing document, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland" (FRS 102) and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities not to prepare a Statement of Cash Flows.

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

Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

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.

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

Incoming resources

Offerings and donations are recognised when received. Income tax recoverable on Gift Aid income is recognised when the gift is received. Dividends and interest are recognised when details are provided.

Grants and legacies are accounted for as soon as the PCC is notified of its entitlement and the amount due. Rent of buildings or the letting of rooms for purposes within the objects of the church is recognised as charitable trading income when the sum is due. Realised gains or losses on investments are recognised when the investment is sold. Unrealised gains and losses are accounted for on revaluation at 31 December.

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 offering 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 benefice property is not included in the accounts in accordance with section 10(2)(a) and (c) of the Charities Act 2011. All expenditure incurred during the year on such property is shown in the accounts as expenditure incurred within the year.

No value is placed on the movable church furnishings held by the churchwardens on special trust for the PCC and which require a faculty for disposal since the PCC considers this to be inalienable property. All expenditure incurred during the year on moveable church furnishings is shown as expenditure incurred within the year.

Other fixtures, fittings and equipment purchased for the functional use of the PCC where the original cost or the aggregate original cost of a group of items of the same type of asset exceeds £1,000 is treated as a fixed asset. Depreciation is calculated at 20 per cent of the original value of all such items.

Current assets and liabilities

Any pre-payments included in the accounts and any amounts due to the PCC at 31 December in respect of fees, rents and other income are shown in the accounts as debtors.

Amounts relating to the year which have not been paid by 31 December such as trade invoices and ministry expenses are brought into the accounts as a liability.

Cockermouth Area Team Parochial Church Council

Notes forming part of the accounts for the year ended 31 December 2024 (continued)

2. Income and Endowments from:

	2024	2024	2024	2024	2023
	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds	Total Funds
	£	£	£	£	£
2a Donations and Legacies					
Planned giving:					
Gift Aid donations	106,470	1,200	-	107,670	123,079
Non gift aid donations	3,333	460	-	3,793	-
Tax recoverable	25,300	0	-	25,300	27,231
Other	0	0	-	-	12,905
Collections (open plate)	6,892	0	-	6,892	11,376
Gift days (inc tax)	0	0	-	-	3,317
Donations, appeals etc (Incl Tax)	24,938	24,582	-	49,520	12,978
Legacies	32,458	1,000	-	33,458	6,000
Linking Lives Grants	0	20,119	-	20,119	1,315
Agency/Postbox	0	0	-	-	17,393
Other	69,209	1,183	-	70,392	12,696
	<u>268,600</u>	<u>48,544</u>	<u>-</u>	<u>317,144</u>	<u>228,290</u>
2b Other Trading Activities					
General fundraising	4,598	441	-	5,039	5,491
Church and Rooms lettings	23,644	-	-	23,644	21,273
Services	9,774	1	-	9,775	18
	<u>38,016</u>	<u>442</u>	<u>-</u>	<u>38,458</u>	<u>26,782</u>
2c Investment income					
Dividends and interest	7,051	320	-	7,371	4,472
	<u>7,051</u>	<u>320</u>	<u>-</u>	<u>7,371</u>	<u>4,472</u>
2d Income from church activities					
Wedding and funeral fees	59,639	192	-	59,831	19,355
Other	525	-	-	525	115
	<u>60,164</u>	<u>192</u>	<u>-</u>	<u>60,356</u>	<u>19,470</u>
2e Other income					
Grants	19,072	13,752	-	32,824	16,244
MISC	-	-	-	-	60
Refund of VAT	3,316	-	-	3,316	2,431
	<u>22,388</u>	<u>13,752</u>	<u>-</u>	<u>36,140</u>	<u>18,735</u>
Total incoming resources	<u>396,219</u>	<u>63,250</u>	<u>-</u>	<u>459,469</u>	<u>297,749</u>

Cockermouth Area Team Parochial Church Council

Notes forming part of the accounts for the year ended 31 December 2024 (continued)

3. Expenditure on:

	2024	2024	2024	2024	2023
	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds	Total Funds
	£	£	£	£	£
3a Church activities					
Missionary and charitable giving					
Church overseas:					
Missionary Societies	1,740	-	-	1,740	1,892
Relief & development agencies	7,533	-	-	7,533	7,000
Home missions/other church	-	-	-	-	-
Secular societies	500	-	-	500	291
	<u>9,773</u>	<u>-</u>	<u>-</u>	<u>9,773</u>	<u>9,183</u>
Ministry: Parish Offer	164,054	-	-	164,054	106,503
Clergy expenses	7,011	-	-	7,011	7,252
Church running expenses	32,032	30	-	32,062	34,195
Church maintenance / equipment	23,208	-	-	23,208	15,331
Upkeep of services	3,850	179	-	4,029	6,507
Youth Work	316	470	-	786	806
Upkeep of churchyard	1,531	2,002	-	3,533	2,775
Outreach	2,790	356	-	3,146	3,293
Major repairs / installations	65,612	1,194	-	66,806	16,654
Church Rooms running costs	7,043	-	-	7,043	6,680
Rooms maintenance	13,317	3,102	-	16,419	5,058
Equipment depreciation	1,039	-	-	1,039	1,904
Management / Administration	1,667	-	-	1,667	164
Interest on Diocesan Loan	-	-	-	-	-
Fees paid	57,894	-	-	57,894	7,586
Administration	-	-	-	-	22,879
Photocopying	6,669	71	-	6,740	980
Other	1,086	(52)	-	1,034	4,867
Parish Office running costs	5,068	-	-	5,068	3,725
Agency/Postbox expenses	-	-	-	-	3,464
Linking Lives expenses	-	15,685	-	15,685	8,060
	<u>403,960</u>	<u>23,037</u>	<u>-</u>	<u>426,997</u>	<u>267,866</u>
3b Raising funds					
Expenses	334	-	-	334	78
	<u>334</u>	<u>-</u>	<u>-</u>	<u>334</u>	<u>78</u>
3c Other expenditure					
Equipment Purchase	5,000	-	-	5,000	-
Other	129	-	-	129	494
	<u>5,129</u>	<u>-</u>	<u>-</u>	<u>5,129</u>	<u>494</u>
3d Governance Costs					
Legal Fees	3,629	-	-	3,629	2,682
	<u>3,629</u>	<u>-</u>	<u>-</u>	<u>3,629</u>	<u>2,682</u>
Total expenditure	<u>413,052</u>	<u>23,037</u>	<u>-</u>	<u>436,089</u>	<u>271,120</u>

Cockermouth Area Team Parochial Church Council

Notes forming part of the accounts for the year ended 31 December 2024 (continued)

4. Salaries and Wages	2024	2023
	£	£
	12,485	13,513

During the year the PCC employed Parish Administrators and various cleaners, organists and vergers.

5. **Payments to Members of the Parochial Church Council**

No member of the Parochial Church Council or person with a family or business connection with a member of the PCC received any remuneration directly or indirectly from the PCC.

6. **Fixed Assets for use by the PCC**

Tangible Fixed Assets	Equipment	Total
	£	£
Gross Book Value		
As At 01 January 2024	102,457	102,457
Additions	-	-
Disposal	-	-
As At 31 December 2024	102,457	102,457
Depreciation		
As At 01 January 2024	15,707	15,707
Charge for the year	1,039	1,039
Disposal	-	-
As At 31 December 2024	16,746	16,746
Net Book Value		
As At 31 December 2024	85,711	85,711
As At 31 December 2023	86,750	86,750

Cockermouth Area Team Parochial Church Council

Notes forming part of the accounts for the year ended 31 December 2024 (continued)

7. Fixed Asset Investment

	2024 £
Market Value at 01 January 2024	21,072
Net gains/losses on revaluation	-
Market Value at 31 December 2024	<u>21,072</u>

8. Analysis of Net Assets by type of fund

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Endowment Funds £	Total Funds £
Tangible Assets	83,631	2,080	0	0	85,711
Investment Assets	0	0	6,413	14,659	21,072
Current Assets	156,659	80,836	190,349	1,700	429,544
Current Liabilities	(4,041)	0	(853)	0	(4,894)
Long term Liabilities	0	0	0	0	0
Total as at 31 December 2024	<u>236,249</u>	<u>82,916</u>	<u>195,909</u>	<u>16,359</u>	<u>531,433</u>

Cockermouth Area Team Parochial Church Council

Notes forming part of the accounts for the year ended 31 December 2024 (continued)

9. Analysis of Funds

	Balance at 1 January 2024	Incoming resources	Resources expended	Transfers	Balance at 31 December 2024
	£	£	£	£	£
Unrestricted funds					
Unrestricted general funds					
All Saints	7,963	35,210	(88,916)	50,000	4,257
Christ Church Cockermouth	137,079	163,581	(115,516)	782	185,926
Christ Church Great Broughton	40,585	27,438	(36,774)		31,249
PCC	2,964	117,256	(114,025)		6,195
St Bridgets	13,664	50,482	(55,523)		8,623
Total General Funds	202,255	393,967	(410,754)	50,782	236,250
Unrestricted Designated funds					
All Saints	721	0			721
Christ Church Cockermouth	1,597	1,030	(1,210)	0	1,417
Christ Church Great Broughton	1,920	0			1,920
PCC	811				811
St Bridgets	77,912	1,222	(1,088)		78,046
Total Designated Funds	82,961	2,252	(2,298)	0	82,915
Total Unrestricted funds	285,216	396,219	(413,052)	50,782	319,165
Restricted funds					
All Saints	161,305	51,727	(16,881)	(50,000)	146,151
Christ Church Cockermouth	729	3,802	(3,655)	(782)	94
Christ Church Great Broughton	24,399	480	(443)		24,436
PCC	13,499	192	(470)		13,221
St Bridgets	6,546	7,049	(1,588)		12,008
Total restricted funds	206,478	63,250	(23,037)	(50,782)	195,909
Permanent Endowment					
All Saints	1,491	0	0	0	1,491
Christ Church Cockermouth	0	0	0	0	0
Christ Church Great Broughton	0	0	0	0	0
PCC	0	0	0	0	0
St Bridgets	14,868	0	0	0	14,868
Total Permanent Endowment funds	16,359	0	0	0	16,359
Total funds	508,053	459,469	(436,089)	0	531,433

Accounts

Charity registration number: 1134138

**The Parish of the Cockermouth Area Team
Parochial Church Council**

Annual Accounts

For the year ended 31 December 2023

Armstrong Watson LLP
Lakeland Office
2 Europe Way
Cockermouth
Cumbria
CA13 0RJ

The Parish of the Cockermouth Area Team Parochial Church Council

For the year ended 31 December 2023

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The Parish of the Cockermouth Area Team Parochial Church Council
Trustees' Report for the accounts for the year ended 31 December 2023

2023 Report and Accounts for the Parochial Church Council of The Cockermouth Area Team ("CAT")

As at 31 December 2023 the Parish of the CAT comprised All Saints' Church, Cockermouth, Christ Church, Cockermouth, St Bridget's Church, Bridekirk and Christ Church, Great Broughton.

Aim and purposes

The Cockermouth Area Team Parochial Church Council (PCC) has the responsibility of cooperating with the Team Rector and the Clergy Team in promoting within the parish the mission of the Church, pastoral, evangelistic, social and ecumenical. Under the direction of the PCC, the DCCs of All Saints', Christ Church, Cockermouth, Christ Church, Great Broughton and St. Bridget's, Bridekirk are responsible for the maintenance of their churches and church rooms.

Activities

The PCC endeavours to make worship accessible to the community through a wide variety of services from the traditional to the less formal, such as Messy Church. Regular prayer meetings are held, and several house groups meet regularly for Bible study, prayer and fellowship.

The Grasmoor Mission Community is fully integrated with the infrastructure of the CAT, and a shared ministry (both clergy and lay) continues to develop. The Mission Community includes 14 churches (11 Anglican, 2 Methodist and 1 URC) which have come together to support one another in mission, working in unity and sharing resources, but with each church retaining its existing and individual character and identity.

Pastoral Care

Pastoral care is key to our work, and private prayer is provided in the churches for those who wish to receive it. Each church has a programme of pastoral care – some on a more formal basis, some informally through friendship links.

Mission, Evangelism and Community

Team churches support various outreach projects on an ongoing basis or through one-off donations.

We have close links with local schools, and continue to develop and maintain contact with those involved in baptisms, weddings and funerals. We reach out to the community in various ways including "Linking Lives" which provides support to the lonely and housebound, and the monthly Oasis services at All Saints.

Ecumenical Relationships

Team churches participate in Churches Together in the Cockermouth Area and in joint church events.

Regular meetings of the Leadership Group are held between the Anglican, URC and Methodist clergy and lay representatives of the Grasmoor Mission Community,

Volunteers and Generosity

We thank all the volunteers who give their time helping to keep our churches as faithful and worshipping communities.

The Parish of the Cockermouth Area Team Parochial Church Council
Trustees' Report for the accounts for the year ended 31 December 2023

We also owe a great debt of gratitude to our members for their generous financial support that allows the work of the CAT to continue. In particular we note the invaluable legacies that have been left to the churches within the parish over the years.

Structure, governance and management

The method of appointment of PCC membership is set out in the Team Instrument made under the terms of the Pastoral Scheme dated 3rd March 1977 and confirmed on 11th March 1977 establishing the Parish and amended to bring in the parishes of St. Bridget's, Bridekirk on 6th October 2005, and of Christ Church, Great Broughton on 22 March 2017.

All members of the congregation are encouraged to register on the Electoral Roll and stand for election to the PCC or DCC.

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including deciding on how the central funds of the PCC are to be spent.

The DCC of each church deals with the worship, mission and outreach, and fabric and finance of their particular church and are all responsible to the PCC and report back to it regularly, especially in relation to fabric works which may require a faculty.

The Parish of the Cockermouth Area Team Parochial Church Council
Trustees' Report for the accounts for the year ended 31 December 2023

Principal Correspondent	PCC Treasurer - Stuart Hoddinott The Old Vicarage, Embleton, Cockermouth CA13 9XL The PCC is registered with the Charity Commission as The Parochial Church Council of the Ecclesiastical Parish of the Cockermouth Area Team. Reg No. 1134138 on 5 th February 2010.
Chair	Revd Canon Jane Charman
Secretary	Kris Longshaw
Treasurer	Stuart Hoddinott
Churchwardens	All Saints': Catherine Chambers, Stuart Hoddinott, Joan Ingrams, Kris Longshaw Christ Church, Cockermouth: Richard Cooke, Roger Pritchett Christ Church, Great Broughton: Peta Leigh, Norman Marshall St. Bridget's, Bridekirk: Richard Green, David Johnson
DCC Representatives	All Saints': None Christ Church, Cockermouth: Gareth Browning, Sarah Marshall Ellison, Bob Crozier, Grace Bennion Christ Church, Great Broughton: Ann Jefferson St. Bridget's, Bridekirk: Rod Coy
District Churches	All Saints' DCC, Cockermouth Christ Church DCC, Cockermouth Christ Church DCC, Great Broughton St. Bridget's DCC, Bridekirk
Advisors: Bank	National Westminster Bank Plc 31 Pow Street, Workington CA14 3WY
Independent Examiner:	Gibbons, Chartered Accountants, 2 Europe Way, Cockermouth, Cumbria, CA13 0RJ

Signed on behalf of the PCC:



Rev Canon Jane Charman (PCC Chairman)

Dated: 13/5/24

The Parish of the Cockermouth Area Team Parochial Church Council

Independent Examiner's Report to The Parish of the Cockermouth Area Team Parochial Church Council

I report to the trustees on my examination of the financial statements of The Parish of the Cockermouth Area Team Parochial Church Council for the year ended 31 December 2023.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 (the 2011 Act).

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act. In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Your attention is drawn to the fact that the charity has prepared financial statements in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn.

I understand that this has been done in order for financial statements to provide a true and fair view in accordance with Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- 1 accounting records were not kept in respect of the charity as required by section 130 of the 2011 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.



Mr T Hindmoor BFP FCA

Armstrong Watson LLP
Lakeland Office
2 Europe Way
Cockermouth
Cumbria
CA13 0RJ

Date: 21 May 2024

Cockermouth Area Team Parochial Church Council

**Statement of Financial Activities for the Year Ended 31 December 2023
(Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)**

	Note	Unrestricted funds £	Restricted funds £	Endowment Funds £	Total 2023 £	Total 2022 £
Income and endowments from:						
Donations and legacies	2a	189,461	38,829	0	228,290	199,015
Other trading activities	2b	24,658	2,124	0	26,782	22,196
Investment income	2c	4,187	285	0	4,472	1,946
Income from charitable activities	2	19,470	0	0	19,470	12,095
Other income	2e	9,025	9,710	0	18,735	9,991
Total income		246,801	50,948	0	297,749	245,243
Expenditure on:						
Church activities	3a	231,691	36,175	0	267,866	229,539
Raising funds	3b	28	50	0	78	31
Other expenditure	3c	494	0	0	494	5,187
Governance costs	3d	2,682	0	0	2,682	2,508
Total expenditure		234,895	36,225	0	271,120	237,265
Net gains/(losses) on investments / assets		0	0	282	282	(643)
Net income/(expenditure)		11,906	14,723	282	26,911	7,335
Gross transfers between funds		4,559	(4,559)	0	0	0
Other recognised gains and losses		0	0	0	0	0
Net movement in funds		16,465	10,164	282	26,911	7,335
Reconciliation of funds						
Total funds brought forward		268,751	196,314	16,077	481,142	473,806
Funds transferred from CCGB		0	0	0	0	0
Total funds carried forward		285,216	206,478	16,359	508,053	481,141

The statement of financial activities include all gains and losses recognised in the year.

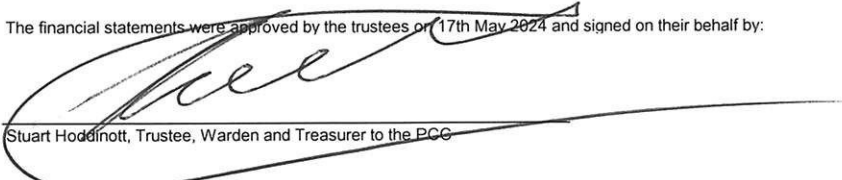
All income and expenditure derived from continuing activities.

Cockermouth Area Team Parochial Church Council

(Registration number: 1134138)
Balance Sheet as at 31 December 2023

	Note	Unrestricted funds £	Restricted funds £	Endowment Funds £	Total 2023 £	Total 2022 £
Fixed assets						
Tangible assets	6.	86,750	0	0	86,750	88,653
Investment assets	7.	0	6,413	14,659	21,072	20,790
		<u>86,750</u>	<u>6,413</u>	<u>14,659</u>	<u>107,822</u>	<u>109,443</u>
Current assets						
Stocks		0	0	0	0	0
Debtors		(499)	4,015	0	3,516	11,959
Cash at bank and in hand		201,864	196,903	1,700	400,467	361,548
		<u>201,365</u>	<u>200,918</u>	<u>1,700</u>	<u>403,983</u>	<u>373,507</u>
Creditors: Amounts falling due within one year		(2,899)	(853)	0	(3,752)	(1,809)
Net current assets		<u>198,466</u>	<u>200,065</u>	<u>1,700</u>	<u>400,231</u>	<u>371,698</u>
Creditors: Amounts falling due in more than one year		0	0	0	0	0
Net assets		<u>285,216</u>	<u>206,478</u>	<u>16,359</u>	<u>508,053</u>	<u>481,141</u>
Funds of the Charity:						
Unrestricted Income Funds						
General Fund		202,254	0	0	202,254	182,273
Designated Funds		82,962	0	0	82,962	86,475
		<u>285,216</u>	<u>0</u>	<u>0</u>	<u>285,216</u>	<u>268,748</u>
Restricted Income Funds		0	206,478	0	206,478	196,316
Permanent Endowment Funds		0	0	16,359	16,359	16,077
Total funds		<u>285,216</u>	<u>206,478</u>	<u>16,359</u>	<u>508,053</u>	<u>481,141</u>

The financial statements were approved by the trustees on 17th May 2024 and signed on their behalf by:


Stuart Hoddinott, Trustee, Warden and Treasurer to the PCC

The Parish of the Cockermouth Area Team Parochial Church Council

Notes to the Accounts for the year ended 31 December 2023

1. Accounting Policies

Basis of preparation

The financial statements have been prepared in accordance with the charity's governing document, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland" (FRS 102) and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities not to prepare a Statement of Cash Flows.

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

Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

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.

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

Incoming resources

Offerings and donations are recognised when received. Income tax recoverable on Gift Aid income is recognised when the gift is received. Dividends and interest are recognised when details are provided.

Grants and legacies are accounted for as soon as the PCC is notified of its entitlement and the amount due. Rent of buildings or the letting of rooms for purposes within the objects of the church is recognised as charitable trading income when the sum is due. Realised gains or losses on investments are recognised when the investment is sold. Unrealised gains and losses are accounted for on revaluation at 31 December.

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 offering 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 benefice property is not included in the accounts in accordance with section 10(2)(a) and (c) of the Charities Act 2011. All expenditure incurred during the year on such property is shown in the accounts as expenditure incurred within the year.

No value is placed on the movable church furnishings held by the churchwardens on special trust for the PCC and which require a faculty for disposal since the PCC considers this to be inalienable property. All expenditure incurred during the year on moveable church furnishings is shown as expenditure incurred within the year.

Other fixtures, fittings and equipment purchased for the functional use of the PCC where the original cost or the aggregate original cost of a group of items of the same type of asset exceeds £1,000 is treated as a fixed asset. Depreciation is calculated at 20 per cent of the original value of all such items.

Current assets and liabilities

Any pre-payments included in the accounts and any amounts due to the PCC at 31 December in respect of fees, rents and other income are shown in the accounts as debtors.

Amounts relating to the year which have not been paid by 31 December such as trade invoices and ministry expenses are brought into the accounts as a liability.

Cockermouth Area Team Parochial Church Council

Notes forming part of the accounts for the year ended 31 December 2023 (continued)

2. Income and Endowments from:

	2023 Unrestricted Funds £	2023 Restricted Funds £	2023 Endowment Funds £	2023 Total Funds £	2022 Total Funds £
2a Donations and Legacies					
Planned giving:					
Gift Aid donations	112,754	10,325	-	123,079	104,909
Tax recoverable	27,183	48	-	27,231	33,510
Other	3,796	9,109	-	12,905	14,004
Collections (open plate)	11,342	34	-	11,376	11,774
Gift days (inc tax)	3,317	-	-	3,317	4,122
Donations, appeals etc (Incl Tax)	10,927	2,051	-	12,978	11,088
Legacies	6,000	-	-	6,000	2,000
Linking Lives Grants	-	1,315	-	1,315	4,731
Agency/Postbox	-	17,393	-	17,393	-
Other	14,142	(1,446)	-	12,696	12,877
	<u>189,461</u>	<u>38,829</u>	<u>-</u>	<u>228,290</u>	<u>199,015</u>
2b Other Trading Activities					
General fundraising	3,367	2,124	-	5,491	3,059
Church and Rooms lettings	21,273	-	-	21,273	19,137
Other (incl. Fees for disbursement)	18	-	-	18	-
	<u>24,658</u>	<u>2,124</u>	<u>-</u>	<u>26,782</u>	<u>22,196</u>
2c Investment income					
Dividends and interest	4,187	285	-	4,472	1,946
	<u>4,187</u>	<u>285</u>	<u>-</u>	<u>4,472</u>	<u>1,946</u>
2d Income from church activities					
Wedding and funeral fees	19,355	-	-	19,355	11,945
Other	115	-	-	115	150
	<u>19,470</u>	<u>-</u>	<u>-</u>	<u>19,470</u>	<u>12,095</u>
2e Other income					
Grants	6,594	9,650	-	16,244	5,993
MISC	-	60	-	60	-
Refund of VAT	2,431	-	-	2,431	1,331
Coronavirus Grant Support	-	-	-	-	2,667
	<u>9,025</u>	<u>9,710</u>	<u>-</u>	<u>18,735</u>	<u>9,991</u>
Total incoming resources	<u>246,801</u>	<u>50,948</u>	<u>-</u>	<u>297,749</u>	<u>245,243</u>

Cockermouth Area Team Parochial Church Council

Notes forming part of the accounts for the year ended 31 December 2023 (continued)

3. Expenditure on:

	2023	2023	2023	2023	2022
	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds	Total Funds
	£	£	£	£	£
3a Church activities					
Missionary and charitable giving					
Church overseas:					
Missionary Societies	1,892	-	-	1,892	3,180
Relief & development agencies	7,000	-	-	7,000	6,850
Home missions/other church	-	-	-	-	750
Secular societies	291	-	-	291	70
	<u>9,183</u>	<u>-</u>	<u>-</u>	<u>9,183</u>	<u>10,850</u>
Ministry: Parish Offer	106,503	-	-	106,503	108,885
Clergy expenses	7,252	-	-	7,252	8,749
Church running expenses	33,115	1,080	-	34,195	26,048
Church maintenance / equipment	15,331	-	-	15,331	13,668
Upkeep of services	6,507	-	-	6,507	5,309
Youth Work	146	660	-	806	773
Upkeep of churchyard	24	2,751	-	2,775	3,496
Outreach	2,777	516	-	3,293	2,589
Major repairs / installations	11,405	5,249	-	16,654	7,371
Church Rooms running costs	6,680	-	-	6,680	5,082
Rooms maintenance	3,013	2,045	-	5,058	999
Equipment depreciation	1,904	-	-	1,904	3,382
Management / Administration	164	-	-	164	148
Interest on Diocesan Loan	-	-	-	-	(39)
Fees paid	7,586	-	-	7,586	1,009
Administration	12,121	10,758	-	22,879	25,132
Photocopying	980	-	-	980	1,090
Other	3,275	1,592	-	4,867	3,062
Parish Office running costs	3,725	-	-	3,725	1,936
Agency/Postbox expenses	-	3,464	-	3,464	-
Linking Lives expenses	-	8,060	-	8,060	-
	<u>231,691</u>	<u>36,175</u>	<u>-</u>	<u>267,866</u>	<u>229,539</u>
3b Raising funds					
Expenses	28	50	-	78	31
	<u>28</u>	<u>50</u>	<u>-</u>	<u>78</u>	<u>31</u>
3c Other expenditure					
Other	494	-	-	494	5,187
	<u>494</u>	<u>-</u>	<u>-</u>	<u>494</u>	<u>5,187</u>
3d Governance Costs					
Legal Fees	2,682	-	-	2,682	2,508
	<u>2,682</u>	<u>-</u>	<u>-</u>	<u>2,682</u>	<u>2,508</u>
Total expenditure	<u>234,895</u>	<u>36,225</u>	<u>-</u>	<u>271,120</u>	<u>237,265</u>

Cockermouth Area Team Parochial Church Council

Notes forming part of the accounts for the year ended 31 December 2023 (continued)

4. Salaries and Wages	2023	2022
	£	£
	13,513	21,909

During the year the PCC employed Parish Administrators and various cleaners, organists and vergers.

5. Payments to Members of the Parochial Church Council

No member of the Parochial Church Council or person with a family or business connection with a member of the PCC received any remuneration directly or indirectly from the PCC.

6. Fixed Assets for use by the PCC

Tangible Fixed Assets	Freehold Land & Buildings £	Equipment £	Total £
Gross Book Value			
As At 01 January 2023	-	125,510	125,510
Additions	-	-	-
Disposal		(23,053)	(23,053)
As At 31 December 2023	-	102,457	125,510
Depreciation			
As At 01 January 2023	-	36,856	36,856
Charge for the year	-	1,903	1,903
Disposal		(23,052)	(23,052)
As At 31 December 2023	-	15,707	15,707
Net Book Value			
As At 31 December 2023	-	86,750	109,803
As At 31 December 2022	-	88,654	88,654

Cockermouth Area Team Parochial Church Council

Notes forming part of the accounts for the year ended 31 December 2023 (continued)

7. Fixed Asset Investment

	2023 £
Market Value at 01 January 2023	20,790
Net gains/losses on revaluation	282
Market Value at 31 December 2023	<u>21,072</u>

8. Analysis of Net Assets by type of fund

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Endowment Funds £	Total Funds £
Tangible Assets	83,631	3,119	0	0	86,750
Investment Assets	0	0	6,413	14,659	21,072
Current Assets	121,523	79,842	200,918	1,700	403,983
Current Liabilities	(2,899)	0	(853)	0	(3,752)
Long term Liabilities	0	0	0	0	0
Total as at 31 December 2023	<u>202,255</u>	<u>82,961</u>	<u>206,478</u>	<u>16,359</u>	<u>508,053</u>

Cockermouth Area Team Parochial Church Council

Notes forming part of the accounts for the year ended 31 December 2023 (continued)

9. Analysis of Funds

	Balance at 1 January 2023 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 December 2023 £
Unrestricted funds					
Unrestricted general funds					
All Saints	32,923	38,352	(63,660)	348	7,963
Christ Church Cockermouth	105,558	118,515	(91,263)	4,269	137,079
Christ Church Great Broughton	36,342	33,971	(29,701)	(27)	40,585
PCC	(3,786)	15,427	(8,676)	(1)	2,964
St Bridgets	11,240	32,506	(31,526)	1,444	13,664
Total General Funds	182,277	238,771	(224,826)	6,033	202,255
Unrestricted Designated funds					
All Saints	0	721	0	0	721
Christ Church Cockermouth	6,634	1,085	(1,178)	(4,944)	1,597
Christ Church Great Broughton	1,920	0	0	0	1,920
PCC	811	0	0	0	811
St Bridgets	77,109	6,224	(8,891)	3,470	77,912
Total Designated Funds	86,474	8,030	(10,069)	(1,474)	82,961
Total Unrestricted funds	268,751	246,801	(234,895)	4,559	285,216
Restricted funds					
All Saints	148,228	29,736	(16,311)	(348)	161,305
Christ Church Cockermouth	2,050	1,593	(3,589)	675	729
Christ Church Great Broughton	25,441	971	(2,040)	27	24,399
PCC	8,768	17,497	(12,767)	1	13,499
St Bridgets	11,827	1,151	(1,518)	(4,914)	6,546
Total restricted funds	196,314	50,948	(36,225)	(4,559)	206,478
Permanent Endowment					
All Saints	1,491	0	0	0	1,491
Christ Church Cockermouth	0	0	0	0	0
Christ Church Great Broughton	0	0	0	0	0
PCC	0	0	0	0	0
St Bridgets	14,586	0	282	0	14,868
Total Permanent Endowment funds	16,077	0	282	0	16,359
Total funds	481,142	297,749	(270,838)	0	508,053

Accounts

Charity registration number: 1134138

**The Parish of the Cockermouth Area Team
Parochial Church Council**

Annual Accounts

For the year ended 31 December 2022

Gibbons Chartered Accountants
Lakeland Office
2 Europe Way
Cockermouth
Cumbria
CA13 0RJ

The Parish of the Cockermouth Area Team Parochial Church Council

For the year ended 31 December 2022

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The Parish of the Cockermouth Area Team Parochial Church Council
Trustees' Report for the accounts for the year ended 31 December 2022

Principal Correspondent	PCC Treasurer - Stuart Hoddinott The Old Vicarage, Embleton, Cockermouth CA13 9XL The PCC is registered with the Charity Commission as The Parochial Church Council of the Ecclesiastical Parish of the Cockermouth Area Team. Reg No. 1134138 on 5 th February 2010.
Chair	Revd Canon Jane Charman
Secretary	Kris Longshaw
Treasurer	Stuart Hoddinott
Churchwardens	All Saints': Stuart Hoddinott, Joan Ingrams, Kris Longshaw, Mary Todd Christ Church, Cockermouth: Richard Cooke, Roger Pritchett Christ Church, Great Broughton: Peta Leigh, Norman Marshall St. Bridget's, Bridekirk: Richard Green, David Johnson
DCC Representatives	All Saints': None Christ Church, Cockermouth: Gareth Browning, Bill Soulsby Christ Church, Great Broughton: Ann Jefferson St. Bridget's, Bridekirk: Rod Coy
District Churches	All Saints' DCC, Cockermouth Christ Church DCC, Cockermouth Christ Church DCC, Great Broughton St. Bridget's DCC, Bridekirk
Advisors: Bank	National Westminster Bank Plc 31 Pow Street, Workington CA14 3WY
Independent Examiner:	Gibbons, Chartered Accountants, 2 Europe Way, Cockermouth, Cumbria, CA13 0RJ

Signed on behalf of the PCC:



Rev Canon Jane Charman (PCC Chairman)

Dated: 23/5/23

The Parish of the Cockermouth Area Team Parochial Church Council

Independent Examiner's Report to The Parish of the Cockermouth Area Team Parochial Church Council

I report to the trustees on my examination of the financial statements of The Parish of the Cockermouth Area Team Parochial Church Council for the year ended 31 December 2022.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 (the 2011 Act).

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act. In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

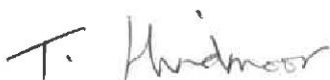
Your attention is drawn to the fact that the charity has prepared financial statements in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn.

I understand that this has been done in order for financial statements to provide a true and fair view in accordance with Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- 1 accounting records were not kept in respect of the charity as required by section 130 of the 2011 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.



Mr T Hindmoor BFP FCA

Gibbons Chartered Accountants
Lakeland Office
2 Europe Way
Cockermouth
Cumbria
CA13 0RJ

24 May 2023

Cockermouth Area Team Parochial Church Council

**Statement of Financial Activities for the Year Ended 31 December 2022
(Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)**

	Note	Unrestricted funds £	Restricted funds £	Endowment Funds £	Total 2022 £	Total 2021 £
Income and endowments from:						
Donations and legacies	2a	183,637	15,378	0	199,015	208,700
Other trading activities	2b	22,196	0	0	22,196	12,310
Investment income	2c	1,286	660	0	1,946	1,445
Income from charitable activities	2	12,018	77	0	12,095	11,878
Other income	2e	3,020	6,971	0	9,991	31,777
Total income		222,157	23,086	0	245,243	266,110
Expenditure on:						
Church activities	3a	211,515	18,024	0	229,539	227,273
Raising funds	3b	31	0	0	31	743
Other expenditure	3c	5,147	40	0	5,187	9,838
Governance costs	3d	2,508	0	0	2,508	2,458
Total expenditure		219,201	18,064	0	237,265	240,312
Net gains/(losses) on investments / assets		0	(643)	0	(643)	1,053
Net income/(expenditure)		2,956	4,379	0	7,335	26,851
Gross transfers between funds		52,664	(52,664)	0	0	0
Other recognised gains and losses		0	0	0	0	0
Net movement in funds		55,620	(48,285)	0	7,335	26,851
Reconciliation of funds						
Total funds brought forward		213,128	244,601	16,077	473,806	446,955
Funds transferred from CCGB		0	0	0	0	0
Total funds carried forward		268,748	196,316	16,077	481,141	473,806

The statement of financial activities include all gains and losses recognised in the year.

All income and expenditure derived from continuing activities.

Cookermouth Area Team Parochial Church Council

(Registration number: 1134138)
Balance Sheet as at 31 December 2022

	Note	Unrestricted funds £	Restricted funds £	Endowment Funds £	Total 2022 £	Total 2021 £
Fixed assets						
Tangible assets	6.	88,653	0	0	88,653	70,468
Investment assets	7.	0	6,413	14,377	20,790	21,433
		<u>88,653</u>	<u>6,413</u>	<u>14,377</u>	<u>109,443</u>	<u>91,900</u>
Current assets						
Stocks		0	0	0	0	0
Debtors		7,944	4,015	0	11,959	16,763
Cash at bank and in hand		174,682	185,166	1,700	361,548	383,188
		<u>182,626</u>	<u>189,181</u>	<u>1,700</u>	<u>373,507</u>	<u>399,952</u>
Creditors: Amounts falling due within one year		(2,531)	722	0	(1,809)	(6,740)
Net current assets		<u>180,095</u>	<u>189,903</u>	<u>1,700</u>	<u>371,698</u>	<u>393,211</u>
Creditors: Amounts falling due in more than one year		0	0	0	0	(11,306)
Net assets		<u>268,748</u>	<u>196,316</u>	<u>16,077</u>	<u>481,141</u>	<u>473,806</u>
Funds of the Charity:						
Unrestricted Income Funds						
General Fund	8.	182,273	0	0	182,273	122,835
Designated Funds		86,475	0	0	86,475	90,293
		<u>268,748</u>	<u>0</u>	<u>0</u>	<u>268,748</u>	<u>213,129</u>
Restricted Income Funds		0	196,316	0	196,316	244,600
Permanent Endowment Funds		0	0	16,077	16,077	16,077
Total funds		<u>268,748</u>	<u>196,316</u>	<u>16,077</u>	<u>481,141</u>	<u>473,806</u>

The financial statements were approved by the trustees on 18th MAY 2023 and signed on their behalf by:


Stuart Hardhoff, Trustee, Warden and Treasurer to the PCC

The Parish of the Cockermouth Area Team Parochial Church Council

Notes to the Accounts for the year ended 31 December 2022

1. Accounting Policies

Basis of preparation

The financial statements have been prepared in accordance with the charity's governing document, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland" (FRS 102) and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities not to prepare a Statement of Cash Flows.

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

Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

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.

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

Incoming resources

Offerings and donations are recognised when received. Income tax recoverable on Gift Aid income is recognised when the gift is received. Dividends and interest are recognised when details are provided.

Grants and legacies are accounted for as soon as the PCC is notified of its entitlement and the amount due. Rent of buildings or the letting of rooms for purposes within the objects of the church is recognised as charitable trading income when the sum is due. Realised gains or losses on investments are recognised when the investment is sold. Unrealised gains and losses are accounted for on revaluation at 31 December.

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 offering 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 benefice property is not included in the accounts in accordance with section 10(2)(a) and (c) of the Charities Act 2011. All expenditure incurred during the year on such property is shown in the accounts as expenditure incurred within the year.

No value is placed on the movable church furnishings held by the churchwardens on special trust for the PCC and which require a faculty for disposal since the PCC considers this to be inalienable property. All expenditure incurred during the year on moveable church furnishings is shown as expenditure incurred within the year.

Other fixtures, fittings and equipment purchased for the functional use of the PCC where the original cost or the aggregate original cost of a group of items of the same type of asset exceeds £1,000 is treated as a fixed asset. Depreciation is calculated at 20 per cent of the original value of all such items.

Current assets and liabilities

Any pre-payments included in the accounts and any amounts due to the PCC at 31 December in respect of fees, rents and other income are shown in the accounts as debtors.

Amounts relating to the year which have not been paid by 31 December such as trade invoices and ministry expenses are brought into the accounts as a liability.

Cockermouth Area Team Parochial Church Council

Notes forming part of the accounts for the year ended 31 December 2022 (continued)

2. Income and Endowments from:

	2022 Unrestricted Funds £	2022 Restricted Funds £	2022 Endowment Funds £	2022 Total Funds £	2021 Total Funds £
2a Donations and Legacies					
Planned giving:					
Gift Aid donations	99,411	5,498	-	104,909	117,697
Tax recoverable	33,458	52	-	33,510	28,091
Other	13,287	717	-	14,004	12,937
Collections (open plate)	11,774	-	-	11,774	10,021
Gift days (inc tax)	4,122	-	-	4,122	3,353
Donations, appeals etc (Incl Tax)	8,708	2,380	-	11,088	8,695
Legacies	-	2,000	-	2,000	14,348
Linking Lives Donations	-	4,731	-	4,731	-
Other	12,877	-	-	12,877	13,557
	<u>183,637</u>	<u>15,378</u>	<u>-</u>	<u>199,015</u>	<u>208,700</u>
2b Other Trading Activities					
General fundraising	3,059	-	-	3,059	1,773
Church and Rooms lettings	19,137	-	-	19,137	10,517
Other (incl. Fees for disbursement)	-	-	-	-	20
	<u>22,196</u>	<u>-</u>	<u>-</u>	<u>22,196</u>	<u>12,310</u>
2c Investment income					
Dividends and interest	1,286	660	-	1,946	1,445
	<u>1,286</u>	<u>660</u>	<u>-</u>	<u>1,946</u>	<u>1,445</u>
2d Income from church activities					
Wedding and funeral fees	11,895	50	-	11,945	11,840
Other	123	27	-	150	38
	<u>12,018</u>	<u>77</u>	<u>-</u>	<u>12,095</u>	<u>11,878</u>
2e Other income					
Grants	250	5,743	-	5,993	11,000
Refund of VAT	103	1,228	-	1,331	414
Coronavirus Grant Support	2,667	-	-	2,667	17,303
Linking Lives Grant	-	-	-	-	3,060
	<u>3,020</u>	<u>6,971</u>	<u>-</u>	<u>9,991</u>	<u>31,777</u>
Total incoming resources	<u>222,157</u>	<u>23,086</u>	<u>-</u>	<u>245,243</u>	<u>266,110</u>

Cockermouth Area Team Parochial Church Council

Notes forming part of the accounts for the year ended 31 December 2022 (continued)

3. Expenditure on:

	2022	2022	2022	2022	2021
	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds	Total Funds
	£	£	£	£	£
3a Church activities					
Missionary and charitable giving					
Church overseas:					
Missionary Societies	3,180	-	-	3,180	2,820
Relief & development agencies	6,700	150	-	6,850	6,695
Home missions/other church	100	650	-	750	920
Secular societies	70	-	-	70	950
	<u>10,050</u>	<u>800</u>	<u>-</u>	<u>10,850</u>	<u>11,385</u>
Ministry: Parish Offer	108,885	-	-	108,885	109,932
Clergy expenses	8,749	-	-	8,749	5,872
Church running expenses	25,084	964	-	26,048	20,924
Church maintenance / equipment	13,668	-	-	13,668	7,963
Upkeep of services	5,309	-	-	5,309	6,987
Youth Work	209	564	-	773	1,516
Upkeep of churchyard	959	2,537	-	3,496	1,301
Outreach	2,301	288	-	2,589	1,516
Major repairs / installations	7,371	-	-	7,371	3,552
Support Service: Books, Training supplies	-	-	-	-	58
Church Rooms running costs	5,082	-	-	5,082	3,476
Rooms maintenance	999	-	-	999	16,362
Equipment depreciation	1,818	1,564	-	3,382	2,802
Management / Administration	148	-	-	148	-
Interest on Diocesan Loan	(39)	-	-	(39)	364
Fees paid	1,009	-	-	1,009	4,739
Administration	16,621	8,511	-	25,132	24,219
Photocopying	1,090	-	-	1,090	89
Other	266	2,796	-	3,062	471
Parish Office running costs	1,936	-	-	1,936	3,746
	<u>211,515</u>	<u>18,024</u>	<u>-</u>	<u>229,539</u>	<u>227,273</u>
3b Raising funds					
Expenses	31	-	-	31	636
Magazine costs	-	-	-	-	107
	<u>31</u>	<u>-</u>	<u>-</u>	<u>31</u>	<u>743</u>
3c Other expenditure					
Other	5,147	40	-	5,187	9,838
	<u>5,147</u>	<u>40</u>	<u>-</u>	<u>5,187</u>	<u>9,838</u>
3d Governance Costs					
Legal Fees	2,508	-	-	2,508	2,458
	<u>2,508</u>	<u>-</u>	<u>-</u>	<u>2,508</u>	<u>2,458</u>
Total expenditure	<u>219,201</u>	<u>18,064</u>	<u>-</u>	<u>237,265</u>	<u>240,312</u>

Cockermouth Area Team Parochial Church Council

Notes forming part of the accounts for the year ended 31 December 2022 (continued)

4. Salaries and Wages	2022	2021
	£	£
	<u>21,909</u>	<u>20,316</u>

During the year the PCC employed Parish Administrators and various cleaners, organists and vergers.

5. Payments to Members of the Parochial Church Council

No member of the Parochial Church Council or person with a family or business connection with a member of the PCC received any remuneration directly or indirectly from the PCC.

6. Fixed Assets for use by the PCC

Tangible Fixed Assets	Freehold Land & Buildings £	Equipment £	Total £
Gross Book Value			
As At 01 January 2022	-	103,942	103,942
Additions	-	21,568	21,568
As At 31 December 2022	<u>-</u>	<u>125,510</u>	<u>125,510</u>
Depreciation			
As At 01 January 2022	-	33,474	33,474
Charge for the year	-	3,382	3,382
As At 31 December 2022	<u>-</u>	<u>36,856</u>	<u>36,856</u>
Net Book Value			
As At 31 December 2022	<u>-</u>	<u>88,654</u>	<u>88,654</u>
As At 31 December 2021	<u>-</u>	<u>70,468</u>	<u>70,468</u>

Cockermouth Area Team Parochial Church Council

Notes forming part of the accounts for the year ended 31 December 2022 (continued)

7. Fixed Asset Investment

	2022
	£
Market Value at 01 January 2022	21,433
Net gains/losses on revaluation	(643)
Market Value at 31 December 2022	20,790

8. Analysis of Net Assets by type of fund

	Unrestricted	Designated	Restricted	Endowment	Total
	Funds	Funds	Funds	Funds	Funds
	£	£	£	£	£
Tangible Assets	84,495	4,158	0	0	88,653
Investment Assets	0	0	6,413	14,377	20,790
Current Assets	100,311	82,315	189,181	1,700	373,507
Current Liabilities	(2,531)	0	722	0	(1,809)
Long term Liabilities	0	0	0	0	0
Total as at 31 December 2022	182,275	86,473	196,316	16,077	481,141

Cockermouth Area Team Parochial Church Council

Notes forming part of the accounts for the year ended 31 December 2022 (continued)

9. Analysis of Funds

	Balance at 1 January 2022	Incoming resources	Resources expended	Transfers	Balance at 31 December 2022
	£	£	£	£	£
Unrestricted funds					
Unrestricted general funds					
All Saints	(11,597)	42,531	(54,344)	56,333	32,923
Christ Church Cockermouth	104,151	103,209	(101,082)	(721)	105,557
Christ Church Great Broughton	31,309	31,736	(23,603)	(3,101)	36,341
PCC	(10,931)	12,011	(4,866)		(3,786)
St Bridgets	9,905	31,456	(30,121)		11,240
Total General Funds	122,836	220,943	(214,016)	52,511	182,274
Unrestricted Designated funds					
All Saints	0	0	0	0	0
Christ Church Cockermouth	6,613	967	(946)	0	6,634
Christ Church Great Broughton	1,920	0	(153)	153	1,920
PCC	811	0	0	0	811
St Bridgets	80,948	247	(4,086)	0	77,109
Total Designated Funds	90,292	1,214	(5,185)	153	86,474
Total Unrestricted funds	213,128	222,157	(219,201)	52,664	268,748
Restricted funds					
All Saints	198,591	14,861	(8,891)	(56,333)	148,228
Christ Church Cockermouth	2,112	588	(1,369)	721	2,052
Christ Church Great Broughton	22,902	917	(1,326)	2,948	25,441
PCC	7,756	1,827	(816)	0	8,767
St Bridgets	13,239	4,893	(6,305)	0	11,827
Total restricted funds	244,601	23,086	(18,707)	(52,664)	196,316
Permanent Endowment					
All Saints	1,491	0	0	0	1,491
Christ Church Cockermouth	0	0	0	0	0
Christ Church Great Broughton	0	0	0	0	0
PCC	0	0	0	0	0
St Bridgets	14,586	0	0	0	14,586
Total Permanent Endowment funds	16,077	0	0	0	16,077
Total funds	473,806	245,243	(237,908)	0	481,141

Accounts

Charity registration number: 1134138

**The Parish of the Cockermouth Area Team
Parochial Church Council**

Annual Accounts

For the year ended 31 December 2021

Gibbons Chartered Accountants
Lakeland Office
2 Europe Way
Cockermouth
Cumbria
CA13 0RJ

The Parish of the Cockermouth Area Team Parochial Church Council

For the year ended 31 December 2021

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The Parish of the Cockermouth Area Team Parochial Church Council
Trustees' Report for the accounts for the year ended 31 December 2021

2021 Report and Accounts for the Parochial Church Council of The Cockermouth Area Team ("CAT")

As at 31 December 2021 the Parish of the CAT comprised All Saints' Church, Cockermouth, Christ Church, Cockermouth, St Bridget's Church, Bridekirk and Christ Church, Great Broughton.

Aim and purposes

The Cockermouth Area Team Parochial Church Council (PCC) has the responsibility of cooperating with the Team Rector and the Team Vicar in promoting within the parish the mission of the Church, pastoral, evangelistic, social and ecumenical. Under the direction of the PCC, the DCCs of All Saints', Christ Church, Cockermouth, Christ Church, Great Broughton and St. Bridget's, Bridekirk are responsible for the maintenance of their churches and church rooms.

Activities

The PCC endeavours to make worship accessible to the community through a wide variety of services from the traditional to the less formal, such as Messy Church. Regular prayer meetings are held, and several house groups meet regularly for Bible study, prayer and fellowship.

During the year the Grasmoor Mission Community became increasingly integrated with the existing infrastructure of the CAT, and a growing shared ministry (both clergy and lay) continues to develop. The Mission Community includes 14 churches (11 Anglican, 2 Methodist and 1 URC) which have come together to support one another in mission, working in unity and sharing resources, but with each church retaining its existing and individual character and identity.

Pastoral Care

Pastoral care is key to our work, and private prayer is provided in the churches for those who wish to receive it. Each church has a programme of pastoral care – some on a more formal basis, some informally through friendship links.

Mission, Evangelism and Community

Team churches support various outreach projects on an ongoing basis or through one-off donations.

We have close links with local schools, and continue to develop and maintain contact with those involved in baptisms, weddings and funerals. We reach out to the community in various ways including "Linking Lives" which provides support to the lonely and housebound, and the monthly Oasis services at All Saints.

Ecumenical Relationships

Team churches participate in Churches Together in the Cockermouth Area and in joint church events.

Regular meetings of the Leadership Group are held between the Anglican, URC and Methodist clergy and lay representatives of the Grasmoor Mission Community,

Volunteers and Generosity

We thank all the volunteers who give their time helping to keep our churches as faithful and worshipping communities.

We also owe a great debt of gratitude to our members for their generous financial support that allows the work of the CAT to continue. In particular we note the invaluable legacies that have been left to the churches within the parish over the years.

The Parish of the Cockermouth Area Team Parochial Church Council
Trustees' Report for the accounts for the year ended 31 December 2021

Structure, governance and management

The method of appointment of PCC membership is set out in the Team Instrument made under the terms of the Pastoral Scheme dated 3rd March 1977 and confirmed on 11th March 1977 establishing the Parish and amended to bring in the parishes of St. Bridget's, Bridekirk on 6th October 2005, and of Christ Church, Great Broughton on 22 March 2017.

All members of the congregation are encouraged to register on the Electoral Roll and stand for election to the PCC or DCC.

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including deciding on how the central funds of the PCC are to be spent.

The DCC of each church deals with the worship, mission and outreach, and fabric and finance of their particular church and are all responsible to the PCC and report back to it regularly, especially in relation to fabric works which may require a faculty.

The Parish of the Cockermouth Area Team Parochial Church Council
Trustees' Report for the accounts for the year ended 31 December 2021

Principal Correspondent	PCC Treasurer - Stuart Hoddinott The Old Vicarage, Embleton, Cockermouth CA13 9XL The PCC is registered with the Charity Commission as The Parochial Church Council of the Ecclesiastical Parish of the Cockermouth Area Team. Reg No. 1134138 on 5 th February 2010.
Chair	Revd Canon Jane Charman
Secretary	Kris Longshaw
Treasurer	Stuart Hoddinott
Churchwardens	All Saints': Stuart Hoddinott, Joan Ingrams, Kris Longshaw, Mary Todd Christ Church, Cockermouth: Richard Cooke, Roger Pritchett Christ Church, Great Broughton: Peta Leigh, Norman Marshall St. Bridget's, Bridekirk: Richard Green, Sheila Martin
DCC Representatives	All Saints': Deborah Hoddinott Christ Church, Cockermouth: Gareth Browning, Julie Hastings, Bill Soulsby Christ Church, Great Broughton: Sue Cole, Rachel Dufton, Jane McDonald St. Bridget's, Bridekirk: Rod Coy
District Churches	All Saints' DCC, Cockermouth Christ Church DCC, Cockermouth Christ Church DCC, Great Broughton St. Bridget's DCC, Bridekirk
Advisors: Bank	National Westminster Bank Plc 31 Pow Street, Workington CA14 3WY
Independent Examiner:	Gibbons, Chartered Accountants, 2 Europe Way, Cockermouth, Cumbria, CA13 0RJ

Signed on behalf of the PCC:

Rev Canon Jane Charman (PCC Chairman)

Dated: 17/5/22

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Cockermouth Area Team Parochial Church Council

**Statement of Financial Activities for the Year Ended 31 December 2021
(Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)**

	Note	Unrestricted funds £	Restricted funds £	Endowment Funds £	Total 2021 £	Total 2020 £
Income and Endowments from:						
Donations and legacies	2a	187,759	20,941	0	208,700	173,931
Other trading activities	2b	12,310	0	0	12,310	8,351
Investment income	2c	1,205	240	0	1,445	3,158
Income from Charitable activities	2	11,838	40	0	11,878	12,178
Other income	2e	17,717	14,060	0	31,777	43,161
Total Income		230,829	35,281	0	266,110	240,779
Expenditure on:						
Church activities	3a	203,939	23,334	0	227,273	250,376
Raising funds	3b	743	0	0	743	0
Other Expenditure	3c	9,833	5	0	9,838	7,257
Governance costs	3d	2,458	0	0	2,458	0
Total Expenditure		216,973	23,339	0	240,312	257,633
Net gains/(losses) on Investments / Assets		0	1,053	0	1,053	2,189
Net income/(expenditure)		13,856	12,995	0	26,851	(14,665)
Gross transfers between funds		(7,837)	7,837	0	0	0
Other recognised gains and losses		0	0	0	0	0
Net movement in funds		6,020	20,831	0	26,851	(14,665)
Reconciliation of funds						
Total funds brought forward		207,109	223,769	16,077	446,955	461,620
Funds transferred from CCGB		0	0	0	0	0
Total funds carried forward		213,129	244,600	16,077	473,806	446,955

All of the Charity's activities derive from continuing operations during the above two periods.

Cookermouth Area Team Parochial Church Council

(Registration number: 1134138)
Balance Sheet as at 31 December 2021

	Note	Unrestricted funds £	Restricted funds £	Endowment Funds £	Total 2021 £	Total 2020 £
Fixed assets						
Tangible assets	6.	30,403	40,064	0	70,468	34,770
Investment assets	7.	0	7,056	14,377	21,433	20,380
		<u>30,403</u>	<u>47,120</u>	<u>14,377</u>	<u>91,900</u>	<u>55,150</u>
Current assets						
Stocks		0	0	0	0	0
Debtors		14,193	2,570	0	16,763	10,655
Cash at bank and in hand		185,991	195,498	1,700	383,188	403,388
		<u>200,184</u>	<u>198,068</u>	<u>1,700</u>	<u>399,952</u>	<u>414,043</u>
Creditors: Amounts falling due within one year		<u>(6,152)</u>	<u>(588)</u>	<u>0</u>	<u>(6,740)</u>	<u>(8,981)</u>
Net current assets		<u>194,031</u>	<u>197,480</u>	<u>1,700</u>	<u>393,211</u>	<u>405,062</u>
Creditors: Amounts falling due in more than one year		<u>11,306</u>	<u>0</u>	<u>0</u>	<u>11,306</u>	<u>(13,257)</u>
Net assets		<u>235,741</u>	<u>244,600</u>	<u>16,077</u>	<u>496,418</u>	<u>446,955</u>
Funds of the Charity:						
Restricted Income Funds	8.	0	244,600	0	244,600	223,769
Unrestricted Income Funds						
General Fund		122,835	0	0	122,835	104,220
Designated Funds		90,293	0	0	90,293	102,889
		<u>213,129</u>	<u>0</u>	<u>0</u>	<u>213,129</u>	<u>207,109</u>
Permanent Endowment Funds		<u>0</u>	<u>0</u>	<u>16,077</u>	<u>16,077</u>	<u>16,077</u>
Total funds		<u>213,129</u>	<u>244,600</u>	<u>16,077</u>	<u>473,806</u>	<u>446,955</u>

The financial statements on pages 4 to 11 were approved by the trustees, and authorised for issue on the 17/5/22 and signed on their behalf by:


 Kris Longshaw, Trustee and Secretary to the FCC *

The Parish of the Cokermouth Area Team Parochial Church Council

Notes to the Accounts for the year ended 31 December 2021

1. Accounting Policies

Basis of preparation

The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) issued on 16 July 2014 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

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

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.

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

Incoming resources

Offerings and donations are recognised when received. Income tax recoverable on Gift Aid income is recognised when the gift is received. Dividends and interest are recognised when details are provided.

Grants and legacies are accounted for as soon as the PCC is notified of its entitlement and the amount due. Rent of buildings or the letting of rooms for purposes within the objects of the church is recognised as charitable trading income when the sum is due. Realised gains or losses on investments are recognised when the investment is sold. Unrealised gains and losses are accounted for on revaluation at 31 December.

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 offering 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 benefice property is not included in the accounts in accordance with section 10(2)(a) and (c) of the Charities Act 2011. All expenditure incurred during the year on such property is shown in the accounts as expenditure incurred within the year.

No value is placed on the movable church furnishings held by the churchwardens on special trust for the PCC and which require a faculty for disposal since the PCC considers this to be inalienable property. All expenditure incurred during the year on moveable church furnishings is shown as expenditure incurred within the year.

Other fixtures, fittings and equipment purchased for the functional use of the PCC where the original cost or the aggregate original cost of a group of items of the same type of asset exceeds £1,000 is treated as a fixed asset. Depreciation is calculated at 20 per cent of the original value of all such items.

Current assets and liabilities

Any pre-payments included in the accounts and any amounts due to the PCC at 31 December in respect of fees, rents and other income are shown in the accounts as debtors.

Amounts relating to the year which have not been paid by 31 December such as trade invoices and ministry expenses are brought into the accounts as a liability.

Cockermouth Area Team Parochial Church Council

Notes forming part of the accounts for the year ended 31 December 2021 (continued)

2. Income and Endowments from:

	2021 Unrestricted Funds £	2021 Restricted Funds £	2021 Endowment Funds £	2021 Total Funds £	2020 Total Funds £
2a Donations and Legacies					
Planned giving:					
Gift Aid donations	106,396	11,301	-	117,697	107,412
Tax recoverable	25,031	3,060	-	28,091	38,852
Other	10,421	2,516	-	12,937	4,621
Collections (open plate)	10,021	-	-	10,021	5,765
Gift days (inc tax)	3,353	-	-	3,353	3,466
Donations, appeals etc (Incl Tax)	5,630	3,065	-	8,695	13,005
Legacies	13,348	1,000	-	14,348	-
Other	13,557	-	-	13,557	45
Linking Lives Donations	-	-	-	-	765
	<u>187,759</u>	<u>20,941</u>	<u>-</u>	<u>208,700</u>	<u>173,931</u>
2b Other Trading Activities					
General fundraising	1,773	-	-	1,773	1,896
Church and Rooms lettings	10,517	-	-	10,517	6,405
Other (incl. Fees for disbursement)	20	-	-	20	50
	<u>12,310</u>	<u>-</u>	<u>-</u>	<u>12,310</u>	<u>8,351</u>
2c Investment Income					
Dividends and interest	1,205	240	-	1,445	3,158
	<u>1,205</u>	<u>240</u>	<u>-</u>	<u>1,445</u>	<u>3,158</u>
2d Income from church activities					
Wedding and funeral fees	11,800	40	-	11,840	9,087
Books and courses	-	-	-	-	-
Other	38	-	-	38	3,091
	<u>11,838</u>	<u>40</u>	<u>-</u>	<u>11,878</u>	<u>12,178</u>
2e Other income					
Insurance claims	-	-	-	-	5,434
Grants	-	11,000	-	11,000	12,662
Refund of VAT	414	-	-	414	5,140
Other	-	-	-	-	15,125
Grasmoor Mission Community	-	-	-	-	-
Coronavirus Grant Support	17,303	-	-	17,303	-
Linking Lives Grants	-	3,060	-	3,060	4,800
	<u>17,717</u>	<u>14,060</u>	<u>-</u>	<u>31,777</u>	<u>43,161</u>
Total incoming resources	<u>230,829</u>	<u>35,281</u>	<u>-</u>	<u>266,110</u>	<u>240,779</u>

Cockermouth Area Team Parochial Church Council

Notes forming part of the accounts for the year ended 31 December 2021 (continued)

3. Expenditure on:

	2021	2021	2021	2021	2020
	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds	Total Funds
	£	£	£	£	£
3a Church activities					
Missionary and charitable giving					
Church overseas:					
Missionary Societies	2,820	-	-	2,820	400
Relief & development agencies	4,695	2,000	-	6,695	1,825
Home missions/other church	200	720	-	920	8,400
Secular societies	950	-	-	950	-
	<u>8,665</u>	<u>2,720</u>	<u>-</u>	<u>11,385</u>	<u>10,625</u>
Ministry: Parish Offer	109,932	-	-	109,932	107,322
Clergy expenses	5,872	-	-	5,872	4,386
Church running expenses	20,314	610	-	20,924	23,626
Church maintenance / equipment	7,963	-	-	7,963	10,100
Upkeep of services	6,562	425	-	6,987	4,137
Youth Work	1,001	515	-	1,516	2,486
Upkeep of churchyard	651	651	-	1,301	1,082
Outreach	1,391	125	-	1,516	1,343
Major repairs / installations	3,552	-	-	3,552	36,892
Support Service: Books, Training supplies	58	-	-	58	3,950
Church Rooms running costs	3,476	-	-	3,476	3,561
Rooms maintenance	8,169	8,193	-	16,362	1,857
Church Rooms repairs	-	-	-	-	-
Equipment depreciation	2,280	521	-	2,802	4,582
Management / Administration					
Interest on Diocesan Loan	364	-	-	364	432
Fees paid	4,739	-	-	4,739	496
Administration	15,115	9,104	-	24,219	3,920
Photocopying	89	-	-	89	703
Planning fees	-	-	-	-	-
Stock items	-	-	-	-	-
Other	-	471	-	471	4,913
Parish Office running costs	3,746	-	-	3,746	14,969
Mission Community	-	-	-	-	-
Independent Examination	-	-	-	-	2,340
Linking Lives Admin	-	-	-	-	6,654
	<u>203,939</u>	<u>23,334</u>	<u>-</u>	<u>227,273</u>	<u>250,376</u>
3b Raising funds					
Expenses	636	-	-	636	-
Cost of applying for grants	-	-	-	-	-
Magazine costs	107	-	-	107	-
	<u>743</u>	<u>-</u>	<u>-</u>	<u>743</u>	<u>-</u>
3c Other expenditure					
Photocopying	-	-	-	-	-
Other	9,833	5	-	9,838	7,257
	<u>9,833</u>	<u>5</u>	<u>-</u>	<u>9,838</u>	<u>7,257</u>
3d Governance Costs					
Legal Fees	2,458	-	-	2,458	-
	<u>2,458</u>	<u>-</u>	<u>-</u>	<u>2,458</u>	<u>-</u>
Total expenditure	<u>216,973</u>	<u>23,339</u>	<u>-</u>	<u>240,312</u>	<u>257,633</u>

Cockermouth Area Team Parochial Church Council

Notes to the Accounts

Accounting Policies

Note Consolidated Notes to the Accounts

4.	Salaries and Wages	2021	2020
		£	£
		20,316	19,966

During the year the PCC employed a Parish Administrator, a Youth Worker and various cleaners, organists and vergers.

5. Payments to Members of the Parochial Church Council

No member of the Parochial Church Council or person with a family or business connection with a member of the PCC received any remuneration directly or indirectly from the PCC, with the exception of the Treasurer and Secretary who invoiced for some installation and repair work through their company. remuneration directly or indirectly from the PCC, with the exception of the Treasurer and Secretary who invoiced for some supply, installation and repair work through their company.

6. Fixed Assets for use by the PCC

Tangible Fixed Assets	Freehold Land & Buildings £	Equipment £	Total £
Gross Book Value			
As At 01 January 2021	-	65,442	65,442
Additions	-	38,500	38,500
Disposals	-	-	-
Revaluation	-	-	-
As At 31 December 2021	-	103,942	103,942
Depreciation			
As At 01 January 2021	-	30,672	30,672
Charge for the year	-	2,802	2,802
Disposals	-	-	-
As At 31 December 2021	-	33,474	33,474
Net Book Value			
As At 31 December 2021	-	70,468	70,468
As At 31 December 2020	-	34,770	34,770

7. Fixed Asset Investment

	2021 £
Gross Book Value	
Market Value at 01 January 2021	20,380
Net gains/losses on revaluation	1,053
Market Value at 31 December 2021	<u>21,433</u>

8. Analysis of Net Assets by type of fund

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Endowment Funds £	Total Funds £
Tangible Assets	24,859	5,544	40,064	0	70,468
Investment Assets	0	0	7,056	14,377	21,433
Current Assets	115,435	84,749	198,068	1,700	399,952
Current Liabilities	(6,152)	0	(588)	0	(6,740)
Long term Liabilities	(11,306)	0	0	0	(11,306)
Total as at 31 December 2021	<u>122,836</u>	<u>90,293</u>	<u>244,600</u>	<u>16,077</u>	<u>473,806</u>

9. Analysis of Funds

	Balance at 1 January 2021 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 December 2021 £
Unrestricted funds					
Unrestricted general funds					
PCC	9,741	11,434	(32,106)	0	(10,931)
All Saints	(14,957)	57,460	(54,190)	90	(11,597)
Christ Church Cockermouth	82,567	99,648	(78,026)	(38)	104,151
Christ Church Great Broughton	24,729	28,458	(21,878)	0	31,309
St Bridgets	2,140	31,562	(25,294)	1,496	9,905
Total General Funds	104,220	228,563	(211,495)	1,548	122,836
Unrestricted Designated funds					
PCC	0	0	(58)	869	811
All Saints	2,980	0	0	(2,980)	0
Christ Church Cockermouth	6,647	571	(604)	0	6,613
Christ Church Great Broughton	1,920	0	0	0	1,920
St Bridgets	91,342	1,695	(4,816)	(7,273)	80,948
Total Designated Funds	102,889	2,266	(5,478)	(9,385)	90,292
Total Unrestricted funds	207,109	230,829	(216,973)	(7,837)	213,128
Restricted funds					
PCC	6,743	2,404	(522)	(869)	7,756
All Saints	181,476	24,012	(9,787)	2,890	198,591
Christ Church Cockermouth	4,227	6,805	(8,958)	38	2,112
Christ Church Great Broughton	22,004	1,078	(180)	0	22,902
St Bridgets	9,319	2,035	(3,892)	5,777	13,239
Total restricted funds	223,769	36,334	(23,339)	7,837	244,601
Permanent Endowment					
PCC	0	0	0	0	0
All Saints	1,491	0	0	0	1,491
Christ Church Cockermouth	0	0	0	0	0
Christ Church Great Broughton	0	0	0	0	0
St Bridgets	14,586	0	0	0	14,586
Total Permanent Endowment funds	16,077	0	0	0	16,077
Total funds	446,955	267,163	(240,312)	(0)	473,806

The Parish of the Cockermouth Area Team Parochial Church Council

Independent Examiner's Report to The Parish of the Cockermouth Area Team Parochial Church Council

I report to the trustees on my examination of the financial statements of The Parish of the Cockermouth Area Team Parochial Church Council for the year ended 31 December 2021, which are set out on pages 4 to 11.

Respective Responsibilities of PCC and Independent Examiner

As the trustees of the Charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 (the 2006 act)

Having satisfied myself that the financial statements of the Charity are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the Charity's financial statements carried out under section 145 of the Charities Act 2011 (the 2011 Act). In carrying out my examination I have followed all the applicable directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent Examiner's Statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- 1 accounting records were not kept in respect of the Charity as required by section 386 of the 2006 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
- 4 the financial statements have not been prepared in accordance with methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached



Mr T Hindmoor BFP FCA

Gibbons Chartered Accountants
Lakeland Office
2 Europe Way
Cockermouth
Cumbria
CA13 0RJ

13 July 2022

Accounts

Charity registration number: 1134138

**The Parish of the Cockermouth Area Team
Parochial Church Council**

Annual Accounts

For the year ended 31 December 2020

Gibbons Chartered Accountants
Lakeland Office
2 Europe Way
Cockermouth
Cumbria
CA13 0RJ

The Parish of the Cockermouth Area Team Parochial Church Council

For the year ended 31 December 2020

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The Parish of the Cockermouth Area Team Parochial Church Council
Trustees' Report for the accounts for the year ended 31 December 2020

2020 Report and Accounts for the Parochial Church Council of The Cockermouth Area Team ("CAT")

As at 31 December 2020 the Parish of the CAT comprised All Saints' Church, Cockermouth, Christ Church, Cockermouth, St Bridget's Church, Bridekirk and Christ Church, Great Broughton.

Aim and purposes

The Cockermouth Area Team Parochial Church Council (PCC) has the responsibility of cooperating with the Team Rector and the Team Vicar in promoting within the parish the mission of the Church, pastoral, evangelistic, social and ecumenical. Under the direction of the PCC, the DCCs of All Saints', Christ Church, Cockermouth, Christ Church, Great Broughton and St. Bridget's, Bridekirk are responsible for the maintenance of their churches and church rooms.

Activities

The PCC endeavours to make worship accessible to the community through a wide variety of services from the traditional to the less formal, such as Messy Church. Regular prayer meetings are held, and several house groups meet regularly for Bible study, prayer and fellowship.

Given the 2020 Covid pandemic the church buildings spent much of the year closed and in response to this the CAT launched several online service options, together with a wide range of "keep in touch" initiatives to support our congregations - many of these were focussed on the elderly and more vulnerable who became particularly isolated during lockdown.

During the year the Grasmoor Mission Community became increasingly integrated with the existing infrastructure of the CAT, and a growing shared ministry (both clergy and lay) continues to develop. The Mission Community includes 14 churches (11 Anglican, 2 Methodist and 1 URC) which have come together to support one another in mission, working in unity and sharing resources, but with each church retaining its existing and individual character and identity.

Pastoral Care

Pastoral care is key to our work, with Home Communion being regularly provided on visits to the sick or housebound and those in hospital. Private prayer is provided in the churches for those who wish to receive it. Each church has a programme of pastoral care – some on a more formal basis, some informally through friendship links.

Mission, Evangelism and Community

Team churches support various outreach projects on an ongoing basis or through one-off donations.

We have close links with local schools, and, as Covid restrictions allow, continue to develop and maintain improved contact with those involved in baptisms, weddings and funerals. Our programme reaching out to the older members of the community through our Thursday at Noon meal and service in Christ Church Rooms will resume as soon as possible, whilst the monthly Oasis services at All Saints' moved to an online Zoom offering.

Ecumenical Relationships

Team churches participate in Churches Together in the Cockermouth Area and in joint church events.

The Parish of the Cockermouth Area Team Parochial Church Council
Trustees' Report for the accounts for the year ended 31 December 2020

Regular meetings of the Leadership Group are held between the Anglican, URC and Methodist clergy and lay representatives of the Grasmoo Mission Community - these meetings are a mix of "formal business" and social fellowship through which some deep bonds of friendship have been formed. In addition to the Leadership Group, the Mission Community has an established Council sitting as an advisory body alongside the Leadership Group; again this body features fellowship as the members of the participant churches develop their own relationships.

Most of these meetings were, inevitably, held online during 2020.

Volunteers and Generosity

We thank all the volunteers who give their time helping to keep our churches as faithful and worshipping communities.

We also owe a great debt of gratitude to our members for their generous financial support that allows the work of the CAT to continue. In particular we note the invaluable legacies that have been left to the churches within the parish over the years.

Structure, governance and management

The method of appointment of PCC membership is set out in the Team Instrument made under the terms of the Pastoral Scheme dated 3rd March 1977 and confirmed on 11th March 1977 establishing the Parish and amended to bring in the parishes of St. Bridget's, Bridekirk on 6th October 2005, and of Christ Church, Great Broughton on 22 March 2017.

All members of the congregation are encouraged to register on the Electoral Roll and stand for election to the PCC or DCC.

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including deciding on how the central funds of the PCC are to be spent. The full PCC met 3 times during the year for routine business.

The DCC of each church deals with the worship, mission and outreach, and fabric and finance of their particular church and are all responsible to the PCC and report back to it regularly, especially in relation to fabric works which may require a faculty.

The Parish of the Cockermouth Area Team Parochial Church Council
Trustees' Report for the accounts for the year ended 31 December 2020

Principal Correspondent

PCC Treasurer - Stuart Hoddinott
The Old Vicarage, Embleton, Cockermouth CA13 9XL

The PCC is registered with the Charity Commission as The Parochial Church Council of the Ecclesiastical Parish of the Cockermouth Area Team. Reg No. 1134138 on 5th February 2010.

Chair

Revd Canon Jane Charman

Secretary

Kris Longshaw

Treasurer

Stuart Hoddinott

Churchwardens

All Saints': Stuart Hoddinott, Joan Ingrams, Kris Longshaw, Mary Todd
Christ Church, Cockermouth: Richard Cooke
Christ Church, Great Broughton: Peta Leigh, Norman Marshall
St. Bridget's, Bridekirk: Richard Green, Sheila Martin

DCC Representatives

All Saints': Deborah Hoddinott
Christ Church, Cockermouth: Gareth Browning, Julie Hastings, Bill Soulsby
Christ Church, Great Broughton: Sue Cole, Rachel Dufton, Jane McDonald
St. Bridget's, Bridekirk: Rod Coy

District Churches

All Saints' DCC, Cockermouth
Christ Church DCC, Cockermouth
Christ Church DCC, Great Broughton
St. Bridget's DCC, Bridekirk

Advisors: Bank

National Westminster Bank Plc
31 Pow Street, Workington CA14 3WY

Independent Examiner:

Gibbons, Chartered Accountants, 2 Europe Way, Cockermouth, Cumbria,
CA13 0RJ

Signed on behalf of the PCC:

Rev Canon Jane Charman (PCC Chairman)

Dated:

9/6/21

Jane Charman

Cockermouth Area Team Parochial Church Council

**Statement of Financial Activities for the Year Ended 31 December 2020
(Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)**

	Note	Unrestricted funds £	Restricted funds £	Endowment Funds £	Total 2020 £	Total 2019 £
Income and Endowments from:						
Donations and legacies	2a	166,379	7,552	0	173,931	209,097
Other trading activities	2b	8,351	0	0	8,351	19,220
Investment income	2c	2,770	388	0	3,158	2,778
Income from Charitable activities	2	12,069	109	0	12,178	10,823
Other income	2e	34,761	8,400	0	43,161	3,813
Total Income		224,330	16,449	0	240,779	245,731
Expenditure on:						
Church activities	3a	232,908	17,468	0	250,376	280,369
Raising funds	3b	0	0	0	0	1,460
Other Expenditure	3c	7,257	0	0	7,257	0
Total Expenditure		240,165	17,468	0	257,633	281,829
Net gains/(losses) on Investments / Assets		0	557	1,632	2,189	1,827
Net income/(expenditure)		(15,835)	(462)	1,632	(14,665)	(34,271)
Gross transfers between funds		1,075	(1,915)	840	0	0
Other recognised gains and losses		0	0	0	0	0
Net movement in funds		(14,760)	(2,377)	2,472	(14,665)	(34,271)
Reconciliation of funds						
Total funds brought forward		221,869	226,146	13,605	461,620	495,891
Funds transferred from CCGB		0	0	0	0	0
Total funds carried forward		207,109	223,769	16,077	446,955	461,620

All of the Charity's activities derive from continuing operations during the above two periods.


Cockermouth Area Team Parochial Church Council

(Registration number: 1134138)
Balance Sheet as at 31 December 2020

	Note	Unrestricted funds £	Restricted funds £	Endowment Funds £	Total 2020 £	Total 2019 £
Fixed assets						
Tangible assets	6.	32,684	2,086	0	34,770	39,350
Investment assets	7	0	6,003	14,377	20,380	18,191
		<u>32,684</u>	<u>8,089</u>	<u>14,377</u>	<u>55,150</u>	<u>57,541</u>
Current assets						
Stocks		0	0	0	0	0
Debtors		10,655	0	0	10,655	9,170
Cash at bank and in hand		184,619	217,069	1,700	403,388	419,960
		<u>195,274</u>	<u>217,069</u>	<u>1,700</u>	<u>414,043</u>	<u>429,130</u>
Creditors: Amounts falling due within one year		<u>(7,592)</u>	<u>(1,389)</u>	<u>0</u>	<u>(8,981)</u>	<u>(9,911)</u>
Net current assets		<u>187,682</u>	<u>215,680</u>	<u>1,700</u>	<u>405,062</u>	<u>419,219</u>
Creditors: Amounts falling due in more than one year		<u>(13,257)</u>	<u>0</u>	<u>0</u>	<u>(13,257)</u>	<u>(15,140)</u>
Net assets		<u>207,109</u>	<u>223,769</u>	<u>16,077</u>	<u>446,955</u>	<u>461,620</u>
Funds of the Charity:						
8.						
Restricted Income Funds		0	223,769	0	223,769	226,146
Unrestricted Income Funds						
General Fund		104,220	0	0	104,220	96,363
Designated Funds		102,889	0	0	102,889	125,506
		<u>207,109</u>	<u>0</u>	<u>0</u>	<u>207,109</u>	<u>221,869</u>
Permanent Endowment Funds		0	0	16,077	16,077	13,605
Total funds		<u>207,109</u>	<u>223,769</u>	<u>16,077</u>	<u>446,955</u>	<u>461,620</u>

The financial statements on pages 4 to 11 were approved by the trustees, and authorised for issue on the

and signed on their behalf by:


 Kris Longshaw, Trustee and Secretary to the PCC

9 June 2021

The Parish of the Cockermouth Area Team Parochial Church Council

Notes to the Accounts for the year ended 31 December 2020

1. Accounting Policies

Basis of preparation

The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) issued on 16 July 2014 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

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

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.

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

Incoming resources

Offerings and donations are recognised when received. Income tax recoverable on Gift Aid income is recognised when the gift is received. Dividends and interest are recognised when details are provided.

Grants and legacies are accounted for as soon as the PCC is notified of its entitlement and the amount due. Rent of buildings or the letting of rooms for purposes within the objects of the church is recognised as charitable trading income when the sum is due. Realised gains or losses on investments are recognised when the investment is sold. Unrealised gains and losses are accounted for on revaluation at 31 December.

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 offering 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 benefice property is not included in the accounts in accordance with section 10(2)(a) and (c) of the Charities Act 2011. All expenditure incurred during the year on such property is shown in the accounts as expenditure incurred within the year.

No value is placed on the movable church furnishings held by the churchwardens on special trust for the PCC and which require a faculty for disposal since the PCC considers this to be inalienable property. All expenditure incurred during the year on moveable church furnishings is shown as expenditure incurred within the year.

Other fixtures, fittings and equipment purchased for the functional use of the PCC where the original cost or the aggregate original cost of a group of items of the same type of asset exceeds £1,000 is treated as a fixed asset. Depreciation is calculated at 20 per cent of the original value of all such items.

Current assets and liabilities

Any pre-payments included in the accounts and any amounts due to the PCC at 31 December in respect of fees, rents and other income are shown in the accounts as debtors.

Amounts relating to the year which have not been paid by 31 December such as trade invoices and ministry expenses are brought into the accounts as a liability.

Cockermouth Area Team Parochial Church Council

Notes forming part of the accounts for the year ended 31 December 2020 (continued)

2. Income and Endowments from:

	2020 Unrestricted Funds £	2020 Restricted Funds £	2020 Endowment Funds £	2020 Total Funds £	2019 Total Funds £
2a Donations and Legacies					
Planned giving:					
Gift Aid donations	103,414	3,998	-	107,412	104,873
Tax recoverable	38,321	531	-	38,852	21,992
Other	4,261	360	-	4,621	4,710
Collections (open plate)	5,765	-	-	5,765	13,964
Gift days (Inc tax)	3,466	-	-	3,466	7,174
Donations, appeals etc (Incl Tax)	11,107	1,898	-	13,005	43,081
Legacies	-	-	-	-	13,000
Other	45	-	-	45	303
Linking Lives Donations	-	765	-	765	-
	<u>166,379</u>	<u>7,552</u>	<u>-</u>	<u>173,931</u>	<u>209,097</u>
2b Other Trading Activities					
General fundraising	1,896	-	-	1,896	4,590
Church and Rooms lettings	6,405	-	-	6,405	13,421
Other (incl. Fees for disbursement)	50	-	-	50	1,209
	<u>8,351</u>	<u>-</u>	<u>-</u>	<u>8,351</u>	<u>19,220</u>
2c Investment income					
Dividends and interest	2,770	388	-	3,158	2,778
	<u>2,770</u>	<u>388</u>	<u>-</u>	<u>3,158</u>	<u>2,778</u>
2d Income from church activities					
Wedding and funeral fees	9,087	-	-	9,087	10,823
Books and courses	-	-	-	-	-
Other	2,982	109	-	3,091	-
	<u>12,069</u>	<u>109</u>	<u>-</u>	<u>12,178</u>	<u>10,823</u>
2e Other income					
Insurance claims	5,434	-	-	5,434	1,382
Grants	12,662	-	-	12,662	1,035
Refund of VAT	5,140	-	-	5,140	-
Other	11,525	3,600	-	15,125	1,396
Grasmoor Mission Community	-	-	-	-	-
Linking Lives Grants	-	4,800	-	4,800	-
	<u>34,761</u>	<u>8,400</u>	<u>-</u>	<u>43,161</u>	<u>3,813</u>
Total incoming resources	<u>224,330</u>	<u>16,449</u>	<u>-</u>	<u>240,779</u>	<u>245,731</u>

Cockermouth Area Team Parochial Church Council

Notes forming part of the accounts for the year ended 31 December 2020 (continued)

3. Expenditure on:

	2020	2020	2020	2020	2019
	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds	Total Funds
	£	£	£	£	£
3a Church activities					
Missionary and charitable giving					
Church overseas:					
Missionary Societies	400	-	-	400	7,000
Relief & development agencies	1,325	500	-	1,825	679
Home missions/other church	7,000	1,400	-	8,400	617
Secular societies	-	-	-	-	879
	<u>8,725</u>	<u>1,900</u>	<u>-</u>	<u>10,625</u>	<u>9,175</u>
Ministry: Parish Offer	107,322	-	-	107,322	113,790
Clergy expenses	4,386	-	-	4,386	3,843
Church running expenses	23,186	440	-	23,626	27,010
Church maintenance / equipment	8,598	502	-	10,100	10,681
Upkeep of services	3,972	165	-	4,137	5,368
Youth Work	1,187	1,299	-	2,486	6,294
Upkeep of churchyard	50	1,032	-	1,082	4,854
Outreach	549	794	-	1,343	2,491
Major repairs / installations	36,892	-	-	36,892	50,422
Support Service: Books, Training supplies	3,950	-	-	3,950	3,401
Church Rooms running costs	3,561	-	-	3,561	4,755
Rooms maintenance	1,857	-	-	1,857	3,786
Church Rooms repairs	-	-	-	-	-
Equipment depreciation	3,539	1,043	-	4,582	5,071
Management / Administration					
Interest on Diocesan Loan	432	-	-	432	582
Fees paid	217	279	-	496	9,621
Administration	3,920	-	-	3,920	2,819
Photocopying	703	-	-	703	2,595
Planning fees	-	-	-	-	-
Stock items	-	-	-	-	-
Other	1,553	3,360	-	4,913	1,322
Parish Office running costs	14,969	-	-	14,969	10,809
Mission Community	-	-	-	-	-
Independent Examination	2,340	-	-	2,340	1,680
Linking Lives Admin	-	6,654	-	-	-
	<u>232,908</u>	<u>17,468</u>	<u>-</u>	<u>250,376</u>	<u>280,369</u>
3b Raising funds					
Expenses	-	-	-	-	-
Cost of applying for grants	-	-	-	-	-
Magazine costs	-	-	-	-	1,460
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>1,460</u>
3c Other expenditure					
Photocopying	-	-	-	-	-
Other	7,257	-	-	7,257	-
	<u>7,257</u>	<u>-</u>	<u>-</u>	<u>7,257</u>	<u>-</u>
Total expenditure	<u>240,165</u>	<u>17,468</u>	<u>-</u>	<u>257,633</u>	<u>281,829</u>

Cockermouth Area Team Parochial Church Council

Notes to the Accounts

Accounting Policies

Note **Consolidated Notes to the Accounts**

4.	Salaries and Wages	2020	2019
		£	£
		19,966	11,067

During the year the PCC employed a Parish Administrator, a Youth Worker and various cleaners, organists and vergers.

5. **Payments to Members of the Parochial Church Council**

No member of the Parochial Church Council or person with a family or business connection with a member of the PCC received any remuneration directly or indirectly from the PCC, with the exception of the Treasurer and Secretary who invoiced for some installation and repair work through their company. remuneration directly or indirectly from the PCC, with the exception of the Treasurer and Secretary who invoiced for some supply, installation and repair work through their company.

6. **Fixed Assets for use by the PCC**

Tangible Fixed Assets	Freehold Land & Buildings	Equipment	Total
	£	£	£
Gross Book Value			
As At 01 January 2020	-	65,442	65,442
Additions	-	-	-
Disposals	-	-	-
Revaluation	-	-	-
As At 31 December 2020	<u>-</u>	<u>65,442</u>	<u>65,442</u>
Depreciation			
As At 01 January 2020	-	26,092	26,092
Charge for the year	-	4,580	4,580
Disposals	-	-	-
As At 31 December 2020	<u>-</u>	<u>30,672</u>	<u>30,672</u>
Net Book Value			
As At 31 December 2020	<u>-</u>	<u>34,770</u>	<u>34,770</u>
As At 31 December 2019	<u>-</u>	<u>39,350</u>	<u>39,350</u>

7. Fixed Asset Investment

	2020 £
Gross Book Value	
Market Value at 01 January 2020	18,191
Net gains/losses on revaluation	2,189
Market Value at 31 December 2020	<u>20,380</u>

8. Analysis of Net Assets by type of fund

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Endowment Funds £	Total Funds £
Tangible Assets	23,795	8,889	2,086	0	34,770
Investment Assets	0	0	6,003	14,377	20,380
Current Assets	101,274	94,000	217,069	1,700	414,043
Current Liabilities	(7,592)	0	(1,389)	0	(8,981)
Long term Liabilities	(13,257)	0	0	0	(13,257)
Total as at 31 December 2020	<u>104,220</u>	<u>102,889</u>	<u>223,769</u>	<u>16,077</u>	<u>446,955</u>

9. Analysis of Funds

	Balance at 1 January 2020 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 December 2020 £
Unrestricted funds					
Unrestricted general funds					
PCC	12,598	55,232	(60,399)	2,310	9,741
All Saints	6,271	46,948	(66,784)	(1,392)	(14,957)
Christ Church Cockermouth	78,475	93,614	(89,522)	0	82,567
Christ Church Great Broughton	17,294	30,979	(23,544)	0	24,729
St Bridgets	(18,275)	39,263	(28,904)	10,056	2,140
Total General Funds	96,363	266,036	(269,153)	10,974	104,220
Unrestricted Designated funds					
PCC	0	0	(259)	259	0
All Saints	2,979	132	(1,500)	1,369	2,980
Christ Church Cockermouth	1,525	5,124	(2)		6,647
Christ Church Great Broughton	0	1,920	0	0	1,920
St Bridgets	121,002	9,529	(27,662)	(11,527)	91,342
Total Designated Funds	125,506	16,705	(29,423)	(9,899)	102,889
Total Unrestricted funds	221,869	282,741	(298,576)	1,075	207,109
Restricted funds					
PCC	6,710	114,563	(111,961)	(2,569)	6,743
All Saints	182,485	5,931	(6,963)	23	181,476
Christ Church Cockermouth	4,449	766	(988)	0	4,227
Christ Church Great Broughton	21,910	741	(647)	0	22,004
St Bridgets	10,592	2,055	(3,959)	631	9,319
Total restricted funds	226,146	124,056	(124,518)	(1,915)	223,769
Permanent Endowment					
PCC	0	0	0	0	0
All Saints	1,396	95	0	0	1,491
Christ Church Cockermouth	0	0	0	0	0
Christ Church Great Broughton	0	0	0	0	0
St Bridgets	12,209	1,537	0	840	14,586
Total Permanent Endowment funds	13,605	1,632	0	840	16,077
Total funds	461,620	408,429	(423,094)	0	446,955

The Parish of the Cockermouth Area Team Parochial Church Council

Independent Examiner's Report to The Parish of the Cockermouth Area Team Parochial Church Council

We report on the accounts for the year ended 31 December 2020, which are set out on pages 4 to 11.

1. Respective Responsibilities of PCC and Independent Examiner

It is our 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 our attention.

An examination includes a review of the accounting records kept by the PCC 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 you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently we do not express an audit. Our examination was carried out in accordance with the General Directions given by the Charity Commission.

opinion on the accounts.

3. Independent Examiner's Statement

No matters have come to our attention during the course of our examination:

(1) which give us reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with Section 130 of the 2011 Act; or
- to prepare accounts which accord with the accounting records have not been met; or

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



Mr T Hindmoor FCA

Gibbons Chartered Accountants
Lakeland Office
2 Europe Way
Cockermouth
Cumbria
CA13 0RJ

14 June 2021