

**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 3<sup>rd</sup> March 1977 and confirmed on 11<sup>th</sup> March 1977 establishing the Parish and amended to bring in the parishes of St. Bridget's, Bridekirk on 6<sup>th</sup> 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**

<b>Principal Correspondent</b>	<p>PCC Treasurer - Stuart Hoddinott The Old Vicarage, Embleton, Cockermouth CA13 9XL</p> <p>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<sup>th</sup> February 2010.</p>
<b>Chair</b>	Revd Canon Jane Charman
<b>Secretary</b>	Kris Longshaw
<b>Treasurer</b>	Stuart Hoddinott
<b>Churchwardens</b>	<p>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</p>
<b>DCC Representatives</b>	<p>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</p>
<b>District Churches</b>	<p>All Saints' DCC, Cockermouth Christ Church DCC, Cockermouth Christ Church DCC, Great Broughton St. Bridget's DCC, Bridekirk</p>
<b>Advisors: Bank</b>	<p>National Westminster Bank Plc 31 Pow Street, Workington CA14 3WY</p>
<b>Independent Examiner:</b>	<p>Gibbons, Chartered Accountants, 2 Europe Way, Cockermouth, Cumbria, CA13 0RJ</p>

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 £
<b>Income and endowments from:</b>						
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
<b>Total income</b>		<b>246,801</b>	<b>50,948</b>	<b>0</b>	<b>297,749</b>	<b>245,243</b>
<b>Expenditure on:</b>						
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
<b>Total expenditure</b>		<b>234,895</b>	<b>36,225</b>	<b>0</b>	<b>271,120</b>	<b>237,265</b>
Net gains/(losses) on investments / assets		0	0	282	282	(643)
<b>Net income/(expenditure)</b>		<b>11,906</b>	<b>14,723</b>	<b>282</b>	<b>26,911</b>	<b>7,335</b>
Gross transfers between funds		4,559	(4,559)	0	0	0
<b>Other recognised gains and losses</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Net movement in funds		16,465	10,164	282	26,911	7,335
<b>Reconciliation of funds</b>						
Total funds brought forward		268,751	196,314	16,077	481,142	473,806
Funds transferred from CCGB		0	0	0	0	0
<b>Total funds carried forward</b>		<b>285,216</b>	<b>206,478</b>	<b>16,359</b>	<b>508,053</b>	<b>481,141</b>

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 £
<b>Fixed assets</b>						
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>
<b>Current assets</b>						
Stocks		0	0	0	0	0
Debtors		(499)	4,015	0	3,516	11,959
Cash at bank and in hand		<u>201,864</u>	<u>196,903</u>	<u>1,700</u>	<u>400,467</u>	<u>361,548</u>
		201,365	200,918	1,700	403,983	373,507
<b>Creditors: Amounts falling due within one year</b>		(2,899)	(853)	0	(3,752)	(1,809)
<b>Net current assets</b>		<u>198,466</u>	<u>200,065</u>	<u>1,700</u>	<u>400,231</u>	<u>371,698</u>
<b>Creditors: Amounts falling due in more than one year</b>		0	0	0	0	0
<b>Net assets</b>		<u>285,216</u>	<u>206,478</u>	<u>16,359</u>	<u>508,053</u>	<u>481,141</u>
<b>Funds of the Charity:</b>	8.					
<b>Unrestricted Income Funds</b>						
General Fund		202,254	0	0	202,254	182,273
Designated Funds		<u>82,962</u>	<u>0</u>	<u>0</u>	<u>82,962</u>	<u>86,475</u>
		285,216	0	0	285,216	268,748
<b>Restricted Income Funds</b>		0	206,478	0	206,478	196,316
<b>Permanent Endowment Funds</b>		0	0	16,359	16,359	16,077
<b>Total funds</b>		<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 £
<b>2a Donations and Legacies</b>					
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>
<b>2b Other Trading Activities</b>					
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>
<b>2c Investment income</b>					
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>
<b>2d Income from church activities</b>					
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>
<b>2e Other income</b>					
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>
<b>Total incoming resources</b>	<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
	£	£	£	£	£
<b>3a Church activities</b>					
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>
<b>3b Raising funds</b>					
Expenses	28	50	-	78	31
	<u>28</u>	<u>50</u>	<u>-</u>	<u>78</u>	<u>31</u>
<b>3c Other expenditure</b>					
Other	494	-	-	494	5,187
	<u>494</u>	<u>-</u>	<u>-</u>	<u>494</u>	<u>5,187</u>
<b>3d Governance Costs</b>					
Legal Fees	2,682	-	-	2,682	2,508
	<u>2,682</u>	<u>-</u>	<u>-</u>	<u>2,682</u>	<u>2,508</u>
<b>Total expenditure</b>	<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.	<b>Salaries and Wages</b>	<b>2023</b>	<b>2022</b>
		<b>£</b>	<b>£</b>
		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**

<b>Tangible Fixed Assets</b>	<b>Freehold Land &amp; Buildings £</b>	<b>Equipment £</b>	<b>Total £</b>
<b>Gross Book Value</b>			
As At 01 January 2023	-	125,510	125,510
Additions	-	-	-
Disposal		( 23,053)	( 23,053)
As At 31 December 2023	<u>-</u>	<u>102,457</u>	<u>125,510</u>
<b>Depreciation</b>			
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	<u>-</u>	<u>15,707</u>	<u>15,707</u>
<b>Net Book Value</b>			
As At 31 December 2023	<u>-</u>	<u>86,750</u>	<u>109,803</u>
As At 31 December 2022	<u>-</u>	<u>88,654</u>	<u>88,654</u>

**Cockermouth Area Team Parochial Church Council**

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

**7. Fixed Asset Investment**

	<b>2023</b>
	<b>£</b>
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**

	<b>Unrestricted</b>	<b>Designated</b>	<b>Restricted</b>	<b>Endowment</b>	<b>Total</b>
	<b>Funds</b>	<b>Funds</b>	<b>Funds</b>	<b>Funds</b>	<b>Funds</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
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 £
<b>Unrestricted funds</b>					
<b>Unrestricted general funds</b>					
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
<b>Total General Funds</b>	<b>182,277</b>	<b>238,771</b>	<b>(224,826)</b>	<b>6,033</b>	<b>202,255</b>
<b>Unrestricted Designated funds</b>					
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
<b>Total Designated Funds</b>	<b>86,474</b>	<b>8,030</b>	<b>(10,069)</b>	<b>(1,474)</b>	<b>82,961</b>
<b>Total Unrestricted funds</b>	<b>268,751</b>	<b>246,801</b>	<b>(234,895)</b>	<b>4,559</b>	<b>285,216</b>
<b>Restricted funds</b>					
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
<b>Total restricted funds</b>	<b>196,314</b>	<b>50,948</b>	<b>(36,225)</b>	<b>(4,559)</b>	<b>206,478</b>
<b>Permanent Endowment</b>					
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
<b>Total Permanent Endowment funds</b>	<b>16,077</b>	<b>0</b>	<b>282</b>	<b>0</b>	<b>16,359</b>
<b>Total funds</b>	<b>481,142</b>	<b>297,749</b>	<b>(270,838)</b>	<b>0</b>	<b>508,053</b>