

**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 Cockermouth 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 Cockermouth 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 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 2024

Principal Correspondent	<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>
Chair	Revd Canon Jane Charman
Secretary	Kris Longshaw
Treasurer	Stuart Hoddinott
Churchwardens	<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: David Johnson</p>
DCC Representatives	<p>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</p>
District Churches	<p>All Saints' DCC, Cockermouth Christ Church DCC, Cockermouth Christ Church DCC, Great Broughton St. Bridget's DCC, Bridekirk</p>
Advisors: Bank	<p>National Westminster Bank Plc 31 Pow Street, Workington, Cumbria CA14 3WY</p>
Independent Examiner:	<p>Armstrong Watson, Chartered Accountants, 2 Europe Way, Cockermouth, Cumbria CA13 0RJ</p>

Signed on behalf of the PCC:

*Jane Charman*

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 £
<b>Income and endowments from:</b>						
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
<b>Total income</b>		<b>396,219</b>	<b>63,250</b>	<b>0</b>	<b>459,469</b>	<b>297,749</b>
<b>Expenditure on:</b>						
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
<b>Total expenditure</b>		<b>413,052</b>	<b>23,037</b>	<b>0</b>	<b>436,089</b>	<b>271,120</b>
Net gains/(losses) on investments / assets		0	0	0	0	282
<b>Net income/(expenditure)</b>		<b>(16,833)</b>	<b>40,213</b>	<b>0</b>	<b>23,380</b>	<b>26,911</b>
Gross transfers between funds		50,782	(50,782)	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		33,949	(10,569)	0	23,380	26,911
<b>Reconciliation of funds</b>						
Total funds brought forward		285,216	206,478	16,359	508,053	481,142
<b>Total funds carried forward</b>		<b>319,165</b>	<b>195,909</b>	<b>16,359</b>	<b>531,433</b>	<b>508,053</b>

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

The financial statements were approved by the trustees on 10<sup>th</sup> 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 Unrestricted Funds £	2024 Restricted Funds £	2024 Endowment Funds £	2024 Total Funds £	2023 Total Funds £
<b>2a Donations and Legacies</b>					
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>
<b>2b Other Trading Activities</b>					
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>
<b>2c Investment income</b>					
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>
<b>2d Income from church activities</b>					
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>
<b>2e Other income</b>					
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>
<b>Total incoming resources</b>	<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
	£	£	£	£	£
<b>3a Church activities</b>					
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>
<b>3b Raising funds</b>					
Expenses	334	-	-	334	78
	<u>334</u>	<u>-</u>	<u>-</u>	<u>334</u>	<u>78</u>
<b>3c Other expenditure</b>					
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>
<b>3d Governance Costs</b>					
Legal Fees	3,629	-	-	3,629	2,682
	<u>3,629</u>	<u>-</u>	<u>-</u>	<u>3,629</u>	<u>2,682</u>
<b>Total expenditure</b>	<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.	<b>Salaries and Wages</b>	<b>2024</b>	<b>2023</b>
		<b>£</b>	<b>£</b>
		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**

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

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 £
<b>Unrestricted funds</b>					
<b>Unrestricted general funds</b>					
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
<b>Total General Funds</b>	<b>202,255</b>	<b>393,967</b>	<b>(410,754)</b>	<b>50,782</b>	<b>236,250</b>
<b>Unrestricted Designated funds</b>					
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
<b>Total Designated Funds</b>	<b>82,961</b>	<b>2,252</b>	<b>(2,298)</b>	<b>0</b>	<b>82,915</b>
<b>Total Unrestricted funds</b>	<b>285,216</b>	<b>396,219</b>	<b>(413,052)</b>	<b>50,782</b>	<b>319,165</b>
<b>Restricted funds</b>					
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
<b>Total restricted funds</b>	<b>206,478</b>	<b>63,250</b>	<b>(23,037)</b>	<b>(50,782)</b>	<b>195,909</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	14,868	0	0	0	14,868
<b>Total Permanent Endowment funds</b>	<b>16,359</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>16,359</b>
<b>Total funds</b>	<b>508,053</b>	<b>459,469</b>	<b>(436,089)</b>	<b>0</b>	<b>531,433</b>