

**St Mary & St Michael's Church, Egremont  
with St John's Church, Bigrigg  
and Thornhill Mission Church**



**Annual Report for the Year to 31<sup>st</sup> December 2021**

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Section A.	Reference and administrative details of the charity, its trustees and advisors
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**Charity name:** Parochial Church Council of the Ecclesiastical Parish of St Mary & St Michael's, Egremont

**Also known as:** St Mary & St Michael's, Egremont

**Registered charity number:** 1136966

**Principal address:** The Rectory, Grove Road, Egremont, Cumbria, CA22 2LU

**Names of the charity trustees who manage the charity**

Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
Rev Melanie Appleby	Team Rector		Carlisle Diocese
Rev Timothy Taylor	Self-Supporting Minister (SSM) - Assistant Priest	Retired 12 <sup>th</sup> September 2021	Carlisle Diocese
Rev Dr Duncan Jackson	SSM Curate		Carlisle Diocese
Mr Andrew Holland	Church Warden		APCM
Mrs Carol Smith	Church Warden		APCM
Mrs Gerry Christmass			APCM
Mrs Jill Hale		To 11 <sup>th</sup> May 2021	APCM
Mrs Doris Downton			APCM
Mrs Barbara Gates			APCM
Mr Richard Hardiman		To 16 <sup>th</sup> December 2021	APCM
Mrs Judith Holdsworth	PCC Secretary		APCM
Mrs Jane Holland	Treasurer		APCM
Mrs Ann Mawson			APCM
Mrs Vivien Postlethwaite			APCM
Mrs Helen Taylor			APCM
Mr Don Woodend		To 31 <sup>st</sup> July 2021	APCM
Mr Christopher Reay	Deanery Synod Rep	From 11 <sup>th</sup> May 2021	APCM
Mrs Margaret Rogers		From 11 <sup>th</sup> May 2021	APCM

*APCM = Annual Parochial Church Meeting*

**Bankers:** The Cumberland, Cumberland House, Cooper Way, Parkhouse, Carlisle, CA3 0JF.

**Independent Examiner:** Derek Knowles, 32 Lakeland View, Nethertown, Egremont, CA22 2FH.

## Section B

## Structure, governance and management

<b>Type of governing document:</b>	Act of Parliament Parochial Church Councils (Powers) Measure 1956 as amended and Church Representation Rules (contained in Schedule 3 to the Synodical Government Measure 1969 as amended)
<b>How the charity is constituted:</b>	Parish Church Council
<b>Trustee selection methods:</b>	Members of the PCC are either ex-officio due to an office or appointment they hold from Carlisle Diocese or are elected by the Annual Parochial Church Meeting in accordance with the Church Representation Rules.
<b>Organisational Structure:</b>	The parish consists of three churches: St Mary & St Michael's, Egremont, St John's, Bigrigg and Thornhill Mission Church. The PCC comprises representatives from all three churches and structures its meeting to ensure attention is given to the needs and issues of each church.
<b>Public Benefit</b>	The Trustees confirm that they have complied with the duty outlined in Section 17(5) of the Charities Act 2011 with regard to the Charity Commission's general guidance on public benefit, and also specifically the advancement of religion, when going about the business of running the Parish.
<b>Employees and Remuneration</b>	The Employed Trustees are contracted to the Church of England Diocese of Carlisle who administer the details of their employment. The Parish does not operate employment contracts, although some volunteers do receive some remuneration for Verging (funded from the fees set for Life Events in Church) or Caretaking duties (funded from Hall letting fees).
<b>Relationships between the Charity and Related Parties</b>	The Parish is part of the Church of England Diocese of Carlisle, whose policies the Trustees adopt and to whom the PCC is accountable.

## Section C

## Objectives and activities

### Aims and purposes

The PCC of St Mary & St Michael's, Egremont has the responsibility of co-operating with the incumbent in promoting, in the ecclesiastical parish, the whole mission of the church, pastoral, evangelistic, social and ecumenical. It also has maintenance responsibilities for St Mary & St Michael's Church and hall at Egremont, St John's Church and St John's House at Bigrigg and Thornhill Mission Church.

### Objectives and activities

When planning our activities for the year, the incumbent and the PCC have considered the Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion. We aim to enable ordinary people to live out their faith as part of our parish community. We have adopted the overall objectives of being: **"A church for the town and a town for the church"**.

Our activities comprise 4 main areas:

- To maintain, develop and renew public acts of worship held regularly within our church buildings
- To provide pastorally-relevant religious ceremonies open to all parishioners for baptisms, weddings and funerals.
- To extend the knowledge of and education in Christian teaching to both church members and members of the parish, within our acts of worship and through specific teaching opportunities, such as, confirmation groups and Sunday schools
- To provide pastoral care to members of the church and any parishioners in need of spiritual, social or practical support.

The PCC acts to underpin all these activities by provision of well-maintained buildings.

## Section D

## Achievements and performance

### **Ministry Team.**

The way the Benefice Ministry Team is financed and supported changed at the beginning of 2021, so it is an independent entity answerable to its own auditor. Therefore, from 2021 the financial account will no longer be included within this group relating to the Parish of Egremont.

The area covered by the Ministry Team formally expanded on 1<sup>st</sup> January 2021 as the Mission Church at Thornhill officially became part of Egremont Parish. Although Egremont had been providing service takers, all other aspects of the life of Thornhill Mission had been administered from St John, Beckermest.

Rev Melanie Appleby, as Rector of Egremont, continued to lead the Ministry Team throughout the year. However, our SSM, Rev Tim Taylor decided over the summer that the time had come for him to retire from his Ministerial role in the Egremont Benefice. Rev Dr Duncan Jackson continued to complete some outstanding sections of training whilst fulfilling his calling in the Ordained Ministry.

Local retired clergy assisted from time to time when the Team were stretched to provide Communion Services throughout the Parish. Alistair Norwood, a Reader from St Brigit's Moresby, has assisted at services throughout the year and on occasion led Morning Worship. David Rudd has stepped in when requested to help with Funerals.

None of our work would have been possible without generous and substantial efforts from our volunteer clergy, lay-readers, retired clergy and other stipended ministers living within the West Cumbria area, supported of lay members of the parish.

### **Public Worship Services.**

2021 began with disruption, as the COVID-19 pandemic resulted in all the churches being closed just after the New Year. Eventually it was deemed safe to open for Private Prayer on Palm Sunday and then Holy Communion on Easter Day. Thereafter a phased return to normal services was undertaken.

As the clocks changed in the autumn, the Tuesday morning Communion moved from being in church into the Supper Room at the Hall. The attendance has subsequently improved as those going prefer the more comfortable surroundings during the cold months and appreciate the informality the room imposes.

Fifth Sunday Benefice Services, which moved around the churches in the Benefice including Haile, did take place but the COVID-19 pandemic meant not all churches have been able to provide the social distancing required so were unable to honour their 'turn'.

During the January closure, our Ministry Team led some service using the social media platform of Zoom. Edited recordings were uploaded onto a web-site for people to watch.

### **Life Event Services.**

Once churches were able to restart baptism services, normally as separate services after the main services, bookings took off. Baptism services provide an important life ritual event for parishioners who probably hardly ever attend a normal service. Egremont baptized 29 people from small babies through to an adult and St John's Bigrigg, 8 children.

Only one wedding couple decided to continue with their nuptials this year, as the pandemic legal restrictions wrought havoc with the numbers of guests allowed at events.

Funerals have continued as a contact with the wider community in the Parish, albeit in a much-reduced format to comply with Government legislation. During 2021 we were responsible for 45 funeral services, all of which included some measure of pastoral contact with people who may not be regular church goers.

### **Community interaction.**

Although we have not reduced our commitment to work formally and informally with other denominations and local churches to develop our local expression of Christian witness, we have been unable due to the pandemic restrictions to convert intent into action. The Churches Together event for Pentecost was cancelled but the Egremont Town Crib blessing did happen. Wreath laying took place at the War Memorial on Remembrance Sunday, followed by a Churches Together Civic Service at St Mary & St Michael.

Unfortunately, Mothering Sunday was again impacted by church closures, but cards were distributed through letterboxes.

We installed a couple of leaflet dispensers beside the Main West Door at St Mary & St Michael so that people could come on Palm Sunday and collect a Palm Cross and a news-sheet with the readings for the day. They remain in place for the distribution of news-sheets.

During the year more attempts were made to communicate with the local people thorough the medium of Facebook. Both the Benefice and St John's run pages and links have been made to a local news site.

June 2<sup>nd</sup> 2021 was the eleventh anniversary of the shootings' incident in West Cumbria. Plans had been in place for a Flower Festival in 2020, which was cancelled due to COVID-19. However, the organizer decided that in 2021 a Flowers of Remembrance event should take place. St Mary and St Michaels was open for several days so people could come in to ponder amongst the flowers. A special service was held on the evening of 2<sup>nd</sup> June and the preacher on the following Sunday morning was the Rector from 2010.

All of our churches were able to hold Harvest Festival services during the September, with differing levels of engagement by the local community. Bigrigg was the largest with Cleator Moor Brass Band providing the music.

Continuing with music, as hymn singing had been missed by all, a Big Sing was organized at the end of September which was supported by the Church of England Mission Community to which we belong. Egremont Town Band provided the music for the event which was run on a Songs of Praise type format.

Over forty people attended the service held for All Souls in St Mary and St Michael at the beginning of November. This provided an opportunity for those who had lost loved ones during the previous two years to pause and remember.

At Christmas we held an outdoor Carols 'n' Brass event. Egremont Town Band accompanied the carol singing. At least 40 people, including children, attended. Once again, some of our host of angels were in the south windows shining out in the evenings to those passing by.

Thornhill Mission Church held a successful Carol Service for which the local youth Ignite band played.

This year a Christingle Service was held at both Bigrigg and Egremont, both of which were well supported in the COVID-19 circumstances.

The pandemic has continued to wreak havoc with school work but this year has been the first year since her collation that the Rector has been able to work with and in the schools. Strong relationships have been made with the teaching staff and children of both schools.

The Rector was able to welcome Bookwell School (Reception -Year 6) into St Mary and St Michael for their Harvest and Christmas celebrations. Due to Covid restrictions families were not able to attend but the events were filmed and put on the school website.

The Rector went into Bookwell to explain to Year 4 pupils the meaning behind a Christingle by engaging the children in the Christmas story through the use of a Bethlehem bought Nativity set. At Thornhill, Rev Melanie Appleby led a whole school Christingle service with a similar explanation.

During the autumn term, as part of his work with the Northern Inter Schools Christian Union (NISCU), Rev Dr Duncan Jackson, along with others, was able to resume assisting the craft group in West Lakes Academy and leading some RE lessons.

Bigrigg held a couple Coffee Mornings in the second half of the year. These brought in people who only have irregular contact with the church. Other events, whether church based, such as the Christmas Fayre, or in the wider community, for example Crab Fair, have been cancelled. The pandemic has severely hit our casual contact with the people of Egremont.

We are a 'Fairtrade' church and promote the aims of Fairtrade within our church life. The monthly stalls after the service at Egremont have not restarted but members have been ordering directly from the local representative, who has been operating a delivery service and has a stall at the local Farmers' Market whenever they have been able to operate.

When legally allowed, the Egremont church hall has continued to provide a meeting place for a wide variety of groups from the local community ranging from craft sessions and music makers, through exercise groups to social support gathering. However, the restrictions on numbers of people meeting greatly impacted its use. Many groups have continued regularly over many years, others hiring for short periods or one-off events.

The Mothers' Union resumed meeting during the autumn.

St. Mary and Michaels's Toddler group rebranded and restarted during the autumn as "St. M&M's Baby Sprouts" under the coordination of Mrs Anne Mawson. This has proved to be excellent in community outreach and filling a need for families of young children.

Some special editions of the magazine were produced and delivered by a couple of selected volunteers to a wider group of people than might normally receive a copy. The list included those known to attend for whom we had addresses and those on the Electoral Roll and giving lists.

## **Pastoral Care.**

As with most our regular activities, our regular ministry offered to people unable to attend services, i.e. home communions, a monthly worship service at a local care home and sheltered accommodation complex, were all suspended with the pandemic. Some home visiting has now resumed for those who are part of a life event service.

Some doorstep visiting continued. Whilst staying at home people, including members of the laity, have undertaken regular telephone calls to those living on their own, in need of support or to those who they would have been meeting up with in normal times.

## **Building Management.**

As the Quinquennial Report for Bigrigg church was due, the architect came and did the report in a COVID compliant way. He inspected the back wall of St John Bigrigg which had had all of the plaster and rendering removed after suffering a fall of plaster during the first lockdown period. Observations are to continue over the next five years to determine the source of the water ingress.

Neither Egremont nor Thornhill required major building works during 2021.

Towards the end of the year the hall had water ingress into the roof space of the storage areas, so is awaiting a roof replacement.

## **Planning for the Future.**

Forward planning remains difficult due to the pandemic but, as the parish enters 2022 it is clear that further adjustments will be needed to develop new expressions of worship and nurture our role in the community.

In particular, we hope that the Parent and Toddler Group, Baby Sprouts, will become well established and lead to an offshoot Sunday School and/or regular toddler service.

The Platinum Jubilee, marking a unique point in the reign of HM Queen Elizabeth, will provide the Parish with an opportunity to interact with the local inhabitants.

## **Section E**

## **Financial review**

### **The trustees' policy on reserves:**

The PCC has a policy of maintaining reserves in its general funds (i.e. Non-designated funds) only sufficient to ensure it can maintain positive cash flows throughout the year. This policy will assist with the PCC's aim of contributing the maximum possible to the costs of full-time ministry within Carlisle Diocese.

For the Egremont Hall, the policy is to operate as a self-funding activity, so that it does not place a burden on the general funds. To this end it will accumulate reserves (annually by about 5% of its turnover) against the inevitable need to maintain and renew the building and facilities.

Designated funds have been established as means to fund the repair, maintenance and renewal of church buildings where the demands greatly exceed any provision that could be made from the general funds. These designated funds will build substantial reserves, over many years, but targeted against planned projects.



## Breakdown of Reserves at 31st December 2021

	Unrestricted	Designated	Restricted	Endowment	2021	2020
	£	£	£	£	£	£
Egremont	26,284	-	-	-	26,284	17,677
Hall	24,467	129,883	-	-	154,351	150,911
St John's Bigrigg	17,502	-	-	-	17,502	15,738
Magazine	7,981	-	-	-	7,981	7,471
Team	0	-	-	-	0	6,108
Thornhill	4,078	-	-	-	4,078	0
Egremont Building	-	92,976	-	-	92,976	93,896
Bigrigg Building	-	11,797	-	-	11,797	13,495
St John's House	-	-	1,500	-	1,500	500
Bigrigg: Jubilee cash	-	-	-	2,750	2,750	2,750
Bigrigg: Jubilee Shares	-	-	-	39,296	39,296	34,378
	80,313	234,656	1,500	42,046	358,515	342,923

LESS	Tangible Fixed Assets	-129,883
	<b>Free Reserves</b>	<b>228,631</b>

<b>Reserved for:</b>	Egremont General	17,000
	Egremont Hall	3,100
	Bigrigg General	5,700
	Magazine Publishing	1,680
	Thornhill General	4,078
	Egremont Building	92,976
	Bigrigg Building	11,797
	St John's House	1,500
	Jubilee Endowment	42,046
	Unassigned Egremont General	9,284
	Unassigned Hall	21,367
	Unassigned Bigrigg General	11,802
	Unassigned Magazine	6,301
		<b>228,631</b>

## Statement of Going Concern.

No funds are in deficit although the Egremont General Funds over-spent during 2020, to a level below the recommended level of four months' worth of income. The financial commitment to the Carlisle Diocese for 2020 was honoured, albeit at a reduced figure to 2019. However, the Covid-19 pandemic severely impacted both the casual income from the Offertory plate and fundraising, as events were unable to take place.

The Trustees are satisfied that there are sufficient reserves and the probable income to ensure that the charity is a going concern for at least the next 12 months.

### Section F

### Declaration

To the best knowledge of the Trustees:

- Adequate accounting records were maintained throughout the year.
- Adequate measures have been taken to prevent fraud or other irregularities.
- There is no relevant information being withheld from the Independent Examiner.
- The Trustees have taken all steps they ought to make themselves aware of any relevant information.

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)

Full name(s)

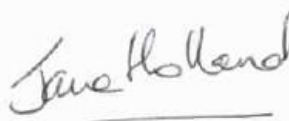
Position

Date

Judith Holdsworth

Secretary of PCC

11<sup>th</sup> April 2022



Jane Holland

Treasurer

11<sup>th</sup> April 2022

## **Independent examiner's report to the trustees of the Parochial Church Council of the Ecclesiastical Parish of St Mary & St Michael's Egremont**

I report to the trustees on my examination of the accounts of Parochial Church Council of the Ecclesiastical Parish of St Mary & St Michael's Egremont (the Trust) for the year ended 31<sup>st</sup> December 2021.

### **Responsibilities and basis of report**

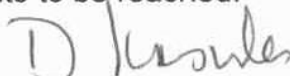
As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act'). I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

### **Independent examiner's statement**

I have completed my examination. I confirm that no material 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 Trust as required by section 130 of the Act; or
2. ~~the accounts~~ do not accord with those records; or
3. ~~the accounts~~ 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 accounts to be reached.

Signed: 

Date: 25.3.21

Relevant professional qualification or membership of professional bodies (if any):

N/A

Address: 32 Lakeland View, Nethertown, Egremont, CA22 2FH.

## Statement of Financial Activities for the year ended 31st December 2021

		Unrestricted funds	Restricted funds	Endowment funds	Total 2021	Total 2020
	Notes	£	£	£	£	£
<b>Income &amp; Endowments from:</b>						
Donations & legacies	2a	53,142			53,142	42,024
Charitable Activities	2b	13,451			13,451	11,432
Other Trading Activities	2c	19,928	6,150		26,078	22,145
Investments	2d	1,074			1,074	1,536
Other	2e	10,640			10,640	2,013
<b>Total Income &amp; Endowments</b>		<b>98,235</b>	<b>6,150</b>		<b>104,385</b>	<b>79,149</b>
<b>Expenditure on:</b>						
Fund raising and publicity	3a	284			284	329
Grants	3b	209			209	869
Activities directly relating to the work of the church	3c	81,082	5,150		86,232	84,014
Church management and administration	3d	878			878	2,003
<b>Total Expenditure</b>		<b>82,454</b>	<b>5,150</b>		<b>87,604</b>	<b>87,214</b>
<b>Net gains/losses on Investments</b>				4,918	4,918	2,212
<b>Net Income before Transfers</b>		15,781	1,000		16,781	-8,066
Removal of Team Account		-6,108				
<b>Net movement in Funds</b>		<b>9,673</b>	<b>1,000</b>	<b>4,918</b>	<b>21,699</b>	<b>-5,854</b>
Total funds brought forward		305,296	500	37,128	342,923	348,776
<b>Total funds carried forward</b>		<b>314,969</b>	<b>1,500</b>	<b>42,046</b>	<b>358,515</b>	<b>342,923</b>

Comparative information at a Fund level can be found in the Notes to the Financial Statements, sections 2 and 3 (pages 14 & 15).

## BALANCE SHEET AT 31st DECEMBER 2021

	Note	2021 £	2020 £
<b>FIXED ASSETS</b>			
Tangible assets	5	129,883	134,197
Investment assets	5	39,296	34,378
		169,179	168,574
<b>CURRENT ASSETS</b>			
Debtors	7	2,052	2,296
Accounts Receivable	8	149	
Short term deposits		121,759	121,705
Cash at bank and in hand		67,477	54,112
<b>TOTAL CURRENT ASSETS</b>		191,438	178,113
<b>LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR</b>	9	-2,103	-3,764
<b>NET CURRENT ASSETS</b>		189,336	174,349
<b>NET ASSETS</b>		358,515	342,923
<b>FUNDS</b>	6		
Unrestricted	10a	314,969	305,295
Restricted	10b	1,500	500
Endowment	10c	42,046	37,128
		358,515	342,923

## Notes to the Financial Statements for the year ended 31st December 2021

### 1. ACCOUNTING POLICIES

The financial statements have been prepared:

- in accordance with The Charities Act 2011, the PCC (2006) and the Charities SORP (Statement of Recommended Practices) 2015.
- under the historical cost convention except for the valuation of investment assets, which are shown at market value and the value of the freehold land and building, which is shown at estimated use value by the PCC (see Fixed Asset section).

## **Funds**

- General Funds represent the funds of the PCC that are not subject to any restrictions or designations regarding their use and are available for application on the general purposes of the PCC.
- Funds designated for a particular purpose by the PCC are also unrestricted.
- The Endowment Funds came from the sale of the Jubilee Hall in Moor Row. They are invested in the CBF and managed through Carlisle Diocese. There are two elements.
  - A cash deposit of £2,750, interest from which goes to Bigrigg Designated Funds.
  - An element invested in 1,678 shares. Income from which also goes to Bigrigg Designated Funds.
- After discussion with the Diocese about the terms of the trust concerning St John's House, it was decided to account for rental income as a separate restricted fund. This enables the PCC to demonstrate that the income has been rightly used for the maintenance of St John's House itself and for the maintenance of the stipendiary ministry.
- The accounts include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body nor those that are informal gatherings of Church members.

## **Income**

### ***Voluntary income and capital sources***

- Collections are recognised when received by or on behalf of the PCC.
- Planned giving receivable under covenant is recognised only when receivable.
- Income tax recoverable on covenants or gift aid donations is recognised when receivable.
- Grants and legacies to the PCC are accounted for when notification is received of the payment due, i.e. when the PCC is aware it becomes probable it will receive a quantifiable sum of money.
- All fees income is accounted for gross through Income and all portions of fees passed on to vergers, organists and the Diocese are included in Expenditure.
- Funds raised by the fetes, coffee mornings and similar events are accounted for gross.
- Sales of books and magazines are accounted for gross.

### ***Other income***

Rental income from the letting of church property is recognised when the rental is receivable.

### ***Income from investments***

Dividends and interest are accounted for when receivable.

### ***Gains and losses on investments***

Although not accounted for separately:

- Realised gains or losses are recognised when investments are sold.
- Unrealised gains or losses are accounted for on revaluation of investments at 31st December

### ***Grants***

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding obligation on the PCC.

***Activities directly relating to the work of the Church***

Under the current system of parish offering, the committees for St Mary & St Michael's and for St John's separately agree their individual offers, which are then combined for presentation to the Calder Deanery area of the Carlisle Diocese.

**Fixed assets*****Freehold land and buildings***

Freehold land and buildings represented historically in the accounts consist of Egremont Church Hall and a house at Bigrigg.

Egremont Church Hall is valued at the cost of the property improvements completed in 2002 adjusted by depreciation on a straight-line basis at 2% per annum, on the grounds that it is on a difficult site to sell, should the need arise, and is deteriorating with use. Eventually it will require replacement.

There has been discussion with the Diocese over the status of St John's House and it has been recognised that it is legally the property of the Diocese. However, agreement has been reached for St John's Church to manage the property and to receive the letting income.

***Investments***

Investments are valued at market value at 31st December.

**Current assets**

Amounts owing to the PCC at 31st December in respect of fees, rents or other income are shown as debtors less provision for amounts that may prove uncollectable.

Short-term deposits include cash held on deposit either with the CBF Church of England funds or at the bank.

<b>2</b>	<b>Income &amp; Endowments from:</b>	<b>Unrestricted funds</b>	<b>Restricted funds</b>	<b>Endowment funds</b>	<b>Total 2021</b>	<b>Total 2020</b>
		<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>2(a)</b>	<i>Donations &amp; legacies</i>					
	Planned giving:					
	Envelope giving with gift aid	18,948			18,948	17,746
	Income tax recoverable thro' gift aid	9,266			9,266	5,651
	Envelope giving without gift aid	3,806			3,806	2,689
	Collections (Open Plate)	6,568			6,568	4,716
	Contactless Device	72			72	-
	QR Code	25			25	-
	Appeals & special collections	139			139	565
	Donations	9,788			9,788	10,654
	Legacies	4,500			4,500	-
	Towards specific Costs	30			30	4
		53,142			53,142	42,024
<b>2(b)</b>	<i>Charitable activities</i>					
	Fetes & other fund-raising events	874			874	669
	PCC fees	12,577			12,577	10,763
		13,451			13,451	11,432
<b>2(c)</b>	<i>Other trading activities</i>					
	Church hall lettings	4,852			4,852	3,188
	Rent St Johns House		6,150		6,150	4,848
	Magazines	874			874	529
	Sales (Fund Raising)	230			230	10
	Orange mobile phone transmitter	13,973			13,973	13,570
	Services Rendered					
		19,928	6,150		26,078	22,145
<b>2(d)</b>	<i>Investments</i>					
	Dividends and interest	1,074			1,074	1,536
		1,074			1,074	1,536
<b>2(e)</b>	<i>Other</i>					
	Land & buildings for PCC's functional use (valuation)					
	Grants	8,486			8,486	2,000
	Refund of Electricity over-payments	51			51	
	Utility Compensation Payments	20			20	
	Wayleave payments	13			13	13
	200 Club	2070			2,070	
		10,640			10,640	2,013
	<b>TOTAL INCOME</b>	<b>98,235</b>	<b>6,150</b>		<b>104,385</b>	<b>79,149</b>



<b>3</b>	<b>Expenditure on:</b>	<b>Unrestricted funds</b>	<b>Restricted funds</b>	<b>Endowment funds</b>	<b>Total 2021</b>	<b>Total 2020</b>
		<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>3(a)</b>	<b>Raising funds</b>	284			284	329
		284			284	329
	<b>Charitable Activities</b>					
<b>3(b)</b>	<i>Grants</i>					
	Mission and charitable giving	209			209	869
		209			209	869
<b>3(c)</b>	<i>Activities directly relating to the work of the church</i>					
	Ministry: parish offering: Bigrigg	5,248			5,248	4,824
	parish offering: Bigrigg		3,152		3,152	4,476
	parish offering: Egremont	30,000			30,000	36,000
	parish offering: Thornhill	2,400			2,400	-
	clergy expenses					333
	Contributions to Team Costs	1,800			1,800	-
	Building running expenses	19,949			19,949	19,395
	Building running expenses		135		135	141
	Building repairs	605	469		1,074	654
	Building maintenance	5,500	397		5,898	4,688
	Improvements	966			966	105
	Depreciation on freehold land, buildings & church equipment	4,313			4,313	4,313
	Upkeep of services	94			94	732
	Disbursement of PCC Fees	8,858			8,858	7,507
	Trading costs: Egremont Hall	1,349			1,349	846
	: St John's House		996		996	-
		81,082	5,150		86,232	84,014
<b>3(d)</b>	<i>Management and administration:</i>					
	Office expenses etc					475
	Printing & stationery	446			446	778
	Subscriptions					50
	Accountancy charges	432			432	340
	Presentations & Gifts					160
	Miscellaneous					200
		878			878	2,003
	<b>Sub-Total Charitable Activities</b>	82,170	5,150		87,320	86,886
	<b>TOTAL EXPENDITURE</b>	82,454	5,150		87,604	87,214

#### 4 STAFF, TRUSTEES AND RELATED PARTIES

The Church did not have any employees in 2021. (2020: None)

One Trustees earnt a small remuneration for cleaning Egremont Hall:

Doris Downton, together with her husband Fred Downton, earned a small remuneration of £48 (2020: £249 which also included caretaking).

None of the Trustees received remuneration for their role as trustees.

The Rev Melanie Appleby was paid a Stipend by the Carlisle Diocese in her employment.

Trustees and close family relations donated £8,124 (2020: £5,665) to the Church.

Carlisle Diocese is a Related Party because it provides the Clergy and guidance on policy and doctrine. The Parish Offering to the Diocese was £40,800 (2020: £42,600)

The Independent Examiner was paid £0. (2020: £0)

#### 5 FIXED ASSETS USED BY THE PCC

	2021		2020	
	Freehold land & buildings	Church equipment	Total	Total
<b><i>Tangible fixed assets</i></b>				
<b>Actual/deemed cost</b>				
At 1st January	215,660	9,376	225,036	225,036
Additions				
At 31st December	215,660	9,376	225,036	225,036
<b>Depreciation</b>				
At 1st January	81,463	9,376	90,839	86,526
Charge for the year	4,313		4,313	4,313
At 31st December	85,777	9,376	95,153	90,839
<b>Nett book value</b>				
Brought Forward	134,197		134,197	138,510
Carried Forward	129,883		129,883	134,197
<b>Market Value</b>				
<b><i>Investment assets</i></b>				
Market value 1st Jan		34,378	32,166	
Gain/loss on revaluation		4,918	2,212	
Market value 31st Dec		39,296	34,378	

Investments held throughout the period were 1678 units in a CBF Investment Fund operated through Carlisle Diocese as an Endowment Fund.

## 6 ANALYSIS OF NET ASSETS BY FUND

2021	Unrestricted funds	Restricted funds	Endowment funds	Total
	£	£	£	£
Fixed assets for PCC use	129,883			129,883
Investment fixed assets			39,296	39,296
Current assets	188,039	500	2,750	191,289
Accounts Receivable	149			149
Current liabilities	-2,103			-2,103
	315,969	500	42,046	358,515

2020	Unrestricted funds	Restricted funds	Endowment funds	Total
	£	£	£	£
Fixed assets for PCC use	134,197			134,197
Investment fixed assets			34,378	34,378
Current assets	174,863	500	2,750	178,113
Current liabilities	-3,764			-3,764
<b>Total</b>	305,296	500	37,128	342,923

## 7 DEBTORS

	Total 2021 £	Total 2020 £
Debtors	2,052	2,296
	2,052	2,296

## 8 ACCOUNTS RECEIVABLE

	Total 2021 £	Total 2020 £
Amounts due	149	
	149	

## 9 LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR

	Total 2021 £	Total 2020 £
Creditors	1,376	3,173
Accruals	619	591
	1,995	3,764

<b>10a UNRESTRICTED FUNDS</b>	<b>Balance 1st Jan 2021</b>	<b>Income</b>	<b>Expenditure</b>	<b>Transfers, Investment Gains/Losses</b>	<b>Balance 31st Dec 2021</b>
	£	£	£	£	£
Egremont Church	17,677	61,774	-53,167		26,284
Egremont Hall	150,911	13,459	-5,707	-4,313	154,351
St John's Church	15,738	12,868	-11,104		17,502
Thornhill Mission Church		8,167	-4,089		4,078
Magazine fund	7,471	909	-400		7,981
Team Fund	6,108		-6,108		
Egremont Building Fund	93,896	46	-966		92,976
St John's Building Fund	13,495	1,011	-2,708		11,797
	<b>305,296</b>	<b>98,235</b>	<b>-84,249</b>	<b>-4,313</b>	<b>314,969</b>

<b>RESTRICTED FUNDS</b>	<b>Balance 1st Jan 2021</b>	<b>Income</b>	<b>Expenditure</b>	<b>Transfers, Investment Gains/Losses</b>	<b>Balance 31st Dec 2021</b>
	£	£	£	£	£
Bigrigg Ministry & Housing	500	6,150	-5,150		1,500
	<b>500</b>	<b>6,150</b>	<b>-5,150</b>		<b>1,500</b>

<b>10c ENDOWMENT FUNDS</b>	<b>Balance 1st Jan 2021</b>	<b>Income</b>	<b>Expenditure</b>	<b>Transfers, Investment Gains/Losses</b>	<b>Balance 31st Dec 2021</b>
	£	£	£	£	£
Jubilee: Shares	34,378			4,918	39,296
Jubilee: Cash	2,750				2,750
	<b>37,128</b>			<b>4,918</b>	<b>42,046</b>
<b>Total</b>	<b>342,923</b>	<b>104,385</b>	<b>-89,399</b>	<b>605</b>	<b>358,515</b>

*Comparative for previous year*

**9(a) UNRESTRICTED FUNDS**

	Balance 1st Jan 2020	Income	Expenditure	Transfers, Investment Gains/Losses	Balance 31st Dec 2020
	£	£	£	£	£
Egremont Church	18,688	58,148	-59,534	373	17,676
Egremont Hall	154,892	5,387	-5,054	-4,313	150,911
St John's Church	17,457	8,017	-9,376	-360	15,738
Magazine fund	7,079	533		-140	7,471
Team Funds	7,069	547	-1,635	127	6,108
Egremont Building Fund	93,280	616			93,896
St John's Building Fund	14,896	1,053	-2,455		13,495
	313,360	74,301	-78,053	-4,313	305,295

**9(b) RESTRICTED FUNDS**

	Balance 1st Jan 2020	Income	Expenditure	Transfers, Investment Gains/Losses	Balance 31st Dec 2020
	£	£	£	£	£
Bigrigg Ministry & Housing	500	4,848	-4,848		500
	500	4,848	-4,848		500

**9(c) ENDOWMENT FUNDS**

	Balance 1st Jan 2020	Income	Expenditure	Transfers, Investment Gains/Losses	Balance 31st Dec 2020
	£	£	£	£	£
Jubilee: Shares	32,166			2,212	34,378
Jubilee: Cash	2,750				2,750
	34,916			2,212	37,128
<b>Total</b>	348,776	79,149	-82,901	-2,102	342,923

## Appendix: Detailed Income and Expenditure breakdown for the Year to 31<sup>st</sup> December 2021

Income & Endowments from:	General Funds							Designated Funds		Restricted Funds		TOTAL
	St M&M Church	Hall	St John's Church	Magazine	Team	Thornhill	Egremont Building	Egremont Hall Tangible Asset	Jubilee	St John's Building	Bigrigg Housing & Ministry	
	£	£	£	£	£	£	£	£	£	£	£	£
<b>Donations &amp; Legacies</b>												
Planned Giving (Gift-Aided)	13,830		3,533			1,585						18,948
Income Tax - Gift Aid	6,299		2,967									9,266
Planned Giving (not Gift Aided)	2,203		496			1,107						3,806
Collections (Open Plate)	5,004		1,541			22						6,568
Contactless Device	72											72
QR Code	25											25
Special Collection	118		21									139
Donations (inc Gift days)	8,872	60	366	35		440						9,773
Millennium Boxes	15											15
Legacies			2,000			2,500						4,500
Towards specific costs												
Flowers			30									30
<b>Total · Donations &amp; Legacies</b>	<b>36,439</b>	<b>60</b>	<b>10,954</b>	<b>35</b>		<b>5,654</b>						<b>53,142</b>

<b>Charitable Activities</b>	<b>St M&amp;M Church</b>	<b>Hall</b>	<b>St John's Church</b>	<b>Magazine</b>	<b>Team</b>	<b>Thornhill</b>	<b>Egremont Building</b>	<b>Egremont Hall Tangible Asset</b>	<b>Jubilee</b>	<b>St John's Building</b>	<b>Bigrigg Housing &amp; Ministry</b>	<b>TOTAL</b>
Fetes, Bazaars, etc			874									874
PCC Fees												
PCC Fees: Funerals	10,567		1,040			318						11,925
PCC Fees: Weddings	550											550
PCC Fees: Banns of Marriage	87											87
PCC Fees: Duplicate Certificates	15											15
Total PCC Fees	11,219		1,040			318						12,577
<b>Total · Charitable Activities</b>	<b>11,219</b>		<b>1,914</b>			<b>318</b>						<b>13,451</b>
<b>Other Trading Activities</b>												
Church Hall Lettings, Rent		4,852										4,852
Rent St J House											6,150	6,150
Magazine												
Advertisements placed												
Magazine Sales				874								874
Total Magazine				<b>874</b>								<b>874</b>
Sales	121					105						226
Bookstall		4										4
Orange mobile phone transmitter: Rent	7,998											7,998
Orange mobile phone transmitter: Electricity	5,975											5,975
Total: Orange mobile phone transmitter	13,973											13,973
<b>Total · Other Trading Activities</b>	<b>14,094</b>	<b>4,856</b>		<b>874</b>		<b>105</b>					<b>6,150</b>	<b>26,078</b>

	St M&M Church	Hall	St John's Church	Magazine	Team	Thornhill	Egremont Building	Egremont Hall Tangible Asset	Jubilee	St John's Building	Bigrigg Housing & Ministry	TOTAL
<b>Investment</b>	10	7		0			46			1,010.66		1,074
<b>Other</b>												
Grants		8,486										8,486
Refund of Electricity overpayments		51										51
Utility Compensation						20						20
Wayleave Payment	13											13
200 Club						2,070						2,070
<b>Total - Other</b>	<b>13</b>	<b>8,537</b>				<b>2,090</b>						<b>10,640</b>
<b>Total Income &amp; Endowments</b>	<b>61,774</b>	<b>13,459</b>	<b>12,868</b>	<b>909</b>		<b>8,167</b>	<b>46</b>			<b>1,011</b>	<b>6,150</b>	<b>104,385</b>
<b>Expenditure on:</b>												
<b>Raising Funds</b>												
Event costs	10		50			10						70
Stewardship costs	131		62			20						213
Contactless Device Fees	2											2
Publicity costs												
<b>Total Raising Funds</b>	<b>143</b>		<b>112</b>			<b>30</b>						<b>284</b>
<b>Charitable Activities</b>												
<b>Grants to Mission</b>												
Missionary Societies												
Relief & Dev. Agencies	20		50									70
Secular Charities	98		41									139
<b>Total Grants to Mission</b>	<b>118</b>		<b>91</b>									<b>209</b>



<i>Activities relating directly to the work of the church</i>	St M&M Church	Hall	St John's Church	Magazine	Team	Thornhill	Egremont Building	Egremont Hall Tangible Asset	Jubilee	St John's Building	Bigrigg Housing & Ministry	TOTAL
<b>Ministry Costs</b>												
Parish Offering	30,000		5,248			2,400					3,152	40,800
Contributions to Team Costs	1,080		540			180						1,800
<b>Total Ministry Costs</b>	<b>31,080</b>		<b>5,788</b>			<b>2,580</b>					<b>3,152</b>	<b>42,600</b>
<b>Building Running Expenses</b>												
Utilities												
Gas	790	1,091	283									2,163
Electricity	6,041	987	954			152						8,134
Water	306	306	61			179						851
Total Utilities	7,137	2,383	1,298			331						11,148
Insurance	5,029	1,349	1,711			542					135	8,766
Consumables & Cleaning materials		170										170
<b>Total - Building Running Expenses</b>	<b>12,165</b>	<b>3,902</b>	<b>3,008</b>			<b>873</b>					<b>135</b>	<b>20,084</b>
<b>Building Improvements &amp; Additions</b>												
<b>Building Repairs</b>												
Exterior repair work	63	125	22							346	108	663
Repairs to heating system						50					361	361
<b>Total Building Repairs</b>	<b>63</b>	<b>125</b>	<b>22</b>			<b>50</b>				<b>346</b>	<b>469</b>	<b>1,074</b>

<b>Building Maintenance</b>	<b>St M&amp;M Church</b>	<b>Hall</b>	<b>St John's Church</b>	<b>Magazine</b>	<b>Team</b>	<b>Thornhill</b>	<b>Egremont Building</b>	<b>Egremont Hall Tangible Asset</b>	<b>Jubilee</b>	<b>St John's Building</b>	<b>Bigrigg Housing &amp; Ministry</b>	<b>TOTAL</b>
Upkeep of tower clock	180											180
Boiler servicing	284		120			120					150	674
Electrical work	93		92								150	335
General Maintenance	174	75	175								97	520
Fire Prevention	144	256	120									521
Gutter clearing	200											200
Church grounds						240				2,362		2,602
Quinquennial Report			866									866
<b>Total - Building Maintenance</b>	<b>1,075</b>	<b>331</b>	<b>1,372</b>			<b>360</b>				<b>2,362</b>	<b>397</b>	5,898
<b>Total - Building Repairs &amp; Maintenance</b>	<b>1,138</b>	<b>455</b>	<b>1,394</b>			<b>410</b>				<b>2,708</b>	<b>866</b>	<b>6,972</b>
<b>Improvements</b>												
Upgrade lightening conductor							966					966
<b>Depreciation on fixed assets</b>								4313				4,313
<b>Upkeep of Services</b>												
Altar costs			64									64
Flowers			30									30
<b>Total - Upkeep of Services</b>			<b>94</b>									94
<b>Disbursement of PCC fees</b>												
Wedding: verger	30											30
Funeral: clergy	315											315
Funeral: travel	585		60			15						660
Funeral: verger	600		90			30						720
Carlisle Diocese Fees	6,529		467			137						7,133
<b>Total - Disbursement of PCC fees</b>	<b>8,059</b>		<b>617</b>			<b>182</b>						<b>8,858</b>

Trading Costs	St M&M Church	Hall	St John's Church	Magazine	Team	Thornhill	Egremont Building	Egremont Hall Tangible Asset	Jubilee	St John's Building	Bigrigg Housing & Ministry	TOTAL
Caretaking & Cleaning Wages		1,349										1,349
Grisdale's Management Fee											996	996
<b>Total - Trading Costs</b>		<b>1,349</b>									<b>996</b>	<b>2,345</b>
<b>Total - Directly relating to work of the Church</b>	<b>52,442</b>	<b>5,707</b>	<b>10,902</b>			<b>4,045</b>	<b>966</b>	<b>4,313</b>		<b>2,708</b>	<b>5,150</b>	<b>86,232</b>
<b><u>Church Management &amp; Administration</u></b>												
Printing Statn. & Postage	62			400		14						476
Photocopier	-30											-30
Subscriptions												
Churches Together												
Accountancy charges	432											432
Total Subscriptions	432											432
<b>Total - Church Management &amp; Administration</b>	<b>464</b>			<b>400</b>		<b>14</b>						<b>878</b>
<b>Total - Charitable Activities</b>	<b>53,024</b>	<b>5,707</b>	<b>10,993</b>	<b>400</b>		<b>4,059</b>	<b>966</b>	<b>4,313</b>		<b>2,708</b>	<b>5,150</b>	<b>87,320</b>
<b><u>Total Expenses</u></b>	<b>53,167</b>	<b>5,707</b>	<b>11,104</b>	<b>400</b>		<b>4,089</b>	<b>966</b>	<b>4,313</b>		<b>2,708</b>	<b>5,150</b>	<b>87,604</b>

	St M&M Church	Hall	St John's Church	Magazine	Team	Thornhill	Egremont Building	Egremont Hall Tangible Asset	Jubilee	St John's Building	Bigrigg Housing & Ministry	TOTAL
Net gains/losses on Investments									4,918			4,918
<b>Net Income/expenditure</b>	<b>8,607</b>	<b>7,753</b>	<b>1,764</b>	<b>509</b>		<b>4,078</b>	<b>-920</b>	<b>-4,313</b>	<b>4,918</b>	<b>-1,697</b>	<b>1,000</b>	<b>21,699</b>
<b>Other expense</b>												
Team Account transfer out of group					6108							<b>6,108</b>
Total funds brought forward	17,677	16,715	15,738	7,471	6,108		93,896	134,197	37,128	13,495	500	342,923
<b><u>Total funds carried forward</u></b>	<b>26,284</b>	<b>24,467</b>	<b>17,502</b>	<b>7,981</b>		<b>4,078</b>	<b>92,976</b>	<b>129,883</b>	<b>42,046</b>	<b>11,797</b>	<b>1,500</b>	<b>358,515</b>