

**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 2022**

Table of Contents	1
-------------------	---

## **Annual Report for the Year to 31<sup>st</sup> December 2022**

A. Reference and administrative details of the charity, its trustees and advisors	2
B. Structure, governance and management	3
C. Objectives and activities	3
D. Achievements and performance	4
E. Financial Review	6
F. Declaration	8
G. Independent Examiner's Report	9
H. Statement of Financial Activities	10
I. Balance Sheet	11
J. Notes to the Financial Statements	11
1) Accounting Policies	11
2) Income and Endowments	14
3) Expenditure	15
4) Staff, Trustees and Related Parties	16
5) Fixed Assets used by the PCC	16
6) Analysis of Net Assets by Fund	17
7) Debtors	17
8) Accounts Receivable	17
9) Liabilities	17
10)a) Unrestricted Funds	18
b) Restricted Funds	18
c) Endowment Funds	18
Appendix - Detailed Income & Expenditure Breakdown	20

Section A.	Reference and administrative details of the charity, its trustees and advisors
------------	---

**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	Retired 3 <sup>rd</sup> March 2022	Carlisle Diocese
Rev Dr Duncan Jackson	SSM Curate/Associate Priest		Carlisle Diocese
Mr Andrew Holland	Church Warden to 18 <sup>th</sup> May 2022. Deanery Synod Representative from 18 <sup>th</sup> May 2022		APCM
Mrs Carol Smith	Church Warden	Deceased 26 <sup>th</sup> April 2022	APCM
Mrs Gerry Christmass			APCM
Mrs Valerie Coleman		From 18 <sup>th</sup> May 2022	APCM
Mrs Doris Downton			APCM
Mrs Barbara Gates			APCM
Mr Colin Gates		From 18 <sup>th</sup> May 2022	APCM
Mrs Judith Holdsworth	PCC Secretary		APCM
Mrs Jane Holland	PCC Treasurer		APCM
Mrs Ann Mawson			APCM
Mrs Vivien Postlethwaite			APCM
Mr Christopher Reay	Deanery Synod Representative		APCM
Mrs Margaret Rogers			APCM
Mrs Valerie Rudd		From 18 <sup>th</sup> May 2022	APCM
Dr David Rudd		From 18 <sup>th</sup> May 2022	APCM
Mr Lionel Simpson		From 18 <sup>th</sup> May 2022	APCM
Mrs Helen Taylor		Up to 3 <sup>rd</sup> March 2022	APCM

*APCM = Annual Parochial Church Meeting*

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

**Independent Examiner:** Judith Clark ACA CTA TEP, 108 Lowry Hill Road, Carlisle, CA3 0DH.

## 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; 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 Benefice Ministry Team is financed and supported by the Churches in the Egremont Benefice. It is financially independent and reports in its own right.

Some Extra Parochial Land at Moor Row was absorbed into Egremont Parish during May, but this effectively formalized what locals had thought was the way the boundaries fell for some years.

Rev Melanie Appleby, Rector of Egremont, resigned on the grounds of ill health at the end of February. Consequently, the Arch-Deacon covering our area, Ven Richard Pratt and the Rural Dean, Canon Richard Lee, and his assistant Rev Allen Banks have all taken active roles in overseeing the management of the Parish.

Rev Dr Duncan Jackson continued to complete some outstanding sections of training whilst fulfilling his calling to the Ordained Ministry and became the sole resident ordained Team member, initially as Curate and from the beginning of November as Non-Stipendiary Associate Priest.

Alistair Norwood, a Reader from St Bridget's Moresby, David Rudd and Rev John Woolcock have stepped in when requested to help with various services, including funerals.

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

### **Public Worship Services.**

COVID-19 pandemic disruptions diminished as time went by and the Parish returned to receiving communion in two kinds during the Spring.

Tuesday morning Communion services have continued in the Hall Supper Room. Those attending preferring the more comfortable surroundings during the cold months, whilst appreciating the informality the room imposes.

Fifth Sunday Benefice Services, moving around the churches in the Benefice including Haile, continued and we made our first visit to Thornhill Mission at the end of October when Bishop James came to take part in the service to begin their 90<sup>th</sup> Anniversary celebrations.

## **Life Event Services.**

Baptism services provide an important life ritual event for parishioners, who probably hardly ever attend a normal service. Altogether 64 babies or children were baptized in our churches and welcomed as members of the Christian Church.

During 2022, five couples were married in our churches.

Funerals continued as a contact with the wider community in the Parish. During 2022 we were responsible for 41 funeral services, either at one of our churches or the local crematorium. All included some measure of pastoral contact with people who may not be regular church goers.

## **Community interaction.**

Connections with other denominations and local churches in the area continued. Members of our congregations participated in the series of Lent Lunches, the Walk with the Cross throughout the local area during Holy Week, a Pentecost Praise service in the Market Hall, the Egremont Town Crib blessing and carol singing, all organized by the Churches Together group. Wreath laying took place at the War Memorial on Remembrance Sunday, followed by a Civic Service organized by Egremont Veterans' Club through Churches Together at St Mary & St Michael.

Our events throughout the year were advertised via posters, local Facebook pages and by a direct e-mailing list. In the run up to Christmas postcards with details of the main Christmas services in all of the Egremont churches were distributed across the Parish

St Mary & St Michaels hosted a concert in early June to mark the Platinum Jubilee of HM Queen Elizabeth II and in September a service was organized to mark her death, as Crab Fair had been cancelled. Both were open to the local community. Egremont Christmas Winter Wonderland event was held on the Main Street after a few years break and we were approached by the council to run a mulled wine stall, which was very successful.

All of our churches held Harvest Festival services during the autumn, with Cleator Moor Brass Band provided the music at Bigrigg.

Around thirty people attended the All Souls service in St Mary and St Michael at the beginning of November, which provided an opportunity for those who had lost loved ones during the previous year to pause and remember.

Thornhill Mission Church held a successful Carol Service which brought in some residents who wouldn't normally attend, as did the Carols 'n Brass at Egremont. Christingle Services at both Bigrigg and Egremont were well supported.

School work has resumed and Rev Dr Duncan Jackson has renewed contact with several of the local schools. We were able to welcome Bookwell School (Reception - Year 6) into St Mary and St Michael for both their Harvest and Christmas celebrations.

Throughout the year various Coffee Mornings and Fairs were held by all three congregations, all of which were attended by people with irregular contact with the churches.

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. Several groups have continued regularly over many years, others hiring for short periods or one-off events.

The Mothers' Union met throughout the year, but are looking for a new leader to take them into 2023.

St. Mary and Michaels's Toddler group continues under the leadership of Mrs Anne Mawson. This has proved to be excellent in community outreach and filling a need for families of young children.

A couple of editions of the magazine were produced but items for inclusion were thin on the ground, production was difficult and distribution a challenge, so publication has been suspended for now. Instead, our Parish Administrator runs an e-mail circulation list to advise people of events.

### **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. Home visiting has now resumed for those who are part of a life event service and others in need.

Whilst confined to home with covid restrictions some members of the laity, undertook 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.**

Observations of the rear wall at Bigrigg to continue, in an attempt to determine the source of the water ingress which caused the plaster issues.

Neither Egremont nor Thornhill required major building works during 2022, although an external door at the latter had begun to rot and was replaced.

Following the water ingress in the storage areas of the Church Hall towards the end of 2021, the roof of was replaced.

### **Planning for the Future.**

With decreasing membership due to the aging population of the area, it is clear that adjustments are needed to develop new expressions of worship to connect with younger people and nurture our role in the community.

A New Start Team is to be formed, with the brief of growing the church and hopefully we will be in a position to advertise for a replacement Rector soon.

## **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 2022

	Unrestricted	Designated	Restricted	Endowment	2022	2021
	£	£	£	£	£	£
Egremont	42,799	-	-	-	42,799	26,284
Hall	20,480	125,570	-	-	146,050	154,351
St John's Bigrigg	22,259	-	-	-	22,259	17,502
Magazine	8,054	-	-	-	8,054	7,981
Thornhill	4,245	-	-	-	4,245	4,078
Egremont Legacy	111,310	-	-	-	111,310	0
Egremont Building	-	94,141	-	-	94,141	92,976
Bigrigg Building	-	13,043	-	-	13,043	11,797
St John's House	-	-	1,500	-	1,500	1,500
Bigrigg: Jubilee cash	-	-	-	2,750	2,750	2,750
Bigrigg: Jubilee Shares	-	-	-	34,670	34,670	39,296
	209,147	232,754	1,500	37,420	480,821	358,515

LESS	Tangible Fixed Assets	-125,570
------	-----------------------	----------

<b>Free Reserves</b>	<b>355,251</b>
----------------------	----------------

### Reserved for:

Egremont General	17,000
Egremont Legacy for Religious Purposes	111,310
Egremont Hall	3,100
Bigrigg General	5,700
Magazine Publishing	1,680
Thornhill General	4,245
Egremont Building	94,141
Bigrigg Building	13,043
St John's House	1,500
Jubilee Endowment	37,420
Unassigned Egremont General	25,799
Unassigned Hall	17,380
Unassigned Bigrigg General	16,559
Unassigned Magazine	6,374
	<b>355,251</b>



## Statement of Going Concern.

No funds are in deficit to a level below the recommended level of four months' worth of income. The financial commitment to the Carlisle Diocese for 2022 was honoured. Open Plate Offertories have increased with more funeral and baptism services being held in our churches. Social events resumed during 2022, which have also boosted the income.

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

Signatures



Full names

Duncan Jackson

Jane Holland

Position

Co-ordinating Team Vicar

Treasurer

Date

15<sup>th</sup> March 2023

15<sup>th</sup> March 2023

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

This report on the financial statements of the PCC for the year ended 31st December 2022 is in respect of an examination carried out in accordance with the Church Accounting Regulation 2006 and section 144 of the Charities Act 2011.

### **Respective responsibilities of the PCC and the examiner**

The PCC's trustees are responsible for the preparation of the accounts. The PCC's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

### **Basis of this report**

My examination was carried out in accordance with General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

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

In connection with my examination, no matter has come to my attention

(1) which gives me reasonable cause to believe that, in any material respect, the requirements:

- to keep accounting records in accordance with section 130 of the Charities Act; and
- to prepare financial statements which accord with the accounting records and comply with the requirements of the Charities Act have not been met; or

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



Judith Clark ACA CTA TEP  
108 Lowry Hill Road  
Carlisle  
CA3 0DH

## Statement of Financial Activities for the year ended 31st December 2022

		Unrestricted	Restricted	Endowment	Total	Total
		funds	funds	funds	2022	2021
	Notes	£	£	£	£	£
<b>Income &amp; Endowments from:</b>						
Donations & legacies	2a	163,769			163,769	53,142
Charitable Activities	2b	18,965			18,965	13,451
Other Trading Activities	2c	23,790	6,180		29,970	26,078
Investments	2d	3,784			3,784	1,074
Other	2e	2,113			2,113	10,640
<b>Total Income &amp; Endowments</b>		<b>212,421</b>	<b>6,180</b>		<b>218,601</b>	<b>104,385</b>
<b>Expenditure on:</b>						
Fund raising and publicity	3a	637			637	284
Grants	3b	490			490	209
Activities directly relating to the work of the church	3c	83,776	6,180		89,956	86,232
Church management and administration	3d	586			586	878
<b>Total Expenditure</b>		<b>85,489</b>	<b>6,180</b>		<b>91,669</b>	<b>87,604</b>
<b>Net gains/losses on Investments</b>				-4,626	-4,626	4,918
<b>Net Income before Transfers</b>		<b>126,932</b>			<b>126,932</b>	<b>16,781</b>
Removal of Team Account						-6,108
<b>Net movement in Funds</b>		<b>126,932</b>		-4,626	<b>122,306</b>	<b>15,591</b>
Realised						
Unrealised						
Total funds brought forward		314,969	1,500	42,046	358,515	342,923
<b>Total funds carried forward</b>		<b>441,901</b>	<b>1,500</b>	<b>37,420</b>	<b>480,821</b>	<b>358,515</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 2022

	Note	2022 £	2021 £
<b>FIXED ASSETS</b>			
Tangible assets	5	125,570	129,883
Investment assets	5	34,670	39,296
		160,240	169,179
<b>CURRENT ASSETS</b>			
Debtors	7	4,056	2,052
Accounts Receivable	8	1	149
Short term deposits		234,441	121,759
Cash at bank and in hand		88,463	67,477
<b>TOTAL CURRENT ASSETS</b>		326,961	191,438
<b>LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR</b>	9	-6,380	-2,103
<b>NET CURRENT ASSETS</b>		320,581	189,336
<b>NET ASSETS</b>		480,821	358,515
<b>FUNDS</b>	6		
Unrestricted	10a	441,901	314,969
Restricted	10b	1,500	1,500
Endowment	10c	37,420	42,046
		480,821	358,515

## Notes to the Financial Statements for the year ended 31st December 2022

### 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, individual offers from St Mary & St Michael's, St John's and Thornhill Mission are 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 2022</b>	<b>Total 2021</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	17,316			17,316	18,948
	Income tax recoverable thro' gift aid	8,758			8,758	9,266
	Envelope giving without gift aid	2,981			2,981	3,806
	Collections (Open Plate)	12,577			12,577	6,568
	Contactless Device	5			5	72
	QR Code					25
	Appeals & special collections	292			292	139
	Donations	11,629			11,629	9,788
	Legacies	110,161			110,161	4,500
	Towards specific Costs	50			50	30
		<b>163,769</b>			<b>163,769</b>	<b>53,142</b>
<b>2(b)</b>	<i>Charitable activities</i>					
	Fetes & other fund-raising events	4,551			4,551	874
	PCC fees	14,414			14,414	12,577
		<b>18,965</b>			<b>18,965</b>	<b>13,451</b>
<b>2(c)</b>	<i>Other trading activities</i>					
	Church hall lettings	7,333			7,333	4,852
	Rent St Johns House		6,180		6,180	6,150
	Magazines	60			60	874
	Sales (Fund Raising)	167			167	229
	Orange mobile phone transmitter	16,218			16,218	13,973
	Services Rendered	12			12	
		<b>23,790</b>	<b>6,180</b>		<b>29,970</b>	<b>26,078</b>
<b>2(d)</b>	<i>Investments</i>					
	Dividends and interest	3,784			3,784	1,074
		<b>3,784</b>			<b>3,784</b>	<b>1,074</b>
<b>2(e)</b>	<i>Other</i>					
	Land & buildings for PCC's functional use (valuation)					
	Grants					8,486
	Refund of Electricity over-payments					51
	Utility Compensation Payments	30			30	20
	Wayleave payments	13			13	13
	200 Club	2070			2,070	2,070
		<b>2,113</b>			<b>2,113</b>	<b>10,640</b>
	<b>TOTAL INCOME</b>	<b>212,421</b>	<b>6,180</b>		<b>218,601</b>	<b>104,385</b>

<b>3</b>	<b>Expenditure on:</b>	<b>Unrestricted funds</b>	<b>Restricted funds</b>	<b>Endowment funds</b>	<b>Total 2022</b>	<b>Total 2021</b>
		<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>3(a)</b>	<b>Raising funds</b>	637			637	284
		637			637	284
	<b>Charitable Activities</b>					
<b>3(b)</b>	<i>Grants</i>					
	Mission and charitable giving	490			490	209
		490			490	209
<b>3(c)</b>	<i>Activities directly relating to the work of the church</i>					
	Ministry: parish offering: Bigrigg	4,377			4,377	5,248
	parish offering: Bigrigg		4,527		4,527	3,152
	parish offering: Egremont	25,440			25,440	30,000
	parish offering: Thornhill	2,544			2,544	2,400
	clergy expenses					
	Contributions to Team Costs	1,800			1,800	1,800
	Building running expenses	25,843			25,843	19,949
	Building running expenses					135
	Building repairs	4,182			4,182	1,074
	Building maintenance	3,731	652		4,383	5,898
	Improvements					966
	Depreciation on freehold land, buildings & church equipment	4,313			4,313	4,313
	Upkeep of services	358			358	94
	Disbursement of PCC Fees	8,474			8,474	8,858
	Trading costs: Egremont Hall	2,714			2,714	1,349
	: St John's House		1,001		1,001	996
		83,776	6,180		89,956	86,232
<b>3(d)</b>	<i>Management and administration:</i>					
	Office expenses etc					
	Printing & stationery	19			19	446
	Subscriptions	75			75	
	Accountancy charges	458			458	432
	Training	34			34	
		586			586	878
	<b>Sub-Total Charitable Activities</b>	84,852	6,180		91,032	87,320
	<b>TOTAL EXPENDITURE</b>	85,489	6,180		91,669	87,604



#### 4 STAFF, TRUSTEES AND RELATED PARTIES

The Church did not have any employees in 2022. (2021: None)

No Trustees were given a small remuneration for cleaning or caretaking Egremont Hall. (2021: Doris & Fred Downton received £48).

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

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

Trustees and close family relations donated £7,131 (2021: £8,124) 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 £36,448 (2021: £40,800)

The Independent Examiner was paid £0. (2021: £0)

#### 5 FIXED ASSETS USED BY THE PCC

	2022		2021	
	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	85,777	9,376	95,153	90,376
Charge for the year	4,313		4,313	4,313
At 31st December	90,090	9,376	99,466	95,153
<b>Nett book value</b>				
Brought Forward	129,883		129,883	134,197
Carried Forward	125,570		125,570	129,883
<b>Market Value</b>				
<b><i>Investment assets</i></b>				
Market value 1st Jan	39,296		34,378	
Gain/loss on revaluation	-4,626		4,918	
Market value 31st Dec	34,670		39,296	

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

2022	Unrestricted funds	Restricted funds	Endowment funds	Total
	£	£	£	£
Fixed assets for PCC use	125,570			125,570
Investment fixed assets			34,670	34,670
Current assets	322,710	1,500	2,750	326,960
Accounts Receivable	1			1
Current liabilities	-6,380			-6,380
<b>Total</b>	<b>441,901</b>	<b>1,500</b>	<b>37,420</b>	<b>480,821</b>

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
<b>Total</b>	<b>315,969</b>	<b>500</b>	<b>42,046</b>	<b>358,515</b>

## 7 DEBTORS

	Total 2022 £	Total 2021 £
Debtors	4,056	2,052
	<b>4,056</b>	<b>2,052</b>

## 8 ACCOUNTS RECEIVABLE

	Total 2022 £	Total 2021 £
Amounts due	1	149
	<b>1</b>	<b>149</b>

## 9 LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR

	Total 2022 £	Total 2021 £
Creditors	5,683	1,584
Accruals	698	619
	<b>6,380</b>	<b>2,203</b>

<b>10a UNRESTRICTED FUNDS</b>	<b>Balance 1st Jan 2022</b>	<b>Income</b>	<b>Expenditure</b>	<b>Transfers, Investment Gains/Losses</b>	<b>Balance 31st Dec 2022</b>
	£	£	£	£	£
Egremont Church	26,284	67,378	-50,863		42,799
Egremont Hall	154,351	8,472	-12,459	-4,313	146,050
Egremont Legacy		111,310			111,310
St John's Church	17,502	16,058	-11,301		22,259
Thornhill Mission Church	4,078	6,719	-6,552		4,245
Magazine fund	7,981	73			8,054
Egremont Building Fund	92,976	1,165			94,141
St John's Building Fund	11,797	1,246			13,043
	<b>314,969</b>	<b>212,421</b>	<b>-81,175</b>	<b>-4,313</b>	<b>441,901</b>

  

<b>10b RESTRICTED FUNDS</b>	<b>Balance 1st Jan 2022</b>	<b>Income</b>	<b>Expenditure</b>	<b>Transfers, Investment Gains/Losses</b>	<b>Balance 31st Dec 2022</b>
	£	£	£	£	£
Bigrigg Ministry & Housing	1,500	6,180	-6,180		1,500
	<b>1,500</b>	<b>6,180</b>	<b>-6,180</b>		<b>1,500</b>

  

<b>10c ENDOWMENT FUNDS</b>	<b>Balance 1st Jan 2022</b>	<b>Income</b>	<b>Expenditure</b>	<b>Transfers, Investment Gains/Losses</b>	<b>Balance 31st Dec 2022</b>
	£	£	£	£	£
Jubilee: Shares	39,296			-4,626	34,670
Jubilee: Cash	2,750				2,750
	<b>42,046</b>			<b>-4,626</b>	<b>37,420</b>
<b>Total</b>	<b>358,515</b>	<b>218,601</b>	<b>-87,355</b>	<b>-8,939</b>	<b>480,821</b>

*Comparative for previous year*

**9(a) UNRESTRICTED FUNDS**

	Balance 1st Jan 2021	Income	Expenditure	Transfers, Investment Gains/Losses	Balance 31st Dec 2021
	£	£	£	£	£
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		7,980
Team Funds	6,108		-6,108		
Egremont Building Fund	93,896	46	-966		92,976
St John's Building Fund	13,495	1,011	-2,708		11,798
	305,296	98,235	-84,249	-4,313	314,969

**9(b) RESTRICTED FUNDS**

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

**9(c) ENDOWMENT FUNDS**

	Balance 1st Jan 2021	Income	Expenditure	Transfers, Investment Gains/Losses	Balance 31st Dec 2021
	£	£	£	£	£
Jubilee: Shares	34,378			4,918	39,296
Jubilee: Cash	2,750				2,750
	37,128			4,918	42,046
<b>Total</b>	342,923	104,385	-89,399	604	358,515

## Appendix: Detailed Income and Expenditure breakdown for the Year to 31<sup>st</sup> December 2022

Income & Endowments from:	General Funds					Designated Funds					Restricted Funds	TOTAL
	St M&M Church	Hall	St John's Church	Mag-azine	Thornhill	Egremont Legacy	Egremont Building	Egremont Hall Tangible Asset	Jubilee	St John's Building	Bigrigg Housing & Ministry	
<b>Donations &amp; Legacies</b>	£	£	£	£	£	£	£	£	£	£	£	£
Planned Giving (Gift-Aided)	9,833		5,084		2,399							17,316
Income Tax - Gift Aid	6,708		1,460		590							8,758
Planned Giving (not Gift Aided)	2,271		445		265							2,981
Collections (Open Plate)	9,775		2,562		240							12,577
Contactless Device	5											5
Special Collection	292											292
Donations (inc Gift days)	9,765	535	1,015	2	290							11,607
Millennium Boxes	15		7									21
Legacies						110,161						110,161
Towards specific costs: Flowers			50									50
<b>Total · Donations &amp; Legacies</b>	<b>38,664</b>	<b>535</b>	<b>10,624</b>	<b>2</b>	<b>3,784</b>	<b>110,161</b>						<b>163,769</b>
<b>Charitable Activities</b>												
Fetes, Bazaars, etc	2,034	440	1,647		430							4,551
PCC Fees												
PCC Fees: Funerals	9,085		1,956		326							11,367
PCC Fees: Weddings	1,174		1,761									2,935
PCC Fees: Banns of Marriage	48		48									96
PCC Fees: Duplicate Certificates	16											16
Total PCC Fees	10,323		3,765		326							14,414
<b>Total · Charitable Activities</b>	<b>12,357</b>	<b>440</b>	<b>5,412</b>		<b>756</b>							<b>18,965</b>

<i>Other Trading Activities</i>	St M&M Church	Hall	St John's Church	Magazine	Thornhill	Egremont Legacy	Egremont Building	Egremont Hall Tangible Asset	Jubilee	St John's Building	Bigrigg Housing & Ministry	TOTAL
Church Hall Lettings, Rent		7,333										7,333
Rent St J House											6,180	6,180
Magazine Sales				60								60
Sales	57				79							136
Bookstall		31										31
Orange mobile phone transmitter: Rent	8,179											8,179
Orange mobile phone transmitter: Electricity	8,039											8,039
Total: Orange mobile phone transmitter	16,217											16,217
Services Rendered	8		4									12
<b>Total - Other Trading Activities</b>	<b>16,282</b>	<b>7,364</b>	<b>4</b>	<b>60</b>	<b>79</b>						<b>6,180</b>	<b>29,970</b>
<b>Investment</b>	<b>62</b>	<b>133</b>	<b>18</b>	<b>11</b>		<b>1,150</b>	<b>1,165</b>			<b>1,245.69</b>		<b>3,784</b>
<b>Other</b>												
Utility Compensation					30							30
Wayleave Payment	13											13
200 Club					2,070							2,070
<b>Total - Other</b>	<b>13</b>				<b>2,100</b>							<b>2,113</b>
<b>Total Income &amp; Endowments</b>	<b>67,378</b>	<b>8,472</b>	<b>16,058</b>	<b>73</b>	<b>6,719</b>	<b>111,310</b>	<b>1,165</b>			<b>1,246</b>	<b>6,180</b>	<b>218,601</b>

Expenditure on:	St M&M Church	Hall	St John's Church	Mag-azine	Thornhill	Egremont Legacy	Egremont Building	Egremont Hall Tangible Asset	Jubilee	St John's Building	Bigrigg Housing & Ministry	TOTAL
<b><i>Raising Funds</i></b>												
Event costs	40		85		10							135
Stewardship costs	133		64		21							218
Contactless Device Fees	0											0
Publicity costs	284											284
<b>Total Raising Funds</b>	<b>457</b>		<b>149</b>		<b>31</b>							<b>637</b>
<b><u>Charitable Activities</u></b>												
<b><i>Grants to Mission</i></b>												
Relief & Dev. Agencies	130		80									210
Secular Charities	160		120									280
<b>Total Grants to Mission</b>	<b>290</b>		<b>200</b>									490
<b><i>Activities relating directly to the work of the church</i></b>												
<b>Ministry Costs</b>												
Parish Offering	25,440		4,377		2,544						4,527	36,888
Contributions to Team Costs	1,080		540		180							1,800
<b>Total Ministry Costs</b>	<b>26,520</b>		<b>4,917</b>		<b>2,724</b>						<b>4,527</b>	<b>38,688</b>
<b>Building Running Expenses</b>												
Utilities												
Gas	1,573	1,817	669									4,059
Electricity	8,746	1,414	1,012		213							11,385
Water	340	340	78		142							900
Oil					294							294
Total Utilities	10,660	3,571	1,758		649							16,638
Insurance	5,341	1,433	1,753		567							9,094
Consumables & Cleaning materials		110										110
<b>Total - Building Running Expenses</b>	<b>16,001</b>	<b>5,114</b>	<b>3,511</b>		<b>1,216</b>							25,842

Building Improvements & Additions	St M&M Church	Hall	St John's Church	Magazine	Thornhill	Egremont Legacy	Egremont Building	Egremont Hall Tangible Asset	Jubilee	St John's Building	Bigrigg Housing & Ministry	TOTAL
<b>Building Repairs</b>												
Exterior repair work		4,045										4,045
Repairs to heating system	47		90									137
<b>Total Building Repairs</b>	<b>47</b>	<b>4,045</b>	<b>90</b>									4,182
<b>Building Maintenance</b>												
Upkeep of tower clock	180											180
Boiler servicing			126		140						150	416
Electrical work	99	115									86	300
General Maintenance		47			1,915						273	2,235
Fire Prevention	52	424	132								143	751
Church grounds	186				315							501
<b>Total - Building Maintenance</b>	<b>517</b>	<b>586</b>	<b>258</b>		<b>2,370</b>						<b>652</b>	4,383
<b>Total - Building Repairs &amp; Maintenance</b>	<b>564</b>	<b>4,631</b>	<b>348</b>		<b>2,370</b>						<b>652</b>	<b>8,565</b>
<b>Depreciation on fixed assets</b>								4313				4,313
<b>Upkeep of Services</b>												
Altar costs	82		226									308
Flowers			50									50
<b>Total - Upkeep of Services</b>	<b>82</b>		<b>276</b>									358



Disbursement of PCC fees	St M&M Church	Hall	St John's Church	Magazine	Thornhill	Egremont Legacy	Egremont Building	Egremont Hall Tangible Asset	Jubilee	St John's Building	Bigrigg Housing & Ministry	TOTAL
Wedding: clergy			140									140
Wedding: verger	30		90									120
Funeral: clergy	1,488				95							1,673
Funeral: travel	415		90		15							520
Funeral: verger	630		180		30							840
Carlisle Diocese Fees	3,858		1,366		47							5,271
<b>Total - Disbursement of PCC fees</b>	6,421		1,866		187							8,474
<b>Trading Costs</b>												
Caretaking & Cleaning Wages		2,714										2,714
Grisdale's Management Fee											1,001	1,001
<b>Total - Trading Costs</b>		2,714									1,001	3,716
<b>Total - Directly relating to work of the Church</b>	49,588	12,459	10,918		6,497			4,313			6,180	89,956
<b><u>Church Management &amp; Administration</u></b>												
Printing Stationery. & Postage	10		9									19
Training Costs	34											34
Subscriptions												
Churches Together	25		25		25							75
Accountancy charges	458											458
Total Subscriptions	483		25		25							533
<b>Total - Church Management &amp; Administration</b>	527		34		25							586
<b>Total - Charitable Activities</b>	50,405	12,459	11,152		6,522			4,313			6,180	91,032
<b><u>Total Expenses</u></b>	50,863	12,459	11,301		6,552			4,313			6,180	91,669

	St M&M Church	Hall	St John's Church	Magazine	Thornhill	Egremont Legacy	Egremont Building	Egremont Hall Tangible Asset	Jubilee	St John's Building	Bigrigg Housing & Ministry	TOTAL
Net gains/losses on Investments									-4,626			-4,626
<b>Net Income/ expenditure</b>	<b>16,516</b>	<b>-3,988</b>	<b>4,757</b>	<b>73</b>	<b>166</b>	<b>111,310</b>	<b>1,165</b>	<b>-4,313</b>	<b>-4,626</b>	<b>1,246</b>		<b>10,996</b>
Total funds brought forward	26,284	24,467	17,502	7,981	4,078		92,976	129,883	42,046	11,797	1,500	358,515
<b><u>Total funds carried forward</u></b>	<b>42,799</b>	<b>20,480</b>	<b>22,259</b>	<b>8,054</b>	<b>4,245</b>	<b>111,310</b>	<b>94,140</b>	<b>125,570</b>	<b>37,420</b>	<b>13,043</b>	<b>1,500</b>	<b>480,821</b>