

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



Annual Report for the Year to 31st December 2023

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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 Dr Duncan Jackson	Co-ordinating Minister	Resigned 11 th December 2023	Carlisle Diocese
Rev Rebecca A Gibbs	Priest-in-Charge	From 10 th September 2023	Carlisle Diocese
Mrs Gerry Christmass		Up to 22 nd May 2023	APCM
Mrs Valerie Coleman			APCM
Mrs Doris Downton			APCM
Mrs Barbara Gates	Church Warden from 22 nd May 2023		APCM
Mr Colin Gates			APCM
Mrs Judith Holdsworth	PCC Secretary		APCM
Mr Andrew Holland	Deanery Synod Representative		APCM
Mrs Jane Holland	PCC Treasurer		APCM
Mrs Anne Mawson	Church Warden from 22 nd May 2023		APCM
Mrs Vivien Postlethwaite	Church Warden from 22 nd May 2023		APCM
Mr Christopher Reay	Deanery Synod Representative		APCM
Mrs Margaret Rogers		Up to 6 th April 2023	APCM
Mrs Valerie Rudd		Up to 22 nd May 2023	APCM
Dr David Rudd		Up to 22 nd May 2023	APCM
Mr Lionel Simpson			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

Type of governing document:	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)
How the charity is constituted:	Parish Church Council
Trustee selection methods:	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.
Organisational Structure:	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.
Public Benefit	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.
Employees and Remuneration	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).
Relationships between the Charity and Related Parties	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.

Following Rev Melanie Appleby resignation during 2022 the Arch-Deacons covering our area, initially Ven Richard Pratt followed by Ven Stewart Fyfe, alongside the Rural Dean, Canon Richard Lee, and his assistant, Rev Allen Banks, took active roles in overseeing the management of the Parish.

In September Rev Becky Gibbs, half-time Priest-in-Charge of St Bees was licensed as half-time Priest-in-Charge of the Benefice.

Rev Dr Duncan Jackson ministered to the Benefice as a Non-Stipendiary Associate Priest until his resignation for personal reasons in December.

Alistair Norwood, a Reader from St Bridget's Moresby, David Rudd, Rev John Woolcock, Rev Malcolm Cowan and a local minister in training, David Flitcroft, have all stepped in when requested to help with various services, including funerals. A Lay Service Takers Team is also being established to support the clergy.

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.

The Parish continues to receive communion in two kinds by using two chalices: one for intinction of the wafer, the other for communal sharing.

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. Wednesday evening Communions also restarted and have continued into the winter months.

Fifth Sunday Benefice Services, move around the churches of the Benefice, including Haile, in rotation.

Life Event Services.

Baptism services provide an important life ritual event for parishioners, who probably hardly ever attend a normal service. Altogether 31 babies or children were baptized in our churches and welcomed as members of the Christian Church.

During 2023, three couples were married in our churches.

Funerals continued as a contact with the wider community in the Parish. During 2023 we were responsible for 45 funeral services, either at one of our three 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, 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 we had a stall at the Egremont Town Winter Wonderland event in the Market Hall, partly to introduce Rev Becky to the townspeople and partly to advertise our Christmas events. We handed out a brief magazine with an introduction from Rev Becky alongside details of the main Christmas services in all of the Egremont churches.

Returning to pre-covid tradition, Crab Fair lunches were served in the Parish Hall, with help from the Haile congregation.

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

Nearly fifty 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.

The traditional Carols 'n Brass event at Egremont took a different form this year with craft activities and refreshments being available for an hour and then Egremont Town Band arriving to play a selection of carols for people to sing to. Christingle Services at both Bigrigg and Egremont were well supported.

School work continued initially through the work of Rev Dr Duncan Jackson and then subsequently Rev Becky Gibbs, with termly visits into Thornhill, Bookwell and contact with West Lakes Academy through lesson delivery and a craft group. We were able to welcome both Bookwell and Orgill Schools (Reception - Year 6) into St Mary and St Michael for their Christmas celebrations and also the former to make Harvest. Children from Bookwell entered a competition to supply the picture for the front of the Benefice Christmas Cards, based on the Church of England theme of Following the Star. There were six winners who had their work printed on either the front or the back of a card. The cards were given out to the people attending events and to those on our contact lists.

Throughout the year various Coffee Mornings and Fairs were held by either the Bigrigg or Egremont 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 Slimming World. Several groups have continued to meet regularly over many years, others hire for short periods or one-off events.

The Mothers' Union met occasionally during the year, but without a leader the group has been suspended and members keep in touch through the wider local group.

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.

Pastoral Care.

As with most of 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, but the shortage of clergy and trained laity hinders complete re-establishment to levels pre-covid.

Building Management.

Observations of the rear wall at Bigrigg 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 2023, although gutters have required clearing and a valley gutter at Egremont needed some attention.

The main Hall item has been the replacement of the outer kitchen door which was deteriorating with the weather.

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.

Work had started on forming the New Start Team planned for 2023, but the appointment of Rev Becky Gibbs, with the promise of advertising for a new Team Vicar to work alongside her this year, changed the path being taken by the Parish and wider Benefice.

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 2023

	Unrestricted	Designated	Restricted	Endowment	2023	2022
	£	£	£	£	£	£
Egremont	50,793	-	-	-	50,793	42,799
Hall	21,292	121,257	-	-	142,549	141,737
St John's Bigrigg	23,354	-	-	-	23,354	22,259
Magazine	7,764	-	-	-	7,764	8,054
Thornhill	4,591	-	-	-	4,591	4,245
Egremont Legacy	-	116,418	-	-	116,418	111,310
Egremont Building	-	96,004	-	-	96,004	94,141
Bigrigg Building	-	14,881	-	-	14,881	13,043
St John's House	-	-	1,500	-	1,500	1,500
Bigrigg: Jubilee cash	-	-	-	2,750	2,750	2,750
Bigrigg: Jubilee Shares	-	-	-	35,182	35,182	34,670
	107,794	348,560	1,500	37,932	495,786	476,508

LESS	Tangible Fixed Assets	-121,257
	Free Reserves	374,529

Reserved for:	
Egremont General	17,000
Egremont Legacy for Religious Purposes	116,418
Egremont Hall	3,100
Bigrigg General	5,700
Magazine Publishing	1,680
Thornhill General	4,591
Egremont Building	96,004
Bigrigg Building	14,881
St John's House	1,500
Jubilee Endowment	37,932
Unassigned Egremont General	33,794
Unassigned Hall	18,192
Unassigned Bigrigg General	17,653
Unassigned Magazine	6,084
	374,529

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 2023 was honoured. Open Plate Offertories have increased with more funeral and baptism services being held in our churches. Social events resumed during 2023, 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

Signature(s)



Full name(s)

Rev Rebecca A Gibbs

Position

Priest-in-Charge

Date

19th March 2024



Mrs Jane Holland

Treasurer

19th March 2024

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 2023 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

Date 27th March 2024

Statement of Financial Activities for the year ended 31st December 2023

		Unrestricted	Restricted	Endowment	Total	Total
		funds	funds	funds	2023	2022
	Notes	£	£	£	£	£
Income & Endowments from:						
Donations & legacies	2a	52,440			52,440	163,769
Charitable Activities	2b	19,101			19,101	18,965
Other Trading Activities	2c	30,792	6,180		36,972	29,971
Investments	2d	11,782			11,782	3,784
Other	2e	811			811	2,113
Total Income & Endowments		114,926	6,180		121,106	218,602
Expenditure on:						
Fund raising and publicity	3a	261			261	637
Grants	3b	516			516	490
Activities directly relating to the work of the church	3c	98,226	6,180		104,406	89,956
Church management and administration	3d	1,470			1,470	586
Total Expenditure		100,473	6,180		106,653	91,669
Net gains/losses on Investments				512	512	-4,626
Net Income before Transfers		14,453			14,453	126,932
Net movement in Funds		14,453		512	14,965	122,306
Realised						
Unrealised						
Total funds brought forward		441,901	1,500	37,420	480,821	358,515
Total funds carried forward		456,354	1,500	37,932	495,786	480,821

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 2023

	Note	2023 £	2022 £
FIXED ASSETS			
Tangible assets	5	121,257	125,570
Investment assets	5	35,182	34,670
		<u>156,439</u>	<u>160,240</u>
CURRENT ASSETS			
Debtors	7	6,631	4,056
Accounts Receivable	8		1
Short term deposits		241,385	234,441
Cash at bank and in hand		99,414	88,463
TOTAL CURRENT ASSETS		<u>347,430</u>	<u>326,961</u>
LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR	9	-4,583	-6,380
Accounts Payable	10	-3,500	
NET CURRENT ASSETS		<u>339,347</u>	<u>320,581</u>
NET ASSETS		<u>495,786</u>	<u>480,821</u>
FUNDS			
	6		
Unrestricted	10a	456,354	441,901
Restricted	10b	1,500	1,500
Endowment	10c	37,932	37,420
		<u>495,786</u>	<u>480,821</u>

Notes to the Financial Statements for the year ended 31st December 2023

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 through our local Coast to Fells Mission Community.

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.

2	Income & Endowments from:	Unrestricted funds	Restricted funds	Endowment funds	Total 2023	Total 2022
		£	£	£	£	£
2(a)	<i>Donations & legacies</i>					
	Planned giving:					
	Envelope giving with gift aid	16,125			16,125	17,316
	Income tax recoverable thro' gift aid	9,514			9,514	8,758
	Envelope giving without gift aid	2,795			2,795	2,981
	Collections (Open Plate)	11,169			11,169	12,577
	Contactless Device					5
	Appeals & special collections	250			250	292
	Donations	10,537			10,537	11,629
	Legacies	2,000			2,000	110,161
	Towards specific Costs	50			50	50
		52,440			52,440	163,769
2(b)	<i>Charitable activities</i>					
	Fetes & other fund-raising events	2,389			2,389	4,551
	PCC fees	16,712			16,712	14,414
		19,101			19,101	18,965
2(c)	<i>Other trading activities</i>					
	Church hall lettings	8,951			8,951	7,333
	Rent St Johns House		6,180		6,180	6,180
	Magazines					60
	Sales (Fund Raising)	241			241	167
	Orange mobile phone transmitter	21,600			21,600	16,218
	Services Rendered					12
		30,792	6,180		36,972	29,970
2(d)	<i>Investments</i>					
	Dividends and interest	11,782			11,782	3,784
		11,782			11,782	3,784
2(e)	<i>Other</i>					
	Grants	568			568	
	Utility Compensation Payments	30			30	30
	Wayleave payments	13			13	13
	200 Club	200			200	2,070
		811			811	2,113
	TOTAL INCOME	114,926	6,180		121,106	218,601

3	Expenditure on:	Unrestricted funds	Restricted funds	Endowment funds	Total 2023	Total 2022
		£	£	£	£	£
3(a)	Raising funds	261			261	637
		261			261	637
	Charitable Activities					
3(b)	<i>Grants</i>					
	Mission and charitable giving	516			516	490
		516			516	490
3(c)	<i>Activities directly relating to the work of the church</i>					
	Ministry: parish offering: Bigrigg	8,653			8,653	4,377
	parish offering: Bigrigg		875		875	4,527
	parish offering: Egremont	27,240			27,240	25,440
	parish offering: Thornhill	2,724			2,724	2,544
	Contributions to Team Costs	1,800			1,800	1,800
	Building running expenses	33,167	163		33,330	25,843
	Building repairs	161	3,500		3,661	4,182
	Building maintenance	5,303	620		5,923	4,383
	Improvements	547			547	
	Depreciation on freehold land, buildings & church equipment	4,313			4,313	4,313
	Upkeep of services	1,303			1,303	358
	Disbursement of PCC Fees	10,049			10,049	8,474
	Trading costs: Egremont Hall	2,966			2,966	2,714
	: St John's House		1,022		1,022	1,001
		98,226	6,180		104,406	89,956
3(d)	<i>Management and administration:</i>					
	Office expenses etc					
	Printing & stationery	360			360	19
	Subscriptions	75			75	75
	Accountancy charges	487			487	458
	Training					34
	Catering	144			144	
	Resources costs for non-fund-raising events	97			97	
	Gifts & Presentations	30			30	
	Miscellaneous	277			277	
		1,470			1,470	586
	Sub-Total Charitable Activities	100,211	6,180		106,391	91,032
	TOTAL EXPENDITURE	100,473	6,180		106,653	91,669

4 STAFF, TRUSTEES AND RELATED PARTIES

The Church did not have any employees in 2023. (2022: None)

Two Trustees received a small remuneration of £5.25 each for caretaking at Egremont Hall. (2022: Nil).

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

The Rev Becky Gibbs was paid a Stipend by the Carlisle Diocese whilst in her employment.

Trustees and close family relations donated £7,740 (2022: £7,131) 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 £39,492 (2022: £36,448)

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

5 FIXED ASSETS USED BY THE PCC

	2023		2022	
	Freehold land & buildings	Church equipment	Total	Total
Tangible fixed assets				
Actual/deemed cost				
At 1 st January	215,660	9,376	225,036	225,036
Additions				
At 31 st December	215,660	9,376	225,036	225,036
Depreciation				
At 1 st January	90,090	9,376	99,466	95,153
Charge for the year	4,313		4,313	4,313
At 31 st December	94,403	9,376	103,779	99,466
Nett book value				
Brought Forward	125,570		125,570	129,883
Carried Forward	121,257		121,257	125,570
Investment assets				
	Market Value			
	2023	2022		
Market value 1 st Jan	34,670	39,296		
Gain/loss on revaluation	512	-4,626		
Market value 31 st Dec	35,182	34,670		

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

2023	Unrestricted funds	Restricted funds	Endowment funds	Total
	£	£	£	£
Fixed assets for PCC use	121,257			121,257
Investment fixed assets			35,182	35,182
Current assets	343,180	1,500	2,750	347,430
Accounts Payable		-3,500		-3,500
Current liabilities	-4,583			-4,583
Total	459,854	-2,000	37,932	495,786

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	1500	2,750	326,960
Accounts Receivable	1			1
Current liabilities	-6,380			-6,380
Total	441,901	1,500	37,420	480,821

7 DEBTORS

	Total 2023 £	Total 2022 £
Debtors	6,631	4,056
	6,631	4,056

8 ACCOUNTS RECEIVABLE

	Total 2023 £	Total 2022 £
Amounts due		1
		1

9 LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR

	Total 2023 £	Total 2022 £
Creditors	3,929	5,683
Accruals	654	698
	4,583	6,380

10 ACCOUNTS PAYABLE

	Total 2023 £	Total 2022 £
Provision for payments due later in 2024	3,500	
	3,500	

11a UNRESTRICTED FUNDS	Balance 1st Jan 2023	Income	Expenditure	Transfers, Investment Gains/Losses	Balance 31st Dec 2023
	£	£	£	£	£
Egremont Church	42,799	70,610	-62,616		50,793
Egremont Hall	146,050	10,587	-9,776	-4,313	142,548
Egremont Legacy	111,310	5,108			116,418
St John's Church	22,259	16,798	-15,703		23,354
Thornhill Mission Church	4,245	5,837	-5,491		4,591
Magazine fund	8,054	40	-330		7,764
Egremont Building Fund	94,140	4,108	-2,244		96,004
St John's Building Fund	13,043	1,838			14,881
	441,901	114,926	-96,159	-4,313	456,354

11b RESTRICTED FUNDS	Balance 1st Jan 2023	Income	Expenditure	Transfers, Investment Gains/Losses	Balance 31st Dec 2023
	£	£	£	£	£
Bigrigg Ministry & Housing	1,500	6,180	-6,180		1,500
	1,500	6,180	-6,180		1,500

11c ENDOWMENT FUNDS	Balance 1st Jan 2023	Income	Expenditure	Transfers, Investment Gains/Losses	Balance 31st Dec 2023
	£	£	£	£	£
Jubilee: Shares	34,670			512	35,182
Jubilee: Cash	2,750				2,750
	37,420			512	37,932

Total	480,821	121,106	-102,346	-3,801	495,786
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Comparative for previous year

10(a) UNRESTRICTED FUNDS

	Balance 1 st Jan 2022	Income	Expenditure	Transfers, Investment Gains/Losses	Balance 31 st Dec 2022
	£	£	£	£	£
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
Team Funds	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
	314,969	212,421	-81,175	-4,313	441,901

10(b) RESTRICTED FUNDS

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

10(c) ENDOWMENT FUNDS

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

Appendix: Detailed Income and Expenditure breakdown for the Year to 31st December 2023

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	
Donations & Legacies	£	£	£	£	£	£	£	£	£	£	£	£
Planned Giving (Gift-Aided)	7826		6407		1892							16125
Income Tax - Gift Aid	6662		2117		735							9514
Planned Giving (not Gift Aided)	2216		320		260							2796
Collections (Open Plate)	8549		1984		637							11169
Special Collection	231		19									250
Donations (inc Gift days)	8441	1112	460		502							10515
Millennium Boxes	16		5									21
Legacies			2000									2000
Flowers			50									50
Total · Donations & Legacies	33941	1112	13363		4025							52441
Charitable Activities												
Fetes, Bazaars, etc	1093		1296									2389
PCC Fees												
Funerals	11558		2088		1044							14690
Weddings	1869											1869
Banns of Marriage	102		51									153
Total PCC Fees	13529		2139		1044							16712
Total · Charitable Activities	14622		3435		1044							19101

<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		8952										8952
Rent St J House											6180	6180
Magazine Sales												
Sales	217											217
Bookstall		25										25
Orange mobile phone transmitter: Rent	8590											8590
Orange mobile phone transmitter: Electricity	13008											13008
Total: Orange mobile phone transmitter	21599											21599
Services Rendered												
Total - Other Trading Activities	21816	8976									6180	36972
Investment	219	469		40		5108	4108			1838		11782
Other												
Grants					568							568
Utility Compensation		30										30
Wayleave Payment	13											13
200 Club					200							200
Total - Other	13	30			768							811
Total Income & Endowments	70610	10587	16798	40	5837	5108	4108			1838	6180	121106

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
<i>Raising Funds</i>												
Event costs			90									90
Stewardship costs	91		57		23							171
Total Raising Funds	91		147		23							261
<u>Charitable Activities</u>												
<i>Grants to Mission</i>												
Relief & Dev. Agencies			33									33
Home Missions	146											146
Secular Charities	201		136									337
Total Grants to Mission Activities relating directly to the work of the church	347		169									516
Ministry Costs												
Parish Offering	27240		8653		2724						875	39492
Contributions to Team Costs	1080		540		180							1800
Total Ministry Costs	28320		9193		2904						875	41292
Building Running Expenses												
Utilities												
Gas	2635	1550	646									4831
Electricity	13779	1857	1001		214							16850
Water	448	448	36		193							1124
Oil					488							488
Total Utilities	16862	3855	1682		896							23301
Insurance	5761	1294	1858		601						163	9678
Consumables & Cleaning materials	156	202										358
Total Building Running Expenses	22779	5351	3540		1497						163	33330

Building Improvements & Additions	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
Improvements & Additions		14	532									547
Building Repairs												
Exterior repair work					30						3500	3530
Repairs to heating system	51				80							131
Total Building Repairs	51				110						3500	3661
Building Maintenance												
Boiler servicing		162	126								150	438
Electrical work	604											604
General Maintenance	28	906	86									1019
Fire Prevention	83	377	173									632
Gutter clearing							2244				470	2714
Church grounds	26		175		315							516
Total - Building Maintenance	741	1445	559		315		2244				620	5923
Total - Building Repairs & Maintenance	792	1445	559		425		2244				4120	9584
Depreciation on fixed assets								4313				4,313
Upkeep of Services												
Altar costs			25									25
Choir costs	1203											1203
Flowers			50		25							75
Total - Upkeep of Services	1203		75		25							1303

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: verger	105											105
Funeral: clergy	1864		399		100							2363
Funeral: travel	490		60		30							580
Funeral: verger	980		210		105							1295
Carlisle Diocese Fees	4819		530		357							5706
Total - Disbursement of PCC fees	8258		1199		592							10049
Trading Costs												
Caretaking & Cleaning Wages		2966										2966
Grisdale's Management Fee											1022	1022
Total - Trading Costs		2966									1022	3988
Total - Directly relating to work of the Church	61351	9776	15099		5443		2244	4313			6180	104406
<u>Church Management & Administration</u>												
Printing Statn. & Postage	30			330								360
Subscriptions												
Churches Together	25		25		25							75
Accountancy charges	487											487
Total Subscriptions	512		25		25							562
Catering	17		127									144
Resources costs for non-fund raising events			97									97
Gifts & Presentations	30											30
Miscellaneous	238		39									277
Total - Church Management & Administration	827		288	330	25							1470

Disbursement of PCC fees	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
Total - Charitable Activities	62531	9776	15556	330	5468		2244	4313			6180	106391
<u>Total Expenses</u>	62616	9776	15703	330	5491		2244	4313			6180	106652
Net gains/losses on Investments									512			512
Net Income/expendit ure	7994	812	1095	-290	346	5108	1864	-4313	512	1838		14965
Total funds brought forward	42799	20480	22259	8054	4245	111310	94140	125570	37420	13043	1500	480821
<u>Total funds carried forward</u>	50793	21291	23354	7764	4591	116418	96004	121257	37932	14881	1500	495786