

**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 2024**

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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 Becky Gibbs	Part-time Priest-in-Charge		Carlisle Diocese
Mrs Vikki Brett		From 16 <sup>th</sup> April 2024	APCM
Mrs Valerie Coleman			APCM
Mrs Doris Downton			APCM
Mrs Barbara Gates	Church Warden		APCM
Mr Colin Gates			APCM
Mr Richard Hardiman	Church Warden from 16 <sup>th</sup> April 2024	From 16 <sup>th</sup> April 2024	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 to 16 <sup>th</sup> April 2024		APCM
Mrs Vivien Postlethwaite	Church Warden		APCM
Mr Christopher Reay	Deanery Synod Representative		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.

<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.

### 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.

Rev Becky Gibbs has continued to serve as part-time Priest-in-Charge since her appointment in September 2023, with the support of the Rural Dean, Canon Richard Lee, and his assistant Rev Allen Banks alongside local retired clergy including the Rev John Woolcock, Rev Tim Taylor and Rev Malcom Cowan.

Following his licensing as Curate at the end of June, Rev David Flitcroft, has joined the Egremont Benefice Team Ministry to continue his training towards being ordained Priest.

The post of Team Vicar in the Benefice was advertised over the summer and into the autumn. Subsequently a new Team member is being appointed to join the Team, subject to the usual Church of England recruitment checks.

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

### **Public Worship Services.**

One service is held most Sundays in each of our churches, generally alternating between Holy Communion and Morning Worship. The Second Sunday service at Egremont is now an All-Age Communion Service, aimed at engaging with more younger families. Fifth Sunday Benefice Services, moving around the churches in the Benefice including Haile, continued through 2024.

Tuesday morning Communion services have continued in the Hall Supper Room and on Wednesday evening a Meditative Communion is held in St Mary & St Michael's Church.

## **Life Event Services.**

Baptism services provide an important life ritual event for parishioners, who probably hardly ever attend a normal service. Altogether 23 babies, children or adults were baptized in our churches and welcomed as members of the Christian Church.

During 2024, six couples were married in our churches.

Funerals continue to be a contact with the wider community in the Parish. During 2024 we were responsible for 43 funeral services, either at one of our churches, a local graveyard/cemetery 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 although there was less activity than in previous years. Egremont Town Crib blessing and carol singing were organized by the Churches Together group. Wreath laying took place at the War Memorial on Remembrance Sunday, organized by the Town Council, followed by a Civic Service supported by Churches Together at St Mary & St Michael.

Our events throughout the year were advertised via posters, local Facebook pages, periodic leaflets and by a direct e-mailing list.

During the summer our Benefice were invited to take part in painting a banner and making singing, audio and musical recordings for the Under the Stars project at Carlisle Cathedral. Our contributions featured in the exhibition held in the Cathedral's South Aisle during August.

Crab Fair took place this year and lunches were served in the Church Hall, where many were able to catch up with friends. Egremont Christmas Winter Wonderland event on the Main Street was cancelled: we had been approached by the council to run a mulled wine stall again.

All of our churches held Harvest Festival services during the autumn, with Cleator Moor Brass Band providing the music at Bigrigg. This coincided with a period in the Church of England calendar aimed at challenging people to think about their giving to the church. Consequently, Rev Becky used this platform as a basis for communicating with known Parishioners of each church about the finances of their church. Some positive feedback was received.

Thirty-six 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.

Christingle Services at both Bigrigg, again with Cleator Moor Brass, and Egremont were well supported., with donations being sent to The Children's Society. Over the Christmas period St John's held a Christmas Tree Festival. Trees were decorated by local community groups and members. Between Christmas and New Year, the church was open for a couple of afternoons when people were invited to visit and see the trees. Musical entertainment and refreshments were appreciated by those who came: a local singer on one afternoon and Egremont Town Band on the other.

School work has continued with both visits into the schools to lead lessons or assemblies and from the schools for a variety of events which included Easter Workshops, Experience Christmas Workshops and also Harvest and Christmas celebrations. We were able to connect with most local schools including Bookwell, Orgill and Moor Row Schools and West Lakes Academy.

Throughout the year various Coffee Mornings and Fairs were held by both Bigrigg and Egremont congregations, all of which were attended by people who have irregular contact with the churches.

St John's Bigrigg congregation have had fellowship over Bring and Share lunches after a Sunday morning service most months during 2024. Members of the wider community sometimes come too.

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

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.

Spread throughout 2024, the local Indian Orthodox Church have held a handful of Saturday morning services in St Mary & St Michael's Church.

### **Pastoral Care.**

Home visiting has continued for those who are part of a life event service and others in need, although with a very stretched Ministry Team, this is difficult to maintain. As a result, some lay people have started to take out Home Communion.

During the year two study courses were run by Rev Becky: a Lent Course called Loving my Neighbour and a SHAPE course, during the autumn in conjunction with the local Deanery, which looked at participants' individual attributes and pondered how they could be best utilized in the service of the church.

### **Building Management.**

Egremont has had contractors in to do roof work, clear gutters, net the tower louvres and place Christmas stars on the tower. Residents from Calderwood House have been voluntarily helping to keep the church grounds tidier.

Thornhill Mission, unfortunately, received some vandalism in the form of smashed windows, which have been replaced largely financed by two insurance claims.

A dedicated group of people to oversee building matters in the Parish has been convened.

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

A Mission and Worship group has also been formed to look at future planning in these areas.

The new Egremont Team Vicar is expected to join us in the Spring of 2025, so the Ministry Team will have more resource to lead new initiatives to connect better with existing parishioners as well as younger people in the area, so as to nurture our role in the community.

## **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 2024

	Unrestricted	Designated	Restricted	Endowment	2024	2023
	£	£	£	£	£	£
Egremont	45,792	-	-	-	45,792	50,793
Hall	22,853	116,944	-	-	139,797	142,549
St John's Bigrigg	26,536	-	-	-	26,536	23,354
Magazine	7,811	-	-	-	7,811	7,764
Thornhill	2,614	-	-	-	2,614	4,591
Egremont Legacies	133,750	-	-	-	133,750	116,418
Egremont Building	-	98,543	-	-	98,543	96,004
Bigrigg Building	-	16,831	-	-	16,831	14,881
St John's House	-	-	3,000	-	3,000	1,500
Bigrigg: Jubilee cash	-	-	-	2,750	2,750	2,750
Bigrigg: Jubilee Shares	-	-	-	38,800	38,800	35,182
	239,356	232,318	3,000	41,550	516,224	495,786

LESS	Tangible Fixed Assets	116,944
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<b>Free Reserves</b>	<b>399,280</b>
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#### Reserved for:

Egremont General	17,000
Egremont Legacies	133,750
Egremont Hall	3,500
Bigrigg General	5,700
Magazine Publishing	1,680
Thornhill General	2,614
Egremont Building	98,543
Bigrigg Building	16,831
St John's House	3,000
Jubilee Endowment	41,550
Unassigned Egremont General	28,792
Unassigned Hall	19,353
Unassigned Bigrigg General	20,836
Unassigned Magazine	6,131
	<b>399,280</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 2024 was honoured. Although Regular Giving and Open Plate Offertories decreased, there were a couple of legacies received during the year. Some new people are being seen at our services and events, so we hope that they will continue to engage with the Parish.

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 name(s)

Rev Rebecca A Gibbs

Mrs Jane Holland

Position

Priest-in-Charge

Treasurer

Date

8<sup>th</sup> April 2025

8<sup>th</sup> April 2025

## **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 2024 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

17<sup>th</sup> March 2025

## Statement of Financial Activities for the year ended 31st December 2024

		Unrestricted	Restricted	Endowment	Total	Total
		funds	funds	funds	2024	2023
	Notes	£	£	£	£	£
<b>Income &amp; Endowments from:</b>						
Donations & legacies	2a	58,010	2,822		60,832	52,441
Charitable Activities	2b	18,396			18,396	19,101
Other Trading Activities	2c	28,734	6,270		35,004	36,972
Investments	2d	13,736			13,736	11,781
Other	2e	2,890			2,890	811
<b>Total Income &amp; Endowments</b>		121,766	9,092		130,858	121,106
<b>Expenditure on:</b>						
Fund raising and publicity	3a	269			269	261
Grants	3b	458			458	516
Activities directly relating to the work of the church	3c	103,914	7,592		111,506	104,406
Church management and administration	3d	1,805			1,805	1,470
<b>Total Expenditure</b>		106,446	7,592		114,038	106,653
<b>Net gains/losses on Investments</b>				3,618	3,618	512
<b>Net Income before Transfers</b>		15,320	1,500		16,820	14,453
<b>Net movement in Funds</b>		15,320	1,500	3,618	20,438	14,965
Realised						
Unrealised						
Total funds brought forward		456,354	1,500	37,932	495,786	480,821
<b>Total funds carried forward</b>		471,674	3,000	41,550	516,224	495,786

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 2024

	Note	2024 £	2023 £
<b>FIXED ASSETS</b>			
Tangible assets	5	116,944	121,257
Investment assets	5	38,800	35,182
		<u>155,744</u>	<u>156,439</u>
<b>CURRENT ASSETS</b>			
Debtors	7	6,296	6,631
Accounts Receivable	8		
Short term deposits		261,495	241,385
Cash at bank and in hand		97,960	99,413
<b>TOTAL CURRENT ASSETS</b>		<u>365,751</u>	<u>347,429</u>
<b>LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR</b>	9	-5,271	-4,583
Accounts Payable	10		-3,500
<b>NET CURRENT ASSETS</b>		<u>360,480</u>	<u>339,346</u>
<b>NET ASSETS</b>		<u>516,224</u>	<u>495,786</u>
<b>FUNDS</b>			
	6		
Unrestricted	11a	471,674	456,354
Restricted	11b	3,000	1,500
Endowment	11c	41,550	37,932
		<u>516,224</u>	<u>495,786</u>

# **Notes to the Financial Statements for the year ended 31st December 2024**

## **ACCOUNTING POLICIES**

The financial statements have been prepared in accordance with the The Charities Act 2011 and the PCC (2006) revised to take account of the Charities SORP (Statement of Recommended Practices) 2015.

The financial statements have been prepared under the historical cost convention except for the valuation of investment assets, which are shown at market value and the value of freehold land and buildings which are shown at estimated use value by the PCC.

### **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.

An agreement with Carlisle Diocese allows St John's Church to manage St John's House and to receive the letting income. After discussion with the Diocese about the terms of the trust concerning St John's House, it has been 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.

### **Incoming Resources**

#### ***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 highly 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***

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 Parochial Church Council agrees the individual offers for St Mary & St Michael Egremont, St John's Bigrigg and Thornhill Mission Church, which are then combined for presentation to the Calder Deanery area of the Carlisle Diocese.

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

The freehold land and the building represented in the accounts is Egremont Church Hall.

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.

***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 2024 £</b>	<b>Total 2023 £</b>
<b>2(a)</b>	<i>Donations &amp; legacies</i>					
	Planned giving:					
	Envelope giving with gift aid	15,609			15,609	16,125
	Income tax recoverable thro' gift aid	8,577			8,577	9,514
	Envelope giving without gift aid	2,320			2,320	2,796
	Collections (Open Plate)	8,891			8,891	11,169
	Appeals & special collections					250
	Donations	11,355			11,355	10,537
	Legacies	11,218			11,218	2,000
	Towards specific Costs	40	2,822		2,862	50
		58,010	2,822		60,832	52,441
<b>2(b)</b>	<i>Charitable activities</i>					
	Fetes & other fund-raising events	2,641			2,641	2,389
	PCC fees	15,755			15,755	16,712
		18,396			18,396	19,101
<b>2(c)</b>	<i>Other trading activities</i>					
	Church hall lettings	10,936			10,936	8,952
	Rent St Johns House		6,270		6,270	6,180
	Sales (Fund Raising)	71			71	242
	Orange mobile phone transmitter	17,728			17,728	21,600
		28,735	6,270		35,005	36,972
<b>2(d)</b>	<i>Investments</i>					
	Dividends and interest	13,736			13,736	11,782
		13,736			13,736	11,782
<b>2(e)</b>	<i>Other</i>					
	Grants					568
	Insurance Claims	2,877			2,877	
	Utility Compensation Payments					30
	Wayleave payments	13			13	13
	200 Club					200
		2,890			2,890	811
	<b>TOTAL INCOME</b>	<b>121,767</b>	<b>9,092</b>		<b>130,859</b>	<b>121,106</b>

<b>3</b>	<b>Expenditure on:</b>	<b>Unrestricted funds</b>	<b>Restricted funds</b>	<b>Endowment funds</b>	<b>Total 2024</b>	<b>Total 2023</b>
		<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>3(a)</b>	<b>Raising funds</b>	269			269	284
		269			269	284
	<b>Charitable Activities</b>					
<b>3(b)</b>	<i>Grants</i>					
	Mission and charitable giving	458			458	209
		458			458	209
<b>3(c)</b>	<i>Activities directly relating to the work of the church</i>					
	Ministry: parish offering: Bigrigg	6,514			6,514	8,653
	parish offering: Bigrigg		3,776		3,776	875
	parish offering: Egremont	29,420			29,420	27,240
	parish offering: Thornhill	2,900			2,900	2,724
	Contributions to Team Costs	1,800			1,800	1,800
	Building running expenses	29,926			29,926	33,330
	Building running expenses		460		460	
	Building repairs	4,277	1,540		5,817	3,661
	Building maintenance	6,763	195		6,958	5,923
	Improvements	3,767			3,767	547
	Depreciation on freehold land, buildings & church equipment	4,313			4,313	4,313
	Upkeep of services	917			917	1,303
	Disbursement of PCC Fees	9,651			9,651	10,049
	Trading costs: Egremont Hall : St John's House	3,666	1,621		3,666	2,966
					1,621	1,022
		103,914	7,592		111,506	104,406
<b>3(d)</b>	<i>Management and administration:</i>					
	Team Vicar Advert costs	768			768	
	Publicity	52			52	
	Printing & stationery	174			174	446
	Subscriptions	75			75	
	Accountancy charges	542			542	432
	Training	131			131	
	Catering					144
	Resources costs for non-fund raising events	63			63	97
	Gifts & Presentations					30
	Miscellaneous					277
		1,805			1,805	1,470
	<b>Sub-Total Charitable Activities</b>	106,177	7,593		113,770	106,391
	<b>TOTAL EXPENDITURE</b>	106,446	7,593		114,038	106,652



#### 4 STAFF, TRUSTEES AND RELATED PARTIES

The Church did not have any employees in 2024. (2023: None)

No Trustees received a small remuneration for cleaning or caretaking Egremont Hall. (2023: Two Trustees received £5.25 each)

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

The Rev Becky Gibbs was paid a Stipend by the Carlisle Diocese.

Trustees and close family relations donated £8,695 (2023: £7,740) 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 £42,610 (2023: £39,492)

The Independent Examiner was paid £0. (2023: £0)

#### 5 FIXED ASSETS USED BY THE PCC

	2024		2023	
	Freehold land & buildings	Church equipment	Total	Total
	£	£	£	£
<b>Tangible fixed assets</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	94,403	9,376	103,779	99,466
Charge for the year	4,313		4,313	4,313
At 31st December	98,716	9,376	108,092	103,779
<b>Nett book value</b>				
Brought Forward	121,257		121,257	125,570
Carried Forward	116,944		116,944	121,257
<b>Market Value</b>				
<b>Investment assets</b>	<b>2024</b>	<b>2023</b>		
	£	£		
Market value 1st Jan	35,182	34,670		
Gain/loss on revaluation	3,618	512		
Market value 31st Dec	38,800	35,182		

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

2024	Unrestricted funds	Restricted funds	Endowment funds	Total
	£	£	£	£
Fixed assets for PCC use	116,944			116,944
Investment fixed assets			38,800	38,800
Current assets	360,001	3,000	2,750	365,751
Accounts Receivable				
Current liabilities	-5,271			-5,271
<b>Total</b>	<b>471,674</b>	<b>3,000</b>	<b>41,550</b>	<b>516,224</b>

  

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	1500	2,750	347,430
Accounts Receivable				
Accounts Payable		-3500		-3,500
<b>Current liabilities</b>	<b>-4,583</b>			<b>-4,583</b>
<b>Total</b>	<b>459,854</b>	<b>-2,000</b>	<b>37,932</b>	<b>495,786</b>

## 7 DEBTORS

	Total 2024	Total 2023
	£	£
Debtors	6,296	6,613
	<b>6,296</b>	<b>6,613</b>

## 8 ACCOUNTS RECEIVABLE

	Total 2024	Total 2023
	£	£
Amounts due		

## 9 LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR

	Total 2024	Total 2023
	£	£
Creditors	5,270	3,929
Accruals	1	654
	<b>5,271</b>	<b>4,583</b>

## 10 ACCOUNTS PAYABLE

Provision for payments due later in 2025

Total 2024	Total 2023
£	£
	3,500
	3,500

### 11a UNRESTRICTED FUNDS

	Balance 1st Jan 2024	Income	Expenditure	Transfers, Investment Gains/Losses	Balance 31st Dec 2024
	£	£	£	£	£
Egremont Church	50,793	62,169	-67,170		45,792
Egremont Hall	142,548	12,187	-10,625	-4,313	139,797
Egremont Legacy	116,418	17,332			133,750
St John's Church	23,354	16,624	-13,442		26,536
Thornhill Mission Church	4,591	6,597	-8,574		2,614
Magazine fund	7,764	47			7,811
Egremont Building Fund	96,004	4,860	-2,321		98,543
St John's Building Fund	14,881	1,950			16,831
	<b>456,354</b>	<b>121,766</b>	<b>-102,132</b>	<b>-4,313</b>	<b>471,674</b>

### 11b RESTRICTED FUNDS

	Balance 1st Jan 2024	Income	Expenditure	Transfers, Investment Gains/Losses	Balance 31st Dec 2024
	£	£	£	£	£
Bigrigg Ministry & Housing	1,500	9,092	-7,592		3,000
	<b>1,500</b>	<b>9,092</b>	<b>-7,592</b>		<b>3,000</b>

### 11c ENDOWMENT FUNDS

	Balance 1st Jan 2024	Income	Expenditure	Transfers, Investment Gains/Losses	Balance 31st Dec 2024
	£	£	£	£	£
Jubilee: Shares	35,182			3,618	38,800
Jubilee: Cash	2,750				2,750
	<b>37,932</b>			<b>3,618</b>	<b>41,550</b>

<b>TOTAL FUNDS</b>	<b>495,786</b>	<b>130,858</b>	<b>-109,725</b>	<b>-695</b>	<b>516,224</b>
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*Comparative for previous year*

#### 11(a) 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
	<b>441,901</b>	<b>114,926</b>	<b>-96,159</b>	<b>-4,313</b>	<b>456,354</b>

11(b) 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
11(c) 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
<b>Total</b>	480,821	121,106	-102,339	-3,801	495,786

## Appendix: Detailed Income and Expenditure breakdown for the Year to 31<sup>st</sup> December 2024

Income & Endowments from:	St M&M Church	Hall	St John's Church	Magazine	Thornhill	Egremont Legacies	Egremont Building	Egremont Hall Tangible Asset	Jubilee	St John's Building	Bigrigg Housing & Ministry	TOTAL
	£	£	£	£	£	£	£	£	£	£	£	£
<b>Donations &amp; Legacies</b>												
Planned Giving (Gift-Aided)	6,619		6,755		2,236							15,609
Income Tax - Gift Aid	5,637		2,278		662							8,577
Planned Giving (not Gift Aided)	1,829		226		265							2,320
Collections (Open Plate)	6,999		1,725		167							8,891
Donations (inc Gift days)	7,955	570	2,393		390							11,309
Savings Boxes			5				41					46
Legacies						11,218						11,218
Towards specific costs												
Removal of chimney stack											2,822	2,822
Flowers			40									40
<b>Total · Donations &amp; Legacies</b>	<b>29,039</b>	<b>570</b>	<b>13,422</b>		<b>3,720</b>	<b>11,218</b>	<b>41</b>				<b>2,822</b>	<b>60,832</b>
<b>Charitable Activities</b>												
Fetes, Bazaars, etc	1,369	100	1,172									2,641
PCC Fees												
PCC Fees: Funerals	10,400		1,383									11,783
PCC Fees: Weddings	3,235		647									3,882
PCC Fees: Banns of Marriage	54											54
PCC Fees: Duplicate Certificates	36											36
Total PCC Fees	13,725		2,030									15,755
<b>Total · Charitable Activities</b>	<b>15,094</b>	<b>100</b>	<b>3,202</b>									<b>18,396</b>

	St M&M Church	Hall	St John's Church	Magazine	Thornhill	Egremont Legacies	Egremont Building	Egremont Hall Tangible Asset	Jubilee	St John's Building	Bigrigg Housing & Ministry	TOTAL
<b>Other Trading Activities</b>												
Church Hall Lettings, Rent		10,936										10,936
Rent St J House											6,270	6,270
Sales	40											40
Bookstall		31										31
ee mobile phone transmitter												
Rent	8,171											8,171
Electricity	9,555											9,555
Total: ee mobile phone transmitter	17,727											17,727
<b>Total - Other Trading Activities</b>	<b>17,766</b>	<b>10,967</b>									<b>6,270</b>	<b>35,003</b>
<b>Investment</b>	<b>257</b>	<b>550</b>		<b>47</b>		<b>6,114</b>	<b>4,819</b>			<b>1,950</b>		<b>13,736</b>
<b>Other</b>												
Insurance Claims					2,877							2,877
Wayleave Payment	13											13
<b>Total - Other</b>	<b>13</b>				<b>2,877</b>							<b>2,890</b>
<b>Total Income &amp; Endowments</b>	<b>62,169</b>	<b>12,187</b>	<b>16,624</b>	<b>47</b>	<b>6,597</b>	<b>17,332</b>	<b>4,860</b>			<b>1,950</b>	<b>9,092</b>	<b>130,858</b>

Expenditure on:	St M&M Church	Hall	St John's Church	Magazine	Thornhill	Egremont Legacies	Egremont Building	Egremont Hall Tangible Asset	Jubilee	St John's Building	Bigrigg Housing & Ministry	TOTAL
	£	£	£	£	£	£	£	£	£	£	£	£
<b><i>Raising Funds</i></b>												
Event costs	21		60									81
Stewardship costs	100		63		25							188
<b>Total Raising Funds</b>	<b>121</b>		<b>123</b>		<b>25</b>							<b>269</b>
<b><i>Charitable Activities</i></b>												
<b><i>Grants to Mission</i></b>												
Relief & Dev. Agencies	37		50									87
Secular Charities	201		170									371
<b>Total Grants to Mission</b>	<b>238</b>		<b>220</b>									458
<b><i>Activities relating directly to the work of the church</i></b>												
<b>Ministry Costs</b>												
Parish Offering	29,420		6,514		2,900						3,776	42,610
Contributions to Team Costs	1,080		540		180							1,800
<b>Total Ministry Costs</b>	<b>30,500</b>		<b>7,054</b>		<b>3,080</b>						<b>3,776</b>	<b>44,410</b>
<b>Building Running Expenses</b>												
Utilities												
Gas	2,287	1,575	865									4,727
Electricity	10,670	2,047	1,053		199							13,968
Water	488	488	21		208							1,205
Oil												
Total Utilities	13,444	4,109	1,939		407							19,900
Insurance	5,943	1,329	1,947		679						460	10,358
Consumables & Cleaning materials		128										128
<b>Total - Building Running Expenses</b>	<b>19,387</b>	<b>5,566</b>	<b>3,887</b>		<b>1,086</b>						<b>460</b>	<b>30,386</b>

	St M&M Church	Hall	St John's Church	Magazine	Thornhill	Egremont Legacies	Egremont Building	Egremont Hall Tangible Asset	Jubilee	St John's Building	Bigrigg Housing & Ministry	TOTAL
<b>Building Improvements &amp; Additions</b>	<b>1,446</b>						<b>2,321</b>					<b>3,767</b>
<b>Building Repairs</b>												
Exterior repair work	900				3,377						1,540	5,817
<b>Total Building Repairs</b>	<b>900</b>				<b>3,377</b>						<b>1,540</b>	<b>5,817</b>
<b>Building Maintenance</b>												
Upkeep of tower clock	222											222
Boiler servicing		162	126								150	438
Electrical work	1,013	461	461		461						46	2,441
General Maintenance	28	133	22		100							283
Fire Prevention	683	601	136									1,420
Gutter Clearing	1,800											1,800
Church grounds					355							355
<b>Total - Building Maintenance</b>	<b>3,746</b>	<b>1,357</b>	<b>744</b>		<b>916</b>						<b>196</b>	<b>6,959</b>
<b>Total - Building Repairs &amp; Maintenance</b>	<b>6,092</b>	<b>1,357</b>	<b>744</b>		<b>4,293</b>		<b>2,321</b>				<b>1,736</b>	<b>16,543</b>
<b>Depreciation on fixed assets</b>								<b>4,313</b>				<b>4,313</b>
<b>Upkeep of Services</b>												
Organ Maintenance	325											<b>325</b>
Music System	321											<b>321</b>
Altar costs	111		20									<b>131</b>
Hymn/Carol Books & Orders of Service	80											<b>80</b>
Flowers			40		20							<b>60</b>
<b>Total - Upkeep of Services</b>	<b>837</b>		<b>60</b>		<b>20</b>							<b>917</b>



	St M&M Church	Hall	St John's Church	Magazine	Thornhill	Egremont Legacies	Egremont Building	Egremont Hall Tangible Asset	Jubilee	St John's Building	Bigrigg Housing & Ministry	TOTAL
<b>Disbursement of PCC fees</b>												
Wedding: clergy	321											321
Wedding: verger	175		35									210
Funeral: clergy	1,801		211									2,012
Funeral: travel	195		15									210
Funeral: verger	210		140									350
Carlisle Diocese Fees	5,885		662									6,548
<b>Total - Disbursement of PCC fees</b>	8,588		1,063									9,651
<b>Trading Costs</b>												
Caretaking & Cleaning Wages		3,666										3,666
Grisdale's Management Fee											1,621	1,621
<b>Total - Trading Costs</b>		3,666									1,621	5,287
<b>Total - Directly relating to work of the Church</b>	65,403	10,589	12,808		8,479		2,321	4,313			7,592	111,506

	St M&M Church	Hall	St John's Church	Magazine	Thornhill	Egremont Legacies	Egremont Building	Egremont Hall Tangible Asset	Jubilee	St John's Building	Bigrigg Housing & Ministry	TOTAL
<b><u>Church Management &amp; Administration</u></b>												
Team Vicar Advert costs	497		226		45							768
Printing Statn. & Postage	138	36										174
Publicity	52											52
Training Costs	131											131
Resources costs for non-fund raising activities	23		40									63
Subscriptions												
Churches Together	25		25		25							75
Accountancy charges	542											542
Total Subscriptions	567		25		25							617
<b>Total - Church Management &amp; Administration</b>	<b>1,408</b>	<b>36</b>	<b>291</b>		<b>70</b>							<b>1,805</b>
<b>Total - Charitable Activities</b>	<b>67,049</b>	<b>10,625</b>	<b>13,319</b>		<b>8,549</b>		<b>2,321</b>	<b>4,313</b>			<b>7,592</b>	<b>113,769</b>
<b><u>Total Expenses</u></b>	<b>67,170</b>	<b>10,625</b>	<b>13,442</b>		<b>8,574</b>		<b>2,321</b>	<b>4,313</b>			<b>7,592</b>	<b>114,038</b>
Net gains/losses on Investments									3,618			3,618
<b>Net Income/expenditure</b>	<b>-5,001</b>	<b>1,562</b>	<b>3,182</b>	<b>47</b>	<b>-1,977</b>	<b>17,332</b>	<b>2,539</b>	<b>-4,313</b>	<b>3,618</b>	<b>1,950</b>	<b>1,500</b>	<b>20,438</b>
Total funds brought forward	50,793	21,291	23,354	7,764	4,591	116,418	96,004	121,257	37,932	14,881	1,500	495,786
<b><u>Total funds carried forward</u></b>	<b>45,792</b>	<b>22,853</b>	<b>26,536</b>	<b>7,811</b>	<b>2,614</b>	<b>133,750</b>	<b>98,543</b>	<b>116,944</b>	<b>41,550</b>	<b>16,831</b>	<b>3,000</b>	<b>516,224</b>