

SOUTH WEST CUMBRIA UNITED AREA

England & Wales - Charity number 1141404

Details

Status Registered

Legal form Other

Registered 2011-04-01

Register [View on the Charity Commission register](#)

Contact

Address 60 Steel Street
Askam-in-Furness
LA16 7BP

Phone 01229465799

Email lynne.pearce@hotmail.co.uk

Website www.swcua.uk

Activities

Objects: THE PURPOSE OF THE CHARITY IS TO ADVANCE THE CHRISTIAN FAITH IN THE AREA OF BENEFIT IN ACCORDANCE WITH THE PRINCIPLES AND PRACTICES OF THE PARTICIPATING CHURCHES. IN ACHIEVING ITS PURPOSE, THE CHARITY WILL ENGAGE IN A RANGE OF ACTIVITIES, EITHER ON ITS OWN OR WITH OTHERS, INCLUDING (BUT NOT RESTRICTED TO):A) THE CELEBRATION OF PUBLIC WORSHIP; B) THE TEACHING OF THE CHRISTIAN FAITH; C) MISSION AND EVANGELISM; D) PASTORAL WORK, INCLUDING VISITING THE SICK AND THE BEREAVED; E)THE PROVISION OF FACILITIES WITH A CHRISTIAN ETHOS FOR THE LOCAL COMMUNITY, INCLUDING (BUT NOT RESTRICTED TO)THEELDERLY, THE YOUNG AND OTHER GROUPS WITH SPECIAL NEEDS; AND F)THE SUPPORT OF OTHER CHARITIES IN THE UK AND OVERSEAS

Activities: Providing acts of Christian worship conforming to URC and Methodist traditions throughout South West Cumbria. Engaging in mission activities both within South West Cumbria and overseas.

Classification

- **How:** Provides Buildings/facilities/open Space
- **What:** Religious Activities
- **Who:** Children/young People, Elderly/old People, People With Disabilities, Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- **Area of benefit:** THE UK AND OVERSEAS
- Cumbria

Finances

Period end	Income	Expenditure	Assets	Employees
2025-08-31	£131,102	£178,885	-	-
2024-08-31	£225,152	£277,351	-	-
2023-08-31	£101,278	£186,145	-	-
2022-08-31	£141,706	£173,923	-	-
2021-08-31	£382,612	£254,075	-	-
2020-08-31	£376,654	£264,568	-	-

Trustees

Name	Role	Appointed
Rev Helen Hooley	Chair	2021-09-01
Charles Mills		2020-04-01
KATHRYN ALDRED		2013-09-17
Karen Edmondson		2014-09-24
Lynne Marie Pearce		2015-09-01
Rev Clare Downing		2021-09-01
Rev Hayley Lisa Edmondson		2023-09-01
Rev James Neal Tebbutt		2019-09-01
Rev Katherine Rachel Hunt		2022-09-01
Susan Millard		2021-09-01

SOUTH WEST CUMBRIA UNITED AREA

England & Wales - Charity number 1141404

Accounts

United Area Trustees Report: the last one, reflecting on 2010 - 2025

In preparation for writing this final Trustees Report, it has been interesting to look back at previous reports from 2010/11 onwards and consider what South West Cumbria United Area has meant and the road we have travelled together. What is clear is that many good people have worked hard for the benefit of our churches and to show God's love in our communities, coming together as a Methodist and URC United Area to support ecumenical projects and plans, to encourage and take inspiration from each other and to worship and share fellowship together. What follows is a snapshot rather than a complete record, but here are some of the things that have been accomplished.

Working with children and young people has been a priority throughout, even in churches with no youth of their own. As well as the traditional Sunday Schools, there have been Messy Churches, Toddlers Groups, uniformed organisations, ecumenical youth clubs, holiday lunch clubs and a United Area camp. Events like the Knitted Bible and Bible Stories exhibitions and the much-appreciated Flashbacks brought pupils into our churches and fostered deeper relationships with schools. As well as ministers taking assemblies, some of our members go into schools to help with reading and children come into church to read and sing and decorate the church at Christmas. The UA has also seen the creation of a lot of fellowship and social groups for older people, both church and community members. Some were set up after consultation with Help the Aged, but they all provide companionship and connection in a church setting for people who might otherwise feel isolated and lonely. Throughout these years, Newslink and, more recently, South West Connections have kept us informed about events and given us food for thought.

Another ongoing theme has been the UA's commitment to charitable giving. While individual churches have their own favourite causes – the Leprosy Mission, the Christmas Shoebox appeal, Methodist Homes for the Aged and All We Can among others - we have together supported the Foodbank, Fairtrade, the Credit Union, Lebone and Christian Aid. Our love of God's creation and our fellow humans has led to many of our churches twinning their toilets and embracing eco issues. Vickerstown led the way by becoming the first church to win the bronze award; and there are now 4 churches who have achieved silver under A Rocha's Eco Church scheme, Ramsden Street being the most recent, with others working towards their bronze. On June 7th, the UA's 'green team' will hold their second Green Fair with a range of stalls and invited outside agencies. This work started under the UA and will continue.

Time, prayer and money - sometimes the church's own, sometimes granted by the UA – has been invested in improving facilities, both for their own members and to enable outreach. An early example was Hartington Street's impressive Hub, built to aid their work with children in the area. More recently, Millom have improved their kitchen facilities to help them produce not only their excellent 3rd Sunday Community lunches, but also now the midweek lunches previously provided by the Salvation Army, thus offering a great service to the town. Beacon Hill received money to buy their large screen and new sound system, which is an ongoing blessing and proved particularly beneficial when the UA hosted Methodist Synod. Some projects have been bigger in scope and required larger scale funding, like the magnificent re-build of Dalton Community Church which offers a lovely space for all kinds of community outreach and has hosted a number of UA events. 'Faithful investment' has also brought us the benefits of extra people who are committed to working on specific tasks, such as Mike, the Children and Families Worker, and Sophie, the Family and Community Worker, who set up our original community charity shop and, in doing so, brought Tim to the UA as shop manager. Since then, re:new has become bigger and better, thriving in its new venue and able to reach and support more people. This aim to create 'church at the margins' will develop further when we are finally able to appoint the Pioneer who will be based at the shop. re:new really does embody the spirit of a United Area working together and supporting its community. Members from every church support the project with donations of items and by visiting in person; and the volunteers in various capacities come from different churches and the community. It has been a joint Methodist / URC project from the start and will remain so in the future.

Worship and fellowship remain important to us all. While there are fewer evening services now, there are some midweek services, services in different venues and services delivered in different formats, a recent innovation being Service on the Screen. The timing of Sunday morning services changed several times during the UA era, with preachers often 'doing the double', at 9.30 and again at 11, enabling more churches to receive ministry. We are grateful for their willingness to be flexible. Even our most trying period, Covid and the lockdowns, produced some really good things. As we weren't able to see each other on a Sunday morning, there were more intentional efforts within churches to keep in touch with people, leading to an increased sense of closeness; and our ministers developed new forms of worship, like Pause and Pray

online and the Worship at Home sheets, things that we know reached people from well beyond our own congregations. We even started to make technology work for us by holding meetings on Zoom, something which continues to reduce the travel burden for many. Prayer groups and Bible studies, some seasonal, some ongoing, have prospered, sometimes with participants from more than one church, allowing us to share our reflections and grow our faith together. Similarly, United Area services for events like the arrival of a new minister, an anniversary or a special time of year, have been joyful times of fellowship, often paired with sharing food. Our churches have also worked ecumenically with other denominations, coming together for worship at special times of the year, like Good Friday, and enabling the development of different forms of ecumenical worship, like the Dementia Friendly Tea Service and the work of the Anna Chaplaincy.

The UA has been well served, led and loved by presbyters and deacons who have fed us spiritually in services and Bible studies, cared for and supported us in happy and sad times and built links with our communities – in re:new, in schools, at the hospital, in the prison, at the auction mart. With their individual styles they have offered us variety in worship and alternative ways of doing things – and have been gracious when we have grumbled that ‘it’s not the way we usually do things’. In fact, some of them liked us so much that they have stayed on or returned in retirement and continue to support us on the preaching plan and in other ways! Another huge asset to our church life is the team of local preachers that the UA has nurtured, who all contribute so much to our quarterly preaching plans and enrich our worship. Indeed, one of the joys of the UA era has been seeing Hayley go from being a church member to a local preacher, training for ministry and returning to South Cumbria as a member of our ministerial team.

Of course, there have also been concerns. Successive Trustees reports have highlighted the issue of declining Sunday congregations and, although there have been some new members in most churches, there is lower membership overall, something which in turns affects the amount of ministry to which we are entitled. The general age profile of our congregations means that there is limited capacity to take on the necessary roles; and since 2010, several of our churches have closed. The closing of these church buildings has brought sadness at the loss of that shared history; but the church *members* have found a warm welcome in a different place. Similarly, Askam and Kirkby have benefitted from mergers with a larger church; and Trinity has found a new home at Abbey Road Baptists. It may feel frustrating that our many social and outreach events have not translated into many more formal members across our churches. Yet informal links have been created; and, for those people, the group or activity itself has been of great value and done what it was intended to do, be that introducing young people to God – which may well have planted a seed that will come to fruition later in life – or giving lonely people the company they need. Similarly, the work we do with church at the margins will hopefully create a new worshipping group in a different place; it is less likely to bring those people to our existing places of worship. Much of this reflects the changing pattern of people’s lives and contemporary society and is a problem for Christian denominations all over the country, not just us; and if there was an obvious or easy solution, we’d all be doing it. It does mean, however, that we will need to think carefully and realistically about how we can create a sustainable future for our church community.

So, as South West Cumbria United Area comes to an end, let us remember and celebrate the good things we have achieved and continue to work together and support each other in the next phase.

Please continue to pray for the life and work of our churches, those in them and those in leadership roles; and have faith in God’s wisdom and His plan for us all.

THE METHODIST CHURCH STANDARD FORM OF ACCOUNTS

South West Cumbria United Area	Circuit
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**FOR THE YEAR ENDED
31 AUGUST 2025**

Cumbria	District	Circuit no	01/35
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Registered Charity - Charity Registration number

1141404

If not a registered charity **Her Majesty's Revenue and Customs Gift Aid number**

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(The HMRC number is equivalent to a registered charity number in terms of evidence of charitable status and may be used to give to donors or grant funders wishing to see evidence of the organisation's charitable status. Methodist charities in England and Wales that are not registered charities are excepted from registration under Statutory Instrument 2014 No.242)

Ministers:

Rev Helen Hooley
Rev Kate Hunt (URC)
Rev Hayley Edmondson

Circuit Stewards:

Lynne Pearce	Kathryn Aldred
Sue Millard	Karen Edmondson
Charlie Mills	

Treasurer:

Lynne Pearce MAAT

SECTION A		Un - restricted Funds	Circuit Model Trust Fund	Restricted Funds	Totals this year	Totals last year
	Note	£	£	£	£	£
a1	RECEIPTS					
a2	Assessment/Share	118,520			118,520	119,845
a3	Capital receipts					
a4	Bank and CFB interest and Investment income	795	9,257		10,053	21,405
a5	CPF Levy Refund					20,110
a6	Loan repayment from Dalton Community Church (once TMCP release levy)					60,000
a7	Grants					
a8	Other receipts	2,530			2,530	3,793
	TOTAL RECEIPTS	121,845	9,257		131,102 (a8)	225,152

SECTION B		Un - restricted Funds	Circuit Model Trust Fund	Restricted Funds	Totals this year	Totals last year
	Note	£	£	£	£	£
b1	PAYMENTS					
b2	Stipends, Salaries, NIC, Pension and Travel Costs	69,299			69,299	71,657
b3	Manse Costs	5,675			5,675	4,136
b4	Administration etc	4,752	719		5,471	3,845
b5	District Assessment	42,888	8,561		51,449	76,103
b6	Capital payments					101,873
b7	Trinity Church Centre Building Costs - to be reclaimed on sale	39,048			39,048	
b8	Other payments	7,943			7,943	19,737
b9	TOTAL PAYMENTS	169,605	9,280		178,885 (b9)	277,351

SECTION C		Un - restricted Funds	Circuit Model Trust Fund	Restricted Funds	Totals this year	Totals last year
	Note	£	£	£	£	£
c1	NET RECEIPTS/PAYMENTS FOR THE YEAR	(47,760)	(23)		(47,783)	(52,199)
c2	Total funds brought forward from last year	£ 155,986.61	81,966.57		237,953 (c6)	290,152
c3	Sub total	108,226	81,944		190,170	237,953
c4	Transfers and adjustments	(4,967)	(2,154)		(7,121.22) (c7)	
c5	TOTAL FUNDS AT END OF YEAR	103,259.25	79,790		183,049 (c8)	237,953.18 (c6)

SECTION D		Un - restricted Funds	Circuit Model Trust Fund	Restricted Funds	Totals this year	Totals last year
	Note	£	£	£	£	£
FOR INFORMATION ONLY: MONEY RECEIVED AND PASSED ON TO EXTERNAL ORGANISATIONS						
(these amounts should not be included in total receipts/payments above)						
d1	Balance brought forward from last year				455	2,830
d2	Offerings/Gifts - received for external organisations					425
d3	Offerings/Gifts - passed to external organisations				455	2,800
d4	BALANCE STILL TO BE PAID (d1 + d2 - d3)				(0)	455

SUMMARY OF CIRCUIT ACCOUNTS AND INTERNAL ORGANISATION REPORTING TO THE CIRCUIT MEETING

SECTION E Please follow the Guidance Notes to complete this page

Summary of the Circuit accounts for the year ended 31 August 2025 and Internal Organisations reporting to the Circuit Meeting. Note that the funds of an Internal Organisation would normally be Restricted funds unless it could be clearly shown that they could be used for any Methodist purpose. This section must be completed to arrive at the gross receipts and payments totals of the Circuit. If gross income exceeds the Accruals threshold of £250,000, then the Accruals method of accounting AND A DIFFERENT FORM must be used to report the accounts (see Methodist website). Please refer to the guidance notes regarding transfers between the Circuit and connected Circuit Organisations.

INTERNAL ORGANISATIONS	Receipts	Payments	Net Receipts/ Payments	Adjustments	Opening balances	Closing balances
e1 Re:new Project	56,644	93,073	(36,429)	7,121	171,474	142,166.11
e2						
e3						
e4						
e5						
e6						
e7						
e8 Sub total of Internal Organisations funds	56,644	93,073	(36,429)	7,121	171,474 (e11)	142,166 (e12)
e9 Circuit accounts (totals brought forward from page 2 - totals column)	131,102 (a8)	178,885 (b9)	(47,783)	(7,121) (c7)	237,953 (c6)	183,049 (c8)
e10 TOTAL CASH FUNDS HELD BY CIRCUIT	187,747	271,958	(84,212)		409,426.73 (x)	325,214.88 (y)
Continue on a separate sheet if necessary and bring the totals forward	TOTAL RECEIPTS	TOTAL PAYMENTS				

SECTION F

STATEMENT OF ASSETS AND LIABILITIES

CIRCUIT - CASH FUNDS HELD at 31 August 2025

	OPENING BALANCES	CLOSING BALANCES
f1 Cash in hand		
f2 Bank Current Account	124,833	361
f3 Bank Deposit Account		
f4 Central Finance Board	31,153	102,898
f5 Trustees for Methodist Church Purposes	81,967	79,790
f6 Other funds		
f7 SUB TOTAL	237,953 (c6)	183,049 (c8)
f8 Total funds held by Internal Organisations (the closing balance totals above) (e12)	171,474 (e11)	142,166 (e12)
f9 TOTAL CASH FUNDS HELD BY CIRCUIT	409,427 (x)	325,215 (y)

SECTION G

OTHER ASSETS and LIABILITIES

	At 01 September 2024	At 31 August 2025
g1 Investments (include Endowments)	1,625	1,628
g2 Land and Buildings (see notes re Insurance value)	421,109	432,053
g3 Other Assets		
g4 Loan(s) - show amount outstanding at year end		
g5 Other Liabilities	146,439	155,512

f4 Include only Funds held at the Central Finance Board

f5 Include only CFB Funds held at Trustees for Methodist Church Purposes

g1 Include any other investments (not the cash element of TMCP trust accounts this is inserted in line f5)

DECLARATIONS

Treasurer

I confirm that I have prepared the accounts from the records of the Circuit and that they include all funds under the control of the Circuit

Signature of Treasurer

Date

20/09/2025

Name

Lynne Pearce MAAT

Address

60 Steel Street, Askam-in-Furness, Cumbria, LA16 7BP

Presentation to the *Circuit Meeting for approval.

I confirm that the Accounts have been presented to the Circuit Meeting on

21/09/2025

and were approved.

Signature of the Chair of the meeting

Name of the Chair of the meeting

Rev Dr Helen Hooley

Date

21/09/2025

Independent Examiner's Report to the Trustees of the

South West Cumbria United Area

Circuit

This Report is on the Circuit Accounts for the year ended 31st August

2025

Respective responsibilities of Trustees and Examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider it 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 Independent Examiner's 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;
 - to prepare accounts which accord with the accounting records and comply with the accounting 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.
- (3) I have not obtained independent verification of all investments with the Trustees for Methodist Church Purposes ("TMCP") or held in other Trusts, Bank balances and Funds at the Central Finance Board of the Methodist Church ("CFB"), which are individually in excess of £10,000 (ten thousand pounds) at the balance sheet date.

Name

Signature

Relevant Professional qualification or body

Address

Date

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Rev Dr Helen Hooley

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Name

Signature

Relevant Professional qualification or body

Address

Date

SOUTH WEST CUMBRIA UNITED AREA

England & Wales - Charity number 1141404

Accounts

South West Cumbria United Area Trustees' Annual Report (Sept 2023 – Aug 2024)

2023/24 got off to a great start when we welcomed Hayley back as a probationary minister in a lovely service at Ulverston Methodist Church, reflecting her role across the United Area and South Lakes Circuit. She is now well into the second phase of her probationary period, and we wish her well with her work and studies, as she looks forward to her ordination next summer. Hayley's stationing has facilitated closer working between the two circuits, and our Trustees and their Circuit Stewards shared an away day in November. This change in relationship also offered different options for Kirkby when they were considering with whom to merge.

It feels as though we have been through a few years of changes, with more of the same to come. Should we be anxious about this? If we think of changes as 'new beginnings', possibly not. The new beginnings above have certainly been positive; and another example of change being for the better is the new **re:new**. Although the extended period of waiting for it to happen was sometimes stressful, it was worth it in the end. Not only do we now have a large, bright and airy space which is wheelchair and buggy-friendly, with more room for our pre-loved items and an extended range of Christian books and products, we also have a community / café space where people can sit, have a drink and a chat – and find a friendly face to talk to if they are on their own. There is always a 'prayer of the week' on the tables and a prayer gathering takes place every Wednesday at 9.00am. All are welcome. The next step – another positive change! – will be to employ an experienced Pioneer to work alongside Tim in developing mission and outreach and ultimately building a new worshipping community there. **re:new** will continue to be a joint Methodist and URC project, so please continue to support us in prayer, by donating items, by popping in for a chat ... and possibly by volunteering in some capacity if you can spare an hour or two.

Some of us experienced another big change when we attended the first Methodist Synod of the new North West England District (NWED) a few weeks ago. A new beginning means that something else has come to an end; but that did not make the last Cumbria District Synod, which took place at Beacon Hill in April, any less joyful. Worshipping with a large congregation is always uplifting, but there was a real buzz about the whole day, too, possibly fuelled by the wonderful spread of cakes kindly baked by people from many of our churches. We were watched over by an impressive display of sourdough figures representing the Feeding of the 5,000, which subsequently made its way to Millom via Hawkshead; and we were inspired by the visit of the Vice-President of Conference, Deacon Kerry Scarlett, who spoke about the importance of discovering 'hidden treasures' in ourselves, our congregations and our communities. The final phase of voting for the single Cumbria Circuit also took place, meaning that, by this time next year, the United Area, South Lakes and the other Cumbrian circuits will be no more. For some people, this has caused a degree of anxiety, and it is true that there is a lot of preparation to be done during this year to be ready for September 2025. However, if we remember that the aim behind these two big mergers is to lift some of the current burdens from churches and allow them to focus on mission in their localities, this will hopefully be a change for the better, too.

Our churches have also experienced some changes, not all of them happy ones. We have lost some much-loved members; and some congregations have had to consider whether their church building has become more of a burden than a blessing. At the same time, new people have joined us, and we know that we will always find a welcome in all of the other churches in our Area. That close relationship at church and personal level will not disappear just because the circuit structure changes, and we *will* continue to work together, URC, Methodist and LEPs, along with our close ecumenical partners. The other thing that will not change, no matter what happens elsewhere, is our relationship with God. We know that we can always turn to him for guidance and reassurance, that we can put our trust in him to support and lead us when we are anxious or unsure.

Let's reflect on some of the good things that have taken place in 2023/24 in our own churches, when we have come together for worship and fellowship or when we have reached out to our communities - and look forward to doing more things like this together in the future.

The Anna Chaplaincy and the Dementia Tea Services have continued to provide valuable and much appreciated ministry to a vulnerable group of people. It is a loving ecumenical enterprise.

The Lent Pilgrimage Walks visited and prayed for *every* church in Barrow over six weeks.

We shared good news from our all churches at the Maundy Thursday service at Beacon Hill, displayed our coloured-in Stations of the Cross and afterwards shared a meal and a time of fellowship. We also had the opportunity to contribute to the Salvation Army's Stations of the Cross display and come together for the Walk of Witness and Good Friday service – then come together again for the sunrise service at the Cenotaph. (These joint services and celebrations are always a great joy. We should aim to have more!)

The visit of the National Methodist Youth Brass Band was a definite highlight. Their church crawl through Cumbria started at 7am, but they were still on great form when they reached the UA in the late afternoon ... and they even managed to arrive at Millom ahead of schedule! Their visit culminated in a wonderful concert and celebration at Hartington Street.

The good work on Eco Church has continued, with a number of our churches having achieved the Bronze or Silver awards this year through A Rocha UK. In the process, they have made their buildings and grounds as sustainable and 'green' as possible, using eco-friendly and Fairtrade products where they can and sharing good practices with their congregations and communities.

All our churches have worked through Renewed Beginnings and reflected on what they wish to continue in the future and how they might do some things differently. In June and July, some members from Dalton, Beacon Hill, Trinity, Hartington Street, Askam and Kirkby had weekly sessions with Emma Richardson from New Places for New People under the banner of 'Looking Beyond', where we explored different ways of being missional and reaching out to our communities. Millom plan to run their own Looking Beyond course with Emma soon.

We have supported each other spiritually through regular prayer groups and Bible studies and offer fellowship to our members and friends in the community through a multitude of activities and groups, including: the regular coffee mornings, soup lunches, the Community Lunch, Food and Fellowship, Coffee and Company, Sisterhood and Friends, MY group, Monday Magic, Cuppa, Chat and Company and the various knitting and craft groups. We also welcome a large number of outside groups who use our premises.

Our ministry to children has included Sunday School, Messy Church, Toddlers groups, Flashbacks, holiday clubs, our ministers' visits to schools and schoolchildren visiting our churches to read, sing and enjoy Christmas activities. Our uniformed organisations have also been involved in some of our Eco Church work. We have continued to raise funds for charities like Christian Aid, All We Can, the Leprosy Mission, Fairtrade, the Foodbank, the Fund for World Mission, the Christian Blind Mission, Tearfund, Toilet Twinning and others. Our ministers, retired ministers and local preachers have led our worship on Sundays and during the week, in our churches and local care homes, as well as contributing to the weekly Worship at Home sheets and Pause and Pray, both of which we know reach people beyond our own congregations. We are very grateful for all their hard work. We are especially thankful for all that Helen, Kate and Hayley do to support us spiritually and pastorally - and for all the tedious but necessary admin work that most of us never see, but which they do quietly and conscientiously on our behalf.

Please continue to pray for the life and work of our churches, those in them and those in leadership roles; and have faith in God's wisdom and his plan for our United Area, in this year and beyond.

South West Cumbria United Area

Profit & Loss

	31/08/2024	31/08/2023
Income		
Broughton Income (includes balance transfer)	3,762	627
Interest	21,405	13,052
Misc Income	30	0
Assessment Payments	119,845	124,445
Charity Shop Income	31,806	29,511
Total Income	176,848	167,635
Total	176,848	167,635
Expenditures		
Clergy Salaries, NIC & Pension	62,099	45,552
Clergy Travel	4,476	2,082
Clergy Other Expenditure	2,022	922
All Clergy Costs	68,597	48,556
Insurance	844	763
Manse Council Tax, Gas Service & Water	2,912	2,751
Manse General Repairs	379	2,740
Manse Quinquennials	0	360
All Manse Costs	4,135	6,614
Administrator Wages	5,083	4,841
Area Photocopier Costs	705	382
Broughton Expenditure	3,766	1,371
Church Literature	699	1,680
Church Quinquennials	420	2,640
District Assessment	16,860	27,500
District Levies	23,551	19,633
Flashbacks	290	150
Misc Costs	225	54
Payroll & Bookkeeping Costs	470	418
Service Expenses	90	492
Staff Training	0	475
Trust Admin Fees	1,227	852
URC M & M	35,692	25,168
All Other Costs	89,078	85,656
Bank Charges	74	65
Charity Shop Costs	58,531	43,309
Expenditure on Churches	13,594	1,975
Total Expenditures	234,009	186,175
Net Operating Income	-57,161	-18,540
Net Income/(Expenditure)	-57,161	-18,540

DECLARATIONS

Treasurer

I confirm that I have prepared the accounts from the records of the Circuit and that they include all funds under the control of the Circuit

Signature of Treasurer



Date

30/09/2024

Name

Lynne Pearce MAAT

Address

60 Steel Street, Askam-in-Furness, Cumbria, LA16 7BP

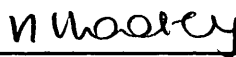
Presentation to the *Circuit Meeting for approval.

I confirm that the Accounts have been presented to the Circuit Meeting on

30/09/2024

and were approved.

Signature of the Chair of the meeting



Name of the Chair of the meeting

Rev Dr Helen Hooley

Date

30/09/2024

Independent Examiner's Report to the Trustees of the

South West Cumbria United Area

Circuit

This Report is on the Circuit Accounts for the year ended 31st August

2024

Respective responsibilities of Trustees and Examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider it 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.

SOUTH WEST CUMBRIA UNITED AREA

England & Wales - Charity number 1141404

Accounts

South West Cumbria United Area Trustees' Annual Report (September 2021 – August 2022)

This year's report starts with thanks to the people who have supported the United Area in 2021/22 when we had only one full-time minister, our incoming Superintendent and Lead Minister, Rev Dr Helen Hooley. The Trustees are grateful to Rev Les Hann, whose pastoral care and preaching has been greatly appreciated by the congregation at Millom; to Rev Stephen Tudway, who has given pastoral care to the Kirkby folk while developing ecumenical fellowship groups and youth work at our Broughton church; and to Rev David Edmondson, who has not only given pastoral care in Dalton and Askam but has grappled with a building project and a church merger, as well as preaching regularly. In the autumn, the URC fulfilled their long-term ambition to bring a minister to the Area, providing us with our second minister. After several Zoom meetings, Rev Kate Hunt visited on a very busy weekend at the start of December and subsequently accepted our invitation to join us in 2022/23. A packed Beacon Hill hosted a wonderful welcome and ordination service on 20th August, followed by a faith tea. It's not often that a charabanc full of worshippers arrives at one of our churches! These were from Kate's home church. Kate will have pastoral charge of Ramsden Street, Dalton, Askam, Kirkby and Millom, with links to the work at Broughton, and will also be active in the URC Cumbria Partnership. She and husband Stephen will live in Dalton and we wish them a happy and fruitful time among us. Thanks, again, to David for agreeing to stay on to support Kate as she learns more about Methodism and for continuing to oversee the Dalton building work, which is happily going to plan and will hopefully open up new opportunities for outreach in the town.

Our lay staff continue to play an important part in the UA. Alongside his work in *re-new community charity shop*, Tim has grown as a trainee local preacher and, keen to develop further, has explored a course in Pioneer Mission starting in January 2023. Our initial Area administrator did not remain in post for long but was swiftly replaced by Rebecca Blackett, who has been doing a great job in producing preaching plans, agendas and minutes, distributing information and generally keeping things running smoothly. *May we hold all our staff in our prayers and support them wherever and whenever we can.*

In September, there was a real sense of church life re-starting properly after the constraints of 2020/21 and many church fellowship groups and lettings have resumed and been as popular as ever. However, it should be noted that there was also a sense of tiredness and uncertainty in some places, partly due to the reduced number of members; and, of course, some groups and activities have not continued. It is disconcerting when a group which had previously flourished and served the community well suddenly seems no longer to be in demand. So, it seemed very pertinent that Helen's questions to every church council in the autumn were: *How does this church community feed your spiritual life?* and *What does this church do really well in its community?* We can be thankful for the blessings of the past but should remember that, when something comes to an end, though sad, it might be to enable us to start something new and potentially exciting. Some new initiatives this year have been Hartington Street's and Ramsden Street's engagement with Love Barrow Families which has led to a number of actions. Something that particularly 'captured the moment' was Trinity's hospitality to Ukrainian refugees through their coffee mornings; and many of our churches held special events to mark the Queen's Platinum Jubilee, often inviting their community to join in. Although there was no Area-wide charity initiative this year, individual churches have continued to support good causes, including Christian Aid, All We Can, Lebone, Leprosy Mission and the Foodbank. Whether ongoing or new activities, it is clear from the reports in the new South West Connections that the Spirit is moving in the United Area and there is a longing for it to flourish and grow.

Trinity took a momentous step this year when the members decided – after some years of reflection – to close their building and look for a new way to be a worshipping community. Trinity's building will hold its last service in September 2022, but Trinity Church will continue to worship at Abbey Road Baptist Church, with whom they have built up good relations over recent years. They plan to worship separately, but to hold some joint services. Askam, as a smaller church which does not have a church council, made plans to merge with Dalton, but will also continue as a separate worshipping community. Other UA churches have continued to develop strong ecumenical relationships with neighbouring churches: for example, Kirkby with St. Cuthbert's, Vickerstown with St. Mary's and Millom with the Baptists and Salvation Army.

Finances have been a consideration in some of the above. With fewer members and possibly fewer lettings, money is tight in all of our churches – and likely to become tighter with spiralling heating costs. In some cases, a realistic reappraisal of our rental fees has been necessary; and a willingness to share services with another church and only heat one building *may* become necessary as the new year progresses. The need to do some things differently is a theme that resonates across all levels and denominations of the Christian Church, not just here; but the Church has experienced many challenges over the centuries and has evolved and gone forward. So, while we must be realistic, we should remain hopeful. There are green shoots to be developed and, with money in reserve from the sale of the manses, the potential to develop new projects, find a way to be sustainable for the future and hopefully grow God's kingdom. The Trustees began 2021/22 with a day to look at where we were and what we hoped to carry forward, with the resolve to use the year for ongoing discussion and reflection and to listen to where God might be leading us. Early in 2022/23, we will hold a Vision Day to pull our thoughts and ideas together, with the aim of writing a new Mission Plan for the United Area.

Please continue to pray for the life and work of our churches and those in them; and have faith in God's wisdom and His plan for our United Area.

South West Cumbria United Area

Financial Activities

September 2022 - August 2023

	TOTAL
Income	
All Other Income	
Broughton Income (includes balance transfer)	627.05
Interest	1,428.28
Roose Interest	39.39
Trust Interest	11,553.67
Total All Other Income	13,648.39
Assessment Payments	
Askam Methodist Assessment	7,303.75
Beacon Hill Methodist Assessment	20,660.04
Dalton Community Church Assessment	20,033.92
Hartington Street Methodist Assessment	7,592.08
Kirkby Methodist Assessment	4,075.00
Millom Methodist Assessment	10,020.36
Ramsden Street URC Assessment	9,145.80
Trinity Church Centre Assessment	36,409.20
Vickerstown Methodist Assessment	9,204.90
Total Assessment Payments	124,445.05
Charity Shop Income	
Charity Shop - Colltex Ltd	155.63
Charity Shop Gift Aid	1,269.46
Charity Shop Grants	784.32
Charity Shop Takings Card	15,115.09
Charity Shop Takings Cash	12,971.46
Total Charity Shop Income	30,295.96
Manse Sale	-67,110.96
Total Income	£101,278.44
TOTAL	£101,278.44
Expenditures	
All Clergy Costs	
Clergy Expenditure	
Clergy Other Expenses	51.48
Clergy Stationery & Software	211.92
Clergy Telephone	
Carlton Avenue Telephone/Broadband	657.87
Total Clergy Telephone	657.87
Total Clergy Expenditure	921.27
Clergy Salaries, NIC & Pension	45,390.19
Methodist Apprenticeship Levy	162.09
Total Clergy Salaries, NIC & Pension	45,552.28

South West Cumbria United Area

Financial Activities

September 2022 - August 2023

	TOTAL
Clergy Travel	7.20
David Edmondson Travel	795.50
Helen Hooley Travel	921.65
Les Hahn Travel	357.70
Total Clergy Travel	2,082.05
Total All Clergy Costs	48,555.60
All Manse Costs	
Insurance	763.02
Manse Council Tax, Gas Service & Water	2,751.14
Manse General Repairs	2,740.00
Manse Quinquennials	360.00
Total All Manse Costs	6,614.16
All Other Costs	
Administrator Wages	4,841.00
Area Photocopier Costs	381.50
Broughton Expenditure	1,371.38
Church Literature	1,679.92
Church Quinquennials	2,640.00
District Assessment	27,500.00
District Levies	19,633.44
Flashbacks	150.38
Misc Costs	53.82
Payroll & Bookkeeping Costs	417.60
Service Expenses	491.70
Staff Training	475.00
Trust Admin Fees	821.48
URC M & M	25,168.00
Total All Other Costs	85,625.22
Bank Charges	65.22
Charity Shop Costs	
Charity Shop Repairs	76.20
Charity Shop Running Costs	152.12
Charity Shop - Morplan	142.08
Charity Shop Card Fees	81.96
Charity Shop Electricity, Water & Insurance	3,643.87
Charity Shop Manager Salary	24,233.18
Charity Shop Misc Costs	661.67
Charity Shop Phone/Broadband	643.38
Charity Shop Postage	100.00
Charity Shop Rent	6,000.00
Charity Shop Waste Disposal	1,102.16
Total Charity Shop Running Costs	36,760.42
Charity Shop Set Up Costs	600.00
Stock for Sale	5,872.87
Total Charity Shop Costs	43,309.49

South West Cumbria United Area

Financial Activities

September 2022 - August 2023

	TOTAL
From Reserves	
Expenditure on Churches	1,975.00
Total From Reserves	1,975.00
Total Expenditures	£186,144.69
NET OPERATING INCOME	£ -84,866.25
NET INCOME/(EXPENDITURE)	£ -84,866.25

South West Cumbria United Area

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THE METHODIST CHURCH
STANDARD FORM OF ACCOUNTS

South West Cumbria United Area	Circuit
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FOR THE YEAR ENDED
31 AUGUST 2022

Cumbria	District	Circuit no	09/16
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Registered Charity - Charity Registration number

1141404

If not a registered charity **Her Majesty's Revenue and Customs Gift Aid number**

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(The HMRC number is equivalent to a registered charity number in terms of evidence of charitable status and may be used to give to donors or grant funders wishing to see evidence of the organisation's charitable status. Methodist charities in England and Wales that are not registered charities are excepted from registration under Statutory Instrument 2014 No.242)

Ministers:

Rev Helen Hooley
Rev Kate Hunt (URC)

Circuit Stewards:

Lynne Pearce	Kathryn Aldred
Sue Millard	Karen Edmondson
Charlie Mills	

Treasurer:

Lynne Pearce

SECTION A		Un - restricted Funds	Circuit Model Trust Fund	Restricted Funds	Totals this year	Totals last year
a1	RECEIPTS	£	£	£	£	£
a2	Assessment/Share	111,132			111,132	119,303
a3	Capital receipts				0	223,898
a4	Bank and CFB interest and Investment income	377	1,435		1,812	727
a5	Grants				0	13,952
a6	Other receipts	28,762			28,762	24,732
a7	TOTAL RECEIPTS	140,271	1,435	0	141,706 (a8)	382,612

SECTION B		Un - restricted Funds	Circuit Model Trust Fund	Restricted Funds	Totals this year	Totals last year
b1	PAYMENTS	£	£	£	£	£
b2	Stipends, salaries, NIC, Pension and travel costs	69,683			69,683	106,798
b3	Manse Costs	4,157			4,157	15,779
b4	Administration etc	747	892		1,640	5,045
b5	District Assessment	48,495			48,495	38,234
b6	Grants & donations				0	0
b7					0	0
b8	Other payments	49,948			49,948	88,219
b9	TOTAL PAYMENTS	173,031	892	0	173,923 (b9)	254,075

SECTION C		Un - restricted Funds	Circuit Model Trust Fund	Restricted Funds	Totals this year	Totals last year
c1	NET RECEIPTS/PAYMENTS FOR THE YEAR	£	£	£	£	£
c1	(a7-b9)	(32,760)	543	0	(32,218)	128,537
c2	Total funds brought forward from last year	155,136	311,385	0	466,520.99 (c6)	337,984
c3	Sub total	(c1+c2)	311,928	0	434,303	466,521
c4	Transfers and adjustments				0 (c7)	
c5	TOTAL FUNDS AT END OF YEAR	(c3+c4)	311,928	0	434,303 (c8)	466,520.99 (c6)

SECTION D		Un - restricted Funds	Circuit Model Trust Fund	Restricted Funds	Totals this year	Totals last year
d	FOR INFORMATION ONLY: MONEY RECEIVED AND PASSED ON TO EXTERNAL ORGANISATIONS (these amounts should not be included in total receipts/payments above)	£	£	£	£	£
d1	Balance brought forward from last year				2,046	
d2	Offerings/Gifts - received for external organisations				0	11,428
d3	Offerings/Gifts - passed to external organisations					9,383
d4	BALANCE STILL TO BE PAID (d1 + d2 - d3)				2,046	2,046

SUMMARY OF CIRCUIT ACCOUNTS AND INTERNAL ORGANISATION REPORTING TO THE CIRCUIT MEETING

SECTION E Please follow the Guidance Notes to complete this page

Summary of the Circuit accounts for the year ended 31 August 2022 and Internal Organisations reporting to the Circuit Meeting. Note that the funds of an Internal Organisation would normally be Restricted funds unless it could be clearly shown that they could be used for any Methodist purpose. This section must be completed to arrive at the gross receipts and payments totals of the Circuit. If gross income exceeds the Accruals threshold of £250,000, then the Accruals method of accounting AND A DIFFERENT FORM must be used to report the accounts (see Methodist website). Please refer to the guidance notes regarding transfers between the Circuit and connected Circuit Organisations.

INTERNAL ORGANISATIONS	Receipts	Payments	Net Receipts/ Payments	Adjustments	Opening balances	Closing balances
e1		0			0	0
e2			0			0
e3			0			0
e4			0			0
e5			0			0
e6			0			0
e7			0			0
e8	0	0	0	0	0 (e11)	0 (e12)
e9	141,706 (a8)	173,923 (b9)	(32,218)	0 (c7)	466,521 (c6)	434,303.44 (c8)
e10	141,706	173,923	(32,218)	0	466,521 (x)	434,303 (y)
	TOTAL RECEIPTS	TOTAL PAYMENTS				

Continue on a separate sheet if necessary and bring the totals forward

SECTION F

STATEMENT OF ASSETS AND LIABILITIES

CIRCUIT - CASH FUNDS HELD at 31 August 2022

	OPENING BALANCES	CLOSING BALANCES
f1		
f2	32,247	42,852
f3		
f4	107,889	94,253
f5	311,385	297,198
f6	15,000	
f7	466,521 (c6)	434,303 (c8)
f8	0 (e11)	0.00 (e12)
f9	466,521 (x)	434,303 (y)

SECTION G

OTHER ASSETS and LIABILITIES

	At 1 September 2021	At 31 August 2022
g1	1,681	1,575
g2	315,348	343,413
g3	11,713	11,713
g4		
g5		28,974

f4 Include only Funds held at the Central Finance Board

f5 Include only CFB Funds held at Trustees for Methodist Church Purposes

g1 Include any other investments (not the cash element of TMCP trust accounts this is inserted in line f5)

DECLARATIONS

Treasurer

I confirm that I have prepared the accounts from the records of the Circuit and that they include all funds under the control of the Circuit

Signature of Treasurer Date

Name

Address

Presentation to the *Circuit Meeting for approval.

I confirm that the Accounts have been presented to the Circuit Meeting on
and were approved.

Signature of the Chair of the meeting

Name of the Chair of the meeting

Date

Independent Examiner's Report to the Trustees of the

Circuit

This Report is on the Circuit Accounts for the year ended 31st August

Respective responsibilities of Trustees and Examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that 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 Independent Examiner's 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;
- to prepare accounts which accord with the accounting records and comply with the accounting 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.

(3) I have not obtained independent verification of all investments with the Trustees for Methodist Church Purposes ("TMCP") or held in other Trusts, Bank balances and Funds at the Central Finance Board of the Methodist Church ("CFB"), which are individually in excess of £10,000 (ten thousand pounds) at the balance sheet date.

Name

Signature

Relevant Professional qualification or body

Address

Date

Basis of Independent Examiner's 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

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 - to keep accounting records in accordance with section 130 of the Charities Act;
 - to prepare accounts which accord with the accounting records and comply with the accounting 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.
- (3) I have not obtained independent verification of all investments with the Trustees for Methodist Church Purposes ("TMCP") or held in other Trusts, Bank balances and Funds at the Central Finance Board of the Methodist Church ("CFB"), which are individually in excess of £10,000 (ten thousand pounds) at the balance sheet date.

Name Mr David A Hollis

Signature



Relevant Professional qualification or body

FMAAT

Address

119 Birchwood Drive,
Ulverston, Cumbria, LA12 9NY

Date

9th March 2023

SOUTH WEST CUMBRIA UNITED AREA

England & Wales - Charity number 1141404

Accounts

South-West Cumbria United Area Trustees' Annual Report (September 2020 – August 2021)

If 2019-20 was 'a year of two halves' (pre-Covid / Covid, normal life / lockdown life), 2020 – 21 has been far more fragmented. Some congregations were very happy to return to church in September 2020, but it wasn't long before we were back at home on a Sunday morning due to the 'circuit breaker' lockdown. Services started again in December, but we were plunged into a longer lockdown by the end of the month and didn't escape until early April. While some had the blessing of celebrating Christmas in church, by Easter most congregations – if not all members – were back. Throughout it all, we have been sustained by the home worship sheets, the United Area letters and the various online worship and prayer opportunities provided by our ministers and lay preachers, along with the newsletters, email and phone contacts within our own church communities. In many ways, it feels as though we have drawn closer.

Staffing has been a major theme throughout the year. In preparation for Jenet's retirement, the Stationing Committee submitted a profile of the United Area for the Methodist Stationing process in September, only for a candidate for the URC's 'opportunity for ministry' finally to present themselves! It was obvious that there could be no stationing visits this year and that all meetings with candidates would have to take place over Zoom, something that was challenging for them and for us. While it became clear that the URC candidate could not fulfil our needs, our meetings with Rev Dr Helen Hooley in November went extremely well, culminating in her acceptance of our invitation to become our Superintendent. Having happily filled one vacancy, another emerged in January with Zena's decision to curtail here and seek an appointment in the south closer to her family. As stationing was not a feasible option, a more creative solution was sought. It took some time to put together what will hopefully be a successful plan in which we draw on the considerable experience of two Methodist colleagues, as well as that of an ecumenical partner. Our old friend Rev David Edmondson has kindly agreed to return to look after Dalton and Askam and to contribute to the preaching plan, while Rev Les Hann will join us on one day a week in Millom, plus preaching commitments. Les is well known across the District and has continued to preach post-retirement and to serve as an agricultural chaplain. Our Anglican colleague, Rev Stephen Tudway, with whom we are already working on the Broughton project, has agreed to provide pastoral care to the folk at Kirkby, and he is looking forward to developing new ecumenical activities.

Sophie, with her contract as Families and Community Worker coming to an end, decided to candidate for presbyteral ministry alongside Hayley Edmondson. Although ultimately Sophie wasn't successful, she has moved on to an interesting lay post in Kent; whereas Hayley begins her ministerial training in Birmingham this September on the basis of 'extremely limited availability for stationing'. In the meantime, the URC still hopes to be able to station a minister in South-West Cumbria in the future. To support our staff, the Trustees appointed an administrative assistant in August, initially on a very part-time basis, though the role may be expanded. Jen Cox, who already has experience of this type of work, will start in September, with one of her first tasks being the creation of the next preaching plan. Tim, our final staff member, has worked tirelessly throughout the year. Despite the charity shop being closed during the lockdowns, he managed to do an impressive amount of trading online, while helping Sophie with the Hartington Street Hub. He also started a very successful fruit and veg delivery service based at Trinity Church Centre, initially to help people who couldn't go out shopping because they were shielding, but which now continues to provide high quality produce to a growing number of people. Tim's role became officially full-time in November, reflecting all he contributes at the shop and elsewhere. *Let us hold all our staff members in our prayers as they start the new church year.*

With regards to property, it was again mainly about manses. Following the successful sale of the property on Park Drive last year, it was agreed to sell the Millom manse. After many viewings, a mini bidding war culminated in a surprisingly high price ... which, following the surveyor's report, dropped unsurprisingly to a figure nearer to, but still above, the asking price. The completion of the sale dragged on rather longer than expected and again our thanks go to Lynne Pearce for her patience and diligence in dealing with the estate agent, surveyor and solicitor. The other manse which received attention this year was Carlton Avenue, to get it ready for the arrival of Helen and her husband David. It's always quite a challenge to complete necessary work between the departure of one minister and the arrival of their

successor, so our thanks go to Charlie Mills for managing it all so punctually. After Zena's departure, the URC plans to sell the Dalton manse, with the idea of purchasing a new property should a URC presbyter come to the United Area, thus avoiding the IT and broadband problems faced by Zena.

As the Covid situation lasted longer than initially thought, most of our churches have felt the pinch as income from collections and lettings has been severely depleted, with some having to break into their reserves to pay the bills. Hopefully, the financial situation will now start to improve. Members seem keen to restart many of the abandoned activities and invite outside users back into our buildings and, now that we know how to keep ourselves safe and are 'double jabbed', September could herald the return of fellowship groups, coffee mornings and other pleasurable activities, albeit in a moderated format. On the positive side financially, the sale of manses has given the United Area funds to use for mission in the future.

The year culminated in three special services: two farewells and a welcome. On 3rd July, over 50 of us met at Trinity to thank Jennet (and Neil!) and to wish them a happy retirement in Yorkshire; then on 25th July, over 60 celebrated Zena's time with us at Beacon Hill. To make them possible and keep everyone safe, both events were regimented to a degree unheard of in previous years: masks on, distancing, sanitising, designated seating, food only prepared in-house. No communal singing was allowed for Jennet, but how we enjoyed the thrill of sitting down for tea and cake with a hall full of other people! At Zena's service, the joy was finally being allowed to sing again, which we did with gusto. The doors were all open on that very hot weekend and the beautiful singing was carried outside and remarked upon later by neighbours who'd been in their garden. Helen's arrival, along with David's return, was celebrated on 29th August by over 70 people, including the Mayor and Mayoress of Barrow, the Chair of District and a range of ecumenical partners, and seemed to herald the start of a new era with the potential for exciting and interesting possibilities.

What might they be? As Trustees we have, for example, had conversations this year about what we might wish to carry forward from the alternative ways to worship introduced over the last year and about how we might develop outreach opportunities at the charity shop. We are very open to finding better ways to meet the needs of our members, as well as becoming more involved in cross-denominational working and developing new missional opportunities. Potentially, some changes may be prompted by external sources, with discussions about possible boundary changes across the 'southern belt' of the Cumbria District. Similarly, individual congregations will want to consider how they envisage the future. Even if that conversation is prompted by worries about falling numbers and finances, we have learned over the past 18 months of Covid that we don't just need to cling to the ways of the past but can step out boldly and embrace new things. With this in mind, let's finish with some verses from one of the series of readings from the Iona Community used at Zena's farewell service. This reflection is called '*A Temple Not Made With Hands*' and the second and fifth verses are as follows:

Lord Jesus, you are before us – directing. We believe it.
That is what gives us courage to go on.
New challenges already beckon and again we sometimes dither.
But it is you that directs.
It is you that beckons.
So we dedicate ourselves – and we bless you ...

We are your temple not made with hands.
We are your body.
If every wall should crumble and every church decay,
We are your habitation.
Nearer are you than breathing, closer than hands and feet.
Ours are the eyes with which you, in mystery,
Look out in compassion on the world.
Amen

**THE METHODIST CHURCH
STANDARD FORM OF ACCOUNTS**

South West Cumbria United Area	Circuit
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**FOR THE YEAR ENDED
31 AUGUST 2021**

Cumbria	District	Circuit no	09/16
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Registered Charity - Charity Registration number

1141404

If not a registered charity **Her Majesty's Revenue and Customs Gift Aid number**

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(The HMRC number is equivalent to a registered charity number in terms of evidence of charitable status and may be used to give to donors or grant funders wishing to see evidence of the organisation's charitable status. Methodist charities in England and Wales that are not registered charities are excepted from registration under Statutory Instrument 2014 No.242)

Ministers:

Rev Jennet McLeod
Rev Zena Smith

Circuit Stewards:

Lynne Pearce	Kathryn Aldred
Janet Ladds	Karen Edmondson
Charlie Mills	

Treasurer:

Lynne Pearce

SECTION A		Un - restricted Funds	Circuit Model Trust Fund	Restricted Funds	Totals this year	Totals last year
a1	RECEIPTS	£	£	£	£	£
a2	Assessment/Share	119,303			119,303	110,938
a3	Capital receipts		223,898		223,898	223,703
a4	Bank and CFB interest and Investment income	128	599		727	726
a5	Grants	11,175		2,778	13,952	18,000
a6	Other receipts	24,732			24,732	23,287
a7	TOTAL RECEIPTS	155,338	224,496	2,778	382,612 (a8)	376,654

SECTION B		Un - restricted Funds	Circuit Model Trust Fund	Restricted Funds	Totals this year	Totals last year
b1	PAYMENTS					
b2	Stipends, salaries, NIC, Pension and travel costs	104,020		2,778	106,798	113,178
b3	Manse Costs	15,779			15,779	12,226
b4	Administration etc	4,711	335		5,045	5,012
b5	District Assessment	29,016	9,218		38,234	30,991
b6	Grants & donations					1,570
b7						
b8	Other payments	18,680	69,539		88,219	101,591
b9	TOTAL PAYMENTS	172,205	79,092	2,778	254,075 (b9)	264,568

SECTION C		Un - restricted Funds	Circuit Model Trust Fund	Restricted Funds	Totals this year	Totals last year
c1	NET RECEIPTS/PAYMENTS FOR THE YEAR	(a7-b9)	(16,867)	145,404	(0)	128,537
c2	Total funds brought forward from last year	172,003	165,981		337,984 (c6)	229,224
c3	Sub total	(c1+c2)	155,136	311,385	(0)	466,521
c4	Transfers and adjustments					(3,327) (c7)
c5	TOTAL FUNDS AT END OF YEAR	(c3+c4)	155,136	311,385	(0)	466,521 (c8)

SECTION D		Un - restricted Funds	Circuit Model Trust Fund	Restricted Funds	Totals this year	Totals last year
d	FOR INFORMATION ONLY: MONEY RECEIVED AND PASSED ON TO EXTERNAL ORGANISATIONS					
d	(these amounts should not be included in total receipts/payments above)					
d1	Balance brought forward from last year					
d2	Offerings/Gifts - received for external organisations				11,428	9,921
d3	Offerings/Gifts - passed to external organisations				9,383	9,921
d4	BALANCE STILL TO BE PAID (d1 + d2 - d3)				2,046	

SUMMARY OF CIRCUIT ACCOUNTS AND INTERNAL ORGANISATION REPORTING TO THE CIRCUIT MEETING

SECTION E Please follow the Guidance Notes to complete this page

Summary of the Circuit accounts for the year ended 31 August 2021 and Internal Organisations reporting to the Circuit Meeting. Note that the funds of an Internal Organisation would normally be Restricted funds unless it could be clearly shown that they could be used for any Methodist purpose. This section must be completed to arrive at the gross receipts and payments totals of the Circuit. If gross income exceeds the Accruals threshold of £250,000, then the Accruals method of accounting AND A DIFFERENT FORM must be used to report the accounts (see Methodist website). Please refer to the guidance notes regarding transfers between the Circuit and connected Circuit Organisations.

INTERNAL ORGANISATIONS	Receipts	Payments	Net Receipts/ Payments	Adjustments	Opening balances	Closing balances
e1 Network						
e2						
e3						
e4						
e5						
e6						
e7						
e8 Sub total of Internal Organisations funds					(e11)	(e12)
e9 Circuit accounts (totals brought forward from page 2 - totals column)	382,612 (a8)	254,075 (b9)	128,537	(c7)	337,984 (c6)	466,521 (c8)
e10 TOTAL CASH FUNDS HELD BY CIRCUIT	382,612	254,075	128,537		337,984 (x)	466,521 (y)
Continue on a separate sheet if necessary and bring the totals forward	TOTAL RECEIPTS	TOTAL PAYMENTS				

SECTION F

STATEMENT OF ASSETS AND LIABILITIES

CIRCUIT - CASH FUNDS HELD at 31 August 2021

	OPENING BALANCES	CLOSING BALANCES
f1 Cash in hand		
f2 Bank Current Account	60,247	32,247
f3 Bank Deposit Account		
f4 Central Finance Board	96,756	107,889
f5 Trustees for Methodist Church Purposes	165,981	311,385
f6 Other funds	15,000	15,000
f7 SUB TOTAL	337,984 (c6)	466,521 (c8)
f8 Total funds held by Internal Organisations (the closing balance totals above) (e12)	(e11)	(e12)
f9 TOTAL CASH FUNDS HELD BY CIRCUIT	337,984 (x)	466,521 (y)

SECTION G

OTHER ASSETS and LIABILITIES

	At 1 September 2020	At 31 August 2021
g1 Investments (include Endowments)	1,420	1,681
g2 Land and Buildings (see notes re Insurance value)	677,955	315,348
g3 Other Assets	11,713	11,713
g4 Loan(s) - show amount outstanding at year end		
g5 Other Liabilities		

f4 Include only Funds held at the Central Finance Board

f5 Include only CFB Funds held at Trustees for Methodist Church Purposes

g1 Include any other investments (not the cash element of TMCP trust accounts this is inserted in line f5)

DECLARATIONS

Treasurer

I confirm that I have prepared the accounts from the records of the Circuit and that they include all funds under the control of the Circuit

Signature of Treasurer Date

Name

Address

Presentation to the *Circuit Meeting for approval.

I confirm that the Accounts have been presented to the Circuit Meeting on
and were approved.

Signature of the Chair of the meeting

Name of the Chair of the meeting

Date

Independent Examiner's Report to the Trustees of the

Circuit

This Report is on the Circuit Accounts for the year ended 31st August

Respective responsibilities of Trustees and Examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider it 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 Independent Examiner's 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;
- to prepare accounts which accord with the accounting records and comply with the accounting 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.

(3) I have not obtained independent verification of all investments with the Trustees for Methodist Church Purposes ("TMCP") or held in other Trusts, Bank balances and Funds at the Central Finance Board of the Methodist Church ("CFB"), which are individually in excess of £10,000 (ten thousand pounds) at the balance sheet date.

Name	Mr David A Hollis
Signature	
Relevant Professional qualification or body	FMAAT
Address	119 Birchwood Drive, Ulverston, Cumbria, LA12 9NY
Date	8th February 2022

SOUTH WEST CUMBRIA UNITED AREA

England & Wales - Charity number 1141404

Accounts

South West Cumbria United Area Trustees' Annual Report (September 2019 – August 2020)

To borrow from football, 2019-20 has definitely been a year of two halves; one in which new and unexpected challenges were added to the ones we usually face.

The United Area's year started in grand style, hosting Cumbria Methodist Autumn Synod at Beacon Hill. There was a real 'buzz' about the day, as all our forward planning culminated in an interesting and smooth-running event when we worshipped together, learned a lot, met old friends and made a new one – James Tebbutt, our new District Chair. Even the weather was on our side, with some delegates choosing to eat their lunch outside in the glorious sunshine, and everyone's journeys made that bit more pleasant.

Staffing was a significant theme for the Trustees this year. We knew that we would lose Deacon Debbie in July, but that financial constraints would not allow us to replace her. We devoted some time to exploring ecumenical possibilities for Millom, but nothing came to fruition. Zena went before the District panel again in February which, after reviewing another set of very positive reports and congratulating her on all her hard work, decided to recommend her for ordination at Conference in June. Before her departure, Sarah Moore shared the URC's vision for the deployment of presbyters in Cumbria, with one based in Barrow, and so an 'opportunity for ministry' was advertised, with the idea that an incoming URC minister would take on most of Jenet's duties after her retirement. After some initial interest, this has sadly not led to a candidate coming forward, though we hope that this may still happen. In the meantime, we have turned our attention to the Methodist stationing process, and a key task for the summer has been writing the profile. In conjunction with this, we felt that it was important to update the UA website, so work has been continuing to that end. The profile, prepared by the Invitation Committee, aims to present a positive but honest picture of the UA and our hopes for the future. On paper, we look good; *but let us all bear in mind that we must also endeavour to live up to the image we have presented.*

Property is an ongoing theme for the Trustees and this year it has been mainly about manses. Having taken the decision to sell the Park Drive manse, a number of us rolled up our sleeves to empty and clean the house and blitz the overgrown garden. Despite a few months' delay in the spring, we have been able to sell the manse in August for more than the asking price which means that, eventually, we will have money available to use for mission. We can only hope and pray for similar success with the Millom manse in the autumn. Although getting the Barrow manse ready for sale was a team effort, special thanks must go to our treasurer, Lynne, for her ongoing work and patience in dealing with solicitors, surveyors and estate agents on our behalf. The Trustees grew by one in September, when Charlie Mills answered the call for new members. We still unfortunately do not have any URC representation; but Rev Martin Coe of South Lakes has agreed to represent URC interests when he is available next year.

A major focus for Methodism this year was 'God In Love Unites Us', the URC having had their discussions earlier. The Church approached this very sensitively and we were offered sermons and, potentially, workshops on a range of topics under this banner; but same sex relationships and marriage was always going to be the most contentious issue. At the beginning of 2020, members read a booklet outlining the theological aspects of both sides of the argument, then attended forums led by visiting facilitators where we could vote. The tone of the discussion in the forums was pleasing; and even where members disagreed, they did it graciously and respectfully. There was a further opportunity to vote at the Area meeting in early March, in the knowledge that our views would be represented at Synod and later at Conference...

... And then, a couple of weeks later, we entered a new world. Lockdown brought an abrupt end to many aspects of church life, at least in their usual form. Going to church on Sunday, coffee mornings, the many weekly meetings, fundraising events, outside groups using our premises: it all came to a halt. Health issues and the age profile of our congregations meant that many members were in the 'high risk' category and remained in isolation for several months, leaving them vulnerable to loneliness. While we all know of the cruelties meted out by Covid-19, we should also consider the blessings, the first being that, by God's grace, none of our members has died from this disease. We have often wished to see more of God's love in our community, so we should feel uplifted by the care and concern shown by people for neighbours they hardly knew previously and for the new appreciation and respect for key workers.

Our ministers spent a lot of time, especially at the beginning, checking in on members to make sure that they had the help and support they needed. This pastoral care was taken forward, and rightly so, by church communities, where different ways to keep in touch included newsletters, phone calls, emails and doorstep visits. For members on the periphery, this has proved particularly beneficial, as the one-to-one contact has led to deeper conversations and the chance to get to know each other better. Thanks to Covid-19, we now have Zoom! Zoom has been used for all sorts of things, from Sunday School to Bible study and meetings of all kinds; and technology in general has proved a useful tool and a good friend, at least when it has behaved itself! We were even able to watch Zena make her promises to Conference online and share in a District Zoom service of celebration: nice for us, though no real substitute for the planned ordination service in Shrewsbury for Zena. Our ministers were quick to initiate alternative ways to worship – the home worship sheets, the Sunday service and Thursday’s Pause and Pray on Facebook – meaning that no one was left out. Feedback on all of these has been excellent and we know that these alternative ways to worship have also reached people who would not have been in church on a Sunday, thus providing an effective form of outreach. Other forms of outreach have had to adapt. The monthly Sunday dinner at Millom, for example, has continued, but is being delivered. Many of our normal charitable events have been postponed, though it should be noted that we reached our target of £5,000 for Christian Aid and that money, multiplied by 17, will be going to the project in Kenya. With the charity shop closed and other activities on hold, Sophie and Tim dedicated themselves to the Community Hub at Hartington Street, providing food and other essentials to people in need in that community.

James Tebbutt has talked about us emerging from ‘a period of darkness’, so let us think about the rays of light that we can now see. Looking back, what has happened is that we have embraced change, creatively, and it has been beneficial. We are working in ways that we wouldn’t have imagined this time last year. While we can rejoice in the shared (masked and socially distanced) fellowship of returning to church, the Preaching Plan has been devised to incorporate the new ways to worship, with a SWCUA YouTube channel coming soon. Local preachers are contributing to all of the above. We often worry about decline and assume that change will be negative, but clearly this need not be so. We forget that the Church through the centuries has seen many changes, sometimes growth, sometimes decline, but then regeneration. When our church at Broughton closed several years ago, the members felt a mixture of sadness and relief: sadness for the loss of their home church and the shared history, but relief that the shrinking congregation would no longer have the burden of the building. Since then, the members have been welcomed into other congregations and we are working with other Christians to turn the building into a centre for work with children and young people in the village, hopefully nurturing the young Christians of the future. So, at the end of 2019/20, let us start the new church year with hope, trust in God and a commitment to turn our faith into actions.

Please pray for:

- *Hayley Edmondson and Sophie Carnaby have both expressed their intention to candidate for ministry. They face a challenging and rigorous application process and we pray that God will guide their steps.*
- *Deacon Debbie Harkness begins her posting in the Bolton area. We wish her well and pray that she will find her new diaconal work interesting and fulfilling.*
- *As we submit the profile for a new Methodist presbyter and Superintendent minister, we pray that God’s hand will guide the process and bring the right person forward.*
- *We pray for Jennet in her final year of ministry with us. We pray for her health and wellbeing and that God will be her strong support as she approaches retirement.*

SECTION A		Un - restricted Funds	Circuit Model Trust Fund	Restricted Funds	Totals this year	Totals last year
	Note	£	£	£	£	£
a1	RECEIPTS					
a2	Assessment/Share	110,938			110,938	137,712
a3	Capital receipts		223,703		223,703	
a4	Bank and CFB interest and Investment income	597	129		726	994
a5	Grants			18,000	18,000	40,533
a6	Other receipts	22,986		300	23,287	38,645
a7	TOTAL RECEIPTS	134,521	223,833	18,300	376,654 (a8)	217,885

SECTION B		Un - restricted Funds	Circuit Model Trust Fund	Restricted Funds	Totals this year	Totals last year
	Note	£	£	£	£	£
b1	PAYMENTS					
b2	Stipends, salaries, NIC, Pension and travel costs	112,877		300	113,178	131,801
b3	Manse Costs	12,226			12,226	25,451
b4	Administration etc	4,985	27		5,012	5,209
b5	District Assessment	30,374	617		30,991	32,147
b6	Grants & donations	1,570			1,570	2,000
b7						
b8	Other payments	8,944	69,481	23,166	101,591	24,630
b9	TOTAL PAYMENTS	170,976	70,126	23,466	264,568 (b9)	221,237

SECTION C		Un - restricted Funds	Circuit Model Trust Fund	Restricted Funds	Totals this year	Totals last year	
	Note	£	£	£	£	£	
c1	NET RECEIPTS/PAYMENTS FOR THE YEAR	(a7-b9)	(36,455)	153,706	(5,166)	112,086	(3,353)
c2	Total funds brought forward from last year	211,785	12,274	5,166	229,224 (c6)	232,577	
c3	Sub total	(c1+c2)	175,330	165,981	341,311	229,224	
c4	Transfers and adjustments	(3,327)			(3,327) (c7)		
c5	TOTAL FUNDS AT END OF YEAR	(c3+c4)	172,002.90	165,981	337,984 (c8)	229,224 (c6)	

SECTION D		Un - restricted Funds	Circuit Model Trust Fund	Restricted Funds	Totals this year	Totals last year
	Note	£	£	£	£	£
d	FOR INFORMATION ONLY: MONEY RECEIVED AND PASSED ON TO EXTERNAL ORGANISATIONS					
	(these amounts should not be included in total receipts/payments above)					
d1	Balance brought forward from last year					1,699
d2	Offerings/Gifts - received for external organisations				9,921	2,779
d3	Offerings/Gifts - passed to external organisations				9,921	4,478
d4	BALANCE STILL TO BE PAID (d1 + d2 - d3)					


Basis of Independent Examiner's 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;
 - to prepare accounts which accord with the accounting records and comply with the accounting 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.
- (3) I have not obtained independent verification of all investments with the Trustees for Methodist Church Purposes ("TMCP") or held in other Trusts, Bank balances and Funds at the Central Finance Board of the Methodist Church ("CFB"), which are individually in excess of £10,000 (ten thousand pounds) at the balance sheet date.

Name	David Hollis
Signature	
Relevant Professional qualification or body	FMAAT
Address	119 Birchwood Drive, Ulverston, Cumbria, LA12 9NY
Date	11TH FEBRUARY 2021