THE ECCLESIASTICAL PARISH OF ST MICHAEL STANWIX WITH ST MARK'S BELAH

England & Wales · Charity number 1159961

Details

Other names	STANWIC PCC
Status	Registered
Legal form	Previously excepted
Registered	2015-01-15
Register	View on the Charity Commission register

Contact

Address	The Vicarage Dykes Terrace Carlisle CA3 9AS
Phone	01228514600
Email	office@stanwixparish.co.uk
Website	www.stanwixchurch.org

Activities

Objects: PROMOTING IN THE ECCLESIASTICAL PARISH THE WHOLE MISSION OF THE CHURCH.

Activities: The provision of sacred space for personal prayer and the regular conduct of public worship through a programme of services. The nurture of the Christian faith in individuals and the development of community within the church and in the wider parish

Classification

- **How:** Provides Human Resources, Provides Buildings/facilities/open Space, Other Charitable Activities
- **What:** Religious Activities
- **Who:** The General Public/mankind

Geography

- Cumbria

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Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£138,718	£165,975	-	-
2023-12-31	£127,614	£146,400	-	-
2022-12-31	£121,516	£120,358	-	-
2021-12-31	£109,400	£120,396	-	-
2020-12-31	£114,366	£115,566	-	-

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Trustees

Name	Role	Appointed
Rev Iain Robert McIntyre	Chair	2023-07-18
Alastair Robert Hugh Cook		2015-01-15
Amanda Quinn		2016-04-17
Clare Janet Busk		2025-04-27
DAVID WILLIAM HOWE		2015-01-15
Daphne Libby		2018-04-15
ELAINE FARNWORTH		2015-01-15
ELIZABETH COOK		2022-05-08
Elizabeth Ann Simpson		2018-04-15
Ellis Thomas Amos		2023-04-23
JOHN FURNESS		2015-01-15
Judith Simpson		2025-04-27
KATHLEEN HOWE		2015-01-15
KEVIN ROSS BORLASE		2015-01-15
Laura Alice Simpson		2020-10-25
Mark Paul Arnold		2026-04-26
PATRICIA ANN COWEN		2015-01-15
Robert Adam Gordon Cox		2015-04-19
Ruth Ellen Keiller		2020-10-25

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THE ECCLESIASTICAL PARISH OF ST MICHAEL STANWIX WITH ST MARK'S BELAH

England & Wales - Charity number 1159961

Accounts

St Michael's Stanwix with St Mark's Belah PCC

Registration number: 1159961

Annual Report and Financial Statements

31 December 2024

St Michael's Stanwix with St Mark's Belah PCC

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St Michael's Stanwix with St Mark's Belah PCC

Reference and Administrative Details

Charity name	St Michael's Stanwix with St Mark's Belah PCC
Charity registration number	1159961
Principal office	St Michael's Parish Centre Church Street CARLISLE CA3 9DJ
Registered office	St Michael's Parish Centre Church Street CARLISLE CA3 9DJ
Trustees	Revd I R McIntyre - Chairman A R H Cook - Vice Chairman P A Cowen - Treasurer E A Simpson - Church Warden D W Howe K R Borlase, Deputy treasurer R A G Cox E Farnworth E L S Maylin J Furness K Howe A Quinn D Libby L A Simpson R E Keiller, PCC Secretary E M Cook R Arnold E Simpson E T Amos G Goodman (resigned 28 April 2024)
Accountant	Dodd & Co Limited FIFTEEN Rosehill Montgomery Way Rosehill Estate CARLISLE CA1 2RW

St Michael's Stanwix with St Mark's Belah PCC

Trustees' Report for the Year Ended 31 December 2024

The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland.

1. Structure, Governance and Management

Organisational structure and governing document

St Michael's Stanwix with St Mark's Belah PCC is a body corporate, and its governing documents are the Parochial Church Council Powers Measure (1956) as amended, the Church Representation Rules 2011 and a District Church Councils Scheme approved by the Carlisle Diocesan Bishop's Council and implemented in 1993. The PCC is also a charity registered in England, no 1159961.

Any act of the Council may be signified by an instrument executed pursuant to a resolution of the council and under the hands or if an instrument under seal is required under the hands and seals of the chairman presiding and two other members of the council present at the meeting at which such resolution is passed.

Members of the PCC other than those appointed ex officio are elected by the Annual Parochial Church Meeting (APCM) held in April each year at which all those on the church electoral roll are entitled to vote.

The governing document requires a quorum of one third present at PCC meetings which are held six times each year. Matters relating to the parish, church programme and events, buildings maintenance and development, and finance, are discussed and agreed by a majority vote of these present.

In addition to the PCC, three working sub groups were formed in 2021 to cover the operation of different areas of parish life: Finance and Administration, Building Maintenance and Development, and Mission and Fellowship. The District Church Councils (DCC) which met on the alternate months to the PCC are in temporary abeyance.

The PCC has a Standing Committee which has power to transact the business of the PCC between its meetings, subject to any directives given by the Council. It constructs and prioritises the agenda for PCC meetings.

Other committees are established by the PCC as required, with responsibility for particular areas, who then report to the PCC.

Recruitment, Induction and Training of trustees

Members are elected to the PCC at the APCM by the members of the churches who are included on the Electoral Roll.

Trustees receive induction training on a one-to-one basis following election to the PCC. They are required to undergo a DBS check and undertake Basic, Foundation and Raising Awareness of Domestic Abuse, Diocesan Safeguarding Training every three years.

Related parties

The Benefice of Stanwix, St Michael's Church, Stanwix with St Mark's Church, Belah is part of the Diocese of Carlisle within the Church of England.

The PCC act as the sole trustee for the Miles MacInnes Trust (charity number 250935 – "Proceeds of sale of the Miles MacInnes Memorial Hall and caretaker's house"). As at 31 December 2024 the trust held funds totalling £130,802 (2023 - £134,863) "for the benefit of the inhabitants of Stanwix". During the year the Trust transferred a total of £7,265 (2023 - £10,782) to the PCC which was used towards Parish Centre running costs.

Major risk statement

The trustees have reviewed the major risks to which the charity is exposed, and systems or procedures have been put in place to manage those risks.

2. Objectives and Activities

The PCC has the responsibility of cooperating with the Incumbent, Revd. Iain McIntyre, in promoting the whole mission of the Church, pastoral, evangelistic, social and ecumenical within the ecclesiastical parish. The PCC also has maintenance responsibility for both church buildings, and the Parish Centre adjacent to St Michael's.

The PCC have considered the Charity Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion. In particular, we endeavour to enable ordinary people to live out their faith as part of our parish community through:

Learning, Living and Sharing our faith in Christ.

Provision of pastoral care for people living in the parish.

Mission and outreach work.

Activities undertaken during the year include:

- Regular weekly services providing worship, teaching and fellowship
- Pastoral care to members of the congregation.
- Various children and youth activities.
- Encouragement of mid-week home groups and prayer groups.
- Provision of baptism, marriage and funeral services for parishioners.

3. Achievements and performance

Summary of main achievements during the year

The majority of our activities in church life continued as in previous years. Regular staff meetings, PCC meetings, Home groups and children's activities were all occurring throughout the year.

Progress has been made on plans for the redevelopment of the interior of St Michael's Church (Project Nehemiah) including the installation of halo heaters, removal of choir stalls and some pews, and new carpeting throughout. By the end of 2024 funds had been raised, and the deposit paid, for the installation of three halo heaters across the front of church, and this was completed in February 2025.

4. Financial Review

Total income during the year ended 31 December 2024 was £138,718 (2023 - £127,614), and expenditure totalled £165,975 (2023 - £146,400). The allocation of income and expenditure between various funds is summarised below:

	Income	Expenditure	Surplus(Deficit)
General funds	102,164	104,483	(2,319)
St Mark's Improvement fund	2,752	9,934	(7,182)
St Michael's Restoration fund	5,890	27,656	(21,766)
Nehemiah Project	24,586	23,902	684
Children & Young Peoples /Community Worker	3,326	-	3,326

Although the deficit in General Funds for 2024 was only £2,319 this was because we made the difficult decision to reduce the amount of Parish Offer paid to the diocese by £11,400. The current level of income for General funds is not sufficient to cover the running costs of the church and maintain the level of Parish Offer we have previously committed to.

The PCC recognise that in recent years we have been reliant on reserves to cover over expenditure. Those reserves have now been depleted to the minimum level required to meet our cashflow commitments month by month. During 2025 the financial situation will continue to be monitored closely, and the congregation encouraged to respond as necessary. If income does not increase in 2025 then cuts will need to be made in expenditure.

The balance of funds at 31 December 2024 was as follows:

- General funds £17,468
- St Marks' Improvement £ 7,862
- St Michael's Restoration £ 3,458
- Nehemiah Project £ 684
- Children & Young Peoples / Community Worker £14,743

Reserves policy

The trustees seek to maintain general reserves approximately equal to two months of general funds expenditure. They believe this is an adequate reserve level to ensure on-going cashflow. The general reserves as at 31 December were equivalent to two months of expenditure.

Approved by the Trustees on 27 April 2025 and signed on their behalf by:



Revd I R McIntyre - Chairman
Trustee

St Michael's Stanwix with St Mark's Belah PCC

Trustees' Responsibilities in relation to the Financial Statements

The trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards.

The law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011 as amended by the Charities Act 2022, the Charity (Accounts and Reports) Regulations and the provisions of the trust deed. They are responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Independent Examiner's Report to the Trustees of

St Michael's Stanwix with St Mark's Belah PCC

I report on the accounts of the charity for the year ended 31 December 2024, which are set out on pages 7 to 17.

Your attention is to drawn to the fact that the Charity has prepared the financial statements in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has since been withdrawn.

We understand that this has been done in order for the accounts to provide a true and fair view in accordance with the Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2019.

Respective responsibilities of trustees and examiner

The Charity's trustees are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 as amended by the Charities Act 2022 (the Act) and that an independent examination is needed.

It is my responsibility to:

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

Basis of independent examiner's report

My examination was carried out in accordance with the 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 you as 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 2011 as amended by the Charities Act 2022; and
- to prepare accounts which accord with the accounting records, comply with the accounting requirements of the 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.

.....

Martin Borradaile ACA
Dodd & Co Limited
Chartered Accountants

FIFTEEN Rosehill
Montgomery Way
Rosehill Estate
CARLISLE
CA1 2RW

27 April 2025

St Michael's Stanwix with St Mark's Belah PCC

Statement of Financial Activities for the Year Ended 31 December 2024

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £	Total Funds 2023 £
Income and endowments from:					
Donations and legacies	2	98,236	32,541	130,777	116,197
Investments	3	573	1,261	1,834	2,075
Charitable activities	4	6,107	-	6,107	9,342
Total income		104,916	33,802	138,718	127,614
Expenditure on:					
Charitable activities		114,417	51,558	165,975	146,400
Total expenditure		114,417	51,558	165,975	146,400
Net movements in funds		(9,501)	(17,756)	(27,257)	(18,786)
Reconciliation of funds					
Total funds brought forward		34,831	36,641	71,472	90,258
Total funds carried forward		25,330	18,885	44,215	71,472

The notes on pages 9 to 17 form an integral part of these financial statements.

St Michael's Stanwix with St Mark's Belah PCC

Balance Sheet as at 31 December 2024

	Note	2024 £	2024 £	2023 £	2023 £
Current assets					
Debtors	11	12,239		18,363	
Cash at bank and in hand		35,758		59,971	
			47,997		78,334
Creditors: Amounts falling due within one year	12		(3,782)		(6,862)
Net current assets			44,215		71,472
Net assets			44,215		71,472
The funds of the charity:					
Restricted funds			18,885		36,641
Unrestricted funds					
Unrestricted income funds			25,330		34,831
Total charity funds			44,215		71,472

The financial statements have been prepared in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

Approved by the Board on 27 April 2025 and signed on its behalf by:

Revd I R McIntyre - Chairman
Trustee

P A Cowen - Treasurer
Trustee

1 Accounting policies

Statement of compliance

The accounts (financial statements) have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The financial statements have been prepared in accordance with the second edition of the Charities Statement of Recommended Practice issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011 as amended by the Charities Act 2022.

The accounts (financial statements) have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair view'. This departure has involved following Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) rather than the Accounting and Reporting by Charities:Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

Basis of preparation

The charity meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

Going concern

These financial statements have been prepared on a going concern basis.

Fund accounting policy

Unrestricted income funds are general funds that are available for use at the trustees' discretion in furtherance of the objectives of the charity.

Restricted funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

Further details of each fund are disclosed in note 14.

Income and endowments

Donations and legacies income includes grants that provide core funding or are of a general nature are recognised when the Charity has entitlement to the income, it is probable that the income will be received and the amount can be measured with sufficient reliability.

Donations and legacies are recognised on a receivable basis when receipt is probable and the amount can be reliably measured.

Grants are recognised when the charity has an entitlement to the funds and any conditions linked to the grants have been met. Where performance conditions are attached to the grant and are yet to be met, the income is recognised as a liability and included on the balance sheet as deferred income to be released.

Income from Government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

Income from tax reclaims are included in the statement of financial activities at the same time as the gift to which they relate.

Investment income is recognised on a receivable basis.

Income from charitable activities includes income recognised as earned (as the related goods or services are provided) under contract.

..... *continued*

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

Charitable expenditure comprises those costs incurred by the Charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Support costs

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, for example, allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

Cash and Cash Equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

..... *continued*

2 Donations and legacies

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £	Total Funds 2023 £
St Michael's				
Cash collections	5,089	-	5,089	4,190
Planned giving	52,056	-	52,056	49,861
Donations	2,789	-	2,789	4,876
Gift day	-	-	-	2,209
Gift Aid tax reclaimed	11,901	-	11,901	12,236
Letting	743	-	743	849
	72,578	-	72,578	74,221
St Mark's				
Cash collections	3,125	-	3,125	2,074
Planned giving	8,985	-	8,985	9,150
Donations	3,158	-	3,158	4,850
Gift day	-	-	-	936
Gift Aid tax reclaimed	2,490	-	2,490	1,992
Fees	54	-	54	-
	17,812	-	17,812	19,002
Restoration				
Donations	-	4,629	4,629	1,000
Legacies and bequests	-	-	-	5,000
Other income	-	-	-	51
	-	4,629	4,629	6,051
Parish Centre				
Donations	560	-	560	103
Miles McInnes fund	7,265	-	7,265	10,782
Other income	21	-	21	-
	7,846	-	7,846	10,885
Youth				
Planned giving	-	2,430	2,430	5,210
Gift Aid tax reclaimed	-	896	896	828
	-	3,326	3,326	6,038
Project Nehemiah				
Donations	-	6,527	6,527	-
Gift Aid tax reclaimed	-	988	988	-
Grants	-	16,750	16,750	-
Other income	-	321	321	-
	-	24,586	24,586	-
	98,236	32,541	130,777	116,197

..... *continued*

Of the donations and legacies income in 2023 £104,108 related to unrestricted funds and £12,089 related to restricted funds.

3 Investments

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £	Total Funds 2023 £
Interest on cash deposits	573	1,261	1,834	2,075

Of the investment income in 2023 £1,222 related to unrestricted funds and £853 related to restricted funds.

4 Charitable activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £	Total Funds 2023 £
Parish centre				
Other income	-	-	-	39
Letting	2,268	-	2,268	1,715
	2,268	-	2,268	1,754
St Michael's				
Fees	2,610	-	2,610	3,555
St Mark's				
Coffee mornings	290	-	290	226
Community Events	-	-	-	218
Letting	905	-	905	2,949
Fees	34	-	34	640
	1,229	-	1,229	4,033
	6,107	-	6,107	9,342

All of the income from charitable activities in 2023 related to unrestricted funds.

5 Total expenditure

	Parish centre	St Michael's	St Mark's	Restoration	Nehamiah	Total 2024	Total 2023
	£	£	£	£	£	£	£
Support costs							
Wages and salaries	-	-	-	-	-	-	11,145
Assigned fees paid to Diocese	-	478	160	-	-	638	980
Missionary and charitable giving	-	3,120	1,000	-	-	4,120	4,085
Parish offer	-	42,750	14,250	-	-	57,000	68,400
Church maintenance	-	1,713	12,133	27,656	23,902	65,404	19,095
Church running costs	-	8,917	7,184	-	-	16,101	18,575
Upkeep of services	-	1,331	446	-	-	1,777	2,246
Upkeep of church yard	-	-	1,860	-	-	1,860	2,095
Education and outreach	38	1,762	483	-	-	2,283	4,980
Working expenses of incumbent and other clergy	-	1,539	513	-	-	2,052	1,586
Office costs	1,159	1,282	427	-	-	2,868	2,034
Parish centre costs	10,094	-	-	-	-	10,094	9,637
Accountancy fees (governance)	-	833	277	-	-	1,110	858
Independent examiner's fee	-	337	113	-	-	450	450
Bank charges	-	163	55	-	-	218	234
	11,291	64,225	38,901	27,656	23,902	165,975	146,400

Expenses not attributable to a specific church are allocated between St Michael's (75%) and St Mark's (25%). Of the expenditure in 2023, £114,672 related to unrestricted funds and £12,942 related to restricted funds.

6 Governance costs

	2024	2023
	£	£
Accountancy fees	1,110	858
Independent examiner's fee	450	450
	1,560	1,308

7 Trustees' remuneration and expenses

No trustees received any remuneration or expenses during the year.

8 Net outgoing resources

Net outgoing resources is stated after charging:

	2024	2023
	£	£
Accountancy fees (governance)	1,110	858
Independent examiner's fee	450	450

9 Employees' remuneration

The monthly average number of persons (including senior management) employed by the charity during the year was as follows:

	2024	2023
	No.	No.
Charitable activities	-	1

The aggregate payroll costs of these persons were as follows:

	2024	2023
	£	£
Wages and salaries	-	11,145

No employee received emoluments of more than £60,000 during the year (2023 - No. 0).

..... *continued*

10 Taxation

The registered charity is exempt from taxation on income and gains.

11 Debtors

	2024	2023
	£	£
Other debtors	12,239	18,363

12 Creditors: Amounts falling due within one year

	2024	2023
	£	£
Other creditors	3,782	6,862

..... *continued*

13 Related parties

Controlling entity

The charity is controlled by the trustees.

Related party transactions

The PCC act as the sole trustee for the Miles MacInnes Trust. As at 31 December 2024 the trust held funds totalling £130,802 (2023 - £134,863) "for the benefit of the inhabitants of Stanwix". During the year the Trust transferred a total of £7,265 (2023 - £10,782) to the PCC which was used towards Parish Centre running costs.

14 Analysis of funds

	At 1 January 2024	Incoming resources	Resources expended	At 31 December 2024
	£	£	£	£
General Funds				
Unrestricted income fund	34,831	104,916	(114,417)	25,330
Restricted Funds				
Restoration	25,224	5,890	(27,656)	3,458
Children and Young People's/Community Worker	11,417	3,326	-	14,743
Project Nehamiah	-	24,586	(23,902)	684
	36,641	33,802	(51,558)	18,885
	71,472	138,718	(165,975)	44,215

The General Unrestricted Funds include £7,862 designated for the St Mark's Improvement Fund.

The Restoration fund includes donations and grants received to fund the restoration of St Michael's Church.

The Children and Young People's Worker and Community Worker funds include funding received to help the PCC deliver youth and community projects in the parish.

The Nehemiah Project funds are for planned improvements to the church interior, including installation of halo heaters, removal of choir stalls and some pews, and new carpeting throughout.

..... continued

Prior period

	At 1 January 2023	Incoming resources	Resources expended	At 31 December 2023
	£	£	£	£
General Funds				
Unrestricted income fund	38,974	114,672	(118,815)	34,831
Restricted Funds				
Restoration	34,760	6,904	(16,440)	25,224
Children and Young People's/Community Worker	16,524	6,038	(11,145)	11,417
	51,284	12,942	(27,585)	36,641
	90,258	127,614	(146,400)	71,472

15 Net assets by fund

	Unrestricted Funds	Restricted Funds	Total Funds 2024	Total Funds 2023
	£	£	£	£
Current assets	29,112	18,885	47,997	78,334
Creditors: Amounts falling due within one year	(3,782)	-	(3,782)	(6,862)
Net assets	25,330	18,885	44,215	71,472

Prior period

	Unrestricted Funds	Restricted Funds	Total Funds 2023	Total Funds 2022
	£	£	£	£
Current assets	41,693	36,641	78,334	93,698
Creditors: Amounts falling due within one year	(6,862)	-	(6,862)	(3,440)
Net assets	34,831	36,641	71,472	90,258

THE ECCLESIASTICAL PARISH OF ST MICHAEL STANWIX WITH ST MARK'S BELAH

England & Wales - Charity number 1159961

Accounts

St Michael's Stanwix with St Mark's Belah PCC

Registration number: 1159961

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Charity registration number	1159961
Principal office	St Michael's Parish Centre Church Street CARLISLE CA3 9DJ
Registered office	St Michael's Parish Centre Church Street CARLISLE CA3 9DJ
Trustees	P A Cowen - Treasurer
	D W Howe
	A R H Cook - Vice Chairman
	K R Borlase
	R A G Cox
	E Farnworth
	E L S Maylin
	J Furness
	K Howe
	A Quinn
	D Libby
	E A Simpson
	L A Simpson
	R E Keiller
	E M Cook
	R Arnold
	G Goodman
	E T Amos (appointed 23 April 2023)
	E Simpson (appointed 23 April 2023)
	Revd I R McIntyre - Chairman (appointed 18 July 2023)
Accountant	Dodd & Co Limited FIFTEEN Rosehill Montgomery Way Rosehill Estate CARLISLE CA1 2RW

St Michael's Stanwix with St Mark's Belah PCC

Trustees' Report for the Year Ended 31 December 2023

The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland.

1. Structure, Governance and Management

Organisational structure and governing document

St Michael's Stanwix with St Mark's Belah PCC is a body corporate and its governing documents are the Parochial Church Council Powers Measure (1956) as amended, the Church Representation Rules 2011 and a District Church Councils Scheme approved by the Carlisle Diocesan Bishop's Council and implemented in 1993. The PCC is also a charity registered in England, no 1159961.

Any act of the Council may be signified by an instrument executed pursuant to a resolution of the council and under the hands or if an instrument under seal is required under the hands and seals of the chairman presiding and two other members of the council present at the meeting at which such resolution is passed.

Members of the PCC other than those appointed ex officio are elected by the Annual Parochial Church Meeting (APCM) held in April each year at which all those on the church electoral roll are entitled to vote.

The governing document requires a quorum of one third present at PCC meetings which are held six times each year. Matters relating to the parish, church programme and events, buildings maintenance and development, and finance, are discussed and agreed by a majority vote of these present.

In addition to the PCC, three working sub groups were formed in 2021 to cover the operation of different areas of parish life: Finance and Administration, Building Maintenance and Development, and Mission and Fellowship. The District Church Councils (DCC) which met on the alternate months to the PCC are in temporary abeyance.

The PCC has a Standing Committee which has power to transact the business of the PCC between its meetings, subject to any directives given by the Council. It constructs and prioritises the agenda for PCC meetings.

Other committees are established by the PCC as required, with responsibility for particular areas, who then report to the PCC.

Recruitment, Induction and Training of trustees

Members are elected to the PCC at the APCM by the members of the churches who are included on the Electoral Roll.

Trustees receive induction training on a one to one basis following election to the PCC. They are required to undergo a DBS check and to undertake Basic, Foundation and Raising Awareness of Domestic Abuse, Diocesan Safeguarding Training every three years.

Related parties

The Benefice of Stanwix, St Michael's Church, Stanwix with St Mark's Church, Belah is part of the Diocese of Carlisle within the Church of England.

The PCC act as the sole trustee for the Miles MacInnes Trust (charity number 250935 – "Proceeds of sale of the Miles MacInnes Memorial Hall and caretaker's house"). As at 31 December 2023 the trust held funds totalling £134,863 (2022 - £128,806) "for the benefit of the inhabitants of Stanwix". During the year the Trust transferred a total of £10,782 (2022- £9,166) to the PCC which was used towards Parish Centre running costs.

Major risk statement

The trustees have reviewed the major risks to which the charity is exposed and systems or procedures have been put in place to manage those risks.

2. Objectives and Activities

The PCC has the responsibility of cooperating with the Incumbent, in promoting the whole mission of the Church, pastoral, evangelistic, social and ecumenical within the ecclesiastical parish. The Incumbent, Revd. Iain McIntyre, was licensed on 18th July 2023. The PCC also has maintenance responsibility for both church buildings, and the Parish Centre adjacent to St Michael's.

The PCC have considered the Charity Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion. In particular, we endeavour to enable ordinary people to live out their faith as part of our parish community through:

Learning, Living and Sharing our faith in Christ.

Provision of pastoral care for people living in the parish.

Mission and outreach work.

Activities undertaken during the year include:

- Regular weekly services providing worship, teaching and fellowship
- Pastoral care to members of the congregation.
- Various children and youth activities.
- Encouragement of mid-week home groups and prayer groups.
- Provision of baptism, marriage and funeral services for parishioners.

3. Achievements and performance

Summary of main achievements during the year

The majority of our activities in church life continued as in previous years. Regular staff meetings, PCC meetings, Home groups and children's activities were all occurring throughout the year.

Plans for the redevelopment of the interior of St Michael's Church have been put on hold although consideration is being given to some possible smaller projects.

Following the resignation of the previous incumbent, Rev Nigel Beer, in October 2022 the parish was in a period of vacancy. We were delighted to appoint our new Priest-in-Charge, Rev Iain McIntyre, who was licensed on 18 July 2023.

Our Children and Young Peoples Worker resigned at the end of the year, and discussions are on-going regarding the recruitment of a replacement.

4. Financial Review

Total income during the year ended 31 December 2023 was £127,614 (2022 - £121,516), and expenditure totalled £146,400 (2022 - £120,358). The allocation of income and expenditure between various funds is summarised below:

	Income	Expenditure	Surplus(Deficit)
General funds	114,672	118,815	(4,143)
St Mark's Improvement fund	-	-	-
St Michael's Restoration fund	6,904	16,440	(9,536)
Children & Young Peoples /Community Worker	6,038	11,145	(5,107)

It was encouraging that the deficit in General Funds for 2023 was much lower than initially budgeted, however the PCC recognise that deficits in recent years are depleting the reserves held and cannot be maintained. During 2024 the financial situation will continue to be monitored closely, and the congregation encouraged to respond as necessary. If income does not increase in 2024 then cuts may need to be made in expenditure.There was no major capital expenditure on buildings during 2023. Free reserves at the year end were £34,831.

The balance of funds at 31 December 2023 was as follows:

- General Funds £19,787
- St Marks' Improvement £15,044
- Restoration £25,224
- Children & Young Peoples / Community Worker £11,417

Reserves policy

The trustees seek to maintain general reserves approximately equal to two months of general funds expenditure. They believe this is an adequate reserve level to ensure on-going cashflow. Due to legacies received in 2015 the general reserves in recent years have been well in excess of this requirement, but have reduced in recent years. The general reserves as at 31 December were equivalent to one and a half months of expenditure.

Approved by the Trustees on 28 April 2024

.....

Revd I R McIntyre - Chairman
Trustee

St Michael's Stanwix with St Mark's Belah PCC

Trustees' Responsibilities in relation to the Financial Statements

The trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards.

The law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations and the provisions of the trust deed. They are responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Independent Examiner's Report to the Trustees of

St Michael's Stanwix with St Mark's Belah PCC

I report on the accounts of the charity for the year ended 31 December 2023, which are set out on pages 7 to 16.

Your attention is to drawn to the fact that the Charity has prepared the financial statements in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has since been withdrawn.

We understand that this has been done in order for the accounts to provide a true and fair view in accordance with the Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2019.

Respective responsibilities of trustees and examiner

The Charity's trustees are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the General Directions given by the Charity Commission under section 145 (5) (b) of the 2011 Act; and
- state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the 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 you as 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 2011; and
- to prepare accounts which accord with the accounting records, comply with the accounting requirements of the 2011 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.

.....

Martin Borradaile ACA
Dodd & Co Limited
Chartered Accountants

28 April 2024

FIFTEEN Rosehill
Montgomery Way
Rosehill Estate
CARLISLE
CA1 2RW

St Michael's Stanwix with St Mark's Belah PCC

Statement of Financial Activities for the Year Ended 31 December 2023

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £	Total Funds 2022 £
Income and endowments from:					
Donations and legacies	2	104,108	12,089	116,197	110,933
Investments	3	1,222	853	2,075	665
Charitable activities	4	9,342	-	9,342	9,918
Total income		114,672	12,942	127,614	121,516
Expenditure on:					
Charitable activities		118,815	27,585	146,400	120,358
Total expenditure		118,815	27,585	146,400	120,358
Net movements in funds		(4,143)	(14,643)	(18,786)	1,158
Reconciliation of funds					
Total funds brought forward		38,974	51,284	90,258	89,100
Total funds carried forward		34,831	36,641	71,472	90,258

The notes on pages 9 to 16 form an integral part of these financial statements.

St Michael's Stanwix with St Mark's Belah PCC

Balance Sheet as at 31 December 2023

	Note	2023 £	2023 £	2022 £	2022 £
Current assets					
Debtors	10	18,363		13,120	
Cash at bank and in hand		59,971		80,578	
			78,334		93,698
Creditors: Amounts falling due within one year	11		(6,862)		(3,440)
Net current assets			71,472		90,258
Net assets			71,472		90,258
The funds of the charity:					
Restricted funds			36,641		51,284
Unrestricted funds					
Unrestricted income funds			34,831		38,974
Total charity funds			71,472		90,258

The financial statements have been prepared in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

Approved by the Trustees on 28 April 2024 and signed on its behalf by:

P A Cowen - Treasurer
Trustee

Revd I R McIntyre - Chairman
Trustee

1 Accounting policies

Statement of compliance

The accounts (financial statements) have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The financial statements have been prepared in accordance with the second edition of the Charities Statement of Recommended Practice issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

The accounts (financial statements) have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair view'. This departure has involved following Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) rather than the Accounting and Reporting by Charities:Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

Basis of preparation

The charity meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

Going concern

These financial statements have been prepared on a going concern basis.

Fund accounting policy

Unrestricted income funds are general funds that are available for use at the trustees' discretion in furtherance of the objectives of the charity.

Restricted funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

Further details of each fund are disclosed in note 13.

Income and endowments

Donations and legacies income includes grants that provide core funding or are of a general nature are recognised when the Charity has entitlement to the income, it is probable that the income will be received and the amount can be measured with sufficient reliability.

Donations and legacies are recognised on a receivable basis when receipt is probable and the amount can be reliably measured.

Grants are recognised when the charity has an entitlement to the funds and any conditions linked to the grants have been met. Where performance conditions are attached to the grant and are yet to be met, the income is recognised as a liability and included on the balance sheet as deferred income to be released.

Income from Government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

Income from tax reclaims are included in the statement of financial activities at the same time as the gift to which they relate.

Investment income is recognised on a receivable basis.

Income from charitable activities includes income recognised as earned (as the related goods or services are provided) under contract.

..... *continued*

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

Charitable expenditure comprises those costs incurred by the Charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Support costs

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, for example, allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

Cash and Cash Equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

..... *continued*

2 Donations and legacies

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £	Total Funds 2022 £
St Michael's				
Cash collections	4,190	-	4,190	3,786
Planned giving	49,861	-	49,861	50,450
Donations	4,876	-	4,876	6,094
Gift day	2,209	-	2,209	-
Legacies and bequests	-	-	-	750
Gift Aid tax reclaimed	12,236	-	12,236	11,546
Letting	849	-	849	601
	74,221	-	74,221	73,227
St Mark's				
Cash collections	2,074	-	2,074	1,800
Planned giving	9,150	-	9,150	9,229
Donations	4,850	-	4,850	1,563
Gift day	936	-	936	-
Legacies and bequests	-	-	-	250
Gift Aid tax reclaimed	1,992	-	1,992	2,112
Letting	-	-	-	200
	19,002	-	19,002	15,154
Restoration				
Donations	-	1,000	1,000	-
Legacies and bequests	-	5,000	5,000	4,000
Other income	-	51	51	-
	-	6,051	6,051	4,000
Parish Centre				
Donations	103	-	103	-
Miles McInnes fund	10,782	-	10,782	9,166
	10,885	-	10,885	9,166
Youth				
Planned giving	-	5,210	5,210	3,735
Donations	-	-	-	1,750
Gift Aid tax reclaimed	-	828	828	1,915
	-	6,038	6,038	7,400
Community				
Planned giving	-	-	-	1,770
Gift Aid tax reclaimed	-	-	-	216
	-	-	-	1,986
	104,108	12,089	116,197	110,933

..... *continued*

Of the donations and legacies income in 2022 £97,547 related to unrestricted funds and £13,386 related to restricted funds.

3 Investments

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £	Total Funds 2022 £
Interest on cash deposits	1,222	853	2,075	665

Of the investment income in 2022 £319 related to unrestricted funds and £346 related to restricted funds.

4 Charitable activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £	Total Funds 2022 £
Parish centre				
Other income	39	-	39	19
Letting	1,715	-	1,715	1,950
	1,754	-	1,754	1,969
St Michael's				
Coffee mornings	-	-	-	232
Other income	-	-	-	6
Community Events	-	-	-	445
Mission Giving	-	-	-	228
Fees	3,555	-	3,555	3,794
	3,555	-	3,555	4,705
St Mark's				
Coffee mornings	226	-	226	208
Community Events	218	-	218	65
Mission Giving	-	-	-	76
Letting	2,949	-	2,949	2,589
Fees	640	-	640	306
	4,033	-	4,033	3,244
	9,342	-	9,342	9,918

All of the income from charitable activities in 2022 related to unrestricted funds.

5 Total expenditure

	Parish centre	St Michael's	St Mark's	Restoration	Youth	Total 2023	Total 2022
	£	£	£	£	£	£	£
Support costs							
Wages and salaries	-	-	-	-	11,145	11,145	10,114
Assigned fees paid to Diocese	-	930	50	-	-	980	1,491
Missionary and charitable giving	-	3,085	1,000	-	-	4,085	4,661
Parish offer	-	51,300	17,100	-	-	68,400	68,400
Church maintenance	-	1,989	666	16,440	-	19,095	3,454
Church running costs	-	9,593	8,982	-	-	18,575	11,823
Upkeep of services	-	1,696	550	-	-	2,246	2,733
Upkeep of church yard	-	-	2,095	-	-	2,095	1,515
Education and outreach	188	3,790	1,002	-	-	4,980	2,640
Working expenses of incumbent and other clergy	-	1,246	340	-	-	1,586	1,783
Office costs	887	860	287	-	-	2,034	2,359
Parish centre costs	9,637	-	-	-	-	9,637	7,925
Accountancy fees (governance)	-	643	215	-	-	858	798
Independent examiner's fee	-	338	112	-	-	450	450
Bank charges	-	175	59	-	-	234	212
	10,712	75,645	32,458	16,440	11,145	146,400	120,358

Expenses not attributable to a specific church are allocated between St Michael's (75%) and St Mark's (25%). Of the expenditure in 2022, £110,244 related to unrestricted funds and £10,114 related to restricted funds.

6 Governance costs

	2023	2022
	£	£
Accountancy fees	858	798
Independent examiner's fee	450	450
	1,308	1,248

7 Trustees' remuneration and expenses

No trustees received any remuneration or expenses during the year.

8 Employees' remuneration

The monthly average number of persons (including senior management) employed by the charity during the year was as follows:

	2023	2022
	No.	No.
Charitable activities	1	1

The aggregate payroll costs of these persons were as follows:

	2023	2022
	£	£
Wages and salaries	11,145	10,114

No employee received emoluments of more than £60,000 during the year (2022 - No. 0).

9 Taxation

The registered charity is exempt from taxation on income and gains.

10 Debtors

	2023	2022
	£	£
Other debtors	18,363	13,120

11 Creditors: Amounts falling due within one year

	2023	2022
	£	£
Other creditors	6,862	3,440

..... *continued*

12 Related parties

Controlling entity

The charity is controlled by the trustees.

Related party transactions

The PCC act as the sole trustee for the Miles MacInnes Trust. As at 31 December 2023 the trust held funds totalling £134,863 (2022 - £128,806) "for the benefit of the inhabitants of Stanwix". During the year the Trust transferred a total of £10,782 (2022 - £9,166) to the PCC which was used towards Parish Centre running costs.

13 Analysis of funds

	At 1 January 2023	Incoming resources	Resources expended	At 31 December 2023
	£	£	£	£
General Funds				
Unrestricted income fund	38,974	114,672	(118,815)	34,831
Restricted Funds				
Restoration	34,760	6,904	(16,440)	25,224
Children and Young People's/Community Worker	16,524	6,038	(11,145)	11,417
	51,284	12,942	(27,585)	36,641
	90,258	127,614	(146,400)	71,472

The General Unrestricted Funds include £15,044 designated for the St Mark's Improvement Fund.

The Restoration fund includes donations and grants received to fund the restoration of St Michael's Church.

The Children and Young People's Worker and Community Worker funds include funding received to help the PCC deliver youth and community projects in the parish.

..... *continued*

Prior period

	At 1 January 2022	Incoming resources	Resources expended	At 31 December 2022
	£	£	£	£
General Funds		-		
Unrestricted income fund	41,434	107,784	(110,244)	38,974
Restricted Funds				
Restoration	30,415	4,346	-	34,761
Children and Young People's/Community Worker	17,251	9,386	(10,114)	16,523
	47,666	13,732	(10,114)	51,284
	89,100	121,516	(120,358)	90,258

14 Net assets by fund

	Unrestricted Funds	Restricted Funds	Total Funds 2023	Total Funds 2022
	£	£	£	£
Current assets	41,693	36,641	78,334	93,698
Creditors: Amounts falling due within one year	(6,862)	-	(6,862)	(3,440)
Net assets	34,831	36,641	71,472	90,258

Prior period

	Unrestricted Funds	Restricted Funds	Total Funds 2022	Total Funds 2021
	£	£	£	£
Current assets	42,414	51,284	93,698	91,526
Creditors: Amounts falling due within one year	(3,440)	-	(3,440)	(2,426)
Net assets	38,974	51,284	90,258	89,100

THE ECCLESIASTICAL PARISH OF ST MICHAEL STANWIX WITH ST MARK'S BELAH

England & Wales - Charity number 1159961

Accounts

St Michael's Stanwix with St Mark's Belah PCC

Registration number: 1159961

Annual Report and Financial Statements

31 December 2022

dodd&co

St Michael's Stanwix with St Mark's Belah PCC

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St Michael's Stanwix with St Mark's Belah PCC

Reference and Administrative Details

Charity name	St Michael's Stanwix with St Mark's Belah PCC	
Charity registration number	1159961	
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Registered office	St Michael's Parish Centre Church Street CARLISLE CA3 9DJ	
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	D W Howe	
	Revd N D Beer - Chairman	(resigned 9 October 2022)
	A R H Cook - Vice Chairman / Chairman	(from 9 October 2022)
	A E Bullen	(resigned 8 May 2022)
	K R Borlase	
	R A G Cox	
	E Farnworth	
	E L S Maylin	
	J Furness	
	K Howe	
	J M Sugden	(resigned 8 May 2022)
	A Quinn	
	D Libby	
	E A Simpson	
	L A Simpson	
	R E Keiller	
	R Owen	(resigned 8 May 2022)
	E M Cook	(appointed 8 May 2022)
	R Arnold	(appointed 6 December 2022)
	G Goodman	(appointed 6 December 2022)
Accountant	Dodd & Co Limited FIFTEEN Rosehill Montgomery Way Rosehill Estate CARLISLE CA1 2RW	

Approved by the Trustees on 4 April 2023 and signed on their behalf by:

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1. Structure, Governance and Management

Organisational structure and governing document

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Recruitment, Induction and Training of trustees

Members are elected to the PCC at the APCM by the members of the churches who are included on the Electoral Roll.

Trustees receive induction training on a one to one basis following election to the PCC. They are required to undergo a DBS check and undertake C0 and C1 Diocesan Safeguarding Training.

Related parties

The Benefice of Stanwix, St Michael's Church, Stanwix with St Mark's Church, Belah is part of the Diocese of Carlisle within the Church of England.

The PCC act as the sole trustee for the Miles MacInnes Trust (charity number 250935 – "Proceeds of sale of the Miles MacInnes Memorial Hall and caretaker's house"). As at 31 December 2022 the trust held funds totalling £128,806 (2021 - £146,687) "for the benefit of the inhabitants of Stanwix". During the year the Trust transferred a total of £9,166 (2021- £8,780) to the PCC which was used towards Parish Centre running costs.

Major risk statement

The trustees have reviewed the major risks to which the charity is exposed and systems or procedures have been put in place to manage those risks.

Impact of COVID-19

Further to the relaxation of Government restrictions, there has been a gradual increase the level of activities and return to meeting in person. There continues to be some loss of income, primarily from the loss of rental income, and some reduction in gift income although the majority of giving is by standing order and has remained steady. There has been some reduction in expenses due to the restrictions, and the trustees are monitoring the financial situation on a regular basis. If necessary, there are sufficient general reserves to cover any anticipated deficit.

2. Objectives and Activities

The PCC has the responsibility of cooperating with the Incumbent, in promoting the whole mission of the Church, pastoral, evangelistic, social and ecumenical within the ecclesiastical parish. The Incumbent, Revd. Nigel Beer, resigned on 25th October 2022, and the position is currently vacant. The PCC also has maintenance responsibility for both church buildings, and the Parish Centre adjacent to St Michael's.

The PCC have considered the Charity Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion. In particular, we endeavour to enable ordinary people to live out their faith as part of our parish community through:

Learning, Living and Sharing our faith in Christ.

Provision of pastoral care for people living in the parish.

Mission and outreach work.

Activities undertaken during the year include:

- Regular weekly services providing worship, teaching and fellowship
- Pastoral care to members of the congregation.
- Various children and youth activities.
- Encouragement of mid-week home groups and prayer groups.
- Provision of baptism, marriage and funeral services for parishioners.

3. Achievements and performance

Summary of main achievements during the year

Following the lifting of Covid restrictions the activities were able to resume and and mostly returned to pre-pandemic levels. For various reasons the provision of on-line access to church services ceased mid-year. Regular staff meetings, PCC meetings, Home groups and children's activities were all able to resume.

Plans for the redevelopment of the interior of St Michael's Church have been put on hold although consideration is being given to some possible smaller projects.

In October 2022 the incumbent, Rev Nigel Beer, resigned to take up a new position. It is hoped to appoint a new Priest-in-Charge to take up the post by mid-2023. In the meantime responsibility for continuing ministry in the Parish lies with the warden and PCC, ably assisted by the ministry team and members of the congregation and with the oversight of the Rural Dean, Rev. Simon Bickersteth.

4. Financial Review

Total income during the year ended 31 December 2022 was £121,516 (2021 - £109,400), and expenditure totalled £120,358 (2021 - £120,396). The allocation of income and expenditure between various funds is summarised below:

	Income	Expenditure	Surplus/(Deficit)
General funds	107,784	110,244	(2,460)
St Mark's Improvement fund	-	-	-
St Michael's Restoration fund	4,346	-	4,346
Children & Young Peoples /Community Worker	9,386	10,114	(728)

It was encouraging that the deficit in General Funds for 2022 was much lower than initially budgeted, however the PCC recognise that deficits in recent years are depleting the reserves held and cannot be maintained. During 2023 the financial situation will continue to be monitored closely, and the congregation encouraged to respond as necessary. If income does not increase in 2023 then cuts may need to be made in expenditure. There was no major capital expenditure on buildings during 2022.

The balance of funds at 31 December 2022 was as follows:

- General funds £23,930
- St Marks' Improvement £15,044
- Restoration £34,761
- Children & Young Peoples / Community Worker £16,523

Reserves policy

The trustees seek to maintain general reserves approximately equal to two months of general funds expenditure. They believe this is an adequate reserve level to ensure on-going cashflow. Due to legacies received in 2015 the general reserves in recent years have been well in excess of this requirement, but have reduced in recent years. The general reserves as at 31 December were equivalent to two and a half months of expenditure.

A R H Cook - Chairman
Trustee

St Michael's Stanwix with St Mark's Belah PCC

Trustees' Responsibilities in relation to the Financial Statements

The trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards.

The law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations and the provisions of the trust deed. They are responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection fraud and other irregularities.

Independent Examiner's Report to the Trustees of

St Michael's Stanwix with St Mark's Belah PCC

I report on the accounts of the charity for the year ended 31 December 2022, which are set out on pages 7 to 16.

Your attention is to drawn to the fact that the Charity has prepared the financial statements in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has since been withdrawn.

We understand that this has been done in order for the accounts to provide a true and fair view in accordance with the Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2019.

Respective responsibilities of trustees and examiner

The Charity's trustees are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the General Directions given by the Charity Commission under section 145 (5) (b) of the 2011 Act; and
- state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the 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 you as 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 2011; and
- to prepare accounts which accord with the accounting records, comply with the accounting requirements of the 2011 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.

.....

Faye Armstrong FCA
Dodd & Co Limited
Chartered Accountants

FIFTEEN Rosehill
Montgomery Way
Rosehill Estate
CARLISLE
CA1 2RW

4 April 2023

St Michael's Stanwix with St Mark's Belah PCC

Statement of Financial Activities for the Year Ended 31 December 2022

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £	Total Funds 2021 £
Income and endowments from:					
Donations and legacies	2	97,547	13,386	110,933	104,336
Investments	3	319	346	665	29
Charitable activities	4	9,918	-	9,918	5,035
Total income		107,784	13,732	121,516	109,400
Expenditure on:					
Charitable activities		110,244	10,114	120,358	120,396
Total expenditure		110,244	10,114	120,358	120,396
Net movements in funds		(2,460)	3,618	1,158	(10,996)
Reconciliation of funds					
Total funds brought forward		41,434	47,666	89,100	100,096
Total funds carried forward		38,974	51,284	90,258	89,100

The notes on pages 9 to 16 form an integral part of these financial statements.

St Michael's Stanwix with St Mark's Belah PCC

Balance Sheet as at 31 December 2022

	Note	2022 £	2022 £	2021 £	2021 £
Current assets					
Debtors	10	13,120		9,739	
Cash at bank and in hand		80,578		81,787	
			93,698		91,526
Creditors: Amounts falling due within one year	11		(3,440)		(2,426)
Net current assets			90,258		89,100
Net assets			90,258		89,100
The funds of the charity:					
Restricted funds			51,284		47,666
Unrestricted funds					
Unrestricted income funds			38,974		41,434
Total charity funds			90,258		89,100

The financial statements have been prepared in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

Approved by the Trustees on 4 April 2023 and signed on its behalf by:

P A Cowen - Treasurer
Trustee

A R H Cook - Chairman
Trustee

The notes on pages 9 to 16 form an integral part of these financial statements.

1 Accounting policies

Statement of compliance

The accounts (financial statements) have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The financial statements have been prepared in accordance with the second edition of the Charities Statement of Recommended Practice issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

The accounts (financial statements) have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair view'. This departure has involved following Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) rather than the Accounting and Reporting by Charities:Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

Basis of preparation

The charity meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

Going concern

These financial statements have been prepared on a going concern basis.

Fund accounting policy

Unrestricted income funds are general funds that are available for use at the trustees' discretion in furtherance of the objectives of the charity.

Restricted funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

Further details of each fund are disclosed in note 13.

Income and endowments

Donations and legacies income includes grants that provide core funding or are of a general nature are recognised when the Charity has entitlement to the income, it is probable that the income will be received and the amount can be measured with sufficient reliability.

Donations and legacies are recognised on a receivable basis when receipt is probable and the amount can be reliably measured.

Grants are recognised when the charity has an entitlement to the funds and any conditions linked to the grants have been met. Where performance conditions are attached to the grant and are yet to be met, the income is recognised as a liability and included on the balance sheet as deferred income to be released.

Income from Government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

Income from tax reclaims are included in the statement of financial activities at the same time as the gift to which they relate.

Investment income is recognised on a receivable basis.

Income from charitable activities includes income recognised as earned (as the related goods or services are provided) under contract.

..... *continued*

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

Charitable expenditure comprises those costs incurred by the Charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Support costs

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, for example, allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

Cash and Cash Equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

..... *continued*

2 Donations and legacies

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £	Total Funds 2021 £
St Michael's				
Cash collections	3,786	-	3,786	3,501
Planned giving	50,450	-	50,450	50,584
Donations	6,094	-	6,094	2,668
Legacies and bequests	750	-	750	-
Gift Aid tax reclaimed	11,546	-	11,546	11,416
Letting	601	-	601	-
	73,227	-	73,227	68,169
St Mark's				
Cash collections	1,800	-	1,800	1,584
Planned giving	9,229	-	9,229	8,324
Donations	1,563	-	1,563	35
Legacies and bequests	250	-	250	-
Gift Aid tax reclaimed	2,112	-	2,112	1,879
Letting	200	-	200	-
	15,154	-	15,154	11,822
Restoration				
Donations	-	-	-	29
Legacies and bequests	-	4,000	4,000	-
	-	4,000	4,000	29
Parish Centre				
Donations	-	-	-	20
Miles McInnes fund	9,166	-	9,166	8,780
Corona Virus Job Retention Scheme grants	-	-	-	1,717
	9,166	-	9,166	10,517
Youth				
Planned giving	-	3,735	3,735	4,050
Donations	-	1,750	1,750	2,000
Gift Aid tax reclaimed	-	1,915	1,915	1,526
Corona Virus Job Retention Scheme grants	-	-	-	1,793
	-	7,400	7,400	9,369
Community				
Planned giving	-	1,770	1,770	2,040
Gift Aid tax reclaimed	-	216	216	390
Grants	-	-	-	2,000
	-	1,986	1,986	4,430
	97,547	13,386	110,933	104,336

..... *continued*

Of the donations and legacies income in 2021, £92,301 related to unrestricted funds and £12,035 related to restricted funds.

3 Investments

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £	Total Funds 2021 £
Interest on cash deposits	319	346	665	29

Of the investment income in 2021, £15 related to unrestricted funds and £14 related to restricted funds.

4 Charitable activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £	Total Funds 2021 £
Parish centre				
Other income	19	-	19	4
Letting	1,950	-	1,950	731
	1,969	-	1,969	735
St Michael's				
Coffee mornings	232	-	232	5
Other income	6	-	6	23
Community Events	445	-	445	-
Mission Giving	228	-	228	-
Fees	3,794	-	3,794	2,642
	4,705	-	4,705	2,670
St Mark's				
Coffee mornings	208	-	208	82
Other income	-	-	-	8
Community Events	65	-	65	-
Mission Giving	76	-	76	-
Letting	2,589	-	2,589	1,540
Fees	306	-	306	-
	3,244	-	3,244	1,630
	9,918	-	9,918	5,035

All of the income from charitable activities in 2021 related to unrestricted funds.

5 Total expenditure

	Parish centre	St Michael's	St Mark's	Youth	Total 2022	Total 2021
	£	£	£	£	£	£
Support costs						
Wages and salaries	-	-	-	10,114	10,114	12,032
Assigned fees paid to Diocese	-	1,064	427	-	1,491	940
Missionary and charitable giving	-	3,578	1,083	-	4,661	4,000
Parish offer	-	51,300	17,100	-	68,400	68,400
Church maintenance	-	1,572	1,882	-	3,454	7,481
Church running costs	-	6,559	5,264	-	11,823	7,466
Upkeep of services	-	2,479	254	-	2,733	2,086
Upkeep of church yard	-	-	1,515	-	1,515	1,440
Church restoration	-	-	-	-	-	5,781
Education and outreach	-	1,943	697	-	2,640	2,607
Working expenses of incumbent and other clergy	-	1,337	446	-	1,783	908
Office costs	1,279	811	269	-	2,359	1,920
Parish centre costs	7,925	-	-	-	7,925	4,052
Accountancy fees (governance)	-	598	200	-	798	816
Independent examiner's fee	-	338	112	-	450	450
Bank charges	-	159	53	-	212	17
	9,204	71,738	29,302	10,114	120,358	120,396

Expenses not attributable to a specific church are allocated between St Michael's (75%) and St Mark's (25%). Of the expenditure in 2021, £106,821 related to unrestricted funds and £13,575 related to restricted funds.

6 Governance costs

	2022	2021
	£	£
Accountancy fees	798	816
Independent examiner's fee	450	450
	1,248	1,266

7 Trustees' remuneration and expenses

No trustees received any remuneration or expenses during the year.

Of the expenditure in 2015 £107,039 related to unrestricted funds and £24,643 related to restricted funds.

8 Employees' remuneration

The monthly average number of persons (including senior management) employed by the charity during the year was as follows:

	2022	2021
	No.	No.
Charitable activities	1	2

The aggregate payroll costs of these persons were as follows:

	2022	2021
	£	£
Wages and salaries	10,114	12,032

No employee received emoluments of more than £60,000 during the year (2021 - No. 0).

9 Taxation

The registered charity is exempt from taxation on income and gains.

10 Debtors

	2022	2021
	£	£
Other debtors	13,120	9,739

11 Creditors: Amounts falling due within one year

	2022	2021
	£	£
Other creditors	3,440	2,426

..... *continued*

12 Related parties

Controlling entity

The charity is controlled by the trustees.

Related party transactions

The PCC act as the sole trustee for the Miles MacInnes Trust. As at 31 December 2022 the trust held funds totalling £128,806 (2021 - £146,687) "for the benefit of the inhabitants of Stanwix". During the year the Trust transferred a total of £9,166 (2021 - £8,760) to the PCC which was used towards Parish Centre running costs.

13 Analysis of funds

	At 1 January 2022	Incoming resources	Resources expended	At 31 December 2022
	£	£	£	£
General Funds				
Unrestricted income fund	41,434	107,784	(110,244)	38,974
Restricted Funds				
Restoration	30,415	4,346	-	34,761
Children and Young People's/Community Worker	17,251	9,386	(10,114)	16,523
	47,666	13,732	(10,114)	51,284
	89,100	121,516	(120,358)	90,258

The General Unrestricted Funds include £15,044 designated for the St Mark's Improvement Fund.

The Restoration fund includes donations and grants received to fund the restoration of St Michael's Church.

The Children and Young People's Worker and Community Worker funds include funding received to help the PCC deliver youth and community projects in the parish.

..... *continued*

Prior period

	At 1 January 2021	Incoming resources	Resources expended	At 31 December 2021
	£	£	£	£
General Funds				
Unrestricted income fund	50,904	97,351	(106,821)	41,434
Restricted Funds				
Restoration	36,153	43	(5,781)	30,415
Children and Young People's/Community Worker	13,039	12,006	(7,794)	17,251
	49,192	12,049	(13,575)	47,666
	100,096	109,400	(120,396)	89,100

14 Net assets by fund

	Unrestricted Funds	Restricted Funds	Total Funds 2022	Total Funds 2021
	£	£	£	£
Current assets	42,414	51,284	93,698	91,526
Creditors: Amounts falling due within one year	(3,440)	-	(3,440)	(2,426)
Net assets	38,974	51,284	90,258	89,100

Prior period

	Unrestricted Funds	Restricted Funds	Total Funds 2021	Total Funds 2020
	£	£	£	£
Current assets	43,860	47,666	91,526	102,068
Creditors: Amounts falling due within one year	(2,426)	-	(2,426)	(1,972)
Net assets	41,434	47,666	89,100	100,096

THE ECCLESIASTICAL PARISH OF ST MICHAEL STANWIX WITH ST MARK'S BELAH

England & Wales - Charity number 1159961

Accounts

St Michael's Stanwix with St Mark's Belah PCC

Registration number: 1159961

Annual Report and Financial Statements

31 December 2021

St Michael's Stanwix with St Mark's Belah PCC

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St Michael's Stanwix with St Mark's Belah PCC

Reference and Administrative Details

Charity name	St Michael's Stanwix with St Mark's Belah PCC	
Charity registration number	1159961	
Principal office	St Michael's Parish Centre Church Street CARLISLE CA3 9DJ	
Registered office	St Michael's Parish Centre Church Street CARLISLE CA3 9DJ	
Trustees	P A Cowen - Treasurer	
	D W Howe	
	Revd N D Beer - Chairman	
	A R H Cook - Vice chairman	
	A E Bullen	
	K R Borlase	
	R A G Cox	
	E Farnworth	
	E L S Maylin	
	J Furness	
	K Howe	
	J M Sugden	
	R Younger	(resigned 25 March 2021)
	A Quinn	
	D Libby	
	E A Simpson	
	R T Corrie	(resigned 25 June 2021)
	M Thornhill	(resigned 25 June 2021)
	B N Twizell	(resigned 25 June 2021)
	L A Simpson	
	R E Keiller	
	R Owen	(appointed 25 June 2021)
Accountant	Dodd & Co Limited FIFTEEN Rosehill Montgomery Way Rosehill Estate CARLISLE CA1 2RW	

The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland.

1. Structure, Governance and Management

Organisational structure and governing document

St Michael's Stanwix with St Mark's Belah PCC is a body corporate and its governing documents are the Parochial Church Council Powers Measure (1956) as amended, the Church Representation Rules 2011 and a District Church Councils Scheme approved by the Carlisle Diocesan Bishop's Council and implemented in 1993. The PCC is also a charity registered in England, no 1159961.

Any act of the Council may be signified by an instrument executed pursuant to a resolution of the council and under the hands or if an instrument under seal is required under the hands and seals of the chairman presiding and two other members of the council present at the meeting at which such resolution is passed.

Members of the PCC other than those appointed ex officio are elected by the Annual Parochial Church Meeting (APCM) held in April each year at which all those on the church electoral roll are entitled to vote.

The governing document requires a quorum of one third present at PCC meetings which are held six times each year. Matters relating to the parish, church programme and events, buildings maintenance and development, and finance, are discussed and agreed by a majority vote of these present.

In addition to the PCC, three working subgroups were formed in 2021 to cover the operation of different areas of parish life: Finance and Administration, Building Maintenance and Development, and Mission and Fellowship. The District Church Councils (DCC) which met on the alternate months to the PCC are in temporary abeyance.

The PCC has a Standing Committee which has power to transact the business of the PCC between its meetings, subject to any directives given by the Council. It constructs and prioritises the agenda for PCC meetings.

Other committees are established by the PCC as required, with responsibility for particular areas, who then report to the PCC.

Recruitment, Induction and Training of trustees

Members are elected to the PCC at the APCM by the members of the churches who are included on the Electoral Roll.

Trustees receive induction training on a one-to-one basis following election to the PCC. They are required to undergo a DBS check and undertake C0 and C1 Diocesan Safeguarding Training.

Related parties

The Benefice of Stanwix, St Michael's Church, Stanwix with St Mark's Church, Belah is part of the Diocese of Carlisle within the Church of England.

The PCC act as the sole trustee for the Miles MacInnes Trust (charity number 250935 – "Proceeds of sale of the Miles MacInnes Memorial Hall and caretaker's house"). As at 31 December 2021 the trust held funds totalling £146,687 (2020 - £128,870) "for the benefit of the inhabitants of Stanwix". During the year the Trust transferred a total of £8,780 (2020- £6,366) to the PCC which was used towards Parish Centre running costs.

Major risk statement

The trustees have reviewed the major risks to which the charity is exposed, and systems or procedures have been put in place to manage those risks.

Impact of COVID-19

Further to the relaxation of Government restrictions, there has been a gradual increase in the level of activities and return to meeting in person. There continues to be some loss of income, primarily from the loss of rental income, and some reduction in gift income although the majority of giving is by standing order and has remained steady. There has been some reduction in expenses due to the restrictions, and the trustees are monitoring the financial situation on a regular basis. If necessary, there are sufficient general reserves to cover any anticipated deficit.

2. Objectives and Activities

The PCC has the responsibility of cooperating with the Incumbent, the Revd. Nigel Beer, in promoting the whole mission of the Church, pastoral, evangelistic, social and ecumenical within the ecclesiastical parish. It also has maintenance responsibility for both church buildings, and the Parish Centre adjacent to St Michael's.

The PCC have considered the Charity Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion. In particular, we endeavour to enable ordinary people to live out their faith as part of our parish community through:

Learning, Living and Sharing our faith in Christ.

Provision of pastoral care for people living in the parish.

Mission and outreach work.

Activities undertaken during the year include:

- Regular weekly services providing worship, teaching and fellowship with online worship when meeting face to face was not permitted.
- Pastoral care to members of the congregation.
- Various children and youth activities.
- Encouragement of mid-week home groups and prayer groups.
- Provision of baptism, marriage and funeral services for parishioners.

In determining these objectives, the Trustees have paid due regard to the Charity Commission guidance on public benefit.

3. Achievements and performance

Summary of main achievements during the year

Due to the Covid pandemic our activities in 2021 were limited. For some of the year the church buildings were closed, and activities went on-line whenever possible. Church services were recorded and made available on YouTube. Staff meetings, PCC meetings, Home groups and children's activities were held on video conference calls. Members of the church were involved in supporting a local food bank to help people in need. When government restrictions allowed meeting in church, social distancing and other rules were adhered to, congregation singing was not permitted.

Under the circumstances there has been very little progress with regard to the plans for the redevelopment of the interior of St Michael's Church. The reordering includes consideration of improvements to the heating system, facilities for hosting community events and redecoration. It is hoped that further discussion and progress can proceed when restrictions are lifted.

During the time of Government restrictions, the PCC was able to benefit from the national furlough scheme with the Children and Young Person's Worker and the Parish Centre Cleaner receiving full or partial payment depending on the hours worked. The PCC also employed a part time Online Community Development Worker from August 2020 to facilitate our online services and to develop the Parish presence on social media. This role has not been a part of the furlough scheme.

4. Financial Review

Total income during the year ended 31 December 2021 was £109,400 (2020 - £114,366), and expenditure totalled £120,396 (2020 - £115,566). The allocation of income and expenditure between various funds is summarised below:

	Income	Expenditure	Surplus(Deficit)
General funds	97,269	106,821	(9,552)
St Mark's Improvement fund	82	-	82
St Michael's Restoration fund	43	5,781	(5,738)
Children & Young Peoples Worker	7,576	5,792	1,784
Community Worker	4,430	2,002	2,428

The PCC had budgeted for a deficit for the year in General funds however recognise that deficits in recent years are depleting the reserves held and cannot be maintained. If income does not increase in 2022 then significant cuts will need to be made in expenditure. There was no major capital expenditure on buildings during 2021, however £5,781 was spent from the St Michael's restoration fund on the south transept wall.

The balance of funds on 31 December 2021 was as follows:

- General funds £26,390
- St Marks' Improvement £15,044
- Restoration £30,415
- Children & Young Peoples Worker £5,053
- Community Worker £12,198

Reserves policy

The trustees seek to maintain general reserves approximately equal to two months of general funds expenditure. They believe this is an adequate reserve level to ensure on-going cashflow. Due to legacies received in 2015 the general reserves in recent years have well in excess of this requirement but have reduced in recent years. The general reserves as of 31 December were equivalent to three months of expenditure.

Approved by the Trustees on 8 May 2022 and signed on their behalf by:



Revd N D Beer - Chairman
Trustee

St Michael's Stanwix with St Mark's Belah PCC

Trustees' Responsibilities in relation to the Financial Statements

The trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards.

The law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations and the provisions of the trust deed. They are responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection fraud and other irregularities.

Independent Examiner's Report to the Trustees of

St Michael's Stanwix with St Mark's Belah PCC

I report on the accounts of the charity for the year ended 31 December 2021, which are set out on pages 7 to 17.

Your attention is to drawn to the fact that the Charity has prepared the financial statements in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has since been withdrawn.

We understand that this has been done in order for the accounts to provide a true and fair view in accordance with the Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2019.

Respective responsibilities of trustees and examiner

The Charity's trustees are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the General Directions given by the Charity Commission under section 145 (5) (b) of the 2011 Act; and
- state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the 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 you as 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 2011; and
- to prepare accounts which accord with the accounting records, comply with the accounting requirements of the 2011 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.

.....

Paye Armstrong FCA
Dodd & Co Limited
Chartered Accountants

8 May 2022

FIFTEEN Rosehill
Montgomery Way
Rosehill Estate
CARLISLE
CA1 2RW

St Michael's Stanwix with St Mark's Belah PCC

Statement of Financial Activities for the Year Ended 31 December 2021

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £	Total Funds 2020 £
Income and endowments from:					
Donations and legacies	2	92,301	12,035	104,336	108,251
Investments	3	15	14	29	255
Charitable activities	4	5,035	-	5,035	5,860
Other		-	-	-	-
Total income		97,351	12,049	109,400	114,366
Expenditure on:					
Charitable activities		106,821	13,575	120,396	115,566
Total expenditure		106,821	13,575	120,396	115,566
Net movements in funds		(9,470)	(1,526)	(10,996)	(1,200)
Reconciliation of funds					
Total funds brought forward		50,904	49,192	100,096	101,296
Total funds carried forward		41,434	47,666	89,100	100,096

The notes on pages 9 to 17 form an integral part of these financial statements.

St Michael's Stanwix with St Mark's Belah PCC

Balance Sheet as at 31 December 2021

	Note	2021 £	2021 £	2020 £	2020 £
Current assets					
Debtors	12	9,739		6,522	
Cash at bank and in hand		81,787		95,546	
			91,526		102,068
Creditors: Amounts falling due within one year	13		(2,426)		(1,972)
Net current assets			89,100		100,096
Net assets			89,100		100,096
The funds of the charity:					
Restricted funds			47,666		49,192
Unrestricted funds					
Unrestricted income funds			41,434		50,904
Total charity funds			89,100		100,096

The financial statements have been prepared in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

Approved by the Trustees on 8 May 2022 and signed on its behalf by:

P A Cowen - Treasurer
Trustee

Revd N D Beer - Chairman
Trustee

1 Accounting policies

Statement of compliance

The accounts (financial statements) have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The financial statements have been prepared in accordance with the second edition of the Charities Statement of Recommended Practice issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

The accounts (financial statements) have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair view'. This departure has involved following Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) rather than the Accounting and Reporting by Charities:Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

Basis of preparation

The charity meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

Going concern

These financial statements have been prepared on a going concern basis.

Fund accounting policy

Unrestricted income funds are general funds that are available for use at the trustees' discretion in furtherance of the objectives of the charity.

Restricted funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

Further details of each fund are disclosed in note 15.

Income and endowments

Donations and legacies income includes grants that provide core funding or are of a general nature are recognised when the Charity has entitlement to the income, it is probable that the income will be received and the amount can be measured with sufficient reliability.

Donations and legacies are recognised on a receivable basis when receipt is probable and the amount can be reliably measured.

Grants are recognised when the charity has an entitlement to the funds and any conditions linked to the grants have been met. Where performance conditions are attached to the grant and are yet to be met, the income is recognised as a liability and included on the balance sheet as deferred income to be released.

Income from Government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

Income from tax reclaims are included in the statement of financial activities at the same time as the gift to which they relate.

Investment income is recognised on a receivable basis.

Income from charitable activities includes income recognised as earned (as the related goods or services are provided) under contract.

..... *continued*

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

Charitable expenditure comprises those costs incurred by the Charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Support costs

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, for example, allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

Fixed assets

Individual fixed assets costing £100 or more are initially recorded at cost.

Depreciation

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Office equipment	25% straight line basis

Cash and Cash Equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

..... *continued*

2 Donations and legacies

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £	Total Funds 2020 £
General				
Donations	-	-	-	10,599
St Michael's				
Cash collections	3,501	-	3,501	2,838
Planned giving	50,584	-	50,584	46,326
Donations	2,668	-	2,668	252
Gift Aid tax reclaimed	11,416	-	11,416	12,175
Letting	-	-	-	278
	68,169	-	68,169	61,869
St Mark's				
Cash collections	1,584	-	1,584	525
Planned giving	8,324	-	8,324	9,322
Donations	35	-	35	250
Gift Aid tax reclaimed	1,879	-	1,879	2,450
	11,822	-	11,822	12,547
Restoration				
Donations	-	29	29	1,142
Parish Centre				
Donations	20	-	20	-
Miles McInnes fund	8,780	-	8,780	6,366
Corona Virus Job Retention Scheme grants	1,717	-	1,717	1,791
	10,517	-	10,517	8,157
Youth				
Planned giving	-	4,050	4,050	-
Donations	-	2,000	2,000	4,325
Gift Aid tax reclaimed	-	1,526	1,526	881
Corona Virus Job Retention Scheme grants	1,793	-	1,793	4,085
	1,793	7,576	9,369	9,291
Community				
Planned giving	-	2,040	2,040	-
Donations	-	-	-	2,195
Gift Aid tax reclaimed	-	390	390	451
Grants	-	2,000	2,000	2,000
	-	4,430	4,430	4,646
	92,301	12,035	104,336	108,251

Of the donations and legacies income in 2020 £97,257 related to unrestricted funds and £10,994 related to restricted funds.

..... *continued*

3 Investments

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £	Total Funds 2020 £
Interest on cash deposits	15	14	29	255

Of the investment income in 2020 £144 related to unrestricted funds and £111 related to restricted funds.

4 Charitable activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £	Total Funds 2020 £
General				
Coffee mornings	-	-	-	259
Parish centre				
Other income	4	-	4	5
Letting	731	-	731	1,805
	735	-	735	1,810
St Michael's				
Coffee mornings	5	-	5	-
Other income	23	-	23	-
Fees	2,642	-	2,642	766
	2,670	-	2,670	766
St Mark's				
Coffee mornings	82	-	82	762
Other income	8	-	8	-
Letting	1,540	-	1,540	1,900
Fees	-	-	-	363
	1,630	-	1,630	3,025
	5,035	-	5,035	5,860

All of the income from charitable activities in 2020 related to unrestricted funds.

6 Total resources expended

	Parish centre	St Michael's	St Mark's	Youth	Community	Total 2021	Total 2020
	£	£	£	£	£	£	£
Support costs							
Wages and salaries	2,445	-	-	7,585	2,002	12,032	14,894
Assigned fees paid to Diocese	-	940	-	-	-	940	699
Missionary and charitable giving	-	3,000	1,000	-	-	4,000	8,000
Parish offer	-	51,300	17,100	-	-	68,400	68,400
Church maintenance	-	2,965	4,516	-	-	7,481	2,238
Church running costs	-	4,323	3,143	-	-	7,466	8,212
Upkeep of services	-	1,643	443	-	-	2,086	1,611
Upkeep of church yard	-	-	1,440	-	-	1,440	1,260
Church restoration	-	5,781	-	-	-	5,781	-
Education and outreach	-	2,100	507	-	-	2,607	2,794
Working expenses of incumbent and other clergy	-	681	227	-	-	908	1,114
Office costs	1,130	592	198	-	-	1,920	2,960
Parish centre costs	4,052	-	-	-	-	4,052	2,077
Accountancy fees (governance)	-	613	203	-	-	816	857
Independent examiner's fee	-	337	113	-	-	450	450
Bank charges	-	13	4	-	-	17	-
	7,627	74,288	28,894	7,585	2,002	120,396	115,566

Of the expenditure in 2020 £108,333 related to unrestricted funds and £7,233 related to restricted funds.

6 Governance costs

	2021	2020
	£	£
Accountancy fees	816	857
Independent examiner's fee	450	450
	1,266	1,307

7 Trustees' remuneration and expenses

No trustees received any remuneration during the year.

8 Net outgoing resources

Net outgoing resources is stated after charging:

	2021	2020
	£	£
Accountancy fees (governance)	816	857
Independent examiner's fee	450	450

9 Employees' remuneration

The monthly average number of persons (including senior management) employed by the charity during the year was as follows:

	2021	2020
	No.	No.
Charitable activities	2	3

The aggregate payroll costs of these persons were as follows:

	2021	2020
	£	£
Wages and salaries	12,032	14,894

No employee received emoluments of more than £60,000 during the year (2020 - No. 0).

..... *continued*

10 Taxation

The registered charity is exempt from taxation on income and gains.

11 Tangible fixed assets

	Fixtures, fittings and equipment £
Cost	
As at 1 January 2021 and 31 December 2021	15,583
Depreciation	
As at 1 January 2021 and 31 December 2021	15,583
Net book value	
As at 31 December 2021	-
As at 31 December 2020	-

12 Debtors

	2021 £	2020 £
Other debtors	9,739	6,522

13 Creditors: Amounts falling due within one year

	2021 £	2020 £
Other creditors	2,426	1,972

..... *continued*

14 Related parties

Controlling entity

The charity is controlled by the trustees.

Related party transactions

The PCC act as the sole trustee for the Miles MacInnes Trust. As at 31 December 2021 the trust held funds totalling £146,687 "for the benefit of the inhabitants of Stanwix". During the year the Trust transferred a total of £8,780 to the PCC which was used towards Parish Centre running costs.

15 Analysis of funds

	At 1 January 2021	Incoming resources	Resources expended	At 31 December 2021
	£	£	£	£
General Funds				
Unrestricted income fund	50,904	97,351	(106,821)	41,434
Restricted Funds				
Restoration	36,153	43	(5,781)	30,415
Children and Young People's Worker	3,269	7,576	(5,792)	5,053
Community Worker	9,770	4,430	(2,002)	12,198
	49,192	12,049	(13,575)	47,666
	100,096	109,400	(120,396)	89,100

The General Unrestricted Funds include £15,044 designated for the St Mark's Improvement Fund.

The Restoration fund includes donations and grants received to fund the restoration of St Michael's Church.

The Children and Young People's Worker and Community Worker funds include funding received to help the PCC deliver youth and community projects in the parish.

..... *continued*

Prior period

	At 1 January 2020	Incoming resources	Resources expended	At 31 December 2020
	£	£	£	£
General Funds				
Unrestricted income fund	55,976	103,261	(108,333)	50,904
Restricted Funds				
Restoration	34,900	1,253	-	36,153
Children and Young People's Worker	4,078	5,206	(6,015)	3,269
Community Worker	6,342	4,646	(1,218)	9,770
	45,320	11,105	(7,233)	49,192
	101,296	114,366	(115,566)	100,096

16 Net assets by fund

	Unrestricted Funds	Restricted Funds	Total Funds 2021	Total Funds 2020
	£	£	£	£
Current assets	43,860	47,666	91,526	102,068
Creditors: Amounts falling due within one year	(2,426)	-	(2,426)	(1,972)
Net assets	41,434	47,666	89,100	100,096

Prior period

	Unrestricted Funds	Restricted Funds	Total Funds 2020	Total Funds 2019
	£	£	£	£
Current assets	52,876	49,192	102,068	104,924
Creditors: Amounts falling due within one year	(1,972)	-	(1,972)	(3,628)
Net assets	50,904	49,192	100,096	101,296

THE ECCLESIASTICAL PARISH OF ST MICHAEL STANWIX WITH ST MARK'S BELAH

England & Wales - Charity number 1159961

Accounts

St Michael's Stanwix with St Mark's Belah PCC

Registration number: 1159961

Annual Report and Financial Statements

31 December 2020

St Michael's Stanwix with St Mark's Belah PCC

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St Michael's Stanwix with St Mark's Belah PCC

Reference and Administrative Details

Charity name	St Michael's Stanwix with St Mark's Belah PCC	
Charity registration number	1159961	
Principal office	St Michael's Parish Centre Church Street CARLISLE CA3 9DJ	
Registered office	St Michael's Parish Centre Church Street CARLISLE CA3 9DJ	
Trustees	P A Cowen - Treasurer	
	D W Howe	
	Revd N D Beer - Chairman	
	A R H Cook - Vice chairman	
	A E Bullen	
	E Cook	(resigned 25 October 2020)
	K R Borlase	
	R A G Cox	
	T H Hazard	(resigned 25 October 2020)
	E Farnworth	
	E L S Maylin	
	J Furness	
	K Howe	
	C A Vallely	(resigned 25 October 2020)
	J M Sugden	
	R Younger	
	A Quinn	
	E Hamilton	(resigned 27 May 2020)
	D Libby	
	E A Simpson	
	M Harding	(resigned 27 May 2020)
	R T Corrie	
	M Thornhill	
	B N Twizell	
	L A Simpson	(appointed 25 October 2020)
	R E Keiller	(appointed 25 October 2020)

St Michael's Stanwix with St Mark's Belah PCC

Reference and Administrative Details

Accountant	Dodd & Co Limited FIFTEEN Rosehill Montgomery Way Rosehill Estate CARLISLE CA1 2RW

St Michael's Stanwix with St Mark's Belah PCC

Trustees' Report for the Year Ended 31 December 2020

The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland.

1. Structure, Governance and Management

Organisational structure and governing document

St Michael's Stanwix with St Mark's Belah PCC is a body corporate and its governing documents are the Parochial Church Council Powers Measure (1956) as amended, the Church Representation Rules 2011 and a District Church Councils Scheme approved by the Carlisle Diocesan Bishop's Council and implemented in 1993. The PCC is also a charity registered in England, no 1159961.

Any act of the Council may be signified by an instrument executed pursuant to a resolution of the council and under the hands or if an instrument under seal is required under the hands and seals of the chairman presiding and two other members of the council present at the meeting at which such resolution is passed.

Members of the PCC other than those appointed ex officio are elected by the Annual Parochial Church Meeting (APCM) held in April each year at which all those on the church electoral roll are entitled to vote.

The governing document requires a quorum of one third present at PCC meetings which are held six times each year. Matters relating to the parish, church programme and events, buildings maintenance and development, and finance, are discussed and agreed by a majority vote of these present.

In addition to the PCC the two churches each have a District Church Council (DCC) which meets on the alternate months to the PCC. The members of the two District Church Councils together form the PCC.

The PCC has a Standing Committee which has power to transact the business of the PCC between its meetings, subject to any directives given by the Council. It constructs and prioritises the agenda for PCC meetings.

Other committees are established by the PCC as required, with responsibility for particular areas, who then report to the PCC.

Recruitment, Induction and Training of trustees

Members are elected to the PCC at the APCM by the members of the churches who are included on the Electoral Roll.

Trustees receive induction training on a one to one basis following election to the PCC. They are required to undergo a DBS check and undertake C0 and C1 Diocesan Safeguarding Training.

Related parties

St Michael's Stanwix with St Mark's Belah parish is part of the Diocese of Carlisle within the Church of England.

The PCC act as the sole trustee for the Miles MacInnes Trust (charity number 250935 – "Proceeds of sale of the Miles MacInnes Memorial Hall and caretaker's house"). As at 31 December 2020 the trust held funds totalling £128,870 "for the benefit of the inhabitants of Stanwix". During the year the Trust transferred a total of £6,366 to the PCC which was used towards Parish Centre running costs.

Major risk statement

The trustees have reviewed the major risks to which the charity is exposed and systems or procedures have been put in place to manage those risks.

Impact of COVID-19

The trustees are conscious of the continuing risks due to the COVID-19 pandemic. Over recent months many of our regular activities have been on-line if possible, or in recess. As Government restrictions allow it is hoped to gradually increase the level of activities and return to meeting in person. There continues to be some loss of income, primarily from the loss of rental income, and some reduction in gift income although the majority of giving is by standing order and has remained steady. There has been some reduction in expenses due to the restrictions, and the trustees are monitoring the financial situation on a regular basis. If necessary, there are sufficient general reserves to cover any anticipated deficit.

2. Objectives and Activities

The PCC has the responsibility of cooperating with the Incumbent, the Revd. Nigel Beer, in promoting the whole mission of the Church, pastoral, evangelistic, social and ecumenical within the ecclesiastical parish. It also has maintenance responsibility for both church buildings, and the Parish Centre adjacent to St Michael's.

The PCC have considered the Charity Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion. In particular, we endeavour to enable ordinary people to live out their faith as part of our parish community through:

Learning, Living and Sharing our faith in Christ.

Provision of pastoral care for people living in the parish.

Mission and outreach work.

Activities undertaken during the year include:

- Regular weekly services at both churches, providing worship, teaching and fellowship.
- Pastoral care to members of the congregation.
- Various children and youth activities.
- Encouragement of mid-week home groups and prayer groups.
- Provision of baptism, marriage and funeral services for parishioners.

3. Achievements and performance

Summary of main achievements during the year

Due to the Covid pandemic our activities in 2020 were very different from previous years. For much of the year the church buildings were closed and activities went on-line whenever possible. Church services were recorded and made available on YouTube. Staff meetings, PCC meetings, Home groups and children's activities were held on video conference calls. When government restrictions allowed meeting in church, numbers were restricted, social distancing and other rules were adhered to, and congregation singing was not permitted.

Under the circumstances there has been very little progress with regard to the plans for the redevelopment of the interior of St Michael's Church. The reordering includes consideration of improvements to the heating system, facilities for hosting community events and redecoration. It is hoped that further discussion and progress can proceed when restrictions are lifted.

During the time of Government restrictions, the PCC was able to benefit from the national furlough scheme with the Children and Young Person's Worker and the Parish Centre Cleaner receiving full or partial payment depending on the hours worked. The PCC also employed a part time Online Community Development Worker from August 2020 to facilitate our online services and to develop the Parish presence on social media. This role has not been a part of the furlough scheme.

4. Financial Review

Total income during the year ended 31 December 2020 was £114,366, and expenditure totalled £115,566. The allocation of income and expenditure between various funds is summarised below:

	Income	Expenditure	Surplus(Deficit)
General funds	102,499	108,333	(5,834)
St Mark's Improvement fund	762	-	762
St Michael's Restoration fund	1,253	-	1,253
Children & Young Peoples Worker	5,206	6,015	(809)
Community Worker	4,646	1,218	3,428

The PCC had budgeted for a deficit for the year in General funds. Due to the pandemic the actual deficit was less than anticipated as although income was down, expenditure was also reduced. There was no major capital expenditure on buildings or restoration during 2020.

The balance of funds at 31 December 2020 was as follows:

- General funds £35,942
- St Marks' Improvement £14,962
- Restoration £36,153
- Children & Young Peoples Worker £3,269
- Community Worker £9,770

Reserves policy

In recent years the general reserves have been approximately equal to two months of general funds expenditure. The trustees believe this is an adequate reserve level to ensure on-going cashflow, and seek to maintain no less than this level of reserves. Due to legacies received in 2015 the general reserves at 31 December are more than four months of expenditure. At the year end, the PCC's free reserves were £50,904 (2019 - £55,976).

Approved by the Trustees on 3 June 2021 and signed on their behalf by:

.....

Revd N D Beer - Chairman
Trustee

St Michael's Stanwix with St Mark's Belah PCC

Trustees' Responsibilities in relation to the Financial Statements

The trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards.

The law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations and the provisions of the trust deed. They are responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection fraud and other irregularities.

Independent Examiner's Report to the Trustees of

St Michael's Stanwix with St Mark's Belah PCC

I report on the accounts of the charity for the year ended 31 December 2020, which are set out on pages 8 to 19.

Your attention is to drawn to the fact that the Charity has prepared the financial statements in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has since been withdrawn.

We understand that this has been done in order for the accounts to provide a true and fair view in accordance with the Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2019.

Respective responsibilities of trustees and examiner

The Charity's trustees are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the General Directions given by the Charity Commission under section 145 (5) (b) of the 2011 Act; and
- state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the 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 you as 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 2011; and
- to prepare accounts which accord with the accounting records, comply with the accounting requirements of the 2011 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.

.....

Faye Armstrong FCA
Dodd & Co Limited
Chartered Accountants

3 June 2021

FIFTEEN Rosehill
Montgomery Way
Rosehill Estate
CARLISLE
CA1 2RW

St Michael's Stanwix with St Mark's Belah PCC

Statement of Financial Activities for the Year Ended 31 December 2020

	Note	Unrestricted Funds	Restricted Funds	Total Funds 2020	Total Funds 2019
		£	£	£	£
Income and endowments from:					
Donations and legacies	2	97,257	10,994	108,251	99,566
Other trading activities	3	-	-	-	3,146
Investments	4	144	111	255	504
Income from charitable activities	5	5,860	-	5,860	14,278
Other incoming resources		-	-	-	-
Total income		103,261	11,105	114,366	117,494
Expenditure on:					
Charitable activities		108,333	7,233	115,566	129,652
Total expenditure		108,333	7,233	115,566	129,652
Net movements in funds		(5,072)	3,872	(1,200)	(12,158)
Reconciliation of funds					
Total funds brought forward		55,976	45,320	101,296	113,454
Total funds carried forward		50,904	49,192	100,096	101,296

The notes on pages 10 to 19 form an integral part of these financial statements.

St Michael's Stanwix with St Mark's Belah PCC

Balance Sheet as at 31 December 2020

	Note	2020 £	2020 £	2019 £	2019 £
Current assets					
Debtors	13	6,522		4,295	
Cash at bank and in hand		95,546		100,629	
			102,068		104,924
Creditors: Amounts falling due within one year	14		(1,972)		(3,628)
Net current assets			100,096		101,296
Net assets			100,096		101,296
The funds of the charity:					
Restricted funds			49,192		45,320
Unrestricted funds					
Unrestricted income funds			50,904		55,976
Total charity funds			100,096		101,296

The financial statements have been prepared in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

Approved by the Board on 3 June 2021 and signed on its behalf by:

P A Cowen - Treasurer
Trustee

Revd N D Beer - Chairman
Trustee

The notes on pages 10 to 19 form an integral part of these financial statements.

1 Accounting policies

Statement of compliance

The accounts (financial statements) have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The financial statements have been prepared in accordance with the second edition of the Charities Statement of Recommended Practice issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

The accounts (financial statements) have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair view'. This departure has involved following Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) rather than the Accounting and Reporting by Charities:Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

Basis of preparation

The charity meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

Going concern

The Charity has considered whether the use of going concern basis is appropriate. To do this, they have considered whether there are any material uncertainties as to the Charity's ability to continue as a going concern.Following the COVID-19 outbreak, the trustees have prepared detailed budgets to take into account the uncertainties surrounding the pandemic and its effect on their ability to operate. As a result of this review, the trustees remain confident that there are sufficient financial resources available to see the Charity through until normal operations resume and are satisfied that there are no material uncertainties about the Charity's ability to continue as a going concern.

In light of the above assessment, these financial statement have been prepared on a going concern basis.

Fund accounting policy

Unrestricted income funds are general funds that are available for use at the trustees' discretion in furtherance of the objectives of the charity.

Restricted funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

Further details of each fund are disclosed in note 16.

..... *continued*

Income and endowments

Donations and legacies income includes grants that provide core funding or are of a general nature is recognised when the Charity has entitlement to the income, it is probable that the income will be received and the amount can be measured with sufficient reliability.

Donations and legacies are recognised on a receivable basis when receipt is probable and the amount can be reliably measured.

Grants are recognised when the charity has an entitlement to the funds and any conditions linked to the grants have been met. Where performance conditions are attached to the grant and are yet to be met, the income is recognised as a liability and included on the balance sheet as deferred income to be released.

Income from tax reclaims are included in the statement of financial activities at the same time as the gift to which they relate.

Investment income is recognised on a receivable basis.

Income from charitable activities includes income recognised as earned (as the related goods or services are provided) under contract.

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

Charitable expenditure comprises those costs incurred by the Charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Support costs

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, for example, allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

Fixed assets

Individual fixed assets costing £100 or more are initially recorded at cost.

Depreciation

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Office equipment	25% straight line basis

Cash and Cash Equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

..... *continued*

2 Donations and legacies

	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £	Total Funds 2019 £
General				
Donations	10,599	-	10,599	-
St Michael's				
Cash collections	2,838	-	2,838	3,361
Planned giving	46,326	-	46,326	50,198
Donations	252	-	252	1,822
Gift Aid tax reclaimed	12,175	-	12,175	11,661
Letting	278	-	278	1,361
	61,869	-	61,869	68,403
St Mark's				
Cash collections	525	-	525	1,010
Planned giving	9,322	-	9,322	12,946
Donations	250	-	250	233
Gift Aid tax reclaimed	2,450	-	2,450	3,007
	12,547	-	12,547	17,196
Restoration				
Donations	-	1,142	1,142	234
Parish Centre				
Miles McInnes fund	6,366	-	6,366	2,711
Youth				
Donations	-	4,325	4,325	4,575
Gift Aid tax reclaimed	-	881	881	1,461
Corona Virus Job Retention Scheme grants	4,085	-	4,085	-
Grants	-	-	-	1,000
	4,085	5,206	9,291	7,036
Community				
Donations	-	2,195	2,195	2,215
Gift Aid tax reclaimed	-	451	451	571
Corona Virus Job Retention Scheme grants	1,791	-	1,791	-
Grants	-	2,000	2,000	-
	1,791	4,646	6,437	2,786
Intern				
Donations	-	-	-	1,200
	97,257	10,994	108,251	99,566

..... *continued*

Of the donations and legacies income in 2019 £86,616 related to unrestricted funds and £11,256 related to restricted funds.

3 Other trading activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £	Total Funds 2019 £
St Mark's				
St Marks improvement fundraising	-	-	-	3,146

Of the other trading income in 2019 £3,145 related to unrestricted funds and £nil related to restricted funds.

4 Investments

	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £	Total Funds 2019 £
Interest on cash deposits	144	111	255	504

Of the investment income in 2019 £309 related to unrestricted funds and £195 related to restricted funds.

..... continued

5 Income from charitable activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £	Total Funds 2019 £
General				
Coffee mornings	259	-	259	735
Parish centre				
Other income	5	-	5	16
Letting	1,805	-	1,805	2,426
	1,810	-	1,810	2,442
St Michael's				
Letting	-	-	-	488
Fees	766	-	766	5,573
	766	-	766	6,061
St Mark's				
Coffee mornings	762	-	762	10
Letting	1,900	-	1,900	5,030
Fees	363	-	363	-
	3,025	-	3,025	5,040
	5,860	-	5,860	14,278

Of the income from charitable activities in 2019 £14,278 related to unrestricted funds and £nil related to restricted funds.

6 Total resources expended

	Parish centre	St Michael's	St Mark's	Youth	Community	Total 2020	Total 2019
	£	£	£	£	£	£	£
Support costs							
Wages and salaries	3,576	-	-	10,100	1,218	14,894	19,224
Charitable donations	-	-	-	-	-	-	100
Assigned fees paid to Diocese	-	563	136	-	-	699	1,907
Missionary and charitable giving	-	6,000	2,000	-	-	8,000	6,500
Parish offer	-	51,300	17,100	-	-	68,400	66,500
Church maintenance	-	1,464	774	-	-	2,238	8,020
Church running costs	-	4,926	3,286	-	-	8,212	9,545
Upkeep of services	-	1,491	120	-	-	1,611	3,256
Upkeep of church yard	-	-	1,260	-	-	1,260	1,390
Education and outreach	-	2,133	661	-	-	2,794	5,321
Working expenses of incumbent and other clergy	-	864	250	-	-	1,114	2,839
Office costs	2,319	481	160	-	-	2,960	2,018
Parish centre costs	2,077	-	-	-	-	2,077	1,952
Accountancy fees (governance)	-	645	212	-	-	857	630
Independent examiner's fee	-	335	115	-	-	450	450
	7,972	70,202	26,074	10,100	1,218	115,566	129,652

Of the expenditure in 2019 £112,237 related to unrestricted funds and £17,415 related to restricted funds.

7 Governance costs

	2020	2019
	£	£
Accountancy fees	857	630
Independent examiner's fee	450	450
	1,307	1,080

8 Trustees' remuneration and expenses

No trustees received any remuneration or expenses during the year.

9 Net outgoing resources

Net outgoing resources is stated after charging:

	2020	2019
	£	£
Accountancy fees (governance)	857	630
Independent examiner's fee	450	450

10 Employees' remuneration

The monthly average number of persons (including senior management) employed by the charity during the year was as follows:

	2020	2019
	No.	No.
Charitable activities	3	3

The aggregate payroll costs of these persons were as follows:

	2020	2019
	£	£
Wages and salaries	14,894	19,224

No employee received emoluments of more than £60,000 during the year (2019 - No. 0).

..... *continued*

15 Related parties

Controlling entity

The charity is controlled by the trustees.

Related party transactions

The PCC act as the sole trustee for the Miles MacInnes Trust. As at 31 December 2020 the trust held funds totalling £128,870 "for the benefit of the inhabitants of Stanwix". During the year the Trust transferred a total of £6,366 to the PCC which was used towards Parish Centre running costs.

16 Analysis of funds

	At 1 January 2020	Incoming resources	Resources expended	At 31 December 2020
	£	£	£	£
General Funds				
Unrestricted income fund	55,976	103,261	(108,333)	50,904
Restricted Funds				
Restoration	34,900	1,253	-	36,153
Children and Young People's Worker	4,078	5,206	(6,015)	3,269
Community Worker	6,342	4,646	(1,218)	9,770
	45,320	11,105	(7,233)	49,192
	101,296	114,366	(115,566)	100,096

The General Unrestricted Funds include £14,962 designated for the St Mark's Improvement Fund.

The Restoration fund includes donations and grants received to fund the restoration of St Michael's Church.

The Children and Young People's Worker and Community Worker funds include funding received to help the PCC deliver youth and community projects in the parish.

..... *continued*

Prior period

	At 1 January 2019	Incoming resources	Resources expanded	At 31 December 2019
	£	£	£	£
General Funds				
Unrestricted income fund	62,170	106,043	(112,237)	55,976
Restricted Funds				
Restoration	35,432	429	(958)	34,903
Children and Young People's Worker	7,013	7,036	(9,975)	4,074
Community Worker	8,839	2,786	(5,282)	(6,343)
Intern	-	1,200	(1,200)	-
	51,284	11,451	(17,415)	45,320
	113,454	117,494	(129,652)	101,296

17 Net assets by fund

	Unrestricted Funds	Restricted Funds	Total Funds 2020	Total Funds 2019
	£	£	£	£
Current assets	90,430	49,192	102,068	104,924
Creditors: Amounts falling due within one year	(39,526)	-	(1,972)	(3,628)
Net assets	50,904	49,192	100,096	101,296

Prior period

	Unrestricted Funds	Restricted Funds	Total Funds 2019	Total Funds 2018
	£	£	£	£
Current assets	59,604	45,320	104,924	115,862
Creditors: Amounts falling due within one year	(3,628)	-	(3,628)	(2,408)
Net assets	55,976	45,320	101,296	113,454