

THE BINSEY TEAM MINISTRY PAROCHIAL CHURCH COUNCIL

England & Wales · Charity number 1169267

Details

Other names THE BINSEY TEAM MISSION COMMUNITY

Status Registered

Legal form Other

Registered 2016-09-19

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

Contact

Address The New Rectory
Torpenhow
Wigton
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Activities

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

Activities: REGULAR PUBLIC WORSHIP OPEN TO ALL. THE PROVISION OF SACRED SPACE FOR PRAYER AND CONTEMPLATION, AND ALSO THE CELEBRATION OF LIFE EVENTS. TEACHING OF CHRISTIANITY. TAKING OF COLLECTIVE WORSHIP IN LOCAL SCHOOLS. PASTORAL VISITS, CARE AND PRAYER SUPPORT.

Classification

- **How:** Makes Grants To Organisations, Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information
- **What:** Religious Activities
- **Who:** Children/young People, Elderly/old People, People With Disabilities, Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- Cumbria

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£245,204	£423,635	-	-
2023-12-31	£191,108	£227,825	-	-
2022-12-31	£220,426	£243,844	-	-
2021-12-31	£197,509	£282,376	-	-
2020-12-31	£225,268	£226,672	-	-

Trustees

Name	Role	Appointed
Rev Stephen John Banks	Chair	2019-07-28
Barbara Mary Johnson		2015-11-17
Christine Milliken		2022-05-04
DONALD LOMAX		2015-11-17
DOROTHY ELIZABETH MARRS		2015-11-17
Doreen Hetherington		2018-04-23
ELEANOR FOSTER SRN RSCN		2015-11-17
Elizabeth Mary Armstrong		2015-11-17
GEORGE ALEXANDER WATSON		2015-11-17
GORDON PICKERING		2017-04-24
Graham Cox		2015-11-17
HYLARIE JEAN SHARPE		2015-11-17
Isobel Bowe		2025-05-06
KATHLEEN ELIZABETH BRANDWOOD		2015-11-17
KENNETH WILLIAM EVANS		2015-11-17
LAURENCE ROBERT MANSFIELD BSC		2015-11-17
PAULINE BOARDMAN		2017-03-07
RACHEL HELEN HEWSON RVN		2019-01-16
Rev John Nigel Freeman		2023-05-23
Ruth Elizabeth Pearce		2020-10-12
Sandra Isobel Stockdale		2018-04-23
Stuart Paul Christian		2022-05-04
Valerie Susan Grayson		2025-05-06

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Accounts



The Binsey Team Mission Community

ANNUAL REPORT AND ACCOUNTS OF THE BINSEY TEAM MINISTRY PAROCHIAL CHURCH COUNCIL 2024

[www. binsey.org.uk](http://www.binsey.org.uk)

The Binsey Team Ministry PCC is a charity registered in England and Wales (No. 1169267)

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Mission Community Leader: The Reverend Stephen Banks

Office Address: The Binsey Team PCC
The New Rectory
Torpenhow
Wigton
Cumbria
CA7 1JA

Bankers: CAF Bank Ltd
25 Kings Hill Avenue
Kings Hill
West Malling
Kent
ME19 4JQ

Independent Examiner: Danny Moffatt
Saint & Co, Chartered Accountants
Unit 7b
Lakeland Business Park
Cockermouth
Cumbria
CA13 0QT

Administrative Information

The Parish of the Binsey Team, also known as the Binsey Team Mission Community, in the benefice of the Binsey Team Ministry is part of the Diocese of Carlisle within the Church of England and the correspondence address is The New Rectory, Torpenhow, Wigton CA7 1JA. The Parochial Church Council (PCC) of the Binsey Team is also known as the Binsey Team Ministry Parochial Church Council.

It covers a large rural area of over 250 sq. miles, in the northern fells of the Lake District; with over half lying within the Lake District National Park (now designated a World Heritage Site), between the towns of Keswick, Cockermouth and Wigton.

The Parish became the first Ecumenical Mission Community to be commissioned in Carlisle Diocese in January 2016.

The Community comprises eleven District Church Councils (DCCs) with twelve ancient Church buildings which retain the status of Parish Churches as well as one Methodist Chapel. The area covered includes six primary schools visited each week during Term time and the Ministry Team conducts worship in the twelve churches and chapel with an additional annual service in each of three former and now redundant churches in Allhallows, Ireby and Wythop Parishes.

The paid staff; Team Rector, Associate Priest (part time), Team Treasurer and Team Administrator; work across the whole Team.

The population, of just over four thousand, live in some thirty villages and hamlets. Much of the employment is reliant on the tourism industry although some do travel to work in neighbouring towns such as Wigton, Workington, Carlisle and Sellafield. The other major industry is agricultural. There are no doctors' surgeries in the large area nor any other public facility. There are several public houses, two seasonal shops, one permanent farm shop, a distillery and a few cafes and tea rooms. There is virtually no public transport apart from the limited buses between Workington and Keswick and between Carlisle and Keswick and beyond to Penrith.

The PCC met four times during the year. In addition to this the individual DCCs each met several times, with minutes of their deliberations being fed back to the PCC and discussed if necessary.

The following people served as trustees on the PCC in the year from 1st January 2024 to 31st December 2024

Ex Officio members:

The Reverend Stephen Banks (Stipendiary)

The Reverend John Freeman (Stipendiary - part-time)

Lay Ministers (Readers):

Mr Graham Cox

Elected members:

Mrs Elizabeth Armstrong (Secretary)

Mrs Pauline Boardman

Mr Alan Bowe

Mrs Kathleen Brandwood

Mr Stuart Christian

Mr Andrew Coxon

Mr Kenneth Evans

Mrs Eleanor Foster

Mrs Doreen Hetherington

Mrs Rachel Hewson

Mrs Barbara Johnson

Mr Don Lomax (Lay Chair)

Mr Laurie Mansfield

Mrs Elizabeth Marrs

Mrs Christine Milliken

Dr. Ruth Pearce

Mr Gordon Pickering

Mr David Roberts

Mrs Hylarie Sharpe

Miss Jacqueline Spanton (to 17 September 2024) – sadly Jacqui died on this day

Ms Sandra Stockdale

Mrs Ann Thompson

Mr Alexander Watson

As at 31st December 2024 there were 328 people on the Parish Electoral Roll.

Structure, Governance and Management

Governing Documents

The Binsey Team Ministry Parochial Church Council is constituted as a Charitable Trust set up in September 2016 with the Charity Commission, Charity Number 1169267.

In common with all Parochial Church Councils, the governing documents for the charity are ‘The Parochial Church Council Powers Measure (1956) as amended’ and “The Church Representation Rules that came into force on 02 Jan 1957”.

An additional document specific to this charity is 'Scheme for representation of congregations and establishing district church councils' (The Scheme). This lays out clearly what matters may or may not be delegated to the District Church Councils.

Organisational Structure

The charity trustees – the PCC, are responsible for the general control and governance of the charity. Other than the two-stipendiary clergy, the trustees give their time freely and receive no remuneration. The stipendiary assistant curate attends PCC meetings as part of his training, but is not a trustee.

The PCC is the body responsible for making all decisions on those matters which cannot be delegated to the District Church Councils (DCCs) e.g. faculties, appointment of school governors. It also makes decisions on behalf of the DCCs on all financial matters over £2,500.

The Binsey Team Treasurer was appointed as treasurer to the PCC.

Recruitment and Appointment of trustees

The method of appointment to the PCC is set out in the governing document 'The Scheme'. The membership of the PCC consists of the licensed clergy, the Licenced Readers, up to two members from each of the DCCs, one of whom will normally be a Churchwarden, and two members from The Methodist Chapel.

The following groups and sub committees undertake work on behalf of the PCC:

Ministry Team

During the year the Team was led by the Revd Stephen Banks as Team Rector, supported by the Revd John Freeman as part-time Associate Priest and from 30th June 2024 by a full time Assistant Curate Revd Charlie Day, who was ordained on 29th June. The Team also had the support of the Revd Julia Hedley (retired priest) and one active Lay Minister (Reader), Graham Cox. Hilary Chaddock and John Spedding, who are both Lay Reader Emeritus have not led worship in this past year, but it is expected that Hilary will continue to lead services at Uldale once the re-ordering has been completed. There is also a team of Lay Worship Leaders - Ann O'Loughlin, commissioned in 2014, Vic Siddall, Richard Cox, Linda Grieveson, Jean McGrady and Laurie Mansfield, who were commissioned in 2015. These volunteers have given a much greater capacity for churches to have alternative forms of worship and for services to be held in their Churches every Sunday, if they so wish. Of these Lay Leaders, Richard Cox has regularly led worship across the Binsey Team during 2024; Vic Siddall, Laurie Mansfield and Jean McGrady have led services in their own parish churches.

The Team is supported by a part time Treasurer and a part time Administrator. As these roles further develop it is hoped that it will allow the clergy and Ministry Team to concentrate on new areas of work and the laity in the DCCs to be released to use their gifts and time to concentrate on Service and Mission.

Churchwardens

Every parishioner continues to have the right to elect the churchwardens for their parish church at the annual district church council meetings. These elected churchwardens hold a vitally important role for their Church and wider communities. In January 2016 when the Parish became a Mission Community they were formally commissioned as Local Mission Community Leaders. With a large geographical area and few paid staff these volunteers hold an important position being their Church's local representatives. In this role they will function as the 'go to' people in each of their communities so that local people can have questions and queries relating to church and faith answered locally and can pick up local pastoral concerns that need to be addressed by the Ministry Team.

The Binsey Team, like most rural parishes, is now struggling to appoint new churchwardens as, understandably, existing churchwardens are wishing to step down after many years faithful service and there is no one able to take their place.

Finance Officers

With the change in governance through the Pastoral Measure and the Registration of the new body with the Charity Commissioners, formal accounts are now produced for the PCC rather than each individual Church. Each DCC has a Finance Officer who maintains financial records and oversees expenditure and income and the cheque books.

The PCC Treasurer keeps in contact with the Finance Officers in relation to their local church accounts and financial situation. The Team Rector liaises with the Finance Officers and Churchwardens and discusses what their parish church can do to support the Team in raising funds to pay for clergy and related expenses as well as supporting the work of the parish and the Church as a whole.

On a very regular basis the Team Rector and Team Treasurer discuss the overall financial situation within the Team, the level of giving and the parish offer contributions along with any concerns about individual churches.

In 2024 the Binsey Team paid its ministry costs in full by meeting the agreed Ministry Offer of £97,270. This was a reduction of £4,730 on the Ministry Offer for 2023, but after a discussion the PCC agreed that individual local Church/DCC contributions to the offer should remain the same in 2024.

During 2024 the Team Rector, Team Treasurer and representatives of the PCC met with the Diocesan Secretary, Diocesan Stewardship Advisor and the Archdeacon to discuss the Binsey Parish Offer (now known as Ministry Offer) for 2025, 2026 and 2027. In 2025 the Binsey Team will have 3 stipendiary clergy – the Team Rector and Assistant Curate, who are full-time and the Associate Priest, who works part-time in the parish. However, the Church Commissioners will fund the ministry costs of the Assistant Curate and most of the ministry costs of the Associate Priest. This external funding reduces the ministry costs for the Binsey Team to £80,378. At the July meeting of the Binsey Team PCC after a lengthy discussion it was decided unanimously to make a Ministry Offer of £90,000 to the Diocese in 2025. This decision was made with the understanding that ministry costs will continue to rise overall next year and beyond, and in some recent years the Binsey Team hasn't been able to meet its ministry costs in full.

Secretaries

An important part of the administration of each parish church is undertaken by the Secretaries who have to maintain the records of all meetings but also to ensure the Mission Action Planning (MAPping) process is being maintained - encouraging members of the church and community in pursuing the goals and objectives as planned by the councils. They are also the main link for the Diocesan communications and the parish church.

In 2023 nine DCC members were elected and appointed as voting representatives of the Parish on the Deanery Synod for a term of 3 years. This provides the Parish Churches with a valuable link between them and the wider structures of the Church, and particularly to the mission and ministry of our local neighbouring churches.

Aim and Purposes

The Mission Statement of the previous Binsey Team Ministry has been adopted by the new PCC.

In each parish we proclaim Jesus as Lord in word and deed

- * through a sustainable focus of Christian witness and worship
- * served by a faithful and vibrant group of Christians
- * ministered to by clearly defined and authorised leadership

The Binsey Team PCC has the responsibility of cooperating with the clergy team, of promoting, within the ecclesiastical parish, the whole mission of the Church in pastoral, evangelistic, social and ecumenical matters.

The PCC has oversight of the District Church Councils of Allhallows, Bassenthwaite, Boltons, Embleton, Ireby, Isel, Plumbland, Torpenhow, Setmurthy, Uldale and Wythop, and is in a formal ecumenical relationship with the Bassenthwaite Methodist Chapel.

Objectives and Activities

When planning the year's activities, the clergy and PCC have taken into account the Charity Commissioner's guidance on public benefit, and in particular the specific guidance by charities on advancement of religion. In particular we try to enable ordinary people to live out their faith as part of our Team Community through:

- Worship and prayer, learning about the Gospel; and developing their knowledge and trust in Jesus Christ
- Provision of pastoral care for all people living in the Mission Community area
- Outreach work

The PCC is committed to enabling as many people as possible to have open access to our buildings, and to become part of our worshipping community.

The PCC's task is to maintain an overview of our worship throughout the parish and to make suggestions on how we can involve and support the many groups that live within our Parish area.

The PCC continues to allow the Revd. John Freeman to focus much of his time and ministry on the Church Plant (St. Aidan's), which is now starting to grow and has established a weekly Sunday afternoon service meeting in Bridekirk Parish Church (in the Grasmoor Mission Community). However, John still offers support through leading Sunday morning services in Binsey three times a month and leading collective worship one or twice a month in the six Binsey schools. Through external funding John has appointed a full-time Children and Families Pastor, Steve Weston, in July 2024. Steve Weston also assists with leading collective worship in the schools.

Use of Volunteers

Apart from the Team Rector, part-time Associate Priest and Team Curate who receive diocesan stipends, there is a part time paid Treasurer and a part time paid Administrator. All other work of the PCC and Parish Churches is undertaken by volunteers from the churches and community.

Each Parish Church has up to two Local Mission Community Leaders (churchwardens) who are responsible for the fabric of the church buildings and for local liaison on behalf of the Church in their communities. Secretaries, finance officers and other locally appointed officers assist them. In addition, volunteers go into local schools to assist with various tasks, serve as governors, and serve the community by being involving in various village organisations and serving on many village committees. Volunteers also run other Church based groups such as Mothers' Union as well as community groups founded by the Churches and sit as trustees on several local trusts. The bulk of all fundraising is undertaken by volunteers to support the Church and other not for profit groups, both locally and overseas. These volunteers along with the Lay Worship Leaders, Licenced Readers and retired clergy have given many hours of their time to church and community projects.

Together with all members of the church councils, they play an essential role in the life of the parish and the diocese as a whole. Without their generous volunteering, the Parish would not be able to function administratively, to offer worship, pastoral care and support.

Activities and Achievements

How our Activities achieve Public Benefit

The charity carries out a wide range of activities in pursuance of its charitable aims. The trustees consider that these activities summarised below, provide benefit, both to those who regularly worship in the churches and to the wider communities that make up the Binsey Team Mission Community.

Worship and Prayer

We have settled into a regular pattern of Sunday services with each parish church having 2 services each month and a Team service being held four times a year on each of the fifth Sundays in the month.

Encouragingly, church attendances showed another small increase in 2024 compared to 2023, with 70 adults on average attending church each Sunday.

The Easter services held in the Binsey Team had lower overall attendances this year compared to the previous year, but although the attendances at the Christmas services were virtually the same as last year, overall the Carol services had the highest combined attendance for some years.

The attendances for the Christmas and Easter services, which we hosted in the respective parish churches for most of our village primary schools, were also very similar to 2023.

We are also delighted that the very lengthy and much delayed restoration and re-ordering of St. James, Uldale was finally completed in 2024 after 5 years. Thankfully, we have been able to hold regular services in Uldale Church since July 2024. The more flexible worship area and the newly installed kitchen and toilet also allow craft and social activities to take place.

It would not be possible for the number of services offered each Sunday to take place without the help of our retired clergy, lay ministers and lay worship leaders. The Team Rector remains deeply appreciative of their invaluable support along with that of the churchwardens and organists.

There is a very close relationship with Bassenthwaite Methodist Chapel and all worship and church activity is shared together, and hopefully the relationships with the Evangelical Chapels at Plumbland and Blennerhasset can be built up again into the future. The links with Plumbland Chapel are currently far stronger, but they have not held services in the Chapel since March 2020.

We continue to make all our services and buildings accessible for all, with large print service books and loop systems installed in most of the church buildings. Ramps have been installed wherever practically possible.

A team of organists offer their services across the Team, both for Sunday worship and for Weddings and Funerals, but we now only have 5 organists. Where no organist is available electronic music is provided, and some churches have purchased Bluetooth speakers to allow this to happen more easily. Volunteers from within the congregation assist with their local services, for example by greeting people, reading lessons and leading prayers.

Family and Youth work

There are also very strong links with the six Primary schools in the Team, all of which have been rated as 'Good' by Ofsted and work continues to strengthen and develop these relationships. During 2024, the clergy team, assisted by Stuart Christian and Steve Weston, have led Collective Worship each week in all the 6 Primary Schools. . The current pattern is to visit 4 schools on a Tuesday and the other 2 schools on a Wednesday. We were very pleased that we were able to hold school services in church again to celebrate the Christian Festivals such as Christmas, Easter and Harvest during 2024.

Close contact is maintained with the schools and pastoral support offered to the Headteachers and teaching staff. The Team Rector serves as a governor at the 4 Church Schools and other church members are also school governors, so that there is church governor representation at all of the 6 schools. We are looking to further enhance the support of our schools. Discussions are ongoing at Deanery level to appoint a Network Youth Worker to work part-time in the Binsey Schools. Whilst no appointment has been made as of yet, as mentioned earlier the St. Aidan's Church Plant, which serves the whole deanery, has appointed a Children and Families Pastor, who started in July 2024, and he has given further support to the schools work in Binsey.

The Toddler/Parent Group (Two by Two), which meets every week on Tuesday morning during term time in Allhallows Community Centre (Fletchertown), has 25-30 parents/carers attending with their young children. This is not a church-led group, but some of those involved are church members and we are looking to strengthen our relationship with Two by Two.

Mission

Overall, there are some signs are of a small increase in the number of people attending church and taking an active role in the life of the church, which further highlights the necessity of Mission. However, with an ageing congregation and the difficulty of appointing church officers there are plenty of challenges in continuing to offer regular worship and services in each of the 12 churches.

The arrival of Revd Charlie Day as Assistant Curate in July 2024 does give further opportunities for Mission, particularly through the schools and with the Two by Two Group in Allhallows Community Centre (Fletchertown). This is why we held a Binsey Team Christingle Service in Allhallows Church ten days before Christmas as well as a Nativity Service there the following Sunday. Both of these services were very well-attended with plenty of younger adults (aged under 40) and children present. We are hoping during 2025 to start a monthly Binsey family service, which would meet in one of the Church Schools.

Under the leadership of John Freeman assisted by Steve Weston, the St. Aidan's Church Plant is starting to grow. St. Aidan's is now meeting every week on a Sunday afternoon in Bridekirk Church and has established a regular congregation.

Pastoral Care

The wide-spread nature of the Team with its vast area, in itself poses particular problems for maintaining contact with people at home or in hospital, especially with many church members and parishioners being aged over 75. The Team Rector and PCC are continuing to consider how the pastoral load can be more effectively managed.

The Parish Safeguarding Officer (PSO) has made the PCC aware of the latest updates from the Church of England concerning Safeguarding. In addition, the Team Rector and PCC Secretary have been endeavouring to make sure that all PCC members are DBS checked or have their DBS certificates renewed, when appropriate. The PSO is now a diocesan safeguarding trainer and provides face to face training where online access is not available

During the year there have been:

9 weddings (12 in 2023), 0 blessing of marriage (1 in 2023), 13 baptisms (14 in 2023), 0 thanksgivings for the birth of a child (0 in 2023), 22 funerals in church (22 in 2023), 2 graveside funeral (0 in 2023), 1 funeral at the crematorium (8 in 2023), 1 burial in the churchyard with the service taking place elsewhere (2 in 2023), 14 interments of ashes (14 in 2023) and 0 memorial services (1 in 2023).

As part of preparation for marriage and baptism, the clergy meet couples on several occasions to help them understand the meaning of wedding and baptism ceremonies and the commitment involved in each. The Marriage Preparation Day held in February 2024 was attended by 6 couples. Each couple also had a number of separate meetings with a member of the clergy to help them prepare for marriage and for their wedding. Contact after the event is maintained by cards being sent on anniversaries.

Communication

The highly rated and well used Binsey Link, the Team magazine which is delivered to most of the homes in the Mission Community area, and the website provide important sources of communication between the scattered communities of the Team. News posts are added to the Mission Community Facebook page and through this media platform we hope to reach all who are on Facebook within our communities. There is an automatic link between our database and our website with its live calendar. Events added to the database are immediately displayed in this calendar.

The website has been particularly useful in providing up to date information about services along with church and parish activities.

Mothers' Union etc.

The Boltons, Ireby and Uldale branch of the Mothers' Union continues to meet on a monthly basis to pray and discuss issues of relevance to them and society. This very local branch is linked through the Diocese to the Worldwide Mothers' Union, so their support for families and young people goes well beyond the Team boundaries.

The former Bassenthwaite branch continues to meet unofficially for fellowship and support on a regular basis.

Buildings

The 13 church buildings, many of which are listed, are the focus for worship in their communities and for the many visitors who come and who appreciate the welcome they are given. Once again from April onwards, with the gradual easing of lockdown restrictions, each of our churches have been kept unlocked during daylight. However, it has not been possible to use the Team Library situated in Torpenhow church, which serves as an important resource for the use of all parishioners and visitors to Binsey.

In addition to the buildings there are also 11 open churchyards which are maintained to a very high standard by the church congregations. These are seen as an oasis of calm and beauty by visitors and walkers to our area. The buildings in each parish continue to bear witness to the faith of past and present congregations. It is recognised that church buildings represent an important part of the architectural heritage of the country and much time and effort is spent by the small congregations and communities ensuring that their upkeep is maintained.

A quinquennial health and safety check is carried out by a qualified architect on every building every five years and reports are submitted with recommendations for action. As well as the regularly used buildings there are three redundant Churches where services are held every year, in Ireby Old Church, Allhallows Old Church and at the site of the former Wythop Church at Kelsick.

Events and Social Activities

During this year most of the parish churches have organised regular social events and gatherings, which often serve as fundraising events, but more importantly are vital opportunities to bring local communities and people together. Embleton have established regular pop-up events scheduled over a weekend, which attract large numbers of people – both parishioners and visitors. Allhallows now hold a monthly Sunday afternoon tea in the Community Centre in Fletchertown, which is very well-supported.

Overall, these social activities are becoming more regular again and strengthening the link between the parish churches and their local communities.

Stewardship

Throughout the year the importance of planned giving and the use of Gift Aid has been emphasised and encouraged. Stewardship has been even more important this year because of the loss of regular church services, along with all planned fund-raising events. Most of our churches have continued to see a drop in their regular income, but local initiatives have been taken by a number of our churches to help readdress the loss of income. One of the most effective means of generating further income has been to write personal letters to members of the community asking for donations.

Thankfully, despite these significant financial challenges, the Binsey Team has still been able to meet the Ministry Offer to the Diocese and pay parochial expenses.

Among the many national and international charities supported from within the Team were: The Bishop's Harvest Appeal, Water Aid, World Vision, USPG, the Children's Society, CMS, NISCU, local Food Banks, Hospice Light up a Life Appeal, Christian Aid, Churches Conservation Trust and The Food bank.

The majority of work undertaken, is through the Parish Churches and Chapel, in serving the needs of their particular and distinctive communities

Brief Reports from the Parish Churches and Chapel

Allhallows

There are two buildings: All Saints Church, a late 19th century building situated approximately ½ mile from Fletchertown and an older redundant church building dating from the 12th century. An annual open-air service takes place here, which is attended by the wider community.

The former school buildings are now used as a Community Centre, with Church members contributing to the management committee. All Saints uses it for a wide range of social events.

There is a small pipe organ with a digital hymnal and PA system for use when no organist can attend and there is also a loop system which is always available. The Churchyard is maintained to a high standard and attracts many people both locals and visitors. Much work has taken place in recent years to level the graves.

We held our annual outdoor service at the Old Church, a Harvest Festival and a Christmas Eve Holy Communion, which were well attended. Otherwise, normal Sunday church services have a reduced congregation.

There has been real encouragement through the newly established Sunday afternoon tea held once a month in Allhallows (Fletchertown) Community Centre, which has been very well supported by the wider community. It provides friendship and company for those, who are most vulnerable and lonely.

The Two by Two baby and toddler group that meets weekly during term time in Allhallows Community Centre and is supported by church members has flourished during with about carers (mainly mums) and their children now attending.

The DCC maintain the building and, with the wider community, ensure that the Ministry Offer is paid in full, by promoting individual giving with an envelope giving scheme in operation as well as community fundraising. An annual Gift Day is held and giving through Gift Aid is encouraged.

Bassenthwaite

There are three centres of worship: St. Bega, c.950 AD, although the site may be older, situated by Bassenthwaite Lake and accessible on foot or by vehicle across a farm track; St John, situated closer to the village, built in 1878, to replace the Chapel of Ease (which was then used as the Church Room until it was sold in 2019); and Bassenthwaite Methodist Chapel, situated in the centre of this beautiful village close to the village green, which was built as a primitive Methodist place of worship in 1866.

There is a very close working relationship between the Churches and the Methodist Chapel with most services being held jointly, alternating between church and chapel. The joint congregations have enjoyed some uplifting services and have heard motivating sermons from a variety of preachers. During the summer months, parishioners from the Bassenthwaite churches and members of the Chapel are often joined visitors to the area, a lot of whom return in subsequent years. The two congregations join for most activities and events and support each other in as many ways as possible. Particularly attention is paid to sharing special events, such as Mothering Sunday, Easter, Harvest and Christmas services.

The 14 of permanent members of the Chapel recently welcomed a new Superintendent minister, his wife and family and look forward to services with them and other chapel friends in 2025. They would like to try and encourage families into worship, and offer Sunday school at some services. Previously enjoyed Café worship would also be very exciting to begin again if possible.

The Bible study group led by the Revd Julia Hedley continues to meet every month. We have finished exploring the Eucharist and are now in-the depths of the Acts of the Apostles. In addition, a few people who attended the Alpha course in Binsey meet every fortnight in Bassenthwaite to continue to explore faith and the Scriptures.

Music for both churches continues to be provided electronically but organists played at some of the weddings and funerals. Donations of food at the Harvest festival went once again to the Food Bank and a financial donation made to the Bishop's Harvest Appeal. Bassenthwaite School children held their Easter Service and Christingle Service at St John and also maintain links with the Church with collective worship and visits.

The clock at St John's seems to finally be keeping time and even managed the change in the hour. There are a number of works to be carried out especially at St Bega's, and these will hopefully begin in spring 2025. Unfortunately, it is becoming evident that expenses exceed income and the gap widens year on year. The Churches receive donations via standing order, collection plate and gifting (particularly at St Bega) but congregations are dwindling and costs rising. There are also a number of well supported fund-raising initiatives such as Soup Lunches and Coffee Mornings and the Church receives a share of the proceeds from the Christmas Fair. It is hoped to increase funds by letting the wider community know of the shortfall.

Finally the Church Council and wider community would like to express their gratitude for the many years of help, wisdom and hard work of Mr Alan Bowe, our long-serving churchwarden who has recently retired from his many church posts and duties.

Boltons

All Saints Church in Boltongate is a Grade 1 listed building dating from the mid-14th Century; it has a stone vaulted nave which is unique in England. Between the Churchyard and the road lies the Bell Institute. This small hall is the only meeting place in Boltongate and is a very important social centre for the Church and the wider community.

There are normally 2 Sunday Services a month, both Holy Communion services, one at 8 a.m. and one at 9.30 a.m., with a continuing steady attendance between 9 and 12.

Remembrance Sunday and Christmas Day were well attended.

Community activities in the Bell Institute are Art classes on Mondays and a monthly Craft class. The Coffee and Chat session on Fridays restarted in 2024, although they have not been very well supported.

We held one DCC meeting in 2024. We are still in the process of finding a new Church Architect and hope to appoint one soon.

We still maintain close links with the local primary school in Bolton Low Houses where a member of the Binsey Team takes collective worship once a week. There is still a vacancy for a Foundation Governor to join our Team Rector on the governing body.

We have 24 volunteers who help with reading lessons in Church, delivering the Binsey Link, cleaning, keeping our Church and Churchyard looking wonderful.

Embleton

The church of St Cuthbert, Embleton dates back to the site of an older building from 1806 and was remodelled in 1884. It was known as a 'poor church' - not well endowed compared with other parish churches.

The adjacent Sunday School Room is regularly used by crafters and artists and for social events. The surrounding churchyard is maintained by a small group of volunteers who experimented with 'no mow May' in 2024, but found it created much more difficulty to maintain in later months!

Essential maintenance work is carried out regularly by our church warden, but attempts to establish a plan for improving church ceiling and internal tower wall have stalled. Promised reports for a grant submission have not materialised. This has caused delay and frustration. St Cuthbert's district church council met five times during the year and supported a wealth of activities including community breakfast, café in the garden, parish walk, Strawberry teas and the annual harvest supper with help from St Margaret's Wythop.

We continue to have a regular pattern of three services each month was maintained. We are grateful for the support of our whole clergy team. . This year we have welcomed Chris Albon, lay reader from neighbouring Grasmoor Team, who joins us for our first Sunday, lay-led services. In winter months our evening prayer services change to 3pm. In September we held a joyful baptism service and delighted in our well attended family carol service at Christmas.

Our very successful fund raising has meant that we pay our full share of expenses and have contributed enormously to the work of Dewode; Uganda charity. This joint venture has given us pride in supporting work at the Pakegido Health Centre in Kobulubulu and also a humble appreciation of increased community support. The pop-ups and events have strengthened local ties and welcomed many visitors to our efforts. In financial terms 2024 has been our most successful so far, but we are most appreciative of the team spirit and local involvement it has engendered.

Ireby

Ireby has two buildings: St James' Church, built in 1845 and used for worship, and the redundant 12th century Old Church, situated a mile from the village. An annual service is held there, though only the chancel, maintained by the Churches Conservation Trust, remains.

Our monthly pattern of worship was one service of Evening Prayer on the second Sunday and one of Holy Communion on the fourth Sunday of each month.

The church offered support through individual prayer, as well as practical care and assistance, to people who were ill, bereaved, or otherwise in need.

Mothers' Union (MU) work is supported through membership of the Boltons, Ireby & Uldale branch. We have endeavoured to support USPG, the Children's Society and the Bishop of Carlisle's Harvest Appeal.

We had a fundraising stall at the Christmas Fair in Ireby Globe Hall.

The annual Old Chancel service was conducted in August. A Remembrance Service was held at the War Memorial in November. Funeral services have been held, as have Baptism Services.

Ireby Church of England School hold their end of term services in church.

The District Church Council (DCC) met for four ordinary meetings plus its ADCM. DCC representatives participated in Team and Deanery meetings.

Following the tree fall damage (Dec. 2021), repairs completed when the ceilings of church and porch were painted in January 2023. Repair costs were covered by insurance. The collapse of part of the churchyard wall, onto the road, necessitated a prompt repair.

Unfortunately, the insurance doesn't cover churchyard walls. Since then, another repair has been carried out.

The DCC is grateful to Ireby residents, church neighbours and visitors, for support in worship, special services, fundraising and care of the churchyards and thanks everyone who contributes to these in any way. They also thank those who commit time and materials towards increasing Ireby Church's resources and maintaining its premises, so that it may continue to serve its community.

Isel

The church building, St Michael and All Angels, built of sandstone in early 12th century, is a Grade 1 listed building. It still has some surviving Norman features most notably the Chancel arch, two lancet windows and the main doorway. There was a major restoration of the building in 1878 and more recently the Church was refurbished after 2 major floods in 2009 and 2015. There is a vestry, a small kitchen and a toilet. A loop system is installed.

Following the quinquennial inspection significant repointing was carried out during the year on the fabric of the Church with the benefit of grant funding.

Services were normally two per month for the year, with an average attendance in the late teens. Coffee and biscuits are offered after 9.30am services, which is popular. In addition, a Carol Service held in December, as was Holy Communion on Christmas Eve. A Churchwarden led Remembrance Day commemoration was held on 10th November.

The Church is open daily for visitors and private prayer and comments in the visitors' book confirm that having the Church open is much appreciated.

Various events have been held during 2024 including a harvest supper and auction and an older persons' tea. The main event was in August, a 'Times Past' event held over two days, celebrating the history of the Church and the whole Parish.

Plumbland

St. Cuthbert's Church, the Parish Church of the Plumbland District is actually situated in Arkleby and serves the hamlets of Plumbland, Parsonby, Arkleby and Wardhall. Built in 1871, it replaced an earlier Church dating from 1130. Many features were retained and used in the present building including Norman arches, Viking tombstones, font and traceries. The church also has links to the Wordsworth family.

There is, normally, a small congregation with an increased attendance from the community during major festivals. All Church attendees are encouraged to register on the Electoral Roll and stand for election to the DCC.

The DCC met in January, June and October with an end of year update by email in December. There were no changes to the DCC posts during the Annual Meeting in March and no-one volunteered as a representative on the Deanery Synod.

The DCC organised four fundraising events in 2024 – 2 Coffee Afternoons in April and September, a flower demonstration, followed by refreshments, held at St. Cuthbert's in August with the final event being a series of gift days held during September and October. Early in the year Archdeacon Stewart Fyfe carried out his inspection. The report was mainly positive. The Archdeacon was understanding and supportive.

The new iron gates, designed, constructed and hung by blacksmith David Watson were completed at Easter providing a much more secure entrance to the Churchyard. The DCC are very grateful to Aspatria Charity Shop for their generous grant of £1,000 to help complete the project.

On Good Friday the DCC joined with Allhallows Church for their service.

Plumbland School came to Church for three services – Easter, Harvest and a Carol Service.

All were very well attended and provided chances to build relationships during the serving of refreshments by the Year 6 pupils following each service.

The fire extinguishers and organ received their annual inspection. There were no major repairs to the building but there were birds in the tower. Plans are being made to repair the louvre boards and cover them with mesh to prevent the problem arising again. The gutters, soakaways and spouts continued to be maintained on a regular basis and volunteers continued to maintain the churchyard to a high standard. Twelve ladies signed up to provide flowers for the Altar.

The DCC continued to pay, in full, all its commitments.

Setmurthy

St Barnabas Church dates back to 1255, was rebuilt in 1794 and then restored in 1870 when the tower & belfry were added. In 1903, the baptistery was rebuilt although the font is dated 1661. The Church is open daily. This is appreciated by the visitors who leave favourable comments in the visitors' book.

The monthly worship pattern of two services, one morning worship and one Holy Communion continued.

In February the Archdeacon visited and an encouraging report was received.

In May the Parish Hall committee organised a plant & cake sale and the church received half of the proceeds.

The Patronal service in June and the harvest festival were both followed by lunch in the Parish Hall and refreshments were also served after the Carol Service.

For a second year a walk by the river followed by afternoon tea and a Songs of Praise in the Parish Hall was held in August and was well attended.

A wreath making day in December was the final fundraising event for the year. Work has been carried out to address the problem of water ingress and some improvement in the vestry has been noted.

We have paid the Ministry Offer in full thanks to the support of our congregation and the wider community.

The DCC have met 4 times and the meetings have been well attended.

Torpenhow

The church building, St. Michael and All Angels, is Norman c.1120, restored in 1832 and 1913. Notable features are a magnificent Chancel arch and the Nave wood panelled ceiling decorated with flowers, gildings and painted with cupids which is understood to have once adorned the hall of one of the Livery Companies in London. This wonderful Grade 1 Listed building is visited by many people from all over the country and is generally open daily during daylight hours. The Binsey Mission Community Library is housed in this building and is available for all.

Services are generally held on the 2nd and 4th Sunday of each month. In June we hosted the Team Curate's first service which was followed by lunch in the local village hall. Donations of non-perishable food were given to the Foodbank at the Harvest Service in October. The Team Bereavement service was held in our church in November. This year our Carol Service, which was followed by refreshments, was supported by a community choir, under the supervision of our organist. The Christmas Day service was well attended. We also hosted one of the Monthly Prayer Meetings

Although some local parishioners continue to maintain some areas of the churchyard for which we are very grateful, maintenance, including the majority of the grass-cutting, is also carried out by the charity 'Beginning Again' which supervises ex-offenders, giving them the opportunity to develop a work routine and ethic. One of our churchwardens is in regular contact with their supervisor.

The DCC is grateful to all our volunteers. Thanks go all those people who help with keeping our church and churchyard tidy, especially those who make up our rota of cleaners; to those who help the Churchwarden responsible for arranging the church flowers; to all who read at our services throughout the year, including the Carol Service and to our local Churchwarden who opens and locks the church on a daily basis. They would also like to thank all our Binsey Link distributors in our villages.

There are close links with St. Michael's C of E School, Bothel and Blennerhasset Community School, with members of the Ministry Team visiting regularly. The KS2 children of St. Michael's School visited Church in January.

Two well supported Souperdays were held during 2024 with the Rainbows attending in March and the Brownies in November, both to raise money for their own funds. Thank you to everyone who helped and/or donated cakes and soups. In October there was an organ recital by an international organist. This was a lovely evening and was also well supported. Although the DCC, which comprises 3 churchwardens, the DCC Secretary and the DCC Finance Officer, has not met regularly, many discussions have been held regarding church matters, either at church services or by email/telephone. Our contribution to the Team Ministry Offer was paid in full.

Uldale

St. James is a small Lakeland Church dating from c.1150. The nave was rebuilt in 1730 and has mid-18th century windows. The building is situated about three quarters of a mile from the village on a promontory above the river Ellen.

We are fortunate to have received a bequest from the Whiles family which has enabled us to complete an extensive restoration of our church building. This entailed closure of our church from the end of 2018 until July 2024. Apart from improving the condition of the building, we now have flexible seating in the form of movable chairs in the nave. We also have an accessible toilet and baby changing facilities in the vestry and a kitchenette at the West end of the church. This work was completed in September 2024.

We began holding services, in the chancel initially, in mid-July and from the end of September we were able to use the whole building for worship. We held a Celebratory service on 5th October to give thanks for the work that has been done and to bless the church in its mission to reestablish worship and reach out to our local community.

From November 2024, we began holding twice monthly craft drop-in sessions, as a way of supporting each other and reducing isolation for members of our community and our congregation.

The DCC and congregation continues to support both financially and in prayer a family working for Wycliffe Bible Translators. We also support another couple translating the Bible into Pushto and to sponsor a girl in El Salvador through Compassion UK.

There are good relationships with the C of E School in the next village, Ireby, with the Team Rector, who is also a Governor of Ireby School, leading collective worship. Mr Coxon, one of our current Churchwardens, was also a Governor until September 2022, when he stepped down after 8 years in the role.

The DCC met four times in the year being reported upon.

There are no other denominations present in the district. All financial obligations have been met in full.

Wythop

St Margaret's Church serves the smallest population in the Binsey Team. The Church dates from 1866, and replaced the old chapel built in 1683 which is now a ruin by Chapel Wood, Kelsick.

This autumn the existing electric heating system was replaced. The old heating beneath the pews was ineffective and the Church cold in the winter. The new electric panel heaters are more efficient and the church is warmer.

In the Churchyard, work was carried out to remove a large amount of Ivy which was weighing down the yew trees.

During 2024 we have been able to worship twice a month, one communion service and one morning prayer. The annual open-air service at the old chapel at Kelsick was held in August and was well attended.

The DCC met once in November at Routenbeck House. Members of the congregation enjoyed a Christmas Lunch at the Hundith Hill Hotel.

The number of visitors to the Church has increased with the numbers of walkers on Sale Fell, but also visitors with past connection to St Margaret's.

Legal Information and Risk Review

In July 2018 the Church of England's Safeguarding Policy "Promoting a Safer Church" was formally adopted by the PCC and then recorded in each DCC. Safeguarding training for members of the parochial and district councils, using training provided by the Church of England and the Carlisle diocese, has continued and refresher training will be provided as and when required. DBS certification has been completed for all current trustees as well as those volunteers who work unsupervised with children and vulnerable adults.

All churches are expected to meet the Church of England requirements for safeguarding training and DBS certification. This will be an ongoing process.

The 2018 Data Protection Policy gives compliance with the current General Data Protection Regulations (UK GDPR). Work is ongoing in obtaining permission from individuals to be able to process their personal data, with that data being securely stored on the Mission Community's GDPR compliant "Contact" database, ChurchSuite.

Buildings are inspected and full reports produced by a qualified surveyor every 5 years. In the interim there is a review of work that has been undertaken to make safe the building and a risk audit is done by the Archdeacon with the respective church wardens every two years.

The churches joined the Society for the Protection of Ancient Buildings (SPAB), recognising that the ancient buildings we have need to be kept in good order both for future generations and as part of the heritage of the nation. This has helped members be better informed about Church maintenance and also the expert help that could be given by other bodies.

The register of fabric and contents is reviewed every year, fire extinguishers are inspected and valid certificates displayed.

Legal compliance is kept under review with Copyright licences applied for on an annual basis and video licences when needed.

Financial Review

The PCC accounts are the aggregated accounts of the eleven DCCs and the Binsey Team Ministry PCC (Team) account. The Team account is a common bank account utilised for the management of PCC specific finances including; Parish (Ministry) Offer payments, ministry expenses, team administration costs, parochial fees and costs associated with the Binsey Link community magazine.

During 2024 the total Income of the aggregated PCC accounts was £245,204 (2023: £191,108). This represents an increase in income of £54,096 between the two years: the majority of this due to increases in income from general fundraising activities among the churches (£11,884 in 2023 to £18,670 in 2024) and also Binsey Link advertising income (£5,453 in 2023 to £7,315 in 2024) along with income received for weddings and funerals (£16,990 in 2023 to £27,064 in 2024).

Expenditure was £423,635 (2023: £227,825), giving a deficit before investment gains of £178,431 (2023 gain £36,718).


There was a cumulative gain on investments during the year of £18,582 (2023: gain £63,397). This was significantly less due to the investment funds utilised for the refurbishments at St James, Uldale. The result is an overall deficit in the end of year PCC accounts balance of £159,894 (2023 surplus £26,679).

The largest area of expenditure within the Mission Community during the period (£198,045) was for the repair and renovations of St James, Uldale. The Ministry Offer was the second largest area of expenditure in 2024 at £97,270 (2023: £102,000). The team Ministry (Parish) Offer agreed with the Diocese for 2024 was, for the ninth successive year, paid in full by the DCCs.

Approved by the PCC and signed on their behalf


.....

Revd. Stephen Banks, Chair


.....

The Binsey Team Ministry Parochial Church Council

Independent Examiner's report to the trustees of The Binsey Team Ministry Parochial Church Council

I report to the trustees on my examination of the accounts of the above Charity for the year ended 31 December 2024, which are set out on pages 23 to 32.

Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

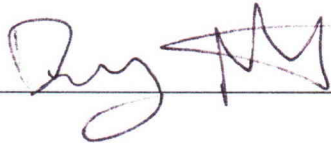
The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of The Institute of Chartered Certified Accountants in England and Wales.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed: _____



Danny Moffat, BSc(Hons), ACA
Saint & Co Chartered Accountants
Unit 7b, Lakeland Business Park
Cockermouth
CA13 0QT

Date: _____

09/06/2025

The Binsey Team Ministry Parochial Church Council

Statement of Financial Activities For the year ending 31 December 2024

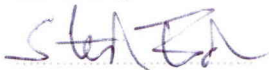
	Notes	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	TOTAL FUNDS 2024 £	TOTAL FUNDS 2023 £
INCOME AND ENDOWMENTS						
Voluntary income	2a	149,875	3,825	-	153,700	117,905
Activities for generating funds	2b	30,330	-	-	30,330	21,678
Income from investments	2c	31,821	2,289	-	34,110	34,535
Church activities	2d	27,064	-	-	27,064	16,990
TOTAL INCOME		239,090	6,114	-	245,204	191,107
EXPENDITURE						
Church activities	3a	190,447	213,495	6,452	410,394	214,952
Raising Funds	3b	13,241	-	-	13,241	12,873
TOTAL EXPENDITURE		203,688	213,495	6,452	423,635	227,825
NET INCOME/(EXPENDITURE) BEFORE INVESTMENT GAINS		35,402	(207,381)	(6,452)	(178,431)	(36,718)
NET GAINS ON INVESTMENTS	7b&8a	13,418	(1,800)	6,959	18,582	63,397
NET INCOME/(EXPENDITURE)		48,820	(209,181)	507	(159,854)	26,679
TRANSFER BETWEEN FUNDS	6	-	-	-	-	-
NET MOVEMENT IN FUNDS		48,820	(209,181)	507	(159,854)	26,679
TOTAL FUNDS BROUGHT FWD.	11	343,101	608,482	316,259	1,267,842	1,241,163
TOTAL FUNDS CARRIED FWD.	12	391,921	399,301	316,766	1,107,988	1,267,842

The Binsey Team Ministry Parochial Church Council

Balance Sheet as at 31 December 2024

	Notes	2024 £	2023 £
FIXED ASSETS			
Tangible	7a	-	-
Investments	7b	228,490	348,778
		<u>228,490</u>	<u>348,778</u>
CURRENT ASSETS			
Stock		-	-
Investments	8a	459,757	444,887
Debtors and prepayments	8b	8,871	6,494
Short term deposits		252,880	245,773
Cash at bank and in hand		157,990	221,910
		<u>879,498</u>	<u>919,064</u>
LIABILITIES			
Creditors - amounts falling due within one year	9	-	-
NET CURRENT ASSETS / (LIABILITIES)		879,498	919,064
TOTAL ASSETS LESS CURRENT LIABILITIES		1,107,988	1,267,842
Creditors - amounts falling due after one year	9	-	-
TOTAL NET ASSETS		<u>1,107,988</u>	<u>1,267,842</u>
PARISH FUNDS			
Unrestricted	11&12	391,921	343,101
Restricted	11&12	399,301	608,482
Endowment	11&12	316,766	316,259
		<u>1,107,988</u>	<u>1,267,842</u>

These financial statements are approved by the Parochial Church Council and signed on their behalf by:



Revd. Stephen Banks, Chair

23rd April 2025

Date

The Binsey Team Ministry Parochial Church Council

Notes on the Financial Statements

For the year ending 31 December 2024

1 ACCOUNTING POLICIES

The Parochial Church Council (PCC) is a public benefit entity within the meaning of FRS102. The financial statements have been prepared under the Charities Act 2011 and in accordance with the Church Accounting Regulations 2006 governing the individual accounts of PCCs, and with the Regulations' "true and fair view" provisions, together with FRS102 (2016) as the applicable accounting standards and the 2016 version of the Statement of Recommended Practice, Accounting and Reporting by Charities (SORP(FRS102)).

The financial statements have been prepared under the historical cost convention except for the valuation of investment assets, which are shown at fair value.

The financial statements are an aggregation of the individual financial statements for the 11 DCCs within the Binsey Team Mission Community and the financial statements of the PCC team account.

INCOME AND ENDOWMENTS

Voluntary income and capital sources

Planned giving receivable under Gift Aid is recognised only when received.

Income tax recoverable on Gift Aid donations is recognised in the financial statements in full within the fund to which the donation belongs, namely: any amounts that have been claimed and received from HMRC that relate to donations made to the PCC during the year, any amounts that have been claimed from HMRC but not yet received and any amounts that have yet to be claimed at the year-end ('claimable').

Income from investments

Dividends and interest entitlements are accounted for when received.

Income from legacies

Legacies are recognised only when received.

Income from endowments

Includes income from expenditure endowments and income from endowment funds retained as capital funds.

EXPENDITURE

Activities directly relating to the work of the Church

The PCC's contribution to the Diocesan Parish Offer comprises the offers made by the 11 DCCs within the Binsey Team Mission Community. The Parish Offer is accounted for when paid. Any amount offered for 2024 but unpaid at 31st December is shown as a note to the accounts, unless the DCC has confirmed payment is to be made after the year end and therefore to be shown as a creditor in the Balance Sheet.

INVESTMENTS

Investments are valued at market value on 31st December 2024

CURRENT ASSETS

Amounts owing to the PCC at 31st December in respect of fees, rents or other income are shown as debtors less any provision for amounts that may prove uncollectable.

Amounts relating to the year which have not been paid by 31st December such as invoices are brought into the accounts as a liability.

FIXED ASSETS

Consecrated and benefice property is not included in the accounts in accordance with s.10(2)(a) and (c) of the Charities Act 2011.

Movable church furnishings held by the vicar and churchwardens on special trust for the Church Council and which require a faculty for disposal are inalienable property, listed in the church's inventory, which can be inspected (at any reasonable time). For anything acquired prior to 2005 there is insufficient cost information available and therefore such assets are not valued in the financial statements. Subsequently no new individual item has cost more than £1,000 so all such expenditure has been written off when incurred.

Equipment used within the church premises is depreciated on a straight-line basis over four years. Individual items of equipment with a purchase price of £500 or less are written off when the asset is acquired.

Investments are valued at market value at 31st December.

The Binsey Team Ministry Parochial Church Council

Notes on the Financial Statements

For the year ending 31 December 2024 (Continued)

FIXED ASSETS

Consecrated and benefice property is not included in the accounts in accordance with s.10(2)(a) and (c) of the Charities Act 2011.

Movable church furnishings held by the vicar and churchwardens on special trust for the Church Council and which require a faculty for disposal are inalienable property, listed in the church's inventory, which can be inspected (at any reasonable time). For anything acquired prior to 2005 there is insufficient cost information available and therefore such assets are not valued in the financial statements. Subsequently no new individual item has cost more than £1,000 so all such expenditure has been written off when incurred.

Equipment used within the church premises is depreciated on a straight-line basis over four years. Individual items of equipment with a purchase price of £500 or less are written off when the asset is acquired.

The Binsey Team Ministry Parochial Church Council

Notes on the Financial Statements

For the year ending 31 December 2024 (Continued)

2 INCOME AND ENDOWMENTS

		Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2024	Total Funds 2023
		£	£	£	£	£
2a Voluntary income						
Planned giving	Gift aid donations	54,104	-	-	54,104	53,383
	Other	6,016	-	-	6,016	690
			-			
Collections	(open plate)	17,147	-	-	17,147	23,086
Gift days		4,068	100	-	4,168	3,992
		-				
Gift Aid recovered		19,005	-	-	19,005	19,020
Insurance claim		-	-	-	-	-
Grants		24,060	3,045	-	27,105	5,560
Donations, appeals, etc.		24,474	680	-	25,154	10,083
Legacies		1,000	-	-	1,000	2,091
		149,875	3,825	-	153,700	117,905
2b Activities for generating funds						
Binsey Link advertising		7,315	-	-	7,315	5,453
Binsey Link donations		4,345	-	-	4,345	4,341
Binsey Link grants		-	-	-	-	-
Fund-raising		18,670	-	-	18,670	11,884
Sale of church rooms		-	-	-	-	-
		30,330	-	-	30,330	21,678
2c Income from investments						
Dividends on Investment Funds		24,812	-	-	24,812	31,899
Bank and Deposit Funds Interest		7,009	2,289	-	9,298	2,635
		31,821	2,289	-	34,110	34,535
2d Income from church activities						
Fees for weddings and funerals		27,064	-	-	27,064	16,990
Wayleave payments		-	-	-	-	-
		27,064	-	-	27,064	16,990
Total Income		239,090	6,114	-	245,204	191,108

The Binsey Team Ministry Parochial Church Council

Notes on the Financial Statements

For the year ending 31 December 2024 (Continued)

3 EXPENDITURE

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2024 £	Total Funds 2023 £
3a Church activities					
Missionary and charitable giving:					
Christian Relief & Dev Ag	330	-	-	330	20
Church charities	150	-	-	150	-
Secular charities	856	-	-	856	1,455
Parish offer	97,270	-	-	97,270	102,000
Ministry expenses	18,046	-	-	18,046	17,315
Church running and maintenance	32,698	15,450	6,452	54,600	54,469
Church utility bills	13,246	-	0	13,246	10,258
Major repairs to church	10,047	198,045	0	208,092	12,703
New building work	-	-	-	-	-
Church administration	10,672	-	-	10,672	9,742
Parochial Fees	7,131	-	-	7,131	6,991
	190,447	213,495	6,452	410,394	214,952
3b Raising Funds					
Fund raising costs	741	-	-	741	608
Binsey Link Costs	12,500	-	-	12,500	12,265
	13,241	-	-	13,241	12,873
Total Expenditure	203,688	213,495	6,452	423,635	227,825

The Binsey Team Ministry Parochial Church Council

Notes on the Financial Statements

For the year ending 31 December 2024 (Continued)

4 ANALYSIS OF EXPENDITURE INCLUDING ALLOCATION OF SUPPORT COSTS

During the year there were no support functions with costs shared across more than one activity.

5 STAFF COSTS

During the year one parttime administrator was employed by the PCC.

5a Payments to PCC Members

During the year no payments were made to PCC Members.

6 ANALYSIS OF TRANSFER BETWEEN FUNDS

	Unrestricted £	Restricted £	TOTAL £
none			-
Total	<u>-</u>	<u>-</u>	<u>-</u>

7 FIXED ASSETS

7a Tangible

Not applicable

7b Investments

	£
Market value at 1st January 2024	348,778
Withdrawal	(124,000)
Dividends	
Revaluation gain	3,712
Market value at 31st December 2024	<u>228,490</u>

The Binsey Team Ministry Parochial Church Council

**Notes on the Financial Statements
For the year ending 31 December 2024 (Continued)**

8 CURRENT ASSETS

8a	Investments	£	
	Market value at 1st January 2024	444,887	
	Withdrawal	-	
	Revaluation gain	14,870	
	Market value at 31st December 2024	<u>459,757</u>	
		2024	2023
8b	Debtors (Unrestricted funds)	£	£
	Tax recoverable	8,872	6,494
	Prepayments and accrued interest	-	-
	Funeral Fees	-	-
	Total Debtors	<u>8,872</u>	<u>6,494</u>

Debtors and Prepayments represent:	2024	2023
	£	£
Allhallows - Gift Aid	-	-
Bassenthwaite - Gift Aid	3,393	1,468
Embleton - Gift Aid and GASDS	1,526	1,569
Isel - Gift aid and GASDS	-	-
Plumbland - Gift Aid and GASDS	1,841	1,556
Torpenhow - Gift Aid	-	-
Wythop - Gift Aid	2,112	1,901
Total	<u>8,872</u>	<u>6,494</u>

The Binsey Team Ministry Parochial Church Council

Notes on the Financial Statements

For the year ending 31 December 2024 (Continued)

9 LIABILITIES

	2024	2023
	£	£
Amounts falling due in one year (Unrestricted funds)		
Accruals for Team staff costs	-	-
Bassenthwaite - Building fees	-	-
Grass cutting - estimated invoice - Isel	-	-
Cremation Stone -Isel	-	-
Expenses - Torpenhow	-	-
Total Unrestricted Funds	<u>-</u>	<u>-</u>

10 FUNDS

The Allhallows restricted funds comprise the Churchyard Fund, the Mission Fund, the Sunday School Fund, the Chancel Fund and the Church Rooms Fund.

The Bassenthwaite unrestricted funds comprise; Community Account, Cash in Hand. Restricted Funds comprise; St Bega's Church Credo Appeal, St John's Church Refurbishment Fund (Spire & Clock), Bassenthwaite Parish Clerk Charity, Bassenthwaite Church Room, St Bega's Road.

The Boltons restricted fund is the Mission Fund.

The Embleton restricted funds comprise the Sundry Fund, the Sunday School General Fund, the Flower Fund and the Churchyard Fund.

The Ireby restricted fund is the Roof/Refurbishment Fund.

The Isel restricted fund is the Expenditure Fund.

The Plumbland restricted funds comprise the Churchyard Fund and the Amenities/Repairs Fund.

The Setmurthy restricted funds comprise the Churchyard Account and the Repairs & Renewals Account and the Harrison Bequest.

The Team funds are as follows: Binsey Team Mission and Community Team Expenses and Mission Fund (unrestricted), Mission Community Ministry Offer Fund (Restricted), Binsey Link Fund (Designated), and Fees Fund (Designated).

The Torpenhow funds comprise: Unrestricted; General Fund. Designated; Ministry Costs Fund. Restricted; Churchyard Fund, Fabric Fund, Flower Fund and Friends Fund. Endowment; John Whiles Legacy.

The Uidale restricted funds comprise solely the John Whiles bequest.

The Wythop restricted funds comprise the Organ Fund, the Fabric Fund, the Churchyard Fund and the Flower Fund.

The Binsey Team Ministry Parochial Church Council

Notes on the Financial Statements

For the year ending 31 December 2024 (Continued)

11 SUMMARY OF FUND MOVEMENTS

	Balance at 1st Jan. 2024	Incoming resources	Resources expended	Investment gains	Transfer between funds	Balance at 31st Dec. 2024
	£	£	£	£	£	£
Funds						
Unrestricted	343,101	239,090	(203,688)	13,418	-	391,921
Restricted	608,482	6,114	(213,495)	(1,800)	-	399,301
Endowment	316,259	-	(6,452)	6,959	-	316,766
Total	1,267,842	245,204	(423,635)	18,577	-	1,107,988

12 SUMMARY OF ASSETS BY FUND

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total	2024
	£	£	£	£	£
Tangible fixed assets	-	-	-	-	-
Investment fixed assets	-	371,481	316,766	688,247	688,247
Current assets	383,050	27,820	-	410,870	410,870
Debtors	8,871	-	-	8,871	8,871
Liabilities:					-
Amounts falling due in one year	-	-	-	-	-
Amounts falling due after one year	-	-	-	-	-
	391,921	399,301	316,766	1,107,988	1,107,988

THE BINSEY TEAM MINISTRY PAROCHIAL CHURCH COUNCIL

England & Wales - Charity number 1169267

Accounts



The Binsey Team Mission Community

ANNUAL REPORT AND ACCOUNTS OF THE BINSEY TEAM MINISTRY PAROCHIAL CHURCH COUNCIL 2023

www.binsey.org.uk

The Binsey Team Ministry PCC is a charity registered in England and Wales (No. 1169267)

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Mission Community Leader:

The Reverend Stephen Banks

Office Address:

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Cumbria
CA7 1HT

Bankers:

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Kent
ME19 4JQ

Independent Examiner:

William Moore
Saint & Co
Unit 7b
Lakeland Business Park
Cockermouth
Cumbria
CA13 0QT

Administrative Information

The Parish of the Binsey Team, also known as the Binsey Team Mission Community, in the benefice of the Binsey Team Ministry is part of the Diocese of Carlisle within the Church of England and the correspondence address is The Vicarage, Torpenhow, Wigton CA7 1HT. The Parochial Church Council (PCC) of the Binsey Team is also known as the Binsey Team Ministry Parochial Church Council.

It covers a large rural area of over 250 sq. miles, in the northern fells of the Lake District; with over half lying within the Lake District National Park (now designated a World Heritage Site), between the towns of Keswick, Cockermouth and Wigton.

The Parish became the first Ecumenical Mission Community to be commissioned in Carlisle Diocese in January 2016.

The Community comprises eleven District Church Councils (DCCs) with twelve ancient Church buildings which retain the status of Parish Churches as well as one Methodist Chapel. The area covered includes six primary schools visited each week during Term time and the Ministry Team conducts worship in the twelve churches and chapel with an additional annual service in each of three former and now redundant churches in Allhallows, Ireby and Wythop Parishes.

The paid staff; Team Rector, Associate Priest (part time), Team Treasurer and Team Administrator; work across the whole Team.

The population, of just over four thousand, live in some thirty villages and hamlets. Much of the employment is reliant on the tourism industry although some do travel to work in neighbouring towns such as Wigton, Workington, Carlisle and Sellafield. The other major industry is agricultural. There are no doctors' surgeries in the large area nor any other public facility. There are several public houses, two seasonal shops, one permanent farm shop, a distillery and a few cafes and tea rooms. There is virtually no public transport apart from the limited buses between Workington and Keswick and between Carlisle and Keswick and beyond to Penrith.

The PCC met four times during the year. In addition to this the individual DCCs each met several times, with minutes of their deliberations being fed back to the PCC and discussed if necessary.

The following people served as trustees on the PCC in the year from 1st January 2022 to 31st December 2022

Ex Officio members:

The Reverend Stephen Banks (Stipendiary)

The Reverend John Freeman (Stipendiary - part-time) (w.e.f. May 2023)

Lay Ministers (Readers):

Mrs Hilary Chaddock (*resigned 25 April 2023*)

Mr Graham Cox

Elected members:

Mrs Elizabeth Armstrong (Secretary)

Mrs Pauline Boardman

Mr Alan Bowe

Mrs Kathleen Brandwood

Mr Stuart Christian

Mr Andrew Coxon

Mr Kenneth Evans

Mrs Eleanor Foster

Mrs Doreen Hetherington

Mrs Rachel Hewson

Mrs Barbara Johnson

Mr Don Lomax (Lay Chair)

Mr Laurie Mansfield

Mrs Elizabeth Marrs

Mrs Christine Milliken

Dr. Ruth Pearce

Mr Gordon Pickering

Mr David Roberts

Mrs Hylarie Sharpe

Miss Jacqueline Spanton

Ms Sandra Stockdale

Mrs Ann Thompson

Mr Alexander Watson

As at 31st December 2023 there were 329 people on the Parish Electoral Roll.

Structure, Governance and Management

Governing Documents

The Binsey Team Ministry Parochial Church Council is constituted as a Charitable Trust set up in September 2016 with the Charity Commission, Charity Number 1169267.

In common with all Parochial Church Councils, the governing documents for the charity are 'The Parochial Church Council Powers Measure (1956) as amended' and "The Church Representation Rules that came into force on 02 Jan 1957". An additional document specific to this charity is 'Scheme for representation of congregations and establishing district church councils' (The Scheme). This lays out clearly what matters may or may not be delegated to the District Church Councils.

Organisational Structure

The charity trustees – the PCC, are responsible for the general control and governance of the charity. Other than the two-stipendiary clergy, the trustees give their time freely and receive no remuneration.

The PCC is the body responsible for making all decisions on those matters which cannot be delegated to the District Church Councils (DCCs) e.g. faculties, appointment of school governors. It also makes decisions on behalf of the DCCs on all financial matters over £2,500.

The Binsey Team Treasurer was appointed as treasurer to the PCC.

Recruitment and Appointment of trustees

The method of appointment to the PCC is set out in the governing document 'The Scheme'. The membership of the PCC consists of the licensed clergy, the Licenced Readers, two members from each of the DCCs, one of whom will normally be a Churchwarden, and two members from The Methodist Chapel.

The following groups and sub committees undertake work on behalf of the PCC:

Ministry Team

During the year the Team was led by the Revd Stephen Banks as Team Rector and, from May 2023, the Revd John Freeman as part-time Associate Priest. The Team also had the support of the Revd Julia Hedley (retired priest) and one active Lay Minister (Reader), Graham Cox. Hilary Chaddock and John Spedding, who are both Lay Reader Emeritus have not led worship in this past year, but it is expected that Hilary will continue to lead services at Uldale once the re-ordering has been completed. There is also a team of Lay Worship Leaders - Ann O'Loughlin, commissioned in 2014, Vic Siddall, Richard Cox, Linda Grieveson, Jean McGrady and Laurie Mansfield, who were commissioned later, in 2015. These volunteers have given a much greater capacity for churches to have alternative forms of worship and for services to be held in their Churches every Sunday, if they so wish. Of these Lay Leaders, Richard Cox has regularly led worship across the Binsey Team during 2023; Vic Siddall, Laurie Mansfield and Jean McGrady have led services in their own parish churches.

The Team is supported by a part time Treasurer and a part time Administrator. As these roles further develop it is hoped that it will allow the clergy and Ministry Team to concentrate on new areas of work and the laity in the DCCs to be released to use their gifts and time to concentrate on Service and Mission.

We are very pleased that a full-time curate for Binsey will be ordained at the end of June 2024 and begin his ministry with us in the summer.

Churchwardens

Every parishioner continues to have the right to elect the churchwardens for their parish church at the annual district church council meetings. These elected churchwardens hold a vitally important role for their Church and wider communities. In January 2016 when the Parish became a Mission Community they were formally commissioned as Local Mission Community Leaders. With a large geographical area and few paid staff these volunteers hold an important position being the Church's local representatives. In this role they will function as the 'go to' people in each of their communities so that local people can have questions and queries relating to church and faith answered locally and can pick up local pastoral concerns that need to be addressed by the Ministry Team.

Finance Officers

With the change in governance through the Pastoral Measure and the Registration of the new body with the Charity Commissioners, formal accounts are now produced for the PCC rather than each individual Church. Each DCC has a Finance Officer who maintains financial records and oversees expenditure and income and the cheque books.

The Finance officers are in regular contact with the Treasurer in relation to their particular Parish Church accounts. The Team Rector liaises with the Finance Officers and Churchwardens and discusses what their parish church can do to support the Team in raising funds to pay for clergy and related expenses as well as supporting the work of the parish and the Church as a whole.

On a very regular basis the Team Rector and Team Treasurer discuss the overall financial situation within the Team, the level of giving and the parish offer contributions along with any concerns about individual churches.

During 2024 finance officers, along with the churchwardens, will continue to take part in the discussions concerning the financial contribution each church will be able to make to the Binsey Parish Offer (now known as Ministry Offer) for 2024, 2025 and 2026. These discussions will again consider the expectations of ministry and mission to best meet the needs of the parish balanced against the level of current giving. During 2023 the Binsey Team contributed £ 102,000, which meant that the Ministry Offer exceeded the ministry costs. However, in the immediate preceding years the Binsey Team Parish Offer/Ministry Offer has been less than the actual costs of the paid ministry provided by the Diocese and across the Diocese as a whole, the costs of paid ministry still exceed the amount that is given through the Ministry Offer. Encouragingly in 2023 there was a small increase in the total amount to the Diocese paid by all the parishes compared to 2022.

Secretaries

An important part of the administration of each parish church is undertaken by the Secretaries who have to maintain the records of all meetings but also to ensure the Mission Action Planning (MAPping) process is being maintained - encouraging members of the church and community in pursuing the goals and objectives as planned by the councils. They are also the main link for the Diocesan communications and the parish church.

In 2023 nine DCC members were elected and appointed as voting representatives of the Parish on the Deanery Synod. This provides the Parish Churches with a valuable link between them and the wider structures of the Church, and particularly to the mission and ministry of our local neighbouring churches.

Aim and Purposes

The Mission Statement of the previous Binsey Team Ministry has been adopted by the new PCC.

In each parish we proclaim Jesus as Lord in word and deed

- * through a sustainable focus of Christian witness and worship
- * served by a faithful and vibrant group of Christians
- * ministered to by clearly defined and authorised leadership

The Binsey Team PCC has the responsibility of cooperating with the clergy team, of promoting, within the ecclesiastical parish, the whole mission of the Church in pastoral, evangelistic, social and ecumenical matters.

The PCC has oversight of the District Church Councils of Allhallows, Bassenthwaite, Boltons, Embleton, Ireby, Isel, Plumbland, Torpenhow, Setmurthy, Uldale and Wythop, and is in a formal ecumenical relationship with the Bassenthwaite Methodist Chapel.

Objectives and Activities

When planning the year's activities, the clergy and PCC have taken into account the Charity Commissioner's guidance on public benefit, and in particular the specific guidance by charities on advancement of religion. In particular we try to enable ordinary people to live out their faith as part of our Team Community through:

- Worship and prayer, learning about the Gospel; and developing their knowledge and trust in Jesus Christ
- Provision of pastoral care for all people living in the Mission Community area
- Outreach work

The PCC is committed to enabling as many people as possible to have open access to our buildings, and to become part of our worshipping community.

The PCC's task is to maintain an overview of our worship throughout the parish and to make suggestions on how we can involve and support the many groups that live within our Parish area.

The PCC and the congregations in the Binsey Team are giving their full support to John Freeman as he seeks to start and build a new church of younger adults and their children in the next few years. The PCC is playing a key role in releasing John to focus much of his time and ministry on the Church Plant (St. Aidan's), whilst he also offers support through schools work and leading Sunday services in Binsey.

Use of Volunteers

Apart from the Team Rector and Associate Priest who receive diocesan stipends, there is a part time paid Treasurer and a part time paid Administrator. All other work of the PCC and Parish Churches is undertaken by volunteers from the churches and community.

Each Parish Church has up to two Local Mission Community Leaders (churchwardens) who are responsible for the fabric of the church buildings and for local liaison on behalf of the Church in their communities. Secretaries, finance officers and other locally appointed officers assist them. In addition, volunteers go into local schools to assist with various tasks, serve as governors, and serve the community by being involving in various village organisations and serving on many village committees. Volunteers also run other Church based groups such as Mothers' Union as well as community groups founded by the Churches and sit as trustees on several local trusts. The bulk of all fundraising is undertaken by volunteers to support the Church and other not for profit groups, both locally and overseas. These volunteers along with the Lay Worship Leaders, Licenced Readers and retired clergy have given many hours of their time to church and community projects.

Together with all members of the church councils, they play an essential role in the life of the parish and the diocese as a whole. Without their generous volunteering, the Parish would not be able to function administratively, to offer worship, pastoral care and support.

Activities and Achievements

How our Activities achieve Public Benefit

The charity carries out a wide range of activities in pursuance of its charitable aims. The trustees consider that these activities summarised below, provide benefit, both to those who regularly worship in the churches and to the wider communities that make up the Binsey Team Mission Community.

Worship and Prayer

We have settled into a regular pattern of Sunday services with each parish church having 2 services each month and a Team service being held four times a year on each of the fifth Sundays in the month.

Encouragingly, church attendances showed a very slight increase in 2023 compared to 2022, with 65 adults on average attending church each Sunday.

The Christmas and Easter services held in the Binsey Team also had higher overall attendances this year compared to the previous year.

This pattern was repeated with the Christmas and Easter services, which we hosted in the respective parish churches for most of our village primary schools, where we saw the highest attendances since the current Team Rector took up his post in 2019.

It would not be possible for the number of services offered each Sunday to take place without the help of our retired clergy, lay ministers and lay worship leaders. The Team Rector remains deeply appreciative of their invaluable support along with that of the churchwardens and organists.

There is a very close relationship with Bassenthwaite Methodist Chapel and all worship and church activity is shared together, and hopefully the relationships with the Evangelical Chapels at Plumbland and Blennerhasset can be built up again into the future. The links with Plumbland Chapel are currently far stronger, but they have not held services in the Chapel since March 2020.

We continue to make all our services and buildings accessible for all, with large print service books and loop systems installed in most of the church buildings. Ramps have been installed wherever practically possible.

A team of organists offer their services across the Team, both for Sunday worship and for Weddings and Funerals, but we now only have 6 organists. Where no organist is available electronic music is provided, when possible. Volunteers from within the congregation assist with their local services, for example by greeting people, reading lessons and leading prayers.

Family and Youth work

There are also very strong links with the six Primary schools in the Team, all of which have been rated as 'Good' by Ofsted and work continues to strengthen and develop these relationships. During 2023, the clergy assisted by Stuart Christian have led Collective Worship each week in all the 6 Primary Schools. . The current pattern is to visit 4 schools on a Tuesday and the other 2 schools on a Wednesday. We were very pleased that we were able to hold school services in church again to celebrate the Christian Festivals such as Christmas, Easter and Harvest during 2023.

Close contact is maintained with the schools and pastoral support offered to the Headteachers and teaching staff. The Team Rector serves as a governor at the 4 Church Schools and other church members are also school governors, so that there is church governor representation at all of the 6 schools. We are looking to further enhance the support of our schools. Discussions are ongoing at Deanery level to appoint a Network Youth Worker to work part-time in the Binsey Schools. Whilst no appointment has been made as of yet, the St. Aidan's Church Plant, which serves the whole deanery, has appointed a Children and Families Pastor, who will start in summer 2024, and it is hoped that he will offer some further support to the schools work in Binsey.

Mission

Overall, the signs are of continuing decline in the number of people attending church and taking an active role in the life of the church, which further highlights the necessity of Mission. However, there have been some encouraging signs of small growth in 2023 with new people attending church and one of those being confirmed.

The arrival of the Revd John Freeman at the end of May 2023 as Associate Priest for the Binsey Team and A66 Church Plant Pioneer – now renamed St. Aidan's, Cumbria - has been a further incentive for Mission John has led an Alpha Course in the parish at the start of 2024, and there will be further such initiatives over the next year.

The St. Aidan's Church Plant is now meeting twice a month on a Sunday afternoon in Embleton Church and hopes to launch properly in the latter part of 2024.

Pastoral Care

The wide-spread nature of the Team with its vast area, in itself poses particular problems for maintaining contact with people at home or in hospital, especially with many church members and parishioners being aged over 75. The Team Rector and PCC will have to consider how the pastoral load can be more effectively managed.

The Parish Safeguarding Officer (PSO) has made the PCC aware of the latest updates from the Church of England concerning Safeguarding. In addition, the Team Rector and PCC Secretary have been endeavouring to make sure that all PCC members are DBS checked or have their DBS certificates renewed, when appropriate. The PSO is now a diocesan safeguarding trainer and provides face to face training where online access is not available

During the year there have been:

12 weddings (8 in 2022), 1 blessing of marriage (1 in 2022), 14 baptisms (17 in 2022), 0 thanksgivings for the birth of a child (0 in 2022), 22 funerals in church (29 in 2022), 0 graveside funerals (1 in 2022), 8 funerals at the crematorium (4 in 2022), 2 burials in the churchyard with the service taking place elsewhere (1 in 2022), 14 interments of ashes (13 in 2022) and 1 memorial service (2 in 2022).

As part of preparation for marriage and baptism, the clergy meet couples on several occasions to help them understand the meaning of wedding and baptism ceremonies and the commitment involved in each. The Marriage Preparation Day held in February 2023 was attended by 6 couples. Each couple also had a separate meeting with a member of the clergy. Contact after the event is maintained by cards being sent on anniversaries.

Communication

The highly rated and well used Binsey Link, the Team magazine which is delivered to most of the homes in the Mission Community area, and the website provide important sources of communication between the scattered communities of the Team. News posts are added to the Mission Community Facebook page and through this media platform we hope to reach all who are on Facebook within our communities. There is an automatic link between our database and our website with its live calendar. Events added to the database are immediately displayed in this calendar.

The website has been particularly useful in providing up to date information about services along with church and parish activities.

Mothers' Union etc.

The Boltons, Ireby and Uldale branch of the Mothers' Union continues to meet on a monthly basis to pray and discuss issues of relevance to them and society. This very local branch is linked through the Diocese to the Worldwide Mothers' Union, so their support for families and young people goes well beyond the Team boundaries.

The former Bassenthwaite branch continues to meet unofficially for fellowship and support on a regular basis.

Buildings

The 13 church buildings, many of which are listed, are the focus for worship in their communities and for the many visitors who come and who appreciate the welcome they are given. Once again from April onwards, with the gradual easing of lockdown restrictions, each of our churches have been kept unlocked during daylight. However, it has not been possible to use the Team Library situated in Torpenhow church, which serves as an important resource for the use of all parishioners and visitors to Binsey.

In addition to the buildings there are also 11 open churchyards which are maintained to a very high standard by the church congregations. These are seen as an oasis of calm and beauty by visitors and walkers to our area. The buildings in each parish continue to bear witness to the faith of past and present congregations. It is recognised that church buildings represent an important part of the architectural heritage of the country and much time and effort is spent by the small congregations and communities ensuring that their upkeep is maintained.

A quinquennial health and safety check is carried out by a qualified architect on every building every five years and reports are submitted with recommendations for action. As well as the regularly used buildings there are three redundant Churches where services are held every year, in Ireby Old Church, Allhallows Old Church and at the site of the former Wythop Church at Kelsick.

Events and Social Activities

During this year most of the parish churches have again struggled to organise their regular social events and gatherings, which often serve as fundraising events, but more importantly are vital opportunities to bring local communities and people together. However, some have taken place again in 2023, and it is hoped that 2024 will see more of these regular church and parish events. The absence of these events has heightened the sense of isolation, despite the efforts by members of the church and those in the community, to support those who are most vulnerable.

Stewardship

Throughout the year the importance of planned giving and the use of Gift Aid has been emphasised and encouraged. Stewardship has been even more important this year because of the loss of regular church services, along with all planned fund-raising events. Most of our churches have continued to see a drop in their regular income, but local initiatives have been taken by a number of our churches to help readdress the loss of income. One of the most effective means of generating further income has been to write personal letters to members of the community asking for donations.

Thankfully, despite these significant financial challenges, the Binsey Team has still been able to meet the Parish offer to the Diocese and pay parochial expenses.

Among the many national and international charities supported from within the Team were: The Bishop's Harvest Appeal, Water Aid, World Vision, USPG, the Children's Society, CMS, NISCU, local Food Banks, Hospice Light up a Life Appeal, Christian Aid, Churches Conservation Trust and The Food bank.

The majority of work undertaken, is through the Parish Churches and Chapel, in serving the needs of their particular and distinctive communities

Brief Reports from the Parish Churches and Chapel

Allhallows

There are two buildings: All Saints Church, a late 19th century building situated approximately ½ mile from Fletchertown and an older redundant church building dating from the 12th century. An annual open-air service takes place here, which is attended by the wider community.

The former school buildings are now used as a Community Centre, with Church members contributing to the management committee. All Saints uses it for a wide range of social events.

There is a small pipe organ with a digital hymnal and PA system for use when no organist can attend and there is also a loop system which is always available. The Churchyard is maintained to a high standard and attracts many people both locals and visitors. Much work has taken place in recent years to level the graves.

We held our annual outdoor service at the Old Church, a Harvest Festival and a Christmas Eve Holy Communion, which were well attended. Otherwise, normal Sunday church services have a reduced congregation.

There has been real encouragement through the newly established Sunday afternoon tea held once a month in Allhallows (Fletchertown) Community Centre, which has been very well supported by the wider community. It provides friendship and company for those, who are most vulnerable and lonely.

The Two by Two baby and toddler group that meets weekly during term time in Allhallows Community Centre and is supported by church members has flourished during 2023 with about 25 carers (mainly mums) and their children now attending.

The DCC maintain the building and, with the wider community, ensure that the Parish offer is paid in full, by promoting individual giving with an envelope giving scheme in operation as well as community fundraising. An annual Gift Day is held and giving through Gift Aid is encouraged.

Bassenthwaite

There are three centres of worship: St. Bega, c.950 AD, although the site may be older, situated by Bassenthwaite Lake and accessible on foot or by vehicle across a farm track; St John, situated closer to the village, built in 1878, to replace the Chapel of Ease (which was then used as the Church Room until it was sold in 2019); and Bassenthwaite Methodist Chapel, situated in the centre of this beautiful village close to the village green,, which was built as a primitive Methodist place of worship in 1866.

There is a very close working relationship between the Churches and the Methodist Chapel with most services being held jointly, alternating between church and chapel. The joint congregations have enjoyed some uplifting services and have heard motivating sermons from a selection of preachers. During the summer months, the parishioners from the Bassenthwaite churches and the 15 of permanent members of the Chapel are often joined visitors to the area, a lot of whom return in subsequent years. The two congregations join for most activities and events and support each other in as many ways as possible.

Particularly attention is paid to sharing special events, such as Mothering Sunday, Easter, Harvest and Christmas services.

The Easter and Remembrance Sunday services, held in St. John, were well attended. Bassenthwaite School children held an Easter Service as well as their Christingle Service at St John's, the latter being attended by 33 children and 31 adults. The service on Christmas Eve was again held in St. John at the earlier time of 7 pm, with a congregation of 55.

There were 3 weddings and 2 Baptisms at St Bega and 1 wedding at St John; a funeral at St John and an interment of ashes at St Bega.

Fund-raising events are well supported both by the village and wider community. There are two annual coffee mornings at Armathwaite Hall and Bassenfell Manor, and we also have a table at the Christmas Fair. Monthly soup lunches in the Parish Room continue to be very popular. Alison Trafford organised a Table Top sale which drew a lot of people from far and wide. She kindly donated the proceeds to Bassenthwaite Churches.

Everyone is looking forward to 2024 with the upcoming services and time spent with friends in the Chapel and churches. The 15 of permanent members of the Chapel would like to try and encourage families into worship, and offer Sunday school at some services. The previously enjoyed Café worship would also be very exciting to begin again if possible.

Finally the ongoing Bible Study group continues to meet under the guidance of the Revd. Julia Hedly. From Julia : " The Bible study group continues to meet monthly. This year we have been concentrating on an in-depth exploration of the service of Holy Communion." In December we took an overview of Mark's Gospel, which is set for this 23/24 year B of the three year lectionary."

Boltons

All Saints Church in Boltongate is a Grade 1 listed building dating from the mid-14th Century; it has a stone vaulted nave which is unique in England. Between the Churchyard and the road lies the Bell Institute. This small hall is the only meeting place in Boltongate and is a very important social centre for the Church and the wider community.

There are normally 2 Sunday Services a month, both Holy Communion services, one at 8 a.m. and one at 9.30 a.m., with a continuing steady attendance between 9 and 12.

Remembrance Sunday and Christmas Day were well attended.

Because of lack of support, the monthly Coffee Mornings are on hold. Community activities in the Bell Institute are Art classes on Mondays and a monthly Craft class. The Coffee and Chat session on Fridays is also on hold due to lack of support.

We held 2 DCC meetings in 2023.. We are still in the process of finding a new Church Architect and hope to appoint one soon.

We still maintain close links with the local primary school in Bolton Low Houses where a member of the Binsey Team takes collective worship once a week. The Team Rector is a foundation governor, but as the DCC member who previously was a foundation governor has retired, there is a vacancy.

We have 24 volunteers who help with reading lessons in Church, delivering the Binsey Link, cleaning, keeping our Church and Churchyard looking wonderful.

Embleton

St Cuthbert's at Embleton dates back to 1806, the site of an older church and subsequently remodelled in 1884. The adjacent Sunday School Room is well used by art and craft groups and provides facilities for social events. Our churchyard is well maintained by a rather reduced group of volunteers. Our church building is well maintained but there is continued concern for the internal west wall and patches of damage to the ceiling. Our quinquennial report was completed in August and has recommended a long list of work needed on both buildings which we are unable to afford.

Our regular pattern of three services each month was maintained. We are grateful for the support of our team rector and lay readers and we are encouraged by Revd John Freeman beginning to work with families in the area.; we continued to hold one lay led service each month and joined our neighbouring churches for a Service of Remembrance held at Wythop. A family carol service was organised with local children participating and we joined together in the Sunday School for a lively carol singing session in the week before Christmas. The DCC met five times during the year and actively organised several fund-raising events. To celebrate the coronation of King Charles III a community breakfast was held and we contributed to community events at the village hall. The annual strawberry tea event went ahead in poor weather with the introduction of boxed goodies assembled by volunteers in an outside tent, but served inside the church. Our harvest service and market were held on the same weekend, but, because of a shortage of volunteers, the market was held at Wythop Mill, our now accustomed venue for fund raising pop-up stalls in conjunction with Dewode volunteers. A harvest pie and pea supper and lively beetle drive [shared with St Margaret's] was held in October and a very successful Christmas stall and raffle organised in early December followed by sales in the shed at Scales Farm. This event was well attended and supported.

We are proud of our joint work with Dewode which continues to support both church and the health centre in Uganda and brings together many people from the wider local community. We have also strengthened our connection with local quilters who have regularly displayed their inspirational work in church for everyone's enjoyment.

Ireby

Ireby has two buildings: St James' Church, built in 1845 and used for worship, and the redundant 12th century Old Church, situated a mile from the village. An annual service is held there, though only the chancel, maintained by the Churches Conservation Trust, remains.

Our monthly pattern of worship was one service of Evening Prayer on the second Sunday and one of Holy Communion on the fourth Sunday of each month.

The church offered support through individual prayer, as well as practical care and assistance, to people who were ill, bereaved, or otherwise in need.

Mothers' Union (MU) work is supported through membership of the Boltons, Ireby & Uldale branch. We have endeavoured to support USPG, the Children's Society and the Bishop of Carlisle's Harvest Appeal.

We had a fundraising stall at the Christmas Fair in Ireby Globe Hall.

The annual Old Chancel service was conducted in August. A Remembrance Service was held at the War Memorial in November. Funeral services have been held, as have Baptism Services.

Ireby Church of England School hold their Harvest, Christmas, Easter and Leavers Services in church and they are extremely well attended by the families of the school and the local villagers.

The District Church Council (DCC) met for four ordinary meetings plus its ADCM. DCC representatives participated in Team and Deanery meetings.

Following the tree fall damage (Dec. 2021), repairs completed when the ceilings of church and porch were painted in January 2023. Repair costs were covered by insurance.

The DCC is grateful to Ireby residents, church neighbours and visitors, for support in worship, special services, fundraising and care of the churchyards and thanks everyone who contributes to these in any way. They also thank those who commit time and materials towards increasing Ireby Church's resources and maintaining its premises, so that it may continue to serve its community.

Isel

The church building, St Michael and All Angels, built of sandstone in early 12th century, is a Grade 1 listed building. It still has some surviving Norman features most notably the Chancel arch, two lancet windows and the main doorway. There was a major restoration of the building in 1878 and more recently the Church was refurbished after 2 major floods in 2009 and 2015. There is a vestry, a small kitchen and a toilet. A loop system is installed. Services were normally two per month for the year, with an average attendance in the late teens. Coffee and biscuits are offered after 9.30am services, which is popular. In addition, a Carol Service held in December, as was Holy Communion on Christmas Eve. A Churchwarden led Remembrance Day commemoration was held on 12th November.

The Church is open daily for visitors and private prayer and comments in the visitors' book confirm that having the Church open is much appreciated.

Various events have been held during 2023 including a harvest supper and auction and an older persons' tea.

Plumbland

St. Cuthbert's Church, the parish church of the Plumbland District is actually situated in Arkleby and serves the hamlets of Plumbland, Parsonby, Arkleby and Wardhall. Built in 1871, it replaced an earlier Church dating from 1130. Many features were retained and used in the present building including Norman arches, Viking tombstones, font and traceries. The church also has links to the Wordsworth family.

There is, normally, a small congregation with an increased attendance from the community during major festivals. All Church attendees are encouraged to register on the Electoral Roll and stand for election to the DCC.

The DCC met 5 times during 2023 and attendance was excellent. There were no changes to posts during the Annual Meeting in March.

The DCC organised two fundraising events in 2023. The first was a flower demonstration, followed by refreshments, held at St. Cuthbert's in August. The second event was a series of gift days held during September and October

The replacement of the antiquated lighting in the north and south aisles plus those in the Chancel area was completed at the beginning of September. The DCC is extremely grateful to Aspatria Charity Shop for the 2 x £1,000 grants which almost paid for the project. The new lights have greatly enhanced the look of the building, especially the spotlight on the Altar and East Window. A further grant of £1,000 has been secured to pay for the fabrication and installation of iron gates at the entrance to the churchyard. The work will be completed by a local Blacksmith.

Plumbland School came to Church for three services – Easter, Harvest and a Carol Service. All were very well attended and provided chances to build relationships during the serving of refreshments by the Year 6 pupils following each service. The DCC also invited the Year 6 pupils to a Prayer Circle in Church, followed by refreshments.

The fire extinguishers and organ received their annual inspection. The gutters, soakaways and spouts continued to be maintained on a regular basis and volunteers continued to maintain the churchyard to a high standard. Ten ladies signed up to provide flowers for the Altar.

The DCC continued to pay, in full, all its commitments.

Setmurthy

St Barnabas Church dates back to 1255, was rebuilt in 1794 and then restored in 1870 when the tower & belfry were added. In 1903, the baptistery was rebuilt although the font is dated 1661. The Church is open daily & this is appreciated by the visitors who leave favourable comments in the visitors book.

The monthly worship pattern of two services, one morning worship & one Holy Communion continued.

The Patronal service in June and the harvest festival were both followed by lunch in the hall and refreshments were also served after the Carol Service.

In August a walk by the river followed by afternoon tea & a songs of praise in the Parish hall was enjoyed by all who attended.

A stall at the car boot sale at Mitchells auction was taken with all funds raised going to the Church.

We have paid the Parish Offer in full & we continue to be grateful for the support of our small congregation and the wider community.

The DCC have met 4 times and the meetings have had good attendance.

Torpenhow

The church building, St. Michael and All Angels, is Norman c.1120, restored in 1832 and 1913. Notable features are a magnificent Chancel arch and Nave, wood panelled ceiling, decorated with flowers, gildings and painted with cupids which is understood to have once adorned the hall of one of the Livery Companies in London. This wonderful Grade 1 Listed building is visited by many people from all over the country and is generally open during daylight hours.

The Church is opened daily and services held on the 2nd and 4th Sunday of each month.

There is a rota of cleaners and flowers are arranged by one of our Churchwardens along with volunteers. The Team Library is open to all.

Our churchyard is maintained by the Charity 'Beginning Again' which supervises ex-offenders, giving them the opportunity to develop a work routine and ethic.

There are close links with St. Michael's C of E School and Blennerhasset Community School, with members of the Ministry Team visiting regularly. Church members and clergy are also governors. The KS1 children of St. Michael's School, Bothel visited Church in January to learn about a Baptism service and the whole school in December held a Carol Service. Some of the children from Blennerhasset School visited in December to learn about different aspects of the Church. Torpenhow Brownies also visited one evening. We were able to hold our Carol Service, serving refreshments afterwards and held a Communion Service on Christmas Day.

Two Souperdays were held during 2023 with the Brownies attending in November to raise money for their own funds. Both of these events were well supported.

Uldale

St. James is a small Lakeland Church dating from c.1150. The nave was rebuilt in 1730 and has mid-18th century windows. The building is situated about three quarters of a mile from the village on a promontory above the river Ellen.

We are fortunate to have received a bequest from the Whiles family which has enabled us to undergo a programme of restoration which began in 2019. There have been a number of delays including an unexpected problem with the Chancel Arch which meant that the programme of work has been significantly larger than anticipated. Like many others around the world, the progress of the work has been impacted by the effects of the pandemic. The outside of the building work has been completed for some time, however, there have been delays in obtaining agreement regarding restoration and refurbishment of the inside of the church building. Thankfully, agreement was reached in 2023 and a site visit took place in February. Unfortunately, there have been further delays, but work began again before Christmas. To our surprise in November, a crypt was discovered. Since then, an archaeological assessment has been completed and the crypt resealed. We are currently expecting work to resume on the new floor of the nave in early February 2024. Monthly site visits are ongoing.

We look forward to being able to worship again in St. James by Easter. As a church community, we have been sustained by our continued contact with each other during this challenging time.

The DCC and congregation continues to support both financially and in prayer a family working for Wycliffe Bible Translators. We also support another couple translating the Bible into Pushto and to sponsor a girl in El Salvador through Compassion UK.

There are good relationships with the C of E School in the next village, Ireby, with the Team Rector, who is also a Governor of Ireby School, leading collective worship.

The DCC met 3 times in the year being reported upon.

There are no other denominations present in the district. All financial obligations have been met in full.

Wythop

St Margaret's Church serves the smallest population in the Binsey Team. The current building, consecrated in 1866, is well maintained, as is the churchyard. The old chapel, built in 1683, is now a ruin by Chapel Wood, Kelsick.

The Quinquennial Inspection was carried out in the summer, no major repairs are required, just some minor repointing to the exterior walls. The lightning conductor at the Church failed the routine test in the Autumn and needs to be replaced in early 2024.

During 2023 we have been able to worship twice a month, one communion service and one morning prayer. In August we held our annual open-air service at the old chapel at Kelsick. The Annual General Meeting was held in March 2023 at Routenbeck House. The DCC met once in June in Church following the service and in August and November at Routenbeck House.

A concert was given by Whitehaven Male Voice Choir at Embleton Village Hall in September with proceeds to St Margaret's Church.

Walkers using the footpaths on Sale Fell regularly visit St Margaret's and the comments in the Visitor Book and requests on the Prayer Tree encourage our congregation.

Legal Information and Risk Review

In July 2018 the Church of England's Safeguarding Policy "Promoting a Safer Church" was formally adopted by the PCC and then recorded in each DCC. Safeguarding training for members of the parochial and district councils, using training provided by the Carlisle diocese, has continued and refresher training will be provided as and when required. DBS certification has been completed for all current trustees as well as those volunteers who work unsupervised with children and vulnerable adults.

All churches are expected to meet the Church of England requirements for safeguarding training and DBS certification. This will be an ongoing process.

The 2018 Data Protection Policy gives compliance with the current General Data Protection Regulations (UK GDPR). Work is ongoing in obtaining permission from individuals to be able to process their personal data, with that data being securely stored on the Mission Community's GDPR compliant "Contact" database, ChurchSuite.

Buildings are inspected and full reports produced by a qualified surveyor every 5 years. In the interim there is a review of work that has been undertaken to make safe the building and a risk audit is done by the Archdeacon with the respective church wardens every two years.

The churches joined the Society for the Protection of Ancient Buildings (SPAB), recognising that the ancient buildings we have need to be kept in good order both for future generations and as part of the heritage of the nation. This has helped members be better informed about Church maintenance and also the expert help that could be given by other bodies.

The register of fabric and contents is reviewed every year, fire extinguishers are inspected and valid certificates displayed.

Legal compliance is kept under review with Copyright licences applied for on an annual basis and video licences when needed.

Financial Review

The PCC accounts are the aggregated accounts of the eleven DCCs and the Binsey Team Ministry PCC (Team) account. The Team account is a common bank account utilised for the management of PCC specific finances including; parish offer payments, ministry expenses, team administration costs, parochial fees and costs associated with the Binsey Link community magazine.

During 2023 the total Income of the aggregated PCC accounts was £191,108 (2022: £220,425). This represents a decrease of income at £29,317 between the two years: the majority of this is in legacy bequests from £22,193 in 2022 to £2,091 in 2023, additionally a one off insurance claim of £4,968 was received in 2022.

Expenditure was £227,825 (2022: £243,844), giving a deficit before investment gains of £36,718 (2022 deficit £23,418).

There was a cumulative gain on investments during the year of £63,397 (2022: loss £103,020) resulting in an overall surplus in the end of year PCC accounts balance of £26,679. (2022 loss £126,439)

The largest area of expenditure during the period was the Parish Offer at £102,000 (2022: £102,000). The team Parish Offer agreed with the Diocese for 2023 was, for the eighth successive year, paid in full by the DCCs.

Approved by the PCC and signed on their behalf



Revd. Stephen Banks, Chair



The Binsey Team Ministry Parochial Church Council

Statement of Financial Activities

For the year ending 31 December 2023

		Unrestricted Funds	Restricted Funds	Endowment Funds	TOTAL FUNDS 2023	TOTAL FUNDS 2022
Notes	£	£	£	£	£	
INCOME AND ENDOWMENTS						
Voluntary income	2a	116,693	1,212	-	117,905	138,920
Activities for generating funds	2b	21,678	-	-	21,678	24,566
Income from investments	2c	33,790	745	-	34,535	28,629
Church activities	2d	16,990	-	-	16,990	28,311
TOTAL INCOME		189,151	1,957	-	191,108	220,425
EXPENDITURE						
Church activities	3a	195,018	12,772	7,162	214,952	231,102
Raising Funds	3b	12,873	-	-	12,873	12,742
TOTAL EXPENDITURE		207,891	12,772	7,162	227,825	243,844
NET INCOME/(EXPENDITURE) BEFORE INVESTMENT GAINS		(18,741)	(10,815)	(7,162)	(36,718)	(23,419)
NET GAINS ON INVESTMENTS	7b&8a	1,172	35,823	26,402	63,397	(103,020)
NET INCOME/(EXPENDITURE)		(17,569)	25,008	19,240	26,679	(126,439)
TRANSFER BETWEEN FUNDS	6	-	-	-	-	-
NET MOVEMENT IN FUNDS		(17,569)	25,008	19,240	26,679	(126,439)
TOTAL FUNDS BROUGHT FWD.	11	360,670	583,474	297,019	1,241,163	1,367,602
TOTAL FUNDS CARRIED FWD.	12	343,101	608,482	316,259	1,267,842	1,241,163

The Binsey Team Ministry Parochial Church Council

Balance Sheet as at 31 December 2023

	Notes	2023 £	2022 £
FIXED ASSETS			
Tangible	7a	-	-
Investments	7b	348,778	419,541
		<u>348,778</u>	<u>419,541</u>
CURRENT ASSETS			
Stock		-	-
Investments	8a	444,887	410,719
Debtors and prepayments	8b	6,494	9,139
Short term deposits		245,773	253,643
Cash at bank and in hand		221,910	153,281
		<u>919,064</u>	<u>826,782</u>
LIABILITIES			
Creditors - amounts falling due within one year	9	-	5,160
NET CURRENT ASSETS / (LIABILITIES)			
		919,064	821,622
TOTAL ASSETS LESS CURRENT LIABILITIES			
		1,267,842	1,241,163
Creditors - amounts falling due after one year	9	-	-
TOTAL NET ASSETS			
		<u>1,267,842</u>	<u>1,241,163</u>
PARISH FUNDS			
Unrestricted	11&12	343,101	360,670
Restricted	11&12	608,482	583,474
Endowment	11&12	316,259	297,019
		<u>1,267,842</u>	<u>1,241,163</u>

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These financial statements are approved by the Parochial Church Council and signed on their behalf by:



Rev. Stephen Banks, Chair

15th April 2024

The Binsey Team Ministry Parochial Church Council

Notes on the Financial Statements For the year ending 31 December 2023

1 ACCOUNTING POLICIES

The Parochial Church Council (PCC) is a public benefit entity within the meaning of FRS102. The financial statements have been prepared under the Charities Act 2011 and in accordance with the Church Accounting Regulations 2006 governing the individual accounts of PCCs, and with the Regulations' "true and fair view" provisions, together with FRS102 (2016) as the applicable accounting standards and the 2016 version of the Statement of Recommended Practice, Accounting and Reporting by Charities (SORP(FRS102)).

The financial statements have been prepared under the historical cost convention except for the valuation of investment assets, which are shown at fair value.

The financial statements are an aggregation of the individual financial statements for the 11 DCCs within the Binsey Team Mission Community and the financial statements of the PCC team account.

INCOME AND ENDOWMENTS

Voluntary income and capital sources

Planned giving receivable under Gift Aid is recognised only when received.

Income tax recoverable on Gift Aid donations is recognised in the financial statements in full within the fund to which the donation belongs, namely: any amounts that have been claimed and received from HMRC that relate to donations made to the PCC during the year, any amounts that have been claimed from HMRC but not yet received and any amounts that have yet to be claimed at the year-end ('claimable').

Income from investments

Dividends and interest entitlements are accounted for when received.

Income from legacies

Legacies are recognised only when received.

Income from endowments

Includes income from expenditure endowments and income from endowment funds retained as capital funds.

EXPENDITURE

Activities directly relating to the work of the Church

The PCC's contribution to the Diocesan Parish Offer comprises the offers made by the 11 DCCs within the Binsey Team Mission Community. The Parish Offer is accounted for when paid. Any amount offered for 2022 but unpaid at 31st December is shown as a note to the accounts, unless the DCC has confirmed payment is to be made after the year end and therefore to be shown as a creditor in the Balance Sheet.

INVESTMENTS

Investments are valued at market value on 31st December 2023

CURRENT ASSETS

Amounts owing to the PCC at 31st December in respect of fees, rents or other income are shown as debtors less any provision for amounts that may prove uncollectable.

Amounts relating to the year which have not been paid by 31st December such as invoices are brought into the accounts as a liability.

The Binsey Team Ministry Parochial Church Council

Notes on the Financial Statements For the year ending 31 December 2023 (Continued)

FIXED ASSETS

Consecrated and benefice property is not included in the accounts in accordance with s.10(2)(a) and (c) of the Charities Act 2011.

Movable church furnishings held by the vicar and churchwardens on special trust for the Church Council and which require a faculty for disposal are inalienable property, listed in the church's inventory, which can be inspected (at any reasonable time). For anything acquired prior to 2005 there is insufficient cost information available and therefore such assets are not valued in the financial statements. Subsequently no new individual item has cost more than £1,000 so all such expenditure has been written off when incurred.

Equipment used within the church premises is depreciated on a straight-line basis over four years. Individual items of equipment with a purchase price of £500 or less are written off when the asset is acquired.

The Binsey Team Ministry Parochial Church Council

Notes on the Financial Statements

For the year ending 31 December 2023 (Continued)

2 INCOME AND ENDOWMENTS

		Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2023	Total Funds 2022
		£	£	£	£	£
2a Voluntary income						
Planned giving	Gift aid donations	53,383	-	-	53,383	49,051
	Other	690	-	-	690	440
	Collections (open plate)	23,086	-	-	23,086	25,472
	Gift days	3,992	-	-	3,992	1,580
	Gift Aid recovered	19,020	-	-	19,020	19,249
	Insurance claim	-	-	-	-	4,968
	Grants	5,560	-	-	5,560	7,000
	Donations, appeals, etc.	8,871	1,212	-	10,083	8,967
	Legacies	2,091	-	-	2,091	22,193
		116,693	1,212	-	117,905	138,920
2b Activities for generating funds						
Binsey Link advertising		5,453	-	-	5,453	5,696
Binsey Link donations		4,341	-	-	4,341	4,550
Binsey Link grants		-	-	-	-	680
Fund-raising		11,884	-	-	11,884	13,640
Sale of church rooms		-	-	-	-	-
		21,678	-	-	21,678	24,566
2c Income from investments						
Dividends on Investment Funds		31,704	195	-	31,899	26,108
Bank and Deposit Funds Interest		2,085	550	-	2,635	2,521
		33,790	745	-	34,535	28,629
2d Income from church activities						
Fees for weddings and funerals		16,990	-	-	16,990	28,311
Wayleave payments		-	-	-	-	-
		16,990	-	-	16,990	28,311
Total Income		189,151	1,957	-	191,108	220,426

The Binsey Team Ministry Parochial Church Council

Notes on the Financial Statements

For the year ending 31 December 2023 (Continued)

3 EXPENDITURE

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2023 £	Total Funds 2022 £
3a Church activities					
Missionary and charitable giving:					
Christian Relief & Dev Ag	20	-	-	20	-
Church charities	-	-	-	-	1,721
Secular charities	1,455	-	-	1,455	-
Parish offer	102,000	-	-	102,000	102,000
Ministry expenses	17,315	-	-	17,315	11,075
Church running and maintenance	46,815	1,505	6,149	54,469	71,868
Church utility bills	9,245	-	1,013	10,258	7,976
Major repairs to church	1,436	11,267	0	12,703	14,840
New building work	-	-	-	-	-
Church administration	9,742	-	-	9,742	9,947
Parochial Fees	6,991	-	-	6,991	11,675
	195,018	12,772	7,162	214,952	231,102
3b Raising Funds					
Fund raising costs	608	-	-	608	-
Binsey Link Costs	12,265	-	-	12,265	9,651
	12,873	-	-	12,873	9,651
Total Expenditure	207,891	12,772	7,162	227,825	240,753

The Binsey Team Ministry Parochial Church Council

Notes on the Financial Statements

For the year ending 31 December 2023 (Continued)

4 ANALYSIS OF EXPENDITURE INCLUDING ALLOCATION OF SUPPORT COSTS

During the year there were no support functions with costs shared across more than one activity.

5 STAFF COSTS

During the year one parttime administrator was employed by the PCC.

5a Payments to PCC Members

During the year payments no payments were made to PCC Members.

6 ANALYSIS OF TRANSFER BETWEEN FUNDS

	Unrestricted £	Restricted £	TOTAL £
none			-
Total	-	-	-

7 FIXED ASSETS

7a Tangible

Not applicable

7b Investments

	£
Market value at 1st January 2023	419,541
Withdrawal	(100,000)
Dividends	3,269
Revaluation gain	25,960
Market value at 31st December 2023	<u>348,778</u>

The Binsey Team Ministry Parochial Church Council

**Notes on the Financial Statements
For the year ending 31 December 2023 (Continued)**

8 CURRENT ASSETS

8a	Investments	£	
	Market value at 1st January 2023	410,719	
	Withdrawal		
	Revaluation gain	34,168	
	Market value at 31st December 2023	<u>444,887</u>	
		2023	2022
8b	Debtors (Unrestricted funds)	£	£
	Tax recoverable	6,494	6,841
	Prepayments and accrued interest		2,298
	Funeral Fees	-	-
	Total Debtors	<u>6,494</u>	<u>9,139</u>

Debtors and Prepayments represent:	2023		2022
	£		£
Allhallows - Gift Aid	-		-
Bassenthwaite - Gift Aid	1,468		1,468
Embleton - Gift Aid and GASDS	1,569		1,224
Isel - Gift aid and GASDS			759
Plumbland - Gift Aid and GASDS	1,556		1,965
Uldale - Insurance prepayment			2,298
Uldale - Gift Aid	-		-
Torpenhow - Gift Aid	-		-
Wythop - Gift Aid	1,901		1,425
Total	<u>6,494</u>		<u>9,139</u>

The Binsey Team Ministry Parochial Church Council

Notes on the Financial Statements

For the year ending 31 December 2023 (Continued)

9 LIABILITIES

	2023	2022
	£	£
Amounts falling due in one year (Unrestricted funds)		
Accruals for Team staff costs	-	-
Bassenthwaite - Building fees	-	-
Grass cutting - estimated invoice - Isel		3,000
Cremation Stone -Isel		2,160
Expenses - Torpenhow	-	-
Total Unrestricted Funds	-	5,160

10 FUNDS

The Allhallows restricted funds comprise the Churchyard Fund, the Mission Fund, the Sunday School Fund, the Chancel Fund and the Church Rooms Fund.

The Bassenthwaite unrestricted funds comprise; Community Account, Cash in Hand. Restricted Funds comprise; St Bega's Church Credo Appeal, St John's Church Refurbishment Fund (Spire & Clock), Bassenthwaite Parish Clerk Charity, Bassenthwaite Church Room, St Bega's Road.

The Boltons restricted fund is the Mission Fund.

The Embleton restricted funds comprise the Sundry Fund, the Sunday School General Fund, the Flower Fund and the Churchyard Fund.

The Ireby restricted fund is the Roof/Refurbishment Fund.

The Isel restricted fund is the Expenditure Fund.

The Plumbland restricted funds comprise the Churchyard Fund and the Amenities/Repairs Fund.

The Setmurthy restricted funds comprise the Churchyard Account and the Repairs & Renewals Account and the Harrison Bequest.

The Team funds are all restricted: Ministry Costs - Parish Offer Fund, Ministry Expenses Fund, Team Admin Fund, Fees Fund, Mission Fund and Binsey Link Fund.

The Torpenhow funds comprise: Unrestricted; General Fund. Designated; Ministry Costs Fund. Restricted; Churchyard Fund, Fabric Fund, Refreshments Fund, Flower Fund and Friends Fund. Endowment; John Whiles Legacy.

The Uldale restricted funds comprise solely the John Whiles bequest.

The Wythop restricted funds comprise the Organ Fund, the Fabric Fund, the Churchyard Fund and the Flower Fund.

The Binsey Team Ministry Parochial Church Council

Notes on the Financial Statements

For the year ending 31 December 2023 (Continued)

11 SUMMARY OF FUND MOVEMENTS

	Balance at 1st Jan. 2023	Incoming resources	Resources expended	Investment gains	Transfer between funds	Balance at 31st Dec. 2023
	£	£	£	£	£	£
Funds						
Unrestricted	360,670	189,151	(207,891)	1,172	-	343,101
Restricted	583,474	1,957	(12,772)	35,823	-	608,482
Endowment	297,019	-	(7,162)	26,402	-	316,259
Total	1,241,163	191,108	(227,825)	63,397	-	1,267,842

The Binsey Team Ministry Parochial Church Council

Independent Examiner's report to the trustees of The Binsey Team Ministry Parochial Church Council

I report to the trustees on my examination of the accounts of the above Charity for the year ended 31 December 2023, which are set out on pages 21 to 30.

Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of The Institute of Chartered Certified Accountants in England and Wales.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed: William Moore

William Moore FCA ICAEW
Saint & Co Chartered Accountants
Unit 7b, Lakeland Business Park
Cockermouth
CA13 0QT

Date: 16 May 2024

THE BINSEY TEAM MINISTRY PAROCHIAL CHURCH COUNCIL

England & Wales - Charity number 1169267

Accounts



The Binsey Team Mission Community

ANNUAL REPORT AND ACCOUNTS OF THE BINSEY TEAM MINISTRY PAROCHIAL CHURCH COUNCIL 2022

www.binsey.org.uk

The Binsey Team Ministry PCC is a charity registered in England and Wales (No. 1169267)

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Mission Community Leader: The Reverend Stephen Banks

Office Address: The Binsey Team PCC
The Vicarage
Torpenhow
Wigton
Cumbria
CA7 1HT

Bankers: CAF Bank Ltd
25 Kings Hill Avenue
Kings Hill
West Malling
Kent
ME19 4JQ

Independent Examiner: William Moore
Saint & Co
Unit 7b
Lakeland Business Park
Cockermouth
Cumbria
CA13 0QT

Administrative Information

The Parish of the Binsey Team, also known as the Binsey Team Mission Community, in the benefice of the Binsey Team Ministry is part of the Diocese of Carlisle within the Church of England and the correspondence address is The Vicarage, Torpenhow, Wigton CA7 1HT. The Parochial Church Council (PCC) of the Binsey Team is also known as the Binsey Team Ministry Parochial Church Council.

It covers a large rural area of over 250 sq. miles, in the northern fells of the Lake District; with over half lying within the Lake District National Park (now designated a World Heritage Site), between the towns of Keswick, Cockermouth and Wigton.

The Parish became the first Ecumenical Mission Community to be commissioned in Carlisle Diocese in January 2016.

The Community comprises eleven District Church Councils (DCCs) with twelve ancient Church buildings which retain the status of Parish Churches and one Methodist Chapel. The area covered includes six primary schools visited each week during Term time and the Ministry Team conducts worship in the twelve churches and chapel with an additional annual service in each of three former and now redundant churches in Allhallows, Ireby and Wythop Parishes.

The paid staff; Team Rector, Team Vicar (position vacant as at 31 December 2022), Team Treasurer and Team Administrator; work across the whole Team.

The population, of just over four thousand, live in some thirty villages and hamlets. Much of the employment is reliant on the tourism industry although some do travel to work in neighbouring towns such as Wigton, Workington, Carlisle and Sellafield. The other major industry is agricultural. There are no doctors' surgeries in the large area nor any other public facility. There are several public houses, two seasonal shops, one permanent farm shop, a distillery and a few cafes and tea rooms. There is virtually no public transport apart from the limited buses between Workington and Keswick and between Carlisle and Keswick and beyond to Penrith.

The PCC met fourtimes during the year. In addition to this the individual DCCs each met several times, with minutes of their deliberations being fed back to the PCC and discussed if necessary.

The following people served as trustees on the PCC in the year from 1st January 2022to 31st December 2022

Ex Officio members:

The Reverend Stephen Banks (Stipendiary)

The Reverend Peter Gilroy (Stipendiary) (resigned 31 July 2022)

Lay Ministers (Readers):

Mrs Hilary Chaddock

Mr Graham Cox

Elected members:

Mrs Elizabeth Armstrong (Secretary)

Mrs Pauline Boardman

Mr Alan Bowe

Mrs Kathleen Brandwood

Mr Stuart Christian (w.e.f.4 May 2022)

Mr Andrew Coxon

Mr Kenneth Evans

Mr. Alexander Fisher (resigned 4 May 2022)

Mrs Eleanor Foster

Mrs Doreen Hetherington

Mrs RachelHewson

Mrs Barbara Johnson

Mr Don Lomax (Lay Chair)

Mr Laurie Mansfield

Mrs Elizabeth Marrs

Mrs Christine Millican (w.e.f. 4 May2022)

Mr David Roberts

Dr. Ruth Pearce

Mr Gordon Pickering

Mrs Hylarie Sharpe

Miss Jacqueline Spanton

Ms Sandra Stockdale

Mrs Ann Thompson

Mr Alexander Watson

Mr Charles Woodhouse (resigned 4 May2022)

As at 31st December 2022there were 344people on the Parish Electoral Roll.

Structure, Governance and Management

Governing Documents

The Binsey Team Ministry Parochial Church Council is constituted as a Charitable Trust set up in September 2016 with the Charity Commission, Charity Number 1169267.

In common with all Parochial Church Councils, the governing documents for the charity are 'The Parochial Church Council Powers Measure (1956) as amended' and "The Church Representation Rules that came into force on 02 Jan 1957". An additional document specific to this charity is 'Scheme for representation of congregations and establishing district church councils' (The Scheme). This lays out clearly what matters may or may not be delegated to the District Church Councils.

Organisational Structure

The charity trustees – the PCC, are responsible for the general control and governance of the charity. Other than the two-stipendiary clergy, the trustees give their time freely and receive no remuneration.

The PCC is the body responsible for making all decisions on those matters which cannot be delegated to the District Church Councils (DCCs) e.g. faculties, appointment of school governors. It also makes decisions on behalf of the DCCs on all financial matters over £2,500.

The Binsey Team Treasurer was appointed as treasurer to the PCC.

Recruitment and Appointment of trustees

The method of appointment to the PCC is set out in the governing document 'The Scheme'. The membership of the PCC consists of the licensed clergy, the Licenced Readers, two members from each of the DCCs one of whom will normally be a Churchwarden and two members from The Methodist Chapel.

The following groups and sub committees undertake work on behalf of the PCC:

Ministry Team

During the year the Team was led by the Revd Stephen Banks as Team Rector and, until the end of July, the Revd Peter Gilroy as Team Vicar. The Team also had the support of the Revd Julia Hedley (retired priest) and one active Lay Minister (Reader), Graham Cox. Hilary Chaddock and John Spedding, who are both Lay Reader Emeritus have not led worship in this past year, but it is expected that Hilary will continue to lead services at Uldale once the re-ordering has been completed. There is also a team of Lay Worship Leaders - Ann O'Loughlin, commissioned in 2014, Vic Siddall, Richard Cox, Linda Grieveson, Jean McGrady and Laurie Mansfield, who were commissioned later, in 2015. These volunteers have given a much greater capacity for churches to have alternative forms of worship and for services to be held in their Churches every Sunday, if they so wish. Of these Lay Leaders, Richard Cox has led worship across the Binsey Team during 2022; Vic Siddall, Jean McGrady and Linda Grieveson have led services in their own parish churches.

The Team has been supported by a part time Treasurer and a part time Administrator. As these roles develop it will allow clergy and Ministry Team to concentrate on new areas of work and the laity in the DCCs to be released to use their gifts and time to concentrate on Service and Mission.

Churchwardens

Every parishioner continues to have the right to elect the churchwardens for their parish church at the annual district church council meetings. These elected churchwardens hold a vitally important role for their Church and wider communities. In January 2016 when the Parish became a Mission Community they were formally commissioned as Local Mission Community Leaders. With a large geographical area and few paid staff these volunteers hold an important position being the Church's local representatives. In this role they will function as the 'go to' people in each of their communities so that local people can have questions and queries relating to church and faith answered locally and can pick up local pastoral concerns that need to be addressed by the Ministry Team.

Finance Officers

With the change in governance through the Pastoral Measure and the Registration of the new body with the Charity Commissioners, formal accounts are now produced for the PCC rather than each individual Church. Each DCC has a Finance Officer who maintains financial records and oversees expenditure and income and the cheque books.

The Finance officers are in regular contact with the Treasurer in relation to their particular Parish Church accounts. The Team Rector liaises with the Finance Officers and Churchwardens and discusses what their parish church can do to support the Team in raising funds to pay for clergy and related expenses as well as supporting the work of the parish and the Church as a whole.

On a very regular basis the Team Rector and Team Treasurer discuss the overall financial situation within the Team, the level of giving and the parish offer contributions along with any concerns about individual churches.

During 2023 finance officers, along with the churchwardens, will continue to take part in the discussions concerning the financial contribution each church will be able to make to the Binsey Parish Offer for 2024 and 2025. These discussions will again consider the expectations of ministry and mission to best meet the needs of the parish balanced against the level of current giving. Both within the Binsey Team and across the Diocese as a whole, the costs of paid ministry exceed the amount that is given through the Parish Offer.

Secretaries

An important part of the administration of each parish church is undertaken by the Secretaries who have to maintain the records of all meetings but also to ensure the Mission Action Planning (MAPping) process is being maintained - encouraging members of the church and community in pursuing the goals and objectives as planned by the councils. They are also the main link for the Diocesan communications and the parish church.

In 2022 Two Deanery Synod representatives could be appointed by each District Church Council (DCC). This provides the Parish Churches with a valuable link between them and the wider structures of the Church.

Aim and Purposes

The Mission Statement of the previous Binsey Team Ministry has been adopted by the new PCC.

In each parish we proclaim Jesus as Lord in word and deed

- *through a sustainable focus of Christian witness and worship
- * served by a faithful and vibrant group of Christians
- *ministered to by clearly defined and authorised leadership

The Binsey Team PCC has the responsibility of cooperating with the clergy team, of promoting, within the ecclesiastical parish, the whole mission of the Church in pastoral, evangelistic, social and ecumenical matters.

The PCC has oversight of the District Church Councils of Allhallows, Bassenthwaite, Boltons, Embleton, Ireby, Isel, Plumland, Torpenhow, Setmurthy, Uldale and Wythop, and is in a formal ecumenical relationship with the Bassenthwaite Methodist Chapel.

Objectives and Activities

When planning the year's activities, the clergy and PCC have taken into account the Charity Commissioner's guidance on public benefit, and in particular the specific guidance by charities on advancement of religion. In particular we try to enable ordinary people to live out their faith as part of our Team Community through:

- Worship and prayer, learning about the Gospel; and developing their knowledge and trust in Jesus Christ
- Provision of pastoral care for all people living in the Mission Community area
- Outreach work

The PCC is committed to enabling as many people as possible to have open access to our buildings, and to become part of our worshipping community.

The PCC's task is to maintain an overview of our worship throughout the parish and to make suggestions on how we can involve and support the many groups that live within our Parish area.

Use of Volunteers

Apart from the Team Rector and Team Vicar who receive a diocesan stipend, there is a part time paid Treasurer and a part time paid Administrator. All other work of the PCC and Parish Churches is undertaken by volunteers from the churches and community.

Each Parish Church has up to two Local Mission Community Leaders (churchwardens) who are responsible for the fabric of the church buildings and for local liaison on behalf of the Church in their communities. Secretaries, finance officers and other locally appointed officers assist them. In addition, volunteers go into local schools to assist with various tasks, serve as governors, and serve the community by being involved in various village organisations and serving on many village committees. Volunteers also run other Church based groups such as Mothers' Union as well as community groups founded by the Churches and sit as trustees on several local trusts. The bulk of all fundraising is undertaken by volunteers to support the Church and other not for profit groups, both locally and overseas. These volunteers along with the Lay Worship Leaders, the Pastoral Team, Licenced Readers and retired clergy have given many hours of their time to church and community projects.

Together with all members of the church councils, they play an essential role in the life of the parish and the diocese as a whole. Without their generous volunteering, the Parish would not be able to function administratively, to offer worship, pastoral care and support.

Activities and Achievements

How our Activities achieve Public Benefit

The charity carries out a wide range of activities in pursuance of its charitable aims. The trustees consider that these activities summarised below, provide benefit, both to those who regularly worship in the churches and to the wider communities that make up the Binsey Team Mission Community.

Worship and Prayer

Thankfully, we were able to return to a normal pattern of Sunday services for the whole of 2022 and services were held in church during Lent, Holy Week and Easter for the first time since 2019. Perhaps, it was for this reason that we had a high number of worshippers on Easter Day, which was very encouraging.

We also saw good numbers of people at most of the Carol services and also the Christmas services. However, we have not seen a return to the number of people, who attended the carol and Christmas services prior to the start of the Pandemic.

Of course, this same trend is reflected in the number of worshippers attending church on a Sunday, with the average attendance for the whole Binsey Team on a 'normal Sunday' being 64 adults during 2022. This equates to an average congregation of 11 for each church.

We were very pleased to start holding Team Services (usually on a fifth Sunday) again and there were 5 such services with an average attendance of 44 adults.

It would not be possible for the number of services offered each Sunday to take place without the help of our retired clergy, lay ministers and lay worship leaders. Their invaluable support has been even more appreciated after the resignation of Peter Gilroy at the end of July.

There is a very close relationship with Bassenthwaite Methodist Chapel and all worship and church activity is shared together, and hopefully the relationships with the Evangelical Chapels at Plumland and Blennerhasset can be built up again into the future. The links with Plumland Chapel are currently far stronger, but they have not held services in the Chapel since March 2020.

We continue to make all our services and buildings accessible for all, with large print service books and loop systems installed in most of the church buildings. Ramps have been installed wherever practically possible.

A team of organists offer their services across the Team, both for Sunday worship and for Weddings and Funerals. Where no organist is available electronic music is provided. Volunteers from within the congregation assist with their local services, for example by greeting people, reading lessons and leading prayers.

Family and Youth work

There are also very strong links with the six Primary schools in the Team, all of which have been rated as 'Good' by Ofsted and work continues to strengthen and develop these relationships. During 2022, the clergy and some volunteers have been able to go back into all

of the 6 Primary Schools to lead Collective Worship each week. The current pattern is to visit 3 schools on a Tuesday and the other 3 schools on a Wednesday. We were very pleased that we were able to hold school services in church again to celebrate the Christian Festivals such as Ascension, Christmas, Easter and Harvest during 2022.

Close contact is maintained with the schools and pastoral support offered to the Headteachers and teaching staff. The Team Rector serves as a governor at the 4 Church Schools and other church members are also school governors, so that there is church governor representation at all of the 6 schools. We are looking to further enhance the support of our schools. Discussions are ongoing at Deanery level to appoint a Network Youth Worker to work part-time in the Binsey Schools. An appointment is expected by the start of 2024.

Mission

The continuing decline in the number of people attending church and taking an active role in the life of the church, further highlights the necessity of Mission. Therefore, it was very encouraging that interviews took place in December 2022 and the Revd John Freeman was appointed as Associate Priest for the Binsey Team and A66 Church Plant Pioneer. This post will involve working in the Binsey Team and across the whole of Derwent Deanery and is being part funded by the Church Commissioners. John Freeman will start this exciting new role at the end of May 2023 and his focus will particularly be on bringing adults aged under 40 and also children into the life of the church. The Church Plant will not have a specific building or meeting time at first.

Pastoral Care

The wide-spread nature of the Team with its vast area, in itself poses particular problems for maintaining contact with people at home or in hospital, especially with many church members and parishioners being aged over 75. The Team Rector and PCC will have to consider how the pastoral load can be more effectively managed.

The Safeguarding Officer has made the PCC aware of the latest updates from the Church of England concerning Safeguarding. In addition, the Team Rector and PCC Secretary have been endeavouring to make sure that all PCC members are DBS checked or have their DBS certificates renewed, when appropriate.

During the year there have been:

8 weddings (7 in 2021), 1 blessing of marriage (1 in 2021), 17 baptisms (13 in 2021), 0 thanksgivings for the birth of a child (0 in 2021), 29 funerals in church (26 in 2021), 1 graveside funerals (2 in 2021), 4 funerals at the crematorium (3 in 2021), 1 burial in the churchyard with the service taking place elsewhere (1 in 2021), 13 interments of ashes (12 in 2021) and 2 memorial service (1 in 2021).

As part of preparation for marriage and baptism, the clergy meet couples on several occasions to help them understand the meaning of wedding and baptism ceremonies and the commitment involved in each. The Marriage Preparation Day held in February 2022 was attended by 9 couples. Each couple also had a separate meeting with a member of the clergy. Contact after the event is maintained by cards being sent on anniversaries.

Communication

The highly rated and well used Binsey Link, the Team magazine which is delivered to most of the homes in the Mission Community area, and the website provide important sources of communication between the scattered communities of the Team. News posts are added to the Mission Community Facebook page and through this media platform we hope to reach all who are on Facebook within our communities. There is an automatic link between our database and our website with its live calendar. Events added to the database are immediately displayed in this calendar.

The website has been particularly useful in providing up to date information about services along with church and parish activities.

Mothers' Union etc.

The Boltons, Ireby and Uldale branch of the Mothers' Union continues to meet on a monthly basis to pray and discuss issues of relevance to them and society. This very local branch is linked through the Diocese to the Worldwide Mothers' Union, so their support for families and young people goes well beyond the Team boundaries.

The former Bassenthwaite branch continues to meet unofficially for fellowship and support on a regular basis.

Buildings

The 13 church buildings, many of which are listed, are the focus for worship in their communities and for the many visitors who come and who appreciate the welcome they are given. Once again from April onwards, with the gradual easing of lockdown restrictions, each of our churches have been kept unlocked during daylight. However, it has not been possible to use the Team Library situated in Torpenhow church, which serves as an important resource for the use of all parishioners and visitors to Binsey.

In addition to the buildings there are also 11 open churchyards which are maintained to a very high standard by the church congregations. These are seen as an oasis of calm and beauty by visitors and walkers to our area. The buildings in each parish continue to bear witness to the faith of past and present congregations. It is recognised that church buildings represent an important part of the architectural heritage of the country and much time and effort is spent by the small congregations and communities ensuring that their upkeep is maintained.

A quinquennial health and safety check is carried out by a qualified architect on every building every five years and reports are submitted with recommendations for action. As well as the regularly used buildings there are three redundant Churches where services are held every year, in Ireby Old Church, Allhallows Old Church and at the site of the former Wythop Church at Kelsick.

Events and Social Activities

During this year most of the parish churches have again struggled to organise their regular social events and gatherings, which often serve as fundraising events, but more importantly are vital opportunities to bring local communities and people together. However, some have taken place, especially those that can happen outside, and it is hoped that 2023 will see a return to all of these regular church and parish events. The absence of these events has heightened the sense of isolation, despite the efforts by members of the church and those in the community, to support those who are most vulnerable.

Stewardship

Throughout the year the importance of planned giving and the use of Gift Aid has been emphasised and encouraged. Stewardship has been even more important this year because of the loss of regular church services, along with all planned fund-raising events. Most of our churches have continued to see a drop in their regular income, but local initiatives have been taken by a number of our churches to help readdress the loss of income. One of the most effective means of generating further income has been to write personal letters to members of the community asking for donations.

Thankfully, despite these significant financial challenges, the Binsey Team has still been able to meet the Parish offer to the Diocese and pay parochial expenses.

Among the many national and international charities supported from within the Team were: The Bishop's Harvest Appeal, Water Aid, World Vision, USPG, the Children's Society, CMS, NISCU, local Food Banks, Hospice Light up a Life Appeal, Christian Aid, Churches Conservation Trust and The Food bank.

The majority of work undertaken, is through the Parish Churches and Chapel, in serving the needs of their particular and distinctive communities

Brief Reports from the Parish Churches and Chapel

Allhallows

There are two buildings: All Saints Church, a late 19th century building situated approximately ½ mile from Fletchertown and an older redundant church building dating from the 12th century. An annual open-air service takes place here, which is attended by the wider community.

The former school buildings are now used as a Community Centre, with Church members contributing to the management committee. All Saints uses it for a wide range of social events.

There is a small pipe organ with a digital hymnal and PA system for use when no organist can attend and there is also a loop system which is always available. The Churchyard is maintained to a high standard and attracts many people both locals and visitors. Much work has taken place in recent years to level the graves.

We held our annual outdoor service at the Old Church, a Harvest Festival and a Christmas Eve Holy Communion, which were well attended. Otherwise, normal Sunday church services have a reduced congregation.

The DCC maintain the building and, with the wider community, ensure that the Parish offer is paid in full, by promoting individual giving with an envelope giving scheme in operation as well as community fundraising. An annual Gift Day is held and giving through Gift Aid is encouraged.

Bassenthwaite

There are three centres of worship: St. Bega, c.950 AD, although the site may be older, situated by Bassenthwaite Lake and accessible on foot or by vehicle across a farm track; St John, situated closer to the village, built in 1878, to replace the Chapel of Ease (which was then used as the Church Room until it was sold in 2019); and Bassenthwaite Methodist Chapel, situated in the centre of this beautiful village, which was built in 1866 as a primitive Methodist place of worship.

There is a very close working relationship between the Church and the Methodist Chapel and all services are held jointly, alternating between church and chapel. During some uplifting services, using a variety of formats, the congregations have heard motivating sermons from a selection of preachers. Many of these have been attended by summer visitors to the area, a lot of whom return in subsequent years. The two congregations join for most activities and events and support each other in as many ways as possible. Particularly attention is paid to sharing special events, such as Mothering Sunday, Easter, Harvest and Christmas services.

With Covid restrictions being further lifted in 2022, 5 weddings, some of which had been postponed due to lockdown took place at St. Bega. It was lovely they could finally take place.

The 16 permanent members of the Chapel were pleased to be able to hold their long-awaited re-dedication service (postponed from 2020) on the Queen's Jubilee, the 5th June. Attended by regulars, visitors, including from elsewhere in the Mission Community, and guests, this was followed by a delicious buffet and chat.

The Easter, Harvest and Remembrance Sunday services, all held in St. John, were well attended. The annual Songs of Praise held in the Chapel in August proved popular again. The roof was raised with enthusiastic singing! During the Christmas celebrations Bassenthwaite School children held their Christingle Service at St John's, with 31 children and 27 adults; a very enjoyable Carol Service was held at the Chapel on 18th December; and the service on Christmas Eve was held in St. John at the earlier time of 7 pm, with a congregation of 44. A number of people commented that the earlier time was preferable. 2022 saw a return to fund raising with the continuance of the popular soup lunches and a very well supported Jigsaws and Jewellery sale. The wider community are great supporters of fund raising events, and Christmas Fair proceeds were once again shared four ways between School, Chapel, Church and Parish Room.

Our lay leader and his wife have continued to provide the music at St. Bega and St. John when St John's regular organist is unable to play.

There have been some ongoing repairs to St Bega. The clock at St John continues to be temperamental and is still not keeping time. The clock company have still to make final adjustments. A huge jackdaw nest above the vestry has been removed.

Everyone is looking forward to 2023 with the upcoming services and time spent with friends in the Chapel and churches.

Boltons

All Saints Church in Boltongate is a Grade 1 listed building dating from the mid-14th Century; it has a stone vaulted nave which is unique in England. Between the Churchyard and the road lies the Bell Institute. This small hall is the only meeting place in Boltongate and is a very important social centre for the Church and the wider community.

There are normally 2 Sunday Services a month, both Holy Communion at 8a.m., attendance remaining steady averaging between 9 and 12.

The three Coffee Mornings held by the DCC at the start of the summer to raise funds were not well attended so these have been abandoned for now. Community activities in the Bell Institute include weekly Art classes on Mondays and Coffee and Chat sessions on Fridays as well as a monthly Craft class.

The DCC met twice during 2022. We are still in the process of finding a new Church Architect and hope to appoint in 2023.

We still maintain close links with the local primary school in Bolton Low Houses where a member of the Binsey Team takes collective worship once a week. The Team Rector and a member of the DCC are both foundation governors.

Embleton

St Cuthbert's at Embleton dates back to 1806, the site of an older church and subsequently remodelled in 1884. The adjacent Sunday School Room is well used by art and craft groups and provides facilities for social events. Our churchyard is well maintained by a small group of volunteers and digital mapping was carried out in accordance with the Carlisle diocese agreement. Our church building is well maintained but there is concern for the internal west wall and patches of damage to the ceiling.

Despite continuing virus outbreaks our regular pattern of three services each month was maintained. We are grateful for the support of our team rector and lay readers; we continued to hold one lay led service each month. One baptism was held and we mourned the loss of our long serving colleague, Frank Wilson, whose coffin lay overnight in church before his funeral. We joined our neighbouring churches for a Service of Remembrance held at Setmurthy and enjoyed a family carol service with local children participating for the second year.

The DCC met five times during the year and actively organised several fund-raising events. A highlight of the year was Queen Elizabeth II platinum jubilee celebration in June. We held a jubilee community breakfast and displayed new celebratory prayer flags. The annual strawberry afternoon tea event went ahead in good weather, but a period of national mourning following the death of Her Majesty in September delayed our harvest service and market. The harvest pie and pea supper and beetle drive [shared with St Margaret's] was reinstated and held in October.

We are proud of our jointwork with Dewode which continues to support both church and the health centre in Uganda and brings together many people from the wider local community. We have also strengthened our connection with local quilters who have regularly displayed their inspirational work in church for everyone's enjoyment.

Ireby

Ireby has two buildings: St James' Church, built in 1845 and used for worship, and the redundant 12th century Old Church, situated a mile from the village. An annual service is held there, though only the chancel, maintained by the Churches Conservation Trust, remains.

Our monthly pattern of worship was one service of Evening Prayer on the second Sunday and one of Holy Communion on the fourth Sunday of each month.

The church offered support through individual prayer, as well as practical care and assistance, to people who were ill, bereaved, or otherwise in need.

Mothers' Union (MU) work is supported through membership of the Boltons, Ireby & Uldale branch. We have endeavoured to support USPG, the Children's Society and the Bishop of Carlisle's Harvest Appeal.

We had a stall at the Christmas Fair in Ireby Globe Hall.

The annual Old Chancel service was conducted in August. A Remembrance Service was held at the War Memorial in November. Funeral services have been held, as have Baptism Services and a Wedding Service.

The District Church Council (DCC) met for four ordinary meetings plus its ADCM. DCC representatives participated in Team and Deanery meetings.

Following the tree fall damage (Dec. 2021), repairs continued throughout 2022 to both the Church and the steps to the churchyard. Repair costs were covered by insurance. Structural repairs were completed in 2022; the ceilings of church and porch were to be painted in January 2023.

The DCC is grateful to Ireby residents, church neighbours and visitors, for support in worship, special services, fundraising and care of the churchyards and thanks everyone who contributes to these in any way. They also thank those who commit time and materials towards increasing Ireby Church's resources and maintaining its premises, so that it may continue to serve its community.

Ise

The church building, St Michael and All Angels, built of sandstone in early 12th century, is a Grade 1 listed building. It still has some surviving Norman features most notably the Chancel arch, two lancet windows and the main doorway. There was a major restoration of the building in 1878 and more recently the Church was refurbished after 2 major floods in 2009 and 2015. There is a vestry, a small kitchen and a toilet. A loop system is installed.

Services were normally two per month for the year, with an average attendance of 18.

Coffee and biscuits are offered after 9.30am services, which is popular. In addition, a Carol Service held in December, as was Holy Communion on Christmas Eve. A Churchwardened Remembrance Day commemoration was held on 13th November.

The Church is open daily for visitors and private prayer and comments in the visitors' book confirm that having the Church open is much appreciated.

Various events have been held during 2022 including a strawberry tea, harvest supper and auction, older persons' tea and car boot sale.

Plumbland

St. Cuthbert's Church, the parish church of the Plumbland District is actually situated in Arkleby and serves the hamlets of Plumbland, Parsonby, Arkleby and Wardhall. Built in 1871, it replaced an earlier Church dating from 1130. Many features were retained and used in the present building including Norman arches, Viking tombstones, font and traceries. The church also has links to the Wordsworth family.

There is, normally, a small weekly congregation with an increased attendance from the community during major festivals. All Church attendees are encouraged to register on the Electoral Roll and stand for election to the DCC.

The DCC met 4 times during 2022 and attendance was excellent.

The DCC held two events in Church. In June, as part of the Queen's Platinum Jubilee celebrations, we organised a Sunday Stroll around the 4 hamlets which ended with tea and cake in the church. We also planted two oak trees (donated) in the glebe land to the north of the church and plaques commemorating the Jubilee are attached to the railings.

In September we celebrated the belated 150th birthday of the present building. It took the form of a Flower Festival depicting the history of the Church, the surrounding hamlets plus other historical events from around 1871. Sadly, the weekend coincided with the death of Queen Elizabeth, so the event also provided a place for quiet reflection and gave a chance to sign a Book of Condolence. A grant from Aspatria Charity Shop provided the funding for the event.

A second grant was also obtained to replace the antiquated lighting in the north and south aisles plus the organ area. Plans to replace the Chancel lights and a spotlight on the East window are now underway. The DCC is extremely grateful to the Charity Shop for their continued support.

Plumbland School came to Church for three services – Easter, Harvest and a Carol Service. All were very well attended and provided chances to build relationships during the serving of refreshments following each service. The DCC is indebted to our Foundation Governor who volunteered to serve a further 4 years at the school.

The fire extinguishers and organ received their annual inspection. The gutters, soakaways and spouts continued to be maintained on a regular basis and volunteers continued to maintain the churchyard to a high standard. Ten ladies signed up to provide flowers for the Altar.

The DCC continued to pay, in full, all its commitments.

Setmurthy

St Barnabas Church dates back to 1255, was rebuilt in 1794 and then restored in 1870 when the tower & belfry were added. In 1903, the baptistery was rebuilt although the font is dated 1661.

2022 has seen a return to some normality with a service pattern of two services per month, one morning worship & one Holy Communion at which up until Christmas only bread was shared with the congregation. On Christmas Day wine was also offered but not everyone has chosen to receive wine as Covid & other viruses are still circulating

In June our patronal service was followed by lunch in the hall & in October the harvest festival was also followed by lunch & a sale of produce, both events were well supported.

In December two members of the congregation sat for a portrait class at Higham Hall & we are grateful for the donation that is given to church funds.

We have paid the Parish Offer in full & we continue to be grateful for the support of our small congregation and the wider community.

The Quinquennial Inspection took place in September & a report has been received.

The DCC have met 4 times & each meeting was well attended.

Torpenhow

The church building, St. Michael and All Angels, is Norman c.1120, restored in 1832 and 1913. Notable features are a magnificent Chancel arch and Nave wood panelled ceiling, decorated with flowers, gildings and painted with cupids which is understood to have once adorned the hall of one of the Livery Companies in London. This wonderful Grade 1 Listed building is visited by many people from all over the country and is generally open during daylight hours.

The Church was opened daily and services were held on the 2nd and 4th Sunday of each month. The normal cleaners returned to Church. Flower arranging was done by the DCC along with some volunteers. The Team Library also reopened.

Our churchyard is maintained by the Charity 'Beginning Again' which supervises ex-offenders, giving them the opportunity to develop a work routine and ethic.

There are close links with St. Michael's C of E School and Blennerhasset Community School, with members of the Ministry Team visiting weekly. Church members and clergy are also governors. We were able to hold our Carol Service and St. Michael's School held a Christmas and Carol Service in Church.

Our normal fundraising events were unable to take place e.g. Souperdays, but arrangements are being made for 2023.

Uldale

St. James is a small Lakeland Church dating from c.1150. The nave was rebuilt in 1730 and has mid-18th century windows. The building is situated about three quarters of a mile from the village on a promontory above the river Ellen.

We are fortunate to have received a bequest from the Whiles family which has enabled us to undergo a programme of restoration which began in 2019.

There have been a number of delays including an unexpected problem with the Chancel Arch which meant that the programme of work has been significantly larger than anticipated. Like many others around the world, the progress of the work has been impacted by the effects of the pandemic.

The outside of the building work has been completed for some time, however, there have been delays in obtaining agreement regarding restoration and refurbishment of the inside of the church building. Thankfully, agreement has now been reached and a site visit took place on 16th February, 2023.

We look forward to being able to worship again in St. James very soon. The anticipated timeframe for completion is Autumn/Winter 2023.

From 2019, when work was begun on restoring our church, worship moved, initially to the WI hall in Ireby and then on to other local churches including Boltongate. As a church community, we have been sustained by our continued contact with each other during this challenging time.

The DCC and congregation continues to support both financially and in prayer a family working for Wycliffe Bible Translators. We also support another couple translating the Bible into Pushto and to sponsor a girl in El Salvador through Compassion UK.

There are good relationships with the C of E School in the next village, Ireby, with the Team Rector and Team Vicar leading collective worship when this has been practicable during the pandemic. The Team Rector is a Governor of Ireby School. Mr Coxon, the Churchwarden, was also a Governor until September 2022, when he stepped down after 8 years in the role.

The DCC met 3 times in the year being reported upon.

There are no other denominations present in the district. All financial obligations have been met in full.

Wythop

St Margaret's Church serves the smallest population in the Binsey Team. The current building, consecrated in 1866, is well maintained, as is the churchyard. The old chapel, built in 1683, is now a ruin by Chapel Wood, Kelsick.

Work replacing missing and flaking plaster in the Church was carried out in the autumn and these areas were repainted. The wood paneling in the porch was removed and the wall replastered. The interior walls of the porch were repainted.

During 2022 we have been able to worship twice a month, one communion service and one morning prayer. In August we held our annual open-air service at the old chapel at Kelsick.

The Annual General Meeting was held in March 2022 at Routenbeck House. The DCC met once in July in Church following the service and once on-line in December. We have not held any fund-raising events this year.

The Church is open to the many walkers who visit Sale Fell and we receive encouraging comments from our visitors.

Legal Information and Risk Review

In July 2018 the Church of England's Safeguarding Policy "Promoting a Safer Church" was formally adopted by the PCC and then recorded in each DCC. Safeguarding training for members of the parochial and district councils, using training provided by the Carlisle diocese, has continued and refresher training will be provided as and when required. DBS certification has been completed for all current trustees as well as those volunteers who work unsupervised with children and vulnerable adults.

All churches are expected to meet the Church of England requirements for safeguarding training and DBS certification. This will be an ongoing process.

The 2018 Data Protection Policy gives compliance with the current General Data Protection Regulations (UK GDPR). Work is ongoing in obtaining permission from individuals to be able to process their personal data, with that data being securely stored on the Mission Community's GDPR compliant "Contact" database, ChurchSuite.

Buildings are inspected and full reports produced by a qualified surveyor every 5 years. In the interim there is a review of work that has been undertaken to make safe the building and a risk audit is done by the Archdeacon with the respective church wardens every two years.

The churches joined the Society for the Protection of Ancient Buildings (SPAB), recognising that the ancient buildings we have need to be kept in good order both for future generations and as part of the heritage of the nation. This has helped members be better informed about Church maintenance and also the expert help that could be given by other bodies.

The register of fabric and contents is reviewed every year, fire extinguishers are inspected and valid certificates displayed.

Legal compliance is kept under review with Copyright licences applied for on an annual basis and video licences when needed.

Financial Review

The PCC accounts are the aggregated accounts of the eleven DCCs and the Binsey Team Ministry PCC (Team) account. The Team account is a common bank account utilised for the management of PCC specific finances including; parish offer payments, ministry expenses, team administration costs, parochial fees and costs associated with the Binsey Link community magazine.

During 2022 the total Income of the aggregated PCC accounts was £220,426 (2021: £197,508). Income for 2022 included an increase in legacies to £22,193 (£2,500 in 2021), additionally a one off insurance claim of £4,968 was paid out.

Expenditure was £243,844 (2021: £282,376), giving a deficit before investment gains of £23,418 (2021 deficit £84,868). The 2021 expenditure included large capital projects at Bassenthwaite, Torpenhow and Uldale.

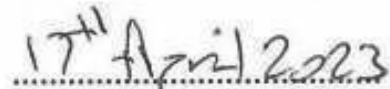
There was a cumulative loss on investments during the year of £103,020 (2020: gain £112,810) resulting in an overall deficit in the end of year PCC accounts balance of £126,439 (2021 surplus £27,942)

The largest area of expenditure during the period was the Parish Offer at £102,000 (2021: £101,760). The team Parish Offer agreed with the Diocese for 2022 was, for the seventh successive year, paid in full by the DCCs.

Approved by the PCC and signed on their behalf


.....

Revd. Stephen Banks, Chair


.....

The Binsey Team Ministry Parochial Church Council

Independent Examiner's report to the trustees of The Binsey Team Ministry Parochial Church Council

I report to the trustees on my examination of the accounts of the above Charity for the year ended 31 December 2022, which are set out on pages 21 to 30.

Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of The Institute of Chartered Certified Accountants in England and Wales.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed: William Moore

William Moore FCA ICAEW
Saint & Co Chartered Accountants
Unit 7b, Lakeland Business Park
Cockermouth
CA13 0QT

Date: 07/04/2023

The Binsey Team Ministry Parochial Church Council

Statement of Financial Activities

For the year ending 31 December 2022

		Unrestricted Funds	Restricted Funds	Endowment Funds	TOTAL FUNDS 2022	TOTAL FUNDS 2021
Notes	£	£	£	£	£	
INCOME AND ENDOWMENTS						
Voluntary income	2a	136,745	2,175	-	138,920	122,737
Activities for generating funds	2b	24,486	80	-	24,566	20,040
Income from investments	2c	28,039	590	-	28,629	27,579
Church activities	2d	28,311	-	-	28,311	27,153
TOTAL INCOME		217,581	2,845	-	220,426	197,508
EXPENDITURE						
Church activities	3a	207,579	12,531	10,992	231,102	272,725
Raising Funds	3b	12,742	-	-	12,742	9,651
TOTAL EXPENDITURE		220,321	12,531	10,992	243,844	282,376
NET INCOME/(EXPENDITURE) BEFORE INVESTMENT GAINS						
		(2,740)	(9,686)	(10,992)	(23,418)	(84,868)
NET GAINS ON INVESTMENTS	7b&8a	(15,841)	(49,699)	(37,481)	(103,020)	112,810
NET INCOME/(EXPENDITURE)		(18,581)	(59,385)	(48,473)	(126,439)	27,942
TRANSFER BETWEEN FUNDS	6	-	-	-	-	-
NET MOVEMENT IN FUNDS		(18,581)	(59,385)	(48,473)	(126,439)	27,942
TOTAL FUNDS BROUGHT FWD.	11	379,251	642,859	345,492	1,367,602	1,339,660
TOTAL FUNDS CARRIED FWD.	12	360,670	583,474	297,019	1,241,163	1,367,602

The Binsey Team Ministry Parochial Church Council

Balance Sheet as at 31 December 2022

	Notes	2022 £	2021 £
FIXED ASSETS			
Tangible			
Investments	7a	-	-
	7b	419,541	469,010
		<u>419,541</u>	<u>469,010</u>
CURRENT ASSETS			
Stock			
Investments		-	-
Debtors and prepayments	8a	410,719	465,093
Short term deposits	8b	9,139	11,964
Cash at bank and in hand		253,643	263,987
		153,281	161,948
		<u>826,782</u>	<u>902,992</u>
LIABILITIES			
Creditors - amounts falling due within one year	9	5,160	4,400
NET CURRENT ASSETS / (LIABILITIES)			
		821,622	898,592
TOTAL ASSETS LESS CURRENT LIABILITIES			
Creditors - amounts falling due after one year	9	1,241,163	1,367,602
		-	-
TOTAL NET ASSETS			
		<u>1,241,163</u>	<u>1,367,602</u>
PARISH FUNDS			
Unrestricted	11&12	360,670	379,251
Restricted	11&12	583,474	642,859
Endowment	11&12	297,019	345,492
		<u>1,241,163</u>	<u>1,367,602</u>

These financial statements are approved by the Parochial Church Council and signed on their behalf by:



Revd. Stephen Banks, Chair

17th April 2023

The Binsey Team Ministry Parochial Church Council

Notes on the Financial Statements For the year ending 31 December 2022

1 ACCOUNTING POLICIES

The Parochial Church Council (PCC) is a public benefit entity within the meaning of FRS102. The financial statements have been prepared under the Charities Act 2011 and in accordance with the Church Accounting Regulations 2006 governing the individual accounts of PCCs, and with the Regulations' "true and fair view" provisions, together with FRS102 (2016) as the applicable accounting standards and the 2016 version of the Statement of Recommended Practice, Accounting and Reporting by Charities (SORP(FRS102)).

The financial statements have been prepared under the historical cost convention except for the valuation of investment assets, which are shown at fair value.

The financial statements are an aggregation of the individual financial statements for the 11 DCCs within the Binsey Team Mission Community and the financial statements of the PCC team account.

INCOME AND ENDOWMENTS

Voluntary income and capital sources

Planned giving receivable under Gift Aid is recognised only when received.

Income tax recoverable on Gift Aid donations is recognised in the financial statements in full within the fund to which the donation belongs, namely: any amounts that have been claimed and received from HMRC that relate to donations made to the PCC during the year, any amounts that have been claimed from HMRC but not yet received and any amounts that have yet to be claimed at the year-end ('claimable').

Income from investments

Dividends and interest entitlements are accounted for when received.

Income from legacies

Legacies are recognised only when received.

Income from endowments

Includes income from expenditure endowments and income from endowment funds retained as capital funds.

EXPENDITURE

Activities directly relating to the work of the Church

The PCC's contribution to the Diocesan Parish Offer comprises the offers made by the 11 DCCs within the Binsey Team Mission Community. The Parish Offer is accounted for when paid. Any amount offered for 2022 but unpaid at 31st December is shown as a note to the accounts, unless the DCC has confirmed payment is to be made after the year end and therefore to be shown as a creditor in the Balance Sheet.

INVESTMENTS

Investments are valued at market value on 31st December 2022

CURRENT ASSETS

Amounts owing to the PCC at 31st December in respect of fees, rents or other income are shown as debtors less any provision for amounts that may prove uncollectable.

Amounts relating to the year which have not been paid by 31st December such as invoices are brought into the accounts as a liability.

The Binsey Team Ministry Parochial Church Council

Notes on the Financial Statements

For the year ending 31 December 2022 (Continued)

FIXED ASSETS

Consecrated and benefice property is not included in the accounts in accordance with s.10(2)(a) and (c) of the Charities Act 2011.

Movable church furnishings held by the vicar and churchwardens on special trust for the Church Council and which require a faculty for disposal are inalienable property, listed in the church's inventory, which can be inspected (at any reasonable time). For anything acquired prior to 2005 there is insufficient cost information available and therefore such assets are not valued in the financial statements. Subsequently no new individual item has cost more than £1,000 so all such expenditure has been written off when incurred.

Equipment used within the church premises is depreciated on a straight-line basis over four years. Individual items of equipment with a purchase price of £500 or less are written off when the asset is acquired.

The Binsey Team Ministry Parochial Church Council

Notes on the Financial Statements

For the year ending 31 December 2022 (Continued)

2 INCOME AND ENDOWMENTS

		Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2022	Total Funds 2021
		£	£	£	£	£
2a Voluntary income						
Planned giving	Gift aid donations	49,051	-	-	49,051	51,477
	Other	440	-	-	440	993
			-			
Collections	(open plate)	25,472	-	-	25,472	20,008
Gift days		1,580	-	-	1,580	3,882
Gift Aid recovered		19,249	-	-	19,249	16,846
Insurance claim		4,968	-	-	4,968	-
Grants		6,100	900	-	7,000	4,400
Donations, appeals, etc.		7,692	1,275	-	8,967	22,631
Legacies		22,193	-	-	22,193	2,500
		136,745	2,175	-	138,920	122,737
2b Activities for generating funds						
Binsey Link advertising		5,696	-	-	5,696	6,250
Binsey Link donations		4,550	-	-	4,550	6,120
Binsey Link grants		680	-	-	-	-
Fund-raising		13,560	80	-	13,640	7,670
Sale of church rooms		-	-	-	-	-
		24,486	80	-	24,566	20,040
2c Income from investments						
Dividends on Investment Funds		26,077	31	-	26,108	24,851
Bank and Deposit Funds Interest		1,962	559	-	2,521	2,728
		28,039	590	-	28,629	27,579
2d Income from church activities						
Fees for weddings and funerals		28,311	-	-	28,311	27,093
Wayleave payments		-	-	-	-	60
		28,311	-	-	28,311	27,153
Total Income		217,581	2,845	-	220,426	197,509

The Binsey Team Ministry Parochial Church Council

Notes on the Financial Statements

For the year ending 31 December 2022 (Continued)

3 EXPENDITURE

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2022	Total Funds 2021
	£	£	£	£	£
3a Church activities					
Missionary and charitable giving:					
Christian Relief & Dev Ag	-	-	-	-	783
Church charities	1,721	-	-	1,721	100
Secular charities	-	-	-	-	382
Parish offer	102,000	-	-	102,000	101,760
Ministry expenses	11,075	-	-	11,075	11,967
Church running and maintenance	59,712	6,664	5,492	71,868	58,103
Church utility bills	7,596	380	-	7,976	6,881
Major repairs to church	3,853	5,487	5,500	14,840	79,671
New building work	-	-	-	-	-
Church administration	9,947	-	-	9,947	168
Parochial Fees	11,675	-	-	11,675	12,910
	207,579	12,531	10,992	231,102	272,725
3b Raising Funds					
Fund raising costs	770	-	-	770	-
Binsey Link Costs	11,972	-	-	11,972	9,651
	12,742	-	-	12,742	9,651
Total Expenditure	220,321	12,531	10,992	243,844	282,376

The Binsey Team Ministry Parochial Church Council

Notes on the Financial Statements

For the year ending 31 December 2022 (Continued)

4 ANALYSIS OF EXPENDITURE INCLUDING ALLOCATION OF SUPPORT COSTS

During the year there were no support functions with costs shared across more than one activity.

5 STAFF COSTS

During the year one parttime administrator was employed by the PCC.

5a Payments to PCC Members

During the year payments no payments were made to PCC Members.

6 ANALYSIS OF TRANSFER BETWEEN FUNDS

	Unrestricted £	Restricted £	TOTAL £
none			-
Total	<u>-</u>	<u>-</u>	<u>-</u>

7 FIXED ASSETS

7a Tangible

Not applicable

7b Investments

	£
Market value at 1st January 2022	469,010
Withdrawal	(3,000)
Dividends	2,177
Revaluation gain	(48,646)
Market value at 31st December 2022	<u>419,541</u>

The Binsey Team Ministry Parochial Church Council

Notes on the Financial Statements For the year ending 31 December 2022 (Continued)

8 CURRENT ASSETS

8a	Investments	£	
	Market value at 1st January 2022		465,093
	Withdrawal		
	Revaluation gain	(54,374)	
	Market value at 31st December 2022	410,719	
		2022	2021
8b	Debtors (Unrestricted funds)	£	£
	Tax recoverable	6,841	9,666
	Prepayments and accrued interest	2,298	2,298
	Funeral Fees	-	-
	Total Debtors	9,139	11,964

	Debtors and Prepayments represent:	2022	2021
		£	£
	Allhallows - Gift Aid	-	650
	Bassenthwaite - Gift Aid	1,468	1,468
	Embleton - Gift Aid and GASDS	1,224	1,315
	Isel - Gift aid and GASDS	759	1,101
	Plumbland - Gift Aid and GASDS	1,965	1,635
	Uldale - Insurance prepayment	2,298	2,298
	Uldale - Gift Aid	-	1,376
	Torpenhow - Gift Aid	-	-
	Wythop - Gift Aid	1,425	2,121
	Total	9,139	11,964

The Binsey Team Ministry Parochial Church Council

Notes on the Financial Statements For the year ending 31 December 2022 (Continued)

9 LIABILITIES

	2022	2021
	£	£
Amounts falling due in one year (Unrestricted funds)		
Accruals for Team staff costs	-	-
Bassenthwaite - Building fees	-	-
Grass cutting - estimated invoice - Isel	3,000	4,400
Cremation Stone -Isel	2,160	-
Expenses - Torpenhow	-	-
Total Unrestricted Funds	<u>5,160</u>	<u>4,400</u>

10 FUNDS

The Allhallows restricted funds comprise the Churchyard Fund, the Mission Fund, the Sunday School Fund, the Chancel Fund and the Church Rooms Fund.

The Bassenthwaite unrestricted funds comprise; Community Account, Cash in Hand. Restricted Funds comprise; St Bega's Church Credo Appeal, St John's Church Refurbishment Fund (Spire & Clock), Bassenthwaite Parish Clerk Charity, Bassenthwaite Church Room, St Bega's Road.

The Boltons restricted fund is the Mission Fund.

The Embleton restricted funds comprise the Sundry Fund, the Sunday School General Fund, the Flower Fund and the Churchyard Fund.

The Ireby restricted fund is the Roof/Refurbishment Fund.

The Isel restricted fund is the Expenditure Fund.

The Plumbland restricted funds comprise the Churchyard Fund and the Amenities/Repairs Fund.

The Setmurthy restricted funds comprise the Churchyard Account and the Repairs & Renewals Account and the Harrison Bequest.

The Team funds are all restricted: Ministry Costs - Parish Offer Fund, Ministry Expenses Fund, Team Admin Fund, Fees Fund, Mission Fund and Binsey Link Fund.

The Torpenhow funds comprise: Unrestricted; General Fund. Designated; Ministry Costs Fund. Restricted; Churchyard Fund, Fabric Fund, Refreshments Fund, Flower Fund and Friends Fund. Endowment; John Whiles Legacy.

The Uldale restricted funds comprise solely the John Whiles bequest.

The Wythop restricted funds comprise the Organ Fund, the Fabric Fund, the Churchyard Fund and the Flower Fund.

The Binsey Team Ministry Parochial Church Council

Notes on the Financial Statements

For the year ending 31 December 2022 (Continued)

11 SUMMARY OF FUND MOVEMENTS

	Balance at 1st Jan. 2022	Incoming resources	Resources expended	Investment gains	Transfer between funds	Balance at 31st Dec. 2022
	£	£	£	£	£	£
Funds						
Unrestricted	379,251	217,581	(220,321)	(15,841)	-	360,670
Restricted	642,859	2,845	(12,531)	(49,699)	-	583,474
Endowment	345,492	-	(10,992)	(37,481)	-	297,019
Total	1,367,602	220,426	(243,844)	(103,021)	-	1,241,163

THE BINSEY TEAM MINISTRY PAROCHIAL CHURCH COUNCIL

England & Wales - Charity number 1169267

Accounts



The Binsey Team Mission Community

ANNUAL REPORT AND ACCOUNTS OF THE BINSEY TEAM MINISTRY PAROCHIAL CHURCH COUNCIL 2021

www.binsey.org.uk

The Binsey Team Ministry PCC is a charity registered in England and Wales (No. 1169267)

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Mission Community Leader: The Reverend Stephen Banks

Office Address: The Binsey Team PCC
The Vicarage
Torpenhow
Wigton
Cumbria
CA7 1HT

Bankers: CAF Bank Ltd
25 Kings Hill Avenue
Kings Hill
West Malling
Kent
ME19 4JQ

Independent Examiner: William Moore
Saint & Co
Unit 7b
Lakeland Business Park
Cockermouth
Cumbria
CA13 0QT

Administrative Information

The Parish of the Binsey Team, also known as the Binsey Team Mission Community, in the benefice of the Binsey Team Ministry is part of the Diocese of Carlisle within the Church of England and the correspondence address is The Vicarage, Torpenhow, Wigton CA7 1HT. The Parochial Church Council (PCC) of the Binsey Team is also known as the Binsey Team Ministry Parochial Church Council.

It covers a large rural area of over 250 sq. miles, in the northern fells of the Lake District; with over half lying within the Lake District National Park (now designated a World Heritage Site), between the towns of Keswick, Cockermouth and Wigton.

The Parish became the first Ecumenical Mission Community to be commissioned in Carlisle Diocese in January 2016.

The Community comprises eleven District Church Councils (DCCs) with twelve ancient Church buildings which retain the status of Parish Churches and one Methodist Chapel. The area covered includes six primary schools visited each week during Term time and the Ministry Team conducts worship in the twelve churches and chapel with an additional annual service in each of three former and now redundant churches in Allhallows, Ireby and Wythop Parishes.

The paid staff; Team Rector, Team Vicar, Team Treasurer and Team Administrator; work across the whole Team.

The population, of just over four thousand, live in some thirty villages and hamlets. Much of the employment is reliant on the tourism industry although some do travel to work in neighbouring towns such as Wigton, Workington, Carlisle and Sellafield. The other major industry is agricultural. There are no doctors' surgeries in the large area nor any other public facility. There are several public houses, two seasonal shops, one permanent farm shop, a distillery and a few cafes and tea rooms. There is virtually no public transport apart from the limited buses between Workington and Keswick and between Carlisle and Keswick and beyond to Penrith.

The PCC met four times during the year. In addition to this the individual DCCs each met several times, with minutes of their deliberations being fed back to the PCC and discussed if necessary.

The following people served as trustees on the PCC in the year from 1st January 2021 to 31st December 2021

Ex Officio members:

The Reverend Stephen Banks (Stipendiary)

The Reverend Peter Gilroy (Stipendiary)

Lay Ministers (Readers):

Mrs Hilary Chaddock

Mr Graham Cox

Elected members:

Mrs Elizabeth Armstrong (Secretary)

Mrs Pauline Boardman

Mr Alan Bowe

**Mrs Kathleen Brandwood
Mr Andrew Coxon
Mr Kenneth Evans
Mr. Alexander Fisher
Mrs Eleanor Foster
Mrs Doreen Hetherington
Mrs Rachel Hewson
Mrs Barbara Johnson
Mr Don Lomax (Lay Chair)
Mr Laurie Mansfield
Mrs Elizabeth Marrs
Mr David Roberts
Dr. Ruth Pearce
Mr Gordon Pickering
Mrs Hylarie Sharpe
Miss Jacqueline Spanton
Ms Sandra Stockdale
Mrs Ann Thompson
Mr Robin Veitch (to 11 October 2021) – sadly Robin died on this day
Mr Alexander Watson
Mr Charles Woodhouse**

As at 31st December 2021 there were 363 people on the Parish Electoral Roll.

Structure, Governance and Management

Governing Documents

The Binsy Team Ministry Parochial Church Council is constituted as a Charitable Trust set up in September 2016 with the Charity Commission, Charity Number 1169267. In common with all Parochial Church Councils, the governing documents for the charity are ‘The Parochial Church Council Powers Measure (1956) as amended’ and ‘The Church Representation Rules that came into force on 02 Jan 1957’. An additional document specific to this charity is ‘Scheme for representation of congregations and establishing district church councils’ (The Scheme). This lays out clearly what matters may or may not be delegated to the District Church Councils.

Organisational Structure

The charity trustees – the PCC, are responsible for the general control and governance of the charity. Other than the two-stipendiary clergy, the trustees give their time freely and receive no remuneration.

The PCC is the body responsible for making all decisions on those matters which cannot be delegated to the District Church Councils (DCCs) e.g. faculties, appointment of school governors. It also makes decisions on behalf of the DCCs on all financial matters over £2,500.

The Binsy Team Treasurer was appointed as treasurer to the PCC.

Recruitment and Appointment of trustees

The method of appointment to the PCC is set out in the governing document 'The Scheme'. The membership of the PCC consists of the licensed clergy, the Licenced Readers, two members from each of the DCCs one of whom will normally be a Churchwarden and two members from The Methodist Chapel.

The following groups and sub committees undertake work on behalf of the PCC:

Ministry Team

During the year the Team was led by the Revd Stephen Banks as Team Rector and the Revd Peter Gilroy as Team Vicar. The Team also had the support of the Revd Clare Spedding (a retired self-supporting curate), the Revd Julia Hedley (retired priest) and one active Lay Minister (Readers), Graham Cox. The Revd Michael Braithwaite (retired priest) hasn't led services during 2021. Hilary Chaddock (Lay Reader) and John Spedding, an Emeritus Lay Minister also haven't led worship in this past year. There is also a team of Lay Worship Leaders - Ann O'Loughlin, commissioned in 2014, Vic Siddall, Richard Cox, Linda Grieveson, Jean McGrady and Laurie Mansfield, who were commissioned later, in 2015. These volunteers have given a much greater capacity for churches to have alternative forms of worship and for services to be held in their Churches every Sunday, if they so wish. Of these Lay Leaders, Richard Cox has led worship across the Binsey Team during 2021; Vic Siddall, Jean McGrady and Linda Grieveson have led services in their own parish churches. The Team has been supported by a part time Treasurer and a new part time Administrator was appointed in November 2021. As these roles develop it will allow clergy and Ministry Team to concentrate on new areas of work and the laity in the DCCs to be released to use their gifts and time to concentrate on Service and Mission.

Churchwardens

Every parishioner continues to have the right to elect the churchwardens for their parish church at the annual district church council meetings. These elected churchwardens hold a vitally important role for their Church and wider communities. In January 2016 when the Parish became a Mission Community they were formally commissioned as Local Mission Community Leaders. With a large geographical area and few paid staff these volunteers hold an important position being the Church's local representatives. In this role they will function as the 'go to' people in each of their communities so that local people can have questions and queries relating to church and faith answered locally and can pick up local pastoral concerns that need to be addressed by the Ministry Team.

Finance Officers

With the change in governance through the Pastoral Measure and the Registration of the new body with the Charity Commissioners, formal accounts are now produced for the PCC rather than each individual Church. Each DCC has a Finance Officer who maintains financial records and oversees expenditure and income and the cheque books.

The Finance officers usually meet together with the Treasurer individually to discuss their particular Parish Church accounts and to share their financial concerns. The Team Rector liaises with the Finance Officers and Churchwardens and discusses what their parish church can do to support the Team in raising funds to pay for clergy and related expenses as well as supporting the work of the parish and the Church as a whole.

On a very regular basis the Team Rector and Team Treasurer discuss the overall financial situation within the Team, the level of giving and the parish offer contributions along with any concerns about individual churches.

During 2022 finance officers, along with the churchwardens, will continue to take part in the discussions concerning the financial contribution each church will be able to make to the Binsey Parish Offer for 2023 and 2024. This year that discussion will consider the expectations of ministry and mission to best meet the needs of the parish balanced against the level of current giving. Both within the Binsey Team and across the Diocese as a whole, the costs of paid ministry exceed the amount that is given through the Parish Offer.

Secretaries

An important part of the administration of each parish church is undertaken by the Secretaries who have to maintain the records of all meetings but also to ensure the Mission Action Planning (MAPping) process is being maintained - encouraging members of the church and community in pursuing the goals and objectives as planned by the councils. They are also the main link for the Diocesan communications and the parish church.

Two Deanery Synod representatives can be appointed by each District Church Council (DCC). This provides the Parish Churches with a valuable link between them and the wider structures of the Church.

Aim and Purposes

The Mission Statement of the previous Binsey Team Ministry has been adopted by the new PCC.

In each parish we proclaim Jesus as Lord in word and deed

- * through a sustainable focus of Christian witness and worship
- * served by a faithful and vibrant group of Christians
- * ministered to by clearly defined and authorised leadership

The Binsey Team PCC has the responsibility of cooperating with the clergy team, of promoting, within the ecclesiastical parish, the whole mission of the Church in pastoral, evangelistic, social and ecumenical matters.

The PCC has oversight of the District Church Councils of Allhallows, Bassenthwaite, Boltons, Embleton, Ireby, Isel, Plumbland, Torpenhow, Setmurthy, Uldale and Wythop, and is in a formal ecumenical relationship with the Bassenthwaite Methodist Chapel.

Objectives and Activities

When planning the year's activities, the clergy and PCC have taken into account the Charity Commissioner's guidance on public benefit, and in particular the specific guidance by charities on advancement of religion. In particular we try to enable ordinary people to live out their faith as part of our Team Community through:

- Worship and prayer, learning about the Gospel; and developing their knowledge and trust in Jesus Christ
- Provision of pastoral care for all people living in the Mission Community area
- Outreach work

The PCC is committed to enabling as many people as possible to have open access to our buildings, and to become part of our worshipping community.

The PCC's task is to maintain an overview of our worship throughout the parish and to make suggestions on how we can involve and support the many groups that live within our Parish area.

Use of Volunteers

Apart from the Team Rector and Team Vicar who receive a diocesan stipend, there is a part time paid Treasurer and a part time paid Administrator, who was appointed in November 2021. The previous Administrator left in March 2020 to pursue a new career and the new Administrator will be able to take on administrative tasks, which have been carried out by the Team Rector and PCC Secretary in the interim. All other work of the PCC and Parish Churches is undertaken by volunteers from the churches and community.

Each Parish Church has up to two Local Mission Community Leaders (churchwardens) who are responsible for the fabric of the church buildings and for local liaison on behalf of the Church in their communities. Secretaries, finance officers and other locally appointed officers assist them. In addition, volunteers go into local schools to assist with various tasks, serve as governors, and serve the community by being involving in various village organisations and serving on many village committees. Volunteers also run other Church based groups such as Mothers' Union as well as community groups founded by the Churches and sit as trustees on several local trusts. The bulk of all fundraising is undertaken by volunteers to support the Church and other not for profit groups, both locally and overseas. These volunteers along with the Lay Worship Leaders, the Pastoral Team, Licenced Readers and retired clergy have given many hours of their time to church and community projects, but their roles have again been limited this year because of the restrictions caused by the pandemic.

Together with all members of the church councils, they play an essential role in the life of the parish and the diocese as a whole. Without their generous volunteering, the Parish would not be able to function administratively, to offer worship, pastoral care and support.

Activities and Achievements

How our Activities achieve Public Benefit

The charity carries out a wide range of activities in pursuance of its charitable aims. The trustees consider that these activities summarised below, provide benefit, both to those who regularly worship in the churches and to the wider communities that make up the Binsey Team Mission Community.

Worship and Prayer

Between January and late March 2021, no services were held in church because of the increased restrictions after Christmas caused by the pandemic. During this time, the service to use at home, along with some sermon thoughts, which has continued to be sent out via email each week during the pandemic, gained greater significance again. The service was also recorded, so that it could be viewed over the internet, if people wished. By the time that Lent began, we also conducted a Sunday service via Zoom, and on average nearly 30

worshippers took part each week during Lent. On Palm Sunday, just in time for Holy Week and Easter, we started holding services in church again and thankfully churches services have continued without interruption for the rest of 2021. However, the service to use at home is still emailed to just over 100 people each weekend as some people have not returned to church and/or are now too frail.

As before a variety of services have been offered across the Team with a mixture of communion services and services of Morning and Evening Prayer, although it has not been possible to have a Team Service on the fifth Sunday each quarter because of the social distancing requirements and small size of our churches. It is hoped to start these during 2022.

Again, the number of services offered each Sunday would not be possible without the help of our retired clergy, lay ministers and lay worship leaders.

A number of other activities have had to cease for the time being, such as the Monthly Prayer Breakfasts and the weekly midweek Prayers in each of our churches on a monthly rotation, due to the complications of lockdown and social distancing.

There is a very close relationship with Bassenthwaite Methodist Chapel and all worship and church activity is shared together, and hopefully the relationships with the Evangelical Chapels at Plumland and Blennerhasset can be strengthened and further developed.

We continue to make all our services and buildings accessible for all, with large print service books and loop systems installed in most of the church buildings. Ramps have been installed wherever practically possible.

More work needs to be done in making all our churches and groups 'Dementia Friendly', and that has been challenging again during 2021.

A team of organists offer their services across the Team, both for Sunday worship and for Weddings and Funerals. Where no organist is available electronic music is provided.

Volunteers from within the congregation assist with their local services, for example by greeting people, reading lessons, leading prayers.

Family and Youth work

Currently, we are starting to explore ways in which alternative types of services, fellowship and social gathering could take place, once lockdown restrictions have been completely eased.

One recent encouragement has been that around 6 children have started to attend church with their families, once a month at Setmurthy and a Family Service is being established to best cater for their needs.

There are also very strong links with the six Primary schools in the Team, all of which have been rated as 'Good' by Ofsted and work continues to strengthen and develop these relationships. During 2021, and from the start of the new academic year in September 2021, the clergy have been able to go back into all of the 6 Primary Schools to lead Collective Worship each week. The current pattern is to visit 3 schools on a Tuesday and the other 3 schools on a Wednesday. We hope to be able to hold school services in church again to celebrate the Christian Festivals such as Ascension, Christmas, Easter and Harvest during 2022.

Close contact is maintained with the schools and pastoral support offered to the Headteachers and teaching staff. The Team Rector serves as a governor at the 4 Church Schools and other church members are also school governors, so that there is church governor representation at all of the 6 schools. We are looking to further enhance the

support of our schools and there are discussions at Deanery level to appoint a Network Youth Worker to work part-time in the Binsey Schools during the next 12 months.

Mission

Pastoral Care

The wide-spread nature of the Team with its vast area, in itself poses particular problems for maintaining contact with people at home or in hospital. Of course, since the restrictions came in place in March, conducting pastoral visits either at home or in hospital has not been allowed, which is of sadness and concern to all. Telephone contact has been vital and an informal telephone 'chat-line' has been set up to reach out to those, who have felt particularly isolated, lonely or vulnerable during the pandemic. Those volunteers involved with the chat-line are members of the Lay Pastoral Team. These members have all undertaken training in listening skills and the importance of confidentiality. All have undergone DBS checks and have the requisite certificates. Under normal circumstances, facilitated by the clergy, they meet together several times a year for further training and updates on matters pertinent to their work, but that has not been possible during 2021.

No further Safeguarding Training of members of the Parochial and District Church Councils has been possible during 2021. However, the Safeguarding Officer has made the PCC aware of the latest updates from the Church of England concerning Safeguarding. In addition, the Team Rector and PCC Secretary have been endeavouring to make sure that all PCC members are DBS checked or have their DBS certificates renewed, when appropriate.

During the year there have been:

7 weddings (8 in 2020), 1 blessing of marriage (0 in 2020), 13 baptisms (5 in 2020), 0 thanksgivings for the birth of a child (0 in 2020), 26 funerals in church (23 in 2020), 2 graveside funerals (6 in 2020), 3 funerals at the crematorium (2 in 2020), 1 burial in the churchyard with the service taking place elsewhere (2 in 2020), 12 interments of ashes (11 in 2020) and 1 memorial service (1 in 2020).

As part of preparation for marriage and baptism, the clergy meet couples on several occasions to help them understand the meaning of wedding and baptism ceremonies and the commitment involved in each. In 2021, the Marriage Preparation Day couldn't be held in February as usual because of covid restrictions. However, the clergy prepared the 7 couples for marriage by meeting with them at least twice either in person or via Zoom. Contact after the event is maintained by cards being sent on anniversaries.

Normally Bereaved relatives are invited to a memorial service each year in November, where they can give thanks and remember, but also meet and get support from others in a similar situation, but it was not possible to hold the service again this year.

Communication

The highly rated and well used Binsey Link, the Team magazine which is delivered to most of the homes in the Mission Community area, and the website provide important sources of communication between the scattered communities of the Team. News posts are added to the Mission Community Facebook page and through this media platform we hope to reach all who are on Facebook within our communities. There is an automatic link between our new database and our website with its live calendar. Events added to the database are immediately displayed in this calendar.

The new website has been particularly useful in providing up to date information about services along with church and parish activities, particularly during periods of lockdown and also when restrictions have been changed or removed.

Mothers' Union

There are two branches which meet on a monthly basis to discuss issues of relevance to them and society. Although the two branches are very local, they are linked through the Diocese to the Worldwide Mothers' Union, so their support for families and young people goes well beyond the Team boundaries.

Buildings

The 13 church buildings, many of which are listed, are the focus for worship in their communities and for the many visitors who come and who appreciate the welcome they are given. Once again from April onwards, with the gradual easing of lockdown restrictions, each of our churches have been kept unlocked during daylight. However, it has not been possible to use the Team Library situated in Torpenhow church, which serves as an important resource for the use of all parishioners and visitors to Binsey.

In addition to the buildings there are also 11 open churchyards which are maintained to a very high standard by the church congregations. These are seen as an oasis of calm and beauty by visitors and walkers to our area. The buildings in each parish continue to bear witness to the faith of past and present congregations. It is recognised that church buildings represent an important part of the architectural heritage of the country and much time and effort is spent by the small congregations and communities ensuring that their upkeep is maintained.

A quinquennial health and safety check is carried out by a qualified architect on every building every five years and reports are submitted with recommendations for action. As well as the regularly used buildings there are three redundant Churches where services are held every year, in Ireby Old Church, Allhallows Old Church and at the site of the former Wythop Church at Kelsick.

Events and Social Activities

During this year most of the parish churches have again struggled to organise their regular social events and gatherings, which often serve as fundraising events, but more importantly are vital opportunities to bring local communities and people together. However, some have taken place, especially those that can happen outside, and it is hoped that 2022 will see a return to all of these regular church and parish events. The absence of these events has heightened the sense of isolation, despite the efforts by members of the church and those in the community, to support those who are most vulnerable.

Stewardship

Throughout the year the importance of planned giving and the use of Gift Aid has been emphasised and encouraged. Stewardship has been even more important this year because of the loss of regular church services, along with all planned fund-raising events. Most of our churches have continued to see a drop in their regular income, but local initiatives have been taken by a number of our churches to help readdress the loss of income. One of the most effective means of generating further income has been to write personal letters to members of the community asking for donations.

Thankfully, despite these significant financial challenges, the Binsey Team has still been able to meet the Parish offer to the Diocese and pay parochial expenses.

Among the many national and international charities supported from within the Team were: The Bishop's Harvest Appeal, Water Aid, World Vision, USPG, the Children's Society, CMS, NISCU, local Food Banks, Hospice Light up a Life Appeal, Christian Aid, Churches Conservation Trust and The Food bank.

The majority of work undertaken, is through the Parish Churches and Chapel, in serving the needs of their particular and distinctive communities

Brief Reports from the Parish Churches and Chapel

Allhallows

There are two buildings: All Saints Church, a late 19th century building situated approximately ½ mile from Fletchertown and an older redundant church building dating from the 12th century. An annual open-air service takes place here, which is attended by the wider community.

The former school buildings are now used as a Community Centre, with Church members contributing to the management committee. Allhallows uses it for meetings, worship, Festivals such as Good Friday and a wide range of social events.

Progress with the installation of toilet and kitchen facilities in the church, using the proceeds of the sale in 2017 of the former Parish Rooms, has been frustratingly delayed. Due to this delay and present finances, it has now been decided not to progress with the alterations.

There is a small pipe organ with a digital hymnal and PA system for use when no organist can attend and there is also a loop system which is always available. The Churchyard is maintained to a high standard and attracts many people both locals and visitors. Much work has taken place in recent years to level the graves.

Fund raising events have been severely limited during the present pandemic hopefully we can now return to our regular programme.

We held our annual outdoor service at the Old Church, conducted in 2021 by Archdeacon Richard Pratt, a Harvest Festival and a Christmas Eve Holy Communion, which were well attended. Otherwise, normal Sunday church services have a reduced congregation.

The DCC maintain the building and, with the wider community, ensure that the Parish offer is paid in full, by promoting individual giving with an envelope giving scheme in operation as well as community fundraising. An annual Gift Day is held and giving through Gift Aid is encouraged.

Bassenthwaite

There are three centres of worship: St. Bega, c.950 AD, although the site may be older, situated by Bassenthwaite Lake accessible on foot or by vehicle across a farm track; St John, situated closer to the village, built in 1878, to replace the Chapel of Ease (which was then used as the Church Room until it was sold in 2019); and Bassenthwaite Methodist Chapel, built in 1866 as a primitive Methodist place of worship.

There is a very close working relationship between the Church and the Methodist Chapel and all services are held jointly. The two congregations join for most activities and events and support each other in as many ways as possible

As with the previous year, 2021 was overshadowed by the Covid Pandemic. Many people continued, and continue, to shield or isolate. Due to the physical size of the Chapel rooms and the social distancing regulations, no services were held in the Chapel until August 2021, at which point the arrangement of alternating Sunday services between church and chapel recommenced. Obviously, the restrictions lessened throughout the year, and congregations particularly seemed to enjoy a return to singing.

There were 2 funerals, one at St John and 1 at St Bega, and 3 weddings (at St Bega). Covid was still prevalent but Bassenthwaite St John held an Easter Service. Despite the bad weather, the Remembrance Sunday Service was able to take place and was well attended. We were also able to hold the full set of Christmas services – a Carol Service at St John’s, Christmas Eve Service at St John’s with 16 present and Christmas Day Service at St Bega’s. In general congregation numbers have been approximately 20 at all services.

The regular services include a variety of worship styles from the formal service formats to All Age worship with the content particularly aimed the younger members of the congregation, and cafe worship involving everyone sitting around tables, drinking tea and enjoying a relaxed worship style, often with audience participation encouraged.

Once again, due to the restrictions, the 16 permanent members of the Chapel were unable to hold their re-dedication service in 2021, but they now expect to hold it as part of the 2022 Jubilee weekend celebrations when they look forward to welcoming other members of the Mission Community. They also hope to restart holding a greater variety of services in 2022, including cafe worship involving everyone sitting around tables, drinking tea and enjoying a relaxed worship style, often with audience participation encouraged.

When, due to health issues, St John’s regular organist for several decades, who also fulfils the role at St Bega, was unable to play, we were very lucky that one of our lay leaders, ably assisted by his wife, provided music via his phone and amplified through the PA system.

A substantial reduction in income in all churches has been experienced due to national restrictions. Fund raising was very much curtailed, but has since seen a return.

Work to St John’s Church spire was completed in the autumn and most of the work to the clock which hopefully will have its final adjustments soon. There are also a number of minor repairs to attend to when the weather improves. At St Bega work is required to the roof in a number of minor areas together with attention to areas of rising damp.

The Bassenthwaite Parish Council have again been very generous financially in assisting with grass cutting costs and the tidy churchyard has been commented on by numerous visitors.

Boltons

All Saints Church is a Grade 1 listed building dating from the mid-14th Century; it has a stone vaulted nave which is unique in England.

A faculty application was submitted in 2019 to

- a) Repair the Vestry roof and
- b) remove the large Wilkinson organ.

Following the retirement of the Church Architect, this faculty has been deferred by the DAC pending the appointment of their replacement.

Since reopening for services following closure due to the Coronavirus regulations, we normally have 2 Sunday Services, both Holy Communion at 8am, the numbers remain steady averaging between 9 and 12.

Between the Churchyard and the road lies the Bell Institute. This small hall is the only meeting place in Boltongate and is a very important social centre for the Church and the wider community.

Due to Coronavirus the building has been closed for all activities. We are hoping to start fundraising in May holding monthly Coffee Mornings on the first Friday of the month from 10am-to 12-noon.

The Art class has restarted on Mondays and a Craft class once a month (4th Thursday) as well as Coffee and Chat Friday mornings.

We still maintain close links with the local primary school in Bolton Low Houses, but we have been unable to share in any events due to the pandemic.

Embleton

St Cuthbert's was built in 1806 on the site of an older church. It was remodelled in 1884 and an east window was added. There are two lovely stained-glass windows by an unknown artist. The Sunday School Room adjacent to the church is comfortable and well used for weekly meetings and other church events. Our churchyard is well maintained by a smaller group of volunteers who were grateful for the donation of a ride-on mower this year.

The second year of the Covid-19 pandemic brought a gradual easing of restrictions enabling us to continue a regular pattern of worship including singing despite the added difficulty of mask wearing. During the year one baptism took place along with a well-attended outdoor service on Remembrance Sunday and an indoor family carol service at Christmas. For the first time in a few years several children actively took part in this service. Continuing waves of different variants of the virus meant that some regular members of our congregation felt unable to attend services at times, but we appreciated the weekly services and reflections circulated by our clergy. The whole community is grateful for the rapid roll-out of vaccinations and booster programmes. The DCC met five times including the ADCM and took heart from the continuing support of the wider community. Work was completed on the Sunday School render and an upgrade of electrical work also completed.

Our work with Dewode; Uganda continued and proved to be an enormous success. Seven weekend pop-up stalls were held during 2021 along with a midsummer community breakfast, a hugely successful strawberry afternoon tea event, harvest market and two 'sales in the shed' at Scales Farm for which we owe gratitude to the owners. This collaboration has helped to support the Dewode charity maintain its work in rural Uganda where the health centre became involved in the vaccination roll out as Covid-19 spread in their country. We are extremely grateful that this joint collaboration has supported both church and charity allowing both to meet their financial commitments and also enabled our community to keep in touch during serious restrictions to our lives. Social events were well attended and as the year went on more volunteers joined in to support the projects. A highlight of 2021 was the completion of our 'Quilt Positive Project' which saw individual quilt blocks turned into a beautiful wall hanging which now greets everyone entering St Cuthbert's church.

Ireby

Ireby has two buildings: St James' Church, built in 1845 and used for worship, and the redundant 12th century Old Church, situated a mile from the village. An annual service is held there, though only the chancel, maintained by the Churches Conservation Trust, remains.

Normal church life was still disrupted by the pandemic at the beginning of 2021, However, Ireby Church was still open for private prayer and church services were restored from Palm Sunday (28th March) with a service of Evening Prayer.

Our monthly pattern of worship was one service of Evening Prayer on the second Sunday and one of Holy Communion on the fourth Sunday of each month.

In the absence of services and group meetings, the church offered support through individual prayer, as well as practical care and assistance, to people who were ill, bereaved, or otherwise in need.

Mothers' Union (MU) work is supported through membership of the Boltons, Ireby & Uldale branch. We have endeavoured to support USPG, the Children's Society and the Bishop of Carlisle's Harvest Appeal.

We have been unable to hold fundraising events this year, but we did have a stall at the Ireby Christmas Fair in Ireby Globe Hall, and this event was very well-attended.

The annual Old Chancel service was conducted in August. A Remembrance Service was held at the War Memorial in November. Funeral services have been held in church during 2021 as have Baptism Services.

The strong links with Ireby C of E School have been maintained and the school Harvest service was held in St. James in October with parents and families present.

The District Church Council (DCC) met for two ordinary meetings plus its annual meeting. DCC representatives participated in Team and Deanery meetings.

At the beginning of December, the Church suffered severe and extensive damage when the huge limb of a horse chestnut tree in the neighbouring garden fell against the corner of the West end. Repairs are ongoing to the Church and also the steps leading to the churchyard. The DCC is grateful to Ireby residents, church neighbours and visitors, for support in worship, special services, fundraising and care of the churchyards and thanks everyone who contributes to these in any way. They also thank those who commit time and materials towards increasing Ireby Church's resources and maintaining its premises, so that it may continue to serve its community.

Ise!

The church building, St Michael and All Angels, built of sandstone in early 12th century, is a Grade 1 listed building. It still has some surviving Norman features most notably the Chancel arch, two lancet windows and the main doorway. There was a major restoration of the building in 1878 and more recently the Church was refurbished after 2 major floods in 2009 and 2015. There is a vestry, a small kitchen and a toilet. Also, a loop system.

As a result of the further lockdown in January 2021 the Church remained closed until the end of March. The first service was on Easter Day - Sunday 4th April. Services then averaged two per month for the rest of the year. In addition, Ascension Day was celebrated, and a Carol Service held as was Holy Communion on Christmas Eve. A Churchwarden led Remembrance Day commemoration was held on 14th November.

The congregation greatly welcomed the return of the singing of hymns in August and also coffee and biscuits after 9.30 services.

Once restrictions were lifted the Church was re-opened for visitors and private prayer.

Comments in the visitors' book confirm that having the Church open is much appreciated.

Plumbland

St. Cuthbert's Church, the parish church of the Plumbland District is actually situated in Arkleby and serves the hamlets of Plumbland, Parsonby, Arkleby and Wardhall. Built in 1871, it replaced an earlier Church dating from 1130. Many features were retained and used in the present building including Norman arches, Viking tombstones, font and traceries. The church also has links to the Wordsworth family.

There is, normally, a small weekly congregation with an increased attendance from the community during major festivals. All Church attendees are encouraged to register on the Electoral Roll and stand for election to the DCC.

The DCC met 3 times during 2021 and attendance was excellent.

The DCC continued to work on the Mission Action Planning plans, but with the Covid restrictions, none of the DCC went into the school and there was no opportunity to attend services at the Chapel. A member of the Chapel continues to serve as a Foundation Governor at the school.

To adhere to Government and Diocesan guidelines for Covid, the church building was closed for part of the year and then reopened for restricted services and private prayer. During the restrictions, our 150th birthday celebrations, which included a Service lead by Bishop James, was cancelled. Our Harvest Service with the School was also cancelled, but the children did hold their Leavers Assembly of their year in Church followed by a surprise breakfast. They also held a special Carol Service in December, but no congregation was allowed.

During the lockdown, we were indebted to the Ministry Team for the weekly services they provided online.

The electrical inspection repairs and upgrades were completed in January. The roof repairs to the tower were also completed. In February the diseased beech tree in the churchyard was safely removed and the wood was sold. The fire extinguishers and organ received their annual inspection. The gutters, soakaways and spouts continue to be maintained on a regular basis and volunteers continue to maintain the churchyard to a high standard. Ten ladies signed up to provide flowers for the Altar.

The DCC held 1 fundraising event – a Gift weekend in October.

The DCC continued to pay, in full, all its commitments.

Setmurthy

St Barnabas Church dates back to 1255, was rebuilt in 1794 and then restored in 1870 when the tower & belfry were added. In 1903, the baptistry was rebuilt although the font is dated 1661.

2021 has been affected by lock downs due to the Covid Pandemic. There were no services in the early part of the year.

In May a pattern of two services per month was resumed and thanks go to our clergy for not only arranging services in church each month but sending a service each week for use in our homes.

We had an excellent attendance at the Christmas services, 24 adults & 8 children at the Carol Service & 28 adults & 8 children at the 8.30 am Communion on Christmas Morning. The only fund raising was a portrait sitting at Higham Hall so we are again grateful to our congregation and the wider community for their support which has allowed us to pay the Parish Share in full and carry out some essential maintenance & repairs.

The storm damage early in the year was covered by the insurance. The old organ case which was suffering from woodworm has been replaced by a small chest of drawers which will not only provide a stand for the keyboard during services with slight alterations it will also provide mouse free storage for the keyboard & the service sheets.

We sent out a follow up Stewardship letter with the November Binsey Link and, although it hasn't generated any more income, it was an opportunity to thank those who have supported St Barnabas over the last year.

The DCC have met 4 times & each meeting was well attended.

Torpenhow

The church building, St. Michael and All Angels, is Norman c.1120, restored in 1832 and 1913. Notable features are a magnificent Chancel arch and Nave wood panelled ceiling, decorated with flowers, gildings and painted with cupids which is understood to have once adorned the hall of one of the Livery Companies in London. This wonderful Grade 1 Listed building is visited by many people from all over the country and is generally open during daylight hours.

2021 continued to be a difficult year due to Covid restrictions. Government and Diocesan guidelines, including risk assessments were followed throughout the year. The Team library has been closed from the end of March 2020.

Later in the year the Church was opened daily and services were held on the 2nd and 4th Sunday of each month. The DCC continued to have responsibility for cleaning. Flower arranging was done by the DCC along with some volunteers.

Our churchyard is maintained by the Charity 'Beginning Again' which supervises ex-offenders, giving them the opportunity to develop a work routine and ethic.

There are close links with St. Michael's C of E School and Blennerhasset Community School, with members of the Ministry Team visiting weekly. Church members and clergy are also governors. The Christingle services and Christmas production were held in St. Michael's School due to the restrictions which were still in place. We were able to hold our Carol Service.

Our normal fundraising events were unable to take place e.g. Souperdays, but hopefully these will continue in 2022.

Uldale

St. James is a small Lakeland Church dating from c.1150. The nave was rebuilt in 1730 and has mid-18th century windows. The building is situated about three quarters of a mile from the village on a promontory above the river Ellen.

2021 has been a very challenging year for the entire world and has, understandably, had a significant impact on our churches in the Binsey team.

From 2019, when work was begun on restoring our church, worship moved, initially to the WI hall in Ireby and then on to Boltongate church.

During the lockdowns, our churches were closed to worship and moved online with the delivery of church service sheets and then more recently accompanied by the service being delivered online via You Tube.

Services returned for those who felt able to attend following the lifting of each lockdown.

The Service sheets have continued for those not yet able to return to church services.

Having received a generous legacy from the Whiles' family, we were able to undertake an extensive programme of restoration and repairs on the Church. The terms of the legacy mean that the monies can be spent solely on the Church and the Churchyard.

Work on restoring Uldale Church began in 2019 but an unexpected problem with safety of the Chancel Arch meant that the programme of work was significantly bigger than was first anticipated.

There has also been a significant impact from the Pandemic on the ability of workers being able to return to work, as determined by the Government guidance.

Each of these issues led to delays in carrying out the planned work. However, external work has been completed to ensure that the Church is now fully protected against the weather and the external walls have been covered with several coats of Whitewash. The walls in the Nave and Chancel have had the old plaster removed and been completely re-surfaced using traditional methods.

Our focus now is upon completing the work on the inside of the church. At the present time we are in the final stages of our discussions with the DAC prior to the submission of the Faculty.

The DCC and congregation continues to support in prayer, and individually financially, a family working for Wycliffe Bible Translators, also another couple translating the Bible into Pushto and to sponsor a girl in El Salvador through Compassion UK.

There are good relationships with the C of E School in the next village, Ireby, with the Team Rector and Team Vicar leading collective worship when this has been practicable during the pandemic. Both the Team Rector and the Churchwarden are among the Governors for the school.

The DCC met 3 times in the year being reported upon.

There are no other denominations present in the district. All financial obligations have been met in full.

Wythop

St Margaret's Church serves the smallest population in the Binsey Team. The current building, consecrated in 1866, is well maintained, as is the churchyard. The old chapel, built in 1683, is now a ruin by Chapel Wood, Kelsick.

During 2021 the Covid 19 pandemic has continued to impact on our worship at St Margaret's. We were unable to hold services in January, February and March due to a nationwide lockdown. However, the Church remained open for private prayer with health and safety restrictions in place. From April we have been able to worship twice a month socially distanced. We have especially appreciated the return of music to our services. In August we held our annual open-air service at the old chapel at Kelsick.

The Annual General Meeting was held in April, in the churchyard at St Margaret's following the morning service. The DCC met twice, once in June and again in October. We have not held any fund-raising events this year.

During the pandemic the number of visitors to Sale Fell has increased considerably. The Church is open and we welcome visitors to pause and reflect on the peace and quiet of this special place.

Legal Information and Risk Review

In July 2018 the Church of England's Safeguarding Policy "Promoting a Safer Church" was formally adopted by the PCC and then recorded in each DCC. Safeguarding training for members of the parochial and district councils, using training provided by the Carlisle diocese, has continued and refresher training will be provided as and when required. DBS certification has been completed for all current trustees as well as those volunteers who work unsupervised with children and vulnerable adults.

All churches are expected to meet the Church of England requirements for safeguarding training and DBS certification. This will be an ongoing process.

The 2018 Data Protection Policy gives compliance with the current General Data Protection Regulations (UK GDPR). Work is ongoing in obtaining permission from individuals to be able to process their personal data, with that data being securely stored on the Mission Community's GDPR compliant "Contact" database, ChurchSuite.

Buildings are inspected and full reports produced by a qualified surveyor every 5 years. In the interim there is a review of work that has been undertaken to make safe the building and a risk audit is done by the Archdeacon with the respective church wardens every two years.

The churches joined the Society for the Protection of Ancient Buildings (SPAB), recognising that the ancient buildings we have need to be kept in good order both for future generations and as part of the heritage of the nation. This has helped members be better informed about Church maintenance and also the expert help that could be given by other bodies.

The register of fabric and contents is reviewed every year, fire extinguishers are inspected and valid certificates displayed.

Legal compliance is kept under review with Copyright licences applied for on an annual basis and video licences when needed.

Financial Review

The PCC accounts are the aggregated accounts of the eleven DCCs and the Binsey Team Ministry PCC (Team) account. The Team account is a common bank account utilised for the management of PCC specific finances including; parish offer payments, ministry expenses, team administration costs, parochial fees and costs associated with the Binsey Link community magazine.

During 2021 the total Income of the aggregated PCC accounts was £197,509 (2020: £225,268). Income for 2020 included the one-off sale of Bassenthwaite Church rooms £31,840.

Expenditure was £282,376 (2020: £226,672), giving a deficit before investment gains of £84,867 (2020 deficit £1,404).

The increase on year on year expenditure is explained by the large capital expenditure projects at Bassenthwaite, Torpenhow and Uldale

There was a cumulative gain on investments during the year of £112,810 (2020: £24,644) resulting in an overall surplus in the end of year PCC accounts balance of £27,942 (2020 £23,239)

The largest area of expenditure during the period was the parish offer at £101,760 (2020: £105,000). The team parish offer agreed with the Diocese for 2021 was, for the sixth successive year, paid in full by the DCCs.

Approved by the PCC and signed on their behalf



.....
Revd. Stephen Banks, Chair

26th April 2022

The Binsey Team Ministry Parochial Church Council

Statement of Financial Activities

For the year ending 31 December 2021

		Unrestricted Funds	Restricted Funds	Endowment Funds	TOTAL FUNDS 2021	TOTAL FUNDS 2020
	Notes	£	£	£	£	£
INCOME AND ENDOWMENTS						
Voluntary income	2a	118,419	4,318	-	122,737	120,372
Activities for generating funds	2b	20,040	-	-	20,040	48,003
Income from investments	2c	26,654	925	-	27,579	30,043
Church activities	2d	27,153	-	-	27,153	26,850
TOTAL INCOME		192,266	5,243	-	197,509	225,267
EXPENDITURE						
Church activities	3a	189,453	57,758	25,514	272,725	218,927
Raising Funds	3b	9,651	-	-	9,651	7,745
TOTAL EXPENDITURE		199,104	57,758	25,514	282,376	226,672
NET INCOME/(EXPENDITURE) BEFORE INVESTMENT GAINS		(6,838)	(52,515)	(25,514)	(84,867)	(1,405)
NET GAINS ON INVESTMENTS	7b&8a	37,394	32,837	42,578	112,810	24,644
NET INCOME/(EXPENDITURE)		30,556	(19,678)	17,064	27,942	23,239
TRANSFER BETWEEN FUNDS	6	-	-	-	-	-
NET MOVEMENT IN FUNDS		30,556	(19,678)	17,064	27,942	23,239
TOTAL FUNDS BROUGHT FWD.	11	348,695	662,537	328,428	1,339,660	1,316,421
TOTAL FUNDS CARRIED FWD.	12	379,251	642,859	345,492	1,367,602	1,339,660

The Binsey Team Ministry Parochial Church Council

Balance Sheet as at 31 December 2021

	Notes	2021 £	2020 £
FIXED ASSETS			
Tangible	7a	-	-
Investments	7b	469,010	456,520
		<u>469,010</u>	<u>456,520</u>
CURRENT ASSETS			
Stock		-	-
Investments	8a	465,093	432,772
Debtors and prepayments	8b	11,964	8,377
Short term deposits		263,987	278,021
Cash at bank and in hand		161,948	184,170
		<u>902,992</u>	<u>903,340</u>
LIABILITIES			
Creditors - amounts falling due within one year	9	4,400	20,200
NET CURRENT ASSETS / (LIABILITIES)		898,592	883,140
TOTAL ASSETS LESS CURRENT LIABILITIES		1,367,602	1,339,660
Creditors - amounts falling due after one year	9	-	-
TOTAL NET ASSETS		<u>1,367,602</u>	<u>1,339,660</u>
PARISH FUNDS			
Unrestricted	11&12	379,251	348,695
Restricted	11&12	642,859	662,537
Endowment	11&12	345,492	328,428
		<u>1,367,602</u>	<u>1,339,660</u>

These financial statements are approved by the Parochial Church Council and signed on their behalf by:



Revd. Stephen Banks, Chair

26th April 2022

The Binsey Team Ministry Parochial Church Council

Notes on the Financial Statements For the year ending 31 December 2021

1 ACCOUNTING POLICIES

The Parochial Church Council (PCC) is a public benefit entity within the meaning of FRS102. The financial statements have been prepared under the Charities Act 2011 and in accordance with the Church Accounting Regulations 2006 governing the individual accounts of PCCs, and with the Regulations' "true and fair view" provisions, together with FRS102 (2016) as the applicable accounting standards and the 2016 version of the Statement of Recommended Practice, Accounting and Reporting by Charities (SORP(FRS102)).

The financial statements have been prepared under the historical cost convention except for the valuation of investment assets, which are shown at fair value.

The financial statements are an aggregation of the individual financial statements for the 11 DCCs within the Binsey Team Mission Community and the financial statements of the PCC team account.

INCOME AND ENDOWMENTS

Voluntary income and capital sources

Planned giving receivable under Gift Aid is recognised only when received.

Income tax recoverable on Gift Aid donations is recognised in the financial statements in full within the fund to which the donation belongs, namely: any amounts that have been claimed and received from HMRC that relate to donations made to the PCC during the year, any amounts that have been claimed from HMRC but not yet received and any amounts that have yet to be claimed at the year-end ('claimable').

Income from investments

Dividends and interest entitlements are accounted for when received.

Income from legacies

Legacies are recognised only when received.

Income from endowments

Includes income from expenditure endowments and income from endowment funds retained as capital funds.

EXPENDITURE

Activities directly relating to the work of the Church

The PCC's contribution to the Diocesan Parish Offer comprises the offers made by the 11 DCCs within the Binsey Team Mission Community. The Parish Offer is accounted for when paid. Any amount offered for 2020 but unpaid at 31st December is shown as a note to the accounts, unless the DCC has confirmed payment is to be made after the year end and therefore to be shown as a creditor in the Balance Sheet.

INVESTMENTS

Investments are valued at market value on 31st December 2021

CURRENT ASSETS

Amounts owing to the PCC at 31st December in respect of fees, rents or other income are shown as debtors less any provision for amounts that may prove uncollectable.

Amounts relating to the year which have not been paid by 31st December such as invoices are brought into the accounts as a liability.

The Binsey Team Ministry Parochial Church Council

Notes on the Financial Statements

For the year ending 31 December 2021 (Continued)

FIXED ASSETS

Consecrated and benefice property is not included in the accounts in accordance with s.10(2)(a) and (c) of the Charities Act 2011.

Movable church furnishings held by the vicar and churchwardens on special trust for the Church Council and which require a faculty for disposal are inalienable property, listed in the church's inventory, which can be inspected (at any reasonable time). For anything acquired prior to 2005 there is insufficient cost information available and therefore such assets are not valued in the financial statements. Subsequently no new individual item has cost more than £1,000 so all such expenditure has been written off when incurred.

Equipment used within the church premises is depreciated on a straight-line basis over four years. Individual items of equipment with a purchase price of £500 or less are written off when the asset is acquired.

The Binsey Team Ministry Parochial Church Council

Notes on the Financial Statements

For the year ending 31 December 2021 (Continued)

2 INCOME AND ENDOWMENTS

		Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2021	Total Funds 2020
		£	£	£	£	£
2a Voluntary income						
Planned giving	Gift aid donations	51,477	-	-	51,477	47,757
	Other	993	-	-	993	1,919
		-	-	-		
Collections	(open plate)	20,008	-	-	20,008	13,323
Gift days		3,482	400	-	3,882	3,726
		-	-	-		
Gift Aid recovered		16,846	-	-	16,846	15,784
		-	-	-		
Grants		3,650	750	-	4,400	20,029
		-	-	-		
Donations, appeals, etc.		19,463	3,168	-	22,631	17,835
Legacies		2,500	-	-	2,500	-
		118,419	4,318	-	122,737	120,372
Activities for generating funds						
2b						
Binsey Link advertising		6,250	-	-	6,250	6,266
Binsey Link donations		6,120	-	-	6,120	5,173
Binsey Link grants		-	-	-	-	-
Fund-raising		7,670	-	-	7,670	4,724
Sale of church rooms		-	-	-	-	31,840
		20,040	-	-	20,040	48,003
2c Income from investments						
Dividends on Investment Funds		24,216	635	-	24,851	26,318
Bank and Deposit Funds Interest		2,438	290	-	2,728	3,725
		26,654	925	-	27,579	30,044
Income from church activities						
2d						
Fees for weddings and funerals		27,093	-	-	27,093	26,790
Wayleave payments		60	-	-	60	60
		27,153	-	-	27,153	26,850
Total Income		192,266	5,243	-	197,509	225,268

The Binsey Team Ministry Parochial Church Council

Notes on the Financial Statements

For the year ending 31 December 2021 (Continued)

3 EXPENDITURE

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2021	Total Funds 2020
	£	£	£	£	£
3a Church activities					
Missionary and charitable giving:					
Christian Relief & Dev Ag	783	-	-	783	300
Church charities	100	-	-	100	122
Secular charities	382	-	-	382	1,368
Parish offer	101,760	0	-	101,760	105,000
Ministry expenses	22,202	-	-	22,202	15,204
Church running and maintenance	27,743	8,721	11,404	47,868	23,987
Church utility bills	6,264	617	-	6,881	7,304
Major repairs to church	17,141	48,420	14,110	79,671	45,657
New building work	-	-	-	-	-
Church administration	168	-	-	168	9,656
Parochial Fees	12,910	-	-	12,910	10,329
	189,453	57,758	25,514	272,725	218,927
3b Raising Funds					
Fund raising costs	-	-	-	-	-
Binsey Link Costs	9,651	-	-	9,651	7,745
	9,651	-	-	9,651	7,745
Total Expenditure	199,104	57,758	25,514	282,376	226,672

The Binsey Team Ministry Parochial Church Council

Notes on the Financial Statements

For the year ending 31 December 2021 (Continued)

4 ANALYSIS OF EXPENDITURE INCLUDING ALLOCATION OF SUPPORT COSTS

During the year there were no support functions with costs shared across more than one activity.

5 STAFF COSTS

During the year no members of staff, either full-time or part-time, were employed by the PCC.

5a Payments to PCC Members

During the year payments no payments were made to PCC Members.

6 ANALYSIS OF TRANSFER BETWEEN FUNDS

	Unrestricted £	Restricted £	TOTAL £
none			-
Total	<u>-</u>	<u>-</u>	<u>-</u>

7 FIXED ASSETS

7a Tangible

Not applicable

7b Investments

	£
Market value at 1st January 2021	456,520
Withdrawal	(43,000)
Revaluation gain	55,489
Market value at 31st December 2021	<u>469,009</u>

The Binsey Team Ministry Parochial Church Council

**Notes on the Financial Statements
For the year ending 31 December 2021 (Continued)**

8 CURRENT ASSETS

8a	Investments	£	
	Market value at 1st January 2021	432,772	
	Withdrawal	(25,000)	
	Revaluation gain	57,321	
	Market value at 31st December 2021	<u>465,093</u>	
		2021	2020
8b	Debtors (Unrestricted funds)	£	£
	Tax recoverable	9,666	8,377
	Prepayments and accrued interest	2,298	-
	Funeral Fees	-	-
	Total Debtors	<u>11,964</u>	<u>8,377</u>

Debtors and Prepayments represent:	2021	2020
	£	£
Allhallows - Gift Aid	650	650
Bassenthwaite - Gift Aid	1,468	1,468
Embleton - Gift Aid and GASDS	1,315	1,089
Isel - Gift aid and GASDS	1,101	1,504
Plumbland - Gift Aid and GASDS	1,635	1,165
Uldale - Insurance prepayment	2,298	
Uldale - Gift Aid	1,376	-
Torpenhow - Gift Aid	-	271
Wythop - Gift Aid	2,121	2,230
Total	<u>11,964</u>	<u>8,377</u>

The Binsey Team Ministry Parochial Church Council

Notes on the Financial Statements

For the year ending 31 December 2021 (Continued)

9 LIABILITIES

	2021	2020
	£	£
Amounts falling due in one year (Unrestricted funds)		
Accruals for Team staff costs	-	-
Bassenthwaite - Building fees	-	17,500
Grass cutting - estimated invoice - Isel	4,400	2,200
Late Invoice - Torpenhow	-	500
Expenses - Torpenhow	-	-
Total Unrestricted Funds	<u>4,400</u>	<u>20,200</u>

10 FUNDS

The Allhallows restricted funds comprise the Churchyard Fund, the Mission Fund, the Sunday School Fund, the Chancel Fund and the Church Rooms Fund.

The Bassenthwaite unrestricted funds comprise; Community Account, Cash in Hand. Restricted Funds comprise; St Bega's Church Credo Appeal, St John's Church Refurbishment Fund (Spire & Clock), Bassenthwaite Parish Clerk Charity, Bassenthwaite Church Room, St Bega's Road.

The Boltons restricted fund is the Mission Fund.

The Embleton restricted funds comprise the Sundry Fund, the Sunday School General Fund, the Flower Fund and the Churchyard Fund.

The Ireby restricted fund is the Roof/Refurbishment Fund.

The Isel restricted fund is the Expenditure Fund.

The Plumbland restricted funds comprise the Churchyard Fund and the Amenities/Repairs Fund.

The Setmurthy restricted funds comprise the Churchyard Account and the Repairs & Renewals Account and the Harrison Bequest.

The Team funds are all restricted: Ministry Costs - Parish Offer Fund, Ministry Expenses Fund, Team Admin Fund, Fees Fund, Mission Fund and Binsey Link Fund.

The Torpenhow funds comprise: Unrestricted; General Fund. Designated; Ministry Costs Fund. Restricted; Churchyard Fund, Fabric Fund, Refreshments Fund, Flower Fund and Friends Fund. Endowment; John Whiles Legacy.

The Uldale restricted funds comprise solely the John Whiles bequest.

The Wythop restricted funds comprise the Organ Fund, the Fabric Fund, the Churchyard Fund and the Flower Fund.

The Binsey Team Ministry Parochial Church Council

Notes on the Financial Statements

For the year ending 31 December 2021 (Continued)

11 SUMMARY OF FUND MOVEMENTS

	Balance at 1st Jan. 2021	Incoming resources	Resources expended	Investment gains	Transfer between funds	Balance at 31st Dec. 2021
	£	£	£	£	£	£
Funds						
Unrestricted	348,695	192,266	(199,104)	33,171	-	375,028
Restricted	662,537	5,243	(57,758)	32,837	-	642,859
Endowment	328,428	-	(25,514)	42,578	-	345,492
Total	1,339,660	197,509	(282,376)	108,586	-	1,363,379

The Binsey Team Ministry Parochial Church Council

Independent Examiner's report to the trustees of The Binsey Team Ministry Parochial Church Council

I report to the trustees on my examination of the accounts of the above Charity for the year ended 31 December 2021, which are set out on pages 21 to 30.

Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of The Institute of Chartered Certified Accountants in England and Wales.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed: William Moore

William Moore FCA ICAEW
Saint & Co Chartered Accountants
Unit 7b, Lakeland Business Park
Cockermouth
CA13 0QT

Date: 29/04/2022

THE BINSEY TEAM MINISTRY PAROCHIAL CHURCH COUNCIL

England & Wales - Charity number 1169267

Accounts



The Binsey Team Mission Community

ANNUAL REPORT AND ACCOUNTS OF THE BINSEY TEAM MINISTRY PAROCHIAL CHURCH COUNCIL 2020

[www. binsey.org.uk](http://www.binsey.org.uk)

The Binsey Team Ministry PCC is a charity registered in England and Wales (No. 1169267)

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Mission Community Leader:

The Reverend Stephen Banks

Office Address:

The Binsey Team PCC
The Vicarage
Torpenhow
Wigton
Cumbria
CA7 1HT

Bankers:

CAF Bank Ltd
25 Kings Hill Avenue
Kings Hill
West Malling
Kent
ME19 4JQ

Independent Examiner:

William Moore
Saint & Co
Unit 3
Lakeland Business Park
Cockermouth
Cumbria
CA13 0QT

Administrative Information

The Binsey Team Ministry, also known as the Binsey Team Mission Community, is part of the Diocese of Carlisle within the Church of England and the correspondence address is The Vicarage, Torpenhow, Wigton CA7 1HT.

It covers a large rural area of over 250 sq. miles, in the northern fells of the Lake District; with over half lying within the Lake District National Park (now designated a World Heritage Site), between the towns of Keswick, Cockermouth and Wigton.

The Parish became the first Ecumenical Mission Community to be commissioned in Carlisle Diocese in January 2016.

The Community comprises eleven District Church Councils (DCCs) with twelve ancient Church buildings which retain the status of Parish Churches and one Methodist Chapel. The area covered includes six primary schools visited each week during Term time and the Ministry Team conducts worship in the twelve churches and chapel with an additional annual service in each of three former and now redundant churches in Allhallows, Ireby and Wythop Parishes. The paid staff; Team Rector, Team Vicar, Team Treasurer and Team Administrator; work across the whole Team.

The population, of just over four thousand, live in some thirty villages and hamlets. Much of the employment is reliant on the tourism industry although some do travel to work in neighbouring towns such as Wigton, Workington, Carlisle and Sellafield. The other major industry is agricultural. There are no doctors' surgeries in the large area nor any other public facility. There are several public houses, two seasonal shops, one permanent farm shop, a distillery and a few cafes and tea rooms. There is virtually no public transport apart from the limited buses between Workington and Keswick and between Carlisle and Keswick and beyond to Penrith.

The PCC met three times during the year. In addition to this the individual DCCs each met several times, with minutes of their deliberations being fed back to the PCC and discussed if necessary.

The following people served as trustees on the PCC in the year from 1st January 2020 to 31st December 2020

Ex Officio members:

The Reverend Stephen Banks (Stipendiary)

The Reverend Peter Gilroy (Stipendiary)

Lay Ministers (Readers):

Mrs Hilary Chaddock

Mr Graham Cox

Elected members:

Mrs Elizabeth Armstrong (Secretary)

Mrs Pauline Boardman

Mr Alan Bowe

Mrs Sylvia Bowe (to 12th October 2020)

Mrs Kathleen Brandwood

Mr Andrew Coxon

Mrs Janet Coxon (to 12th October 2020)

Mr Kenneth Evans
Mr. Alexander Fisher (w.e.f. 12th October 2020)
Mrs Eleanor Foster
Mrs Doreen Hetherington
Mrs Rachel Hewson
Mrs Barbara Johnson
Mrs Nicola Laws (to 12th October 2020)
Mr Don Lomax (Lay Chair w.e.f. 12th October 2020)
Mr Laurie Mansfield
Mrs Elaine Marrs (to 12th October 2020)
Mrs Elizabeth Marrs
Mr David Roberts (w.e.f. 12th October 2020)
Dr. Ruth Pearce (w.e.f. 12th October 2020)
Mr Gordon Pickering
Mrs Hylarie Sharpe
Miss Jacqueline Spanton
Ms Sandra Stockdale
Mrs Ann Thompson (w.e.f. 12th October 2020)
Mr Thomas Trafford (to 16th January 2019)
Mr Robin Veitch
Mr Alexander Watson
Mr Charles Woodhouse (Lay Chair to 12th October 2020)

As at 31st December 2020 there were 358 people on the Parish Electoral Roll.

Structure, Governance and Management

Governing Documents

The Binsey Team Ministry Parochial Church Council is constituted as a Charitable Trust set up in September 2016 with the Charity Commission, Charity Number 1169267. In common with all Parochial Church Councils, the governing documents for the charity are 'The Parochial Church Council Powers Measure (1956) as amended' and "The Church Representation Rules that came into force on 02 Jan 1957". An additional document specific to this charity is 'Scheme for representation of congregations and establishing district church councils' (The Scheme). This lays out clearly what matters may or may not be delegated to the District Church Councils.

Organisational Structure

The charity trustees – the PCC, are responsible for the general control and governance of the charity. Other than the two-stipendiary clergy, the trustees give their time freely and receive no remuneration.

The PCC is the body responsible for making all decisions on those matters which cannot be delegated to the District Church Councils (DCCs) e.g. faculties, appointment of school governors. It also makes decisions on behalf of the DCCs on all financial matters over £2,500.

The Binsey Team Treasurer was appointed as treasurer to the PCC.

Recruitment and Appointment of trustees

The method of appointment to the PCC is set out in the governing document 'The Scheme'. The membership of the PCC consists of the licensed clergy, the Licenced Readers, two members from each of the DCCs one of whom will normally be a Churchwarden and two members from The Methodist Chapel.

The following groups and sub committees undertake work on behalf of the PCC:

Ministry Team

During the year the Team was led by the Revd Stephen Banks as Team Rector and the Revd Peter Gilroy as Team Vicar. The Team also has the support of the Revd Clare Spedding (a retired self-supporting curate), the Revd Michael Braithwaite and the Revd Julia Hedley (retired priests) and two active Lay Ministers (Readers), Hilary Chaddock and Graham Cox. John Spedding, an Emeritus Lay Minister hasn't led worship in this exceptional year. There is also a team of Lay Worship Leaders - Ann O'Loughlin, commissioned in 2014, Vic Siddall, Richard Cox, Linda Grieveson, Jean McGrady and Laurie Mansfield, who were commissioned later, in 2015. These volunteers have given a much greater capacity for churches to have alternative forms of worship and for services to be held in their Churches every Sunday, if they so wish. Of these Lay Leaders, Richard Cox has led worship across the Binsey Team during 2020.

The Team has been supported by a part time Treasurer and a part time Administrator, the latter until 16th March 2020. As these roles develop it will allow clergy and Ministry Team to concentrate on new areas of work and the laity in the DCCs to be released to use their gifts and time to concentrate on Service and Mission.

Churchwardens

Every parishioner continues to have the right to elect the churchwardens for their parish church at the annual district church council meetings. These elected churchwardens hold a vitally important role for their Church and wider communities. In January 2016 when the Parish became a Mission Community they were formally commissioned as Local Mission Community Leaders. With a large geographical area and few paid staff these volunteers hold an important position being the Church's local representatives. In this role they will function as the 'go to' people in each of their communities so that local people can have questions and queries relating to church and faith answered locally and can pick up local pastoral concerns that need to be addressed by the Ministry Team.

Finance Officers

With the change in governance through the Pastoral Measure and the Registration of the new body with the Charity Commissioners, formal accounts are now produced for the PCC rather than each individual Church. Each DCC has a Finance Officer who maintains financial records and oversees expenditure and income and the cheque books.

The Finance officers usually meet together with the Treasurer individually to discuss their particular Parish Church accounts but also meet as a group on an annual basis to share their financial concerns and propose what their parish church can do to support the Team in raising funds to pay for clergy and related expenses as well supporting the work of the parish and the Church as a whole.

In the coming year finance officers will take part in the discussions concerning the level of financial contribution each church will be able to make to the Binsey Parish Offer for 2021 and 2022. The overall Parish Offer will help to determine the level of paid ministry that the Diocese can provide in the forthcoming years.

Secretaries

An important part of the administration of each parish church is undertaken by the Secretaries who have to maintain the records of all meetings but also to ensure the Mission Action Planning (MAPping) process is being maintained - encouraging members of the church and community in pursuing the goals and objectives as planned by the councils. They are also the main link for the Diocesan communications and the parish church.

Two Deanery Synod representatives can be appointed by each District Church Council (DCC). This provides the Parish Churches with a valuable link between them and the wider structures of the Church.

Aim and Purposes

The Mission Statement of the previous Binsey Team Ministry has been adopted by the new PCC.

In each parish we proclaim Jesus as Lord in word and deed

- * through a sustainable focus of Christian witness and worship
- * served by a faithful and vibrant group of Christians
- * ministered to by clearly defined and authorised leadership

The Binsey Team PCC has the responsibility of cooperating with the clergy team, of promoting, within the ecclesiastical parish, the whole mission of the Church in pastoral, evangelistic, social and ecumenical matters.

The PCC has oversight of the District Church Councils of Allhallows, Bassenthwaite, Boltons, Embleton, Ireby, Isel, Plumbland, Torpenhow, Setmurthy, Uldale and Wythop, and is in a formal ecumenical relationship with the Bassenthwaite Methodist Chapel.

Objectives and Activities

When planning the year's activities, the clergy and PCC have taken into account the Charity Commissioner's guidance on public benefit, and in particular the specific guidance by charities on advancement of religion. In particular we try to enable ordinary people to live out their faith as part of our Team Community through:

- Worship and prayer, learning about the Gospel; and developing their knowledge and trust in Jesus Christ
- Provision of pastoral care for all people living in the Mission Community area
- Outreach work

The PCC is committed to enabling as many people as possible to have open access to our buildings, and to become part of our worshipping community.

The PCC's task is to maintain an overview of our worship throughout the parish and to make suggestions on how we can involve and support the many groups that live within our Parish area.

Use of Volunteers

Apart from the Team Rector and Team Vicar who receive a diocesan stipend, there is a part time paid Treasurer and provision for a part time paid Administrator. However, the Administrator left in March 2020 to pursue a new career and hasn't been replaced yet. The current administrative duties are being carried out by the Team Rector and PCC Secretary. All other work of the PCC and Parish Churches is undertaken by volunteers from the churches and community.

Each Parish Church has up to two Local Mission Community Leaders (churchwardens) who are responsible for the fabric of the church buildings and for local liaison on behalf of the Church in their communities. Secretaries, finance officers and other locally appointed officers assist them. In addition, volunteers go into local schools to assist with various tasks, serve as governors, and serve the community by being involving in various village organisations and serving on many village committees. Volunteers also run other Church based groups such as Mothers' Union as well as community groups founded by the Churches and sit as trustees on several local trusts. The bulk of all fundraising is undertaken by volunteers to support the Church and other not for profit groups, both locally and overseas.

These volunteers along with the Lay Worship Leaders, the Pastoral Team, Licenced Readers and retired clergy have given many hours of their time to church and community projects, but their roles have been limited this year because of the restrictions caused by the pandemic. Together with all members of the church councils, they play an essential role in the life of the parish and the diocese as a whole. Without their generous volunteering, the Parish would not be able to function administratively, to offer worship, pastoral care and support.

Activities and Achievements

How our Activities achieve Public Benefit

The charity carries out a wide range of activities in pursuance of its charitable aims. The trustees consider that these activities summarised below, provide benefit, both to those who regularly worship in the churches and to the wider communities that make up the Binsey Team Mission Community.

Worship and Prayer

In January 2020, after consultation with the churchwardens and Binsey PCC, the new Team Rector reduced the number of services each Sunday from 10 to 7, some Sundays only 6. Firstly, because it was proving very difficult to find enough people to lead those services, but more importantly to encourage people to worship together, so as to strengthen co-operation and unity across the Binsey Team.

By March, the new pattern of services had been warmly received by many church members, and had seen larger congregations at most services, which was encouraging and helping to enhance worship and fellowship. However, all of that progress came to a halt with the beginning of lockdown in mid-March and the closure of all church buildings.

Since we emerged from that first period of lockdown in July, there has been less opportunity to worship together freely due to the social distancing requirements, which limit the capacity of most of our church buildings. In addition, a number of our regular worshippers have understandably felt reluctant to return to worship in church, because of the fear of transmission of the coronavirus. However, we did hold 9 Open-Air services in various churchyards between August and October, and all these services were well-received and well-attended.

This year, we have also discovered new ways of worshipping, when our churches have been closed. Since Sunday 29 March 2020, a service to use at home, along with some sermon thoughts, has been sent out every Sunday to all those church members, who are on email. In addition, further copies have been printed and delivered, either by hand or post, to those people, who are not on email. In this way, over 100 people each week have been able to 'share' in worship together from the safety of their own homes. In late November, the service and talk was also recorded by one of the clergy and uploaded onto YouTube to enable church members to take part in worship in a more interactive way.

After the first lockdown ended, Church Services were held every Sunday from Sunday 12th July up to Christmas Day with the exception of 3 Sundays in November after Remembrance Sunday, when churches were required to be closed again. As before a variety of services have been offered across the Team with a mixture of communion services and services of Morning and Evening Prayer, although it has not been possible to have a Team Service on the fifth Sunday each quarter because of the social distancing requirements and small size of our churches. Thankfully, Torpenhow Church was able to host the service led by the Bishop of Carlisle to celebrate its 900th anniversary in September, outside in the churchyard to safely accommodate the 50 people from across the Team, who attended.

Again, the number of services offered each Sunday would not be possible without the help of our retired clergy, lay ministers and lay worship leaders.

A number of other activities have had to cease for the time being, such as the Monthly Prayer Breakfasts and the weekly midweek Prayers in each of our churches on a monthly rotation, due to the complications of lockdown and social distancing.

There is a very close relationship with Bassenthwaite Methodist Chapel and all worship and church activity is shared together, and hopefully the relationships with the Evangelical Chapels at Plumbland and Blennerhasset can be strengthened and further developed.

We continue to make all our services and buildings accessible for all, with large print service books and loop systems installed in most of the church buildings. Ramps have been installed wherever practically possible.

More work needs to be done in making all our churches and groups 'Dementia Friendly', and that has been challenging during this past year. However, with the help of our 2 church members who are 'Dementia-Friendly' trainers, we hope to make more progress in the coming year.

A team of organists offer their services across the Team, both for Sunday worship and for Weddings and Funerals. Where no organist is available electronic music is provided.

Volunteers from within the congregation assist with their local services, for example by greeting people, reading lessons, leading prayers.

Family and Youth work

The decision had to be taken to stop holding the 'Stepping Stones' Cafe Church in Ireby at the start of the year because of a shortage of people to organise and lead it each month. However, the restrictions resulting from the pandemic would have caused it to be postponed for the rest of year, because it wouldn't have been possible to share food and refreshments together.

In the meantime, we will explore ways in which alternative types of services, fellowship and social gathering could take place, once the lockdown is completely eased.

The monthly family services, held regularly in Ireby Church and Allhallows Community Centre, have also been affected by the lockdown. "Messy Church" which had been run each month on a Sunday afternoon in Fletchertown throughout 2019 had to stop in 2020 because of the pandemic and new commitments of the 2 volunteers, who led and organised the sessions. It has not yet been possible to find new leaders and it was not possible because of social distancing requirements to effectively run any sessions after March.

There are very strong links with the six Primary schools in the Team, all of which have been rated as 'Good' by Ofsted and work to strengthen and develop these relationships.

Until the middle of March 2020, the clergy or members of the ministry team, visited all the schools in the Team on a weekly basis to lead Collective Worship. However, since the children returned to school properly in September, it has only been possible to lead collective worship in 3 of the schools, due to the arrangements of the 'School bubbles' and the lack of a separate hall in 2 of the schools. Close contact is still maintained with the schools that can't be visited currently, and pastoral support offered to the Headteachers and teaching staff. The Team Rector serves as a governor at the 4 Church Schools and other church members are also school governors, so that there is church governor representation at 5 of the 6 schools. Again, sadly it has not been possible this past year to host our children and their families in church to celebrate the Christian Festivals such as Ascension, Christmas, Easter and Harvest. However, we all look forward to having these opportunities to welcome children and families for informal worship in our Churches and to hold services in the schools, at some point during the next year.

Mission

Pastoral Care

The wide-spread nature of the Team with its vast area, in itself poses particular problems for maintaining contact with people at home or in hospital. Of course, since the restrictions came in place in March, conducting pastoral visits either at home or in hospital has not been allowed, which is of sadness and concern to all. Telephone contact has been vital and an informal telephone 'chat-line' has been set up to reach out to those, who have felt particularly isolated, lonely or vulnerable during the pandemic. Those volunteers involved with the chat-line are members of the Lay Pastoral Team. These members have all undertaken training in listening skills and the importance of confidentiality. All have undergone DBS checks and have the requisite certificates. Under normal circumstances, facilitated by the clergy, they meet together several times a year for further training and updates on matters pertinent to their work, but that has not been possible during 2020.

No further Safeguarding Training of members of the Parochial and District Church Councils has been possible during 2020. However, the Safeguarding Officer has made the PCC aware of the latest updates from the Church of England concerning Safeguarding. In addition, the Team Rector and PCC Secretary have been endeavouring to make sure that all PCC members are DBS checked or have their DBS certificates renewed, when appropriate.

During the year there have been:

8 weddings (20 in 2019), 0 blessings of marriage (2 in 2019), 5 baptisms (10 in 2019), 0 thanksgivings for the birth of a child (1 in 2019), 23 funerals in church (17 in 2019), 6 graveside funerals due to Covid restrictions (0 in 2019), 2 funerals at the crematorium (6 in 2019), 2 burials in the churchyard with the service taking place elsewhere (2 in 2019), 11 interments of ashes (7 in 2019) and 1 memorial service (1 in 2019).

As part of preparation for marriage and baptism, the clergy meet couples on several occasions to help them understand the meaning of wedding and baptism ceremonies and the commitment involved in each. During 2020, apart from the Marriage Preparation Day on Saturday 1st February attended by 9 couples, much of this contact has been via Zoom. Contact after the event is maintained by cards being sent on anniversaries.

Normally Bereaved relatives are invited to a memorial service each year in November, where they can give thanks and remember, but also meet and get support from others in a similar situation, but it was not possible to hold the service this year.

Communication

The highly rated and well used Binsey Link, the Team magazine which is delivered to most of the homes in the Mission Community area, and the website provide important sources of communication between the scattered communities of the Team. News posts are added to the Mission Community Facebook page every week, and through this media platform we hope to reach all who are on Facebook within our communities. There is an automatic link between our new database and our website with its live calendar. Events added to the database are immediately displayed in this calendar. During 2020, the website has been completely revised and updated, by being moved to a different platform with easier updating facilities, which has been of benefit to all.

Mothers' Union

There are two branches which meet on a monthly basis to discuss issues of relevance to them and society, but specifically related to Young Families. Although the two branches are very local, they are linked through the Diocese to the Worldwide Mothers' Union, so their support for families and young people goes well beyond the Team boundaries.

Buildings

The 13 church buildings, many of which are listed, are the focus for worship in their communities and for the many visitors who come and who appreciate the welcome they are given. Normally, each of our churches would be kept unlocked during daylight hours, so that they remain accessible to anyone who wishes to go in and spend time there. However, since the start of the first lockdown, when all church buildings had to be closed and kept locked, the churches in the Team have been locked more often than they have been open. Hopefully, during 2021, it will be possible to start leaving them open again. It has also not been possible to use the Team Library situated in Torpenhow church, which serves as an important resource for the use of all parishioners and visitors to Binsey. In addition to the buildings there are also 11 open churchyards which are maintained to a very high standard by the church congregations. These are seen as an oasis of calm and beauty by visitors and walkers to our area. The buildings in each parish continue to bear witness to the faith of past and present congregations. It is recognised that church buildings represent an important part of the architectural heritage of the country and much time and effort is spent by the small congregations and communities ensuring that their upkeep is maintained.

A quinquennial health and safety check is carried out by a qualified architect on every building every five years and reports are submitted with recommendations for action. As well as the regularly used buildings there are three redundant Churches where services are held every year, in Allhallows Old Church, Ireby Old Church and Kelsick.

Events and Social Activities

During this year none of the parish churches have been able to organise their regular social events and gatherings, which often serve as fundraising events, but more importantly are vital opportunities to bring local communities and people together. These regular activities are essential to help overcome isolation in these scattered rural communities and it is hoped that they can take place during 2021. The absence of them has heightened the sense of isolation, despite the efforts by members of the church and those in the community, to support those who are most vulnerable.

Stewardship

Throughout the year the importance of planned giving and the use of Gift Aid has been emphasised and encouraged. Stewardship has been even more important this year because of the loss of regular church services, along with all planned fund-raising events. Each church has seen a significant drop in its regular income, but local initiatives have been taken by a number of our churches to help readdress the loss of income. One of the most effective means of generating further income has been to write personal letters to members of the community asking for donations. Thankfully, despite these significant financial challenges, the Binsey Team has still been able to meet the Parish offer to the Diocese and pay parochial expenses. Among the many national and international charities supported from within the Team were: The Bishop's Harvest Appeal, Water Aid, World Vision, USPG, the Children's Society, CMS, NISCU, local Food Banks, Hospice Light up a Life Appeal, Christian Aid, Churches Conservation Trust and The Food bank.

The majority of work undertaken, is through the Parish Churches and Chapel, in serving the needs of their particular and distinctive communities

Brief Reports from the Parish Churches and Chapel

Allhallows

There are two buildings: All Saints Church, a late 19th century building situated approximately ½ mile from Fletchertown and an older redundant church building dating from the 12th century. An annual open-air service takes place here, which is attended by the wider community.

The former school buildings are now used as a Community Centre, with Church members contributing to the management committee. Allhallows uses it for meetings, worship, Festivals such as Good Friday and a wide range of social events. This is an important resource as it is in the centre of the community and enables the church to draw people of all ages together. There is a weekly mother and toddler group run by the church which regularly has over 12 parents coming with their children. This is used as an opportunity to support parents, to reduce isolation as well as introduce age-appropriate Bible Stories.

Progress with the installation of toilet and kitchen facilities in the church, using the proceeds of the sale in 2017 of the former Parish Rooms, has been frustratingly delayed. Eventually it will be of great benefit to all but especially young families and older members.

There is a small pipe organ with a digital hymnal and PA system for use when no organist can attend and there is also a loop system which is always available. The Churchyard is maintained to a high standard and attracts many people both locals and visitors. Much work has taken place in the last year to level the graves.

Due to the coronavirus pandemic, we have only been able to hold one fund raising event in 2020, this being the annual Church Gift Day; it was well supported. Sadly, other arranged functions had to be cancelled. The 2 X 2 Mother and Children's group have not met since January 2020, but hope to restart as soon as possible.

We held our annual outdoor service at the Old Church, conducted by Archdeacon Richard Pratt, a Harvest Festival and a Christmas Eve Holy Communion, which were well attended. Other Services in the Church had a reduced congregation.

The DCC maintain the building and, with the wider community, ensure that the Parish offer is paid in full, by promoting individual giving with an envelope giving scheme in operation as well as community fundraising. An annual Gift Day is held and giving through Gift Aid is encouraged.

Bassenthwaite

There are three centres of worship: St. Bega, c.950 AD, although the site may be older, situated by Bassenthwaite Lake accessible on foot or by vehicle across a farm track, St John, situated closer to the village, built in 1878, to replace the Chapel of Ease (which was then used as the Church Room until it was sold in 2019) and Bassenthwaite Methodist Chapel, built in 1866 as a primitive Methodist place of worship in the centre of the village.

There is a very close working relationship between the Church and the Methodist Chapel and all services are held jointly, alternating between church and chapel. The regular services include a variety of worship styles from the formal service formats to All Age worship with the content particularly aimed the younger members of the congregation, and cafe worship involving everyone sitting around tables, drinking tea and enjoying a relaxed worship style, often with audience participation encouraged.

Under normal circumstances, many are attended in the summer months by visitors to the area, a lot of whom return in subsequent years. The two congregations join for most activities and events and support each other in as many ways as possible, paying particular attention to sharing special events, such as Mothering Sunday, Easter, Harvest and Christmas services. The annual Songs of Praise service and singing carols around the tree are very much looked forward to.

From the end of March, normal services at Bassenthwaite Chapel and at St Bega were not possible due to their sizes and pandemic regulations re social distancing. Services were held during the second half of the year at St John. Several weddings were held and sadly a number of funerals.

The 16 permanent members of the Methodist Chapel, who had been delighted with the refurbishments they had made to the chapel, were disappointed that the re-dedication service could not go ahead as planned in May 2020. They are hoping to get back to services as soon as they can.

Everyone has greatly missed the social events such as coffee mornings and soup lunches and are looking forward to those being possible once again. The very generous donations of food and money at the harvest festival service were given to the Cockermouth Food, with collection going to the Bishop's Harvest Appeal. Bassenthwaite School children made a lovely display of poppies and painted stones for the outdoor Remembrance Sunday service. There was also a Christmas Night service.

Work commenced on the spire and clock on the St. John's building, but was paused for a decision about the chimes. It has since been decided to leave the old chimes in situ for the moment and hopefully this work will be completed by the end of April 2021.

Boltons

All Saints Church is a Grade 1 listed building dating from the mid-14th Century, it has a stone vaulted nave which is unique in England.

A faculty application was submitted in 2019 to

- a) Repair the Vestry roof and
- b) remove the large Wilkinson organ.

Following the retirement of the Church Architect, this faculty has been deferred by the DAC pending the appointment of their replacement.

Between the Churchyard and the road lies the Bell Institute. This small hall is the only meeting place in Boltongate and is a very important social centre for the Church and the wider community.

Due to Coronavirus the building has been closed for all activities. We have been unable to hold any fund-raising events or social activities.

We still maintain close links with the local primary school in Bolton Low Houses, but we have been unable to share in any events.

Embleton

St Cuthbert's was built in 1806 on the site of an older church. It was remodelled in 1884 and an east window was added. There are two lovely stained-glass windows by an unknown artist. The Sunday School Room adjacent to the church is comfortable and well used for weekly meetings and other church events. Our churchyard is well maintained by a group of volunteers.

Embleton Church is normally open during daylight hours but coronavirus restrictions in 2020 disrupted this as well as preventing normal services and planned social events for significant periods of time. Our small but committed group of DCC members held four meetings, including ADCM, also one extraordinary meeting was held to plan for the reopening of church when restrictions were lifted. We were fortunate to be able to re-establish a regular pattern of worship between July and November although some members of our regular congregation did not feel able to attend. Embleton church-goers are indebted to the clergy team for their tireless support and encouragement. Life during the corona virus pandemic has been more bearable thanks to their weekly reflections, spiritual nourishment and pastoral care. Once services resumed, we were equally grateful that our organist, Val Leach, played hymns as part of our services although rules prevented us from singing. In September we were able to hold a socially distanced baptism; a joyful family event despite the necessary protections and restrictions and in November we were grateful to hold an outdoor Remembrance Service. With annual community events all cancelled we were delighted with the response to our prayer flag project in May & June and subsequently for our very successful pop-up stalls which began in September and carried on through to Christmas. We combined with trustees from Dewode, Uganda, to organise sales of home baking, preserves, crafts and donated books, holding stalls at church and Wythop Mill. These events proved to be remarkable for the interest and support they generated, the community spirit created being as significant as the funds raised for both church and charity. This successful fund raising enabled us to meet our financial obligations and our annual gift day contributed to this success.

Ireby

Ireby has two buildings: St James' Church, built in 1845 and used for worship, and the redundant 12th century Old Church, situated a mile from the village. An annual service is held there, though only the chancel, maintained by the Churches Conservation Trust, remains.

At the beginning of 2020, monthly Sunday services in this dementia friendly church included a child-friendly family worship, an evening prayer, a Holy Communion and a joint service held with or in neighbouring churches. Following the impact of CoViD-19, the church was locked on 24th March and reopened on 14th June. It remained open for private prayer when services were not possible.

Our first service during the pandemic was a very well-attended Evening Prayer on 12th July. Between lockdown periods our monthly pattern of worship was one service of Evening Prayer and one or two of Holy Communion.

In the absence of services and group meetings, the church offered support through individual prayer, as well as practical care and assistance, to people who were ill, bereaved, or otherwise in need.

Mothers' Union (MU) work is supported through membership of the Boltons, Ireby & Uldale branch. We have endeavoured to support USPG, the Children's Society and the Bishop of Carlisle's Harvest Appeal.

We held three Coffee & Chat mornings prior to lockdown, but fundraising events were not possible.

The church bell returned to Ireby on 15th July from the Loughborough bell foundry and was hung on 10-11th August. Compliments on the tonal quality of the new bell have been received.

The annual Old Chancel service was conducted outside in August. A well-attended Remembrance Service was held at the War Memorial in November. Funeral services, held with limited numbers of mourners, received moving support from community members who paid their respects from a distance.

The District Church Council (DCC) met for only one ordinary plus its annual meeting. DCC representatives participated in Team and Deanery meetings.

The DCC is grateful to Ireby residents, church neighbours and visitors, for support in worship, special services, fundraising and care of the churchyards and thanks everyone who contributes to these in any way. They also thank those who commit time and materials towards increasing Ireby Church's resources and maintaining its premises, so that it may continue to serve its community.

Isel

The church building, St Michael and All Angels, built of sandstone in early 12th century, is a Grade 1 listed building. It still has some surviving Norman features most notably the Chancel arch, two lancet windows and the main doorway. There was a major restoration of the building in 1878 and more recently the Church was refurbished after 2 major floods in 2009 and 2015. There is a vestry, a small kitchen and a toilet. Also, a loop system.

Under normal conditions the church would be open to visitors every day, but lockdown restrictions have limited the number of days the church has been left unlocked this year.

As anticipated at the end of 2019 services in the Church reduced to two per month in 2020 and these continued from January into March before the Church closed for Lockdown One. Average numbers for these services was 16.

Services resumed in August but were held in the Churchyard until October. These services were popular; average attendance was 25. We were blessed with good weather.

Services resumed in Church on 18th October (with Covid secure precautions in place) but, again due to good weather and Lockdown Two the Remembrance Day service on 8th November took place in the Churchyard. The Church itself was open for part of that day for private prayer, and similarly open on the afternoon of the 11th itself.

A form of Carol Service went ahead on 13th December with recorded Carols being played, and Holy Communion was celebrated on Christmas Eve. The Church remained closed at all other times.

The congregation look forward to the Church re-opening for services and for private prayer when circumstances allow.

Plumbland

St. Cuthbert's Church, the parish church of the Plumbland District is actually situated in Arkleby and serves the hamlets of Plumbland, Parsonby, Arkleby and Wardhall. Built in 1871, it replaced an earlier Church dating from 1130. Many features were retained and used in the present building including Norman arches, Viking tombstones, font and traceries. The church also has links to the Wordsworth family.

There is, normally, a small weekly congregation with an increased attendance from the community during major festivals. The DCC continues to use both the Book of Common Prayer and Common Worship Services. All Church attendees are encouraged to register on the Electoral Roll and stand for election to the DCC.

The DCC met 3 times during 2020 and attendance was excellent.

The DCC continued to work on the Mission Action Planning plans, but with the arrival of Covid -19, there was no contact with the school after February 2020 and no-one attended any services at the Chapel. A member of the Chapel continues to serve as a foundation governor at the school.

To adhere to Government and Diocesan guidelines for Covid -19, the church building was closed for part of the year and then reopened for restricted services and private prayer. During the restrictions, several major services had to be cancelled including a VE Day service, our Harvest Service and the Carol Service.

The plans to begin the new kitchen and toilet facilities were put on hold, but the electrical inspection was completed in October. The roof repairs to the Chancel were completed, but those on the tower were not. In November rot was discovered in a beech tree in the churchyard and this was reported to the Rector. Plans to rectify the problem began in December. The fire extinguishers received their annual inspection. The gutters, soakaways and spouts continue to be maintained on a regular basis and volunteers continue to maintain the churchyard to a high standard.

The DCC held 1 fundraising event – a Gift weekend in October.

The DCC continued to pay, in full, all its commitments.

Setmurthy

St Barnabas Church dates back to 1255 was rebuilt in 1794 & then restored in 1870 when the tower & belfry were added. In 1903 the baptistery was rebuilt although the font is dated 1661.

A smaller congregation has attended the fewer services we have been able to hold between lock downs as a result of the Corona virus pandemic.

In December we had 2 services, a service of lessons, reflections & carol music with a congregation of 15 including 2 young readers. There was a service of Holy Communion on Christmas morning attended by 13.

The only fund raising to take place involved 2 members of the congregation sitting for a portrait class at Higham Hall.

In November a stewardship letter was delivered to most households in the Parish. The response was encouraging with a number of parishioners setting up standing orders for monthly donations to the church. The generosity of the regular congregation has meant we have been able pay our financial obligations in full.

The DCC met twice & both meetings were well attended.

The plan to revisit disabled access is deferred until 2021.

Torpenhow

The church building, St. Michael and All Angels, is Norman c.1120, restored in 1832 and 1913. Notable feature are a magnificent Chancel arch and Nave wood panelled ceiling, decorated with flowers, gildings and painted with cupids which is understood to have once adorned the hall of one of the Livery Companies in London. This wonderful Grade 1 Listed building is visited by many people from all over the country and is generally open during daylight hours. 2020 was a difficult year due to Covid 19 restrictions. Government and Diocesan guidelines, including risk assessments were followed throughout the year. The Team library was closed from the end of March.

Unfortunately, the proposed events to celebrate the 900th Anniversary of St. Michael's were cancelled due to Covid restrictions. The Church was prepared for private prayer, using the Lady Chapel and seating in the main body of the Church was rearranged to enable social distancing for any services which were held. The Church was open for private prayer over the weekends at various times throughout the year, depending on the restrictions. Two open air services took place and approximately 30 people attended. One of these was our Patronal service in September which Bishop James preached at. The DCC took over the responsibility for the cleaning, sanitising and flower arranging during the year. Our normal cleaners and flower arrangers will continue with this work when restrictions are lifted.

Although the Cumbria Reducing Reoffending Partnership Trust is no longer in existence, our churchyard is still being maintained by supervised ex-offenders, giving them the opportunity to develop a work routine and ethic.

There are close links with St. Michael's C of E School and Blennerhasset Community School, with members of the Ministry Team visiting weekly under normal circumstances, but this has been curtailed during 2020. Church members and clergy are also governors. Unfortunately, Christingle services and nativities along with the Harvest and Ascension Day services were unable to proceed, but it is hoped that these events will be possible during 2021.

Our normal fundraising events were unable to take place e.g. Souperdays, but hopefully these will continue in due course.

Uldale

St. James is a small Lakeland Church dating from c.1150. The nave was rebuilt in 1730 and has mid-18th century windows. The building is situated about three quarters of a mile from the village on a promontory above the river Ellen.

2020 has been a very challenging year for the entire world and has, understandably, had a significant impact on our churches in the Binsey team.

From 2019, when work was begun on restoring our church, worship moved, initially to the WI hall in Ireby and then on to Boltongate church.

During the first lockdown, our churches were closed to worship and moved online with the delivery of church service sheets and then more recently accompanied by the service being delivered online via You Tube.

Services returned for those who felt able to attend following the lifting of the first lockdown. Now that our third lockdown has started, worship in churches has again been paused. Having received a generous legacy from the Whiles' family, we were able to undertake an extensive programme of restoration and repairs on the Church. The terms of the legacy mean that the monies can be spent solely on the Church and the Churchyard. Work on restoring Uldale Church began in 2019 but an unexpected problem with safety of the Chancel Arch meant that the programme of work was significantly bigger than was first anticipated.

There has also been a significant impact from the Pandemic on the ability of workers being able to return to work, as determined by the Government guidance.

Each of these issues led to delays in carrying out the planned work. However, work has been completed to ensure that the Church is now fully protected against the weather and the external walls have been covered with several coats of Whitewash. The walls in the Nave and Chancel have had the old plaster removed and been completely re-surfaced using traditional methods.

Currently, having sent out a Consultation document to all households in St. James' Parish reached by the Binsey Link, being the third stage of consultation undertaken, a third faculty application has been submitted to the DAC. This will cover a very wide range of tasks, including

- levelling the floor in the Nave to remove the current potential trip hazard posed by the raised platforms on which the pews sit and making the Church more accessible to disabled and / or older members of the congregation or other users,
- replacement of the pews with chairs to improve the versatility of the Church as a place of worship and other meetings,
- retention of the Pulpit, Lectern and the layout in the Chancel,
- moving the font to near the Pulpit, thus enabling it to become an easier focus during Baptisms,
- installation of a Disabled toilet, baby-changing facilities and storage space in the vestry,
- arranging for the provision of a water supply to the Church,
- installation of a kitchen area and new power supply near the main entrance,
- installation of new wiring, sockets, lighting and radiators,
- placing a safety rail outside the main entrance at the top of the bank and re-surfacing the paths in the Churchyard.

The DCC and congregation continues to support in prayer, and individually financially, a family working for Wycliffe Bible Translators, also another couple translating the Bible into Pushto and to sponsor a girl in El Salvador through Compassion UK.

There are good relationships with the C of E School in the next village, Ireby, with the Team Rector and Team Vicar leading religious education there regularly and their Ascension service held in the Church under normal circumstances. Both the Team Rector and the Churchwarden are among the Governors for the school.

The DCC met 3 times in the year being reported upon.

There are no other denominations present in the district. All financial obligations have been met in full.

Wythop

St Margaret's Church serves the smallest population in the Binsey Team. The current building, consecrated in 1866, is well maintained, as is the churchyard. The old chapel, built in 1683, is now a ruin by Chapel Wood, Kelsick.

During 2020 the Covid 19 pandemic has had a large impact on our worship at St Margaret's. Prior to the lock down we met for worship twice a month. From March to July and again in November the Church was closed. When restrictions were eased, we were able to worship twice a month following safety guidelines. From August, the Church has been open twice a week on Wednesday and Sunday for private prayer. In August we held our annual open-air service at the old chapel at Kelsick. We thank the clergy for providing alternative services by email, video and zoom.

The DCC met once in August, outside and socially distanced, for the Annual District Church Meeting followed by a District Church Meeting. We have been unable to hold any fund-raising events this year.

There has been a large increase in the number of walkers and cyclists using the paths on Sale Fell during the pandemic. We hope that visitors using the footpath through the churchyard find peace at this time.

Legal Information and Risk Review

In July 2018 the Church of England's Safeguarding Policy "Promoting a Safer Church" was formally adopted by the PCC and then recorded in each DCC. Safeguarding training for members of the parochial and district councils, using training provided by the Carlisle diocese, has continued and refresher training will be provided as and when required. DBS certification has been completed for all current trustees as well as those volunteers who work unsupervised with children and vulnerable adults. All churches are expected to meet the Church of England requirements for safeguarding training and DBS certification. This will be an ongoing process.

The 2018 Data Protection Policy gives compliance with the current General Data Protection Regulations (GDPR). Work is ongoing in obtaining permission from individuals to be able to process their personal data, with that data being securely stored on the Mission Community's GDPR compliant "Contact" database, ChurchSuite.

Buildings are inspected and full reports produced by a qualified surveyor every 5 years. In the interim there is a review of work that has been undertaken to make safe the building and a risk audit is done by the Archdeacon with the respective church wardens every two years.

The churches joined the Society for the Protection of Ancient Buildings (SPAB), recognising that the ancient buildings we have need to be kept in good order both for future generations and as part of the heritage of the nation. This has helped members be better informed about Church maintenance and also the expert help that could be given by other bodies.

The register of fabric and contents is reviewed every year, fire extinguishers are inspected and valid certificates displayed.

Legal compliance is kept under review with Copyright licences applied for on an annual basis and video licences when needed.

Financial Review

The PCC accounts are the aggregated accounts of the eleven DCCs and the Binsey Team Ministry PCC (Team) account. The Team account is a common bank account utilised for the management of PCC specific finances including; parish offer payments, ministry expenses, team administration costs, parochial fees and costs associated with the Binsey Link community magazine.


During 2020 the total Income of the aggregated PCC accounts was £225,268 (2019: £247,776). Income for 2020 includes the one-off sale of Bassenthwaite Church rooms £31,840.

Expenditure was £226,672 (2019: £340,790), giving a small deficit before investment gains of £1,404 (2019 deficit £93,014). The decrease on year on year expenditure is explained by the large capital expenditure project at Uldale in 2019.

There was a cumulative gain on investments during the year of £24,644 (2019: £126,708) resulting in an overall surplus in the end of year PCC accounts balance of £23,239 (2019 £26,713)

The largest area of expenditure during the period was the parish offer at £105,000 (2019: £104,650). The team parish offer agreed with the Diocese for 2020 was, for the fifth successive year, paid in full by the DCCs.

Approved by the PCC and signed on their behalf


.....

Revd. Stephen Banks. Chair


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The Binsey Team Ministry Parochial Church Council

Statement of Financial Activities

For the year ending 31 December 2020


		Unrestricted Funds	Restricted Funds	Endowment Funds	TOTAL FUNDS 2020	TOTAL FUNDS 2019
	Notes	£	£	£	£	£
INCOME AND ENDOWMENTS						
Voluntary income	2a	116,625	3,747	-	120,372	151,493
Activities for generating funds	2b	16,163	31,840	-	48,003	36,121
Income from investments	2c	29,089	954	-	30,043	30,004
Church activities	2d	26,850	-	-	26,850	30,159
TOTAL INCOME		188,727	36,541	-	225,268	247,775
EXPENDITURE						
Church activities	3a	177,700	30,594	10,633	218,927	326,145
Raising Funds	3b	7,745	-	-	7,745	14,645
TOTAL EXPENDITURE		185,445	30,594	10,633	226,672	340,790
NET INCOME/(EXPENDITURE) BEFORE INVESTMENT GAINS		3,282	5,947	(10,633)	(1,404)	(93,015)
NET GAINS ON INVESTMENTS	7b&8a	(1,971)	7,433	19,181	24,644	126,708
NET INCOME/(EXPENDITURE)		1,311	13,380	8,548	23,239	26,713
TRANSFER BETWEEN FUNDS	6	-	-	-	-	-
NET MOVEMENT IN FUNDS		1,311	13,380	8,548	23,239	26,713
TOTAL FUNDS BROUGHT FWD.	11	347,384	649,157	319,880	1,316,421	1,289,708
TOTAL FUNDS CARRIED FWD.	12	348,695	662,537	328,428	1,339,660	1,316,421

The Binsey Team Ministry Parochial Church Council

Balance Sheet as at 31 December 2020

	Notes	2020 £	2019 £
FIXED ASSETS			
Tangible	7a	-	-
Investments	7b	456,520	458,564
		<u>456,520</u>	<u>458,564</u>
CURRENT ASSETS			
Stock		-	-
Investments	8a	432,772	406,084
Debtors and prepayments	8b	8,377	10,628
Short term deposits		278,021	298,844
Cash at bank and in hand		184,170	148,610
		<u>903,340</u>	<u>864,166</u>
LIABILITIES			
Creditors - amounts falling due within one year	9	20,200	6,309
NET CURRENT ASSETS / (LIABILITIES)		883,140	857,857
TOTAL ASSETS LESS CURRENT LIABILITIES		1,339,660	1,316,421
Creditors - amounts falling due after one year	9	-	-
TOTAL NET ASSETS		<u>1,339,660</u>	<u>1,316,421</u>
PARISH FUNDS			
Unrestricted	11&12	348,695	277,170
Restricted	11&12	662,537	719,371
Endowment	11&12	328,428	319,880
		<u>1,339,660</u>	<u>1,316,421</u>

These financial statements are approved by the Parochial Church Council and signed on their behalf by:


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21.4.21
.....

Revd. Stephen Banks, Chair

The Binsey Team Ministry Parochial Church Council

Notes on the Financial Statements

For the year ending 31 December 2020

1 ACCOUNTING POLICIES

The Parochial Church Council (PCC) is a public benefit entity within the meaning of FRS102. The financial statements have been prepared under the Charities Act 2011 and in accordance with the Church Accounting Regulations 2006 governing the individual accounts of PCCs, and with the Regulations' "true and fair view" provisions, together with FRS102 (2016) as the applicable accounting standards and the 2016 version of the Statement of Recommended Practice, Accounting and Reporting by Charities (SORP(FRS102)).

The financial statements have been prepared under the historical cost convention except for the valuation of investment assets, which are shown at fair value.

The financial statements are an aggregation of the individual financial statements for the 11 DCCs within the Binsey Team Mission Community and the financial statements of the PCC team account.

INCOME AND ENDOWMENTS

Voluntary income and capital sources

Planned giving receivable under Gift Aid is recognised only when received.

Income tax recoverable on Gift Aid donations is recognised in the financial statements in full within the fund to which the donation belongs, namely: any amounts that have been claimed and received from HMRC that relate to donations made to the PCC during the year, any amounts that have been claimed from HMRC but not yet received and any amounts that have yet to be claimed at the year-end ('claimable').

Income from investments

Dividends and interest entitlements are accounted for when received.

Income from legacies

Legacies are recognised only when received.

Income from endowments

Includes income from expenditure endowments and income from endowment funds retained as capital funds.

EXPENDITURE

Activities directly relating to the work of the Church

The PCC's contribution to the Diocesan Parish Offer comprises the offers made by the 11 DCCs within the Binsey Team Mission Community. The Parish Offer is accounted for when paid. Any amount offered for 2020 but unpaid at 31st December is shown as a note to the accounts, unless the DCC has confirmed payment is to be made after the year end and therefore to be shown as a creditor in the Balance Sheet.

INVESTMENTS

Investments are valued at market value on 31st December 2020

CURRENT ASSETS

Amounts owing to the PCC at 31st December in respect of fees, rents or other income are shown as debtors less any provision for amounts that may prove uncollectable.

Amounts relating to the year which have not been paid by 31st December such as invoices are brought into the accounts as a liability.

The Binsey Team Ministry Parochial Church Council

Notes on the Financial Statements

For the year ending 31 December 2020 (Continued)

FIXED ASSETS

Consecrated and benefice property is not included in the accounts in accordance with s.10(2)(a) and (c) of the Charities Act 2011.

Movable church furnishings held by the vicar and churchwardens on special trust for the Church Council and which require a faculty for disposal are inalienable property, listed in the church's inventory, which can be inspected (at any reasonable time). For anything acquired prior to 2005 there is insufficient cost information available and therefore such assets are not valued in the financial statements. Subsequently no new individual item has cost more than £1,000 so all such expenditure has been written off when incurred.

Equipment used within the church premises is depreciated on a straight-line basis over four years. Individual items of equipment with a purchase price of £500 or less are written off when the asset is acquired.

Investments are valued at market value at 31st December.

The Binsey Team Ministry Parochial Church Council

Notes on the Financial Statements

For the year ending 31 December 2020 (Continued)

2 INCOME AND ENDOWMENTS

		Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2020	Total Funds 2019
		£	£	£	£	£
2a Voluntary income						
Planned giving	Gift aid donations	47,757	-	-	47,757	51,201
	Other	1,919	-	-	1,919	3,999
		-	-	-	-	-
Collections	(open plate)	13,323	-	-	13,323	23,945
Gift days		3,726	-	-	3,726	3,815
		-	-	-	-	-
Gift Aid recovered		15,784	-	-	15,784	22,303
		-	-	-	-	-
Grants		19,529	500	-	20,029	17,269
		-	-	-	-	-
Donations, appeals, etc.		14,588	3,247	-	17,835	18,460
Legacies		-	-	-	-	10,500
		116,625	3,747	-	120,372	151,493
Activities for generating funds						
2b						
Binsey Link advertising		6,266	-	-	6,266	4,647
Binsey Link donations		5,173	-	-	5,173	5,217
Binsey Link grants		-	-	-	-	-
Fund-raising		4,724	-	-	4,724	26,257
Sale of church rooms		-	31,840	-	31,840	-
		16,163	31,840	-	48,003	36,121
2c Income from investments						
Dividends on Investment Funds		26,318	-	-	26,318	23,219
Bank and Deposit Funds Interest		2,771	954	-	3,725	6,784
		29,089	954	-	30,043	30,004
Income from church activities						
2d						
Fees for weddings and funerals		26,790	-	-	26,790	30,159
Wayleave payments		60	-	-	60	-
		26,850	-	-	26,850	30,159
Total Income		188,727	36,541	-	225,268	247,776

The Binsey Team Ministry Parochial Church Council

Notes on the Financial Statements

For the year ending 31 December 2020 (Continued)

3 EXPENDITURE

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2020 £	Total Funds 2019 £
3a Church activities					
Missionary and charitable giving:					
Christian Relief & Dev Ag	300	-	-	300	1,678
Church charities	122	-	-	122	568
Secular charities	1,368	-	-	1,368	1,546
Parish offer	100,000	5,000	-	105,000	104,650
Ministry expenses	15,204	-	-	15,204	20,328
Church running and maintenance	17,266	700	6,021	23,987	51,067
Church utility bills	7,304	-	-	7,304	8,182
Major repairs to church	16,151	24,894	4,612	45,657	107,284
New building work	-	-	-	-	330
Church administration	9,656	-	-	9,656	16,743
Parochial Fees	10,329	-	-	10,329	13,768
	177,700	30,594	10,633	218,927	326,145
3b Raising Funds					
Fund raising costs	-	-	-	-	2,255
Binsey Link Costs	7,745	-	-	7,745	12,390
	7,745	-	-	7,745	14,645
Total Expenditure	185,445	30,594	10,633	226,672	340,790

The Binsey Team Ministry Parochial Church Council

Notes on the Financial Statements

For the year ending 31 December 2020 (Continued)

4 ANALYSIS OF EXPENDITURE INCLUDING ALLOCATION OF SUPPORT COSTS

During the year there were no support functions with costs shared across more than one activity.

5 STAFF COSTS

During the year no members of staff, either full-time or part-time, were employed by the PCC.

5a Payments to PCC Members

During the year payments no payments were made to PCC Members.

6 ANALYSIS OF TRANSFER BETWEEN FUNDS

	Unrestricted £	Restricted £	TOTAL £
none			-
Total	<u>-</u>	<u>-</u>	<u>-</u>

7 FIXED ASSETS

7a Tangible

Not applicable

7b Investments

	£
Market value at 1st January 2020	458,564
Revaluation loss	<u>(2,044)</u>
Market value at 31st December 2020	<u>456,520</u>

The Binsey Team Ministry Parochial Church Council

**Notes on the Financial Statements
For the year ending 31 December 2020 (Continued)**

8 CURRENT ASSETS

8a Investments	£	
Market value at 1st January 2020	406,084	
Revaluation gain	26,688	
Market value at 31st December 2020	<u>432,772</u>	
	2020	2019
8b Debtors (Unrestricted funds)	£	£
Tax recoverable	8,377	10,574
Prepayments and accrued interest	-	54
Funeral Fees	-	-
Total Debtors	<u>8,377</u>	<u>10,628</u>

Debtors Represent:	2020	2019
	£	£
Allhallows - Gift Aid	650	650
Bassenthwaite - Gift Aid	1,468	968
Embleton - Gift Aid and GASDS	1,089	1,391
Isel - Gift aid and GASDS	1,504	2,108
Plumbland - Gift Aid and GASDS	1,165	1,788
Torpenhow - collection	-	565
Torpenhow - Gift Aid	271	658
Wythop - Gift Aid	2,230	2,500
Total	<u>8,377</u>	<u>10,628</u>

The Binsey Team Ministry Parochial Church Council

Notes on the Financial Statements

For the year ending 31 December 2020 (Continued)

9 LIABILITIES

	2020	2019
	£	£
Amounts falling due in one year (Unrestricted funds)		
Accruals for Team staff costs	-	4,183
Bassenthwaite - Building fees	17,500	-
Grass cutting - estimated invoice - Isel	2,200	1,500
Late Invoice - Torpenhow	500	500
Expenses - Torpenhow	-	126
Total Unrestricted Funds	<u>20,200</u>	<u>6,309</u>

10 FUNDS

The Allhallows restricted funds comprise the Churchyard Fund, the Mission Fund, the Sunday School Fund, the Chancel Fund and the Church Rooms Fund.

The Bassenthwaite unrestricted funds comprise; Community Account, Cash in Hand. Restricted Funds comprise; St Bega's Church Credo Appeal, St John's Church Refurbishment Fund (Spire & Clock), Bassenthwaite Parish Clerk Charity, Bassenthwaite Church Room, St Bega's Road.

The Boltons restricted fund is the Mission Fund.

The Embleton restricted funds comprise the Sundry Fund, the Sunday School General Fund, the Flower Fund and the Churchyard Fund.

The Ireby restricted fund is the Roof/Refurbishment Fund.

The Isel restricted fund is the Expenditure Fund.

The Plumbland restricted funds comprise the Churchyard Fund and the Amenities/Repairs Fund.

The Setmurthy restricted funds comprise the Churchyard Account and the Repairs & Renewals Account and the Harrison Bequest.

The Team funds are all restricted: Ministry Costs - Parish Offer Fund, Ministry Expenses Fund, Team Admin Fund, Fees Fund, Mission Fund and Binsey Link Fund.

The Torpenhow funds comprise: Unrestricted; General Fund. Designated; Ministry Costs Fund. Restricted; Churchyard Fund, Fabric Fund, Refreshments Fund, Flower Fund and Friends Fund. Endowment; John Whiles Legacy.

The Uldale restricted funds comprise solely the John Whiles bequest.

The Wythop restricted funds comprise the Organ Fund, the Fabric Fund, the Churchyard Fund and the Flower Fund.

The Binsey Team Ministry Parochial Church Council

Notes on the Financial Statements

For the year ending 31 December 2020 (Continued)

11 SUMMARY OF FUND MOVEMENTS

	Balance at 1st Jan. 2020	Incoming resources	Resources expended	Investment gains	Transfer between funds	Balance at 31st Dec. 2018
	£	£	£	£	£	£
Funds						
Unrestricted	347,384	188,727	(185,445)	(1,971)	-	348,695
Restricted	649,157	36,541	(30,594)	7,433	-	662,536
Endowment	319,880	-	(10,633)	19,181	-	328,428
Total	1,316,421	225,268	(226,672)	24,643	-	1,339,659

The Binsey Team Ministry Parochial Church Council

Independent Examiner's report to the trustees of The Binsey Team Ministry Parochial Church Council

I report to the trustees on my examination of the accounts of the above Charity for the year ended 31 December 2020, which are set out on pages 21 to 30.

Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of The Institute of Chartered Certified Accountants in England and Wales.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed: William Moore

William Moore FCA ICAEW
Saint & Co Chartered Accountants
Unit 3, Lakeland Business Park
Cockermouth
CA13 0QT

Date: 3/10/21