



The Binsey Team Mission Community

ANNUAL REPORT AND ACCOUNTS OF THE BINSEY TEAM MINISTRY PAROCHIAL CHURCH COUNCIL 2020

www.binsey.org.uk

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

INDEX

Page

3	Annual Report of the Trustees
20	Statement of Financial Activities
21	Balance Sheet
22-30	Notes to the Financial Statements
31	Independent Examiner's Report

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 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, 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 to 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 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. 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 YouTube.

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


.....

Rev'd. Stephen Banks. Chair


.....

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:


.....

Revd. Stephen Banks, Chair

21.4.21
.....

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	-	-	-

7 FIXED ASSETS

7a Tangible

Not applicable

7b Investments

	£
Market value at 1st January 2020	458,564
Revaluation loss	(2,044)
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	20,200	6,309

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