



# The Binsey Team Mission Community

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

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

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

## **INDEX**

### **Page**

<b>3</b>	<b>Annual Report of the Trustees</b>
<b>21</b>	<b>Statement of Financial Activities</b>
<b>22</b>	<b>Balance Sheet</b>
<b>23-30</b>	<b>Notes to the Financial Statements</b>
<b>31</b>	<b>Independent Examiner's Report</b>

**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 1<sup>st</sup> January 2021 to 31<sup>st</sup> 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 31<sup>st</sup> December 2021 there were 363 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 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 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 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 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 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 19<sup>th</sup> 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-14<sup>th</sup> 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 12<sup>th</sup> 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 4<sup>th</sup> 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 14<sup>th</sup> 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 150<sup>th</sup> 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 baptistery 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 2<sup>nd</sup> and 4<sup>th</sup> 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

26<sup>th</sup> 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	£	£	£	£	£
<b>INCOME AND ENDOWMENTS</b>						
Voluntary income	2a	118,419	4,318	-	<b>122,737</b>	120,372
Activities for generating funds	2b	20,040	-	-	<b>20,040</b>	48,003
Income from investments	2c	26,654	925	-	<b>27,579</b>	30,043
Church activities	2d	27,153	-	-	<b>27,153</b>	26,850
<b>TOTAL INCOME</b>		<b>192,266</b>	<b>5,243</b>	<b>-</b>	<b>197,509</b>	225,267
<b>EXPENDITURE</b>						
Church activities	3a	189,453	57,758	25,514	<b>272,725</b>	218,927
Raising Funds	3b	9,651	-	-	<b>9,651</b>	7,745
<b>TOTAL EXPENDITURE</b>		<b>199,104</b>	<b>57,758</b>	<b>25,514</b>	<b>282,376</b>	226,672
NET INCOME/(EXPENDITURE) BEFORE INVESTMENT GAINS		<b>(6,838)</b>	<b>(52,515)</b>	<b>(25,514)</b>	<b>(84,867)</b>	<b>(1,405)</b>
NET GAINS ON INVESTMENTS	7b&8a	<b>37,394</b>	<b>32,837</b>	<b>42,578</b>	<b>112,810</b>	24,644
NET INCOME/(EXPENDITURE)		<b>30,556</b>	<b>(19,678)</b>	<b>17,064</b>	<b>27,942</b>	<b>23,239</b>
TRANSFER BETWEEN FUNDS	6	-	-	-	-	-
NET MOVEMENT IN FUNDS		<b>30,556</b>	<b>(19,678)</b>	<b>17,064</b>	<b>27,942</b>	23,239
TOTAL FUNDS BROUGHT FWD.	11	348,695	662,537	328,428	1,339,660	1,316,421
TOTAL FUNDS CARRIED FWD.	12	<b>379,251</b>	<b>642,859</b>	<b>345,492</b>	<b>1,367,602</b>	1,339,660

# The Binsey Team Ministry Parochial Church Council

## Balance Sheet as at 31 December 2021

	Notes	2021 £	2020 £
<b>FIXED ASSETS</b>			
Tangible	7a	-	-
Investments	7b	469,010	456,520
		<u>469,010</u>	<u>456,520</u>
<b>CURRENT ASSETS</b>			
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>
<b>LIABILITIES</b>			
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	-	-
<b>TOTAL NET ASSETS</b>		<u><b>1,367,602</b></u>	<u><b>1,339,660</b></u>
<b>PARISH FUNDS</b>			
Unrestricted	11&12	379,251	348,695
Restricted	11&12	642,859	662,537
Endowment	11&12	345,492	328,428
		<u><b>1,367,602</b></u>	<u><b>1,339,660</b></u>

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

their behalf by:



Revd. Stephen Banks, Chair

26<sup>th</sup> 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
		£	£	£	£	£
<b>2a Voluntary income</b>						
Planned giving	Gift aid donations	51,477	-	-	<b>51,477</b>	47,757
	Other	993	-	-	<b>993</b>	1,919
		-	-	-		
Collections	(open plate)	20,008	-	-	<b>20,008</b>	13,323
Gift days		3,482	400	-	<b>3,882</b>	3,726
		-	-	-		
Gift Aid recovered		16,846	-	-	<b>16,846</b>	15,784
		-	-	-		
Grants		3,650	750	-	<b>4,400</b>	20,029
		-	-	-		
Donations, appeals, etc.		19,463	3,168	-	<b>22,631</b>	17,835
Legacies		2,500	-	-	<b>2,500</b>	-
		<b>118,419</b>	<b>4,318</b>	<b>-</b>	<b>122,737</b>	<b>120,372</b>
<b>2b Activities for generating funds</b>						
Binsey Link advertising		<b>6,250</b>	-	-	<b>6,250</b>	6,266
Binsey Link donations		<b>6,120</b>	-	-	<b>6,120</b>	5,173
Binsey Link grants		-	-	-	-	-
Fund-raising		<b>7,670</b>	-	-	<b>7,670</b>	4,724
Sale of church rooms		-	-	-	-	<b>31,840</b>
		<b>20,040</b>	<b>-</b>	<b>-</b>	<b>20,040</b>	<b>48,003</b>
<b>2c Income from investments</b>						
Dividends on Investment Funds		24,216	635	-	<b>24,851</b>	26,318
Bank and Deposit Funds Interest		2,438	290	-	<b>2,728</b>	3,725
		<b>26,654</b>	<b>925</b>	<b>-</b>	<b>27,579</b>	<b>30,044</b>
<b>2d Income from church activities</b>						
Fees for weddings and funerals		27,093	-	-	<b>27,093</b>	26,790
Wayleave payments		60	-	-	<b>60</b>	60
		<b>27,153</b>	<b>-</b>	<b>-</b>	<b>27,153</b>	<b>26,850</b>
<b>Total Income</b>		<b>192,266</b>	<b>5,243</b>	<b>-</b>	<b>197,509</b>	<b>225,268</b>

## 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
	£	£	£	£	£
<b>3a Church activities</b>					
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
	<u>189,453</u>	<u>57,758</u>	<u>25,514</u>	<u>272,725</u>	<u>218,927</u>
<b>3b Raising Funds</b>					
Fund raising costs	-	-	-	-	-
Binsey Link Costs	9,651	-	-	9,651	7,745
	<u>9,651</u>	<u>-</u>	<u>-</u>	<u>9,651</u>	<u>7,745</u>
<b>Total Expenditure</b>	<b><u>199,104</u></b>	<b><u>57,758</u></b>	<b><u>25,514</u></b>	<b><u>282,376</u></b>	<b><u>226,672</u></b>



## 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	-	-	-

#### 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

<b>8a</b>	<b>Investments</b>	<b>£</b>	
	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>	
		<b>2021</b>	<b>2020</b>
<b>8b</b>	<b>Debtors (Unrestricted funds)</b>	<b>£</b>	<b>£</b>
	Tax recoverable	9,666	8,377
	Prepayments and accrued interest	2,298	-
	Funeral Fees	-	-
	<b>Total Debtors</b>	<u><b>11,964</b></u>	<u><b>8,377</b></u>

### Debtors and Prepayments represent:

	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
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
<b>Total</b>	<u><b>11,964</b></u>	<u><b>8,377</b></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
	£	£
<b>Amounts falling due in one year (Unrestricted funds)</b>		
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
	£	£	£	£	£	£
<b>Funds</b>						
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
<b>Total</b>	<b>1,339,660</b>	<b>197,509</b>	<b>(282,376)</b>	<b>108,586</b>	<b>-</b>	<b>1,363,379</b>

## **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