



**The Binsey Team
Mission Community**

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

[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

3	Annual Report of the Trustees
20	Independent Examiner's Report
21	Statement of Financial Activities
22	Balance Sheet
23-30	Notes to the Financial Statements

Mission Community Leader: The Reverend Stephen Banks

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

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

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

Administrative Information

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

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

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

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

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

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

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

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

Ex Officio members:

The Reverend Stephen Banks (Stipendiary)

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

Lay Ministers (Readers):

Mrs Hilary Chaddock

Mr Graham Cox

Elected members:

Mrs Elizabeth Armstrong (Secretary)

Mrs Pauline Boardman

Mr Alan Bowe

Mrs Kathleen Brandwood

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

Mr Andrew Coxon

Mr Kenneth Evans

Mr. Alexander Fisher (resigned 4 May 2022)

Mrs Eleanor Foster

Mrs Doreen Hetherington

Mrs RachelHewson

Mrs Barbara Johnson

Mr Don Lomax (Lay Chair)

Mr Laurie Mansfield

Mrs Elizabeth Marrs

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

Mr David Roberts

Dr. Ruth Pearce

Mr Gordon Pickering

Mrs Hylarie Sharpe

Miss Jacqueline Spanton

Ms Sandra Stockdale

Mrs Ann Thompson

Mr Alexander Watson

Mr Charles Woodhouse (resigned 4 May2022)

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

Structure, Governance and Management

Governing Documents

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

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

Organisational Structure

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

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

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

Recruitment and Appointment of trustees

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

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

Ministry Team

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

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

Churchwardens

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

Finance Officers

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

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

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

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

Secretaries

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

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

Aim and Purposes

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

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

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

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

The PCC has oversight of the District Church Councils of Allhallows, Bassenthwaite, Boltons, Embleton, Ireby, Isel, 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. All other work of the PCC and Parish Churches is undertaken by volunteers from the churches and community.

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

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

Activities and Achievements

How our Activities achieve Public Benefit

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

Worship and Prayer

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

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

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

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

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

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

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

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

Family and Youth work

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

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

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

Mission

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

Pastoral Care

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

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

During the year there have been:

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

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

Communication

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

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

Mothers' Union etc.

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

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

Buildings

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

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

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

Events and Social Activities

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

Stewardship

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

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

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

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

Brief Reports from the Parish Churches and Chapel

Allhallows

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

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

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

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

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

Bassenthwaite

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

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

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

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

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

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

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

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

Boltons

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

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

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

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

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

Embleton

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

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

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

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

Ireby

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

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

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

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

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

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

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

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

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

Ise

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

Services were normally two per month for the year, with an average attendance of 18. Coffee and biscuits are offered after 9.30am services, which is popular. In addition, a Carol Service held in December, as was Holy Communion on Christmas Eve. A Churchwardened Remembrance Day commemoration was held on 13th November.

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

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

Plumbland

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

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

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

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

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

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

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

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

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

Setmurthy

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

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

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

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

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

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

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

Torpenhow

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

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

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

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

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

Uldale

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

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

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

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

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

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

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

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

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

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

Wythop

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

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

During 2022 we have been able to worship twice a month, one communion service and one morning prayer. In August we held our annual open-air service at the old chapel at Kelsick. The Annual General Meeting was held in March 2022 at Routenbeck House. The DCC met once in July in Church following the service and once on-line in December. We have not held any fund-raising events this year.

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

Legal Information and Risk Review

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

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

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

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

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

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

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

Financial Review

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

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

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

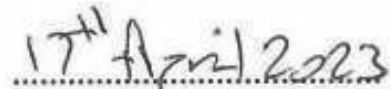
There was a cumulative loss on investments during the year of £103,020 (2020: gain £112,810) resulting in an overall deficit in the end of year PCC accounts balance of £126,439 (2021 surplus £27,942)

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

Approved by the PCC and signed on their behalf


.....

Revd. Stephen Banks, Chair


.....

The Binsey Team Ministry Parochial Church Council

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

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

Responsibilities and basis of report

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

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

Independent examiner's statement

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

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

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

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

Signed: William Moore

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

Date: 07/04/2023

The Binsey Team Ministry Parochial Church Council

Statement of Financial Activities

For the year ending 31 December 2022

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

The Binsey Team Ministry Parochial Church Council

Balance Sheet as at 31 December 2022

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

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



Revd. Stephen Banks, Chair

17th April 2023

The Binsey Team Ministry Parochial Church Council

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

1 ACCOUNTING POLICIES

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

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

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

INCOME AND ENDOWMENTS

Voluntary income and capital sources

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

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

Income from investments

Dividends and interest entitlements are accounted for when received.

Income from legacies

Legacies are recognised only when received.

Income from endowments

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

EXPENDITURE

Activities directly relating to the work of the Church

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

INVESTMENTS

Investments are valued at market value on 31st December 2022

CURRENT ASSETS

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

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

The Binsey Team Ministry Parochial Church Council

Notes on the Financial Statements

For the year ending 31 December 2022 (Continued)

FIXED ASSETS

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

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

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

The Binsey Team Ministry Parochial Church Council

Notes on the Financial Statements

For the year ending 31 December 2022 (Continued)

2 INCOME AND ENDOWMENTS

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

The Binsey Team Ministry Parochial Church Council

Notes on the Financial Statements

For the year ending 31 December 2022 (Continued)

3 EXPENDITURE

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

The Binsey Team Ministry Parochial Church Council

Notes on the Financial Statements

For the year ending 31 December 2022 (Continued)

4 ANALYSIS OF EXPENDITURE INCLUDING ALLOCATION OF SUPPORT COSTS

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

5 STAFF COSTS

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

5a Payments to PCC Members

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

6 ANALYSIS OF TRANSFER BETWEEN FUNDS

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

7 FIXED ASSETS

7a Tangible

Not applicable

7b Investments

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

The Binsey Team Ministry Parochial Church Council

Notes on the Financial Statements

For the year ending 31 December 2022 (Continued)

8 CURRENT ASSETS

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

Debtors and Prepayments represent:

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

The Binsey Team Ministry Parochial Church Council

Notes on the Financial Statements

For the year ending 31 December 2022 (Continued)

9 LIABILITIES

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

10 FUNDS

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

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

The Boltons restricted fund is the Mission Fund.

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

The Ireby restricted fund is the Roof/Refurbishment Fund.

The Isel restricted fund is the Expenditure Fund.

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

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

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

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

The Uldale restricted funds comprise solely the John Whiles bequest.

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

The Binsey Team Ministry Parochial Church Council

Notes on the Financial Statements

For the year ending 31 December 2022 (Continued)

11 SUMMARY OF FUND MOVEMENTS

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