



# The Binsey Team Mission Community

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

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

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

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**Mission Community Leader:**

The Reverend Stephen Banks

**Office Address:**

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

**Bankers:**

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

**Independent Examiner:**

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

## **Administrative Information**

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

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

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

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

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

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

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

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

*Ex Officio members:*

The Reverend Stephen Banks (Stipendiary)

The Reverend John Freeman (Stipendiary - part-time)

*Lay Ministers (Readers):*

Mr Graham Cox

*Elected members:*

Mrs Elizabeth Armstrong (Secretary)

Mrs Pauline Boardman

Mr Alan Bowe

Mrs Kathleen Brandwood

Mr Stuart Christian

Mr Andrew Coxon

Mr Kenneth Evans

Mrs Eleanor Foster

Mrs Doreen Hetherington

Mrs Rachel Hewson

Mrs Barbara Johnson

Mr Don Lomax (Lay Chair)

Mr Laurie Mansfield

Mrs Elizabeth Marrs

Mrs Christine Milliken

Dr. Ruth Pearce

Mr Gordon Pickering

Mr David Roberts

Mrs Hylarie Sharpe

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

Ms Sandra Stockdale

Mrs Ann Thompson

Mr Alexander Watson

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

## **Structure, Governance and Management**

### **Governing Documents**

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

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

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

### **Organisational Structure**

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

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

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

### **Recruitment and Appointment of trustees**

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

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

#### **Ministry Team**

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

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

### Churchwardens

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

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

### Finance Officers

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

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

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

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

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



## Secretaries

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

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

## **Aim and Purposes**

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

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

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

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

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

## **Objectives and Activities**

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

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

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

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



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

### **Use of Volunteers**

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

Each Parish Church has up to two Local Mission Community Leaders (churchwardens) who are responsible for the fabric of the church buildings and for local liaison on behalf of the Church in their communities. Secretaries, finance officers and other locally appointed officers assist them. In addition, volunteers go into local schools to assist with various tasks, serve as governors, and serve the community by being 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, Licenced Readers and retired clergy have given many hours of their time to church and community projects.

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

### **Activities and Achievements**

#### **How our Activities achieve Public Benefit**

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

#### **Worship and Prayer**

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

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

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

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

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

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

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

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

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

### Family and Youth work

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

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



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

### Mission

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

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

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

### Pastoral Care

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

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

During the year there have been:

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

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

### Communication

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

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

### Mothers' Union etc.

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

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

### Buildings

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

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

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

### Events and Social Activities

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

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

### **Stewardship**

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

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

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

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

### **Brief Reports from the Parish Churches and Chapel**

#### **Allhallows**

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

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

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

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

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

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



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

### Bassenthwaite

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

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

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

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

Music for both churches continues to be provided electronically but organists played at some of the weddings and funerals. Donations of food at the Harvest festival went once again to the Food Bank and a financial donation made to the Bishop's Harvest Appeal.

Bassenthwaite School children held their Easter Service and Christingle Service at St John and also maintain links with the Church with collective worship and visits.

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

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

## Boltons

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

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

Remembrance Sunday and Christmas Day were well attended.

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

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

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

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

## Embleton

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

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

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

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

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



## Ireby

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

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

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

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

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

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

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

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

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

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

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

## Isel

The church building, St Michael and All Angels, built of sandstone in early 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. A loop system is installed.

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

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

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

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

## Plumbland

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

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

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

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

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

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

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

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

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

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

## Setmurthy

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

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

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

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

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

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



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

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

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

### Torpenhow

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

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

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

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

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

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

## Uldale

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

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

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

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

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

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

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

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

## Wythop

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

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

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

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

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

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

## **Legal Information and Risk Review**

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

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

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

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

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

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

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

## Financial Review

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

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

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

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

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

Approved by the PCC and signed on their behalf



Revd. Stephen Banks, Chair



## **The Binsey Team Ministry Parochial Church Council**

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

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

#### **Responsibilities and basis of report**

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

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

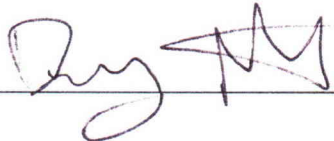
#### **Independent examiner's statement**

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

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

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

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

Signed: 

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

Date: 09/06/2025



## The Binsey Team Ministry Parochial Church Council

### Statement of Financial Activities

For the year ending 31 December 2024

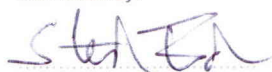
		Unrestricted Funds	Restricted Funds	Endowment Funds	TOTAL FUNDS 2024	TOTAL FUNDS 2023
Notes		£	£	£	£	£
<b>INCOME AND ENDOWMENTS</b>						
Voluntary income	2a	149,875	3,825	-	<b>153,700</b>	117,905
Activities for generating funds	2b	30,330	-	-	<b>30,330</b>	21,678
Income from investments	2c	31,821	2,289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

## The Binsey Team Ministry Parochial Church Council

### Balance Sheet as at 31 December 2024

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

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



Revd. Stephen Banks, Chair

23<sup>rd</sup> April 2025

Date

## **The Binsey Team Ministry Parochial Church Council**

### **Notes on the Financial Statements**

#### **For the year ending 31 December 2024**

#### **1 ACCOUNTING POLICIES**

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

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

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

#### **INCOME AND ENDOWMENTS**

##### **Voluntary income and capital sources**

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

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

##### **Income from investments**

Dividends and interest entitlements are accounted for when received.

##### **Income from legacies**

Legacies are recognised only when received.

##### **Income from endowments**

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

#### **EXPENDITURE**

##### **Activities directly relating to the work of the Church**

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

#### **INVESTMENTS**

Investments are valued at market value on 31st December 2024

#### **CURRENT ASSETS**

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

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

#### **FIXED ASSETS**

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

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

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

Investments are valued at market value at 31st December.

## **The Binsey Team Ministry Parochial Church Council**

### **Notes on the Financial Statements**

#### **For the year ending 31 December 2024 (Continued)**

##### **FIXED ASSETS**

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

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

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

## The Binsey Team Ministry Parochial Church Council

### Notes on the Financial Statements

For the year ending 31 December 2024 (Continued)

#### 2 INCOME AND ENDOWMENTS

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

## The Binsey Team Ministry Parochial Church Council

### Notes on the Financial Statements

For the year ending 31 December 2024 (Continued)

#### 3 EXPENDITURE

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

**The Binsey Team Ministry Parochial Church Council**

**Notes on the Financial Statements**

**For the year ending 31 December 2024 (Continued)**

**4 ANALYSIS OF EXPENDITURE INCLUDING ALLOCATION OF SUPPORT COSTS**

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

**5 STAFF COSTS**

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

**5a Payments to PCC Members**

During the year no payments were made to PCC Members.

**6 ANALYSIS OF TRANSFER BETWEEN FUNDS**

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

**7 FIXED ASSETS**

**7a Tangible**

Not applicable

**7b Investments**

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



## The Binsey Team Ministry Parochial Church Council

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

#### 8 CURRENT ASSETS

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

#### Debtors and Prepayments represent:

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

## The Binsey Team Ministry Parochial Church Council

### Notes on the Financial Statements

For the year ending 31 December 2024 (Continued)

#### 9 LIABILITIES

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

#### 10 FUNDS

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

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

The Boltons restricted fund is the Mission Fund.

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

The Ireby restricted fund is the Roof/Refurbishment Fund.

The Isel restricted fund is the Expenditure Fund.

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

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

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

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

The 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 2024 (Continued)

#### 11 SUMMARY OF FUND MOVEMENTS

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

#### 12 SUMMARY OF ASSETS BY FUND

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