

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF SAINT THOMAS, CROSSCRAKE

England & Wales - Charity number 1190687

Details

Other names CROSSCRAKE CHURCH, St Thomas Crosscrake Community Hub

Status Registered

Legal form Other

Registered 2020-08-03

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

Contact

Address St Thomas' Church
Shyreakes Lane
Crosscrake
Cumbria
LA8 0AB

Phone 01539560100

Email secretary@crosscrake.church

Website <https://www.crosscrake.church/>

Activities

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

Activities: Providing christian religious services for all ages and ethnic groups and space for other activities to take place.

Classification

- **How:** Makes Grants To Organisations, Provides Buildings/facilities/open Space, Provides Services
- **What:** Education/training, Religious Activities
- **Who:** Children/young People, Elderly/old People, The General Public/mankind

Geography

- Cumbria

Finances

| Period end | Income | Expenditure | Assets | Employees |
|------------|----------|-------------|--------|-----------|
| 2024-12-31 | £141,833 | £141,509 | - | - |
| 2023-12-31 | £142,025 | £88,521 | - | - |
| 2022-12-31 | £48,890 | £42,545 | - | - |
| 2021-12-31 | £30,756 | £32,492 | - | - |

Trustees

| Name | Role | Appointed |
|-------------------------------|------|------------|
| Alan Frostick | | 2020-06-20 |
| Brenda Richardson | | 2020-07-20 |
| Daniel Mason Greenwood | | 2020-07-20 |
| Elizabeth Dorothy Ward | | 2020-07-20 |
| Helen Hickin | | 2023-05-01 |
| Julie Blackburn | | 2020-07-20 |
| Kathryn Pym | | 2022-05-06 |
| Marlene Elizabeth Little | | 2020-07-20 |
| Michael Anthony Critchlow | | 2020-07-20 |
| Rev Terence Granville Wilcock | | 2021-06-22 |
| Robert Michael Hayward Cowley | | 2021-06-22 |

Accounts



The Parish Church of St Thomas', Crosscrake

Charity Registration Number: 1190687

Annual Report and Accounts for the Year ended 31 December 2024

WEBSITE: www.crosscrake.church

Aims and purposes

The aim of our church community is to be a true family of God; living, worshipping, and working in what we know is a difficult and demanding world. We will be open and outward looking, growing in faith, using the talents of our members, radiating our witness to Christ, meeting Him in our neighbours, giving and receiving the love of God. As people at St. Thomas', by God's Grace we strive to live by his values, worship and pray together, reveal the Good News and see God's Kingdom grow.

Objectives & Activities

We strive to see a thriving, growing Christian community which is a spiritual home for those of differing backgrounds and churchmanship.

In a village with only one church, we want to be as inclusive and welcoming as possible.

We look to strengthen our existing patterns of Church life and witness as well as developing new expressions of witness and involvement in the wider community.

We look to extend our outreach through pastoral ministry, making the Church relevant, appealing and accessible.

We will examine the ways in which we can work effectively as a Mission Community towards achieving the vision of God for all.

To help facilitate this work, it is important that we deliver a new community building focused on the critical needs of residents living in an area where local amenities and service are scarce. It aims to reconnect people of all ages, build community, and increase our serving of one another.

Achievements and performance

St Thomas' Crosscrake is a parish church. It plays an important role in serving the common good and provides a vital support system to the lonely and vulnerable in our rural community. It offers worship and outreach activities, befriending & counselling provision, soup lunches, coffee & chat, church groups, a carer & toddler group, community activities, and some volunteer transport. For generations the church has been the familiar and friendly heart of community life.

The Associate Priest

Over the past year, in addition to being involved in preaching and leading much of Sunday worship I have continued to work in the parish a minimum of Mondays and Tuesdays each week. This has taken the form of parish visiting, the sick, the elderly, the bereaved, the lonely, those who just want to talk, and others who are not regular members of the church family. This contact is very much the role of a parish priest supporting those in need. I continue to go into Crosscrake School once a week to lead Collective Worship. I am frequently in school for other occasions to talk about Christianity and the role of the church in a local community. I continue to be a school governor and support both school pupils and staff in a chaplain like role. School also uses church to explore baptism, weddings and general visits; as well as holding end of term services in church.

Inevitably church work, (funerals, mission community and diocesan meetings, service preparation etc) and pastoral needs mean that I work beyond the intentional Sundays plus two days a week. This is not problematic but does indicate the need for dedicated leadership by someone in a House for Duty or similar role at Crosscrake.

We continue to be a vibrant and effective church for all ages, with normal Sunday attendance in the region of 40. Many more attend for Christmas, Easter, Remembrance, Mothering Sunday and other special occasions. First Sunday all age worship usually attracts families and the valuable work that Liz does at DJs and Tots encourages continuing wide community contact. Our activity mornings at the end of each school term continue to attract good numbers of children and families and are valuable outreach. With thanks to our Churchwardens, Angela and Lucy and many other willing workers for the joint enterprise that makes all this possible.

The Churchwardens

This report centers on the recent receipt of our latest Quinquennial Inspection. It states that the building is generally in very good condition and is well kept. The building is safe for day-day use with tarmac paths around the public perimeter to the west, south and east. Other than steps to the vestry, level access is afforded to the main body of the church through the main porch entrance which is level. The floors are internally carpeted and everything is safe and sound. Rainwater goods have been refurbished and redecorated. The porch has been redecorated with dark stain to the exterior. All electrical testing and fire testing has been done. The main door has had its automatic lock repaired. The boiler has been serviced. The organ and piano have been tuned. Plastering and insulation to the north aisle ceiling, plus roof repairs have been completed. There is a BARN internet installation. Work still to be completed includes the replacement of the outside cellar door and some repointing in lime mortar.

A log book for Records of Health and Safety was inspected and found to be up-to-date and very efficient. We maintain a watchful eye on the state of the roof, guttering and downspouts and carry out repair work as and when necessary, usually from storm damage. Some repair work is required to the dry stone walling round the perimeter of the church.

The graveyard is in good order being left to grow wild other than the mowing of pathways. A boon night is held once a year after the growing season when the whole graveyard is mown by local volunteers.

Our sincere thanks go to the many volunteers who undertake duties which make for the smooth running and welcoming atmosphere of our church; the mowers and strimmers, the coffee rota volunteers, the flower arranging team, the readers and intercessors, the choir. Whilst we are in vacancy, our great thanks go to Angela, our team priest who moves on this year, Terry, our Associate Priest, Lucy, our curate and Charlie, an ordinand who moved on, with our best wishes to him and his family, in May.

We continue raising money and planning for the construction of a Community Hub adjacent to the church which will hopefully be completed in 2025.

Day to day maintenance included Audioworks replacing faulty microphone parts, pest control, fire equipment inspection, Lockie Ltd new safe key, hot water heater repair, Kendal Security Centre providing new locking system for the Vestry, piano and organ tuning, roof storm damage repair.

St Thomas' Crosscrake Community Hub Project

Another busy year in which after a lot of hard work from Geoff Critchlow, the Hub Steering Group and the generosity of the local community, the fundraising target was finally met. We can now take into the new year the prospect of seeing the Hub being built.

Five years ago, we had a vision to build a new community space that would make a difference to our work as a church and to the lives of people living in our community. Inspired by this vision - and with a parcel of land given by our neighbour - the Crosscrake Community Hub project was launched with a dedicated team of volunteers and church members eager to make a positive impact.

Securing the funds required for this project has been a significant undertaking. We acknowledge the financial support provided by individuals and the grants awarded by Trusts & Foundations. These contributions enable the development of a community hub which will foster greater connection and support within the community.

During the previous financial year, we were awarded grants from the following organisations: Garfield Weston Foundation (£25,000), Beatrice Laing Trust (£5,000), Bernard Sunley Foundation (£10,000), The Foyle Foundation (£5,000), The Hadfield Trust (£2,750), Inlight Trust (£6,000), Sylvia Morris Trust (£20,000), Cumbria Community Foundation – myLakeland (£9,107), and the Arnold Clark Foundation (£500).

Fundraising events received strong support from local parishioners and friends. The Hub is scheduled to open in summer 2025. The subsequent phase of the project involves developing a comprehensive plan for the future operations of the Hub, with an emphasis on ensuring its continued role as an active and valuable resource for both the church and wider community.

PCC Secretary

This has been another busy year for the Church. Helen Belton has taken over the role of Deanery Synod Representative and Helen Hickin was welcomed as a Foundation Governor.

Electoral Roll

There are currently 76 people entered on the Electoral Roll

Kendal Deanery Synod Diocese of Carlisle

The meetings are held in different church venues and there are between 30 and 40 clergy and laity who attend. The rural Dean opens with prayer and introduces the Spotlight issues where a speaker comes to tell us about different things. In the last year the issues have been about Mission and Ministry in Smaller Rural Communities: Challenges and opportunities. Les Hann drew on his experience of ministry in small communities and his involvement with the Arthur Rank Centre as he spoke about life in small rural churches.

Accessibility: Deanery Revd Canon Tricia Rogers, Diocesan Disability Advisor. An example she gave was, why does a church need someone doing sign language if there is no one that needs it, because they don't come to your church because you don't have anyone doing sign language. 1 in 5 people have some sort of disability, it can be physical, sensory or mental shaped and quite often hidden.

Housing Church and Community: Beki Winter explained that Housing Justice is a national organisation supporting Christian action on homelessness and housing. The Affordable Housing Project was established as a direct response to "Coming home", the report of the Archbishops' Commission on Housing, Church and Community.

Mission

Our popular parish magazine which is now compiled and published in-house is distributed monthly across the parish to all who request copies. The magazine keeps people abreast of church news, and activities happening in and around the community.

As a church we supported the Kings Food bank in Kendal, Christian Aid, The Bishop's Appeal, The Children's Society and Manna House (A homeless charity in Kendal).

Church Organisations & Groups

Crosscrake Mothers' Union

Crosscrake Mother's Union continue to meet and pray regularly in church inspired by the international theme of 'Transformation Now'.

Our programme for 2024 included many diverse speakers, including: Gill Pilling updating us on her most recent trip to Malawi in the November Of 2023, our own member Jackie with her special dog

Blaze, who is a registered PAT dog who helps people by going into care homes; Annie Garden who told us about womens' roles in the history of Surgery and Midwifery and Grace - a Street Pastor who came to tell us all about her years of working in this county; just to name a few; plus our regular speaker Nikki, who works as an art therapist locally, including visiting Crosscrake school.

Members support church and community life through a range of activities e.g., Tiny Tots, Activity mornings for children, 'Tuesday's at 10' drop in, Lent Lunches and social events.

Membership currently stands at 21.

DJs

During covid and shortly after, lots of our older children/young people moved on so sadly we tend not to see them so much. Since then however we have had a small group, mainly boys who have come very regularly.

During 2023 numbers grew steadily. We often welcome visitors, with church members families and friends. The age range of the children is between about 4 – 9 years. The children as always are very enthusiastic and are a delight to be with.

Over the last year, as well as following the Church calendar we have looked at the early Church and following Jesus' teaching, before jumping back to the Old Testament and learning about Moses, Abraham and Gideon. We usually include some games. The children always like to join in with songs and dance. I try to include some craft and encourage them to reflect on the session.

It is an honour to share the love of God with such young lives, and trust that they may too come to a commitment to Christ themselves in the future.

Teddy Thomas Tots

Over the last eighteen months numbers have steadily grown to around 11 children. Activities include opportunities for play, a simple Bible story along with songs and rhymes. There is always a good mix of parents, grandparents and childminders who love to chat and join in. Members of Mothers' Union prepare fresh and wholesome snacks and help with practical jobs. We are also blessed to have the wonderful support and involvement of our associate priest.

Bible Study Groups

Small groups meet weekly to explore the Bible together, reflect and pray. Studies included The Beatitudes, Advent studies and Finding Treasure in the Old Testament.

Volunteers The members of the PCC would like to thank all volunteers who work so tirelessly to make our church a lively and vibrant community.

Ecumenical Relationships

The church is a member of Churches Together through The Kendal Helm Mission Community comprising Kendal Holy Trinity, Old Hutton, New Hutton, Natland, Kendal URC and Kendal Salvation Army Corps.

Safeguarding

Displayed Information - The safeguarding notice board is in the church porch.

Church Activities - The activities that involve children in the church, village hall or in the park at Sedgwick, have been risked assessed. We have a generic risk assessment.

The most significant change that has occurred in safeguarding this year is the adoption of the safeguarding dashboard. This enables all aspects of safeguarding to be looked at in a systematic way. It also provides help, support and National guidance. Although we are in the early days of using the dashboard, this will ensure consistent focus going forward and also easy access to documents for the incumbent, church wardens and PCC.

Policies and Action Plan - The safeguarding policy was adopted in November 2022. This was reviewed in November 2023, but no changes were made. The next review will take place in November 2024.

The action plan is updated for each PCC meeting. Although there is much to work through, the action plan indicates the next steps. The dashboard will now help in processing these actions in a more timely manner.

Safeguarding Procedures - Any concerns with regards to safeguarding are dealt with swiftly and promptly. When required, further advice has been sort from the Diocesan Safeguarding Officer.

Safeguarding Roles - Everyone has a role to play in safeguarding – From the PCC perspective, this is to use skills and training to ensure that everyone who comes into church or is part of our community feels safe and knows where to get support.

Training for Key Roles - Training took place for PCC members in January 2023. The next scheduled training session will take place in January 2025. If anyone wishes to be trained in the interim, please notify the PSO as soon as possible, so that a time can be scheduled.

Financial Review

The charity has a proven track record of financial probity over many years and maintains high standards of integrity and competence in its financial affairs. Our small reserve provides some stability and sustainability helping us to mitigate risks including economic downturns, changes in funding and unplanned emergencies. However, fundraising to meet rising energy and maintenance costs is a challenge.

Church Accounts: -

Total Income: £50,718.02. Total Expenditure: £56,438.20. These figures included donations that were paid into the church account before being transferred into the St Thomas' Community Hub account, totaling £20,940.

The net result for the year was a deficit of £5,720.18. However, the gift aid claim for the 2023/24 tax year was delayed. This would have reduced the deficit to £1,595.79.

It is the policy of the PCC to give away 10% of income for charitable purposes each year.

St Thomas' Community Hub Account: -

Total Income: £112,055.27. Total Expenditure: £106,011.09.

For the year ended 31.12.24 there was a surplus of income over expenditure amounting to £6,044.18 resulting in a closing balance of £98,050.10.

Grant awards, donations & legacies received for the Community Hub project are designated (restricted) for the purpose of a new community building as detailed in the financial statements.

Reserves Policy

The policy relating to any remaining free reserves is to look at maintaining the balance between paying all lines of expenditure as they fall due and remaining solvent at the year end. By far the largest level of expenditure is the Diocesan Ministry Offer payment.

The Virgin Money account originated with an unrestricted legacy and is mainly used for church building maintenance.

Structure, governance and management

The method of appointment of PCC members is set out in the Church Representation Rules. At St Thomas' Crosscrake the membership of the PCC consists of the incumbent (our associate priest), the churchwardens and members elected by those members of the congregation who are on the Electoral Roll of the church. All those who attend our services are encouraged to register on the Electoral Roll and stand for election to the PCC.

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including deciding on how the funds of the PCC are spent.

The full PCC meets 6 times a year with an average level of attendance of 85%.

Administrative Information

St Thomas' Crosscrake is situated on the eastern side of the valley of the River Kent about four miles south of Kendal in Westmorland & Furness. It comprises the civil parishes of Sedgwick, Stainton and part of Preston Richard. The population is approximately 1000. The correspondence address is: The PCC Secretary, 4 Abbey Drive, Natland, Cumbria, LA9 7QN.

PCC members who have served from 1 January 2024 until the date this report was approved are:

Ex Officio member: Revd. Angela Whittaker (Pries in Charge), Revd. Terence Granville Wilcock (Associate Vicar), Lucy Foster (Curate)

Churchwardens: Marlene Elizabeth Little, Michael Anthony Critchlow

Deanery Synod Representative: Helen Belton

Other Trustees: Alan Frostick, John Fisher, Brenda Richardson, Daniel Greenwood Mason, Elizabeth Dorothy Ward, Robert Michael Hayward Cowley, Kathryn Pym, Julie Blackburn, Helen Hickin.

Approved by the PCC on 27 April 2025 and signed on their behalf by John Fisher (PCC Secretary).

| | 2023 | 2024 |
|---|----------|----------|
| Barclays Savings Account | | |
| Balance on January 1 st | 2 154.24 | 2,476.26 |
| Balance on December 31 st | 2 476.26 | 2,815.43 |
| Surplus/Deficit over year | 302.02 | 339.17 |
| Receipts | | |
| 12 monthly transfers @ £25 | 300.00 | 300.00 |
| Interest | 22.02 | 39.17 |
| Payments – transfer to current account | 0.00 | 0.00 |
| Surplus/deficit of receipts over payments | 322.02 | 339.17 |

| | Virgin Money | |
|---|---------------------|-----------|
| Balance on January 1 st | 10 984.02 | 11,058.09 |
| Balance on December 31 st | 11 058.09 | 11,105.40 |
| Surplus/Deficit | 74.07 | 47.31 |
| Receipts | | |
| Transfer | 0.00 | 0.00 |
| Interest | 74.07 | 47.31 |
| Payments | 0.00 | 0.00 |
| Surplus/deficit of receipts over payments | 74.07 | 47.31 |

Statement of Assets and Liabilities at 31st December 2024

| | Total 2023 | Total 2024 |
|-----------------|-------------------|------------------|
| Current Account | 16 410.96 ✓ | 10,690.78 ✓ |
| Deposit Account | 2 476.26 | 2,815.43 |
| Virgin Money | 11 058.09 ✓ | 11,105.40 ✓ |
| Total | £29 945.31 | 24,611.61 |

Hon. Treasurer

Alan F. Freshick 27.4.25

Hon. Auditor

Paul Blackburn

PAUL BLACKBURN
THE SPINNERY
VIVER
LAT TNE

Crosscrake Church Current Account 2024

| Income | £(2023) | £(2024) | Expenditure | £(2023) | £(2024) |
|---|------------------|------------------|--------------------------------|------------------|--------------------|
| Planned Giving (direct debits & brown envel.) | 12 402.97 | 12,451.00 ✓ | Grants (charitable giving) (5) | 2 678.91 | 2,201.50 ✓ |
| Collections (inc. yellow envelopes) | 8 666.48 | 6,762.67 ✓ | Parish Share | 20 830.92 | 20,831.04 ✓ |
| Income tax reclaim (1) | 5 921.74 | | Building maintenance | 45.60 | 222.00 ✓ |
| | | | Printing and Stationery | 300.00 | 200.00 ✓ |
| | | | Clergy expenses | 1 430.46 | 2,731.48 ✓ |
| | | | Cost of Services (6) | 334.56 | 90.00 ✓ |
| Donations | 350.00. | 896.00 ✓ | Running Expenses (7) | 8 046.51 | 8,486.18 ✓ |
| Parish magazine (2) | 1 270.60 | 1,262.40 ✓ | Parish Magazine | | |
| Funding-raising events (3) | 3 690.10 | 2,772.05 ✓ | Cost of Fundraising | 0.00 | 120.00 ✓ |
| Fees (weddings, funerals etc) | 3 502.00 | 3,724.00 ✓ | Fees (to Carlisle) | 1 278.00 | 316.00 ✓ |
| Miscellaneous (4) | 51 884.49 | 22,849.90 ✓ | Miscellaneous | 51 017.00 | 20,940.00 ✓ |
| | | | To Deposit | 300.00 | 300.00 ✓ |
| Total | 87 688.38 | 50,718.02 | Total | 86 261.96 | 56,438.20 ✓ |

Income (£50,718.02) Expenditure (£56,438.20) for 2024 = - £5,720.18 (deficit)

Reconciled with Current Account bank statement Jan 1st £16,410.96 – Dec 31st £10,690.78= -£5,720.18 (deficit)

Hon. Treasurer *Alan F. Frostick* Income Tax Reclaim received 11/04/25 £4,124.39

Hon. Auditor *Paul Blackburn* 27.4.25 £1,595.79 (deficit)

*PAUL BLACKBURN
THE SPINNERY
VINEY
LAT 7NE*

Numbers in brackets refer to notes overleaf
Notes 2024

Income

- (1) The tax reclaim covers the period from April 2023 to April 2024.
- (2) The breakdown of income from the **parish magazine** was subscriptions £910.90 and advertising £351.50
- (3) **Fund-raising events** including Spring and Autumn Coffee Mornings
- (4) **Miscellaneous** includes money for The Hub Fund

Expenditure

- (5) **Grants** were made as follows: Manna House £250; Children's Society £280;
Christian Aid £559; Bishop's Appeal £272;
Sight Advice £590; Alzheimer's Research £200
- (6) **Cost of Services** includes communion wine, candles and boxes for regular giving.
- (7) **Running Expenses** include insurance, oil and electricity

NOTE TO THE ACCOUNTS

During 2024 and 2025 our charity has undertaken a building project for a Community Hub, which opened in September 2025.

Separate accounts were prepared for the Hub project but £20,940 in donations and gift aid was paid into the main church account (PCC of Crosscrake).

Contras were not applied to the main account so if we added the church and Hub Income and Expenditure totals there would be an overstatement of £20,940 on each. I have therefore reduced the totals by this Contra figure when we submitted the Charity Commission Annual Return.

Helen Hickin (PCC of Crosscrake Treasurer)

Independent Examiner's Report on the Accounts

Section A Independent Examiner's Report

Report to the Trustees / Members of: PCC of Crosscrake Church

Charity Ref: 1190687

On accounts for the year ended: **31/12/2024**

Respective responsibilities of trustees and examiner: The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- follow the procedures laid down in the general directions given by the Charity Commission under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

Basis of independent examiner's statement: My examination was carried out in accordance with general directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement: In connection with my examination, no matter has come to my attention (other than disclosed below *)

1. which gives me reasonable cause to believe that, in any material respect, the requirements:
 - to keep accounting records in accordance with section 130 of the Charities Act;
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act; have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

*Please delete the words in brackets if they do not apply.

Signed:

Date: 27th April 2025

Print Name: Paul Blackburn

Relevant professional qualification(s) or body (if any):

Address: The Spinnery, Viver, LA7 7NF

Section B Disclosure

Give here brief details of any items that the examiner wishes to disclose.

Hub Accounts 2024

| Receipts | 2024 | 2023 |
|--------------------|-------------|------------|
| Donations | £24,128.00 | £1,607.50 |
| Grants | £86,107.00 | £47,000.00 |
| Fundraising | £1,563.75 | £5,563.59 |
| Gift Aid Reclaim | £0.00 | £0.00 |
| Legal Costs Refund | £81.00 | £0.00 |
| Dividends | £175.52 | £166.73 |
| | <hr/> | |
| | £112,055.27 | £54,337.82 |

| Payments | 2024 | 2023 |
|-----------------|-------------|-----------|
| Build Costs (1) | £101,153.89 | £0.00 |
| Fees | £4,857.20 | £2,280.00 |
| Fundraising | £0.00 | £0.00 |
| Miscellaneous | £0.00 | £0.00 |
| | <hr/> | |
| | £106,011.09 | £2,280.00 |

| Surplus/Deficit | 2024 | 2023 |
|-----------------|-----------|------------|
| | £6,044.18 | £52,057.82 |

Notes

1 To include Management, Materials and Labour

Excess of Receipts (£112,055.27) over Payments (£106,011.09) for 2024 = £6,044.18

Reconciled with Bank Statement for Dec 31st 2024 (£98,050.10) - Jan 1st 2024 (£92,005.92) = £6,044.18

Statement of Assets and Liabilities 2024

| Current Account | 2024 | 2023 |
|-----------------|------------|------------|
| | £98,050.10 | £92,005.92 |

Entries and Bank Statements audited and reconciled.
Accounts are correct and in order.

Michael Fell

Michael Fell 26/5/2025.

Accounts



The Parish Church of St Thomas', Crosscrake

Charity Registration Number: 1190687

**Annual Report and Accounts
for the
Year ended 31 December 2023**

WEBSITE: www.crosscrake.church

1. Aims and purposes

The aim of our church community is to be a true family of God; living, worshipping, and working in what we know is a difficult and demanding world. We will be open and outward looking, growing in faith, using the talents of our members, radiating our witness to Christ, meeting Him in our neighbours, giving and receiving the love of God. As people at St. Thomas', by God's Grace we strive to live by his values, worship and pray together, reveal the Good News and see God's Kingdom grow.

2. Objectives & Activities

We strive to see a thriving, growing Christian community which is a spiritual home for those of differing backgrounds and churchmanship.

In a village with only one church, we want to be as inclusive and welcoming as possible.

We look to strengthen our existing patterns of Church life and witness as well as developing new expressions of witness and involvement in the wider community.

We look to extend our outreach through pastoral ministry, making the Church relevant, appealing and accessible.

We will examine the ways in which we can work effectively as a Mission Community towards achieving the vision of God for all.

To help facilitate this work, it is important that we deliver a new community building focused on the critical needs of residents living in an area where local amenities and service are scarce. It aims to reconnect people of all ages, build community, and increase our serving of one another.

3. Achievements and performance

St Thomas' Crosscrake is a parish church. It plays an important role in serving the common good and provides a vital support system to the lonely and vulnerable in our rural community. It offers worship and outreach activities, befriending & counselling provision, soup lunches, coffee & chat, church groups, a carer & toddler group, community activities, and some volunteer transport. For generations the church has been the familiar and friendly heart of community life.

The Associate Priest

Over the past year, in addition to be involved in preaching and leading much of Sunday worship I have continued to work in the parish a minimum of two days per week. This has taken the form of parish visiting; the sick, the elderly, the bereaved, the lonely and those who just need to talk, and others who are not regular members of the church family. This is very much the role of a parish priest supporting those in need. I continue to visit Crosscrake CE Nursery & primary School each week to lead collective worship. I am frequently in school to for other occasions to talk about Christianity and the role of the church in a local community. I continue to be a school governor and support both staff and pupils in a chaplain like role. School also uses church to explore baptism, weddings and church festivals.

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The Churchwardens

This report centres on the recent receipt of our latest Quinquennial Inspection. It states that the building is generally in very good condition and is well kept. The building is safe for daily use with tarmac paths around the public perimeter to the west, south and east. Other than steps to the vestry, level access is afforded to the main body of the church through the main porch entrance. The floors are internally carpeted, and everything is safe and sound. Rainwater goods have been refurbished and redecorated. The porch has been redecorated with dark stain to the exterior. All electrical testing and fire testing has been conducted. The main door has had its automatic lock repaired. The boiler has been serviced. The organ and piano have been tuned. Plastering and insulation to the north aisle ceiling, plus roof repairs have been completed. There is B4RN internet installation. Work still to be completed includes the replacement of the outside cellar door and some repointing in lime mortar.

A logbook for Records of Health & Safety was inspected and found to be up-to-date and very efficient. We maintain a watchful eye on the state of the roof, guttering and downspouts and carry

out repair work as and when necessary, usually from storm damage. Some repair work is required to the dry-stone walling around the perimeter of the church.

The graveyard is in good order being left to grow wild other than the mowing of pathways. A boon night is held once a year after the growing season when the whole graveyard is mown by volunteers. Our sincere thanks go to our many volunteers who undertake duties which make for the smooth running and welcoming atmosphere of our church; the mowers and strimmer's, the coffee rota volunteers, the flower arranging team, cleaning team, the readers and intercessors, the choir. Whilst we are in vacancy, our grateful thanks to the Helm clergy team and our Associate Priest.

St Thomas' Crosscrake Community Hub Project

We are immensely thankful that so many people have shared our vision for a new community hub in the church grounds and have committed to pray, support in practical ways, and give generously.

We are also appreciative of the support we have received from Charitable Trusts and Foundations who have placed their trust in us to deliver a community hub which makes a positive difference within our community.

The Hub will deliver an architect-designed meeting place providing a warm, safe space where people of all ages and backgrounds can meet, relax, and socialise together. Most importantly, it will provide access to essential services such as counselling, support & advice along with social activities and community education courses delivered in collaboration with community groups and volunteers, voluntary agencies, and charities.

We continue fundraising and planning for our new Community Hub with the prospect of the new year seeing the Hub being built.

PCC Secretary

Foundation Governor

A new foundation governor was appointed to the governing board of Crosscrake Church of England Nursery & Primary School.

Deanery Synod Representative

A new Deanery Synod Representative was appointed.

Electoral Roll

There are currently 76 people entered on the Electoral Roll

Kendal Deanery Synod Diocese of Carlisle

Our Deanery Representative plays a full and active role on the Deanery Synod regularly attending meetings in different church venues and hosting meetings in our own Church. Over the past year the focus has been: -

- Mission & Ministry in Smaller Rural Communities: Challenges and Opportunities
- Accessibility led by the Diocesan Disability Advisor
- Housing Church and Community which looked at 'Housing Justice' – a national organisation supporting Christian action on homelessness and housing & 'The Affordable Housing Project' – a direct response to 'Coming Home' a report from the Archbishops' Commission on Housing, Church & Community.

Mission

Our popular parish magazine which is now compiled and published in-house is distributed monthly across the parish to all who request copies. The magazine keeps people abreast of church news, and activities happening in and around the community.

As a church we supported the Kings Food bank in Kendal, Christian Aid, The Bishop's Appeal and the Children's Society.

Church Organisations & Groups

Crosscrake Mothers' Union

Crosscrake Mother's Union continue to meet and pray regularly in church inspired by the international theme of 'Transformation Now'.

The annual programme has included speakers from The Bendrigg Trust, Carer Support South Lakes, and Medics Support in Malawi to mention a few. Members support church and community life through a range of activities e.g., Tiny Tots, Activity mornings for children, Lent Lunches and social events.

The membership currently stands at 21 members with three new members enrolled at the church service on Mothering Sunday.

DJs

Over the last year DJs have continued to meet on the third Sunday each month and numbers are continuing to grow. We mainly have groups of younger children aged between 4-9 years. A wide variety of Bible-based material includes opportunities to engage, respond and reflect creatively through games, craft, songs, dance, and prayer.

Teddy Thomas Tots

Over the last eighteen months numbers have steadily grown to around 11 children. Activities include opportunities for play, a simple Bible story along with songs and rhymes. There is always a good mix

of parents, grandparents and childminders who love to chat and join in. Members of Mothers' Union prepare fresh and wholesome snacks and help with practical jobs. We are also blessed to have the wonderful support and involvement of our associate priest.

Bible Study Groups

Small groups meet weekly to explore the Bible together, reflect and pray.

Volunteers The members of the PCC would like to thank all volunteers who work so tirelessly to make our church a lively and vibrant community

Ecumenical Relationships

The church is a member of Churches Together through The Kendal Helm Mission Community comprising Kendal Holy Trinity, Old Hutton, New Hutton, Natland, Kendal URC and Kendal Salvation Army Corps.

Safeguarding

The most significant change that has occurred this past year is the adoption of the safeguarding dashboard. This enables all aspects of safeguarding to be looked at in a systematic way. It also provides help, support and guidance. This will ensure a consistent focus going forward plus easy access to documents for the incumbent, church wardens and PCC.

The safeguarding policy was adopted in November 2022 and reviewed in November 2023. The action plan is updated for each PCC meeting. Although there is always much work to do the action plan indicates next steps. The dashboard will also allow us to process actions in a timely manner.

Any concerns with regards to safeguarding are dealt with swiftly and promptly. When required further advice has been sought from the Diocesan Safeguarding Officer.

Everyone has a role to play in safeguarding. Training took place for all PCC members in January 2023.

Financial Review

The charity has a proven track record of financial probity over many years and maintains high standards of integrity and competence in its financial affairs. Our small reserve provides some stability and sustainability helping us to mitigate risks including economic downturns, changes in funding and unplanned emergencies.

Church Accounts: -

Total Income: £87,688.38 Total Expenditure: £86,261.96. These figures included grant awards that were paid into the church account before being transferred into the St Thomas' Community Hub account.

The net receipt for the year was an excess of payments over receipts of £1,426.42.

It is the policy of the PCC to give away 10% of income for charitable purposes each year.

St Thomas' Community Hub Account: -

Total Income: £54,337.82 Total Expenditure: £2,280.00

For the year ended 31.12.23 there was a surplus of income over expenditure amounting to £52,507.82 resulting in a closing balance of £92,000.92. Grant awards, donations & legacies received for the Community Hub project are designated (restricted) for the purpose of a new community building as detailed in the financial statements.

Reserves Policy

The policy relating to any remaining free reserves is to look at maintaining the balance between paying all lines of expenditure as they fall due and remaining solvent at the year end. By far the largest level of expenditure is the Diocesan Share payment.

The Virgin Money account originated with an unrestricted legacy and is mainly used for church building maintenance.

Structure, governance and management

The method of appointment of PCC members is set out in the Church Representation Rules. At St Thomas' Crosscrake the membership of the PCC consists of the incumbent (our associate priest), the churchwardens and members elected by those members of the congregation who are on the Electoral Roll of the church. All those who attend services are encouraged to register on the Electoral Roll and stand for election to the PCC.

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including deciding on how the funds of the PCC are spent.

The full PCC meet 6 times a year with an average level of attendance of 85%.

Administrative Information

St Thomas' Crosscrake is situated on the eastern side of the valley of the River Kent about four miles south of Kendal in Westmorland & Furness. It comprises the civil parishes of Sedgwick, Stainton and part of Preston Richard. The population is approximately 1000. The correspondence address is: The PCC Secretary, 4 Abbey Drive, Natland, Cumbria, LA9 7QN.

PCC members who have served from 1 January 2022 until the date this report was approved are:

Ex Officio member: Revd Angela Whittaker (Priest in Charge) Revd. Terence Granville Wilcock (Associate Vicar), Lucy Foster (Curate)

Churchwardens: Marlene Elizabeth Little, Michael Anthony Critchlow

Deanery Synod Representative: Helen Belton

Other Trustees: Alan Frostick, John Fisher, Brenda Richardson, Daniel Mason Greenwood, Elizabeth Dorothy Ward, Robert Michael Hayward Cowley, Kathryn Pym, Julie Blackburn, Helen Hickin.

Approved by the PCC on 28 April 2023 and signed on their behalf by John Fisher (PCC Secretary)

1. St Thomas' PCC Crosscrake – Audited & Signed Accounts

| | 2023 | 2022 |
|---|-----------|-----------|
| Barclays Savings Account | | |
| Balance on January 1 st | 2 154.24 | 1 852.25 |
| Balance on December 31 st | 2 476.26 | 2 154.24 |
| Surplus/Deficit over year | 302.02 | 301.99 |
| Receipts | | |
| 12 monthly transfers @ £25 | 300.00 | 300.00 |
| Interest | 22.02 | 1.99 |
| Payments – transfer to current account | 0.00 | 0.00 |
| Surplus/deficit of receipts over payments | 322.02 | 301.99 |
| Virgin Money | | |
| Balance on January 1 st | 10 984.02 | 10 947.40 |
| Balance on December 31 st | 11 058.09 | 10 984.02 |
| Surplus/Deficit | 74.07 | 36.62 |
| Receipts | | |
| Transfer | 0.00 | 0.00 |
| Interest | 74.07 | 36.62 |
| Payments | 0.00 | 0.00 |
| Surplus/deficit of receipts over payments | 74.07 | 36.62 |

Statement of Assets and Liabilities at 31st December 2022

| | Total 2023 | Total 2022 |
|-----------------|------------------|------------------|
| Current Account | 16 410.96 | 14 984.54 |
| Deposit Account | 2 476.26 | 2 154.24 |
| Virgin Money | 11 058.09 | 10 984.02 |
| Total | 29 945.31 | 28 122.80 |

Hub Account

Hon. Treasurer

Alan F. Frost

Hon. Auditor

Paul Blackburn 3/3/24
PAUL BLACKBURN

| Crosscrake Church Current Account 2023 | | | | |
|---|------------------|------------------|--------------------------------|------------------|
| | £(2023) | £(2022) | £(2023) | £(2022) |
| Income | | | Expenditure | |
| Planned Giving (direct debits & green envel.) | 12 402.97 | 10 429.00 | Grants (charitable giving) (5) | 2 678.91 |
| Collections (inc-yellow envelopes) | 8 666.48 | 10 257.57 | Parish Share | 20 830.92 |
| Income tax reclaim (1) | 5 921.74 | 6 747.25 | Building maintenance | 45.60 |
| | | | Printing and Stationery | 300.00 |
| | | | Clergy expenses | 1 430.46 |
| | | | Cost of Services (6) | 334.56 |
| | | | Running Expenses (7) | 8 046.51 |
| Donations | 350.00. | 2 870.00 | Parish Magazine | 635.99 |
| Parish magazine (2) | 1 270.60 | 1 235.85 | Cost of Fundraising | 0.00 |
| Funding-raising events (3) | 3 690.10 | 2 820.00 | Fees (to Carlisle) | 1 278.00 |
| Fees (weddings, funerals etc) | 3 502.00 | 6 665.20 | Miscellaneous (4) | 51 017.00 |
| Miscellaneous (4) | 51 884.49 | 7 865.12 | To Deposit | 300.00 |
| | | | Total | 86 261.96 |
| Total | 87 688.38 | 48 889.99 | | 42 545.11 |

Excess of Income (£87 688.38) over Expenditure (£86 261.96) for 2022 = £1 426.42

Reconciled with Current Account bank statement Jan 1st £14 984.54 – Dec 31st £16 410.96 = £1 426.42

Hon. Treasurer *Alan H. Friskie*
 Hon. Auditor *Paul Anderson*

February 4th 2024

Numbers in brackets refer to notes overleaf
Notes

Income

- (1) The tax reclaim covers the period from April 2022 to April 2023.
- (2) The parish magazine is now being produced 'in house'.
- (3) Fund-raising events included: Lent lunches £1106, Plant Sale £830 and Autumn Fair £1055
- (4) Miscellaneous includes mainly monies for transfer to Hub account.

Expenditure

- (5) Grants were made as follows: Children's Society £375; Food Bank £400
Christian Aid £1035; Bishop's Appeal £350;
- (6) Cost of Services includes communion wine, candles, books, hymn books and boxes for regular giving.
- (7) Running Expenses include insurance £2247; oil £1505; electricity £2328

Accounts

St. Thomas' Church, Crosscrake

Annual Report for Year Ending 31 December 2022

Aim and purposes

St. Thomas' Parochial Church Council (PCC) has the responsibility of cooperating with the Associate Vicar, the Reverend Terry Wilcock, in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical.

Objectives and Activities The PCC is committed to enabling as many people as possible to worship at our church and to become part of our parish community at Crosscrake. The PCC maintains an overview of worship throughout the parish and makes suggestions on how our services can involve the many groups that live within our parish. Our services and worship put faith into practice through prayer and scripture, music and sacrament. When planning our activities for the year, the incumbent and the PCC have considered the Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion. In particular, we try to enable ordinary people to live out their faith as part of our parish community through: worship and prayer, 'learning about the Gospel' and developing their knowledge and trust in Jesus. Provision of pastoral care for people living in the parish; Missionary and outreach work. To facilitate this work it is important that we maintain the fabric of Crosscrake Church. We are currently pursuing a project to build a hall in the grounds of the church as a hub for the community in the absence of any hall in the village of Crosscrake.

Achievements and Performance

Worship and Prayer

Each Sunday the main service is Holy Communion which is adapted on the first Sunday of the month to be combined with an All Age Worship service which also gives the opportunity of including a baptism. Usually on the third Sunday of the month, for children aged tots to teens a Sunday Club Discovering Jesus is held simultaneously with the main service of Holy Communion. Other groups meet monthly in church including Teddy Thomas' Tots and the Mother's Union. All are welcome to attend our regular services. At present there are 78 parishioners on the Church Electoral Roll, 7 of whom are not resident within the parish. When we could not meet in church because of Covid a service was recorded each week which was vital to help people to keep in touch at home. Now that we are back to worshipping in church numbers are slowly increasing to where they were pre-Covid. The average weekly attendance is around 40-50 with much higher numbers attending on special occasions such as Easter and Christmas and for Harvest Festival. As well as our regular services, we enable our community to celebrate and thank God at the milestones of the journey through life. Through baptism we thank God for the gift of life, in marriage public vows are exchanged with God's blessing and through funeral services friends and family express their grief and give thanks for the life which is now complete in this world and to commend the person into God's keeping.

Deanery Synod

One member of the PCC sits on the deanery synod. This provides the PCC with an important link between the parish and the wider structure of the Church. A key issue for parishes in the deanery is the most effective deployment of stipendiary and non-stipendiary clergy.

The Church Building We keep our church open to our community for private prayer and the main door operates on a timer allowing the building to remain open during the daylight hours. A major refurbishment including a kitchen was completed twelve years ago and the building remains in a good state. There are minor maintenance issues e.g., guttering which needs repairing and some pointing to the south wall which we will need to address in the near future.

Pastoral Care The kitchen allows us to serve coffee after service and also to hold coffee mornings for charitable causes. During Lent, we hold weekly lunches in the parish hall in Sedgwick, a mile away. To celebrate the New Year or the Harvest Festival a meal has been arranged in the local pub. From time to time members of the parish may be unable to attend church due to sickness or age. Rev. Terry Wilcock has visited all church members who have requested it, to celebrate communion with them either at their homes or in hospital.

Mission and Evangelism

Helping those in need is a demonstration of our faith. Funds are raised and distributed to support a variety of good causes the Children's Society, Christian Aid and the Bishop's Appeal and locally Manna House.

Our parish magazine is produced monthly and is available in the Church as well as being distributed to subscribers. In addition Christmas and Easter cards are distributed to every household in the parish giving details of the special services around each festival.

Safeguarding

Introduction

Safeguarding has been a standing agenda item at each PCC meeting.

All actions are in line with the Church of England Safeguarding Policy and Practice Guidance.

Formal Obligation

The PCC has complied with the duty under section 5 of the safeguarding measure 2016 and follows the House of Bishops guidance on safeguarding children and vulnerable adults.

Safeguarding Roles

Parish safeguarding officer; Mrs Kathryn Pym

DBS Recruiter and Verifiers Rev Canon Angela Whittaker and Mrs Kathryn Pym

Safeguarding Policy, Guidance and Information

The Parish safeguarding Policy was adopted by the PCC in November 2022. The Church of England Policy for Domestic Abuse was also adopted at the same time.

The Parish follows the guidance set out in the following documents:

- Church of England Parish safeguarding Handbook
- Guidance for Safer Environment and activities
- Code of Safer Working Practices
- Guidance provided on the Church of England website and on the Carlisle Diocese Website.

Safeguarding Learning and Development

The PSO is a safeguarding Trainer for Carlisle Diocese.

12 members of the PCC and children work leaders have completed basic and foundation level training in January 2023.

Domestic Abuse Training will be completed when a place becomes available.

Further safeguarding training is available to members of the church community as and when required.

Safer Recruitment and People Management.

The parish is aware of the guidance available and will be working towards the targets over the next 12 months.

Concerns Raised

No safeguarding concerns have been shared with the safeguarding officer.

No referrals have been made to the Diocesan safeguarding team

Additional Information

There is a culture of safeguarding across the church family – everyone prioritises safety and the wellbeing of everyone. It is a welcoming and open parish. The nature of events and the layout of the building promotes inclusive and shared activity.

Next Steps

The next priority is to agree the draft risk assessments for the following activities:

- Children / family activity mornings
- Open air services
- Transport for identified parishioners.

The action plan is shared and updated with the PCC during PCC meetings.

Community Hub Steering Group

The future of our church depends on making it relevant to a supportive community. This continues to be one of the driving forces behind this project. Post Covid restrictions, it has become increasingly evident that there is a need for a warm, welcoming place in the middle of the 2 parishes of Sedgwick and Stainton with easy access and on-site parking. We have a detailed business plan which includes essential services such as counselling, educational and advice workshops, practical support and social activities, delivered in collaboration with community groups and volunteers, voluntary agencies and charities e.g., Age UK, Mind and CAP. One of its main selling points will be the emphasis on it being a warm, energy efficient, accessible space, open to everyone. It will not operate in competition with either Sedgwick Village Hall, or Stainton Institute which offer very different facilities. We have been given amazing local support which has generated in excess of £65,000. This now means we're eligible to apply for external grant funding. Some applications have already been submitted and others are ready to go. We do however need to continue with our fundraising to ensure we meet all our objectives and complete the building to a high specification, as soon as possible.

Financial Review

Total receipts on unrestricted funds were £48 889.99 in 2022. An increase in income of almost £18,133.71 compared with 2021 was mainly due to the lifting of Covid restrictions. £20 817.94 was spent to provide the Christian ministry from St. Thomas' Church, including the contribution to the diocesan parish share. The net result for the year was an excess of receipts over payments of £6,344.88. The balances of unrestricted funds carried forward at 31 December 2022 is £28,122.80. In addition there is a separate account, the Hub account, which is designated for the money raised towards the Crosscrake Community Hub project.

Reserves Policy

It is PCC policy to try and give 10% of our income from planned giving and collections in grants or charitable giving. The Virgin Money account was opened following a generous legacy which provides unrestricted funds for use for any unexpected expenditure particularly in connection with maintenance of the church building.

Volunteers

We would like to thank all the volunteers who work so hard to make our Church the lively and caring community it is. In particular we want to mention our churchwardens, Mike Critchlow and Marlene Little, who work so tirelessly on our behalf.

Structure, governance and management At Crosscrake Church the membership of the PCC consists of our Associate Vicar, churchwardens and members elected by those members of the congregation who are on the electoral roll of the church. All those who attend our services / members of the congregation are encouraged to register on the Electoral Roll and stand for election to the PCC. The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including deciding on how the funds of the PCC are to be spent.

Administrative information

St. Thomas Church is situated in Crosscrake, near Kendal. It is part of the Diocese of Carlisle within the Church of England. The correspondence address is: 4 Abbey Drive, Natland, Kendal, LA9 7QN PCC members who have served from 8th May 2021 until the date this report was approved are:

Ex Officio members Associate Priest: The Reverend Terry Wilcock, Wardens: Mr Michael Critchlow Mrs Marlene Little, Elected members: Mr Alan Frostick Treasurer - 2024 Mrs Gill Frostick Representative on Deanery Synod until 2023, Mr John Fisher Secretary until 2023, Mr Robert Cowley until 2024, Mrs Brenda Richardson until 2024 Mrs Michelle O'Hara until 2023, Mrs Julie Blackburn until 2023, Mrs Kathryn Pym until 2025, Mrs Elizabeth Ward until 2025, Mr Daniel Mason until 2025.

St Thomas' Church Crosscrake

CROSSCRAKE COMMUNITY HUB PROJECT

Taking action – Changing lives

AUDITED ACCOUNTS

Year Ending 31 December 2022

Charitable Status:

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF SAINT THOMAS, CROSSCRAKE

(Working Name for the project: St Thomas Crosscrake Community Hub)

Registered Charity in England and Wales 1190687

WEBSITE: www.crosscrake.church

DATE: February 2023

1. St Thomas' PCC Crosscrake – Audited & Signed Accounts

| Crosscrake Church Current Account 2022 | | | | | |
|---|------------------|------------------|--------------------------------|------------------|------------------|
| | £(2021) | £(2022) | Expenditure | £(2021) | £(2022) |
| Income | | | | | |
| Planned Giving (direct debits & green envel.) | 12 139.50 | 10 429.00 | Grants (charitable giving) (5) | 1 335.00 | 3 182.50 |
| Collections (inc. yellow envelopes) | 5 722.10 | 10 257.57 | Parish Share | 20 831.00 | 19 000.00 |
| Income tax reclaim (1) | 5 011.56 | 6 747.25 | Building maintenance | 592.00 | 6 740.00 |
| Donations | 1 464.00 | 2 870.00 | Printing and Stationery | 168.00 | 295.00 |
| Parish Magazine (2) | 1 072.00 | 1 235.85 | Clergy expenses | 1 121.95 | 1 177.97 |
| Fund-raising events (3) | 1 144.00 | 2 820.00 | Cost of Services (6) | 370.75 | 639.97 |
| Fees (weddings, funerals etc) | 3 090.00 | 6 665.20 | Running Expenses (7) | 5 749.56 | 8 160.93 |
| Miscellaneous (4) | 1 113.12 | 7 865.12 | Parish Magazine | 926.99 | 635.99 |
| | | | Cost of Fundraising | 80.00 | 0.00 |
| | | | Fees (to Carlisle) | 817.00 | 696.00 |
| | | | Miscellaneous | 200.00 | 1 716.75 |
| | | | To Deposit | 300.00 | 300.00 |
| Total | 30 756.28 | 48 889.99 | Total | 32 492.25 | 42 545.11 |

Miscellaneous income includes
 Repayment of loan to Hub £3 000
 Insurance reclaim £2 250
 Rent of church £ 810
 Miscellaneous expenditure includes
 refund to Hub of Gift Aid £1 473

Excess of Income (£48 889.99) over Expenditure (£42 545.11) for 2022 = £6 344.88

Reconciled with Current Account bank statement Jan 1st £8 639.66 – Dec 31st £14 984.54 = £6 344.88

Hon. Treasurer *Alan F. Hobbs*

Hon. Auditor *Paul Blackburn*

Paul Blackburn BSc(Hons)
Retired Bank Director
Council R.F.O.

February 4th 2023

| | 2021 | 2022 |
|---|----------|----------|
| Barclays Savings Account | | |
| Balance on January 1 st | 1 552.09 | 1 852.25 |
| Balance on December 31 st | 1 852.25 | 2 154.24 |
| Surplus/Deficit over year | 300.16 | 301.99 |
| Receipts | | |
| 12 monthly transfers @ £25 | 300.00 | 300.00 |
| Interest | 0.16 | 1.99 |
| Payments – transfer to current account | 0.00 | 0.00 |
| Surplus/deficit of receipts over payments | 300.16 | 301.99 |

| | 2021 | 2022 |
|---|-----------|-----------|
| Virgin Money | | |
| Balance on January 1 st | 10 884.09 | 10 947.40 |
| Balance on December 31 st | 10 947.40 | 10 984.02 |
| Surplus/Deficit | 63.31 | 36.62 |
| Receipts | | |
| Transfer | 0.00 | 0.00 |
| Interest | 63.31 | 36.62 |
| Payments | 0.00 | 0.00 |
| Surplus/deficit of receipts over payments | 63.31 | 36.62 |

Statement of Assets and Liabilities at 31st December 2022

| | Total 2021 | Total 2022 |
|-----------------|-------------------|------------------|
| Current Account | 8 639.66 | 14 984.54 |
| Deposit Account | 1 852.25 | 2 154.24 |
| Virgin Money | 10 947.40 | 10 984.02 |
| Total | £21 439.31 | 28 122.80 |
| | | |
| Hub Account | £25 549.68 | \$39 948 |

Hon. Treasurer

Alan F. Frodick

Hon. Auditor

Paul Blackburn
 PAUL BLACKBURN BSc (Hons)
 Retired Bank Director
 Council R.F.O.

Numbers in brackets refer to notes overleaf
Notes

| | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 |
|---|----------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| Income | | | | | | | | | |
| (1) The tax reclaim covers the period from April 2021 to April 2022. | | | | | | | | | |
| (2) The breakdown of income from the parish magazine was subscriptions £925 and advertising £311 | | | | | | | | | |
| (3) Fund-raising events included: Cake Sale £515 Plant Sale £1 080 Christmas Fair £1 225 | | | | | | | | | |
| (4) Miscellaneous includes Sum Up payments £331 42 Broadband refund £438.04, Electricity credit £660 66 Hub loan repayment £3 000 Insurance claim £2 250 Rent of church £810 | | | | | | | | | |
| Expenditure | | | | | | | | | |
| (5) Grants were made as follows: Children's Society £350; Christian Aid £500 Bishop's Appeal £513; Christians v. Poverty £200 New Beginnings £600, Cancer Care £320 Kendal Debt Centre £200 | | | | | | | | | |
| (6) Cost of Services includes communion wine, candles, books, hymn books and boxes for regular giving. | | | | | | | | | |
| (7) Running Expenses include insurance £2 126.69; oil £3 292.10; electricity £1 508.02 | | | | | | | | | |
| Some Comparative Figures | | | | | | | | | |
| Planned Giving | 13 856 | 14 522 | 14 606 | 13 906 | 13 135 | 13 399 | 11 343 | 12 139 | 10 429 |
| Collections | 5 311 | 4 587 | 6 062 | 5 556 | 5 243 | 6 553 | 5 314 | 10 258 | 10 258 |
| Donations | | | | | | | 2 895 | 1 464 | 2 870 |
| Total | £19 167 | 19 109 | 20 668 | 19 462 | 18 378 | 19 952 | 19 552 | 23 861 | 26 427 |
| Grants | £3 962 | 5 772 | 5 650 | 6 199 | 3 364 | 3 471 | 1 278 | 1 335 | 3 182 |

2. Crosscrake Community Hub Project – Audited & Signed Accounts

| Hub Accounts 2022 | | | | |
|------------------------|-------------|-------------|-------------------|-------------|
| <u>Receipts</u> | <u>2022</u> | <u>2021</u> | <u>Payments</u> | <u>2022</u> |
| Donations | £15,100.00 | £2,100.00 | Build Costs (2) | £867.00 |
| Fundraising | £1,146.40 | £0.00 | Fees | £0.00 |
| Gift Aid Reclaim (1) | £1,473.75 | £0.00 | Marketing | £214.51 |
| Dividends | £161.86 | £144.31 | Fundraising | £1,452.00 |
| | | | Miscellaneous (3) | £3,000.00 |
| | £17,882.01 | £2,244.31 | | £5,533.51 |
| <u>Surplus/Deficit</u> | <u>2022</u> | <u>2021</u> | | |
| | £12,348.50 | £865.11 | | |

Notes

- 1 Claimed via Church claim
- 2 To include Management, Materials and Labour
- 3 Repayment of loan from Church

Excess of Receipts (£17,882.01) over Payments (£5,533.51) for 2022 = £12,348.50
 Reconciled with Bank Statement for Dec 31st 2022 (£39,948.10) - Jan 1st 2022 (£27,599.60) = £12

Statement of Assets and Liabilities as at dec 31st 2022

| Current Account | <u>2022</u> | <u>2021</u> |
|-----------------|-------------|-------------|
| | £39,948.10 | £27,599.60 |

Accounts > Bank details audited and found in order.

Michael Fell

MICHAEL FELL 20/02/2023.

Contact - Handelsbanken
 BRIDGE MILLS
 KENDA
 CUMBRIA
 LA9 4SD
 07947-306184

Prepared by
 PAUL BLACKBURN BSc (Hons)

Paul Blackburn

St Thomas' Church Crosscrake

CROSSCRAKE COMMUNITY HUB PROJECT

Taking action – Changing lives

AUDITED ACCOUNTS

Year Ending 31 December 2022

Charitable Status:

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF SAINT THOMAS, CROSSCRAKE

(Working Name for the project: St Thomas Crosscrake Community Hub)

Registered Charity in England and Wales 1190687

WEBSITE: www.crosscrake.church

DATE: February 2023

1. St Thomas' PCC Crosscrake – Audited & Signed Accounts

| Crosscrake Church Current Account 2022 | | | | | |
|---|------------------|------------------|--------------------------------|------------------|------------------|
| | £(2021) | £(2022) | Expenditure | £(2021) | £(2022) |
| Income | | | | | |
| Planned Giving (direct debits & green envel.) | 12 139.50 | 10 429.00 | Grants (charitable giving) (5) | 1 335.00 | 3 182.50 |
| Collections (inc. yellow envelopes) | 5 722.10 | 10 257.57 | Parish Share | 20 831.00 | 19 000.00 |
| Income tax reclaim (1) | 5 011.56 | 6 747.25 | Building maintenance | 592.00 | 6 740.00 |
| Donations | 1 464.00 | 2 870.00 | Printing and Stationery | 168.00 | 295.00 |
| Parish Magazine (2) | 1 072.00 | 1 235.85 | Clergy expenses | 1 121.95 | 1 177.97 |
| Fund-raising events (3) | 1 144.00 | 2 820.00 | Cost of Services (6) | 370.75 | 639.97 |
| Fees (weddings, funerals etc) | 3 090.00 | 6 665.20 | Running Expenses (7) | 5 749.56 | 8 160.93 |
| Miscellaneous (4) | 1 113.12 | 7 865.12 | Parish Magazine | 926.99 | 635.99 |
| | | | Cost of Fundraising | 80.00 | 0.00 |
| | | | Fees (to Carlisle) | 817.00 | 696.00 |
| | | | Miscellaneous | 200.00 | 1 716.75 |
| | | | To Deposit | 300.00 | 300.00 |
| Total | 30 756.28 | 48 889.99 | Total | 32 492.25 | 42 545.11 |

Miscellaneous income includes

| | |
|--------------------------|--------|
| Repayment of loan to Hub | £3 000 |
| Insurance reclaim | £2 250 |
| Rent of church | £ 810 |

Miscellaneous expenditure includes
refund to Hub of Gift Aid £1 473

Excess of Income (£48 889.99) over Expenditure (£42 545.11) for 2022 = £6 344.88

Reconciled with Current Account bank statement Jan 1st £8 639.66 – Dec 31st £14 984.54 = £6 344.88

Hon. Treasurer *Alan F. Hobbs*

Hon. Auditor *Paul Blackburn*

Paul Blackburn BSc(Hons)
Retired Bank Director
Council R.F.O.

February 4th 2023

| | 2021 | 2022 |
|---|----------|----------|
| Barclays Savings Account | | |
| Balance on January 1 st | 1 552.09 | 1 852.25 |
| Balance on December 31 st | 1 852.25 | 2 154.24 |
| Surplus/Deficit over year | 300.16 | 301.99 |
| Receipts | | |
| 12 monthly transfers @ £25 | 300.00 | 300.00 |
| Interest | 0.16 | 1.99 |
| Payments – transfer to current account | 0.00 | 0.00 |
| Surplus/deficit of receipts over payments | 300.16 | 301.99 |

| | 2021 | 2022 |
|---|-----------|-----------|
| Virgin Money | | |
| Balance on January 1 st | 10 884.09 | 10 947.40 |
| Balance on December 31 st | 10 947.40 | 10 984.02 |
| Surplus/Deficit | 63.31 | 36.62 |
| Receipts | | |
| Transfer | 0.00 | 0.00 |
| Interest | 63.31 | 36.62 |
| Payments | 0.00 | 0.00 |
| Surplus/deficit of receipts over payments | 63.31 | 36.62 |

Statement of Assets and Liabilities at 31st December 2022

| | Total 2021 | Total 2022 |
|-----------------|-------------------|------------------|
| Current Account | 8 639.66 | 14 984.54 |
| Deposit Account | 1 852.25 | 2 154.24 |
| Virgin Money | 10 947.40 | 10 984.02 |
| Total | £21 439.31 | 28 122.80 |
| | | |
| Hub Account | £25 549.68 | \$39 948 |

Hon. Treasurer

Alan F. Frodick

Hon. Auditor

Paul Blackburn
 PAUL BLACKBURN BSc (Hons)
 Retired Bank Director
 Council R.F.O.

Numbers in brackets refer to notes overleaf

Income

- (1) The tax reclaim covers the period from April 2021 to April 2022.
- (2) The breakdown of income from the parish magazine was subscriptions £925 and advertising £311
- (3) Fund-raising events included: Cake Sale £515 Plant Sale £1 080 Christmas Fair £1 225
- (4) Miscellaneous includes Sun Up payments £331 42 Broadband refund £438.04, Electricity credit £660 66 Hub loan repayment £3 000 Insurance claim £2 250 Rent of church £810

Expenditure

- (5) Grants were made as follows: Children's Society £350; Christian Aid £500 Bishop's Appeal £513; Christians v. Poverty £200 New Beginnings £600, Cancer Care £320 Kendal Debt Centre £200
- (6) Cost of Services includes communion wine, candles, books, hymn books and boxes for regular giving.
- (7) Running Expenses include insurance £2 126.69; oil £3 292.10; electricity £1 508.02

Some Comparative Figures

| | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 |
|----------------|----------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| Planned Giving | 13 856 | 14 522 | 14 606 | 13 906 | 13 135 | 13 399 | 11 343 | 12 139 | 10 429 |
| Collections | 5 311 | 4 587 | 6 062 | 5 556 | 5 243 | 6 553 | 5 314 | 10 258 | 10 258 |
| Donations | | | | | | | 2 895 | 1 464 | 2 870 |
| Total | £19 167 | 19 109 | 20 668 | 19 462 | 18 378 | 19 952 | 19 552 | 23 861 | 26 427 |
| Grants | £3 962 | 5 772 | 5 650 | 6 199 | 3 364 | 3 471 | 1 278 | 1 335 | 3 182 |

2. Crosscrake Community Hub Project – Audited & Signed Accounts

| Hub Accounts 2022 | | | | |
|--------------------------|-------------------|------------------|-------------------|------------------|
| <u>Receipts</u> | <u>2022</u> | <u>2021</u> | <u>Payments</u> | <u>2022</u> |
| Donations | £15,100.00 | £2,100.00 | Build Costs (2) | £867.00 |
| Fundraising | £1,146.40 | £0.00 | Fees | £0.00 |
| Gift Aid Reclaim (1) | £1,473.75 | £0.00 | Marketing | £214.51 |
| Dividends | £161.86 | £144.31 | Fundraising | £1,452.00 |
| | | | Miscellaneous (3) | £3,000.00 |
| | £17,882.01 | £2,244.31 | | £5,533.51 |
| | | | | |
| <u>Surplus/Deficit</u> | <u>2022</u> | <u>2021</u> | | |
| | £12,348.50 | £865.11 | | |

Notes

- 1 Claimed via Church claim
- 2 To include Management, Materials and Labour
- 3 Repayment of loan from Church

Excess of Receipts (£17,882.01) over Payments (£5,533.51) for 2022 = £12,348.50
 Reconciled with Bank Statement for Dec 31st 2022 (£39,948.10) - Jan 1st 2022 (£27,599.60) = £12

Statement of Assets and Liabilities as at dec 31st 2022

| <u>Current Account</u> | <u>2022</u> | <u>2021</u> |
|------------------------|-------------|-------------|
| | £39,948.10 | £27,599.60 |

Accounts > Bank details audited and found in order.

Michael Fell

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Accounts

St. Thomas' Church, Crosscrake

Aim and purposes

St. Thomas' Parochial Church Council (PCC) has the responsibility of co-operating with the Associate Vicar, the Reverend Terry Wilcock, in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical.

Objectives and Activities

The PCC is committed to enabling as many people as possible to worship at our church and to become part of our parish community at Crosscrake. The PCC maintains an overview of worship throughout the parish and makes suggestions on how our services can involve the many groups that live within our parish. Our services and worship put faith into practice through prayer and scripture, music and sacrament.

When planning our activities for the year, the incumbent and the PCC have considered the Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion. In particular, we try to enable ordinary people to live out their faith as part of our parish community through:

Worship and prayer, 'learning about the Gospel' and developing their knowledge and trust in Jesus.

Provision of pastoral care for people living in the parish;

Missionary and outreach work.

To facilitate this work it is important that we maintain the fabric of Crosscrake Church. We are currently pursuing a project to build a hall in the grounds of the church as a hub for the community in the absence of any hall in the village of Crosscrake.

Achievements and Performance

Worship and Prayer

Each Sunday the main service is Holy Communion which is adapted on the first Sunday of the month to be combined with an All Age Worship service which also gives the opportunity of including a baptism. Usually on the third Sunday of the month, for children aged tots to teens a Sunday Club Discovering Jesus is held simultaneously with the main service of Holy Communion. Other groups meet monthly in church including Teddy Thomas' Tots and the Mother's Union.

All are welcome to attend our regular services. At present there are 78 parishioners on the Church Electoral Roll, 7 of whom are not resident within the parish. Three names were added during the year and 5 were removed either through death or because they moved away from the parish. When

we could not meet in church because of Covid a service was recorded each week which was vital to help people to keep in touch at home. Now that we are back to worshipping in church numbers are slowly increasing to where they were pre-Covid. The average weekly attendance is building back up to 40 with much higher numbers attending on special occasions such as Easter and Christmas and for Harvest Festival.

As well as our regular services, we enable our community to celebrate and thank God at the milestones of the journey through life. Through baptism we thank God for the gift of life, in marriage public vows are exchanged with God's blessing and through funeral services friends and family express their grief and give thanks for the life which is now complete in this world and to commend the person into God's keeping. We have celebrated 5 baptisms and 3 weddings and held 8 funerals in our church 2021-2.

Deanery Synod

One member of the PCC sits on the deanery synod. This provides the PCC with an important link between the parish and the wider structure of the Church. A key issue for parishes in the deanery is the most effective deployment of stipendiary and non-stipendiary clergy.

The Church Building

We keep our church open to our community for private prayer and the main door operates on a timer allowing the building to remain open during the daylight hours. A major refurbishment including a kitchen was completed ten years ago and the building remains in a good state. However storm damage last autumn led to damage to the roof and the organ not all of which was covered by the insurance.

Pastoral Care

The kitchen allows us to serve coffee after service and also to hold coffee mornings for charitable causes. During Lent, Covid permitting, we hold weekly lunches in the parish hall in Sedgwick, a mile away. To celebrate the New Year or the Harvest Festival a meal has been arranged in the local pub.

From time to time members of the parish may be unable to attend church due to sickness or age. Rev. Terry Wilcock has visited all church members who have requested it, to celebrate communion with them either at their homes or in hospital.

Mission and Evangelism

Helping those in need is a demonstration of our faith. Funds are raised and distributed to support a variety of good causes the Children's Society, Christian Aid and the Bishop's Appeal and locally Manna House and St. Thomas Community Connections.

Our parish magazine is produced monthly and is available in the Church as well as being distributed to subscribers. In addition Christmas and Easter

cards are distributed to every household in the parish giving details of the special services around each festival.

Financial Review

Total receipts on unrestricted funds were £30 756 in 2021. The fall in income of almost £2 000 compared with 2020 was mainly due to our not being able to hold fund-raising events like a spring Plant Sale and the Christmas market because of Covid restrictions.

£20 831 was spent to provide the Christian ministry from St. Thomas' Church, including the contribution to the diocesan parish share.

The net result for the year was an excess of payments over receipts of £1 736. The balances of unrestricted funds carried forward at 31 December 2021 was £21 439. In addition there is a separate account, the Hub account, which has the money we have started to raise for the church hall project.

Reserves Policy

It is PCC policy to try and give 10% of our income from planned giving and collections in grants or charitable giving. This has been achieved in recent years but not in 2021 because of limited opportunities to stage fund-raising events due to Covid.

The Virgin Money account was opened following a generous legacy for use for any unexpected expenditure particularly in connection with maintenance of the church building.

Volunteers

We would like to thank all the volunteers who work so hard to make our Church the lively and caring community it is. In particular we want to mention our churchwardens, Mike Critchlow and Marlene Little, who work so tirelessly on our behalf.

Structure, governance and management

At Crosscrake Church the membership of the PCC consists of our Associate Vicar, churchwardens and members elected by those members of the congregation who are on the electoral roll of the church. All those who attend our services / members of the congregation are encouraged to register on the Electoral Roll and stand for election to the PCC.

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including deciding on how the funds of the PCC are to be spent. The PCC met six times during the year with an average level of attendance of 85%.

The full PCC met six times during the year with an average level of attendance of 85%.

Administrative information

St. Thomas Church is situated in Crosscrake,
near Kendal. It is part of the Diocese of Carlisle within the Church of
England. The correspondence address is:
4 Abbey Drive, Natland, Kendal, LA9 7QN

PCC members who have served from 8th May 2022 until the date this report
was approved are:

Ex Officio members

Associate Priest: The Reverend Terry Wilcock

Wardens: Mr Michael Critchlow
Mrs Marlene Little

Elected members: Mr Alan Frostick Treasurer - 2024
Mrs Gill Frostick Representative on Deanery Synod
until 2023

Mr John Fisher Secretary until 2023
Mr Robert Cowley until 2024
Mrs Brenda Richardson until 2024
Mrs Michelle O'Hara until 2023
Mrs Julie Blackburn until 2023
Mrs Kathryn Pym until 2025
Mrs Elizabeth Ward until 2025
Mr Daniel Mason until 2025