



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.

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, Harvest and other special occasions. First Sunday all age worship attracts families along with the valuable work carried by volunteers at DJs and Tots encourages wider community contact. Our activity morning at the end of each school term continue to attract good numbers of children and families and are a valuable outreach. With thanks to our Churchwardens, the Helm clergy team and many other willing workers for the joint enterprise that makes all this possible.

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 are 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 J. Frost

Hon. Auditor

Paul Blackburn 3/3/24
PAUL BLACKBURN

Crosscrake Church Current Account 2023						
	Income	£(2023)	£(2022)	Expenditure	£(2023)	£(2022)
Planned Giving (direct debits & green envel.)	12 402.97	10 429.00		Grants (charitable giving) (5)	2 678.91	3 182.50
Collections (inc. yellow envelopes)	8 666.48	10 257.57		Parish Share	20 830.92	19 000.00
Income tax reclaim (1)	5 921.74	6 747.25		Building maintenance	45.60	6 740.00
				Printing and Stationery	300.00	295.00
				Clergy expenses	1 430.46	1 177.97
				Cost of Services (6)	334.56	639.97
Donations	350.00.	2 870.00		Running Expenses (7)	8 046.51	8 160.93
Parish magazine (2)	1 270.60	1 235.85		Parish Magazine		635.99
Funding-raising events (3)	3 690.10	2 820.00		Cost of Fundraising	0.00	0.00
Fees (weddings, funerals etc)	3 502.00	6 665.20		Fees (to Carlisle)	1 278.00	696.00
Miscellaneous (4)	51 884.49	7 865.12		Miscellaneous (4)	51 017.00	1 716.75
				To Deposit	300.00	300.00
Total	87 688.38	48 889.99		Total	86 261.96	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 1 st £14 984.54 – Dec 31 st £16 410.96 = £1 426.42						
Hon. Treasurer <i>Alan F. Fredrick</i>						
Hon. Auditor <i>Alan F. Fredrick</i> 3/3/24						
February 4 th 2024						

Numbers in brackets refer to notes overleaf
Notes

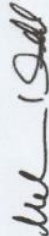

Income

- (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

1. St Thomas Crosscrake Community Hub – Audited & Signed Accounts

Hub Accounts 2023				
Receipts	2023	2022	Payments	2023
Donations	£1,607.50	£15,100.00	Build Costs (2)	£0.00
Grants	£47,000.00	£0.00	Fees	£2,280.00
Fundraising	£5,563.59	£1,146.40	Marketing	£0.00
Gift Aid Reclaim (1)	£0.00	£1,473.75	Fundraising	£0.00
Dividends	£166.73	£161.86	Miscellaneous (3)	£0.00
	£54,337.82	£17,882.01		£2,280.00
				£5,533.51
Surplus/Deficit	2023	2022		
	£52,057.82	£12,348.50		
Notes				
1 Claimed via Church claim				
2 To include Management, Materials and Labour				
3 Repayment of loan from Church				
Excess of Receipts (£54,337.82) over Payments (£2,280.00) for 2023 = £52,057.82				
Reconciled with Bank Statement for Dec 31st 2023 (£92,005.92) - Jan 1st 2023 (£39,948.10) = £52,057.82				
Statement of Assets and Liabilities 2023				
Current Account	2023	2022		
	£92,005.92	£39,948.10		
Audit of receipts and payments completed and reconciled to bank account.				
All matters are in order and for the FYE 31/12/2023 there was a surplus of income over expenditure amounting to £52,507.82 resulting in a closing bank balance of £92,000.92.				
<div><div><div> MICHAEL FEE</div><div> PAUL BLACKBURN</div></div><div><div>29/2/2024</div><div>11/3/24</div></div><div><div>HANDELSAMEN</div><div>HUB</div></div></div>				