



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. Freshch 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
PAUL BLACKBURN
THE SPINNERY
VINEY
LA 7 7NR

27.4.25

£1,595.79 (deficit)

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
	£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
	£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 Farr

Michael Farr 26/5/2025.