

# KING'S CHURCH COCKERMOUTH

England & Wales · Charity number 1191009

## Details

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**Status** Registered

**Legal form** CIO

**Registered** 2020-08-25

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

## Contact

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**Address** King's Church Cockermouth  
The Hub  
2 Market Street  
Cockermouth  
CA13 9NJ

**Phone** 01900821100

**Email** [admin@kingscc.org](mailto:admin@kingscc.org)

**Website** [www.kingscc.org](http://www.kingscc.org)

## Activities

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**Objects:** THE OBJECTS OF THE CIO ARE:4.1THE ADVANCEMENT OF THE CHRISTIAN FAITH FOR THE BENEFIT OF THE PUBLIC IN ACCORDANCE WITH THE STATEMENT OF FAITH; AND4.2THE PREVENTION OR RELIEF OF POVERTY BY PROVIDING GRANTS, ITEMS AND SERVICES TO INDIVIDUALS IN NEED OR CHARITIES AND ORGANISATIONS WORKING TO PREVENT OR RELIEVE POVERTY.

**Activities:** Advancement of the Christian faith through a local church . Relief of poverty though a wide range of social action projects

## Classification

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- **How:** Provides Services, Provides Advocacy/advice/information
- **What:** The Prevention Or Relief Of Poverty, Religious Activities
- **Who:** Children/young People, Elderly/old People, People With Disabilities, Other Charities Or Voluntary Bodies, The General Public/mankind

## Geography

- Cumbria

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£228,156	£259,354	-	-
2024-03-31	£228,240	£276,357	-	-
2023-03-31	£217,193	£251,630	-	-
2022-03-31	£218,619	£183,820	-	-
2021-03-31	£0	£0	-	-

## Trustees

Name	Role	Appointed
ANN CAROLYN MORGAN		2020-07-30
David James Purfield		2020-07-30
Lisa Mary Varey		2026-01-14
Lorna Elizabeth Casson		2020-07-30
PATRICK MICHAEL SHARMAN		2020-07-30
Thomas Dunlop		2026-01-14

**KING'S CHURCH COCKERMOUTH**

England & Wales - Charity number 1191009

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# Accounts

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**KING'S CHURCH COCKERMOUTH**

**CHARITY INFORMATION**

**Year Ended 31 March 2025**

Charity Number	1191009
Principal office	The Hub, 2 Market St Cockermouth Cumbria CA13 9NJ
Trustees	Mr Stephen Arnold (Chair ret 15 October 2024) Mrs Ann Morgan Mr Patrick Sharman (Treasurer) (Acting Chair) Mrs Lorna Casson Mr David Purfield Lisa Varey (appointed 14 January 2026) Tom Dunlop (appointed 14 January 2026)
Eldership team	Mr Roger Bye Mr David Purfield
Operations Director	Mr Paul Mogford
Bankers	National Westminster 31 Pow St Workington CA14 3WY
Solicitors	Brockbanks 44 Duke St Whitehaven CA28 7NR
Independent Examiner	Mr Steven Kirkbride Armstrong Watson Chartered Accountants Carleton House 136 Gray St Workington CA14 2LU



Address 2 Market St Cockermouth CA13 9NJ  
Tel 01900 821100 Email [admin@kingscc.org](mailto:admin@kingscc.org)  
Web [www.kingscc.org](http://www.kingscc.org) Charity No: 1191009 – A Charitable  
Incorporated Organisation

## **KING'S CHURCH COCKERMOUTH**

### **TRUSTEE REPORT**

**Year Ended 31 March 2025**

#### **Charity information**

Details of trustees and other information are set out on the front page and forms part of this report.

#### **Structure, governance and management**

The charity is governed under a Charitable Incorporated Organisation (CIO) constitution dated 30 July 2020 and registered with the Charity Commission on 25 August 2020. Initial trustees were the same as those for the trust that converted to the CIO. New trustees are recruited from within the church congregation with the aim of there being at least four trustees. Two new trustees have been invited to join and following induction conversations they will be appointed on 14 January 2026.

The trustees met regularly during the year (at least every three months) to discuss financial, legal and employee issues, whilst receiving activity reports, though day-to-day organisation of the church's activities is the responsibility of the church elders and employees. Two new elders are expected to be appointed in the near future. The Operations Director and an elder regularly attend trustees' meetings to provide reports and as a link to the eldership.

Whilst independent, the church is affiliated to the Christ Central sphere of the New Frontiers group of churches and is actively involved with member churches throughout Cumbria, the UK and internationally with interaction being voluntary. However, the charity makes use of the assistance available from such a group particularly when dealing with challenging issues or training needs. During the year with only 2 elders an additional support has been received by visits from 2 Christ Central elders. The church attends various sphere events both in-person and online and attended the re-formed Christ Central Devoted residential event in August 2025.

Part of the trustees' responsibilities is the review of risk factors and Safeguarding is constantly under review with training provided for children workers. Mr Paul Mogford as Operations Director has as part of his role is to regularly review all operational risks, policies and procedures, which has been done. Trustees have also been involved in elements of training for their role. A risk register is in place which is reviewed at trustee meetings. Trustees have an established policy of annual reviews for all employed staff.

#### **Objectives and activities**

The primary objects are the advancement of the Christian faith and the relief of poverty both for the public benefit.

To achieve these aims the charity has carried out the following main activities

- The meeting of church members for regular worship, teaching and prayer. This is normally undertaken weekly at Cockermouth School and at other times in homes, youth groups, smaller gatherings using halls, church office etc. Some meetings are still held on Zoom and the Sunday service is accessible online.
- Pastoral support throughout the church and the locality as required or requested.
- Attending major Christ Central events.
- Establishing and supporting new church plants in the county and elsewhere.

- Operating a church resource centre including a programme of social action and engagement with a particular focus on poverty in all its forms.
- Supporting Churches Together in the Cockermouth Area (CTICA) and engaging with the new Anglican church plant in our area.
- Providing finance and resources to Christian organisations and individuals engaged in missionary type work or for the relief of poverty.
- Developing contacts with Christians in other nations.

## Achievements

The trustees are satisfied that the objectives are being achieved and would like to make specific reference to the following.

The church family totals approx. 100 regular attenders, and more recently we have noted more young families and individuals attending. We have been encouraged with attenders who come from Ukraine and other countries and have revived a course for new attenders. Several people have been baptised which we hope is a growing trend. The church continues to grow in maturity whilst retaining the calling to resource churches, other charities and individuals locally, regionally and internationally. The church both supports and has regular contact with Christian workers in places such as Canada, Sweden, Romania, Mexico, Zambia and more recently developing a relationship with a church in Ukraine. We hosted a group of teenagers from that country for 2 weeks in the Summer 2024, have had several visits from Ukrainian church elders. In 2025 2 members of our church visited Ukraine to attend a conference and build relationship with the church we specifically support.

We normally meet on Sundays at the local secondary school and other locations during the week for prayer, worship and study. Our outreach locally services folk struggling with food bills, befriending those alone and teenage youth for whom we run a weekly event. Our fulltime youth and community worker has consolidated a new mother and toddler group called "Stay and Play" which is well attended.

Both the church and individual members support Christian outreach and social action projects such as:

- The NISCU School's worker project taking assemblies and clubs in local schools.
- Food bank and our own regular Thursday Meal Share project – distributing food to those in need locally. Also assisting in the distribution of food vouchers for the local authority.
- 
- Long-term response to the community affected by the December 2015 floods in Cockermouth with the provision of a twice weekly café north of the river. An employee has a specific task in managing this outreach, including a regular visiting programme to reach out to folk living in that part of town.
- Regular social events for the community of all ages based at the Hub
- Linking Lives, a CTICA outreach to folk affected by loneliness and Safe Families for Children supporting families in crisis.

Our office and function room known as the Hub is our town base. The Hub is also the place where several youth groups meet and one, Amplify, being a Friday night group open to all youth in the town. The church also runs youth work open to all on a Monday evening and provides opportunities to attend weekly groups plus residential weekend activity centres and the national Christian youth event, Newday in Norwich.

Various house groups meet on a regular basis during the week online or in-person for prayer study and social interaction.

### **Financial review**

The detailed figures are set out on the pages that follow. The trustees have decided that they will take advantage of the exemption from preparing full "accrual" accounts. The trustees are satisfied that the church retains sufficient reserves to meet the policy of having a minimum of 3 months expenditure or if higher £50k. The trustees designated £190k of the Station Street shop net proceeds for a new meeting site opportunity, should it arise, but have since transferred £50k of this to support strategic interventions. An overall deficit has been budgeted for due to the investment of reserves in the youth and young family initiative. However, the Unrestricted fund is in surplus and this has further improved significantly since the yearend.

Management accounts are produced regularly to aid decision-making and expense monitoring. A budget is considered to assist planning. Xero is used as the charity's accounting software and the church utilises online banking linked to a review of financial controls and a non trustee carries out regular internal reviews of bank transactions.

No investments are held, and surplus cash funds are retained in various savings accounts and bonds with organisations that support the charity sector.


The church continues to have gift days to support individual projects as set out in the notes.

### **Acknowledgement**

The trustees wish to place on record their thanks to the employees and leadership team for their work on behalf of the charity. A considerable amount of work is carried out by volunteers who support the Visions and Values of the church, which is gratefully acknowledged by the trustees.

Finally, a special thanks to Stephen Arnold who stood down as Chair of Trustees during the financial year after seven years in that role, decades as a trustee and an original signatory to our predecessor trust deed. THANK YOU, Steve.

Approved by the Board of Trustees at their meeting on 14th January 2026 and signed on their behalf.

A handwritten signature in black ink, appearing to read 'Patrick Sharman', written over a horizontal line.

Patrick Sharman (Acting Chair)

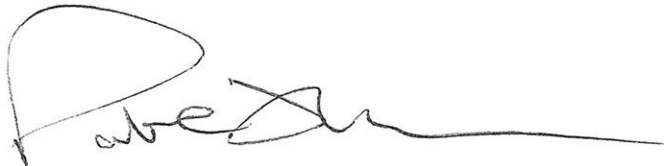
**KING'S CHURCH COCKERMOUTH**  
**RECEIPTS and PAYMENTS ACCOUNT**  
**Year ended 31 March 2025**

	2025	2025	2025	2025	2024
	Unrestricted	Designated	Restricted	Total	Total
	£	£	£	£	£
<b>Receipts</b>					
Gift Aid Donations	137716		15167	152883	140961
Other gifts and grants	10674		14446	25121	41441
HMRC Tax refund	32682		4369	37051	36414
Other	5398			5398	1705
Rental income	873			873	1038
Interest	6831			6831	6682
<b>Total</b>	<b>194173</b>	<b>0</b>	<b>33982</b>	<b>228156</b>	<b>228241</b>
<b>Payments</b>					
Staff costs	110609	30673	3705	144987	139932
Church gifts & grants	13070	2500	12167	27737	42326
Visitors' gifts etc.	970			970	1781
Travel	2977			2977	2428
Staff expenses	2148			2148	1983
Apostolic outreach	2344			2344	2727
Premises & insurance	20360			20360	23723
Administration	7003			7003	5813
Venue	15183			15183	20396
Resources & training	5062		601	5663	5769
House groups	0			0	182
Youth activities	705		5055	5760	8202
Children	679			679	247
Outreach	6599		15312	21911	17270
Pastoral	357			357	588
Worship	22			22	288
Equipment	226		1028	1253	2701
<b>Total</b>	<b>188314</b>	<b>33173</b>	<b>37868</b>	<b>259354</b>	<b>276356</b>
<b>Net movement</b>	<b>5859</b>	<b>-33173</b>	<b>-3885</b>	<b>-31199</b>	<b>-48115</b>
Transfer between funds	-1277	0	1277	0	0
	<b>4582</b>	<b>-33173</b>	<b>-2608</b>	<b>-31199</b>	<b>-48115</b>
Balances 1 April 2024				194491	242606
Balances 31 March 2025				<b>163292</b>	<b>194491</b>

**KING'S CHURCH COCKERMOUTH**  
**STATEMENT of ASSETS and LIABILITIES**  
**Year ended 31 March 2025**

	£	£	
<b>Assets</b>			
Bank and cash			
Cash float	150		Notes
Bank current accounts	6311		
Savings accounts	<u>156831</u>		
		163292	
<b>Other monetary assets</b>			
Gift Aid reclaim			
2024/25	39903		received after year end
Debtors	<u>200</u>		
		40103	
<b>Assets retained for the charity's own use</b>			
Stock books and food		1500	estimate current value
Equipment		19385	estimate current value
<b>Liabilities</b>			
Creditors		8363	

Approved by the Board of Trustees at their meeting on 14 January 2026 and signed on their behalf



Patrick Sharman (Trustee)

## KING'S CHURCH COCKERMOUTH

### Notes

Year ended 31 March 2025

#### Note 1

#### Restricted Funds

	1 Ap 24	GA 23/24	Receipts	Payments	GA 24/25	TFR	31Mar25
	£		£	£	£	£	£
Romania	776	-60	540		60		1316
Fff Oldrieve	465	-360	4507	-5078	901		435
Pastoral Needs	7291	-878	1578		175		8166
Disaster Relief	2567			-2000			567
Newday/Youth	-870	-308	3030	-5444	310	2139	-1143
Catalyst Youth visit 2024	4093					4093	0
Amplify/Youth	0		91	-832		741	0
Mealshare	1830	-338	4709	-3732	300		2770
CTICA	7412		2009	-584			8837
Building Fund	293						293
Ukraine	4096	-344	11525	-16595	1983	2490	3155
Christ Central Annual	608	-558	658	-732	25		1
Gothenburg plant	1222	-495	2475	-2215			987
Cumberland Stay and Play	0		803	-639			164
Other	375	-1030	1030				375
Cumbria Regional day	0		1029	-17	38		1049
	30158	-4369	33982	-37868	3792	1277	26973

#### Restricted Fund Purpose

Romania	Financial support for partner church and leaders
Fff Oldrieve	Financial support for B Oldrieve - Foundations in Farming Africa
Pastoral needs	Relief of poverty and distress within church and locality
Disaster relief fund	Funds to react to disasters home or abroad
Newday /Youth	Youth camp
Catalyst Grant	Grant to fund Ukrainian youth visit 2024
Amplify/Youth	Youth project in Cockermouth
Mealshare	Food distribution to the poor
CITICA	Funds held for Churches Together
Building fund	Funds for a new building
Ukraine fund	Support for refugees in UK and humanitarian aid in Ukraine
Christ Central	Appeals to fund church planting, poor relief etc.
Gothenburg church	Support of church plant
Cumberland	Grant for new Mums and Toddler group "Stay and Play"
Mission fund	Support individuals training and trips to mission
Other	Poverty relief for individuals
Cumbria Regional day	Collection for church plant

**KING'S CHURCH COCKERMOUTH**

**Notes**

**Year ended 31 March 2025**

**Note 2**

**Designated funds**

	Building £	Strategic Intervention £	Total £
B/F 1 April 2024	140000	30500	170500
Transfer	-40000	40000	0
Gifts Made		-2500	-2500
Youth worker		-30673	-30673
C/F 31 March 2025	<u>100000</u>	<u>37327</u>	<u>137327</u>

**Note 3**

**Gifts & grants made**

	General £	Designated £	Restricted £	Total £	2024 £
Evangelical Alliance	240			240	240
NISCU	3000			3000	6000
Christ Central churches	6000		732	6732	9152
Foundations for Farming			5077	5077	5015
Safe Families				0	1000
Solway Youth Church	1000			1000	0
Pastoral needs				0	839
Mexico	1500			1500	900
Disaster relief			2000	2000	0
Zambia pastor training				0	600
Gothenburg church plant		2000	2215	4215	2697
Mission individuals				0	593
Mealshare grants				0	4575
Ukraine relief			2143	2143	4535
Nepal church build				0	2125
Cambodia Church plant				0	300
Jubilee+	1000			1000	500
Newday seed funding		500		500	1000
Sundry inc individuals	330			330	2255
<b>Total</b>	<u>13070</u>	<u>2500</u>	<u>12167</u>	<u>27737</u>	<u>42326</u>

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## INDEPENDENT EXAMINERS REPORT

I report on the accounts of the Trust for the year ended 31 March 2025.

### **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(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

### **Basis of independent examiner's report**

My examination was carried out in accordance with the 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 you as 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:

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 2011 Act; and
  - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 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.



Steven Kirkbride BFP FCA ATT MAAT  
Armstrong Watson LLP  
Carleton House  
136 Gray Street  
Workington  
Cumbria  
CA14 2LU

16 January 2026

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**KING'S CHURCH COCKERMOUTH**

England & Wales - Charity number 1191009

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# Accounts

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## KING'S CHURCH COCKERMOUTH

### CHARITY INFORMATION Year Ended 31 March 2024

Charity Number	1191009
Principal office	The Hub, 2 Market St Cockermouth Cumbria CA13 9NJ
Trustees	Mr Stephen Arnold (Chair ret 15 October 2024) Mrs Ann Morgan Mr Patrick Sharman (Treasurer) Mrs Lorna Casson Mr David Purfield
Eldership team	Mr Roger Bye Mr David Purfield
Operations Director	Mr Paul Mogford
Bankers	National Westminster 31 Pow St Workington CA14 3WY
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Independent Examiner	Mr Steven Kirkbride Armstrong Watson LLP Carleton House 136 Gray Street Workington Cumbria CA14 2LU



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Charity No: 1191009 – A Charitable Incorporated Organisation

**TRUSTEE REPORT**  
**Year Ended 31 March 2024**

**Charity information**

Details of trustees and other information are set out on the front page and forms part of this report.

**Structure, governance and management**

The charity is governed under a Charitable Incorporated Organisation (CIO) constitution dated 30 July 2020 and registered with the Charity Commission on 25 August 2020. Initial trustees were the same as those for the trust that converted to the CIO. New trustees will be recruited from within the church congregation with the aim of there being at least four trustees.

The trustees met regularly during the year (at least every three months) to discuss financial, legal and employee issues, whilst receiving activity reports, though day-to-day organisation of the church's activities is the responsibility of the church elders and employees. With Chris Robins retiring and the remaining elder Roger Bye taking a 3-month break from 1 April 2023 a new Core team was formed of 7 people to support our sole elder with the spiritual leadership of the church. During the elder's break this team was led by a trustee. The Operations Director and an elder regularly attend trustees' meetings to provide reports and as a link to the eldership/core teams.

Whilst independent, the church is affiliated to the Christ Central sphere of the New Frontiers group of churches and is actively involved with member churches throughout Cumbria, the UK and internationally with interaction being voluntary. However the charity makes use of the assistance available from such a group particularly when dealing with challenging issues or training needs. In particular the Core team has been supported regularly by visits from 3 Christ Central elders. The church attends various sphere events both in-person and online and will be part of the re-formed Christ Central Devoted residential event in 2025.

Part of the trustees' responsibilities is the review of risk factors and Safeguarding is constantly under review with training provided for children workers. Mr Paul Mogford as Operations Director has as part of his role is to regularly review all operational risks, policies and procedures, which have been done. Trustees have also been involved in elements of training for their role. A risk register is in place which is reviewed at trustee meetings. Trustees have an established policy of annual appraisals for all employed staff.

**Objectives and activities**

The primary objects are the advancement of the Christian faith and the relief of poverty both for the public benefit.

To achieve these aims the charity has carried out the following main activities.

- The meeting of church members for regular worship, teaching and prayer. This is normally undertaken weekly at Cockermouth School and at other times in homes, youth groups, smaller gatherings using halls, church office etc. Some meetings are still held on Zoom and the Sunday service is accessible online.
- Pastoral support throughout the church and the locality as required or requested.
- Attending major Christ Central events.

## KING'S CHURCH COCKERMOUTH

- Establishing and supporting new church plants in the county and elsewhere.
- Operating a church resource centre including a programme of social action and engagement with a particular focus on poverty in all its forms.
- Supporting Churches Together in the Cockermouth Area (CTICA)
- Providing finance and resources to Christian organisations and individuals engaged in missionary type work or for the relief of poverty.
- Developing contacts with Christians in other nations.

### **Achievements**

The trustees are satisfied that the objectives are being achieved and would like to make specific reference to the following.

The church family totals approx. 100 regular attenders, which is still a reduced number from the pre-pandemic years. However more recently we have noted more young families attending. We have been encouraged with attenders who come from Ukraine and other countries and have revived a course for new attenders. Several people have been baptised which we hope is a growing trend. The church continues to grow in maturity whilst retaining the calling to resource churches, other charities and individuals locally, regionally and internationally. The church both supports and has regular contact with Christian workers in places such as Canada, Sweden, Romania, Mexico, Zambia and more recently developing a relationship with a church in Ukraine. We hosted a group of teenagers from that country for 2 weeks in the Summer. We normally meet on Sundays at the local secondary school and other locations during the week for prayer, worship and study. Our outreach locally services folk struggling with food bills, befriending those alone and teenage youth for whom we run a weekly event. Of particular note is the appointment in September 2023 of a full-time youth and young families worker.

Both the church and individual members support Christian outreach and social action projects such as:

- The NISCU School's worker project taking assemblies and clubs in local schools.
- Food bank and our own regular Thursday Meal Share project – distributing food to those in need locally. Also assisting in the distribution of food vouchers and previously efficient cooking and heating equipment for the County Council.
- Long-term response to the community affected by the December 2015 floods in Cockermouth with the provision of a twice weekly café north of the river. An employee has a specific task in managing this outreach, including a regular visiting programme to reach out to folk living in that part of town.
- Regular social events for the community of all ages based at the Hub
- Engagement in the Ukraine refugee settlement programme plus from December 2022 to Summer 2024 the employment of a staff member to run events for refugees including a weekly café to encourage interaction and language skills. This developed during the year with pop-up café events run by Ukrainians to provide humanitarian aid for that country.

## KING'S CHURCH COCKERMOUTH

- The secondment of our operations director to Jubilee+ on a part-time basis to assist that national social action charity in network development. This secondment has now ceased though we have become a partner church with that charity and attend their annual conference.
- Linking Lives, a CTICA outreach to folk affected by loneliness and Safe Families for Children supporting families in crisis.

Our office and function room known as the Hub is our town base. The Hub is also the place where several youth groups meet and one, Amplify, being a Friday night group open to all youth in the town previously received grant funding from the Cumbria Youth Alliance which enabled us to employ a youth worker. The church also runs youth work open to all on a Monday evening and provides opportunities to attend weekend activity centres and the national Christian youth event, Newday. Various house groups meet on a regular basis during the week online or in-person for prayer study and social interaction.

### Financial review

The detailed figures are set out on the pages that follow. The trustees have decided that they will take advantage of the exemption from preparing full "accrual" accounts. The trustees are satisfied that the church retains sufficient reserves to meet the policy of having a minimum of 3 months expenditure or if higher £50k. The trustees designated £190k of the Station Street shop net proceeds for a new meeting site opportunity, should it arise, but have since transferred £50k of this to support strategic interventions. A substantial deficit is reported for the year this is partly due to investment in staff. Trustees have addressed this with increased awareness to the church of financial challenges and by adding a further £40k of designated reserves to Strategic Interventions to support the youth and young families work wef 1 April 2024.

Management accounts are produced regularly to aid decision-making and expense monitoring. A budget is considered to assist planning. Xero is used as the charity's accounting software and the church utilises online banking linked to a review of financial controls and a non trustee carries out regular internal reviews of bank transactions.

No investments are held, and surplus cash funds are retained in various savings accounts and bonds with organisations that support the charity sector.

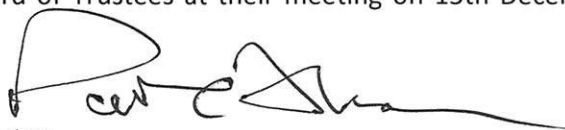
The church continues to have gift days to support individual projects as set out in the notes.

### Acknowledgement

The trustees wish to place on record their thanks to the employees and leadership team for their work on behalf of the charity. A considerable amount of work is carried out by volunteers who support the Visions and Values of the church, which is gratefully acknowledged by the trustees. Of particular note is our thanks to Zoe Fielden and Iona Giagnoni whose staff employment has come to an end for their excellent work with Ukrainian refugees and youth respectively.

Finally a special thanks to Stephen Arnold who stood down as Chair of Trustees in October after seven years in that role but decades as a trustee and an original signatory to our predecessor trust deed. THANK YOU Steve.

Approved by the Board of Trustees at their meeting on 15th December 2024 and signed on their behalf.



Patrick Sharman – Trustee

**KING'S CHURCH COCKERMOUTH**  
**RECEIPTS AND PAYMENTS ACCOUNT**  
Year ended 31 March 2024

	<b>2024</b>	<b>2024</b>	<b>2024</b>	<b>2024</b>	<b>2023</b>
	<b>General</b>	<b>Designated</b>	<b>Restricted</b>	<b>Total</b>	<b>Total</b>
<b>Receipts</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Gift Aid	123486		17475	140961	141818
Other gifts and grants	12395		29046	41441	34247
Tax refund	31458		4956	36414	37397
Other	1705			1705	579
Rental income	1038			1038	1707
Interest	6682			6682	1445
<b>Total</b>	<b>176763</b>	<b>0</b>	<b>51477</b>	<b>228240</b>	<b>217193</b>
<b>Payments</b>					
Staff costs	128844		11088	139932	113179
Church gifts / grants	18610	1000	22123	41733	65025
Visitor gifts/expenses	1781			1781	500
Travel	2428			2428	1787
Staff expenses	1983			1983	665
Apostolic outreach	2727			2727	2978
Premises/insurance	23723			23723	17107
Administration	5813			5813	5783
Venue	14439		5958	20396	13257
Resources & training	3911		1858	5769	6689
Connect groups	182			182	0
Youth activities	1120		7081	8202	8559
Children	247			247	70
Outreach	5930		11933	17863	12459
Pastoral	588			588	675
Worship	288			288	0
Equipment	2116		585	2701	2896
<b>Total</b>	<b>214732</b>	<b>1000</b>	<b>60625</b>	<b>276357</b>	<b>251630</b>
Net movement	-37969	-1000	-9149	-48117	-34437
Transfer between funds	0	0	0	0	0
	-37969	-1000	-9149	-48117	-34437
Balances 1 April 2023				242608	277045
Balances 31 March 2024				194491	242608



**KING'S CHURCH COCKERMOUTH**  
**Year ended 31 March 2024**

**Note 1**

**Restricted Funds**

	B/Fwd	GA 22/23	Receipts	Payments	GA 23/24	Transfer	C/Fwd
	£	£	£	£	£	£	£
Romania	236	(60)	540		60		776
Africa Farming	1080	(360)	2000	(2615)	360		465
Pastoral Needs	2762	(245)	4736	(839)	878		7291
Disaster Relief	2567	(1315)	1315				2567
Newday/Youth	0	(653)	5191	(6622)	308	907	(870)
Catalyst Grant Youth visit 2024	0		4552	(459)			4093
Amplify/Youth	2084		3327	(5411)			0
Mealshare	2169	(400)	9132	(710)	338	302	1830
CTICA	6188		1419	(195)			7412
CYA youth Fund	932			(685)		(247)	0
Building Fund	293						293
Ukraine (inc Café event)	11847	(225)	6910	(14779)	344		4096
Nepal church build	0		1650	(2125)	288	188	0
Christ Central	547	(510)	3165	(3152)	558		608
Gothenburg plant	1444	(495)	2475	(2697)	495		1222
Mission Fund	593	(593)	593	(593)			0
Other	375	(100)	600	(500)			375
Warm Hub	2264			(1962)		(302)	0
Blaithwaite	0		3872	(8281)	743	3666	0
	35381	(4956)	51477	(60625)	4369	4514	30158

**KING'S CHURCH COCKERMOUTH**  
Year ended 31 March 2024

**Restricted Fund Purpose**

Romania	Financial support for partner church and leaders
Africa Farming	Financial support for B Oldrieve - Foundations in Farming
Pastoral needs	Relief of poverty and distress within church and locality
Disaster relief fund	Funds to react to disasters home or abroad
Newday /Youth	Youth camp
Catalyst Grant	Grant to fund Ukrainian youth visit
Amplify/Youth	Youth project in Cockermouth
Mealshare	Food distribution to the poor
CITICA	Funds held for Churches Together
CYA Youth fund	Transfer of funds from a charity ceasing youth work
Building fund	Funds for a new building
Ukraine fund	Support for refugees in UK and humanitarian aid in Ukraine
Christ Central	Appeals to fund church planting, poor relief etc.
Nepal Church	Church building appeal
Gothenburg church	Support of church plant
Mission fund	Support individuals training and trips to mission
Other	Poverty relief for individuals
Warm Hub	Providing warm winter spaces funded by grants
Blaithwaite	Church away weekend

**Note 2**

**Designated funds**

	<b>Building</b>	<b>Strategic</b>	<b>Total</b>
	<b>£</b>	<b>Intervention</b>	<b>£</b>
	<b>£</b>	<b>£</b>	<b>£</b>
1 April 2023	140000	31500	171500
Transfer	0	0	0
Gifts Made	0	(1000)	(1000)
31 March 2024	140000	30500	170500

**King's Church Cockermouth**  
**Year ended 31 March 2024**

**Note 3**

**Gifts & grants made**

	<b>General</b>	<b>Designated</b>	<b>Restricted</b>	<b>Total</b>	<b>2023</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Evangelical Alliance	240			240	240
NISCU	6000			6000	6000
Christ Central churches	6000		3152	9152	9699
Jubilee Teeside Ghana				0	2000
Waymaker Zambia school				0	10000
Grace Whitehaven				0	5000
Foundations for Farming	2400		2615	5015	6600
Romania				0	1005
Safe Families	1000			1000	1000
Linking Lives				0	1000
Foodbank				0	1000
Pastoral needs			839	839	1492
Mexico	900			900	1500
Disaster relief				0	7150
Zambia pastor training	600			600	0
Gothenburg church plant			2697	2697	2687
Mission individuals				0	4810
Mealshare grants			4575	4575	0
Ukraine relief			4535	4535	3387
Nepal church build			2125	2125	0
Cambodia Church plant	300			300	0
Jubilee+	500			500	0
Newday seed funding		1000		1000	0
Sundry inc individuals	670		1585	2255	455
<b>Total</b>	<b>18610</b>	<b>1000</b>	<b>22123</b>	<b>41733</b>	<b>65025</b>

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## INDEPENDENT EXAMINERS REPORT

I report on the accounts of the Trust for the year ended 31 March 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(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

### Basis of independent examiner's report

My examination was carried out in accordance with the 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 you as 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:

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 2011 Act; and
  - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 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.



Steven Kirkbride BFP ACA ATT MAAT  
Armstrong Watson LLP  
Carleton House  
136 Gray Street  
Workington  
Cumbria  
CA14 2LU

17 January 2025

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**KING'S CHURCH COCKERMOUTH**

England & Wales - Charity number 1191009

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# Accounts

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## KING'S CHURCH COCKERMOUTH

### CHARITY INFORMATION Year Ended 31 March 2023

Charity Number	1191009
Principal office	The Hub, 2 Market St Cockermouth Cumbria CA13 9NJ
Trustees	Mr Stephen Arnold (Chair) Mrs Ann Morgan Mr Patrick Sharman (Treasurer) Mrs Lorna Casson Mr David Purfield
Eldership team	Mr Roger Bye Mr Chris Robins (retired)
Operations Director	Mr Paul Mogford
Bankers	National Westminster 31 Pow St Workington CA14 3WY
Solicitors	Brockbanks 44 Duke St Whitehaven CA28 7NR
Independent Examiner	Mr Tony Hindmoor Gibbons Chartered Accountants Carleton House 136 Gray St Workington CA14 2LU



**Address** 2 Market St Cockermouth CA13 9NJ  
**Tel** 01900 821100 **Email** [admin@kingscc.org](mailto:admin@kingscc.org)  
**Web** [www.kingscc.org](http://www.kingscc.org)

Charity No: 1191009 – A Charitable Incorporated Organisation

## **KING'S CHURCH COCKERMOUTH**

### **TRUSTEES REPORT Year Ended 31 March 2023**

#### **Charity information**

Details of trustees and other information are set out on the front page and forms part of this report.

#### **Structure, governance and management**

The charity is governed under a Charitable Incorporated Organisation (CIO) constitution dated 30 July 2020 and registered with the Charity Commission on 25 August 2020. Initial trustees are the same as those for the trust that converted to the CIO. New trustees are recruited from within the church congregation with the aim of there being at least four trustees.

The trustees met regularly during the year (at least every three months) to discuss financial, legal and employee issues, whilst receiving activity reports, though day-to-day organisation of the church's activities is the responsibility of the church elders and employees. With Chris Robins retiring and the remaining elder Roger Bye taking a 3-month break from 1 April 2023 a new core team has been formed of 7 people to support our sole elder with the spiritual leadership of the church. During the elder's break this team was led by a trustee. The Operations Director and an elder regularly attend trustees' meetings to provide reports and as a link to the eldership/core teams.

Whilst independent, the church is affiliated to the Christ Central sphere of the New Frontiers group of churches and is actively involved with member churches throughout Cumbria, the UK and internationally with interaction being voluntary. However the charity makes use of the assistance available from such a group particularly when dealing with challenging issues or training needs. The church attends various sphere events both in-person and online.

Part of the trustees' responsibilities is the review of risk factors and Safeguarding is constantly under review with training provided for children workers. Mr Paul Mogford as Operations Director has as part of his role is to regularly review all operational risks, policies and procedures, which have been done. Trustees have also been involved in elements of training for their role. A risk register is in place which is reviewed at trustee meetings. Trustees have an established policy of annual appraisals for all employed staff.

#### **Objectives and activities**

The primary objects are the advancement of the Christian faith and the relief of poverty both for the public benefit.

To achieve these aims the charity has carried out the following main activities.

- The meeting of church members for regular worship, teaching and prayer. This is normally undertaken weekly at Cockermouth School and at other times in homes, youth groups, smaller gatherings using halls, church office etc. Some meetings are still held on Zoom and the Sunday service is accessible online.
- Pastoral support throughout the church and the locality as required or requested.
- Attending major Christ Central events.
- Establishing and supporting new church plants in the county and elsewhere.
- Operating a church resource centre including a programme of social action and engagement with a particular focus on poverty in all its forms.
- Supporting Churches Together in the Cockermouth Area (CTICA)

## KING'S CHURCH COCKERMOUTH

- Providing grants to Christian organisations and individuals engaged in missionary type work or for the relief of poverty.
- Developing contacts with Christians in other nations.

### **Achievements**

The trustees are satisfied that the objectives are being achieved and would like to make specific reference to the following.

The church family totals approx. 100 regular attenders, which is a reduced number from the pre-pandemic years. However more recently we have noted more young families attending. We have been encouraged with attenders who come from Ukraine and other countries and have revived a course for new attenders. Several people have been baptised which we hope is a growing trend. The church continues to grow in maturity whilst retaining the calling to resource churches, other charities and individuals locally, regionally and internationally. The church both supports and has regular contact with Christian workers in places such as Canada, Sweden, Romania, Mexico, Zambia and until recently Zimbabwe. We normally meet on Sundays at the local secondary school and other locations during the week for prayer, worship and study. A growing work is our involvement in "Meal share" which is designed to help local people struggling to feed their families.

Both the church and individual members support Christian outreach and social action projects such as:

- The NISCU School's worker project taking assemblies and clubs in local schools.
- Food bank and our own regular Thursday Meal Share project – distributing food to those in need locally. Also assisting in the distribution of food vouchers and efficient cooking and heating equipment for the County Council.
- Long-term response to the community affected by the December 2015 floods in Cockermouth with the provision of a twice weekly café north of the river. An employee has a specific task in managing this outreach, including a regular visiting programme to reach out to folk living in that part of town.
- Regular social events for the community of all ages based at the Hub
- Engagement in the Ukraine refugee settlement programme plus from December 2022 the employment of a new staff member to run events for refugees including a weekly café to encourage interaction and language skills.
- The secondment of our operations director to Jubilee+ on a part-time basis to assist that national social action charity in network development.
- Linking Lives, a CTICA outreach to folk affected by loneliness and Safe Families for Children supporting families in crisis.

Our office and function room known as the Hub is our town base. The Hub is also the place where several youth groups meet and one, Amplify, being a Friday night group open to all youth in the town receives grant funding from the Cumbria Youth Alliance which enables us to employ a youth worker. The church also runs youth work open to all on a Monday evening and provides opportunities to attend weekend activity centres and the national Christian youth event Newday. From September 2023 a full-time youth and young families worker was appointed.

Various house groups meet on a regular basis during the week online or in-person for prayer study and social interaction.

## KING'S CHURCH COCKERMOUTH

### **Financial review**

The detailed figures are set out on the pages that follow. The trustees have decided that they will take advantage of the exemption from preparing full "accrual" accounts. The trustees are satisfied that the church retains sufficient reserves to meet the policy of having a minimum of 3 months expenditure or if higher £50k. The trustees designated £190k of the Station Street shop net proceeds for a new meeting site opportunity, should it arise, but have since transferred £50k of this to support strategic interventions. Whilst a substantial deficit is reported for the year this is primarily due to donations of £18500 made from the Designated fund.

Management accounts are produced regularly to aid decision-making and expense monitoring. A budget is prepared annually to assist planning. Xero is used as the charity's accounting software and the church utilises online banking linked to a review of financial controls.

No investments are held, and surplus cash funds are retained in various savings accounts and bonds with organisations that support the charity sector.

The church continues to have gift days to support individual projects as set out in the notes.

### **Acknowledgement**

The trustees wish to place on record their thanks to the employees and leadership team for their work on behalf of the charity. A considerable amount of work is carried out by volunteers who support the Visions and Values of the church, which is gratefully acknowledged by the trustees.

Approved by the Board of Trustees at their meeting on 26th November 2023 and signed on their behalf.

A handwritten signature in black ink that reads "Stephen Arnold". The signature is written in a cursive style and is underlined with a single horizontal line.

Stephen Arnold – Chair

**KING'S CHURCH COCKERMOUTH**

**RECEIPTS AND PAYMENTS ACCOUNT**

Year ended 31 March 2023

	<b>2023</b>	<b>2023</b>	<b>2023</b>	<b>2023</b>	<b>2022</b>
	<b>General</b>	<b>Designated</b>	<b>Restricted</b>	<b>Total</b>	<b>Total</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Receipts					
Gift Aid	121,998		19,820	141,818	151,043
Other gifts and grants	10,214		24,033	34,247	31,244
Tax refund	30,329		7068	37,397	33,732
Other	579		0	579	1,642
Rental income	1,707		0	1,707	220
Interest	1,445		0	1,445	738
<b>Total</b>	<b>166,272</b>	<b>0</b>	<b>50,921</b>	<b>217,193</b>	<b>218,619</b>
Payments					
Staff costs	102,144		11,035	113,179	99,832
Church gifts & grants	22,670	18,500	23,855	65,025	40,262
Visitors gifts & expenses	500		0	500	1,100
Travel	1,787		0	1,787	1,481
Staff expenses	665		0	665	699
Apostolic outreach	2,978		0	2,978	1,240
Premises and insurance	16,744		363	17,107	16,745
Administration	5,708		75	5,783	5,411
Venue	11,925		1,332	13,257	4,040
Resources and training	6,207		482	6,689	3,357
Connect groups	0		0	0	78
Youth activities	996		7,563	8,559	2,378
Children	70		0	70	220
Outreach	4,723		7,736	12,459	2,967
Pastoral	675		0	675	527
Worship	0		0	0	76
Equipment	1,600		1,296	2,896	183
Mealshare (Covid19)	0		0	0	3,226
<b>Total</b>	<b>179,392</b>	<b>18,500</b>	<b>53,737</b>	<b>251,629</b>	<b>18,3820</b>
Net movement	-13,120	-18,500	-2,816	-34,436	34,799
Transfer between funds	0	0	0	0	0
	-13,120	-18,500	-2,816	-34,436	34,799
Transfer from CCFT				0	242,246
Balances 1 April 2022				277,045	0
Balances 31 March 2023				242,609	277,045

**KING'S CHURCH COCKERMOUTH**  
**STATEMENT OF ASSETS AND LIABILITIES**  
**Year ended 31 March 2023**

	£	£	
<b>Assets</b>			
Bank and cash			
Cash float	150		Notes
Bank current account	17,969		
Savings accounts	<u>224,489</u>		
		242,608	
Other monetary assets			
Gift Aid reclaim 2022/23	36,719		received after year end
Debtors	<u>0</u>		
		36,719	
Assets retained for the charity's own use			
Stock books and food		3,000	estimate current value
Equipment		14,650	estimate current value
<b>Liabilities</b>			
Creditors		10,526	

Approved by the Board of Trustees at their meeting on 26 November 2023 and signed on their behalf



Patrick Sharman (Trustee)

## KING'S CHURCH COCKERMOUTH

Year ended 31 March 2023

### Note 1

#### Restricted funds

	B/Fwd	Less G/A 2021/22	Receipts	Payments	Add GA 2022/23	Transfers	C/Fwd
	£	£	£	£	£	£	£
Romania	701	-65	545	-1,005	60		236
Zimbabwe	1,080	-360	1,800	-1,800	360		1,080
Pastoral Needs	3,029	-89	1,069	-1,492	245		2,762
Disaster Relief	2,151	0	6,251	-7,150	1,315		2,567
Devoted 2021	9,78	-978	978	-940	0	-38	0
Newday/Youth	-298	0	6,264	-6,619	653		0
Amplify/Youth	7,480	0	6,260	-1,909	0	-9,747	2,084
Mealshare	971	-300	6,836	-6,100	400	362	2,169
CTICA	7,108	0	0	-920	0		6,188
CYA youth Fund	1,262	0	0	-330	0		932
Building Fund	293	-59	59	0	0		293
Ukraine	13,535	-4,320	5,794	-3,387	225		11,847
Christ Central 2022	0	0	2,758	-2,759	510	38	547
Gothenburg plant	1,656	-831	2,811	-2,687	495		1,444
Mission Fund	0	0	2,510	-2,510	593		5,93
Other	0	0	400	-125	100		3,75
Tear Fund	0	-4	4	0	0		0
Social Action	62	-62	62	0	0	-62	0
Warm Hub	0	0	6,520	-1,636	0	-2,620	2,264
Zambia house repairs	300					-300	0
	40,308	-7,068	50,921	-41,370	4,956	-12,367	35,381

#### Fund Purpose

Romania	Financial support for partner church and leaders
Zimbabwe	Financial support for B Oldrieve - Foundations in Farming
Pastoral needs	Relief of poverty and distress within church and locality
Disaster relief fund	Funds to react to disasters home or abroad
Christ Central /Devoted	Appeals from online events to fund church planting, poor relief etc.
Newday /Youth	Youth camp
Amplify/Youth	Youth project in Cockermouth
Mealshare	Food distribution to the poor
CITICA	Funds held for Churches Together
CYA Youth fund	Transfer of funds from a charity ceasing youth work
Building fund	Funds for a new building
Ukraine fund	Support for refugees and people affected by war
Gothenburg church	Support of church plant
Mission fund	Support individuals training and trips to mission
Social Action	Poverty relief
Warm Hub	Providing warm winter spaces

**KING'S CHURCH COCKERMOUTH**

**Year ended 31 March 2023**

**Note 2**

**Designated funds**

	<b>Building</b>	<b>Strategic</b>	<b>Total</b>
	<b>£</b>	<b>Intervention</b>	<b>£</b>
		<b>£</b>	
B/F 1 April 2022	190,000		190,000
Transfer	-50,000	50,000	0
Gifts Made	0	-18,500	-18,500
			0
C/F 31 March 2023	140,000	31,500	171,500

**Note 3**

**Gifts & grants made**

	<b>General</b>	<b>Designated</b>	<b>Restricted</b>	<b>Total</b>	<b>2022</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Evangelical Alliance	240			240	240
NISCU	6,000			6,000	6,000
Christ Central churches	6,000		3,699	9,699	11,074
Jubilee Teeside Ghana	0	2,000		2,000	0
Waymaker Zambia school	0	10,000		10,000	0
Grace Whitehaven	0	5,000		5,000	0
Tear Fund	0			0	763
Zimbabwe	4,800		1,800	6,600	6,600
Romania	0		1,005	1,005	0
Safe Families	1,000			1,000	0
Linking Lives	1,000			1,000	0
Foodbank	1,000			1,000	0
Pastoral needs	0		1,492	1,492	500
Mexico Drug rehab 22/23	0	1,500		1,500	1,000
Social action	0			0	750
Disaster relief	0		7,150	7,150	0
Zambia pastor training	0			300	300
Gothenburg church plant	0		2,687	2,687	2,800
Mission individuals	2,300		2,510	4,510	0
Ukraine relief	0		3,387	3,387	10,000
Sundry	330		125	455	235
Total	22,670	18,500	23,855	65,025	40,262

**KING'S CHURCH COCKERMOUTH**  
**INDEPENDENT EXAMINERS REPORT**

I report on the accounts of the Trust for the year ended 31 March 2023.

**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(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

**Basis of independent examiner's report**

My examination was carried out in accordance with the 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 you as 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:

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 2011 Act; and
  - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 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.



Tony Hindmoor BFP FCA  
Gibbons  
Chartered Accountants  
Carleton House  
136 Gray Street  
Workington  
Cumbria  
CA14 2LU

22/12/2023



**KING'S CHURCH COCKERMOUTH**

England & Wales - Charity number 1191009

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# Accounts

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## KING'S CHURCH COCKERMOUTH

### CHARITY INFORMATION Year Ended 31 March 2022

Charity Number	1191009
Principal office	The Hub, 2 Market St Cockermouth Cumbria CA13 9NJ
Trustees	Mr Stephen Arnold (Chair) Mrs Ann Morgan Mr Patrick Sharman (Treasurer) Mrs Lorna Casson Mr David Purfield
Eldership team	Mr Roger Bye Mr Chris Robins
Operations Director	Mr Paul Mogford
Bankers	National Westminster 31 Pow St Workington CA14 3WY
Solicitors	Brockbanks 44 Duke St Whitehaven CA28 7NR
Independent Examiner	Mr Tony Hindmoor Gibbons Chartered Accountants Carleton House 136 Gray St Workington CA14 2LU



**Address** 2 Market St Cockermouth CA13 9NJ  
**Tel** 01900 821100 **Email** [admin@kingscc.org](mailto:admin@kingscc.org)  
**Web** [www.kingscc.org](http://www.kingscc.org)

Charity No: 1191009 – A Charitable Incorporated Organisation

# KING'S CHURCH COCKERMOUTH

## TRUSTEE REPORT Year Ended 31 March 2022

### Charity information

Details of trustees and other information are set out on the front page and forms part of this report.

### Structure, governance and management

The charity is governed under a Charitable Incorporated Organisation (CIO) constitution dated 30 July 2020 and registered with the Charity Commission on 25 August 2020. Initial trustees are the same as those for the trust that converted to the CIO. New trustees are recruited from within the church congregation with the aim of there being at least four trustees.

The trustees met regularly during the year (at least every three months) to discuss financial and employee issues though day-to-day organisation of the church's activities is the responsibility of the church elders and employees. The Operations Director and an elder regularly attend trustees' meetings to provide reports and as a link to the eldership team.

Whilst independent, the church is affiliated to the Christ Central sphere of the New Frontiers group of churches and is actively involved with member churches throughout Cumbria, the UK and internationally with interaction being voluntary. However the charity makes use of the assistance available from such a group particularly when dealing with challenging issues or training needs. The church attends various sphere events though due to the pandemic much of these have been online.

Part of the trustees' responsibilities is the review of risk factors and Safeguarding is constantly under review with training provided for children workers. Mr Paul Mogford as Operations Director has as part of his role is to regularly review all operational risks, policies and procedures, which have been done. Trustees have also been involved in elements of training for their role. A risk register is in place which is reviewed at trustee meetings. Trustees have established a policy of annual appraisals for all five employed staff.

### CIO Conversion

The CIO took over all operations from the charitable trust Cockermouth Christian Fellowship Trust (reg no 514051) with effect from 1 April 2021 under a transfer agreement dated 16 March 2021. The trust and CIO received authority under S105 Charities Act 2011 to transfer the assets. The transfer of all assets, liabilities etc. has been completed and an application is currently with the Charity Commission to dissolve the trust.

### Objectives and activities

The primary objects are the advancement of the Christian faith and the relief of poverty both for the public benefit.

To achieve these aims the charity has carried out the following main activities.

- The meeting of church members for regular worship, teaching and prayer. This is normally undertaken weekly at Cockermouth School and at other times in homes, youth groups, smaller gatherings using halls, church office etc. Some meetings are still held on Zoom and the Sunday service is accessible online.
- Pastoral support throughout the church and the locality as required or requested.

## KING'S CHURCH COCKERMOUTH

- Attending major Christ Central events.
- Establishing and supporting new church plants in the county and elsewhere.
- Operating a church resource centre including a programme of social action and engagement with a particular focus on poverty in all its forms.
- Supporting Churches Together in the Cockermouth Area (CTICA)
- Providing grants to Christian organisations and individuals engaged in missionary type work or for the relief of poverty.
- Developing contacts with Christians in other nations.

### **Achievements**

The trustees are satisfied that the objectives are being achieved and would like to make specific reference to the following.

The Covid 19 pandemic affected our operations significantly but with a gradual return to normality we recognised, along with many other similar organisations that normality meant something quite new. A review has been done to simplify various matters particularly on a Sunday to reflect reduced numbers and a change in priorities reflected in the lives of our congregation. The church's priorities have however not changed and our vision statement "Love Jesus and Make Him Known" remains the key aim. How we do this is set out in a series of booklets available on our website and our recent preaching programme on our Statement of Faith and what the bible teaches about the Church supports this.

The church family totals approx. 100 regular attenders, which is a reduced number from the pre-pandemic years. We have been encouraged with new attenders who come from Ukraine, an Alpha course or who started attending during lockdown via online services. The church continues to grow in maturity whilst retaining the calling to resource churches, other charities and individuals locally, regionally and internationally. The church both supports and has regular contact with Christian workers in places such as Canada, Sweden, Romania, Mexico, Zambia and Zimbabwe. We normally meet on Sundays at the local secondary school and other locations during the week for prayer, worship and study. A growing work is our involvement in "Meal share" which is designed to help local people struggling to feed their families.

Both the church and individual members support Christian outreach and social action projects such as:

- The NISCU School's worker project taking assemblies and clubs in local schools
- Food bank and Meal Share– distributing food to those in need locally. Also assisting in the distribution of Christmas Hampers for the County Council
- West Cumbria Community Money Advice – a Workington based organisation set up to help local people in debt. An additional session per week has regularly been held in our premises in Cockermouth though this closed on 31 March 2022
- Long-term response to the community affected by the December 2015 floods in Cockermouth

## KING'S CHURCH COCKERMOUTH

- Regular social events for the community based at the Hub
- Engagement in the Ukraine refugee settlement programme
- The secondment of our operations director to Jubilee+ on a part-time basis to assist that national social action charity in network development.
- Linking Lives, a CTICA outreach to folk affected by loneliness and Safe Families for Children supporting families in crisis.

Our office and function room known as the Hub is our town base and during this year has remained open on Thursdays for food distribution and for staff use. Since the year end monthly Sunday lunches have commenced along with a regular café to support non-English speaking folk.

The Hub is also the place where several youth groups meet and one, Amplify, being a Friday night group open to all youth in the town receives grant funding from the Cumbria Youth Alliance which enables us to employ a youth worker.

Various house groups meet on a regular basis during the week online or in-person for prayer study and social interaction.

The Bridge café is our ongoing work to support the community most affected by the December 2015 flood. The work expanded and has been adapted during the pandemic to include a weekly visiting programme to reach out to folk living in the area and the church employs a worker specifically for that role.

Our operations director was convenor of Churches Together in the Cockermonth Area (CTICA) and led the local flood response and is involved in the Flood Emergency Group set up to formulate plans in advance of what is now expected to be a constant risk.

### Financial review

The detailed figures are set out on the pages that follow. The trustees have decided that they will take advantage of the exemption from preparing full "accrual" accounts. As these are the first accounts of the new CIO no comparative figures are given. The trustees are satisfied that the church retains sufficient reserves to meet the policy of having a minimum of 3 months expenditure or if higher £50k. The trustees designated £190k of the Station Street shop net proceeds for a new meeting site opportunity, should it arise, but have since transferred £50k of this to support strategic interventions.

Management accounts are produced regularly to aid decision-making and expense monitoring. A budget is prepared annually to assist planning. Xero was adopted as the charity's accounting software from 1 April 2021 and the church utilises online banking linked to a review of financial controls.

No investments are held, and surplus cash funds are retained in various savings accounts.

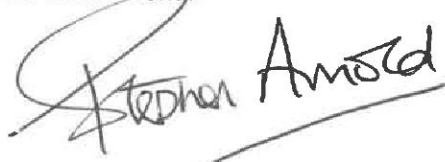
The church continues to have gift days to support individual projects as set out in the notes.

### Acknowledgement

The trustees wish to place on record their thanks to the employees and leadership team for their work on behalf of the charity. A considerable amount of work is carried out by volunteers who support the Visions and Values of the church, which is gratefully acknowledged by the trustees.

Approved by the Board of Trustees at their meeting on 9th November 2022 and signed on their behalf.

Stephen Arnold – Chair



**KING'S CHURCH COCKERMOUTH**  
**RECEIPTS AND PAYMENTS ACCOUNT**

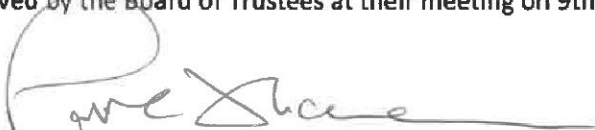
**Year ended 31 March 2022**

	2022	2022	2022	2022
	General	Designated	Restricted	Total
	£	£	£	£
<b>Receipts</b>				
Gift Aid	122924		28119	151043
Other gifts and grants	12068		19176	31244
Tax refund	30427		3305	33732
Other	1642		0	1642
Rental income	220		0	220
Interest	738		0	738
<b>Total</b>	<b>168019</b>	<b>0</b>	<b>50600</b>	<b>218619</b>
<b>Payments</b>				
Staff costs	92507		7325	99832
Church gifts & grants	19340		20922	40262
Visitors gifts & expenses	1100		0	1100
Travel	1481		0	1481
Staff expenses	699		0	699
Apostolic outreach	1240		0	1240
Premises and insurance	16745		0	16745
Administration	5383		28	5411
Venue	4040		0	4040
Resources and training	2857		500	3357
Connect groups	78		0	78
Youth activities	670		1708	2378
Children	220		0	220
Outreach	2967		0	2967
Pastoral	527		0	527
Worship	76		0	76
Equipment	183		0	183
Mealshare (Covid19)	0		3226	3226
<b>Total</b>	<b>150111</b>	<b>0</b>	<b>33709</b>	<b>183820</b>
<b>Net movement</b>	<b>17908</b>	<b>0</b>	<b>16891</b>	<b>34799</b>
Transfer between funds	756		-756	0
Transfer from CCFT	18664	0	16135	34799
				242246
<b>Balances 31 March 2022</b>				<b>277045</b>

**KING'S CHURCH COCKERMOUTH  
STATEMENT OF ASSETS AND LIABILITIES  
Year ended 31 March 2022**

	£	£	
<b>Assets</b>			
Cash funds	150		Notes
Bank current account	29890		
Savings accounts	247005		inc shop sale designated funds £190K
		277045	
Cash balance			
<b>Other monetary assets</b>			
Gift Aid reclaim			
2021/22	37397		received after year end
Debtors	0		
		37397	
<b>Assets retained for the charity's own use</b>			
Stock books and food		3000	estimate current value
Equipment		16238	estimate current value
<b>Liabilities</b>			
Creditors		5259	

Approved by the Board of Trustees at their meeting on 9th November 2022 and signed on their behalf

  
 Patrick Sharman (Trustee)

**KING'S CHURCH COCKERMOUTH**  
**Year ended 31 March 2022**

Note 1

Restricted funds	Transfer CCFT	Less G/A 2020/21	Receipts	Payments	Transfers	Gift Aid 2021/22	C/F
	£	£	£	£	£	£	£
Romania	136	-60	560	0	0	65	701
Zimbabwe	1080	-360	1800	-1800	0	360	1080
Pastoral needs	3085	-125	480	-500	0	89	3029
Disaster relief fund	2151	-1361	1361	0	0	0	2151
Christ Central Devoted	944	-1129	5259	-5074	0	978	978
Newday	162	0	140	-600	0	0	-298
Amplify	10669	0	6000	-1108	-8081	0	7480
Building Fund	0	0	234	0	0	59	293
Mealshare	887	-138	3448	-3226	0	0	971
Zambia house repairs	35	-133	133	-35	0	300	300
CYA Youth Fund	1262	0	0	0	0	0	1262
CTICA	0	0	7136	-28	0	0	7108
Gothenburg church plant	0	0	3325	-2500	0	831	1656
Social Action	0	0	250	-250	0	62	62
Tear Fund COP26	0	0	759	-763	0	4	0
Ukraine relief	0	0	19215	-10000	0	4320	13535
Eden 61	0	0	500	-500	0	0	0
<b>Total</b>	<b>20411</b>	<b>-3306</b>	<b>50600</b>	<b>-26384</b>	<b>-8081</b>	<b>7068</b>	<b>40308</b>

Fund Purpose

Romania	Financial support for partner church and leaders
Zimbabwe	Financial support for B Oldrieve - Foundations in Farming
Pastoral needs	Relief of poverty and distress within church and locality
Disaster relief fund	Funds to react to disasters home or abroad
Christ Central Devoted	Appeal from online event to fund church planting, poor relief etc.
Newday	Youth camp
Amplify	Youth project in Cockermonth
Building Fund	Gift for new church building
Mealshare	Food for poverty relief
Zambia house repairs	One off collection to repair house at connected church
CYA Youth Fund	Transfer of funds from a charity closing down for youth work
CTICA	Funds held on behalf of Churches Together in Cockermonth area
Gothenburg church plant	Support of church plant
Social Action	Poverty relief
Tear Fund COP26	Pop up café to support international event
Ukraine relief	Support for refugees and people affected by war
Eden 61	Specific training project

**KING'S CHURCH COCKERMOUTH**  
**Year ended 31 March 2022**

**Note 2**

	General £	Restricted £	Total £
<b>Gifts &amp; grants made</b>			
Evangelical Alliance	240	0	240
NISCU	6000	0	6000
Christ Central	6000	5074	11074
Tear Fund	0	763	763
Zimbabwe	4800	1800	6600
Pastoral needs	0	500	500
Mexico	1000	0	1000
Social action	500	250	750
Zambia pastor training	300	0	300
Gothenburg church	300	2500	2800
Ukraine relief	0	10000	10000
Sundry	200	35	235
<b>Total</b>	<b>19340</b>	<b>20922</b>	<b>40262</b>

## KING'S CHURCH COCKERMOUTH

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### INDEPENDENT EXAMINERS REPORT

I report on the accounts of the Trust for the year ended 31 March 2022.

#### 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(2) of the Charities Act 2011 (the 2011 Act) and that an Independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

#### Basis of independent examiner's report

My examination was carried out in accordance with the 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 you as 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:

- (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 2011 Act; and
  - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 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.



Tony Hindmoor BFP FCA  
Gibbons  
Chartered Accountants  
Carleton House  
136 Gray Street  
Workington  
Cumbria  
CA14 2LU

10 November 2022

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**KING'S CHURCH COCKERMOUTH**

England & Wales - Charity number 1191009

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# Accounts

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## KING'S CHURCH COCKERMOUTH

### CHARITY INFORMATION Year Ended 31 March 2021

Charity Number	1191009
Principal office	The Hub, 2 Market St Cockermouth Cumbria CA13 9NJ
Trustees	Mr Stephen Arnold (Chair) (All appointed 30.7.2020) Mrs Ann Morgan Mr Patrick Sharman (Treasurer) Mrs Lorna Casson Mr David Purfield
Eldership team	Mr Roger Bye Mr Chris Robins
Operations Director	Mr Paul Mogford
Bankers	National Westminster 31 Pow St Workington CA14 3WY
Solicitors	Brockbanks 44 Duke St Whitehaven CA28 7NR
Independent Examiner	Mr Tony Hindmoor Gibbons Chartered Accountants Carleton House 136 Gray St Workington CA14 2LU



**Address** 15 Station Street, Cockermouth, CA13 9QW

**Tel** 01900 821100 **Email** [admin@kingscc.org](mailto:admin@kingscc.org)

**Web** [www.kingscc.org](http://www.kingscc.org)

Charity No: 1191009 – A Charitable Incorporated Organisation

## KING'S CHURCH COCKERMOUTH

### TRUSTEE REPORT Year Ended 31 March 2021

#### **Trust information**

Details of trustees and other information are set out on the front page and forms part of this report.

#### **Structure, governance and management**

The charity is governed under a Charitable Incorporated Organisation (CIO) constitution dated 30 July 2020 and registered with the Charity Commission on 25 August 2020. Initial trustees are the same as those for the trust that converted to the CIO.

#### **Objectives and activities**

The primary objects are the advancement of the Christian faith and the relief of poverty both for the public benefit.

#### **CIO Conversion**

The CIO took over all operations from the charitable trust Cockermouth Christian Fellowship Trust (reg no 514051) with effect from 1 April 2021 under a transfer agreement dated 16 March 2021. The trust and CIO received authority under S105 Charities Act 2011 to transfer the assets. The transfer of all assets, liabilities etc. is ongoing, and it is expected the trust will be fully wound up by 31 March 2022.

#### **Finance**

Apart from a £1000 transfer from the trust to the CIO in February 2021 to open a bank account there have been no financial transactions therefore no receipts and payments account is required. The charity commenced operations from 1 April 2021

Approved by the Board of Trustees at their meeting on 7 November 2021 and signed on their behalf.

Stephen Arnold – Chair

A handwritten signature in black ink, appearing to read 'Stephen Arnold', with a horizontal line underneath it.