

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
Solicitors	Brockbanks 44 Duke St Whitehaven CA28 7NR
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.

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- 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.

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- 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.

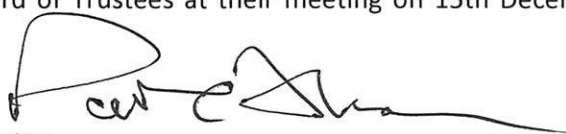
The church continues to have gift days to support individual projects as set out in the notes.

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

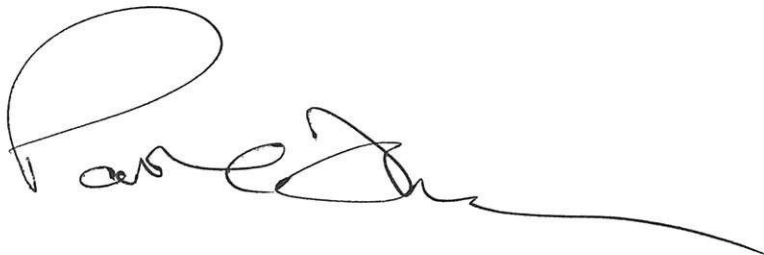
	2024	2024	2024	2024	2023
	General	Designated	Restricted	Total	Total
Receipts	£	£	£	£	£
Gift Aid	123486		17475	140961	141818
Other gifts and grants	12395		29046	41441	34247
Tax refund	31458		4956	36414	37397
Other	1705			1705	579
Rental income	1038			1038	1707
Interest	6682			6682	1445
Total	176763	0	51477	228240	217193
Payments					
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
Total	214732	1000	60625	276357	251630
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
STATEMENT OF ASSETS AND LIABILITIES
Year ended 31 March 2024
£ £

Assets

Bank and cash			
Cash float	150		Notes
Bank current account	9876		
Savings accounts	<u>184465</u>		
		194491	
Other monetary assets			
Gift Aid reclaim			
2023/24	37051		received after year end
Debtors	<u>374</u>		
		37425	
Assets retained for the			
charity's own use			
Stock books and food		3000	estimate current value
Equipment		11100	estimate current value
Liabilities			
Creditors		8264	

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



Patrick Sharman (Trustee)

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

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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

	Building	Strategic	Total
	£	Intervention	£
	£	£	£
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

	General	Designated	Restricted	Total	2023
	£	£	£	£	£
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
Total	18610	1000	22123	41733	65025

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
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Workington
Cumbria
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17 January 2025

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