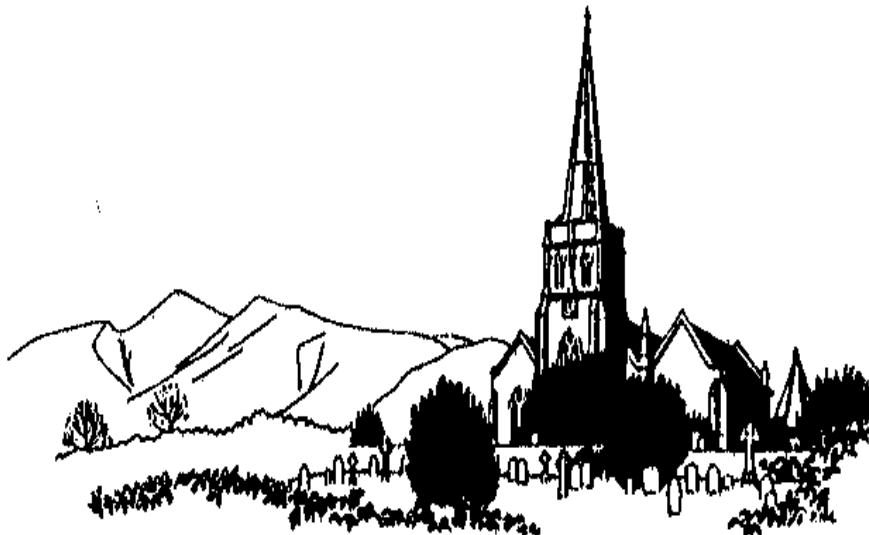


**The Parish of Keswick St John
(Registered Charity Number 1207865)**



**REPORT AND ACCOUNTS
OF THE PAROCHIAL CHURCH COUNCIL
OF KESWICK ST JOHN
FOR THE YEAR ENDED 31ST DECEMBER 2025**

**TOGETHER WITH AGENDAS
FOR THE ANNUAL MEETINGS 2026**

Annual Parochial Church Meetings

**TO BE HELD IN CHURCH ON SUNDAY 19TH APRIL 2026
AFTER THE MAIN 10AM SERVICE**

The Mission Statement of the Parish of Keswick St John

Keswick St John's Vision Statement:

In fellowship together we worship God, seek to serve the community, grow and share our faith in Jesus Christ.

(amended at PCC away day, Sat 30.8.2025)

From the PCC 'remits and roles of sub-committees' approved March 2019

The Parochial Church Council

The Parochial Church Council (PCC) is the statutory body that works with the Vicar to further the whole mission of the Church, pastoral, evangelistic, social and ecumenical. It may share its work with sub-committees as well as invite people to attend its meetings where that will further its work.

VISION - What is our Church about?

1. To worship God.
2. To be a Parish Church of the town, a spiritual home for young and old, for old and new residents, for all who come from the parish and beyond. (NB: The town is shared between two parishes; KSJ $\frac{3}{4}$ and Crosthwaite $\frac{1}{4}$)
3. To be a Parish Church that welcomes visitors from Cumbria, UK and all over the world.
4. To be a Parish Church that shares the Christian faith in ways that engage and transform people, using the best of what is old and not being afraid to embrace what is new.

ETHOS

1. To be open to God and where He is leading us.
2. To grow as Christians in the faith, as disciples sharing in God's mission, in all its breadth.
3. To encourage people to explore and discover their gifts, talents and vocation wherever and however God is calling them.
4. To be good stewards of all our God given resources, human, spiritual, material, environmental, financial.
5. To encourage people to get involved in the life of the Church, accepting that people's best is good enough and we should be gracious to accept it.
6. To praise and affirm what people do; to encourage people to start; to allow people to fail and try again and also allow people to stop.
7. Our discipleship is about relationship, and not control.
8. Our accountability is mutual.

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Administrative Information

St John's Church is situated in Ambleside Road, Keswick. It is part of Derwent Deanery and the Diocese of Carlisle within the Church of England. The correspondence address is The Vicarage, Ambleside Road, Keswick, CA12 4DD.

PCC members who have served at any time during 2024/5 are:

Incumbent: The Reverend Charles Hope (ex-officio)

Churchwarden: Mrs Kathleen Beck

Elected Members:	Mrs Sue Lake	(from APCM 2023 – 2025/6)
	Mrs Margaret Purkiss	(from APCM 2023 – 2025/6)
	Mrs Cathy Hooper	(from APCM 2024 – 2026/7)
	Mrs Chris White	(from APCM 2024 – 2026/7)
	Mrs Rachel Frampton	(from APCM 2024 – 2026/7)
	Mrs Brenda Mumford	(from APCM 2024 – 2026/7)
	Mrs Anne Clinker	(from APCM 2025 – 2027/8)
	Mrs Kathryn Hope	(from APCM 2025 – 2027/8)
	Mr Richard Blackburn	(from APCM 2025 – 2027/8)

(We elect 3 people for a three year term, or should there be vacancy in another 'block' of three years for the number of vacancies in that block.)

Deanery Synod:

Mrs Susan Leighton	(till APCM 2026)
Mr Bruce Mumford	(till APCM 2026)
Mr Terry Sloan	(till APCM 2026)
Mrs Brenda Mumford	(till APCM 2026)

(Deanery Synod members are elected every three years, vacancies are filled for that triennium. The next deanery synod elections are due in 2026)

Treasurer: Mr Justin Scott

Offering Assistance to the Parish:

The Reverend Canon Tim Herbert
The Reverend David Williams
The Ven Brian Smith

Structure, Governance and Management

The Parochial Church Council is a corporate body established by the Church of England. The PCC operates under the 1956 Parochial Church Council Powers Measure, other Measures and Canons of the Church of England, as well as Charity Law. We are now registered with the Charity Commission.

The method of appointment of PCC members is set out in the Church Representation Rules. All church attendees are encouraged to register on the Electoral Roll and stand for election to the PCC.

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

The PCC may operate through sub-committees and working groups with delegated powers.

Aim and Purposes

St John's Parochial Church Council (PCC) has the responsibility of co-operating with the incumbent, the Revd Charles Hope, in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical.

Objectives and Activities

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

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

- Worship and prayer; learning about the gospel; and developing their knowledge and trust in Jesus.
- Provision of pastoral care for people living in the parish.
- Missionary and outreach work.

Achievements and Performance

Worship and Prayer

The PCC is keen to support the incumbent in offering a range of services during the week and over the course of the year that our community find both beneficial and spiritually fulfilling.

All are welcome to attend our services.

Services are relayed via Zoom and Facebook all year. This enables the 'housebound' and those from further away to enjoy our services within the limits of the technology!

We have celebrated 3 baptisms, 4 weddings, and 14 funerals services in our church this year.

The PCC's Review of its activities during the year

The full PCC met in February and March before the APCM in April and then in June, September and November. Meetings were mainly held at the vicarage to save heating. AN 'away day' was also held in August 2025 at the Crosthwaite Parish Room to give us time to review our activities. This was done using the 'Garden Planner' that has been promoted to Parishes by the Diocesan Ministry team. More on this in the Vicar's Report.

Justin Scott agreed to continue as Treasurer for the PCC, but not being a PCC member.

2025 was the second of the three year partnership agreement we have made with the diocese. The Offer for 2024 was set at £51,500; 2025 at £53,045 and 2026 at £54,105 (This sum is paid from the PCC General Income – that is primarily from regular stewardship, plate collections). The request from the Diocese is that Offer levels be both 'generous' and 'realistic'. In 2025 we paid our Offer in full. IN 2026 we will be reviewing our Offer and are expecting to be able to increase it.

The hard work and good housekeeping of the Finance Committee and the generosity of the congregation in response to the many losses of income helped to reduce the effect of those losses

The PCC warmly thanks everyone who faithfully and regularly contribute to the stewardship of St John's. Regular stewardship appreciably helps the PCC in budgeting and planning forward.

The PCC works through several committees and ad-hoc working groups as needed. The Standing Committee, made up of vicar, churchwardens, PCC Lay Chair, treasurer and secretary; this is a legal requirement under Church Regulations and is authorised to transact business between PCC meetings. Other committees are Safeguarding (as part of the remit of Standing Committee), Finance, Fabric, and Environment Group. These committees deal with different aspects of parish life. They are responsible to the PCC and meet regularly. Their recommendations are received by the full PCC and discussed as necessary. The committee structure has continued to work well during 2025 and has the added benefit of freeing up time at PCC meetings to discuss broader issues.

Friends of Keswick St John is an independent charity which supports church maintenance and fabric. Their support and generosity are much appreciated.

It was great to be able to have a Parish Garden Fete again in 2025 – this was only possible because it was done in partnership with other voluntary groups in our town. Because it was a partnership we were able to play to everyone's strengths, such that a good time was had by all and funds were raised for everyone. Our thanks to all our partners including the St Herbert's School Choir, North Lakes Brass Band, Rotary, Lions, Knitters, Scouts & Guides and all the dinosaurs!

Finally, the PCC wishes to warmly thank Charles and Kathryn and family for the wonderful hospitality they continue to offer the parish and all the work involved with Zoom and Facebook links to ensure that the church services were seen by so many people

The PCC

Electoral Roll Report

This was the year the electoral roll was completely renewed.

At last year's APCM (2024) there were 147 names on the roll. During the year we lost 5 of our long-standing members due to death. A further 8 either requested removal from the roll due to a change in circumstances or did not return an enrolment form. And regretfully, there were a further 26 with whom we had lost contact.

But on a brighter note, we welcomed 11 new members to the roll.

The final result of these changes has left us with 119 names on the roll.

Eve Massey

Electoral Roll Officer

Derwent Deanery Synod, Network Youth, Mission & Pastoral, Diocesan Synod

Deanery Synod – Our PCC links to the Deanery synod. There have been two Deanery Synods, the first in June 25 (at Isel) involved the newly appointed Hannah Burgess (Diocesan Growing Younger staff member) who explained to us about Network Youth Churches.

Also, Reawynne Whitely (Diocesan Vocations Lead for Ministry and Vocations) spoke about us all having a vocation, for God calls all of us to serve him in some way.

In November Bishop Rob (who was visiting each Deanery Synod) began by thanking all who gave of their time to serve the Church in various ways. He reminded us that the work of the Church is helping people meet Jesus, growing in faith, and seeking the kingdom of God where God has placed us.

If you would like to know more about the deanery Synod, please ask Susan Leighton.

Derwent Deanery Network Youth Church (NYC) Ministry Council.

Cat Kinghan was appointed as the Derwent Deanery Youth worker, beginning in September 2025. She has started developing her role, having met with many Church leaders, children's workers and other network youth staff. In Keswick her work has begun with the Youth Club, and Keswick School Christian Union.

Cat's post is to work with senior school aged children (and young people), and funded via the Diocese, but the Derwent Deanery Churches (including St John's) are covering her working expenses.

Susan Leighton is on the local NYC Ministry Council – please ask for more info.

West Archdeaconry Mission and Pastoral Committee.

where the Rural Deans of Derwent, Solway and Calder Deaneries share information on 'their' patch, and there is often a discussion item.

We hear about the Mission, and staffing of the Archdeaconry, and through the Parsonages Committee – the requirements of the Clergy Vicarages, and the plans towards making the supply of vicarages more carbon neutral.

(Susan Leighton).

Diocesan Synod and Diocesan Board of Finance. This synod is the link to the General Synod – so discussions that happen here can be significant. This was the case in October when

we took part in the General Synod's countrywide request for a feedback session on the Issue of 'Living in love and faith'.

To prepare us for discussions on difficult issues, at the June Synod we were led through 'The Difference Course'. This enabled us to see that making step changes as to how we speak about how we feel and how we listen to others, can make a big difference.

Also at this last year's Diocesan Synods we heard about the encouraging 2025 (INEQE) Safeguarding Audit; the Mother's Union 'Rise up against Domestic Violence' initiative; the successful Diocesan Investment Programme (DIP) bid; God for All and 'The Cumbrian Way' discussions; and the Church Commissioners Investment fund plans.

If you'd like to know more please ask Susan Leighton.

Susan Leighton.

Keswick Mission Community Annual Report on 2024.

'Mission Community' as I understand it, has undergone a significant refocussing from a diocesan perspective. It is obvious that a huge amount of work has been going on behind the scenes involving Bishop Rob, the Archdeacons, Rachel Head (Director of Mission and Ministry, Support and Innovation) and many others too. As I perceive it, it is becoming less of a diocesan priority, except where they are working well; but the encouragement is to work collaboratively across boundaries, wherever possible in such a way that will further the mission of the church.

In Keswick, we have agreed that our joint efforts are best done through the work of Churches Together in Keswick (CTiK) – see their report for more information.

But along side that there are some things that are worth highlighting:

- A weekly prayer meeting is normally held on Wednesdays at 8.30am in the Crosthwaite Parish Rooms. Whilst it is normally Andy, Keith, Susi and Charles it is open to all!
- As local church leaders we are thinking about how we can engage directly in mission and evangelism and to support each others endeavours where possible, even if only by advertising it (be it a Holiday activity club or a Pizza & Philosophy event, etc)
- As local churches we are getting better at supporting each others events and sharing details of each others activities.
- Parish Offer and support to the Deanery Network Youth Worker will continue to be developed in the context of mission community discussions with the diocese.

Charles Hope

The Church Building & Ornaments

See Churchwarden's Report below.

The Church building and churchyard:

Thanks to all the groups who work in church and contribute to the life of our church, especially to those who cover at short notice. Thanks for the wonderful music supplied by John Cooper Green and the choir your hard work is much appreciated.

Many groups use the church and bring people into church who may not come to service, they can know the church is there for them.

It was a privilege to be able to attend the service when Bishop Rob was enthroned.

The church yard is in good order thanks to John Lowe, and the community pay back team. The sign for the war graves has been useful in letting people know about our graves.

Outside church has had some cosmetic repairs done including the repair to a retaining wall and the metal railings painted.

Now that the church reordering has been approved we should soon see changes taking place.

Thanks to Charles and all of you who have been a support to me due the past year I couldn't manage without you.

Kathleen Beck, church warden.

The movable furniture and ornaments

The freehold of the church and its churchyard are vested in the vicar. All the movable furniture and ornaments are in the legal ownership of the churchwarden. The PCC is responsible for the maintenance, preservation of the fabric and ornaments.

It is the churchwarden's responsibility to check annually 'The Terrier'. The Terrier was checked in March 2026.

There is a log of the key holders.

The team of cleaning volunteers have worked industriously since the end of the last lockdown washing chairs and pews and polishing the latter. Every two weeks they meet to vacuum and dust the church and clean the toilets. They also keep the vicar informed about items not working or broken – and signs of woodworm! The brasses are kept shining and kitchen cupboards clean thanks to other volunteers.

We are fortunate in having a skilled team of flower arrangers and decorations in church for both 'normal' times and special occasions. Social and fundraising events are managed by the social/entertainment group.

Church services

Our sidespeople perform a vital role in welcoming people to our church and making sure people feel comfortable and welcomed. Thank you to the team for all they do.

Collections are now made during the offertory hymn and using plates at each door and at the top of the nave. These are counted after the Sunday 10.00 am service by the counting team and banked by Eve Massey.

Lesson readers and intercessors are both vital to our services, as are the Chalice Assistants. Thank you to the volunteers – we are always delighted to welcome new volunteers, please have a chat with Charles, Susan or Richard.

Rotas for tasks associated with our services are maintained by Richard Blackmore who can be contacted via email on ksj.rota@gmail.com

The PCC

Reserves Policy

The PCC aims for the General Fund to be up to a year's worth of running expenses. This is to allow for cover for any unforeseen building work or sudden drops in income.

The Annual Safeguarding Report

Safeguarding Annual Report: Keswick St John & Borrowdale to the PCC & APCM

This report follows the template as recommend by the Diocese.

1. Our Parish Safeguarding Officer

Our Parish Safeguarding Officers are Geza & Richard Blackmore

2. Safer Recruitment, and Training

Keswick St John:

Our parish supports the following groups working with children and young people, and with adults who are vulnerable. For work with children this consists of the Summer Holiday 'day-clubs', delivered in partnership with volunteers of King's Church, Crosthwaite Church and with parents in attendance (ie no unaccompanied children) and the Toddlers Group (again with parents and no unaccompanied children). The PCC also approved the Young Adult Pizza & Philosophy Group and its residential trip to Alnmouth Friary. For vulnerable adults this consists of some home visiting and home communions.

Events happening in St John's Church led by the St Herbert's School, Keswick School or by the Brownies or the Scouts are covered by the safeguarding procedures of the school and the Brownies. Any organisation using church for events with children and vulnerable adults must either follow the policies of Keswick St John PCC or have their own equivalent safeguarding procedures and this is reflected in the hiring agreements used by the relevant PCC.

The leaders and volunteers working with our groups have been safely recruited according to the Church's national guidance and we have ensured they have received the level of training required by the Church.

Borrowdale:

No activities for children and young people or vulnerable adults have been approved by the PCC this year. (Pastoral work undertaken by the vicar is done under licence from the Bishop.)

Events happening in Borrowdale Church led by Borrowdale School are covered by the safeguarding procedures of the school Any organisation using church for events with children and vulnerable adults must either follow the policies of Borrowdale PCC or have their own equivalent safeguarding procedures and this is reflected in the hiring agreements used by the relevant PCC.

Safeguarding training is now online and in person. In 2025 this has been delivered in both ways.

In terms of paperwork and administration, we now use the template provided by the diocese and held electronically with relevant paperwork copies held on file.

DBS checks for PCC members continued in 2025 so that most PCC members of both parishes have now been DBS checked. (This is a requirement of the Charity Commission where charities run / sponsor / support children's work or work with vulnerable adults, as well as the Church of England policy on Safeguarding.)

All records are kept securely in the vicarage. Data safeguarding files on the computer are password protected. Historic paperwork will be kept securely in church and then in due course moved to the Diocesan Archive for as long as they need to be kept for statutory purposes.

3. Church Policy and Guidance

The PCCs has formally adopted the House of Bishops' 'Promoting a Safer Church; Safeguarding Policy statement', and Church of England safeguarding policy and guidance.

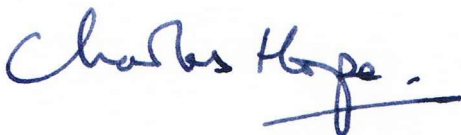
There are a copies of the parish Safeguarding Policy on all church notice boards, as well as 'Who's Who' in both parishes. There is a copy of the House of Bishops' policy statement and procedures in all churches. Copies are also available at the vicarage and are given to all authorised volunteers.

And finally, our thanks go to all our volunteers for their patience in doing all the paperwork and training. We live in a changed world where old certainties no longer work. Looking after children and vulnerable adults in our care is a shared duty of care.

Rev Charles Hope, DBS administrator.

Risk Management

The PCC manages a range of 'risks. Financial risks are the purview of the Finance Committee; Health and Safety and maintenance are part of the Fabric Committee's remit; and all Safeguarding issues are the responsibility of the PCC with day to day matters delegated to the Standing Committee as necessary.

A handwritten signature in blue ink that reads "Charles Hope". The signature is written in a cursive style with a horizontal line underneath the name.

Signed on their behalf by Revd Charles Hope (Chair of the PCC)

Reports

Vicar's Report 2025 – Keswick St John & Borrowdale

First let me start with some general comments.

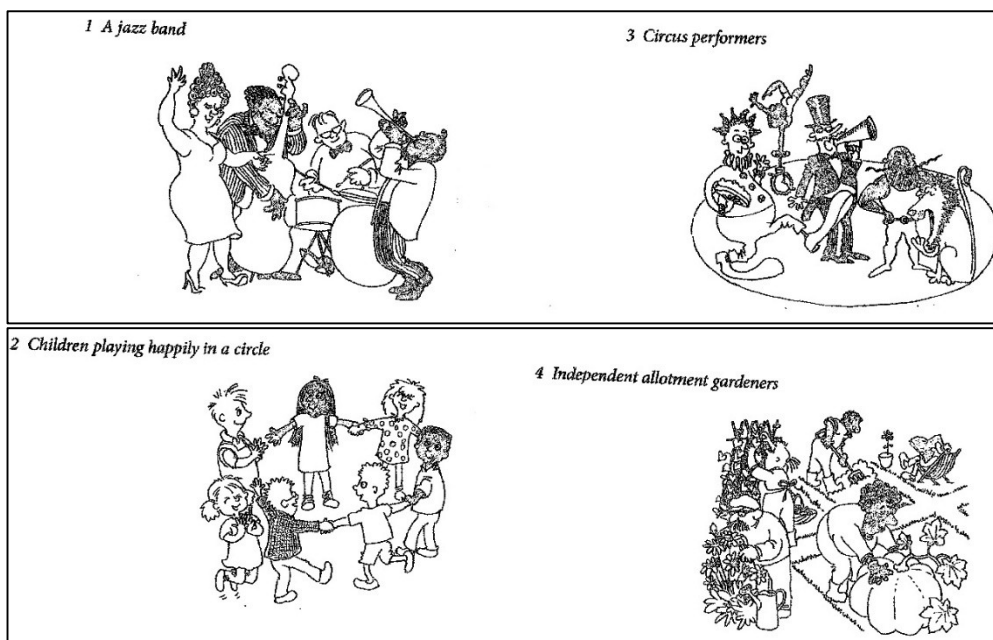
In Lent 2026 through the lent groups I shared with those attending that the church is both 'sacrament' and 'institution' – by 'sacrament' I mean we can describe the church as the body of Christ, as the bride of Christ, we can use lots of different metaphors to describe the church – a body made up of many different members each with their different roles; the list can go on. With each phrase goes a different understanding of ministry, role and responsibility. We all warm to different phrases, metaphorical or sacramental understandings according to our personality and our theologies, our understanding of God and humanity.

(People may say that don't do theology – but once you talk about God, faith, the church and how they are important to you – you are doing theology!)

But the church is also an 'institution' – that is, it is a human organisation governed by rules and regulations, whether we like it or not! We may moan about Faculty rules (church planning permission), but without that we would be under local authority listed building procedures. We may complain about process – but we are charities having to follow charity law and rules. We may mutter about safeguarding – but when it has gone wrong, it has been awful to see. And it can go wrong in the 'nicest' of places too.

We have to hold 'sacrament' and 'institution' in balance, in a creative tension – too much on one side or the other and things go wrong – and we start to limit how God can effectively move through the power of his Spirit amongst us and through us; we start to fail in how we look after and cherish and love each other.

St John's had a Parish Away Day on August 2025 and we discussed four different pictures of the church – cartoons really – but each conveys a different sacramental and institutional view:



From 'Thrive' by Pam Macnaughton

Different pictures – but at the heart of each

one of them is a team of people in some way or other collaborating and working together. Enjoying each other's company; playing to their different skills; improvising; creating.

There is something to be gained from pondering about what sort of church are we? At St John's and in Borrowdale? And what are our priorities? How can we keep 'sacrament' and 'institution' in a better creative tension.

These are some of the questions that I find myself coming back to as your vicar.

Annual Meetings and Annual Reports are an opportunity to share some of the themes and reflections we ALL may have on these questions! DO let me know!

Borrowdale – building and repair work on Holy Trinity has happened which has meant that the church now has a vestry that is fit for purpose, and for new uses too – such as having a decent sink, cupboards and refreshment facilities. The damp has in large part, also been sorted in the entrance to the church.

Services in the valley have been sustained and developed by having two people in the valley prepared to help lead worship – Julie, who is also undergoing training for Ordination in 2027 and Mark who is also the churchwarden. Thank you to my retired colleagues from Keswick who also offer one Sunday a month to the life of the benefice, which means I can ask one to cover Borrowdale and I normally do one service a month in the valley. Thank you also to all who set up church week by week and who clean and do flowers – all helps to make everyone welcome!

2025 has seen a big change with Malcolm Stonestreet stepping back from active ministry. Malcolm has played a huge part in the life of the valley since he retired to Northside in so many different ways. We wish him well, thank him for all his support but still value his knowledge and wisdom!

The Borrowdale News under Julie's editorship with the support of the editorial committee of Joe Blinston, Jeff Hall (and with a very, very small input from me) is going really well. We regularly get appreciative comments about informative and good it is looking. So thank you to all the contributors and editors.

Other organisations in the valley have significant church input into their lives are doing very well – The Story continues to provide an informative service to all our visitors and residents about the history of the Valley with its two exhibits at the Methodist Chapel and at St Andrews. The Institute is a valued community asset – and has been well used by the church as a venue for the Lent Bible Study group in 2025 and in 2026; the Autumn group didn't go so well – but we try new things and see what works and make adjustments accordingly. The School also is doing well.

Two trusts benefit the life of the school – the Abraham Fisher Charitable Trust and the Borrowdale Community Trust. Their financial support enables the school to survive the impact of uncertain pupil numbers (currently on the up) and education finances (always under pressure). Thank you to Kevin Crisp and David Ryan who have been treasurers for these trusts, respectively. They are now standing down. If anyone would like to become a trustee & treasurer of these important trusts, please let me know.

Overall, we have had our challenges, but the team has deepened and we have in many ways thrived! Thank you to all who support us in so many ways.

Keswick St John has also had a busy year. I am well aware that I would not be able to do half of what I do without the support and active engagement in the life of our church by so many people. Kathleen as Churchwarden keeps me right in so many ways and together with the

cleaning and brass teams and the sidespersons make church welcoming to our visitors; hospitality of tea and coffee and meals with the hospitality of Toddlers led by Cynthia, Sue, Margaret & Brenda all help to deepen that worship; Susan and others in the pastoral team do a huge amount behind the scenes visiting people; John G, the choir and the pianists, Kathryn and John D add to our worship in such sensitive and moving ways; my colleagues Brian, Tim, David and Susan in their preaching and leading of our worship enable us to sustain the weekly pattern of our worship as I go elsewhere.

The team is at the heart of what we do together. Thank you!

This year has also two significant events – first of all the granting of the faculty for the reordering of the church – especially the Chancel and the introduction of a Nave Altar with an altar rail at the Chancel steps, with lighter and moveable choir stalls; as well as redecorating and renovating the lighting of our church. In 2026 I hope we can progress this. It has taken a lot of work, but thank you to the PCC and all the congregation for their support in getting this all to this point.

The second thing I want to share is the young adult Pizza & Philosophy group. IN many ways this had its origins in pastoral work and personal contacts with people around Keswick and the parish. And it was a ‘nutty idea’ – I have no idea where it will go; I have no idea if it will bring young adults into church. But I do know that through hospitality of eating pizzas young adults are having conversation about creation, the environment, God, what we know, suffering in ways that engages with them. Six of the group came with Kathryn and I to Alnmouth Friary in 2026 and that was very moving in many ways – all of the adults came to at least one service and all engaged in conversation not with us but also with the Brothers and other visitors to the Friary.

But I also want to say that in 2025 we have sustained our corporate church and worship life. Everyso often someone new joins us, puts their tow in the ‘church water’ and, God willing, they leave ‘touched’ and ‘moved’ in some way that draws them closer to God.

We have also seen a significant increate in the number of concerts happening in Church – involving the Brass Band, the Choral Society and the Music Society together with Keswick School and the local partnership of Primary schools too. At the same time church has always bene open in the daytime. All of this is part of our effort to reach out and engage with our parish community.

And finally,

What holds me / us back?

I do find that the institutional load of church life is increasing. In part that is ‘self-inflicted’ – I am not too bad at admin sort of stuff and so some lands on me that way. But in part it is due to the hats that I wear and the load that comes with that. I really value the support of so many people in both parishes. But I am aware that Susi at Threlkeld and St John in the Vale is to retire at some stage in the future and that will result in more coming my way till as replacement to her is found. But I know there is a good team in both parishes that can sustain a huge amount.

What I really value is the opportunity for prayer and study – one of the perks of opening church is to enjoy quiet in the church by myself with God and then to pray for what is going on and for the people entrusted to my spiritual care. I also value studying and learning as that flows into my preaching and teaching roles.

I suspect that 2026 will be busy, challenging and exciting.

Thank you for your support and tolerance of my foibles.

Thank you for the support of Kathryn, Megan, Emily and Katy – without their love and support I would not be able to function be 'be' as I am.

Rev Charles Hope
Vicar, Keswick St John & Borrowdale

Church cleaning team

Our team of seven ladies meet on alternate Friday mornings at 9 am for approximately an hour and a half to do the general church cleaning. We are a happy, mutually supportive group and if you would like to join us you would be made very welcome. For further information, please have a chat with me or any member of the team.

Thank you to Chris, Kathleen, Lynn, Penny, Sandra and Sandie for your hard work and for covering for each other when necessary throughout the year.

Bridget Connolly

Brass cleaning report 2025

Brass Cleaning Report

We are a small friendly team, meeting every couple of months unless there is a special occasion coming up. It would be lovely to have some new members, even if you can only help out occasionally, we can also find you a chair if you would rather not stand.

Come along and make the interior of the church smile as the plaques on the wall sparkle and twinkle once cleaned along with other items within the church.

If you are interested and would like to know more, please ask either Bridget or Ann.

Ann Clinker

Flowers in Church

We have four members in the Flower Team, Bridget Connolly, Cynthia Scott Margaret Purkiss and myself. I would like to thank everyone for their continued support and commitment. We have had a few extra people helping at Easter, Harvest and Christmas; this is very much appreciated by the Flower Team. We really do need more people to help us.

Because of the cost of flowers and the need to water arrangements regularly I have decided that we will be using silk flowers/greenery. We will of course use fresh flowers for Easter, Harvest and Christmas and if anyone wants to provide flowers for a special birthday, anniversary or in memory of a loved one on a specific date, we would be happy to make an arrangement for you.

I would also like to thank the congregation for the donations they give towards flowers, and those who regularly provide us with greenery on these special occasions.

We are always happy to welcome others to the Team (men!!! or women). You don't have to be an expert. If you would like to have a go, I will be happy to give you some help. Please see me in church or call me on 017687 75742.

Sue Lake

Refreshments

Thank you to the many people who help to provide this facility on a very regular basis and for many different occasions. Without your support this would not be possible. We are always ready to welcome new people so please have a word with me or Kathleen if you would like to join the team.

Cynthia Scott.

Choir and Music

MUSIC REPORT 25/26

This has been yet another hard-working year for our choir. Every week they have sung an anthem at a high standard and continue to demonstrate a loyalty which is much appreciated. We are now one of the few churches in Cumbria which has a regular Sunday S.A.T.B. choir. We are always delighted to welcome new members and it has been good to see the numbers grow, occasionally the choir stalls have problems fitting every one in. The traditional Carol Service is always a highlight of the year and it was good to see the church packed with a congregation, of all ages, of around 350. My thanks as always to our wonderful choir and to the organists/pianists/choirmasters who are so willing to step in during my absence: John Duff, David Hewitson, Kathryn Hope and Howard Marriott.

St. John's has now become the home of Keswick Music Society and Keswick Choral Society and we have been able to enjoy soe superb concerts. Not forgetting that Keswick School regularly hold some of their concerts in the church. For the first time the Lake District Music Festival presented two concerts and we were delighted to welcome the newly established Cumbria Opera Festival, whose concert was such a success that they have already booked their next concert. It is hoped that the refurbishment of the chancel will enable more and larger groups to give concerts in the church.

John Cooper Green

Mothers' Union, Keswick Branch

A very special year as Mother's Union began in 1876, 150 years ago. Mary Sumner formed a group to support mothers from all backgrounds. In her first speech she said "those that rock the cradle ruled the world."

Today there are over 4 million members in 84 countries, membership is open to all, women, men and all that are committed to supporting family life.

There are some special events planned throughout the year to celebrate the 150th anniversary. In Carlisle Diocese we have a Party/M meal day event at Roundthorn Hotel in Penrith, a Family Weekend at Rydal Hall in July and a 150th Celebration Hymns of Praise on Mary Sumner Day 9th August at St. James Church Whitehaven. There is a celebration service in St. Pauls and annual MU gathering in June.

In Keswick we meet twice a month from October until March at St. John's Church on the 1st and 3rd Tuesday. We have had some excellent speakers again this year on a wide range of subjects. These included – Rev. Robert Canham trustee of the Hymn Society who gave us the background on some of our favourite hymns – Neil Airey from Keswick Operatic Society - Kathleen Beck on being a church warden – Steve Weston a children and family pastor – Sue Forte who gave a talk about quilting - John Green who gave a talk about Bach and his faith – Jean Murray gave a talk about being a Town Councillor – and two members from library services who talked to us about the outreach services they offer.

We start our meetings again in October at St. John's Church and would be pleased to welcome new members.

Chris White/ Brenda Mumford

Pastoral

This team involves Gaynor Williams, Chris White and Susan Leighton. Between us we visit those who cannot now get to Church which is appreciated by them.

If you know of anyone who may like a visit, please see Charles in the first instance.

Communion Services are also happening regularly in Homethwaite House and Millfield Gardens. Thank you to Brian for leading the Communion at Greta Gardens. Hopefully a service will soon be held at Netherplace Home too. These services are much appreciated by the residents of these places as well as others who join them too.

If you know of anyone who would like a home visit, or home Communion, please let Charles know.

Susan Leighton

Toddlers

Toddlers.

We continue to meet once a month and it is still a very popular event. It is a very young group of children this year so I am sure they will be with us until they move on to Nursery. It is a ha opportunity to welcome members of the community into church for fellowship and relaxation and we have had some very positive feedback. Thank you to Sue, Margaret, Brenda and Kathleen for all their help and support.

Cynthia Scott.

Greta Gardens Holy Communion Service

The first Holy Communion Service at Greta Gardens was held in May 2019. Four lay people from St John's came to give support for this new outreach over the first six months, to help establish it.

Seven years later, three of those St John's lay people are still regular visitors and join Greta Gardens residents on the first Monday of the month, in the Residents' Lounge at 2.00pm for the service.

There is now a total of 20 individuals who come to this service, with an average of 14 attending each month, followed by refreshments and socialising, which is much appreciated by all.

Archdeacon Brian Smith

Prayer Chain

There are now 13 people who are committed to praying for those who have asked for our prayers. People from our congregation may be asking for prayers for themselves or their family and friends.

For those we may come across who are experiencing difficulties in some way, by offering to pray for them, we are letting them know of God's provision and care.

Prayer is very much appreciated by all who ask, and part of our role as disciples.

If you would like to join this group, please contact Susan Leighton or Stephnie Critchley.

Susan Leighton (in conjunction with Stephnie Critchley).

KSJ Environment Group Report

The Environment Group seeks to keep our Church focused on two of the biggest issues facing the Earth today, namely the climate and biodiversity crises. We recognise that those people who are affected most by these crises are people in developing countries and the poor in our own society, yet it is they who have done least to cause these crises. As Christians, we recognise that we are dealing with God's creation (the Earth, our planet), and that as a consequence of greed and indifference, humanity is despoiling His handiwork. Therefore, we argue that much more care needs to be taken of the environment, and that the Church needs to take a lead in showing the way.

The Environment Group tries to keep the environment at the forefront of our thinking throughout the year, and appreciates the efforts of clergy, prayer leaders and our choir master in frequently highlighting environmental and social justice issues.

Keswick St John's has been an EcoChurch bronze medallist for some years. We would like to go to the next level, but need more members to help us directly, or engage with us. Please join us if you can! Simple things like contributing (and installing!) bird-nesting boxes, bug-houses, hedgehog dens, or adding bike racks would all help.

Worship

The main event of the year was an environment-themed Sunday evening service in June 2025, arranged by the Environment Group on behalf of Churches Together in Keswick and Sustainable Keswick for the national Great Big Green Week. The service was based on the theme “Caring for our Common Home”, borrowed from the late Pope Francis’ ground-breaking Encyclical on responding to the climate and biodiversity crises. The service was led by Charles Hope, supported by the Choir with Howard Marriott directing. The service consisted of hymns, prayers (led by Allan Daniels and Brenda Mumford), a ‘modern’ psalm, and an anthem, “For the beauty of the Earth” by Andrew Carter. In addition, there were three short reflections: (1) “On Laudato Si & Pope Francis’ environmental campaigning” (Michael Hambrey, KSJ); (2) “You are not alone” (Joe Human, Sustainable Keswick), (3) “Gift of Life (Jo Alberti, Sustainable Keswick). The service sheet included further reading and suggestions for action after the service, emphasising the accessible website from Imperial College, London <https://www.imperial.ac.uk/stories/climate-action/>.

Environmental themes and a celebration of Creation are a central part of our worship at Harvest Festival and on the Second Sunday Before Lent. However, we recognise that we need to do more in this respect, particularly during “Creationtide”, which runs throughout September each year.

Improving biodiversity: the graveyard

The graveyard will have all its space used up in about fifteen years’ time when it is expected that care for it will be taken over by the local authority. Due to the presence of human remains, nothing can be done with the land for many years to come. Accordingly, the decision was made to create a woodland by planting native trees in the spaces between existing graves. This process coincided with the late Queen Elizabeth’s “Queen’s Green Canopy initiative” that commemorated her Platinum Jubilee. Thus, in early 2022 about 50 trees were donated by a member of the congregation, and planted by Environment Group members, although most of these were subsequently lost during prolonged drought and grass-cutting. In early 2023, a further 100 saplings were donated by the Woodland Trust and planted with help from them, and volunteers from our town and beyond, following a call in the “Keswick Reminder”. Species planted included silver birch, downy birch, rowan, hazel, hornbeam and Norway maple.

A recent inspection of the samplings showed that, as in 2024, some have been severed by over-enthusiastic strimmers, despite the tough anti-strimmer guards now in place and by ourselves, strimming a zone around the sapling so that they looked obvious. Curiously, we also found that all the plastic tubes, inserted additionally to protect the saplings from browsing voles, rabbits and deer, had been removed and laid down alongside by persons unknown. We remain puzzled as to why this has been done. That meant having to pull the guards out of thick fast-growing grass, and putting them back – a lot of extra work. In addition, some of the saplings have been nibbled by deer, so it was unfortunate that the guards had been removed. Deer, which live in Castlehead Wood, have been seen in the graveyard on occasion. Whilst it is good to see wildlife in the graveyard, we wish the animals would leave our saplings alone! To cap it all, we had a long drought in spring / early summer 2025 (as in 2023), and consequently some saplings failed to survive.

Despite these frustrating setbacks, we propose to replace the lost saplings with new ones this spring. Hopefully, some of the nibbled saplings will survive, and it is possible that a few of the severed ones will regrow from the bottom up. Not so for those from which the tree guards have

been removed. In the longer term, the guards will be removed. This is usually possible after about 5 years of growth.

When established, trees will offer shade, as global heating is making our summer hotter. The graveyard will then provide a restful setting for meditation, contemplation and nature-watching. Lastly, but not least, the trees will absorb carbon – one estimate (e.g. the ‘ecotree’ website) is that, averaged over a 100-year lifespan, a native tree will absorb 0.25 tonnes of carbon dioxide a year. That would equate to 2500 tonnes if all our trees survived a hundred years!

Apart from tree-planting, we have reduced the frequency of grass-cutting in the old churchyards in order to encourage wild flowers to appear – and also to save money! The COVID=19 year of 2020, when no cutting was done, showed a remarkable return of a range of wild flower species, so we felt the potential was there. Trying to boost the recovery ourselves by planting yellow rattle, ox-eye daisy and red campion has not been successful, but by summer 2025, nature itself had provided us with a rich collection of flowers. We recognise that some people think the old graveyard is untidy, but Nature *is* untidy. In any case, regular grass-cutting can be ill-afforded, and if family members want to maintain a grave free of long grass and flowers themselves, they are, of course, welcome to do so.

Energy audit

During the year an energy audit took place with a view to leading the church towards Net-Zero greenhouse gas production. We see this as working towards the Church of England’s declared Net-Zero target by 2030. Under consideration, for example, are replacing the elderly gas boiler with air-source heat pumps and green electric heating. Changes will be an integral part of the Reordering Project under review by the PCC.

Michael Hambrey & Terry Sloan (KSJ Environment Group).

Rainbows, 3rd Keswick

The Group continues to meet on alternate Monday afternoons.

Gill Warren,
Brownie & Rainbow Leader

St Herbert’s School Report

Susan Leighton and I are in our second year as Foundation Governors.

What do Governors do and what is a Foundation Governor? Governing Bodies focus on strategy as opposed to the day-to-day running of a school. Foundation Governors have a special role in maintaining the religious character of a school, in our case Christian (Church of England). Strategy includes vision & ethos as well as staffing structure, curriculum, finance and premises. Religious Character is both visible and invisible. Visible ‘includes’ assemblies, visits and links to local Churches, and approving the RE curriculum. But there is an invisible ethos that underpins decisions and actions.

As Governors we need to learn about the school to help us make informed decisions. As well as receiving reports at meetings we can visit lessons and help on educational visits. A new thing

for me was seeing an outdoor lesson. This was not simply an indoor lesson taught outside, but rather 30 pupils learning outdoor skills. I've also visited to discuss policy and share my knowledge of a Management Information System.

St Herbert's motto is 'Learn to love, as we love to learn'. You can find out more in their prospectus.

Emma Bain

Friends of Keswick St John.

From FOKSJ Annual Report - Main Achievements 2024

Main Achievements 2025

2025 has again been a year of quiet progress. The Parochial Church Council has finally received approval for its plans to renovate the interior of St John's Church but has as yet not made any formal request for funding from the Friends of Keswick St John. This is however expected in early 2026. Consequently, the trustees have been able to put further funds on deposit to accrue a better interest rate. Fund raising has continued with another successful Daffodil Tea at Greta Gardens, by kind permission of the manager, and a well-attended Quiz night in October. We have been encouraged to receive a generous legacy during the year.

New members have joined the Friends though sadly we have lost members through death too. Our numbers remain stable and the trustees have looked at ways of increasing the membership.

We are very grateful to all those who continue to support the Friends and raise funds for future projects. We rely on a very small team, especially of the trustees but also kindly assisted by other members of St John's who bake and help with events.

Rev Michael Webb
Chair, FOKSJ

Churches Together in Keswick & Neighbourhood (CTiK) 2025-6

Andy Murphie and Angus Whiteman were re-appointed as co-chairs at the AGM in November 2025 and are supported by Keith Rigg as Secretary and Charles Hope as the interim treasurer. The number of lay representatives from churches has declined and there is space for additional representatives from every church.

Activities for the year remain aligned to the four Vision Refresh themes with both ongoing and time specific activities. The ongoing activities include support for the Two's Company Keswick befriending scheme, holding each other to account for church responses to the climate emergency, Christian Viewpoint in the Reminder and joint articles/adverts for Christmas and Easter services. The specific activities held were the Good Friday Walk of Witness followed by hot cross buns; Easter Sunrise service; Day of Prayer; Quiz evening for Christian Aid; Joint services for the Week of Prayer for Christian Unity, Creation Care and FairTrade. We've also had visits from Lois Sparling (CTIC Community Social Action Team) and Cat Kinghan (Network Youth Church Leader).

The CTiK Council meets four times a year at the Quaker Meeting House and in addition to the usual reports we share *How is your church and CTiK.... Serving others, sharing Jesus and showing love*; share our church responses to the Climate emergency; and consider how we can best work together as the Christian community in Keswick and the surrounding villages. The minutes of each meeting are available to view in the Crosthwaite weekly email. There remains an ongoing desire amongst the churches to work together and support each other, whilst recognising there is limited capacity to take on new projects.

Keith Rigg
Secretary, CTiK

Battersby Hall Trust

Keswick St John's has three trustees on the Trust – the Vicar and PCC nominees, currently George Page & Brenda Mumford. The Keswick Town Council, the Keswick Rotary and Keswick Lions also nominate one person each, currently Cllr Stephen Harwood, John Hayes and Nigel Hale. We tend to meet every 4-6 weeks according to the operational needs of the Trust.

In 2025 a lot of our work has been dominated by the grants programme to individuals families, schools and local educational organizations and getting a new tenant for the Moot Hall, with the new tenants starting in April 2026 as LDNP have decided not to renew their lease. If you know of people who would benefit from an educational grant (school, college, FE, apprenticeship); or have an 'educational idea / project' of wider benefit that could do with support, please let me.

Excerpt from its Annual Report 2025, with updates for the 2026 report, yet to be finalized.

Summary of the objects as set out in the governing document: -

- a. The provision and maintenance of a building for the education and use of the inhabitants of the Keswick area without distinction of political, religious or other opinions and
- b. The provision of meetings, lectures and classes and for other forms of education , recreation and leisure-time occupation with the object of improving the conditions of life for the said inhabitants without distinction of political, religious or other opinions

Summary of main activities in relation to these objects

The charity continues to own and maintain the Keswick Moot Hall which is a Grade 2* listed building. The Moot Hall is in a good state of repair and should remain an asset to the Trust for many years to come. Throughout the year, the building continued to be used to disseminate information and it can now also be used for other appropriate educational purposes.

The Trust has fulfilled its wider objectives by supporting students undertaking further education courses in local colleges while continuing to give educational support to those especially affected by inflationary pressures.

Achievements and Performance

The sitting tenant, Lake District National Park, (until 2026) continues to use the hall for the purposes which are within the broad objectives of the trust. The rent paid by the tenant contributes to the maintenance of the hall and the education grants programme.

In 2025 the Battersby Hall Charity using its powers under clause 4.6 of the constitution made local education grants totaling £30,000 (2024: £25,867). This included education support grants to 116 (2024:108) local families benefitting children towards their general education costs (school uniform etc).

In addition 27 (2024 : 8) school leavers not going into the sixth form were awarded grants towards their travel and other costs while undertaking courses in Cumbrian colleges and training facilities.

Grants were also awarded to Bassenthwaite Primary School, Keswick Secondary School, Keswick Lecture Society, Keswick Senior Citizens Club and the Keswick Training Band.

Trustees

George Page as a PCC nominee comes to end of his term of office and as secretary at the upcoming AGM. If you would like to think about being a trustee or secretary, please talk to George or I.

Rev Charles Hope, Chair

Treasurer's Report 2025

2025 Treasurer's Report

General Fund

This is the main fund of the PCC and the receipts include regular stewardship payments, general donations, general collections and general legacies. The funds are used to meet the day to day costs of St Johns and also to make the monthly Parish Offer payment. The figures, excluding legacies, are broadly similar to 2024. The donations figures for 2025 of £3,910 is the net figure after the repayment of a donation of £3,000 which was incorrectly classified in the 2024 accounts. The actual donations received by St John's were £6,910 (2025) and £7,431 (2024). The gas cost reduced in 2025 by over £2,000 due to a lower price and reduced usage. The current electric and gas contracts end in Summer 2026.

Churchyard Fund

The Churchyard net income in 2025 was over £5,500 more than 2024. The net income included a £2,000 grant from Keswick Town Council.

Fabric Fund

There was no significant expenditure from the Fabric fund in 2025. In 2026 we will incur the reordering costs which will be met by the Fabric and General reserves.

Other Funds

There were no material movements on the other funds in 2025.

This is a general overview of the 2025 figures. Please let me know if there are any specific queries.

Justin Scott
Treasurer.

Independent Examiner's Report

Independent Examiner's Report to the PCC of Keswick St John

I report on the accounts of the church for the year ended 31 December 2024 which are set out on pages 1 to 6.

Respective Responsibilities of PCC and Examiner

The PCC are responsible for the preparation of the accounts. The PCC 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);
- To follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 145(5)(b) of the 2011 Act); and
- To state whether particular matters have come to my attention.

Basis of the 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 the PCC 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.

Signature



Name

VANESSA METCALFE .

Date

25/03/2025 .

Receipts and Payments

PCC of Keswick St John
Receipts and payments
Selected period: 01 January 2025 to 31 December 2025

<i>Note</i>	From To	01 January 2025 31 December 2025	01 January 2024 31 December 2024
CYard - Churchyard (Restricted) Fund			
Income and endowments			
Donations and legacies			
Donations - Churchyard		2,516	425
Grants Received		2,000	2,000
	<i>Total Donations and legacies</i>	<u>4,516</u>	<u>2,425</u>
Income from charitable activities			
Fees - Churchyard		6,359	3,366
	<i>Total Income from charitable activities</i>	<u>6,359</u>	<u>3,366</u>
Other trading activities			
Fund Raising - Summer Fete		1,541	1,600
	<i>Total Other trading activities</i>	<u>1,541</u>	<u>1,600</u>
Total income and endowments		12,416	7,391
Expenditure			
Expenditure on charitable activities			
Upkeep of Churchyard		5,886	6,483
	<i>Total Expenditure on charitable activities</i>	<u>5,886</u>	<u>6,483</u>
Total expenditure		5,886	6,483
		<u>6,530</u>	<u>907</u>
Excess of Income and endowments over Expenditure		6,530	907
Brought forward balance		46,288	45,380
Total carried forward balance		52,819	46,288
Commun - Community Support (Designated) Fund			
Brought forward balance		5,205	5,205
Total carried forward balance		5,205	5,205
Endow - Endowment Fund (Endowment) Fund			
Brought forward balance		18,243	18,243
Total carried forward balance		18,243	18,243

There may be minor discrepancies in the totals if the pence are not being shown

Note	From To	01 January 2025 31 December 2025	01 January 2024 31 December 2024
Messy - Messy Church (Restricted) Fund			
		882	882
Brought forward balance			
Total carried forward balance		882	882
Mission - Mission Fund (Designated) Fund			
		997	997
Brought forward balance			
Total carried forward balance		997	997
Other - Other restricted amounts (Restricted) Fund			
		0	0
Brought forward balance			
Total carried forward balance		0	0
Soc - Social Fund (Designated) Fund			
Income and endowments			
Donations and legacies			
Donations		48	—
<i>Total Donations and legacies</i>		<i>48</i>	<i>—</i>
Other trading activities			
Social Fund Income		1,647	1,845
<i>Total Other trading activities</i>		<i>1,647</i>	<i>1,845</i>
Total income and endowments		1,695	1,845
Expenditure			
Raising funds			
Costs of Other Events		—	136
Items for Social Fund		1,198	995
<i>Total Raising funds</i>		<i>1,198</i>	<i>1,132</i>
Total expenditure		1,198	1,132
Excess of Income and endowments over Expenditure		497	713
Brought forward balance		3,155	2,442
Total carried forward balance		3,653	3,155

There may be minor discrepancies in the totals if the pence are not being shown

Note	From To	01 January 2025 31 December 2025	01 January 2024 31 December 2024
SpCol - Special Collections (Restricted) Fund			
		—	—
Brought forward balance		—	—
Total carried forward balance		—	—
Special - Fabric Special (Restricted) Fund			
		12,500	12,500
Brought forward balance		12,500	12,500
Total carried forward balance		12,500	12,500
General - General fund (Unrestricted) Fund			
Income and endowments			
Donations and legacies			
Stewardship Envelopes - Gift Aided		280	307
Stewardship Standing Orders - Gift Aided		24,240	25,425
Stewardship Envelopes - Non-gift Aided		642	389
Stewardship Standing Orders - Non-gift A		4,339	4,979
Cash Collections		7,961	5,970
Church Collections - Gift Aid Envelopes		2,418	2,735
Wedding Collections None Gift Aided		229	156
Funeral Collections Gift Aided		150	—
Funeral Collections None Gift Aided		2,909	1,668
Wall Boxes Income		1,531	1,130
Donations		3,910	10,431
Income Tax Recovered (Gift Aid)		13,456	6,855
Legacies		3,491	43,527
Grants Received		—	1,477
<i>Total Donations and legacies</i>		<i>65,561</i>	<i>105,054</i>
Income from charitable activities			
Fees - Weddings		712	1,044
Fees - Funerals		1,978	1,517
Fees - Heating		840	900
<i>Total Income from charitable activities</i>		<i>3,530</i>	<i>3,461</i>
Other trading activities			
Fund Raising - Other		892	—
Church Rental Income		6,183	10,090
Photocopier Reimbursement of Cost		162	15
Other Reimbursement of Costs		729	464
<i>Total Other trading activities</i>		<i>7,968</i>	<i>10,570</i>
Investments			
Dividends/Interest Received		11,280	9,001
<i>Total Investments</i>		<i>11,280</i>	<i>9,001</i>
Total income and endowments		88,340	128,087
Expenditure			
Raising funds			
Advertising - Fund Raising Events		—	85
Costs of Summer Fete		80	—
Costs of Other Events		32	—
<i>Total Raising funds</i>		<i>113</i>	<i>85</i>

There may be minor discrepancies in the totals if the pence are not being shown

<i>Note</i>	From To	01 January 2025 31 December 2025	01 January 2024 31 December 2024
Expenditure on charitable activities			
Parish Offer		53,045	51,504
Diocesan Fees		145	—
Organist		591	220
Working Expenses of Incumbent		—	1,871
Mission & Outreach Expenses		100	—
Children & Youth Work		81	329
Church Building Maintenance		4,750	1,154
Insurance		8,447	8,296
Organ/Piano Maintenance		249	673
Cleaning		80	91
Upkeep of Services		1,112	1,111
Service books		19	—
Parish Expenses		1,525	1,465
Office Expenses		1,154	1,032
Advertising/Publicity		401	267
Church - Electric		1,781	1,988
Church - Gas		8,635	11,006
Church - Water		637	494
<i>Total Expenditure on charitable activities</i>		<u>82,759</u>	<u>81,508</u>
Total expenditure		82,873	81,594
Excess of Income and endowments over Expenditure		5,467	46,492
Brought forward balance		207,389	160,896
Total carried forward balance		212,857	207,389

Fabric - Fabric (Restricted) Fund

Income and endowments

Donations and legacies

Donations

	50	—
<i>Total Donations and legacies</i>	<u>50</u>	<u>—</u>

Other trading activities

Fund Raising - Summer Fete

Fund Raising - Other

	1,541	1,600
	—	958
<i>Total Other trading activities</i>	<u>1,541</u>	<u>2,558</u>

Total income and endowments

1,591 2,558

Expenditure

Expenditure on charitable activities

Church Building Maintenance

	2,583	3,996
<i>Total Expenditure on charitable activities</i>	<u>2,583</u>	<u>3,996</u>

Total expenditure

2,583 3,996

Excess of Income and endowments over Expenditure

Brought forward balance

	(991)	(1,437)
	9,464	10,901
Total carried forward balance	8,472	9,464

There may be minor discrepancies in the totals if the pence are not being shown

Balance Sheet

PCC of Keswick St John

Balance Sheet detailed

		As at 31/12/2025	As at 31/12/2024
Fixed assets			
	6401: COE Investment Fund (Endowment)	18,243.64	18,243.64
	Total Fixed assets	18,243.64	18,243.64
Current assets			
	6501: Bank current account Natwest Keswick	44,483.08	42,620.89
	6507: COE Investment Fund - Original	21,172.10	21,172.10
	6508: COE Investment Fund - Additional	65,415.16	65,415.16
	6509: Allerdale Credit Union	5,201.81	5,201.81
	6510: COF Deposit Fund 607006001 D	163,600.88	152,319.92
	6511: COE Deposit Fund 607006008D (Reserve Fun	—	—
	6590: Cash in safe (not banked)	—	—
	Z05: Accounts Receivable	—	—
	Total Current assets	299,873.03	286,729.88
Liabilities			
	6699: Agency collections	2,484.21	845.14
	Z04: Accounts Payable	—	—
	Total Liabilities	2,484.21	845.14
	Net Asset surplus (deficit)	315,632.46	304,128.38
Reserves			
	Excess / (deficit) to date	11,504.08	46,676.57
	Z01: Starting balances	304,128.38	257,451.81
	Z02: Other gains/(losses)	—	—
	Total Reserves	315,632.46	304,128.38

Represented by Funds		
Unrestricted	212,857.34	207,389.82
Designated	9,856.49	9,359.04
Restricted	74,674.99	69,135.88
Endowment	18,243.64	18,243.64
Total	315,632.46	304,128.38

Budget, General Fund 2024 with 2023 & 2022 actuals

General fund

	Budget y/e 31/12/27	Budget y/e 31/12/26 £	Actual y/e 31/12/25 £
Planned giving	29,000	29,000	29,501
Cash collections	10,000	10,000	10,379
Collections (Weddings & funerals)	3,000	3,000	3,288
Wall Boxes	1,500	1,500	1,531
Donations	7,000	7,000	3,910
Tax recovered	8,000	8,000	13,456
Fees	3,500	3,500	3,530
Fund raising	1,000	1,000	892
Rental income & other	7,000	7,000	7,074
Investment income	11,000	11,000	11,280
Grants			
Rounding			8
Extra income required	6,910	3,705	0
Total Income	87,910	84,705	84,849
Cost of fund raising	100	100	113
Parish offer	56,810	54,105	53,045
Diocesan Fee	0	0	145
Music costs	600	600	591
Vicar's & clergy expenses	0	0	0
Education & resources	100	100	100
Children & youth	950	600	81
Building maintenance	5,000	5,000	4,750
Cleaning	100	100	80
Organ & Piano maintainance	250	250	249
Service upkeep	1,200	1,200	1,131
Parish & office expenses	2,700	2,700	2,680
Advertising & publicity	500	500	401
Insurance	8,600	8,500	8,447
Gas	8,600	8,600	8,635
Electric	1,700	1,700	1,781
Water	700	650	637
Rounding			7
Total expenditure	87,910	84,705	82,873
Excess of income over expenditure	0	0	1,976
Insurance claim	0	0	0
Legacies	0	0	3,491
	0	0	5,467

THE PARISH OF KESWICK ST JOHN

Agendas for the Annual Parochial Church Meetings 2025

Annual Vestry Meeting

Sunday April 19th 2026 (following on from the main 10 am service of worship)

1. Attendance
2. Minutes of last year's Annual Vestry Meeting
3. Election of Churchwardens
4. Any other business

The Annual Parochial Church Meeting on Sunday April 19th 2026 after the Annual Vestry Meeting

Agenda

1. Attendance and Apologies
2. Minutes of last year's Annual Parochial Church Meeting.
3. For the election of Parochial representatives of the laity as follows:
 - a. To the Deanery Synod – four vacancies
 - b. To the Parochial Church Council:
 - 4 representatives for 3 years (2026 - 2028/9)
 - 0 representatives for 2 years (2026 - 2027/8)
 - 1 representatives for 1 year (2026 - 2026/7)
 - c. For the appointment of Sidespersons
 - d. For the appointment of the Independent Examiner or Auditor.
 - e. Mission Community Representatives
- 4 To receive Annual Reports including
 - a. A Report on changes in the roll since the annual parochial church meeting;
 - b. An Annual Report of the proceedings of the Parochial Church Council and the activities of the Parish generally;
 - c. The Financial Statements of the Council for the year ending on the 31st December immediately preceding the meeting audited or independently examined;
 - d. A Report on the fabric, goods and ornaments of the church or churches of the parish;
 - e. A Report on the proceedings of the Deanery Synod
- 5 And other matters of parochial or general Church interest. –
 - a. To review the Options for reordering
 - b. TO consier the church of England's policy of reparations for colonialism
 - c. Any other business

Minutes of the Annual Church Meetings 27th April 2025

Annual Vestry Meeting

Sunday April 27th 2025 (following on from the main 10 am service of worship)

1. Attendance

Bruce Mumford, Brenda Mumford, Susan Page, George, Page, Terry Sloan, Kathryn Hope, Susan Leighton, Chris White, Penny Dutton, Bridget Connolly, Ron Soden, Linda, Soden, Kathleen Beck, Peter Graham, Cynthia Scott, Doreen Lee, Sandra Kirkby, Mary Davies, Allan Daniels, Di Mitchell, Michael Hambrey, Pam Herbert, Tim Herbert, Margaret Purkiss, Liz Hale, Sue Lake, Charles Hope
Apologies: Richard Blackmore, Gesa Blackmore, Michael Webb, Marija Webb, David Williams, Gaynor Williams, Doreen Hodder, Cathy Hooper

2. Minutes of last year's Annual Vestry Meeting

Approved

3. Election of Churchwardens

Kathleen Beck, proposed Maragret Purkis; seconded Bruce Mumford. Elected unanimously.

Delegated to the PCC to elect a second Churchwarden should a volunteer come forward.

4. Any other business

A huge thank you to Kathleen for all her work and support to the church, parish and vicar was expressed by one and all.

The Annual Parochial Church Meeting

1. Agenda

2. Attendance and Apologies

As per the Annual Vestry Meeting

3. Minutes of last year's Annual Parochial Church Meeting.

Agreed, with one amendment – Terry Sloan was NOT elected tot eh Deanery Synod.

4. For the election of Parochial representatives of the laity as follows:

a. To the Deanery Synod – no vacancies – elections not due this year.

b. To the Parochial Church Council:

Allan Daniels, Penny Duttson and Ann Clinker were standing down as their term of office came to and. Allan & Penny were not putting themselves forward again. They were thanked for their work and support to the PCC.

4 representatives for 3 years (2025 - 2027/8)

Anne Clinker, Pam Herbert, Kathryn Hope & Richard Blackmore

Proposed by Sue Lake; Seconded by Susan Leighton.

Approved unanimously.

1 representatives for 2 years (2025 - 2026/7)

2 representatives for 1 year (2025 - 2025/6)

Delegated to PCC to fill the vacancies.

So the PCC for 2025-6 is:

Rev Charles Hope (Vicar);

Deanery Synod Reps Susan Leighton; Bruce Mumford; Brenda Mumford; Elected members: till APCM 2026: Sue Lale; Margaret Purkis;

Till APCM 2027: Cathy Hooper; Chris White; Rachel Frampton; Brenda Mumford;

Till APCM 2028: Anne Clinker, Pam Herbert, Kathryn Hope & Richard Blackmore

- c. For the appointment of Sidespersons
Current sidesperson re-elected; appointment of others delegated to PCC.
 - d. For the appointment of the Independent Examiner or Auditor.
For the Annual accounts to 2024 – Vanessa Metcalfe approved; for the coming year, Vanessa Metcalfe approved.
 - e. Mission Community Representatives
As the Mission Community largely talks about Parish Offer – delegated to Finance Committee.
5. To receive Annual Reports including
- a. A Report on changes in the roll since the annual parochial church meeting;
At the APCM in 2024 there were 147 members. The role has been renewed; we have sadly had five deaths and 8 change of circumstances. Overall we have lost 26 and gained 11 new people making the Electoral Roll 120.
 - b. An Annual Report of the proceedings of the Parochial Church Council and the activities of the Parish generally;
The following questions were asked:
 - P.8 – when is the announcement of the new Bishop of Carlisle? We don't know!
 - P.9 – the Mobile Mast – installation has started, but it does seem to be slow going
 - ...
 - P.12 – dbs and safeguarding training will be sorted after the APCM when it will also be sorted for new members of the PCC.The report was approved.
Thank you to everyone for their help and support to the life and ministry of our church.
 - c. The Financial Statements of the Council for the year ending on the 31st December immediately preceding the meeting audited or independently examined;
The accounts have been independently examined by Vanessa Metcalfe whose appointment for doing them for 2024 has been confirmed at this meeting.
 - p.28 there is in 2023 an extraordinary item of income of £31,836 not repeated in 2024, what is this for? *It's the Insurance Payout form Ecclesiastical following the burglary.*
 - p.30 Could there be another box beside 'represented by funds' to itemise the funds as well? *Wills ee what can be done next year.*
 - d. A Report on the fabric, goods and ornaments of the church or churches of the parish;
All is in order.
The Faculty for the reordering is awaiting the decision of the Deputy Chancellor having completed all the DAC steps, publication steps etc.
 - e. A Report on the proceedings of the Deanery Synod
Included in the Annual Report
6. And other matters of parochial or general Church interest. –
Nothing was raised.
7. Any other business.
Rev Charles Hope and Kathryn were thanked for their work and hospitality; Kathleen was thanked for her work as churchwarden too.