

**St Mary & St Michael's Church, Egremont
with St John's Church, Bigrigg**



Annual Report for the Year to 31st December 2020

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Section A. Reference and administrative details of the charity, its trustees and advisors
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Charity name: Parochial Church Council of the Ecclesiastical Parish of St Mary & St Michael's, Egremont

Also known as: St Mary & St Michael's, Egremont

Registered charity number: 1136966

Principal address: The Rectory, Grove Road, Egremont, Cumbria, CA22 2LU

Names of the charity trustees who manage the charity

Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
Rev Melanie Appleby	Team Rector	From 22 nd January 2020	Carlisle Diocese
Rev Timothy Taylor	Self-Supporting Minister (SSM) - Assistant Priest		Carlisle Diocese
Rev Dr Duncan Jackson	SSM Curate	From 29 th September 2020	Carlisle Diocese
Mr Andrew Holland	Church Warden		APCM
Mrs Carol Smith	Church Warden		APCM
Mrs Gerry Christmass	Deanery Synod Rep		APCM
Mrs Jill Hale	Deanery Synod Rep		APCM
Mrs Doris Downton			APCM
Mrs Barbara Gates		From 8 th December 2020	APCM: co-opted
Mr Richard Hardiman		From 8 th December 2020	APCM: co-opted
Mrs Judith Holdsworth			APCM
Mrs Jane Holland	Treasurer		APCM
Mrs Ann Mawson		From 8 th December 2020	APCM: co-opted
Mrs Vivien Postlethwaite			APCM
Mrs Helen Taylor		From 8 th December 2020	APCM: co-opted
Mrs Dorothy Thompson		Until 29 th September 2020	APCM
Mr Don Woodend			APCM
Dr David Rudd	Reader	Until 29 th September 2020	APCM

APCM = Annual Parochial Church Meeting

Bankers: The Cumberland, Cumberland House, Cooper Way, Parkhouse, Carlisle, CA3 0JF.

Independent Examiner: Derek Knowles, 32 Lakeland View, Nethertown, Egremont, CA22 2FH.

Section B

Structure, governance and management

Type of governing document:	Act of Parliament Parochial Church Councils (Powers) Measure 1956 as amended and Church Representation Rules (contained in Schedule 3 to the Synodical Government Measure 1969 as amended)
How the charity is constituted:	Parish Church Council
Trustee selection methods:	Members of the PCC are either ex-officio due to an office or appointment they hold from Carlisle Diocese or are elected by the Annual Parochial Church Meeting in accordance with the Church Representation Rules.
Organisational Structure:	The parish consists of two churches: St Mary & St Michael's, Egremont and St John's, Bigrigg. The PCC comprises representatives from both churches and structures its meeting to ensure attention is given to the needs and issues of each church.
Public Benefit	The Trustees confirm that they have complied with the duty outlined in Section 17(5) of the Charities Act 2011 with regard to the Charity Commission's general guidance on public benefit, and also specifically the advancement of religion, when going about the business of running the Parish.
Employees and Remuneration	The Employed Trustees are contracted to the Church of England Diocese of Carlisle who administer the details of their employment. The Parish does not operate employment contracts, although some volunteers do receive some remuneration for Verging (funded from the fees set for Life Events in Church) or Caretaking duties (funded from Hall letting fees).
Relationships between the Charity and Related Parties	The Parish is part of the Church of England Diocese of Carlisle, whose policies the Trustees adopt and to whom the PCC is accountable.

Section C

Objectives and activities

Aims and purposes

The PCC of St Mary & St Michael's, Egremont has the responsibility of co-operating with the incumbent in promoting, in the ecclesiastical parish, the whole mission of the church, pastoral, evangelistic, social and ecumenical. It also has maintenance responsibilities for St Mary & St Michael's Church and hall at Egremont, St John's Church and St John's House at Bigrigg.

Objectives and activities

When planning our activities for the year, the incumbent and the PCC have considered the Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion. We aim to enable ordinary people to live out their faith as part of our parish community. We have adopted the overall objectives of being: **"A church for the town and a town for the church"**.

Our activities comprise 4 main areas:

- To maintain, develop and renew public acts of worship held regularly within our church buildings
- To provide pastorally-relevant religious ceremonies open to all parishioners for baptisms, weddings and funerals.
- To extend the knowledge of and education in Christian teaching to both church members and members of the parish, within our acts of worship and through specific teaching opportunities, such as, confirmation groups and Sunday schools
- To provide pastoral care to members of the church and any parishioners in need of spiritual, social or practical support.

The PCC acts to underpin all these activities by provision of well-maintained buildings.

Section D

Achievements and performance

Ministry Team.

On 22nd January 2020 we welcomed the Rev Melanie Appleby as Rector of Egremont, after a vacancy last just over two years. being vacant. Our SSM, Rev Tim Taylor continued in his role of Assistant Priest. The Ministry Team grew when Rev Dr Duncan Jackson was Ordained as Deacon on 26th September 2020 and then as Priest on 29th November 2020. Previously Duncan was a Reader in our Benefice but had been seconded elsewhere during his training for the Ordained Ministry.

Local retired clergy continued to assist during the very early months of 2020 in helping us provide Communion Services throughout the Parish. Readers also stepped in to lead services, especially those of Morning Worship and Funerals.

Due various circumstances, one of our readers, David Rudd, significantly reduced his involvement with the Parish. However, with the closure of churches due to the pandemic Alistair Norwood, from St Brigit's, Moresby, has been able to give our Benefice more of his time to assist with Sunday worship both on-line and in person when we were open.

None of our work would have been possible without generous and substantial efforts from our volunteer clergy, lay-readers, retired clergy and other stipended ministers living within the West Cumbria area, supported of lay members of the parish and coordinated by our Parish Administrator.

Public Worship Services.

The pattern of services introduced by Rev Tim Taylor, whilst Acting Rector, was still in operation at the beginning of 2020. At each church in the Egremont Benefice, the main Sunday services became alternately Morning Worship and Holy Communion. The system was set up so that Egremont and Bigrigg have opposite services to each other on Sunday mornings, so there is always at least one Communion Service in the Parish with 8am Sunday Communion Services at Egremont on falling on the alternate weeks of Morning Worship in Egremont.

The plan was that Fifth Sunday services were to be Benefice Services which moved around the churches in the Benefice including Haile, but the COVID-19 pandemic meant the closure of all the churches on 18th March 2020. St Mary & St Michael was the first to reopen for Private Prayer in

mid-June and then initially just for a 10AM Sunday service, but reintroducing the 8AM and Wednesday evenings in September.

St John, Bigrigg was open for private prayer over the summer months and a Sunday Service restarted there at the beginning of September, which was when Thornhill Mission Church (for whom we provided service takers) also reopened for Sunday Service.

During the November lockdown period our churches reverted to being open for Private Prayer.

When our church buildings have been closed, the Ministry Team produced recorded communion services and uploaded them onto a web-site for people to watch.

Life Event Services.

There were five baptism services in our churches, either during the morning worship or as separate services after the main services, before the forced closure. The pandemic has meant that the church has been unable to resume holding this sacramental service, which has significantly damaged our outreach to parishioners who often are not regular attendees at our other services.

Funerals have continued as a contact with the wider community in the Parish, albeit in a much-reduced format to comply with Government legislation. During 2020 the year we were responsible for 42 funeral services, all of which included some measure of pastoral contact with people who may not be regular church goers.

Only one wedding couple decided to continue with their nuptials this year, as the pandemic wrought havoc with the numbers of guests allowed at events.

Community interaction.

Although we have not reduced our commitment to work formally and informally with other denominations and local churches to develop our local expression of Christian witness, we have been unable due to the pandemic restrictions to convert intent into action. None of the local Churches Together events for Pentecost or the Egremont Town Crib blessing took place. Our Rector did lead an invitation only wreath laying event at the War Memorial on Remembrance Sunday.

Unfortunately, our Easter services were directly impacted by the church closures, although an on-line service was available to view.

At Christmas we held an outdoor Christingle event with three carols, accompanied by a sextet from Egremont Town Band, which was attended by at least 160 people, including children. In the churchyard we organized a 'bring and build' stable scene, where everyone in the community was welcome to contribute something whether a star, angel, animal, figure or knitted brick to make a wall. Instead of hanging inside around the congregation during the Christmas services, our host of angels were in the south windows shining out in the evenings to those passing by.

Contact with schools was continuing until the pandemic hit. Physical contact is now suspended although at Christmastime some of our Ministry Team recorded a special Christingle event and Nativity Story for the use of local schools.

Members of our churches were continuing their support Northern Inter Schools Christian Union (NISCU) with their work in the local secondary school, West Lakes Academy, before the pandemic restrictions arrived.

One Bigrigg Coffee Morning was held before restrictions on meetings were introduced. This brought in people who only have irregular contact with our organization. Our other events, whether church based, such as the Christmas Fayre, or in the wider community, for example Crab Fair,

have all been cancelled. This has severely hit our casual contact with the people of Egremont.

We are a 'Fairtrade' church and promote the aims of Fairtrade within our church life and, at Egremont, we were having a monthly stall for sale of Fairtrade goods. To date this has not restarted but members have been ordering directly from the local representative, who has been operating a delivery service.

When legally allowed, the Egremont church hall has continued to provide a meeting place for a wide variety of groups from the local community ranging from craft sessions and music makers, through exercise groups to social support gathering. However, the restrictions on numbers of people meeting greatly impacted its use. Many groups have continued regularly over many years, others hiring for short periods or one-off events.

Although unable to distribute the usual magazine due to restrictions, three special editions were produced and delivered by a couple of selected volunteers to a wider group of people than normally subscribe to receiving the magazine. The list included those known to attend for whom we had addresses and those on the Electoral Roll and giving lists.

Pastoral Care.

As with most our regular activities, our regular ministry offered to people unable to attend services, i.e. home communions, a monthly worship service at a local care home and sheltered accommodation complex, were all suspended with the pandemic.

Some doorstep visiting has subsequently taken place. Whilst staying at home people, including members of the laity, have undertaken regular telephone calls to those living on their own, in need of support or to those who they would have been meeting with in normal times.

Building Management.

The Egremont heating system required work at the end of February due to a gas leak. This had been completed in time for the church closure.

As the Quinquennial Report for Egremont church was due, the architect came and did the report in a COVID compliant way.

The back wall of St John Bigrigg suffered a fall of plaster during the first lockdown period so all of the plaster and rendering has been removed. Observations are continuing to determine the source of the water ingress.

Planning for the Future.

In the current climate of uncertainty due to the pandemic, forward planning is difficult. However, as the parish enters 2021 it is clear that further adjustments will be needed to develop new expressions of worship and nurture our role in the community.

The way the Ministry Team is being financed and supported is changing, so as to be an independent entity answerable to its own auditor. This means that from 2021 the account will no longer be included within this group relating to the Parish of Egremont.

On 1st January 2021 Thornhill Mission Church is to be transferred into the Parish of Egremont from the Parish of St John Beckermest. Not only will there be a new column within the accounts next year, but our work will be expanded to improve the support of the people living at Thornhill.

The trustees' policy on reserves:

The PCC has a policy of maintaining reserves in its general funds (i.e. Non-designated funds) only sufficient to ensure it can maintain positive cash flows throughout the year. This policy will assist with the PCC's aim of contributing the maximum possible to the costs of full-time ministry within Carlisle Diocese.

For the Egremont Hall, the policy is to operate as a self-funding activity, so that it does not place a burden on the general funds. To this end it will accumulate reserves (annually by about 5% of its turnover) against the inevitable need to maintain and renew the building and facilities.

Designated funds have been established as means to fund the repair, maintenance and renewal of church buildings where the demands greatly exceed any provision that could be made from the general funds. These designated funds will build substantial reserves, over many years, but targeted against planned projects.

Breakdown of Reserves at 31st December 2020

	Unrestricted	Designated	Restricted	Endowment	2020	2019
	£	£	£	£	£	£
Egremont	17,677	-	-	-	17,677	18,688
Hall	16,715	134,197	-	-	150,911	154,892
St John's Bigrigg	15,738	-	-	-	15,738	17,457
Magazine	7,471	-	-	-	7,471	7,079
Team	6,108	-	-	-	6,108	7,069
Egremont Building	-	93,896	-	-	93,896	93,280
Bigrigg Building	-	13,495	-	-	13,495	14,896
St John's House	-	-	500	-	500	500
Bigrigg: Jubilee cash	-	-	-	2,750	2,750	2,750
Bigrigg: Jubilee Shares	-	-	-	34,378	34,378	32,166
	63,709	241,587	500	37,128	342,923	348,776

LESS	Tangible Fixed Assets	-134,197
	Free Reserves	208,727

Reserved for:	Egremont General	17,677
	Egremont Hall	3,100
	Bigrigg General	5,700
	Magazine Publishing	1,680
	Team Ministry	6,108
	Egremont Building	93,896
	Bigrigg Building	13,495
	St John's House	500
	Jubilee Endowment	37,128
	Unassigned Hall	13,615
	Unassigned Bigrigg General	10,038
	Unassigned Magazine	5,791
		208,727

Statement of Going Concern.

No funds are in deficit although the Egremont General Funds over-spent during 2020, to a level below the recommended level of four months' worth of income. The financial commitment to the Carlisle Diocese for 2020 was honoured, albeit at a reduced figure to 2019. However, the Covid-19 pandemic severely impacted both the casual income from the Offertory plate and fundraising as events were unable to take place.

The Trustees are satisfied that there are sufficient reserves and the probable income to ensure that the charity is a going concern for at least the next 12 months.

Section F

Declaration

To the best knowledge of the Trustees:

- Adequate accounting records were maintained throughout the year.
- Adequate measures have been taken to prevent fraud or other irregularities.
- There is no relevant information being withheld from the Independent Examiner.
- The Trustees have taken all steps they ought to make themselves aware of any relevant information.

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)



Full name(s) Melanie J Appleby
Position Rector



Jane Holland
Treasurer

Date

11th May 2021

11th May 2021

Independent examiner's report to the trustees of the Parochial Church Council of the Ecclesiastical Parish of St Mary & St Michael's Egremont

I report to the trustees on my examination of the accounts of Parochial Church Council of the Ecclesiastical Parish of St Mary & St Michael's Egremont (the Trust) for the year ended 31st December 2020.

Responsibilities and basis of report

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act'). I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. ~~accounting records were not kept in respect of the Trust as required by section 130 of the Act; or~~
2. the accounts do not accord with those records; or
3. ~~the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view which is not a matter considered as part of an independent examination.~~

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached. ✓

Signed:



Relevant professional qualification or membership of professional bodies (if any):

Address: 32 Lakeland View, Nethertown, Egremont, CA22 2FH.

Date: 21.4.21

Statement of Financial Activities for the year ended 31st December 2020

	Notes	Unrestricted funds £	Restricted funds £	Endowment funds £	Total 2020 £	Total 2019 £
Income & Endowments from:						
Donations & legacies	2a	42,024			42,024	53,842
Charitable Activities	2b	11,432			11,432	20,987
Other Trading Activities	2c	17,297	4,848		22,145	29,476
Investments	2d	1,536			1,536	1,930
Other	2e	2,013			2,013	42
Total Income & Endowments		74,301	4,848		79,149	106,277
Expenditure on:						
Fund raising and publicity	3a	329			329	553
Grants	3b	869			869	846
Activities directly relating to the work of the church	3c	79,166	4,848		84,014	111,693
Church management and administration	3d	2,003			2,003	2,035
Total Expenditure		82,366	4,848		87,214	115,127
Net gains/losses on Investments				2,212	2,212	5,069
Net Income before Transfers		-8,066			-8,066	-3,781
Transfers between funds						
Net movement in Funds		-8,066		2,212	-5,854	-3,781
Total funds brought forward		313,360	500	34,916	348,776	352,557
Total funds carried forward		305,295	500	37,128	342,923	348,776

Comparative information at a Fund level can be found in the Notes to the Financial Statements, sections 2 and 3 (pages 14 & 15).

BALANCE SHEET AT 31st DECEMBER 2020

	Note	2020 £	2019 £
FIXED ASSETS			
Tangible assets	5	134,197	138,510
Investment assets	5	34,378	32,166
		168,574	170,676
CURRENT ASSETS			
Debtors	7	2,296	2,321
Short term deposits		121,705	121,266
Cash at bank and in hand		54,112	56,627
TOTAL CURRENT ASSETS		178,113	180,214
LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR	8	-3,764	-2,114
NET CURRENT ASSETS		174,349	178,101
NET ASSETS		342,923	348,776
FUNDS	6		
Unrestricted	9a	305,295	313,360
Restricted	9b	500	500
Endowment	9c	37,128	34,916
		342,923	348,776

Notes to the Financial Statements for the year ended 31st December 2020

1. ACCOUNTING POLICIES

The financial statements have been prepared:

- in accordance with The Charities Act 2011, the PCC (2006) and the Charities SORP (Statement of Recommended Practices) 2015.
- under the historical cost convention except for the valuation of investment assets, which are shown at market value and the value of the freehold land and building, which is shown at estimated use value by the PCC (see Fixed Asset section).

Funds

- General Funds represent the funds of the PCC that are not subject to any restrictions or designations regarding their use and are available for application on the general purposes of the PCC.
- Funds designated for a particular purpose by the PCC are also unrestricted.

- The Endowment Funds came from the sale of the Jubilee Hall in Moor Row. They are invested in the CBF and managed through Carlisle Diocese. There are two elements.
 - A cash deposit of £2,750, interest from which goes to Bigrigg Designated Funds.
 - An element invested in 1,678 shares. Income from which also goes to Bigrigg Designated Funds.
- After discussion with the Diocese about the terms of the trust concerning St John's House, it was decided to account for rental income as a separate restricted fund. This enables the PCC to demonstrate that the income has been rightly used for the maintenance of St John's House itself and for the maintenance of the stipendiary ministry.
- The accounts include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body nor those that are informal gatherings of Church members.

Income

Voluntary income and capital sources

- Collections are recognised when received by or on behalf of the PCC.
- Planned giving receivable under covenant is recognised only when receivable.
- Income tax recoverable on covenants or gift aid donations is recognised when receivable.
- Grants and legacies to the PCC are accounted for when notification is received of the payment due, i.e. when the PCC is aware it becomes probable it will receive a quantifiable sum of money.
- All fees income is accounted for gross through Income and all portions of fees passed on to vergers, organists and the Diocese are included in Expenditure.
- Funds raised by the fetes, coffee mornings and similar events are accounted for gross.
- Sales of books and magazines are accounted for gross.

Other income

Rental income from the letting of church property is recognised when the rental is receivable.

Income from investments

Dividends and interest are accounted for when receivable.

Gains and losses on investments

Although not accounted for separately:

- Realised gains or losses are recognised when investments are sold.
- Unrealised gains or losses are accounted for on revaluation of investments at 31st December

Grants

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding obligation on the PCC.

Activities directly relating to the work of the Church

Under the current system of parish offering, the committees for St Mary & St Michael's and for St John's separately agree their individual offers, which are then combined for presentation to the Calder Deanery area of the Carlisle Diocese.

Fixed assets

Freehold land and buildings

Freehold land and buildings represented historically in the accounts consist of Egremont Church Hall and a house at Bigrigg.

Egremont Church Hall is valued at the cost of the property improvements completed in 2002 adjusted by depreciation on a straight-line basis at 2% per annum, on the grounds that it is on a difficult site to sell, should the need arise, and is deteriorating with use.

Eventually it will require replacement.

There has been discussion with the Diocese over the status of St John's House and it has been recognised that it is legally the property of the Diocese. However, agreement has been reached for St John's Church to manage the property and to receive the letting income.

Investments

Investments are valued at market value at 31st December.

Current assets

Amounts owing to the PCC at 31st December in respect of fees, rents or other income are shown as debtors less provision for amounts that may prove uncollectable.

Short-term deposits include cash held on deposit either with the CBF Church of England funds or at the bank.

2	Income & Endowments from:	Unrestricted funds	Restricted funds	Endowment funds	Total 2020	Total 2019
		£	£	£	£	£
2(a)	<i>Donations & legacies</i>					
	Planned giving:					
	Envelope giving with gift aid	17,746			17,746	19,016
	Income tax recoverable thro' gift aid	5,651			5,651	10,900
	Envelope giving without gift aid	2,689			2,689	3,886
	Collections (Open Plate)	4,716			4,716	12,536
	Appeals & special collections	565			565	789
	Donations	10,654			10,654	6,389
	Legacies					-
	Towards specific Costs	4			4	326
		42,024			42,024	53,842
2(b)	<i>Charitable activities</i>					
	Fetes & other fund-raising events	669			669	3,679
	PCC fees	10,763			10,763	17,308
		11,432			11,432	20,987
2(c)	<i>Other trading activities</i>					
	Church hall lettings	3,188			3,188	8,454
	Rent St Johns House		4,848		4,848	4,824
	Magazines	529			529	2,322
	Sales (Fund Raising)	10			10	202
	Orange mobile phone transmitter	13,570			13,570	13,639
	Services Rendered					35
		17,297	4,848		22,145	29,476
2(d)	<i>Investments</i>					
	Dividends and interest	1,536			1,536	1,930
		1,536			1,536	1,930
2(e)	<i>Other</i>					
	Land & buildings for PCC's functional use (valuation)					
	Grants	2000			2,000	
	Wayleave payments	13			13	42
		2,013			2,013	42
	TOTAL INCOME	74,301	4,848		79,149	106,277

3	Expenditure on:	Unrestricted funds	Restricted funds	Endowment funds	Total 2020	Total 2019
		£	£	£	£	£
3(a)	Raising funds	329			329	553
		329			329	553
	Charitable Activities					
3(b)	<i>Grants</i>					
	Mission and charitable giving	869			869	846
		869			869	846
3(c)	<i>Activities directly relating to the work of the church</i>					
	Ministry: parish offering: Bigrigg	4,824			4,824	4,888
	parish offering: Bigrigg		4,476		4,476	4,538
	parish offering: Egremont	36,000			36,000	48,000
	clergy expenses	333			333	529
	Building running expenses	19,395			19,395	21,672
	Building running expenses		141		141	90
	Building repairs	573	81		654	4,708
	Building maintenance	4,538	150		4,688	2,935
	Improvements	105			105	2,892
	Depreciation on freehold land, buildings & church equipment	4,313			4,313	4,313
	Upkeep of services	732			732	2,102
	Disbursement of PCC Fees	7,507			7,507	10,153
	Trading costs: Egremont Hall	846			846	2,907
	: Magazine					1,760
	: Team					9
	: St John's					196
	House					
		79,166	4,848		84,014	111,693
3(d)	<i>Management and administration:</i>					
	Office expenses etc	475			475	632
	Printing & stationery	778			778	707
	Subscriptions	50			50	50
	Accountancy charges	340			340	146
	Presentations & Gifts	160			160	480
	Catering					20
	Miscellaneous	200			200	
		2,003			2,003	2,035
	Sub-Total Charitable Activities	82,038	4,848		86,886	114,573
	TOTAL EXPENDITURE	82,366	4,848		87,214	115,127

4 STAFF, TRUSTEES AND RELATED PARTIES

The Church did not have any employees in 2020. (2019: None)

Trustees earning small remunerations for caretaking Egremont Hall were:

Doris Downton, together with her husband Fred Downton, earned a small remuneration of £249.00 (2019: £1,071). This also included some cleaning when required.

Andrew and Jane Holland earned a small remuneration of £0 (2019: £7).

None of the Trustees received remuneration for their role as trustees.

The Rev Melanie Appleby was paid a Stipend by the Carlisle Diocese in her employment.

Trustees and close family relations donated £5,665 (2019: £6,787) to the Church.

Carlisle Diocese is a Related Party because it provides the Clergy and guidance on policy and doctrine. The Parish Offering to the Diocese was £45,300 (2019: 57,426).

The Independent Examiner was paid £0. (2019: £0)

5 FIXED ASSETS USED BY THE PCC

	2020		2019	
	Freehold land & buildings	Church equipment	Total	Total
Tangible fixed assets				
Actual/deemed cost				
At 1st January	215,660	9,376	225,036	225,036
Additions				
At 31st December	215,660	9,376	225,036	225,036
Depreciation				
At 1st January	77,150	9,376	86,526	82,213
Charge for the year	4,313		4,313	4,313
At 31st December	81,463	9,376	90,839	86,526
Nett book value				
Brought Forward	138,510		138,510	142,823
Carried Forward	134,197		134,197	138,510
Market Value				
Investment assets				
Market value 1st Jan	32,166	27,097		
Gain/loss on revaluation	2,212	5,069		
Market value 31st Dec	34,378	32,166		

Investments held throughout the period were 1678 units in a CBF Investment Fund operated through Carlisle Diocese as an Endowment Fund.

6 ANALYSIS OF NET ASSETS BY FUND

2020	Unrestricted funds	Restricted funds	Endowment funds	Total
	£	£	£	£
Fixed assets for PCC use	134,197			134,197
Investment fixed assets			34,378	34,378
Current assets	174,863	500	2,750	178,113
Current liabilities	-3,764			-3,764
	305,296	500	37,128	342,923
<hr/>				
Comparative for 2019	Unrestricted funds	Restricted funds	Endowment funds	Total
	£	£	£	£
Fixed assets for PCC use	138,510			138,510
Investment fixed assets			32,166	32,166
Current assets	176,964	500	2,750	180,214
Current liabilities	-2,114			-2,114
Total	313,360	500	34,916	348,776

7 DEBTORS

	Total 2020 £	Total 2019 £
Debtors	2,296	2,321
	2,296	2,321

8 LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR

	Total 2020 £	Total 2019 £
Creditors	3,173	1,824
Accruals	591	290
	3,764	2,114

9a UNRESTRICTED FUNDS

	Balance 1st Jan 2020	Income	Expenditure	Transfers, Investment Gains/Losses	Balance 31st Dec 2020
	£	£	£	£	£
Egremont Church	18,688	58,148	-59,534		17,303
Egremont Hall	154,892	5,387	-5,054	-4,313	150,911
St John's Church	17,457	8,017	-9,376		16,098
Magazine fund	7,079	533			7,611
Team Fund	7,069	547	-1,635		5,981
Egremont Building Fund	93,280	616			93,896
St John's Building Fund	14,896	1,053	-2,455		13,495
	313,360	74,301	-78,053	-4,313	305,295

9b	RESTRICTED FUNDS	Balance 1st Jan 2020	Income	Expenditure	Transfers, Investment Gains/Losses	Balance 31st Dec 2020
		£	£	£	£	£
	Bigrigg Ministry & Housing	500	4,848	-4,848		500
		500	4,848	-4,848		500

9c	ENDOWMENT FUNDS	Balance 1st Jan 2020	Income	Expenditure	Transfers, Investment Gains/Losses	Balance 31st Dec 2020
		£	£	£	£	£
	Jubilee: Shares	32,166			2,212	34,378
	Jubilee: Cash	2,750				2,750
		34,916			2,212	37,128
	Total	348,776	79,149	-82,901	-2,102	342,923

Comparative for previous year

9(a) UNRESTRICTED FUNDS

	Balance 1st Jan 2019	Income	Expenditure	Transfers, Investment Gains/Losses	Balance 31st Dec 2019
	£	£	£	£	£
Egremont Church	26,200	69,508	-75,204	-1815	18,688
Egremont Hall	163,272	9,165	-13,231	-4313	154,892
St John's Church	12,802	17,009	-10,262	-2092	17,457
Magazine fund	6,510	2,329	-1,760		7,079
Team Funds	5,233	906	-1,851	2780	7,069
Egremont Building Fund	94,318	1445	-2,483		93,280
St John's Building Fund	13,875	1092	-1198	1127	14,896
	322,210	101,453	-105,989	-4,313	313,360

9(b) RESTRICTED FUNDS

	Balance 1st Jan 2019	Income	Expenditure	Transfers, Investment Gains/Losses	Balance 31st Dec 2019
	£	£	£	£	£
Bigrigg Ministry & Housing	500	4,824	-4,824		500
	500	4,824	-4,824		500

9(c) ENDOWMENT FUNDS

	Balance 1st Jan 2019	Income	Expenditure	Transfers, Investment Gains/Losses	Balance 31st Dec 2019
	£	£	£	£	£
Jubilee: Shares	27,097			5,069	32,166
Jubilee: Cash	2,750				2,750
	29,847			5,069	34,916
Total	352,557	106,277	-110,814	755	348,776

Appendix: Detailed Income and Expenditure breakdown for the Year to 31st December 2020

Income & Endowments from:	General Funds						Designated Funds			Restricted Funds	TOTAL
	St M&M Church	Hall	St John's Church	Magazine	Team	Egremont Building	Egremont Hall Tangible Asset	Jubilee	St John's Building	Bigrigg Housing & Ministry	
	£	£	£	£	£	£	£	£	£	£	£
<i>Donations & Legacies</i>											
Planned Giving (Gift- Aided)	13,363		4,382								17,746
Income Tax - Gift Aid	5,651										5,651
Planned Giving (not Gift Aided)	2,689										2,689
Collections (Open Plate)	3,800		737			178					4,716
Special Collection	371		130			64					565
Donations (inc Gift days)	9,065	140	895		540						10,640
Millennium Boxes	13										13
Towards specific costs											
Photocopying	4										4
<i>Total · Donations & Legacies</i>	34,957	140	6,145		540	243					42,024
<i>Charitable Activities</i>											
Fetes, Bazaars, etc	261		408								669
PCC Fees											
PCC Fees: Funerals	8,749		1,465								10,214
PCC Fees: Weddings	549										549
Total PCC Fees	9,298		1,465								10,763
<i>Total · Charitable Activities</i>	9,559		1,873								11,432

	St M&M Church	Hall	St John's Church	Magazine	Team	Egremont Building	Egremont Hall Tangible Asset	Jubilee	St John's Building	Bigrigg Housing & Ministry	TOTAL
Other Trading Activities											
Church Hall Lettings, Rent		3,188									3,188
Rent St J House										4,848	4,848
Magazine Sales				529							529
Bookstall		10									10
Orange mobile phone transmitter: Rent	7,967										7,967
Orange mobile phone transmitter: Electricity	5,603										5,603
Total: Orange mobile phone transmitter	13,570										13,570
Total - Other Trading Activities	13,570	3,197		529						4,848	22,145
Investment	49	49		4	7	373			1,053		1,536
Other											
Grants		2,000									2,000
Wayleave Payment	13										13
Total - Other	13	2,000									2,013
<u>Total Income & Endowments</u>	58,148	5,387	8,017	533	547	616			1,053	4,848	79,149

Expenditure on:

Raising Funds

Event costs	20		25								45
Stewardship costs	198		86								284
Total Raising Funds	218		111								329

	St M&M Church	Hall	St John's Church	Magazine	Team	Egremont Building	Egremont Hall Tangible Asset	Jubilee	St John's Building	Bigrigg Housing & Ministry	TOTAL
<u>Charitable Activities</u>											
<i>Grants to Mission</i>											
Relief & Dev. Agencies	127		120								247
Home Missions	422										422
Secular Charities	200										200
Total Grants to Mission	749		120								869
<i>Activities relating directly to the work of the church</i>											
Ministry Costs											
Parish Offering	36,000		4,824							4,476	45,300
Clergy Travel Costs					143						143
Clergy: Other expenses					191						191
Total Clergy Costs					333						333
Total Ministry Costs	36,000		4,824		333					4,476	45,633
Building Running Expenses											
Utilities											
Gas	1,318	1,408	226								2,952
Electricity	5,866	884	785								7,535
Water	276	276	41								593
Total Utilities	7,460	2,568	1,052								11,080
Insurance	4,977	1,311	1,692							141	8,121
Consumables & Cleaning materials	125	177	34								336
Total - Building Running Expenses	12,562	4,056	2,777							141	19,536

	St M&M Church	Hall	St John's Church	Magazine	Team	Egremont Building	Egremont Hall Tangible Asset	Jubilee	St John's Building	Bigrigg Housing & Ministry	TOTAL
Building Improvements & Additions											
Improvements & Additions			105								105
Total Building Improvements & Additions			105								105
Building Repairs											
Repair of internal plasterwork									533		533
Repairs to heating system			40							81	121
Total Building Repairs			40						533	81	654
Building Maintenance											
Boiler servicing	1,138		315							150	1,603
Electrical work	87										87
General Maintenance		39							1,922		1,960
Fire Prevention		114	60								174
Quinquennial Report	864										864
Total - Building Maintenance	2,089	153	375						1,922	150	4,688
Total - Building Repairs & Maintenance	2,089	153	520						2,455	231	5,342
Depreciation on fixed assets							4313				4,313
Upkeep of Services											
Organists					85						85
Music System	150										150
Altar costs	402				96						497
Total - Upkeep of Services	551				181						732

Disbursement of PCC fees	St M&M Church	Hall	St John's Church	Magazine	Team	Egremont Building	Egremont Hall Tangible Asset	Jubilee	St John's Building	Bigrigg Housing & Ministry	TOTAL
Wedding: verger	30										30
Funeral: clergy	1,514		410								1,924
Funeral: travel	445		25								470
Funeral: verger	360		60								420
Carlisle Diocese Fees	4,239		424								4,663
Total - Disbursement of PCC fees	6,588		919								7,507
Trading Costs											
Caretaking & Cleaning Wages		846									846
Total - Trading Costs		846									846
Total - Directly relating to work of the Church	57,790	5,054	9,040		514		4,313		2,455	4,848	84,014
<u>Church Management & Administration</u>											
Hall Internet					164						164
Hall Telephone					311						311
Printing Stationary & Postage	31				365						397
Photocopier	381										381
Subscriptions											
Churches Together	25		25								50
Accountancy charges	340										340
Total Subscriptions	365		25								390
Gifts & Presentations			80		80						160
Miscellaneous					200						200
Total - Church Management & Administration	777		105		1,121						2,003
Total - Charitable Activities	59,316	5,054	9,265		1,635		4,313		2,455	4,848	86,885
<u>Total Expenses</u>	59,534	5,054	9,376		1,635		4,313		2,455	4,848	87,214

	St M&M Church	Hall	St John's Church	Magazine	Team	Egremont Building	Egremont Hall Tangible Asset	Jubilee	St John's Building	Bigrigg Housing & Ministry	TOTAL
Net gains/losses on Investments								2,212			2,212
Net Income/expenditure	-1,385	332	-1,358	533	-1,088	616	-4,313	2,212	-1,401		-5,853
Transfers between funds											
Team Account	-540		-360		900						
Contributions											
Contributions towards Altar Costs	773				-773						
Publication of Parish Magazine	140			-140							
Total - Transfers between funds	373		-360	-140	127						
Other recognised gains/losses											
Net Movement in Funds	373		-360	-140	127						-5,853
Total funds brought forward	18,688	16,382	17,457	7,079	7,069	93,280	138,510	34,916	14,896	500	348,776
<u>Total funds carried forward</u>	<u>17,676</u>	<u>16,715</u>	<u>15,738</u>	<u>7,471</u>	<u>6,108</u>	<u>93,896</u>	<u>134,197</u>	<u>37,128</u>	<u>13,495</u>	<u>500</u>	<u>342,923</u>