



THE ECCLESIASTICAL PARISH OF CROSTHWAITE, ST KENTIGERN, KESWICK

Report and Accounts for the year ended 31st December 2020

Aims and Purposes

Crosthwaite Parochial Church Council (PCC) has the responsibility of cooperating with the incumbent, the Reverend Andy Murphie, in promoting the ecclesiastical parish and the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The PCC is also specifically responsible for the maintenance of St Kentigern's Church, the Underskiddaw Church Room, the Sunday School Room and the Crosthwaite Parish Rooms.

Objectives

Our vision is - *To know **Jesus** and make **Him** known*

We do this by:

- presenting the Word of God clearly and faithfully
- growing in discipleship
- caring for each other
- connecting effectively with other organisations in the Mission Partnership
- looking outwards and seeking ways of being faithful and growing – (recognising that growth is not just about numbers or age profile but is also about discipleship and mission in the broadest senses of those words).

Coronavirus Pandemic Restrictions

Due to national restrictions introduced to minimise the spread of the coronavirus our usual patterns of worship, meetings and fellowship as outlined below were not possible, or were significantly reduced, for most of the year. Using the internet, however, some novel and inspirational forms of worship, teaching, discussions and fellowship were introduced and maintained. Personal support for those in most need was maintained in whatever ways possible.

Worship and Prayer

Our worship is based on an open evangelical commitment to faith, including a strong commitment to the authority of scripture; our openness to the community and the work of God worldwide; and our understanding of the need to be ready to encourage and embrace appropriate change as we move forward.

Sunday services at St Kentigern's follow a monthly pattern of Morning Worship, Holy Communion and All Age Worship. There is an early morning Communion each month.

At the Underskiddaw Church Room there is a more traditional structure of Holy Communion, Morning and Evening Prayer providing alternative worship using the Book of Common Prayer. Holy Communion is offered monthly at a local residency for older worshippers and communion by extension is offered at home for those less able.

Our Prayer Group meets each Friday morning in the Crosthwaite Parish Rooms.

The number on the electoral roll is 105. The average congregation at Crosthwaite is 65 and at Underskiddaw 14.

Groups and Organisations

We have a number of active groups covering a wide spectrum of activities and with a large number of participants:

- Friday Prayer Group
- Toddlers' Morning
- Choir
- Bellringers
- Home Groups
- Flower Guild
- Mothers Union
- Coffee Makers
- Foodbank collection

Mission Community

Under the framework of the Covenanted Partnership across Cumbria we work with surrounding parishes and the Methodist Church in the Mission Community to come together to share expertise, experience and support.

Churches Together in Keswick

As active members of CTiK we join with neighbouring Church of England parishes, the Methodist Church, the Catholic Church, King's Church (Newfrontiers), the Quakers and the Orthodox Church seeking opportunities to work together.

Major Works

In 2016 we launched an appeal to raise funds to undertake major repairs to the roof of St Kentigern's Church and the final phase of the works was started in October.

In the course of the year we were also able to go ahead with the long needed replacement of the church boilers.

Financial Review

With the buildings closed, or in use with restricted attendance, for the major part of the year, receipts from open plate collections, service fees and hire of rooms were significantly reduced. Planned giving remained at previous levels and an appeal specifically related to the effects of the pandemic received generous support.

Overall receipts (including donations, legacies and fundraising for the Church Appeal) exceeded expenditure by £29,451. After taking into account the unrealised profit on investments our funds and reserves at the year end amounted to £229,935, principally held in designated and restricted funds.

Within general funds (representing our day to day operations) the receipts exceeded expenditure by £121, a deficit being avoided by reducing our contribution to the Diocese and restricting maintenance to essential items.

Volunteers

We would like to thank all the volunteers who work so hard to make our church such a lively and vibrant community and we particularly acknowledge the substantial contribution made by the work of our churchwardens who served for various periods in the year, Mrs Linda Tee, Mrs Harriet Spence, Mrs Valerie Stewart, Mr Barry Cox and Mrs Linda Rigg.

Structure, Governance and Management

The method of appointment of PCC members is set out in the Church Representation Rules. At Crosthwaite the membership of the PCC has consisted of the incumbent, churchwardens and members elected by those members of the congregation who are on the electoral roll of the parish. All members of the congregation are encouraged to register on the electoral roll and to stand for election to the PCC

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including on how the funds of the PCC are to be spent. The PCC met eleven times during the year.

Administrative Information

St Kentigern's Church and the Sunday School Room are situated in Church Lane, Keswick and the Underskiddaw Church Room is at Applethwaite, Keswick. The administrative address is Crosthwaite Parish Office, Crosthwaite Parish Rooms, Main Street, Keswick CA12 5NN.

The parish is part of the Diocese of Carlisle within the Church of England.

The PCC is a body corporate (PCC Powers Measure 1956, Church Representation Rules 2011) and is registered as a charity in England, no 1132320.

PCC members who have served in the year are:

Ex Officio members:

- Incumbent - Reverend Andy Murphie (Chair)
- Wardens - Mrs Linda Tee (to 18th October)
- Mrs Harriet Spence (to 18th October)
- Ms Valerie Stewart (to 18th October)
- Mr Barry Cox (from 18th October)
- Mrs Linda Rigg (from 18th October)
- Lay Reader - Mr Keith Rigg

Elected members:

- Mrs Alison Durston-Smith, representative on Deanery Synod
- Mr Laurence Durston-Smith, representative on Deanery Synod
- Mrs Sarah Campion, Secretary (from 18th October)
- Mr Chris Pond, Treasurer
- Mr Barry Cox (to 18th October)
- Mrs Dorothy Fernandez
- Mrs Christine Hanson (to 18th October)
- Mrs Sara Miller
- Mr George Parkinson
- Mrs Harriet Spence (from 18th October)
- Mr Adrian Sturges (from 18th October)
- Mrs Rachel Thomas (from 18th October)
- Mrs Linda Tee (from 18th October)
- Miss Claire Williams

Co-opted member (non-voting)

- Reverend Mike Hanson (to 18th October)

Secretary (non-voting)

- Mr Hugh Dove (to 30th June)

Approved by the PCC on 7th July 2021 and signed on their behalf by Rev Andy Murphie (PCC Chair)

A-G. Murphie

**INDEPENDENT EXAMINER'S REPORT TO THE MEMBERS OF THE PARISH OF CROSTHWAITE,
ST KENTIGERN, KESWICK**

I report on the accounts for the year ended 31 December 2020 which are set out on pages 5 to 7.

Respective responsibilities of the Trustees and Independent Examiner

As trustees of the charity, the members of the PCC are responsible for the preparation of the accounts. They consider that an audit is not required for this year under Section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to

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

Basis of the Independent Examiner's Statement

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 concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit and consequently I do not express an audit opinion on the accounts.

Independent Examiner's Statement

In connection with my examination, no matters have come to my attention

1. which give 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; or
 - to prepare accounts which accord with these accounting recordshave 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

D J Warner

D J Warner
128 Stanbrook Road, Kendal

22nd April 2021

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2020

RECEIPTS AND PAYMENTS ACCOUNTS

	Note	Unrestricted General Funds £	Designated Funds £	Restricted Funds £	Endowment Funds £	Total 2020 £	Total 2019 £
RECEIPTS							
Voluntary Receipts							
Planned giving		56,427	-	-	-	56,427	53,689
Collections at services		7,290	-	-	-	7,290	16,604
All other giving/voluntary receipts	1	5,917	61,807	23,599	-	91,323	67,560
Gift Aid recovered		11,180	202	4,096	-	15,478	15,759
		<u>80,814</u>	<u>62,009</u>	<u>27,695</u>	<u>-</u>	<u>170,518</u>	<u>153,612</u>
Parish activities	2	9,305	-	-	-	9,305	15,416
Activities for generating funds	3	-	-	635	-	635	6,830
Income from investments		-	844	1,523	-	2,367	2,967
Insurance Claim		-	-	3,188	-	3,188	0
Grants		-	-	-	-	0	5,300
VAT recovered on previous year		-	-	-	-	-	-
expenditure		-	-	800	-	800	0
Income from Portinscale		-	-	-	-	-	-
Mission Room Fund		1,334	-	-	-	1,334	1,848
TOTAL RECEIPTS		<u>91,453</u>	<u>62,853</u>	<u>33,841</u>	<u>0</u>	<u>188,147</u>	<u>185,973</u>
PAYMENTS							
Parish activities							
Diocesan Parish Offer		51,253	-	-	-	51,253	56,880
Church running expenses	4	16,060	-	-	-	16,060	28,391
Churchyard maintenance		9,150	-	-	-	9,150	8,364
Parish Room running costs	5	5,109	-	-	-	5,109	6,395
Parish Administration	6	3,310	-	-	-	3,310	8,689
Mission & Charitable giving		-	-	-	-	0	472
Church Plasterwork		-	-	3,438	-	3,438	0
Boiler Replacement		-	-	21,005	-	21,005	0
Roof Works		-	-	39,536	-	39,536	0
Lighting the Way		-	-	185	-	185	0
Altar Frontal		-	-	5,491	-	5,491	0
Clock Auto Mechanism		-	-	2,545	-	2,545	0
Contactless Giving Kit & Fees		-	-	494	-	494	0
Rawnsley Centenary		-	-	370	-	370	0
Lead theft damage repair		-	-	-	-	0	1,580
Roof work		-	-	-	-	0	27,071
Church Clock Winding Mechanism		-	-	-	-	0	5,005
Costs of generating funds – Roof Appeal		-	-	-	-	0	273
Loan Repayment – Portinscale		-	-	-	-	-	-
Mission Room Fund		750	-	-	-	750	750
TOTAL PAYMENTS		<u>85,632</u>	<u>0</u>	<u>73,064</u>	<u>0</u>	<u>158,696</u>	<u>143,870</u>
EXCESS OF RECEIPTS OVER PAYMENTS		5,821	62,853	(39,223)	0	29,451	42,103
Unrealised Gain/Loss on investments		-	76	118	17	211	353
Funds transferred		(5,700)	(500)	6,200	-	0	0
NET MOVEMENT IN FUNDS		<u>121</u>	<u>62,429</u>	<u>(32,905)</u>	<u>17</u>	<u>29,662</u>	<u>42,456</u>
BALANCE AT 1 JANUARY		<u>0</u>	<u>20,372</u>	<u>161,487</u>	<u>18,414</u>	<u>200,273</u>	<u>157,817</u>
BALANCE AT 31 DECEMBER		<u>121</u>	<u>82,801</u>	<u>128,582</u>	<u>18,431</u>	<u>229,935</u>	<u>200,273</u>

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2020

STATEMENT OF ASSETS AND LIABILITIES

As at 31 December 2020

	Unrestricted General Funds	Designated Funds	Restricted Funds	Endowment Funds	Total 2020	Total 2019
	£	£	£	£	£	£
Fixed Assets	-	-	-	-	0	0
Balance at bank and cash in hand	121	82,801	22,643	-	105,565	91,594
Investments	-	-	105,939	18,431	124,370	108,679
	<u>121</u>	<u>82,801</u>	<u>128,582</u>	<u>18,431</u>	<u>229,935</u>	<u>200,273</u>

Notes

a) The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts and Payments basis

b) The Endowment Fund is a long held fund from which the income is allocated to the Church Fabric Maintenance Fund.

c) The movements in the designated funds during the year were:

	Balance b/f	Receipts	Transfers	Payments	Investmnt gain/loss	Balance c/f
	£	£	£	£	£	£
Legacies	2,872	60,648	-	-	58	63,578
Donations	17,500	2,205	(500)	-	18	19,223
	<u>20,372</u>	<u>62,853</u>	<u>(500)</u>	<u>0</u>	<u>76</u>	<u>82,801</u>

d) The movements in the restricted funds during the year were:

	Balance b/f	Receipts	Transfers	Payments	Investmnt gain/loss	Balance c/f
	£	£	£	£	£	£
Specific Reserve	20,949	217	-	-	20	21,186
Youth Work	2,647	27	-	-	2	2,676
Church Fabric Maintenance	22,978	4,533	5,700	(24,443)	9	8,777
Church Appeal	103,311	20,329	-	(39,536)	77	84,181
Underskiddaw Fund	3,188	369	-	-	3	3,560
Outreach Fund	2,829	27	-	(185)	2	2,673
Specific Items Fund	176	8,283	500	(8,900)	0	59
Organ Maintenance Fund	5,409	56	-	-	5	5,470
	<u>161,487</u>	<u>33,841</u>	<u>6,200</u>	<u>(73,064)</u>	<u>118</u>	<u>128,582</u>

d) Monies recoverable on gift aided donations received between October and December are claimable in the following year. At 31 December the amount claimable in 2021 totalled £2,886 (2020 - £3,212)

f) VAT of £6,405 incurred on expenditure in 2020 and recoverable under the Listed places of Worship Grant Scheme will be claimed in 2021. (Claimed in 2020 for 2019 expenditure - £800)

g) In September 2020 the PCC entered into a contract for major repairs to the church roof with a potential cost of £133,800 with associated professional fees of £9,000. Both amounts are net of VAT which will be reclaimed under the Listed Places of Worship Grant Scheme. The work started in October 2020 and will be completed in 2021.

g) The Portinscale Mission Room Fund is a separate charity established with the proceeds of sale of the Portinscale Mission Room and is under the managing custodianship of the PCC. In 2001 a loan of £30,000, repayable at £750 year over 40 years, was made to the PCC to assist with the building of the Sunday School Room. At 31 December the balance of the loan was £15,000 (2019 - £15,750)

h) The PCC acknowledge ownership of Hand Bells and a Bishop's Chair at 31 December 2020 and 2019 but due to their specialist nature and status they have not been valued for the purposes of the accounts

i) The church, churchyard and associated buildings together with related fixtures are not valued for the purposes of the accounts

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2020
FURTHER ANALYSIS OF RECEIPTS AND PAYMENTS

	Unrestricted General Funds £	Designated Funds £	Restricted Funds £	Endowment Funds £	Total 2020 £	Total 2019 £
Receipts						
1. All other giving/voluntary receipts						
Donations	5,917	1,807	7,145	-	14,869	11,930
Legacies	-	60,000	-	-	60,000	9,005
Gift Days	-	-	-	-	0	472
Church Appeal	-	-	16,454	-	16,454	46,153
	<u>5,917</u>	<u>61,807</u>	<u>23,599</u>	<u>0</u>	<u>91,323</u>	<u>67,560</u>
2 Parish activities						
Fees	3,690	-	-	-	3,690	7,274
Parish Room lettings	3,957	-	-	-	3,957	6,431
Use of church buildings	1,315	-	-	-	1,315	1,020
Magazines	201	-	-	-	201	361
Sundry	142	-	-	-	142	330
	<u>9,305</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>9,305</u>	<u>15,416</u>
3. Activities for generating funds						
Church Appeal	-	-	635	-	635	6,830
Other special events	-	-	-	-	0	0
	<u>0</u>	<u>0</u>	<u>635</u>	<u>0</u>	<u>635</u>	<u>6,830</u>
Payments						
4. Church running expenses (including three buildings)						
Clergy expenses	480	-	-	-	480	594
Insurance, heat, light, etc	11,964	-	-	-	11,964	13,099
Church opening & closing	60	-	-	-	60	1,264
General maintenance	775	-	-	-	775	4,979
Organ & music	620	-	-	-	620	1,489
Advertising & website	711	-	-	-	711	943
Other costs and expenses	1,450	-	-	-	1,450	2,881
Church gates	-	-	-	-	0	1,392
Church table	-	-	-	-	0	1,750
	<u>16,060</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>16,060</u>	<u>28,391</u>
5. Parish Room running costs						
Insurance, heat, light, etc	3,313	-	-	-	3,313	3,406
Cleaning	1,054	-	-	-	1,054	1,076
General maintenance	742	-	-	-	742	780
Major repair	-	-	-	-	0	0
New works	-	-	-	-	0	1,133
	<u>5,109</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>5,109</u>	<u>6,395</u>
6. Parish Administration						
Administrator	2,558	-	-	-	2,558	7,006
Office running costs	386	-	-	-	386	1,157
Office supplies	366	-	-	-	366	526
	<u>3,310</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>3,310</u>	<u>8,689</u>