



THE ECCLESIASTICAL PARISH OF CROSTHWAITE, ST KENTIGERN, KESWICK

Report and Accounts for the year ended 31st December 2017

A Year of Change

Our Vicar, the Reverend Stuart Penny, retired in May 2017 and his ministry, preaching and leadership throughout fifteen years has been greatly appreciated. Likewise, Mrs Monica Penny's work, particularly with young people, has been much valued.

Our curate, the Reverend Lucie Lunn, completed her service in the parish in September 2017 and her ministry and work with us has been much appreciated.

Throughout the period of the vacancy we have worked closely with the Rural Dean, the Reverend Charles Hope.

We are most grateful to Reverend Mike Hanson, Reverend Frank Bovill, Reverend Mike Talbot and our Lay Preacher Barry Cox for their preaching, parish work and guidance.

Aims and Purposes

Crosthwaite Parochial Church Council (PCC) has the responsibility of cooperating with the incumbent (see above) 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).

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 155. The average congregation at Crosthwaite is 70 and at Underskiddaw 18.

Groups and Organisations

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

- 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 have been working with surrounding parishes and the Methodist Church in the formation of a 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.

Roof Appeal

In 2016 we launched an appeal to raise funds to undertake major repairs to the roof of St Kentigern's Church and to carry other work within the building. A PCC sub-committee is looking at the potential for grant funding.

Financial Review

Overall receipts (including donations and fundraising for the Raising the Roof Appeal) exceeded expenditure by £40,663. After taking into account the unrealised profit on investments our funds and reserves at the year end amounted to £128,534, principally held in restricted funds.

Within general funds (representing our day to day operations) the receipts exceeded expenditure by £5,284. Without the generous giving for the Year End Appeal, there would have been a shortfall of £6,531. After taking into account the work on the gable end at the Parish Rooms, the overall surplus on General Funds was £3,534.

The PCC continues to review expenditure and to avoid a shortfall for the year it was agreed, albeit reluctantly, to reduce our charitable giving.

Volunteers

We would like to thank all the volunteers who work so hard to make our church such a lively and vibrant community. The vacancy has added greatly to the work of our churchwardens, Mrs Linda Tee and Mrs Harriet Spence, and particularly for Mrs Tee who has been the first point of contact for much of the parish business.

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, the curate, 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 Stuart Penny (up to May 2017)
- Curate - Reverend Lucie Lunn (up to September 2017)
- Wardens - Mrs Linda Tee (Chair)
- Mrs Harriet Spence

Elected members:

- Mrs Alison Durston-Smith, representative on Deanery Synod
- Mr Laurence Durston-Smith, representative on Deanery Synod
- Mr Chris Pond, Treasurer
- Mrs Sarah Champion (from April 2017)
- Mrs Helen Carey
- Mr Bill Charlton
- Mr Barry Cox
- Mrs Dorothy Fernandez
- Mrs Christine Hanson (from April 2017)
- Mrs Sara Miller
- Miss Claire Williams
- Mr Peter Champion (up to April 2017)
- Mrs Alison Pond (up to April 2017)
- Mr Morris Nevin (up to April 2017)

Co-opted member (non-voting)

- Reverend Mike Hanson (from July 2017)

Secretary (non-voting)

- Mr Hugh Dove

Approved by the PCC on 12th September 2018 and signed on their behalf by Mrs Linda Tee (PCC Chair)

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

I report on the accounts for the year ended 31 December 2017 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
128 Stanbrook Road, Kendal

23rd August 2018

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2017
RECEIPTS AND PAYMENTS ACCOUNTS

	Note	Unrestricted General Funds £	Restricted Funds £	Endowment Funds £	Total 2017 £	Total 2016 £
RECEIPTS						
Voluntary Receipts						
Planned giving		42,474	-	-	42,474	42,411
Collections at services		30,439	-	-	30,439	18,570
All other giving/voluntary receipts	1	1,381	31,329	-	32,710	16,279
Gift Aid recovered		10,907	1,719	-	12,626	11,490
		85,201	33,048	0	118,249	88,750
Parish activities	2	18,109	0	0	18,109	21,623
Activities for generating funds	3	-	3,788	-	3,788	3,824
Income from investments		-	1,764	619	2,383	2,502
Income from Portinscale Mission Room Fund		1780	-	-	1,780	1,898
TOTAL RECEIPTS		105,090	38,600	619	144,309	118,597
PAYMENTS						
Parish activities						
Diocesan Parish Offer		54,590	-	-	54,590	53,415
Church running expenses	4	20,361	700	-	21,061	24,378
Churchyard maintenance		7,495	-	-	7,495	7,105
Parish Room running costs	5	7,039	-	-	7,039	4,570
Parish administration	6	8,190	-	-	8,190	8,408
Mission & Charitable giving		3,131	966	-	4,097	10,272
Costs of generating funds - Roof Appeal		-	424	-	424	0
Loan Repayment – Portinscale Mission Room Fund		750	-	-	750	750
TOTAL PAYMENTS		101,556	2,090	0	103,646	108,898
EXCESS OF RECEIPTS OVER PAYMENTS						
		3,534	36,510	619	40,663	9,699
Unrealised Gain/Loss on investments		0	192	98	290	1,547
Funds transferred		0	619	-619	0	0
NET MOVEMENT IN FUNDS		3,534	37,321	98	40,953	11,246
BALANCE AT 1 JANUARY		0	69,151	18,430	87,581	76,335
BALANCE AT 31 DECEMBER		3,534	106,472	18,528	128,534	87,581

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2017
STATEMENT OF ASSETS AND LIABILITIES

As at 31 December 2017	Unrestricted General Funds	Restricted Funds	Endowment Funds	Total 2017	Total 2016
	£	£	£	£	£
Fixed Assets	893	-	-	893	993
Balance at bank	2,661	71,101	-	73,762	53,609
Investments	-	35,371	18,528	53,899	32,979
	3,554	106,472	18,528	128,554	87,581

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 restricted funds during the year were:

	Balance b/f	Receipts	Payments	Balance c/f
	£	£	£	£
Specific Reserve	22,790	559	0	23,349
Youth Work	2,162	673	70	2,765
Church Fabric Maintenance	21,740	1,061	0	22,801
Roof Appeal	13,307	34,771	424	47,654
Underskiddaw Fund	1,914	291	0	2,205
Outreach Fund	1,268	1,036	0	2,304
Music Fund	168	3	0	171
Organ Maintenance Fund	5,736	117	630	5,223
Mission Support Fund	66	900	966	0
	69,151	39,411	2,090	106,472

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 2018 totalled £4,692

e) The Portinscale Scale 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 £17,250 (2016 - £18,000)

f) The PCC acknowledge ownership of Hand Bells and a Bishop's Chair at 31 December 2017 and 2016 but due to their specialist nature and status they have not been valued for the purposes of the accounts

g) 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 2017
FURTHER ANALYSIS OF RECEIPTS AND PAYMENTS

	Unrestricted General Funds £	Restricted Funds £	Endowment Funds £	Total 2017 £	Total 2016 £
Receipts					
1. All other giving/voluntary receipts					
Donations	381	2,210	-	2,591	6,510
Legacies	1,000	-	-	1,000	0
Gift Days	-	900	-	900	308
Roof Appeal	-	28,219	-	28,219	9,461
	<u>1,381</u>	<u>31,329</u>	<u>0</u>	<u>32,710</u>	<u>16,279</u>
2 Parish activities					
Fees	11,000	-	-	11,000	12,525
Parish Room lettings	5,564	-	-	5,564	5,874
Use of church buildings	430	-	-	430	1,564
Magazines	472	-	-	472	374
Sundry	643	-	-	643	1,286
	<u>18,109</u>	<u>0</u>	<u>0</u>	<u>18,109</u>	<u>21,623</u>
3. Activities for generating funds					
	-	-	-	-	-
Roof Appeal	-	3,788	-	3,788	3,149
Other special events	-	-	-	0	675
	<u>0</u>	<u>3,788</u>	<u>0</u>	<u>3,788</u>	<u>3,824</u>
Payments					
4. Church running expenses					
(including three buildings)					
Clergy expenses	1,712	-	-	1,712	2,018
Insurance, heat, light, etc	12,155	-	-	12,155	10,628
Church opening & closing	1,388	-	-	1,388	1,194
General maintenance	1,574	-	-	1,574	1,851
Organ & music	1,026	700	-	1,726	5,652
Advertising & website	750	-	-	750	1,111
Other costs and expenses	1,756	-	-	1,756	1,924
	<u>20,361</u>	<u>700</u>	<u>0</u>	<u>21,061</u>	<u>24,378</u>
5. Parish Room running costs					
Insurance, heat, light, etc	3,702	-	-	3,702	3,410
Cleaning	642	-	-	642	488
General maintenance	945	-	-	945	672
Major repair	1,750	-	-	1,750	-
	<u>7,039</u>	<u>0</u>	<u>0</u>	<u>7,039</u>	<u>4,570</u>
6. Parish Administration					
Administrator	6,900	-	-	6,900	6,641
Office running costs	909	-	-	909	1,206
Office supplies	381	-	-	381	561
	<u>8,190</u>	<u>0</u>	<u>0</u>	<u>8,190</u>	<u>8,408</u>