

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



**Report for the Annual Parochial Church Meeting  
9<sup>th</sup> April 2019**

**Section A****Reference and administration details**

**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)
Barbara Jeapes	Acting Rector & Chairman	Until 30 <sup>th</sup> November	Carlisle Diocese
Simon Cake	Team Vicar		Carlisle Diocese
Timothy Taylor	NSM Assistant Priest	Acting Rector from 1 <sup>st</sup> December	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 Elaine Galpin			APCM
Mrs Mary Jordan			APCM
Mrs Sarah Stewart			APCM
Mrs Dorothy Thompson			APCM
Mr Don Woodend			APCM
Mr Andrew Jeapes	Treasurer		APCM
Mr Kenneth Jordan			APCM
Dr David Rudd			APCM
Mr Anthony Stewart			APCM
Mr Clark Thomson			APCM

*APCM = Annual Parochial Church Meeting*

## Section B

## Structure, governance and management

<b>Type of governing document:</b>	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)
<b>How the charity is constituted:</b>	Parish Church Council
<b>Trustee selection methods:</b>	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.

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.

## 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.

During 2018 we have responded to the challenge of reduced support from stipendiary clergy. Our team rector retired at the end of 2017 and our team vicar has had a difficult year with the illness and subsequent death of his wife. He therefore had prolonged periods of being unable to exercise his ministry in the parish.

Accordingly we have responded with generous and substantial efforts from our volunteer clergy and lay-readers. The diocese appointed Rev Barbara Jeapes to be acting rector in charge and she led the ministry team in maintaining the pattern of ministry we had developed from previous years. Our two lay-readers have increased their contribution notably by taking funerals and, for a time, communions by extension. Consequently, it has been possible to continue the ministry on a regular basis covering 3 churches within the benefice and a mission church in a neighbouring parish. A major achievement has been the successful presentation of regular public christian worship - primarily, 4 holy communions on Sundays and 2 communion services during the week. On many Sundays, frequently once a week, baptism services have been offered, either during the morning worship or as separate services in the afternoon. This represents a significant outreach to parishioners who often are not regular attendees at our other services. In addition a regular ministry has been offered to people unable to attend services, by means of home communions and a monthly worship service at a local care home.

Other contacts with the wider community continue to be our heavy commitment to funerals and weddings (57 funerals and 12 weddings) and each has included a measure of pastoral contact with people who may not be regular church goers.

The major Christian festivals of Easter and Christmas are well supported across the community: about 750 total attenders at Christmas services and 180 at Easter services. Egremont church, in conjunction with the Methodist and Roman Catholic churches, undertook a major publicity campaign to bring awareness of our Christmas services to the community at large. All services, but most notably the Christingles, provided opportunities to welcome a greater number of parishioners than attend on a normal Sunday, including some who are not frequent church-attenders.

Our churches' presence in the community has continued to be expressed through formal events: such as, remembrance services, blessing of the town crib, school harvest, carol services and regular school assemblies. In 2018, attendance at school harvest & carol services totalled 1100 adults and children. Our provision of lunches on the Saturday of Crab Fair again proved popular. Once again we were able to participate with a mulled wine stall in Egremont's open air Christmas market. We are a 'Fairtrade' church and promote the aims of Fairtrade within our church life and, at Egremont, we have a monthly stall for sale of Fairtrade goods.

We have not reduced our commitment to work formally and informally, with other denominations to develop our local expression of Christian witness. We have been a strong participant in the local Churches Together; examples being:- blessing of the town crib and public celebration of Pentecost. We have begun participation in the formal ecumenical partnership, to be known as the Central Calder Mission Unit.

For the church building at Egremont the major upgrade to internal lighting was completed successfully. At Egremont, the church hall has continued to provide a meeting place for a wide variety of groups from the local community. There is a steady uptake of hirers; some continuing regularly over many years, others hiring for short periods.

The PCC worked with the arch-deacon in the process to advertise the team rector vacancy, within the diocese and nationally. Unfortunately this has not borne fruit and, furthermore, towards the end of the year our team vicar sought a new post with greater scope for his evangelistic ministry and

will leave in early 2019. From December, the role of acting team rector passed to another NSM, the Rev Tim Taylor because Rev Barbara Jeapes is planning to retire fully and move from the area. Thus, as the parish enters 2019 it is clear that we will need to modify our pattern of ministry, develop new expressions of worship and revise our role in the community.

## Section E

## Financial review

### The trustees' policy on reserves:

The PCC has a policy of maintaining reserves in its general funds (ie. 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 targetted against planned projects.

## Section F

## Other optional information



**Details of any funds materially in deficit** - No funds are in deficit

## Section G

## Declaration

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

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Valerie Rudd	Andrew Philip Jeapes
Position	Secretary of PCC	Treasurer
Date	09/04/19	09/04/19

To whom it may concern = ie Egremont Parish Council  
(PCC)

From Derek Knowles

Date 17.4.2019

Ref: The findings of an independant examination carried out on behalf of Egremont PCC.

The examination has been carried out by an independent person ie Derek Knowles residing in the Egremont parish for ten years. Retired Civil Servant and ex treasurer of Westvale Chapel Merseyside.

#### Financial Statements

A 'top down' approach was used again and all sections agreed with the figures shown,

#### Accounts Record

The check list was again used and no discrepancies were deemed to be shown. Individual items of expenditure and income were examined and there were a couple of income items which were not apparent on the bank statements. However a check with the Treasurer confirmed that some individual items were amalgamated with other items and deposited into the Bank as a lump sum amount. A record of these items is kept separately and I am confident that no further follow up was necessary.

#### Review of Accounts

All items shown and fully detailed.

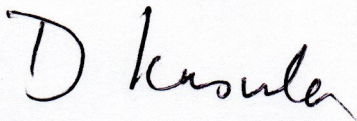
#### Transaction Testing

Again no apparent discrepancies were obvious and a larger number of individual transactions were in fact examined than the previous examination in 2018.

#### General Comments

The Accounts were shown to be very detailed and accurate after confirmation of records kept to detail individual items paid into the bank accounts. I therefore confirm that the accounts are apparently accurate and up to date.

Signed



Derek Knowles 32 Lakeland View Nethertown Egremont CA22 2FH  
Email dknowles48@btinternet.com



**Statement of Financial Activities for the year ended December 2018**

	Notes	Unrestricted funds £	Restricted funds £	Endowment funds £	Total 2018 £	Total 2017 £
<b>INCOMING RESOURCES</b>						
Incoming resources from donors	2a	44,248			44,248	49,396
Other voluntary incoming resources	2b	19,417			19,417	23,174
Income from trading & ancilliary trading	2c	19,124	2,974		22,098	25,042
Other ordinary incoming resources	2d					
Income from investments	2e	1,504			1,504	1,229
		84,293	2,974		87,267	98,842
<b>RESOURCES USED</b>						
Grants	3a	710			710	1,151
Activities directly relating to the work of the church	3b	93,628	4,474		98,102	90,588
Fund raising and publicity	3c	568			568	464
Church management and administration	3d	1,338			1,338	988
<b>TOTAL RESOURCES USED</b>		96,244	4,474		100,718	93,191
<b>NET INCOMING RESOURCES BEFORE TRANSFERS</b>		-11,952	-1,500		-13,452	5,650
Transfers between funds						
<b>NET INCOMING RESOURCES</b>		-11,952	-1,500		-13,452	5,650
<b>GAINS AND LOSSES ON INVESTMENTS</b>						
Realised						
Unrealised				-413	-413	-472
<b>NET MOVEMENT IN FUNDS</b>		-11,952	-1,500	-413	-13,865	5,178
Balances brought forward at 1st January 2018		334,161	51,500	30,260	415,921	410,743
<b>BALANCES CARRIED FORWARD AT 31st DECEMBER 2018</b>		322,201	50,000	29,847	402,057	415,921

# **BALANCE SHEET AT 31st DECEMBER 2018**

	<b>Note</b>	<b>2018 £</b>	<b>2017 £</b>
<b>FIXED ASSETS</b>			
Tangible assets	5	192,323	198,136
Investment assets	5	29,847	30,260
		<u>222,170</u>	<u>228,396</u>
<b>CURRENT ASSETS</b>			
Debtors	7	1,265	1,958
Short term deposits		118,366	123,965
Cash at bank and in hand		62,976	63,396
<b>TOTAL CURRENT ASSETS</b>		<u>182,608</u>	<u>189,318</u>
<b>LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR</b>	8	-2,721	-1,793
<b>NET CURRENT ASSETS</b>		<u>179,887</u>	<u>187,525</u>
<b>NET ASSETS</b>		<u>402,057</u>	<u>415,921</u>
<b>FUNDS</b>	6		
Unrestricted	9c	322,210	334,161
Restricted	9b	50,000	51,500
Endowment	9a	29,847	30,260
<b>Total</b>		<u>402,057</u>	<u>415,921</u>



## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st December 2018

### ACCOUNTING POLICIES

The financial statements have been prepared in accordance with the The Charities Act 2011 and the PCC (2006) revised to take account of the Charities SORP (Statement of Recommended Practices) 2005. The financial statements have been prepared under the historical cost convention except for the valuation of investment assets, which are shown at market value and the value of freehold land and buildings which are shown at estimated use value by the PCC.

### Funds

General Funds represent the funds of the PCC that are not subject to any restrictions 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. After discussion with the Diocese about the terms of the trust concerning St John's House, it has been 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, required by the deed of trust.

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.

### Incoming Resources

#### *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 received. Income tax recoverable on covenants or gift aid donations is recognised when received. Grants and legacies to the PCC are accounted for upon receipt. Fees paid for funerals and weddings are accounted nett; this recognises that element due to the PCC and excludes that portion of the fees due to verger, organist and the diocese. Funds raised by the sale of magazines, fetes, coffee mornings and similar events are accounted for gross.

*Other income:* Rental income from the letting of church property is recognised when the rental is received.

*Income from investments:* Dividends and interest are accounted for when receivable.

*Gains and losses on investments :* 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.

### Fixed assets

#### *Freehold land and buildings*

Freehold land and buildings consist of Egremont church hall, and a house at Bigrigg. The house at Bigrigg is valued at an estimated value in use by the PCC. The Egremont church hall is valued at the cost of property improvements carried out since 2002. 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 income from its letting. On this basis, St John's House is accounted as a fixed asset in these accounts. Freehold land and buildings are depreciated on a straight line basis at 2% per annum.

*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.

**Notes to the Financial Statements for the year ended December 2018**

<b>2 INCOMING RESOURCES</b>	<b>Unrestricted funds £</b>	<b>Restricted funds £</b>	<b>Endowment funds £</b>	<b>Total 2018 £</b>	<b>Total 2017 £</b>
<i>2(a) Incoming resources from donors</i>					
Planned giving:					
Envelope giving with gift aid	21,953			21,953	20,992
Income tax recoverable thro' gift aid	6,232			6,232	8,781
Envelope giving w/o gift aid	5,347			5,347	6,482
Collections (Open Plate)	10,716			10,716	13,142
<b>Total</b>	<b>44,248</b>			<b>44,248</b>	<b>49,396</b>
<i>2(b) Other voluntary incoming resources</i>					
Donations	3,968			3,968	3,989
Appeals	614			614	285
Fetes & other fund raising events	5,280			5,280	6,631
PCC fees	9,554			9,554	7,268
Legacies					5,000
<b>Total</b>	<b>19,417</b>			<b>19,417</b>	<b>23,174</b>
<i>2(c) Income from charitable &amp; ancillary trading</i>					
Orange mobile phone transmitter	7,884			7,884	7,807
Magazines	1,954			1,954	1,994
Sales (Fund Raising)	119			119	166
Church hall lettings	9,166			9,166	10,872
Rent St Johns House		2,974		2,974	4,204
<b>Total</b>	<b>19,124</b>	<b>2,974</b>		<b>22,098</b>	<b>25,042</b>
<i>2(d) Other ordinary incoming resources</i>					
Grants					
<b>Total</b>					
<i>2(e) Income from investments</i>					
Dividends and interest	1,504			1,504	1,229
<b>TOTAL INCOMING RESOURCES</b>	<b>84,293</b>	<b>2,974</b>		<b>87,267</b>	<b>98,842</b>

**Notes to the Financial Statements (continued) for the year ended December 2018**

<b>3 RESOURCES USED</b>	<b>Unrestricted funds £</b>	<b>Restricted funds £</b>	<b>Endowment funds £</b>	<b>Total 2018 £</b>	<b>Total 2017 £</b>
<i>3(a) Grants</i>					
Mission and charitable giving	710			710	1,151
<b>Total</b>	<b>710</b>			<b>710</b>	<b>1,151</b>
<i>3(b) Activities directly relating to the work of the church</i>					
Ministry: 'parish offer'	54,984	2,442		57,426	55,426
clergy expenses	2,908			2,908	1,495
Church running expenses	15,756			15,756	16,737
Church maintenance	3,020			3,020	4,113
Upkeep of services	1,753			1,753	2,551
Improvements	6,306			6,306	
Depreciation on freehold land, buildings & church equipment	4,313	1,500		5,813	5,813
Trading costs	4,588	532		5,120	4,452
<b>Total</b>	<b>93,628</b>	<b>4,474</b>		<b>98,102</b>	<b>90,588</b>
<i>3(c) Fund raising and publicity</i>	568			568	464
<b>Total</b>	<b>568</b>			<b>568</b>	<b>464</b>
<i>3(d) Church management and administration</i>					
Printing & stationery	612			612	364
Sundry expenses	71			71	124
Office expenses etc	550			550	500
Professional fees					
Accountancy charges	105			105	
<b>Total</b>	<b>1,338</b>			<b>1,338</b>	<b>988</b>
<b>TOTAL RESOURCES USED</b>	<b>96,244</b>	<b>4,474</b>		<b>100,718</b>	<b>93,190</b>

**4 STAFF COSTS**

**Wages and salaries**

During the year the PCC employed vergers and cleaners/caretakers for the church hall, none of whom earned £40,000 pa. or more.

Two of the trustees earned small remunerations as caretakers for the Egremont hall..

<b>5 FIXED ASSETS USED BY THE PCC</b>	Freehold land & buildings	Church equipment	<b>Total</b>
<i>Tangible fixed assets</i>			
<b>Actual/deemed cost</b>			
At 1st January 2018	290,660	9,376	300,036
Additions			
At 31st December 2018	290,660	9,376	300,036
<b>Depreciation</b>			
At 1st January 2018	92,524	9,376	101,900
Charge for the year	5,813		5,813
At 31st December 2018	98,337	9,376	107,713
<b>Nett book value</b>			
At 31st December 2018	192,323		192,323
At 31st December 2017	198,136		198,136

	<b>Market Value</b>	
	<b>2018</b>	<b>2017</b>
<b>Investment assets</b>		
Market value 1st Jan	30,260	30,732
Gain/loss on revaluation	-413	-472
Market value 31st Dec	29,847	30,260

Holdings at 31st Dec 2018: 1678 units held in CBF Investment Fund plus £2750 in a deposit account.

## 6 ANALYSIS OF NET ASSETS BY FUND

	Unrestricted funds £	Restricted funds £	Endowment funds £	Total 2018 £
Fixed assets for PCC use	142,823	49,500		192,323
Investment fixed assets			27,097	27,097
Current assets	182,108	500	2,750	185,358
Current liabilities	-2,721			-2,721
<b>Total</b>	<b>322,210</b>	<b>50,000</b>	<b>29,847</b>	<b>402,057</b>

	<b>Total 2018 £</b>	<b>Total 2017 £</b>
<b>7 DEBTORS</b>		
Debtors	1265	1958
<b>8 LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR</b>		
Creditors	2,721	1793
Accruals		
<b>Total</b>	<b>2,721</b>	<b>1793</b>

9(a) ENDOWMENTS FUNDS	Balance 1st Jan 2018	Incoming Resources	Resources Expended	Transfers Investments Gains/losses	Balance 31st Dec 2018
Jubilee					
<b>Total</b>	30,260.00			-413	29,847.00

9(b) UNRESTRICTED FUNDS	Balance 1st Jan 2018	Incoming Resources	Resources Expended	Transfers Investments Gains/losses	Balance 31st Dec 2018
Egremont Church	25,671	61,039	-60,510		26,200
Egremont Hall	167,934	9,825	-14,487		163,272
St John's Church	12,835	10,088	-10,121		12,802
Magazine fund	5,852	1,958	-1,300		6,510
Team Funds	8,745	8	-3,520		5,233
Egremont Building Fund	100,183	442	-6,306		94,318
St John's Building Fund	12,942	933			13,875
<b>Total</b>	334,161	84,293	-96,244		322,210

9(c) RESTRICTED FUNDS	Balance 1st Jan 2018	Incoming Resources	Resources Expended	Transfers Investments Gains/losses	Balance 31st Dec 2018
Bigrigg Ministry & Housing	51,500	2,974	-4,474		50,000
<b>Total</b>	51,500	2,974	-4,474		50,000