



THE ECCLESIASTICAL PARISH OF CROSTHWAITE, ST KENTIGERN, KESWICK

Report and Accounts for the year ended 31st December 2018

Another Year of Change

The vacancy in the Incumbancy which commenced in May 2017 came to an end in September 2018 when the Reverend Andy Murphie was appointed. The Parish has warmly welcomed the arrival of Andy and his wife Judith.

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 increased preaching, parish work and guidance throughout the vacancy.

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.

Theft of Lead

The theft of a substantial quantity of lead from the roof over the south aisle of St Kentigern's Church caused significant damage. The repairs were mainly funded by an insurance claim and the opportunity was taken to upgrade the roof over the south aisle using funds from the Roof Appeal.

Financial Review

Overall receipts (including donations and fundraising for the Raising the Roof Appeal) exceeded expenditure by £30,499. After taking into account the unrealised profit on investments our funds and reserves at the year end amounted to £157,817, principally held in designated and restricted funds.

Within general funds (representing our day to day operations) the expenditure exceeded receipts by £4,543, the shortfall being funded from reserves.

The PCC continues to review expenditure. A campaign in spring 2018 to increase regular giving was successful and will benefit future years.

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, Mrs Harriet Spence and Mrs Valerie Stewart 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, 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 (from September 2018) (Chair)
- Wardens - Mrs Linda Tee (Chair to September 2018))
- Mrs Harriet Spence
- Mrs Valerie Stewart

Elected members:

- Mrs Alison Durston-Smith, representative on Deanery Synod
- Mr Laurence Durston-Smith, representative on Deanery Synod
- Mr Chris Pond, Treasurer
- Mrs Sarah Campion
- Mr Bill Charlton
- Mr Barry Cox
- Mrs Dorothy Fernandez
- Mrs Christine Hanson
- Mrs Sara Miller
- Miss Claire Williams
- Mrs Helen Carey (to April 2018)

Co-opted member (non-voting)

- Reverend Mike Hanson

Secretary (non-voting)

- Mr Hugh Dove

Approved by the PCC on 25th September 2019 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 CROSTHWATE,
ST KENTIGERN, KESWICK**

I report on the accounts for the year ended 31 December 2018 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

19th August 2019

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2018

RECEIPTS AND PAYMENTS ACCOUNTS

	Note	Unrestricted General Funds £	Designated Funds £	Restricted Funds £	Endowment Funds £	Total 2018 £	Total 2017 £
RECEIPTS							
Voluntary Receipts							
Planned giving		47,954	-	-	-	47,954	42,474
Collections at services		17,534	-	-	-	17,534	30,439
All other giving/voluntary receipts	1	2,975	13,000	12,440	-	28,415	32,710
Gift Aid recovered		<u>12,208</u>	<u>-</u>	<u>1,390</u>	<u>-</u>	<u>13,598</u>	<u>12,626</u>
		80,671	13,000	13,830	0	107,501	118,249
Parish activities	2	15,559	-	0	0	15,559	18,109
Activities for generating funds	3	-	-	6,209	-	6,209	3,788
Income from investments		-	-	2,470	374	2,844	2,383
Insurance Claim		-	-	16,474	-	16,474	-
Income from Portinscale							
Mission Room Fund		<u>1,811</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>1,811</u>	<u>1,780</u>
TOTAL RECEIPTS		<u>98,041</u>	<u>13,000</u>	<u>38,983</u>	<u>374</u>	<u>160,398</u>	<u>144,309</u>
PAYMENTS							
Parish activities							
Diocesan Parish Offer		55,988	-	-	-	55,988	54,590
Church running expenses	4	21,713	-	1,792	-	23,505	21,061
Churchyard maintenance		6,987	-	-	-	6,987	7,495
Parish Room running costs	5	8,536	-	-	-	8,536	7,039
Parish administration	6	8,004	-	-	-	8,004	8,190
Mission & Charitable giving		606	-	-	-	606	4,097
Lead theft damage repair		-	-	15,175	-	15,175	-
Costs of generating funds -							
Roof Appeal		-	-	348	-	348	424
Loan Repayment – Portinscale							
Mission Room Fund		<u>750</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>750</u>	<u>750</u>
TOTAL PAYMENTS		<u>102,584</u>	<u>0</u>	<u>17,315</u>	<u>0</u>	<u>119,899</u>	<u>103,646</u>
EXCESS OF RECEIPTS							
OVER PAYMENTS		-4,543	13,000	21,668	374	30,499	40,663
Unrealised Gain/Loss on investments		-	-	-1,061	-155	-1,216	290
Funds transferred		<u>1,009</u>	<u>-</u>	<u>-635</u>	<u>-374</u>	<u>0</u>	<u>0</u>
NET MOVEMENT IN FUNDS		-3,534	13,000	19,972	-155	29,283	40,953
BALANCE AT 1 JANUARY		<u>3,534</u>	<u>0</u>	<u>106,472</u>	<u>18,528</u>	<u>128,534</u>	<u>87,581</u>
BALANCE AT 31 DECEMBER		<u>0</u>	<u>13,000</u>	<u>126,444</u>	<u>18,373</u>	<u>157,817</u>	<u>128,534</u>

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2018

STATEMENT OF ASSETS AND LIABILITIES

As at 31 December 2018	Unrestricted General Funds	Designated Funds	Restricted Funds	Endowment Funds	Total 2018	Total 2017
	£	£	£	£	£	£
Fixed Assets	-	-	-	-	0	893
Balance at bank	-	13,000	49,501	-	62,501	73,742
Investments	-	-	76,943	18,373	95,316	53,899
	0	13,000	126,444	18,373	157,817	128,534

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	23,349	284	1,197	22,436
Youth Work	2,765	163	335	2,593
Church Fabric Maintenance	22,801	17,320	15,383	24,738
Roof Appeal	47,654	18,160	893	64,921
Underskiddaw Fund	2,205	1,975	1,501	2,679
Outreach Fund	2,304	1,331	30	3,605
Music Fund	171	4	2	173
Organ Maintenance Fund	5,223	120	44	5,299
Mission Support Fund	0	0	0	0
	106,472	39,357	19,385	126,444

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 £3,967

e) The insurance claim shown under the restricted fund for Church Fabric Maintenance includes the sum of £1,580 for a window repair which is to be carried out in 2019.

f) 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 £16,500 (2017 - £17,250)

g) The PCC acknowledge ownership of Hand Bells and a Bishop's Chair at 31 December 2018 and 2017 but due to their specialist nature and status they have not been valued for the purposes of the accounts

h) 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 2018
FURTHER ANALYSIS OF RECEIPTS AND PAYMENTS

	Unrestricted General Funds £	Designated Funds £	Restricted Funds £	Endowment Funds £	Total 2018 £	Total 2017 £
Receipts						
1. All other giving/voluntary receipts						
Donations	2,369	12,000	2,852	-	17,221	2,591
Legacies	-	1,000	-	-	1,000	1,000
Gift Days	606	-	-	-	606	900
Roof Appeal	-	-	9,588	-	9,588	28,219
	<u>2,975</u>	<u>13,000</u>	<u>12,440</u>	<u>0</u>	<u>28,415</u>	<u>32,710</u>
2 Parish activities						
Fees	9,308	-	-	-	9,308	11,000
Parish Room lettings	5,330	-	-	-	5,330	5,564
Use of church buildings	210	-	-	-	210	430
Magazines	387	-	-	-	387	472
Sundry	324	-	-	-	324	643
	<u>15,559</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>15,559</u>	<u>18,109</u>
3. Activities for generating funds						
	-	-	-	-	-	-
Roof Appeal	-	-	6,209	-	6,209	3,788
Other special events	-	-	-	-	0	0
	<u>0</u>	<u>0</u>	<u>6,209</u>	<u>0</u>	<u>6,209</u>	<u>3,788</u>
Payments						
4. Church running expenses (including three buildings)						
Clergy expenses	202	-	-	-	202	1,712
Insurance, heat, light, etc	11,489	-	-	-	11,489	12,155
Church opening & closing	1,350	-	-	-	1,350	1,388
General maintenance	3,680	-	1,479	-	5,159	1,574
Organ & music	1,283	-	-	-	1,283	1,726
Advertising & website	962	-	-	-	962	750
Other costs and expenses	2,747	-	313	-	3,060	1,756
	<u>21,713</u>	<u>0</u>	<u>1,792</u>	<u>0</u>	<u>23,505</u>	<u>21,061</u>
5. Parish Room running costs						
Insurance, heat, light, etc	4,139	-	-	-	4,139	3,702
Cleaning	911	-	-	-	911	642
General maintenance	1,986	-	-	-	1,986	945
Major repair	1,500	-	-	-	1,500	1,750
	<u>8,536</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>8,536</u>	<u>7,039</u>
6. Parish Administration						
Administrator	6,706	-	-	-	6,706	6,900
Office running costs	861	-	-	-	861	909
Office supplies	437	-	-	-	437	381
	<u>8,004</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>8,004</u>	<u>8,190</u>