

Statement of Financial Activities

	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Income and endowments from:						
Donations and legacies	£155,341	£11,385	£56,888		£223,614	£301,602
Income from charitable activities	£3,197				£3,197	£5,249
Other trading activities	£1,313		£3,344		£4,657	£1,609
Investments	£558				£558	£21
Total income	£160,408	£11,385	£60,232		£232,025	£308,481
Expenditure on:						
Expenditure on charitable activities	£135,946	£24,272	£66,790		£227,008	£182,198
Total expenditure	£135,946	£24,272	£66,790		£227,008	£182,198
Net income / (expenditure) resources before transfer	£24,463	(£12,887)	(£6,559)		£5,017	£126,283
Transfers						
Gross transfers between funds - in	£2,000	£97,536	£8,654		£108,190	£46,261
Gross transfers between funds - out	(£86,536)	(£15,000)	(£6,654)		(£108,190)	(£46,261)
Other recognised gains / losses						
Net movement in funds	(£60,073)	£69,649	(£4,559)		£5,017	£126,283
Total funds brought forward	£102,367	£60,632	£51,021		£214,020	£87,737
Total funds carried forward	£42,294	£130,282	£46,462		£219,037	£214,020
Represented by						
Unrestricted						
General fund	£42,294				£42,294	£102,367
Designated						
Associate Vicar Designated RESERVE		£20,000			£20,000	£20,000
Building Fund Designated RESERVE		£25,699			£25,699	£19,699
CAP Designated RESERVE		£3,000			£3,000	£3,000
Church Plant		£31,165			£31,165	£15,176
Evangelism Designated		£50,000			£50,000	
MissionD		£322			£322	£2,662
Pathfinders		£96			£96	£96
Restricted						
Associate VicarR			£2,819		£2,819	£1,424
Bellringers Fund			£2,820		£2,820	
CAP Special Projects			£3,604		£3,604	
CYFA			£153		£153	£184
CapR			£30,938		£30,938	£33,757
Evangelism Restricted			£513		£513	£485
Explorers Group			£112		£112	£112
FareShare CAP			£359		£359	
Gift Day			£2,572		£2,572	£13,855
HP'S Donations & sponsored child			£224		£224	£281
Harvest			£107		£107	£1
Local Hardship Fund			£417		£417	£417
MissionR			£1,599		£1,599	£1
Tiny Tots			£224		£224	£504

Balance sheet

	Total funds	Prior year funds
Current assets		
Debtors	£9,975	£8,841
Cash at bank and in hand	£217,956	£214,481
	£227,931	£223,321
Liabilities		
Creditors: Amounts falling due in one year	£8,894	£9,302
	£8,894	£9,302
Net current assets less current liabilities	£219,037	£214,020
Total assets less current liabilities	£219,037	£214,020
Total net assets less liabilities	£219,037	£214,020

Statement of assets and liabilities

	General	Designated	Restricted	Endowment	This year	Last year
Current assets - Cash at bank and in hand						
Business Reserve Account (Nat West) -	£34,264	£104,661	£29,565		£168,489	£140,138
CBF Church of England Deposit Fund -	£352	£19,039	£12,177		£31,568	£31,362
Current Account (Nat West) -	£518	£13,174	£4,110		£17,802	£42,865
Petty Cash -	£97				£97	£117
Totals	£35,230	£136,873	£45,852		£217,956	£214,481
Current assets - Debtors						
Debtors -	£6,925	£808	£2,242		£9,975	£8,841
Totals	£6,925	£808	£2,242		£9,975	£8,841
Liabilities - Agency accounts						
Agency collections -						£473
Totals						£473
Liabilities - Creditors: Amounts falling due in one year						
Creditors -	£1,356	£7,400	£138		£8,894	£8,829
Totals	£1,356	£7,400	£138		£8,894	£8,829
Grand total	£40,799	£130,282	£47,956		£219,037	£214,020

Approved by the Parochial Church Council and signed on its behalf by:

The Revd Fergus Pearson (PCC Chair)  At PCC meeting of25th Jan 2023.....

Basis of Independent Examiner's Statement

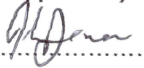
In connection with my examination, EITHER

1. No matters have come to my attention which give me reasonable cause to believe that in any material respect the requirements of the Charity Commission have not been met or to which in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

OR

2. In my opinion the following matters should be addressed

.....(Delete 1 or 2 as applicable)

Mrs Thelma Toman  B.A.(Hons) A.C.I.B. Date 16.2.23

Fund movement by type

	Opening	Incoming	Outgoing	Transfers	Gains/losses	Journals	Closing
General - General fund							
Unrestricted	£102,367	£160,408	£135,946	(£84,536)			£42,294
GiftDay - Gift Day							
Restricted	£13,855	£1,131	£12,415				£2,572
AssocVicR - Associate VicarR							
Restricted	£1,424	£27,421	£26,026				£2,819
CapR - CapR							
Restricted	£33,757	£21,111	£21,276	(£2,654)			£30,938
FARESHARE - FareShare CAP							
Restricted		£826	£678	£211			£359
CAPProject - CAP Special Projects							
Restricted			£839	£4,443			£3,604
ChPlant - Church Plant							
Designated	£15,176	£11,385	£8,396	£13,000			£31,165
EvanglismD - Evangelism Designate							
Designated				£50,000			£50,000
MissionD - MissionD							
Designated	£2,662		£15,876	£13,536			£322
MissionR - MissionR							
Restricted	£1	£5,920	£4,322				£1,599
Harvest - Harvest							
Restricted	£1	£106					£107
ResvAscVic - Associate Vicar Desi							
Designated	£20,000						£20,000
ResvCAPD - CAP Designated RESER							
Designated	£3,000						£3,000
ResvBlding - Building Fund Design							
Designated	£19,699			£6,000			£25,699
TinyTots - Tiny Tots							
Restricted	£504	£170	£449				£224
HPS - HP'S Donations & spo							
Restricted	£281	£255	£312				£224
Explorers - Explorers Group							
Restricted	£112						£112
Pathfindrs - Pathfinders							
Designated	£96						£96
CYFA - CYFA							
Restricted	£184		£30				£153
Bellringr - Bellringers Fund							
Restricted		£2,890	£70				£2,820
LocalHards - Local Hardship Fund							
Restricted	£417						£417
EvangR - Evangelism Restrict							
Restricted	£485	£401	£373				£513
Grand total	£214,020	£232,025	£227,008				£219,037

Fund Movements comprise:

From General: £2000 CapR + £13,000 ChPlant + £50,000 EvangelismD + £13,536 MissionD + £6,000 Buildings = £84,536

From CapR: £4,443 CapSpecialProjects + £211 Fareshare - £2,000 from General = £2,654

Analysis of income and expenditure

	<u>Unrestricted</u>	<u>Designated</u>	<u>Restricted</u>	<u>Endowment</u>	<u>Total This year</u>	<u>Last year</u>
INCOME AND ENDOWMENTS						
Donations and legacies						
COLLECT - Collections at Services	£8,030	£643	£1,181		£9,855	£6,034
GAPLAN - Tax Efficient Giving	£91,195	£2,309	£28,538		£122,042	£135,595
GIFTAID - Gift Aid Recovered	£26,476	£586	£7,868		£34,930	£34,110
GRANTS - Grants (recurring and one-off)			£500		£500	£6,750
LEGACY - Legacies Received (Capital Value)						£63,181
NGAPLAN - Other Planned Giving (Non-Gift-Aided)	£16,267	£410	£3,682		£20,359	£24,558
OTHER - Other Voluntary Giving (recurring and on	£13,373	£7,437	£15,119		£35,929	£31,374
Total	£155,341	£11,385	£56,888		£223,614	£301,602
Income from charitable activities						
FEES - Fees from Weddings and Funerals (retaine	£2,212				£2,212	£3,308
FUNDRAISE - Fund Raising Income						£910
TRADING - Income from trading (Letting)	£985				£985	£1,031
Total	£3,197				£3,197	£5,249
Other trading activities						
BKIINC - Bookstall (Explore, Evangelicals Now, Bo	£679				£679	£392
OTHERINC - Other Income (Coffee & biscuits, Social,	£634		£3,344		£3,978	£1,218
Total	£1,313		£3,344		£4,657	£1,609
Investments						
INTEREST - Investment income (Dividends, interest,	£558				£558	£21
Total	£558				£558	£21
INCOME TOTAL	£160,408	£11,385	£60,232		£232,025	£308,481

EXPENDITURE

	<u>Unrestricted</u>	<u>Designated</u>	<u>Restricted</u>	<u>Endowment</u>	<u>Total</u>	
					<u>This year</u>	<u>Last year</u>
Expenditure on charitable activities						
ADMIN - Administration costs	£2,756	£107	£600		£3,463	£2,798
BAPTISM - Baptism	£530				£530	£328
BKEXP - Book Stall Costs	£837	£156			£993	£516
ELEC - Electricity (hall heating & lighting)	£9,127				£9,127	£4,668
EVANGELISM - Mission & Evangelism	£2,322		£373		£2,695	£1,972
EXPENSES - Clergy and Staff Expenses	£4,557	£1,071	£2,445		£8,073	£4,195
EXPLORERS - Explorers	£151				£151	£150
GAS - Gas (Church Heating)	£1,989				£1,989	£1,052
HALL - Hall Running Costs	£458				£458	£291
HPS - Humblenessy People						£58
INSURANCE - Insurance	£3,861				£3,861	£3,734
MAINTCE - Maintenance Costs	£4,798				£4,798	£4,203
MAJORREP - Major Repairs to Church			(¹)£12,415		£12,415	
MISSION - Mission Giving and Donations to Mission		(²)£15,876	£12,984		£28,860	£21,374
OFFER - Carlisle Offer - Parish Share	£66,390				£66,390	£65,000
SALARIES - Salaries, Wages and honoraria	£34,694	£5,447	£37,903		£78,044	£69,035
SERVICES - Upkeep of Services (Costs of services)	£1,457	£1,616			£3,073	£1,297
SOCIAL - Social Expenditure	£1,062		£70		£1,132	£714
TELEPHONE - Telephone expenses	£621				£621	£509
WATER - Water	£337				£337	£303
Total	£135,946	£24,272	£66,790		£227,008	£182,198
EXPENDITURE TOTAL	£135,946	£24,272	£66,790		£227,008	£182,198
GRAND TOTAL	£24,463	(£12,887)	(£6,559)		£5,017	£126,283

Notes:

¹Major Repairs comprise: £10,254 Audio Visual Project (deposit & advance purchase of equipment), £ 2,161 Chancel project (Architect & survey fees)

²See Mission Allocation page 6.

Mission Expenditure

Carry over from 2021			£	2,661	
Ben & Liz Griffin UFM (UK based)			£	800	2021 expenditure in 2022 (£2,400) ¹ .
Mountain Springs			£	800	
European Mission (Romuald Lasnes)			£	800	
Remaining Carry over from 2021			£	261	

2022

Mission Allocation 10% of Donations					£ 15,536
Carryover from 2021					£ 261
			Social (25%)	Evangelism (75%)	
UK			28%	72%	
CAP			£ 2,000 ⁴		Transfer to CAP fund
CCYC				£ 1,200	
Ben & Liz Griffin UFM (UK based)				£ 1,200	
NISCU				£ 1,456	
Anglican Mission in England				£ 1,200	
Subtotal UK			£ 2,000	£ 5,056	(£ 7,056)²
Overseas			24%	76%	
Lamb Healthcare			£ 2,000		
Serving in Mission (Ann Christian)				£ 1,200	
Albanian Evangelical Mission				£ 1,200	
Mountain Springs				£ 1,200	
European Mission (Romuald Lasnes)				£ 1,200	
Crosslinks (Walkers in Argentina)				£ 1,620	
Subtotal Overseas			£ 2,000	£ 6,420	(£ 8,420)³
Grand Total			£ 4,000	£ 11,475	
Carryover to 2023					£ 321

Expenditure in year made up of ¹, ², ³ = £17,876 total mission allocation. Expenditure shown is less ⁴£2,000 transfer = £15,876

Church on the Moor accounts:

Within the above accounts, the designated fund for Church Plant is used to fund the set up of Church on the Moor. As the church is intending to establish itself independently, the following is an extract from the St Johns Accounts to show how they would look.

<i>Note</i>	From To	01 January 2022 31 December 2022
ChPlant - Church Plant (Designated) Fund		
Income and endowments		
Donations and legacies		
Collections at Services		643
Tax Efficient Giving		2,309
Gift Aid Recovered		585
Grants (recurring and one-off)		—
Other Planned Giving (Non-Gift-Aided)		410
Other Voluntary Giving (recurring and on		7,436
	<i>Total Donations and legacies</i>	11,385
Total income and endowments		11,385
Expenditure		
Expenditure on charitable activities		
Administration costs		106
Book Stall Costs		15
Clergy and Staff Expenses		1,070
Salaries, Wages and honoraria		5,447
Upkeep of Services (Costs of services)		1,616
	<i>Total Expenditure on charitable activities</i>	8,396
Total expenditure		8,396
		2,988
		15,176
		13,000
Total carried forward balance		31,164

Note: the expenditure is from the start of the church in September, hence does not represent a full year's expenditure.

Christians Against Poverty

The Christians Against Poverty centre run at St John's runs it's accounts from 1st May to 30th April each year. Below is the last set of accounts to May 2022. Similar to Church on the Moor, these are included entirely within St John's accounts using the CAP Restricted fund (CapR). In order to better manage the funds raised for clients and Fareshare, the CAPR fund has been split into "CAPSpecialProjects" and "Fareshare" funds respectively.

CAP Centre Whitehaven Accounts for 2021/22

The accounts run from 1st May to 30th April.

Starting Balance	2021/22			2020/21	2019/20	2018/19	2017/18
	CAP Main	FairShare	Projects				
Designated Reserve	3,000			3,000	3,000	3,000	3,000
Restricted	28,076	413	2,857	17,704	5,441	-965	1,794
Total		34,346		20,704	8,441	2,035	4,794
Income							
Grants	2,000	0	1,250	17,448	7,661	9,352	7,581
Coalfield Trust				10,000			
Cumbria Community Fund				3,334			
Francis Scott Trust						5,000	5,000
County Council				1,000			
DMA Safety Company donation				200			
Woodbank grant					2,000		
Woodbank				480	480	360	550
Emmanuel					2,000	1,000	
St Andrews				118	661	642	531
Copeland PCN			750				
St Johns	2,000			1,800	1,900	1,600	1,500
Tear Fund							
Cumbria High Sheriff Award			500				
Corona Virus Job Retention Scheme				516	619		
Others (2018 transfer from St Johns Hardship Fund)						750	
Regular Giving	16,313	315	0	11,035	16,656	12,752	6,504
Monthly Supporter Donations	12,458	315		7,032	7,229	7,300	5,642
One-Off Donations (2018-19 Crisis appeal)				2,000	6,000	4,360	
Gift Aid Tax re-claimed	3,855			2,003	3,427	1,093	862
Fairshare (Note 1)	0	1,285	0	833	358	312	596
St Andrews Fairshare		1,007		324			
Fairshare (Other donations)		278		307			
Monthly Fairshare				202			
Fund-raising & One-off giving	0	0	910	205	3,236	676	408
Fund Raising			910		2,580	277	
Jam Jars etc				205	656	399	408
Total Income	18,313	1,600	2,160	29,521	27,910	22,342	15,089
Expenditure	17,395	1,803	574	15,878	15,647	15,937	17,848
CAP Central	6,000			6,000	6,000	6,000	6,000
Salary Costs	10,151			7,760	7,436	7,663	9,120
Expenses	484	72	109	470	766	1,174	1,819
Other expenditure (e.g. Client Gifts - emergency shopping)			65	71		300	308
Fairshare		834		400	725	200	
Fairshare Extras		897		198	120		
Fairshare Gifts				42			
Social Events				337			
Office Expenses	760		400	600	600	600	600
Surplus of Income/Expenditure	918	-202	1,586	13,642	12,263	6,406	-2,759
Transfer from Designated Fund back to St Johns (Note 2)							
Closing Balance		36,648		34,346	20,704	8,441	2,035
Restricted	28,994	211	4,443	31,346	17,704	5,441	-965
Designated	3,000			3,000	3,000	3,000	3,000

Notes:

Fairshare (shaded): Total income and expenditure to date gives a fund starting total of £413. Fairshare extras expenditure has been high as a result of additional food requirements to make balanced meals.

The special projects (fund raising) has been collated using the blue shading from previous years giving a fund starting value of £2,857. Income £750 from Copeland PCN (vaccinator's donation), £500 from Cumbria High Sheriff award and £910 Table Top sale. Expenditure this year £400 for TV for Debt coaching training, £109 rail fare and £65 to help with a client emergency.

Increased salaries (£1,980) and Expenses (£105) are included for the new Debt Counsellor who started in November.

Overall CAP has covered costs this year with a small surplus of £1,802. Fairshare expenditure is greater than income owing to higher food costs.

Signed as a true record of CAP centre Whitehaven
Tim Naylor, Treasurer St John's PCC.

Date: 15th May 2022