Charity registration number: 1134138

The Parish of the Cockermouth Area Team

Parochial Church Council

Annual Accounts

For the year ended 31 December 2025

Armstrong Watson LLP
Carleton House
136 Gray Street
Workington
Cumbria
CA14 2LU

The Parish of the Cockermouth Area Team Parochial Church Council

For the year ended 31 December 2025

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The Parish of the Cockermouth Area Team Parochial Church Council

Trustees' Report for the accounts for the year ended 31 December 2025

2025 Report and Accounts for the Parochial Church Council of The Cockermouth Area Team ("CAT")

As at 31 December 2025 the Parish of the CAT comprised All Saints' Church, Cockermouth, Christ Church, Cockermouth, St Bridget's Church, Bridekirk and Christ Church, Great Broughton.

Aim and purposes

The Cockermouth Area Team Parochial Church Council (PCC) has the responsibility of cooperating with the Team Rector and the Clergy Team in promoting within the parish the mission of the Church, pastoral, evangelistic, social and ecumenical. Under the direction of the PCC, the DCCs of All Saints', Christ Church, Cockermouth, Christ Church, Great Broughton and St. Bridget's, Bridekirk are responsible for the maintenance of their churches and church rooms.

Activities

The PCC endeavours to make worship accessible to the community through a wide variety of services from the traditional to the less formal, such as Messy Church. Regular prayer meetings are held, and several house groups meet regularly for Bible study, prayer and fellowship.

The Grasmoor Mission Community is fully integrated with the infrastructure of the CAT, and a shared ministry (both clergy and lay) continues to develop. The Mission Community includes 14 churches (11 Anglican, 2 Methodist and 1 URC) which have come together to support one another in mission, working in unity and sharing resources, but with each church retaining its existing and individual character and identity.

Pastoral Care

Pastoral care is key to our work, and private prayer is provided in the churches for those who wish to receive it. Each church has a programme of pastoral care - some on a more formal basis, some informally through friendship links.

Mission, Evangelism and Community

Team churches support various outreach projects on an ongoing basis or through one-off donations.

We have close links with local schools, and continue to develop and maintain contact with those involved in baptisms, weddings and funerals. We reach out to the community in various ways including "Linking Lives" which provides support to the lonely and housebound, and the monthly Oasis services at All Saints'.

Ecumenical Relationships

Team churches participate in Churches Together in the Cockermouth Area and in joint church events.

Regular meetings of the Leadership Group are held between the Anglican, URC and Methodist clergy and lay representatives of the Grasmoor Mission Community,

Volunteers and Generosity

We thank all the volunteers who give their time helping to keep our churches as faithful and worshipping communities.

We also owe a great debt of gratitude to our members for their generous financial support that allows the work of the CAT to continue. In particular we note the invaluable legacies that have been left to the churches within the parish over the years.

Structure, governance and management

The method of appointment of PCC membership is set out in the Team Instrument made under the terms of the Pastoral Scheme dated 3rd March 1977 and confirmed on 11th March 1977 establishing the Parish and amended to bring in the parishes of St. Bridget's, Bridekirk on 6th October 2005, and of Christ Church, Great Broughton on 22 March 2017.

All members of the congregation are encouraged to register on the Electoral Roll and stand for election to the PCC or appropriate DCC.

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including deciding on how the central funds of the PCC are to be spent.

The DCC of each church deals with the worship, mission and outreach, and fabric and finance of their particular church and are all responsible to the PCC and report back to it regularly, especially in relation to fabric works which may require a faculty.

The Parish of the Cockermouth Area Team Parochial Church Council

Trustees' Report for the accounts for the year ended 31 December 2025

Principal Correspondent	PCC Treasurer - Stuart Hoddinott The Old Vicarage, Embleton, Cockermouth CA13 9XL The PCC is registered with the Charity Commission as The Parochial Church Council of the Ecclesiastical Parish of the Cockermouth Area Team. Reg No. 1134138 on 5th February 2010.
Chair	Revd Canon Jane Charman
Secretary	Peta Leigh
Treasurer	Stuart Hoddinott
Churchwardens	All Saints': Catherine Chambers, Stuart Hoddinott, Joan Ingrams, Kris Longshaw Christ Church, Cockermouth: Richard Cooke, Roger Pritchett Christ Church, Great Broughton: Peta Leigh, Norman Marshall St. Bridget's, Bridekirk: David Johnson
DCC Representatives	All Saints': None Christ Church, Cockermouth: Gareth Browning, Bob Crozier, Sarah Ellison Christ Church, Great Broughton: Ann Jefferson, Jane McDonald St. Bridget's, Bridekirk: Rod Coy, Yvonne Gibson
District Churches	All Saints' DCC, Cockermouth Christ Church DCC, Cockermouth Christ Church DCC, Great Broughton St. Bridget's DCC, Bridekirk
Advisors: Bank	National Westminster Bank Plc 31 Pow Street, Workington, Cumbria CA14 3WY
Independent Examiner:	Armstrong Watson, Chartered Accountants, 2 Europe Way, Cockermouth, Cumbria CA13 0RJ

Signed on behalf of the PCC:

Rev Canon Jane Charman (PCC Chairman)

Dated: Jane Charman 10/5/26

The Parish of the Cockermouth Area Team Parochial Church Council

Independent Examiner's Report to The Parish of the Cockermouth Area Team Parochial Church Council

I report to the trustees on my examination of the financial statements of The Parish of the Cockermouth Area Team Parochial Church Council for the year ended 31 December 2025.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 (the 2011 Act).

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act. In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Your attention is drawn to the fact that the charity has prepared financial statements in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn.

I understand that this has been done in order for financial statements to provide a true and fair view in accordance with Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the 2011 Act; or
2. the financial statements do not accord with those records; or
3. the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.

Steven Kirkbride

Steven Kirkbride (Jun 8, 2026 12:23:14 GMT+1)

Mr S Kirkbride BFP FCA

Armstrong Watson LLP
Carleton House
136 Gray Street
Workington
Cumbria
CA14 2LU

Date: 08/06/2026

Cockermouth Area Team Parochial Church Council

Statement of Financial Activities for the Year Ended 31 December 2025
(Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

	Note	Unrestricted funds £	Restricted funds £	Endowment Funds £	Total 2025 £	Total 2024 £
Income and endowments from:						
Donations and legacies	2a	183,060	84,656	0	267,716	317,144
Other trading activities	2b	44,057	710	0	44,767	38,458
Investment income	2c	8,726	1,450	0	10,176	7,371
Income from charitable activities	2	55,697	0	0	55,697	60,356
Other income	2e	3,903	1,400	0	5,303	36,140
Total income		295,443	88,216	0	383,659	459,469
Expenditure on:						
Church activities	3a	257,544	20,245	0	277,789	426,997
Raising funds	3b	0	0	0	0	334
Other expenditure	3c	77	0	0	77	5,129
Governance costs	3d	6,066	0	0	6,066	3,629
Total expenditure		263,687	20,245	0	283,932	436,089
Net gains/(losses) on investments / assets		0	0	0	0	0
Net income/(expenditure)		31,756	67,971	0	99,727	23,380
Gross transfers between funds		57	(57)	0	0	0
Other recognised gains and losses		0	0	0	0	0
Net movement in funds		31,813	67,914	0	99,727	23,380
Reconciliation of funds						
Total funds brought forward		319,165	195,909	16,359	531,433	508,053
Total funds carried forward		350,978	263,823	16,359	631,160	531,433
						0

The statement of financial activities include all gains and losses recognised in the year.

All income and expenditure derived from continuing activies.

Cockermouth Area Team Parochial Church Council

(Registration number: 1134138)
Balance Sheet as at 31 December 2025

	Note	Unrestricted funds £	Restricted funds £	Endowment Funds £	Total 2025 £	Total 2024 £
Fixed assets						
Tangible assets	6.	84,672	0	0	84,672	85,711
Investment assets	7.	0	7,504	14,659	22,163	21,072
		84,672	7,504	14,659	106,835	106,783
Current assets						
Stocks		0	0	0	0	0
Debtors		(127)	4,233	0	4,105	6,732
Cash at bank and in hand		269,150	252,996	1,700	523,847	422,812
		269,023	257,229	1,700	527,952	429,544
Creditors: Amounts falling due within one year		(2,718)	(910)	0	(3,628)	(4,894)
Net current assets		266,305	256,319	1,700	524,324	424,650
Creditors: Amounts falling due in more than one year		0	0	0	0	0
Net assets		350,977	263,823	16,359	631,159	531,433
Funds of the Charity:	8.					
Unrestricted Income Funds						
General Fund		268,240	0	0	268,240	236,249
Designated Funds		82,738	0	0	82,738	82,916
		350,978	0	0	350,978	319,165
Restricted Income Funds		0	263,823	0	263,823	195,909
Permanent Endowment Funds		0	0	16,359	16,359	16,359
Total funds		350,978	263,823	16,359	631,160	531,433
		0	*0*	*0*	*0*	

The financial statements were approved by the trustees on 08/06/2026 and signed on their behalf by:



Stuart Hoddinott (Jun 8, 2026 11:30:44 GMT+1)

Stuart Hoddinott, Trustee, Warden and Treasurer to the PCC

The Parish of the Cockermouth Area Team Parochial Church Council

Notes to the Accounts for the year ended 31 December 2025

1. Accounting Policies

Basis of preparation

The financial statements have been prepared in accordance with the charity's governing document, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland" (FRS 102) and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities not to prepare a Statement of Cash Flows.

The financial statements have been prepared under the historical cost convention except for the valuation of investment assets which are shown at market value.
The accounts include all transactions, assets and liabilities for which the PCC are responsible in law. They do not include accounts of church groups that owe their affiliation to another body, nor those that are informal gatherings of church members.

Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

Fund Accounting

Endowment Funds are funds the capital of which must be retained either permanently or at the PCC's discretion. The income derived from the endowment is to be used either as restricted or unrestricted income funds depending upon the purpose for which the endowment was established in the first place.

Unrestricted funds are income funds which are to be spent on the PCC's general purposes.

Incoming resources

Offerings and donations are recognised when received. Income tax recoverable on Gift Aid income is recognised when the gift is received. Dividends and interest are recognised when details are provided.

Grants and legacies are accounted for as soon as the PCC is notified of its entitlement and the amount due. Rent of buildings or the letting of rooms for purposes within the objects of the church is recognised as charitable trading income when the sum is due. Realised gains or losses on investments are recognised when the investment is sold. Unrealised gains and losses are accounted for on revaluation at 31 December.

Resources expended

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding or constructive obligation on the PCC. The diocesan parish offering expected to be paid over is accounted for when due.

All other expenditure is generally recognised when it is incurred and is accounted for gross.

Fixed Assets

Consecrated benefice property is not included in the accounts in accordance with section 10(2)(a)and (c) of the Charities Act 2011 All expenditure incurred during the year on such property is shown in the accounts as expenditure incurred within the year.

No value is placed on the movable church furnishings held by the churchwardens on special trust for the PCC and which require a faculty for disposal since the PCC considers this to be inalienable property. All expenditure incurred during the year on moveable church furnishings is shown as expenditure incurred within the year.

Other fixtures, fittings and equipment purchased for the functional use of the PCC where the original cost or the aggregate original cost of a group of items of the same type of asset exceeds £1,000 is treated as a fixed asset. Depreciation is calculated at 20 per cent of the original value of all such items.

Current assets and liabilities

Any pre-payments included in the accounts and any amounts due to the PCC at 31 December in respect of fees, rents and other income are shown in the accounts as debtors.

Amounts relating to the year which have not been paid by 31 December such as trade invoices and ministry expenses are brought into the accounts as a liability.

Notes forming part of the accounts for the year ended 31 December 2025 (continued)

2. Income and Endowments from:

		2025 Unrestricted £	2025 Restricted £	2025 Endowment £	2025 Total £	2024 Total £
2a	**Donations and Legacies**					
	Planned giving:					
	Gift Aid donations	106,437	3,900	-	110,337	107,670
	Non gift aid donations	2,800	0	-	2,800	3,793
	Tax recoverable	30,609	0	-	30,609	25,300
	Collections (open plate)	5,062	0	-	5,062	6,892
	Donations,appeals etc (Incl Tax)	14,016	7,032	-	21,048	49,520
	Legacies	1,845	50,000	-	51,845	33,458
	Linking Lives Grants	0	21,970	-	21,970	20,119
	Other	22,291	1,754	-	24,045	70,392
		183,060	84,656	-	267,716	317,144
2b	**Other Trading Activities**					
	General fundraising	3,584	434	-	4,018	5,039
	Church and Rooms lettings	28,161	-	-	28,161	23,644
	Services	12,312	276	-	12,588	9,775
		44,057	710	-	44,767	38,458
2c	**Investment income**					
	Dividends and interest	8,726	1,450	-	10,176	7,371
		8,726	1,450	-	10,176	7,371
2d	**Income from church activities**					
	Wedding and funeral fees	55,589	-	-	55,589	59,831
	Other	108	-	-	108	525
		55,697	-	-	55,697	60,356
2e	**Other income**					
	Grants	3,903	1,400	-	5,303	32,824
	MISC	-	-	-	-	-
	Refund of VAT	-	-	-	-	3,316
		3,903	1,400	-	5,303	36,140
	Total incoming resources	295,443	88,216	-	383,659	459,469
		0	(0)	0	(0)	

3. Expenditure on:

		2025 Unrestricted £	2025 Restricted £	2025 Endowment £	2025 Total £	2024 Total £
3a	**Church activities**					
	Missionary and charitable giving					
	Church overseas:					
	Missionary Societies	10,427		-	10,427	1,740
	Relief & development agencies	-		-	-	7,533
	Secular societies	900		-	900	500
		11,327	-	-	11,327	9,773
	Ministry: Parish Offer	94,216	-	-	94,216	164,054
	Clergy expenses	10,892	-	-	10,892	7,011
	Church running expenses	34,500	-	-	34,500	32,062
	Church maintenance / equipment	26,340	257	-	26,597	23,208
	Upkeep of services	3,201	90	-	3,291	4,029
	Youth Work	627	551	-	1,178	786
	Upkeep of churchyard	(808)	2,044	-	1,236	3,533
	Outreach	2,883	78	-	2,961	3,146
	Major repairs / installations	2,359	-	-	2,359	66,806
	Church Rooms running costs	6,819	-	-	6,819	7,043
	Rooms maintenance	8,441	-	-	8,441	16,419
	Equipment depreciation	1,039	-	-	1,039	1,039
	Management / Administration	5,450	-	-	5,450	1,667
	Fees paid	42,465	-	-	42,465	57,894
	Photocopying	1,295	-	-	1,295	6,740
	Other	1,918	145	-	2,063	1,034
	Parish Office running costs	4,580	180	-	4,760	5,068
	Linking Lives expenses	-	16,900	-	16,900	15,685
		257,544	20,245	-	277,789	426,997
3b	**Raising funds**					
	Expenses	-	-	-	-	334
		-	-	-	-	334
3c	**Other expenditure**					
	Equipment Purchase	-	-		-	5,000
	Other	77	-	-	77	129
		77	-	-	77	5,129
3d	**Governance Costs**					
	Legal Fees	6,066	-	-	6,066	3,629
		6,066	-	-	6,066	3,629
	Total expenditure	263,687	20,245	-	283,932	436,089

4. **Salaries and Wages**

	2025	2024
	£	£
	27,282	12,485

During the year the PCC employed Parish Administrators and various cleaners, organists and vergers.

5. **Payments to Members of the Parochial Church Council**

No member of the Parochial Church Council or person with a family or business connection with a member of the PCC received any remuneration directly or indirectly from the PCC.

6. **Fixed Assets for use by the PCC**

Tangible Fixed Assets	Equipment	Total
	£	£
Gross Book Value		
As At 01 January 2025	102,457	102,457
Additions	-	-
Disposal	-	-
As At 31 December 2025	102,457	102,457
Depreciation		
As At 01 January 2025	16,746	16,746
Charge for the year	1,039	1,039
Disposal	-	-
As At 31 December 2025	17,785	17,785
Net Book Value		
As At 31 December 2025	84,672	84,672
As At 31 December 2024	85,711	85,711

7. **Fixed Asset Investment**

	2025 £
Market Value at 01 January 2025	21,072
Net gains/losses on revaluation	-
Market Value at 31 December 2025	21,072

8. **Analysis of Net Assets by type of fund**

Net assets as at year-ended 31 December 2025

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Endowment Funds £	Total Funds £
Tangible Assets	83,631	1,041	0	0	84,672
Investment Assets	0	0	7,504	14,659	22,163
Current Assets	187,326	81,697	257,229	1,700	527,952
Current Liabilities	(2,717)	0	(910)	0	(3,627)
Long term Liabilities	0	0	0	0	0
Total as at 31 December 2025	268,240	82,738	263,823	16,359	631,160

Net assets as at year-ended 31 December 2024

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Endowment Funds £	Total Funds £
Tangible Assets	83,631	2,080	0	0	85,711
Investment Assets	0	0	6,413	14,659	21,072
Current Assets	156,659	80,836	190,349	1,700	429,544
Current Liabilities	(4,041)	0	(853)	0	(4,894)
Long term Liabilities	0	0	0	0	0
Total as at 31 December 2024	236,249	82,916	195,909	16,359	531,433

9. **Analysis of Funds**

	Balance at 1 January 2025 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 December 2025 £
Unrestricted funds					
Unrestricted general funds					
All Saints	1,433	30,925	(52,069)	0	(19,711)
Christ Church Cockermouth	180,077	126,831	(90,660)	57	216,305
Christ Church Great Broughton	30,183	26,072	(14,777)		41,478
PCC	17,054	73,038	(76,585)		13,507
St Bridgets	7,502	36,684	(27,524)		16,662
Total General Funds	236,249	293,550	(261,615)	57	268,241
Unrestricted Designated funds					
All Saints	721	0	0	0	721
Christ Church Cockermouth	1,418	960	(1,032)	0	1,346
Christ Church Great Broughton	1,920	0	0	0	1,920
PCC	810	0	0	0	810
St Bridgets	78,046	933	(1,039)	0	77,940
Total Designated Funds	82,915	1,893	(2,071)	0	82,737
Total Unrestricted funds	319,164	295,443	(263,686)	57	350,978
Restricted funds					
All Saints	146,150	85,067	(17,080)	0	214,137
Christ Church Cockermouth	95	442	(472)	(57)	8
Christ Church Great Broughton	24,435	1,249	(1,015)		24,669
PCC	13,222	1,100	(505)		13,817
St Bridgets	12,008	358	(1,174)		11,192
Total restricted funds	195,910	88,216	(20,246)	(57)	263,823
Permanent Endowment					
All Saints	1,491	0	0	0	1,491
Christ Church Cockermouth	0	0	0	0	0
Christ Church Great Broughton	0	0	0	0	0
PCC	0	0	0	0	0
St Bridgets	14,868	0	0	0	14,868
Total Permanent Endowment funds	16,359	0	0	0	16,359
Total funds	531,433	383,659	(283,932)	0	631,160
Total fund breakdown					
All Saints	149,795	115,992	(69,149)	0	196,638
Christ Church Cockermouth	181,590	128,233	(92,164)	0	217,659
Christ Church Great Broughton	56,538	27,321	(15,792)	0	68,067
PCC	31,086	74,138	(77,090)	0	28,134
St Bridgets	112,424	37,975	(29,737)	0	120,662
Total funds	531,433	383,659	(283,932)	0	631,160

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Final Audit Report 2026-06-08

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