The Binsey Team
Mission Community

ANNUAL REPORT AND ACCOUNTS
OF
THE BINSEY TEAM MINISTRY
PAROCHIAL CHURCH COUNCIL
2025

www. binsey.org.uk

The Binsey Team Ministry PCC is a charity registered in England and Wales (No. 1169267)

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Mission Community Leader:	The Reverend Stephen Banks
Office Address:	The Binsey Team PCC The New Rectory Torpenhow Wigton Cumbria CA7 1JA
Bankers:	CAF Bank Ltd 25 Kings Hill Avenue Kings Hill West Malling Kent ME19 4JQ
Independent Examiner:	Danny Moffat ACA Saint & Co Chartered Accountants Unit 7b Lakeland Business Park Cockermouth Cumbria CA13 0QT

Administrative Information

The Parish of the Binsey Team, also known as the Binsey Team Mission Community, in the benefice of the Binsey Team Ministry is part of the Diocese of Carlisle within the Church of England and the correspondence address is The New Rectory, Torpenhow, Wigton CA7 1JA. The Parochial Church Council (PCC) of the Binsey Team is also known as the Binsey Team Ministry Parochial Church Council.

It covers a large rural area of over 250 sq. miles, in the northern fells of the Lake District; with over half lying within the Lake District National Park (now designated a World Heritage Site), between the towns of Keswick, Cockermouth and Wigton.

The Parish became the first Ecumenical Mission Community to be commissioned in Carlisle Diocese in January 2016.

The Community comprises eleven District Church Councils (DCCs) with twelve ancient Church buildings which retain the status of Parish Churches as well as one Methodist Chapel. The area covered includes six primary schools visited each week during Term time and the Ministry Team conducts worship in the twelve churches and chapel with an additional annual service in each of three former and now redundant churches in Allhallows, Ireby and Wythop Parishes.

The paid staff; Team Rector, Associate Priest (part time), Team Curate, Team Treasurer and Team Administrator; work across the whole Team.

The population, of just over four thousand, live in some thirty villages and hamlets. Much of the employment is reliant on the tourism industry although some do travel to work in neighbouring towns such as Wigton, Workington, Carlisle and Sellafield. The other major industry is agricultural. There are no doctors' surgeries in the large area nor any other public facility. There are several public houses, two seasonal shops, one permanent farm shop, a distillery and a few cafes and tea rooms. There is virtually no public transport apart from the limited buses between Workington and Keswick and between Carlisle and Keswick and beyond to Penrith.

The PCC met four times during the year. In addition to this the individual DCCs each met several times, with minutes of their deliberations being fed back to the PCC and discussed if necessary.

The following people served as trustees on the PCC in the year from 1st January 2025 to 31st December 2025

Ex Officio members:
The Reverend Stephen Banks (Stipendiary)
The Reverend John Freeman (Stipendiary - part-time)
Lay Ministers (Readers):
Mr Graham Cox (retired 30 November 2025)
Elected members:
Mrs Elizabeth Armstrong (Secretary)
Mrs Pauline Boardman
Mr Alan Bowe (resigned due to ill health January 2025)
Mrs Isobel Bowe (w.e.f. 6 May 2025)
Mrs Kathleen Brandwood
Mr Stuart Christian
Mr Andrew Coxon (resigned due to ill health 17 April 2025)
Mr Kenneth Evans
Mrs Eleanor Foster
Mrs Val Grayson (w.e.f. 6 May 2025)
Mrs Doreen Hetherington
Mrs Rachel Hewson
Mrs Barbara Johnson
Mr Don Lomax (Lay Chair)
Mr Laurie Mansfield
Mrs Elizabeth Marrs
Mrs Christine Milliken
Dr. Ruth Pearce
Mr Gordon Pickering
Mr David Roberts
Mrs Hylarie Sharpe
Ms Sandra Stockdale
Mrs Ann Thompson (to 6 May 2025)
Mr Alexander Watson

As at 31st December 2025 there were 281 people on the Parish Electoral Roll.

Structure, Governance and Management

Governing Documents

The Binsey Team Ministry Parochial Church Council is constituted as a Charitable Trust set up in September 2016 with the Charity Commission, Charity Number 1169267.

In common with all Parochial Church Councils, the governing documents for the charity are 'The Parochial Church Council Powers Measure (1956) as amended" and "The Church Representation Rules that came into force on 02 Jan 1957".
An additional document specific to this charity is 'Scheme for representation of congregations and establishing district church councils' (The Scheme). This lays out clearly what matters may or may not be delegated to the District Church Councils.

Organisational Structure

The charity trustees – the PCC, are responsible for the general control and governance of the charity. Other than the two-stipendiary clergy, the trustees give their time freely and receive no remuneration. The stipendiary assistant curate attends PCC meetings as part of his training, but is not a trustee.

The PCC is the body responsible for making all decisions on those matters which cannot be delegated to the District Church Councils (DCCs) e.g. faculties, appointment of school governors. It also makes decisions on behalf of the DCCs on all financial matters over £2,500.

The Binsey Team Treasurer was appointed as treasurer to the PCC.

Recruitment and Appointment of trustees

The method of appointment to the PCC is set out in the governing document 'The Scheme'. The membership of the PCC consists of the licensed clergy, the Licenced Readers, up to two members from each of the DCCs, one of whom will normally be a Churchwarden, and two members from The Methodist Chapel.

The following groups and sub committees undertake work on behalf of the PCC:

<u>Ministry Team</u>

During the year the Team was led by the Revd Stephen Banks as Team Rector, supported by the Revd John Freeman as part-time Associate Priest and a full time Assistant Curate Revd Charlie Day, who was priested on 28th June. The Team also had the support of the Revd Julia Hedley (retired priest) but the one active Lay Minister (Reader), Graham Cox retired on 30 November 2025. With the Binsey Team no longer having any Lay Readers activity involved in ministry, then the team of Lay Worship Leaders play an important supporting role enabling Sunday services to take place across the Team. In particular, Richard Cox leads services on a very regular basis across the whole Binsey Team. Of the other Lay Worship Leaders, then Jean McGrady leads some services at her local church as does Laurie Mansfield at his local church. On certain occasions, a few of the churchwardens will also lead morning prayer.

The Team is supported by a part time Treasurer and a part time Administrator. As these roles further develop it is hoped that it will allow the clergy and Ministry Team to concentrate on new areas of work and the laity in the DCCs to be released to use their gifts and time to concentrate on Service and Mission.

Churchwardens

Every parishioner continues to have the right to elect the churchwardens for their parish church at the annual district church council meetings. These elected churchwardens hold a vitally important role for their Church and wider communities. In January 2016 when the Parish became a Mission Community they were formally commissioned as Local Mission Community Leaders. With a large geographical area and few paid staff these volunteers hold an important position being their Church's local representatives. In this role they will function as the 'go to' people in each of their communities so that local people can have questions and queries relating to church and faith answered locally and can pick up local pastoral concerns that need to be addressed by the Ministry Team.
The Binsey Team, like most rural parishes, is now struggling to appoint new churchwardens as, understandably, existing churchwardens are wishing to step down after many years faithful service and there is no one able to take their place.

Financial Matters

With the change in governance through the Pastoral Measure and the Registration of the new body with the Charity Commissioners, formal accounts are now produced for the PCC rather than each individual Church. Each DCC has a Finance Officer who maintains financial records and oversees expenditure and income and the cheque books.

The PCC Treasurer keeps in contact with the Finance Officers in relation to their local church accounts and financial situation. The Team Rector liaises with the Finance Officers and Churchwardens and discusses what their parish church can do to support the Team in raising funds to pay for clergy and related expenses as well as supporting the work of the parish and the Church as a whole.

On a very regular basis the Team Rector and Team Treasurer discuss the overall financial situation within the Team, the level of giving and the parish offer contributions along with any concerns about individual churches.

In 2025 the Binsey Team paid its ministry costs in full by meeting the agreed Ministry Offer of £90,000. This was a reduction of £7,270 on the Ministry Offer for 2024, but after a discussion the PCC agreed that individual local Church/DCC contributions to the offer should remain the same as in 2024.

In 2025 the Team Rector, Team Treasurer and representatives of the PCC met with the Diocesan Stewardship Advisor and the Archdeacon to discuss the Binsey Team Ministry Offer for 2026 and 2027. There is great uncertainty about both ministry provision and ministry costs in 2027 as the Team Curate is likely to finish his curacy before the summer. Therefore, the Binsey Team was only able to make a Ministry Offer for 2026, when the current ministry provision remains unchanged and the costs are known. In 2026, the Binsey Team will have 2 full-time stipendiary clergy, the Team Rector and the Team Curate, along with a part-time stipendiary Associate Priest. However, during 2026 the Associate Priest is likely to further reduce his commitment to the Binsey Team as he focusses on the church plant, St. Aidan's Cumbria, which is his main responsibility.

At the July PCC meeting, it was agreed that the Binsey Team Ministry Offer of £ 90,000 for 2025 should remain unchanged in 2026, even though the Ministry costs for 2026 were £ 71,996. (The ministry costs of the Team Curate and the Associate Priest will be paid by the Church Commissioners.)

District Church Councils

There are 11 District Church Councils in the Binsey Team and they play an important governance and administration role at the local level.

The DCC's have delegated authority from the PCC to make local decisions about the mission and activity of their church, under guidance from the Team Rector, and are responsible for their own finances. Each DCC makes an equal contribution to the ministry expenses of the clergy and the Binsey Parish Administrator and the Binsey Team Treasurer.

The churchwardens and DCC secretaries liaise directly with the Binsey Team PCC and the Team Rector.

In 2023 nine DCC members were elected and appointed as voting representatives of the Parish on the Deanery Synod for a term of 3 years. This provides the Parish Churches with a valuable link between them and the wider structures of the Church, and particularly to the mission and ministry of our local neighbouring churches.

Aim and Purposes

The Mission Statement of the previous Binsey Team Ministry has been adopted by the new PCC.

In each parish we proclaim Jesus as Lord in word and deed

* through a sustainable focus of Christian witness and worship
* served by a faithful and vibrant group of Christians
* ministered to by clearly defined and authorised leadership

The Binsey Team PCC has the responsibility of cooperating with the clergy team, of promoting, within the ecclesiastical parish, the whole mission of the Church in pastoral, evangelistic, social and ecumenical matters.

The PCC has oversight of the District Church Councils of Allhallows, Bassenthwaite, Boltons, Embleton, Ireby, Isel, Plumbland, Torpenhow, Setmurthy, Uldale and Wythop, and is in a formal ecumenical relationship with the Bassenthwaite Methodist Chapel.

Objectives and Activities

When planning the year's activities, the clergy and PCC have taken into account the Charity Commissioner's guidance on public benefit, and in particular the specific guidance by charities on advancement of religion. In particular we try to enable ordinary people to live out their faith as part of our Team Community through:

- Worship and prayer, learning about the Gospel; and developing their knowledge and trust in Jesus Christ
- Provision of pastoral care for all people living in the Mission Community area
- Outreach work

The PCC is committed to enabling as many people as possible to have open access to our buildings, and to become part of our worshipping community.

The PCC's task is to maintain an overview of our worship throughout the parish and to make suggestions on how we can involve and support the many groups that live within our Parish area.

The PCC continues to allow the Revd. John Freeman to focus much of his time and ministry on the Church Plant (St. Aidan's), which is now starting to grow and has established a weekly Sunday afternoon service meeting in Bridekirk Parish Church (in the Grasmoor Mission Community). However, John still offers support through leading Sunday morning services in Binsey three times a month and leading collective worship once a month in the six Binsey schools. Through external funding John appointed a full-time Children and Families Pastor, Steve Weston, in July 2024. Steve Weston also assists with leading collective worship in the schools.

Use of Volunteers

Apart from the Team Rector, part-time Associate Priest and Team Curate who receive diocesan stipends, there is a part time paid Treasurer and a part time paid Administrator. All other work of the PCC and Parish Churches is undertaken by volunteers from the churches and community.

Each Parish Church has up to two Local Mission Community Leaders (churchwardens) who are responsible for the fabric of the church buildings and for local liaison on behalf of the Church in their communities. Secretaries, finance officers and other locally appointed officers assist them. In addition, volunteers go into local schools to assist with various tasks, serve as governors, and serve the community by being involving in various village organisations and serving on many village committees. Volunteers also run other Church based groups such as Mothers' Union as well as community groups founded by the Churches and sit as trustees on several local trusts. The bulk of all fundraising is undertaken by volunteers to support the Church and other not for profit groups, both locally and overseas.

These volunteers along with the Lay Worship Leaders, Licenced Readers and retired clergy have given many hours of their time to church and community projects.

Together with all members of the church councils, they play an essential role in the life of the parish and the diocese as a whole. Without their generous volunteering, the Parish would not be able to function administratively, to offer worship, pastoral care and support.

Activities and Achievements

How our Activities achieve Public Benefit

The charity carries out a wide range of activities in pursuance of its charitable aims. The trustees consider that these activities summarised below, provide benefit, both to those who regularly worship in the churches and to the wider communities that make up the Binsey Team Mission Community.

<u>Worship and Prayer</u>

We have settled into a regular pattern of Sunday services with each parish church having 2 services each month and a Team service being held four times a year on each of the fifth Sundays in the month, but in 2025 we held six Team Services.

The Team Service is a great opportunity to gather everyone together in the same church to worship, pray and share fellowship. It is encouraging to see the attendances growing, which demonstrates the increasing unity and support between all the churches, and we averaged 64 adults and 7 children at the six Team Services in 2025.

It is good to report that overall church attendances also showed another small increase in 2025 with 74 adults on average attending church each Sunday.

The Easter services held in the Binsey Team had higher overall attendances this year compared to the previous year, but the attendances at the Christmas services and the Carol Services were slightly lower than last year. However, the previous year had seen the highest attendances since 2019.

The Christmas and Easter services, which we hosted in the respective parish churches for most of our village primary schools, were also well-attended, but the attendances overall were slightly lower than in 2024.

St. James, Uldale has been holding regular Sunday services and hosting other social and craft activities, since the lengthy restoration and reordering of the church was completed in July 2024. It is very encouraging to report that there has been growth in the congregation in 2025 and a number of younger adults are now worshipping there regularly. . The more flexible worship area along with the kitchen and toilet are enabling a range of activities to take place.

It would not be possible for the number of services offered each Sunday to take place without the help of our retired clergy, lay ministers and lay worship leaders. The Team Rector remains deeply appreciative of their invaluable support along with that of the churchwardens and organists.

There is a very close relationship with Bassenthwaite Methodist Chapel and all worship and church activity is shared together. There are also Evangelical Chapels at Plumbland and Blennerhasset. The links with Plumbland Chapel are currently stronger, but they have not held services in the Chapel since March 2020.

We continue to make all our services and buildings accessible for all, with large print service books and loop systems installed in most of the church buildings. Ramps have been installed wherever practically possible.

A team of organists offer their services across the Team, both for Sunday worship and for Weddings and Funerals, but we now only have 5 organists. Where no organist is available electronic music is provided, and some churches have purchased Bluetooth speakers to allow this to happen more easily. Volunteers from within the congregation assist with their local services, for example by greeting people, reading lessons and leading prayers.

<u>Family and Youth work</u>

The six Primary schools in the Team have all been rated as 'Good' by Ofsted and we continue to have very strong links with each of them. The Team Rector and Curate have been able to further develop these relationships. During 2025, the clergy team, assisted by Stuart Christian and Steve Weston, have led Collective Worship each week in all the 6 Primary Schools. . The current pattern is to visit 4 schools on a Tuesday and the other 2 schools on a Wednesday. We were very pleased that we were able to hold school services in church again to celebrate the Christian Festivals such as Christmas, Easter and Harvest during 2025.

Close contact is maintained with the schools and pastoral support offered to the Headteachers and teaching staff. The Team Rector serves as a governor at the 4 Church Schools and other church members are also school governors, so that there is church governor representation at all of the 6 schools. We are looking to further enhance the support of our schools.

Whilst a Network Youth Worker was appointed for the Deanery in September 2025, their role will be to work with children of Secondary School age, so they will not get involved with any of the Binsey Schools. However, as already mentioned Steve Weston, the St. Aidan's Children and Families Pastor, does lead collective worship in each of the schools in Binsey.

The Toddler/Parent Group (Two by Two), which meets every week on Tuesday morning during term time in Allhallows Community Centre (Fletchertown), has 25-30 parents/carers attending with their young children. This is not a church-led group, but some of those involved are church members and this year the Team Curate has been able to attend regularly. He has also joined the committee and supported the leadership of the group, which has greatly strengthened our relationship with Two by Two.

Mission

Overall, there has been a small increase in the number of people attending church and taking an active role in the life of the church, which further highlights the necessity of Mission. It has been encouraging to have new people and some younger people starting to attend Sunday worship regularly and also getting involved in the activity of their church. Many of the challenges remain the same with an ageing congregation and the difficulty of appointing church officers, but in some of our churches new people have been elected onto the District Church Council.

Revd Charlie Day, the Team Curate has enabled further opportunities for Mission, particularly through the schools and the Two by Two Group in Allhallows Community Centre (Fletchertown), and has started a monthly All-Age Service in Allhallows Church This has helped to strengthen the links with those children and families, who attend Two by Two., which meant that this year the Binsey Team Christingle Service in Allhallows Church before Christmas was combined with the Nativity Service. This was a great success with 86 adults and 33 children attending and it was agreed to do the same next year.

The Team Curate has also started a Bible Study Group since the autumn, which meets once a fortnight in Ireby Vicarage and it is very well attended. At the start of 2026, he hopes to host a monthly discussion group for people to ask questions about God, faith and the purpose of life.

Under the leadership of John Freeman assisted by Steve Weston, the St. Aidan's Church Plant is starting to grow. St. Aidan's is now meeting every week on a Sunday afternoon in Bridekirk Church and has established a regular congregation.

Pastoral Care

The wide-spread nature of the Team with its vast area, in itself poses particular problems for maintaining contact with people at home or in hospital, especially with many church members and parishioners being aged over 75. The Team Rector and PCC are continuing to consider how the pastoral load can be more effectively managed.

The Parish Safeguarding Officer (PSO) has made the PCC aware of the latest updates from the Church of England concerning Safeguarding. In addition, the Team Rector and PCC Secretary have been endeavouring to make sure that all PCC members are DBS checked or have their DBS certificates renewed, when appropriate. The PSO is now a diocesan safeguarding trainer and provides face to face training where online access is not available

During the year there have been:

5 weddings (9 in 2024), 0 blessing of marriage (1 in 2024), 11 baptisms (13 in 2024), 1 thanksgiving for the birth of a child (0 in 2024), 21 funerals in church (22 in 2024), 0 graveside funeral (2 in 2024), 5 funerals at the crematorium (1 in 2024), 1 burial in the churchyard with the service taking place elsewhere (1 in 2024), 10 interments of ashes (14 in 2024) and 0 memorial services (0 in 2024).

As part of preparation for marriage and baptism, the clergy meet couples on several occasions to help them understand the meaning of wedding and baptism ceremonies and the commitment involved in each. There were not enough couples getting married in 2025 to hold a Marriage Preparation Day in February . However, each couple attended a number of separate meetings with the member of the clergy conducting their wedding to help them prepare for marriage and for their wedding. Contact after the event is maintained by cards being sent on anniversaries.

Communication

The highly rated and well used Binsey Link, the Team magazine which is delivered to most of the homes in the Mission Community area, and the website provide important sources of communication between the scattered communities of the Team. News posts are added to the Mission Community Facebook page and through this media platform we hope to reach all who are on Facebook within our communities. There is an automatic link between our database and our website with its live calendar. Events added to the database are immediately displayed in this calendar.

The website has been particularly useful in providing up to date information about services along with church and parish activities.

Mothers' Union etc.

The Boltons, Ireby and Uldale branch of the Mothers' Union continues to meet on a monthly basis to pray and discuss issues of relevance to them and society. This very local branch is linked through the Diocese to the Worldwide Mothers' Union, so their support for families and young people goes well beyond the Team boundaries.

The former Bassenthwaite branch continues to meet unofficially for fellowship and support on a regular basis.

Buildings

The 13 church buildings, many of which are listed, are the focus for worship in their communities and for the many visitors who come and who appreciate the welcome they are given. Each of our churches have been kept unlocked during the day. The Team Library situated in Torpenhow church, which serves as an important resource for the use of all parishioners and visitors to Binsey.

In addition to the buildings there are also 11 open churchyards which are maintained to a very high standard by the church congregations. These are seen as an oasis of calm and beauty by visitors and walkers to our area. The buildings in each parish continue to bear witness to the faith of past and present congregations. It is recognised that church buildings represent an important part of the architectural heritage of the country and much time and effort is spent by the small congregations and communities ensuring that their upkeep is maintained.
A quinquennial health and safety check is carried out by a qualified architect on every building every five years and reports are submitted with recommendations for action. As well as the regularly used buildings there are three redundant Churches where services are held every year, in Ireby Old Church, Allhallows Old Church and at the site of the former Wythop Church at Kelsick.

Events and Social Activities

During this year most of the parish churches have organised regular social events and gatherings, which often serve as fundraising events, but more importantly are vital opportunities to bring local communities and people together. Embleton have established regular pop-up events scheduled over a weekend, which attract large numbers of people – both parishioners and visitors. Allhallows now hold a monthly Sunday afternoon tea in the Community Centre in Fletchertown, which is very well-supported.
Overall, these social activities are becoming more regular again and strengthening the link between the parish churches and their local communities.

Stewardship

Throughout the year the importance of planned giving and the use of Gift Aid has been emphasised and encouraged. Stewardship has been even more important this year because of the loss of regular church services, along with all planned fund-raising events. Most of our churches have continued to see a drop in their regular income, but local initiatives have been taken by a number of our churches to help readdress the loss of income. One of the most effective means of generating further income has been to write personal letters to members of the community asking for donations.

Thankfully, despite these significant financial challenges, the Binsey Team has still been able to meet the Ministry Offer to the Diocese and pay parochial expenses.

Among the many national and international charities supported from within the Team were: The Bishop's Harvest Appeal, Water Aid, World Vision, USPG, the Children's Society, CMS, NISCU, local Food Banks, Hospice Light up a Life Appeal, Christian Aid, Churches Conservation Trust and The Food bank.

The majority of work undertaken, is through the Parish Churches and Chapel, in serving the needs of their particular and distinctive communities

Brief Reports from the Parish Churches and Chapel

Allhallows

There are two buildings: All Saints Church, a late 19th century building situated approximately ½ mile from Fletchertown and an older redundant church building dating from the 12th century. An annual open-air service takes place here, which is attended by the wider community.

The former school buildings are now used as a Community Centre, with Church members contributing to the management committee. All Saints uses it for a wide range of social events.
There is a small pipe organ and there is also a loop system which is always available. The Churchyard is maintained to a high standard and attracts many people both locals and visitors. Much work has taken place in recent years to level the graves.
We held our annual outdoor service at the Old Church, a Harvest Festival and a Christmas Eve Holy Communion, which were well attended. Our best attended service was the Binsey Team Christingle Service, which this year was combined with the Two by Two Nativity Service for the first time. The Carol Service was also well attended. Otherwise, normal Sunday church services have a reduced congregation.
There has been real encouragement through the newly established Sunday afternoon tea held once a month in Allhallows (Fletchertown) Community Centre, which has been very well supported by the wider community. It provides friendship and company for those, who are most vulnerable and lonely.
The Two by Two baby and toddler group that meets weekly during term time in Allhallows Community Centre is supported by church members and has flourished during 2025 with about twenty-five carers (mainly mums) and their children now attending.
The DCC maintain the building and, with the wider community, ensure that the Ministry Offer is paid in full, by promoting individual giving with an envelope giving scheme in operation as well as community fundraising. An annual Gift Day is held and giving through Gift Aid is encouraged.

Bassenthwaite

There are three centres of worship: St. Bega, c.950 AD, although the site may be older, situated by Bassenthwaite Lake and accessible on foot or by vehicle across a farm track; St John, situated closer to the village, built in 1878, to replace the Chapel of Ease (which was then used as the Church Room until it was sold in 2019); and Bassenthwaite Methodist Chapel, situated in the centre of this beautiful village close to the village green, which was built as a primitive Methodist place of worship in 1866.

Chapel

We have enjoyed some uplifting services with our Anglican friends, and heard motivating services from a selection of preachers.
We currently have 14 members, but also enjoy regular worship during the summer months with visitors to the area, who frequently return to the chapel.
We plan a variety of services to join together with our friends at the Anglican Church, and regular Sunday worship is held alternating weeks, we particularly pay attention to sharing special events, such as Mothering Sunday, Easter, Harvest and Christmas services.
On the first September 2025, the structure of the methodist circuits changed, when eight circuits in Cumbria combined to form one circuit called the North west England methodist circuit, of which our minister Rev Nick Baker is now deputy superintendent.
We continue to enjoy a variety of services, and are blessed with preachers from a variety of backgrounds and experiences to lead our worship.
During winter 2025, the chapel is now open on a Wednesday afternoon for tea, biscuits and a chat to coincide with the post office van coming to the village. This is proving popular amongst the residents of Bassenthwaite.
We look forward to the rest of 2026 for more uplifting and interesting services in the chapel.

Churches

There is a very close working relationship between the Churches and the Methodist Chapel with most services being held jointly, alternating between church and chapel.
2025 has been successful for fund-raising comprising Armathwaite Coffee Morning, Soup Lunches and a Jigsaw Puzzle Sale plus shares from Bassenthwaite Duck Race and Christmas Fair. Standing order giving has increased considerably this year to over £6000, plus the annual donation from Bassenthwaite Parish Council towards St John's Churchyard grass-cutting. Donations at both churches (particularly via both wallboxes and card machine) have been substantial. This has meant the trend of expenditure exceeding income has been reversed to an extent.
There are number of repairs to be done at St Bega and quotes for the work have been obtained. Hopefully work will start in spring 2026. We hope to welcome the numerous visitors to St Bega with refreshments starting at Easter. St John has recently had some storm damage, which is to be resolved in the coming year.
The St John's Bible study group has continued to meet monthly during this last year. We completed our journey through Acts and have looked at Prayer and the Trinity. We've now started to explore how the Old Testament interacts with the New.
The Alpha Plus group continued to meet about every two weeks. Although we've used looking at the Old Testament and the Eucharist as our starting points, our discussions range over a large number of issues with no set agenda. We've had some fruitful conversations.

Boltons

All Saints Church in Boltongate is a Grade 1 listed building dating from the mid-14th Century; it has a stone vaulted nave which is unique in England. Between the Churchyard and the road lies the Bell Institute. This small hall is the only meeting place in Boltongate and is a very important social centre for the Church and the wider community.
There are normally 2 Sunday Services a month, both Holy Communion services, one at 8 a.m. and one at 9.30 a.m., with a continuing steady attendance between 9 and 12. Remembrance Sunday and Christmas Day were well attended.
Because of lack of support, the monthly Coffee Mornings remain on hold. Community activities in the Bell Institute are Art classes on Mondays and a monthly Craft class, also Coffee and Chat on Fridays.
We held one DCC meeting in 2025, also the ADCM. Deanery and DCC representatives participated in Deanery and PCC meetings.
We hope to appoint an Architect soon also reinstate the spouts and guttering after they have been sandblasted and painted.
We maintain close links with the local primary school in Bolton Low Houses where a member of the Binsey Team takes collective worship once a week. The Team Rector is a foundation governor.
We have 17 volunteers who help with reading lessons in Church, delivering the Binsey Link, cleaning, keeping our Church and Churchyard looking wonderful.

Embleton

St Cuthbert's, Embleton shares its history with other sites chosen by the monks of Lindisfarne as a resting place when they carried the body of the saint to safety. Several re-builds in 9th, 12th and 19th centuries evolved to the present buildings of church, Sunday School and hearse house.

The east stained-glass window commemorates both the local Hutchison family and the jubilee of Queen Victoria. A copy of a prized Brigantine relic known as The Embleton Sword is held in church; the original being held in the British Museum.
St Cuthbert's continues to hold three services each month, one of them lay led. We are grateful for the support of Binsey Team clergy. And for the continuing support of Chris Albonfrom the Grasmoor Mission Team. In winter months it has been a good decision to move evening services change to mid-afternoon. The church council met five times in 2025 and continued to organise and support.
Essential maintenance work is carried out regularly by our church warden, but attempts to establish a plan for improving church ceiling and internal tower wall have not progressed which has continued to cause delay and frustration. Volunteers have worked well to maintain the churchyard and keep fund raising for both church and charity.
This very successful fund raising has meant that we pay our full share of expenses and have contributed enormously to the work of Dewode; Uganda charity. This year we held very successful social events starting with Easter pop-up and breakfast in the garden to harvest social and beetle drive. We are also appreciative of local support from Scales Farm with our fund raising. We were delighted with our Christmas project to include local groups decorating a church window which was an imaginative and joyful celebration of the season. Our joint work with Dewode has been a continuation of local involvement and team spirit in a good cause.

Ireby

Ireby has two buildings: St James' Church, built in 1845 and used for worship, and the redundant 12th century Old Church, situated a mile from the village. An annual service is held there, though only the chancel, maintained by the Churches Conservation Trust, remains.
Our monthly pattern of worship was one service of Evening Prayer on the second Sunday and one of Holy Communion on the fourth Sunday of each month.
The church offered support through individual prayer, as well as practical care and assistance, to people who were ill, bereaved, or otherwise in need.
Mothers' Union (MU) work is supported through membership of the Boltons, Ireby & Uldale branch. As a church we have endeavoured to support USPG, the Children's Society and the Bishop of Carlisle's Harvest Appeal.
We had a fundraising stall at the Christmas Fair in Ireby Globe Hall, and a coffee and chat is held each month.
The annual Old Chancel service was conducted in August. A Remembrance Service was held at the War Memorial in November. Funeral services have been held, as have Baptism Services.
Ireby Church of England School hold their end of term services in church.
The District Church Council (DCC) met for four ordinary meetings plus its ADCM. DCC representatives participated in Team and Deanery meetings.
The collapse of part of the churchyard wall, onto the road, necessitated a prompt repair. Unfortunately, the insurance doesn't cover churchyard walls. Since then, other repairs have been carried out.

The DCC is grateful to Ireby residents, church neighbours and visitors, for support in worship, special services, fundraising and care of the churchyards and thanks everyone who contributes to these in any way. They also thank those who commit time and materials towards increasing Ireby Church's resources and maintaining its premises, so that it may continue to serve its community.

Isel

The church building, St Michael and All Angels, built of sandstone in early 12th century, is a Grade 1 listed building. It still has some surviving Norman features most notably the Chancel arch, two lancet windows and the main doorway. There was a major restoration of the building in 1878 and more recently the Church was refurbished after 2 major floods in 2009 and 2015. There is a vestry, a small kitchen and a toilet. A loop system is installed.
Following the quinquennial inspection significant repointing was carried out during recent years on the fabric of the Church and Churchyard walls with the benefit of grant funding.
Services were normally two per month for the year, with an average attendance in the late teens. Coffee and biscuits are offered after 9.30am services, which is popular. In addition, a Carol Service held in December, as was Holy Communion on Christmas Eve. A Churchwarden led Remembrance Day commemoration was held on 9th November.
The Church is open daily for visitors and private prayer and comments in the visitors' book confirm that having the Church open is much appreciated.
Fund raising events in 2025 have been curtailed due to the village hall being closed for refurbishment since the autumn. A Choir concert was held in March. In May a successful and well attended 'Coffee in the shed' event was held at a local farm which included the sale of goods. In place of our normal annual harvest supper and sale a harvest event was held in the Church with a follow up event a few days later involving children decorating pumpkins.

Plumbland

Situated in Arkleby, St. Cuthbert's Church, the Parish Church of the Plumbland District serves the hamlets of Plumbland, Parsonby, Arkleby and Wardhall. Built in 1871, it replaced an earlier Church dating from 1130. Many features were retained and used in the present building including Norman arches, Viking tombstones, font and traceries. The church also has links to the Wordsworth family.
Services are held on the 1st and 3rd Sundays of the month and Plumbland joins with Allhallows Church for the Good Friday service. There is, normally, a small congregation with an increased attendance from the community during major festivals. All Church attendees are encouraged to register on the Electoral Roll and stand for election to the DCC.
The DCC met in January, June, September and November. There were no changes to the DCC posts during the Annual Meeting in March and no-one volunteered as a representative on the Deanery Synod.
The DCC organised four fundraising events in 2025 – 2 Coffee Afternoons in the Village Hall, a flower demonstration, followed by refreshments held in Church. These events were planned to encourage community links with St. Cuthbert's. The final event was a series of gift days held during September.
St. Cuthbert's received two grants in 2025. The DCC is very grateful to Aspatria Charity shop for the grant of £1,000 for roof repairs and to the Parish Council for the grant of £200 to pay for the petrol for the grass cutter.

The links with Plumbland School remain strong. The school family attended Church for three services – Easter, Harvest and the annual Carol Service. All were very well attended and following each service refreshments were served by Year 6 pupils. The Key Stage 2 pupils also visited Church to experience the practical links between Easter and the Holy Communion Service.
St Cuthbert's welcomed 18 members of the Wordsworth family from Kent when the Burial of ashes for Regina Wordsworth took place. The service provided a chance for the family to hear of some of the local events and lifestyle of the early 1900s when Revd A.L. Wordsworth was Rector at Plumbland.
Sadly, following many years of service, Graham Cox resigned as Churchwarden but remains an active member of St. Cuthbert's, including the Lay Chair of the DCC. The DCC is extremely grateful to Graham for his dedicated service to our Church.
The DCC is also grateful to everyone who contributes in any way to the maintenance and the daily routine of the Church and Churchyard.
The DCC continued to pay, in full, all its commitments.

Setmurthy

St Barnabas Church dates back to1255, was rebuilt in 1794 and then restored in 1870 when the tower & belfry were added. In 1903, the baptistery was rebuilt although the font is dated 1661. The Church is open daily and visitors leave positive comments which is encouraging.
The monthly worship pattern of two services, one morning worship and one Holy Communion continued.
In May the Parish Hall committee and DCC worked together on the plant and cake sale and more joint events are planned for the future.
The Patronal service in June and the harvest festival were both followed by lunch in the Parish Hall and refreshments were also served after the Carol Service.
The walk, eat, worship event in August was held for the third year but as many of our families were on holiday something different will be planned next year.
We have paid the Ministry Offer in full thanks to the support of our congregation and the wider community.
The DCC have met 3 times and the meetings have been well attended.

Torpenhow

The church building, St. Michael and All Angels, is Norman c.1120, restored in 1832 and 1913. Notable features are a magnificent Chancel arch and the Nave wood panelled ceiling decorated with flowers, gildings and painted with cupids which is understood to have once adorned the hall of one of the Livery Companies in London. This wonderful Grade 1 Listed building is visited by many people from all over the country and is generally open daily during daylight hours. The Binsey Mission Community Library is housed in this building and is available for all.
The Church is opened daily and services held on the 2nd and 4th Sunday of each month. There is a rota of cleaners and flowers are arranged by one of our Churchwardens along with volunteers. The Team Library is open to all.
Our Churchyard is maintained by the charity 'Beginning Again' which supervises ex-offenders, giving them the opportunity to develop a work routine and ethic.

There are close links with St. Michael's C of E School, Bothel and Blennerhasset Community School, with members of the Ministry Team visiting regularly. Rev. Stephen Banks is a Governor. Key Stage 1 and years 5 and 6 from Blennerhasset School visited Church in November. St. Michael's School, Bothel held a Carol Service in December.
We were able to hold our annual Carol Service a community choir organised by Yvonne Griffin. Refreshments were served afterwards and a Communion Service was held on Christmas Day. Both of these services were well attended.
Two Souperdays were held during 2025 with the Rainbows attending in March and the Brownies in November to raise money for their own funds. Both of these events were well supported.

Uldale

Uldale St. James is a small Lakeland Church dating from c.1150. The nave was rebuilt in 1730 and has mid-18th century windows. The building is situated about three quarters of a mile from the village on a promontory above the river Ellen.
We are fortunate to have received a bequest from the Whiles family which has enabled us to complete an extensive restoration of our church building. This entailed closure of our church from the end of 2018 until July 2024. Apart from improving the condition of the building, we now have flexible seating in the form of movable chairs in the nave. We also have an accessible toilet and baby changing facilities in the vestry and a kitchenette at the West end of the church. This work was completed in September 2024. We have benefitted enormously from this work in so many ways. For example, we are now able to serve refreshments at our services and at any events held in the church.
Since reopening for services in July2024, we have been holding three services a month, one of which is a lay-led service. This year we have enjoyed additional special services such as an all-age Good Friday service led by the team at St Aidens. Steve Weston from St Aidens also held a children's prayer day at Uldale church on Ascension Day. We also hosted our first Team service since our refurbishment on December 28th 2025.
This year we have held twice monthly drop-in crafts sessions, which are well supported by our local community. Uldale has benefitted from three fundraising events this year, run jointly with Ireby Church.
This year we have restored our 18th century Cape charity board restored, due to a donation in memory of Professor Rozalind Pearce Jones. We had a damaged panel of our East Window removed last year. The panel has been restored by Woodside Glass in York and is due to be reinstalled in spring 2-26. We have also had an oak handrail made by James Macgregor. The handrail was fixed in place just before Christmas.
The DCC and congregation continues to support both financially and in prayer a family working for Wycliffe Bible Translators. We also support another couple translating the Bible into Pushto and to sponsor a girl in El Salvador through Compassion UK.
There are good relationships with the C of E School in the next village, Ireby, with the Team Rector, who is also a Governor of Ireby School. The DCC met four times in the year being reported upon.
There are no other denominations present in the district. All financial obligations have been met in full.

Wythop

St Margaret's Church serves the smallest population in the Binsey Team. The Church dates from 1866, and replaced the old chapel built in 1683 which is now a ruin by Chapel Wood, Kelsick.
In the Spring, St Margaret's Church was nominated for a Diocesan Building Award for the new electric heating system. Our Churchwardens, Kate Brandwood and Andrea Cameron attended the awards ceremony at Rydal Hall and were presented with the certificate by the Bishop.
In late November, St Margaret's Church was used as the race registration base for the Sale Fell Race. We hope to welcome the runners again and to establish links with the wider community.
During 2025 we have been able to worship twice a month, one communion service and one morning prayer. The annual open-air service at the old chapel at Kelsick was held in August and was less well attended this year. Christmas Lunch at the Hundith Hill Hotel was enjoyed by members of the congregation and clergy.
Visitor numbers around Sale Fell continue to increase, resulting in growing numbers visiting the Church. Many sign the Visitor Book and add their requests to the prayer tree

Legal Information and Risk Review

In July 2018 the Church of England's Safeguarding Policy "Promoting a Safer Church" was formally adopted by the PCC and then recorded in each DCC. Safeguarding training for members of the parochial and district councils, using training provided by the Church of England and the Carlisle diocese, has continued and refresher training will be provided as and when required. DBS certification has been completed for all current trustees as well as those volunteers who work unsupervised with children and vulnerable adults.

All churches are expected to meet the Church of England requirements for safeguarding training and DBS certification. This will be an ongoing process.

The 2018 Data Protection Policy gives compliance with the current General Data Protection Regulations (UK GDPR). Work is ongoing in obtaining permission from individuals to be able to process their personal data, with that data being securely stored on the Mission Community's GDPR compliant "Contact" database, ChurchSuite.

Buildings are inspected and full reports produced by a qualified surveyor every 5 years. In the interim there is a review of work that has been undertaken to make safe the building and a risk audit is done by the Archdeacon with the respective church wardens every two years.

The churches joined the Society for the Protection of Ancient Buildings (SPAB), recognising that the ancient buildings we have need to be kept in good order both for future generations and as part of the heritage of the nation. This has helped members be better informed about Church maintenance and also the expert help that could be given by other bodies.

The register of fabric and contents is reviewed every year, fire extinguishers are inspected and valid certificates displayed.

Legal compliance is kept under review with Copyright licences applied for on an annual basis and video licences when needed.

Financial Review

The PCC accounts are the aggregated accounts of the eleven DCCs and the Binsey Team Ministry PCC (Team) account. The Team account is a common bank account utilised for the management of PCC specific finances including: Ministry Offer (formerly known as the Parish Offer) payments, ministry expenses, team administration costs, parochial fees and costs associated with the Binsey Link community magazine.

During 2025 the total income of the aggregated PCC accounts was £319,337 (2024: £245,204). This represents an increase of income of £74,133 between the two years: the majority of this is following receipt of a legacy by St Michael and All Angels, Isel and a grant received by St James, Uldale for VAT reclaim following their extensive refurbishment in 2024.

Expenditure was £218,146 (2024: £423,635), giving an increase before investment gains of £101,190 (2024 loss £178,431).

The Binsey Link (Parish magazine) had an income of £11,208 (2024: £11,660), and an expenditure of £13,447 (2024: £12,500).

There was a cumulative loss on investments during the year of £979 (2024: gain £18,582). The loss demonstrates a large decrease in investments across the parish, most notably due to the use of investment funds for the refurbishments of St James, Uldale in 2024. However, the result is an overall surplus in the end of year PCC accounts balance of £100,212 (2024 loss £159,854).

The largest area of expenditure within the Mission Community during the period was for the Ministry Offer at £90,000 (2024: £97,270). The team Ministry Offer agreed with the Diocese for 2025 was, for the ninth successive year, paid in full by the DCCs.

Approved by the PCC and signed on their behalf

..... 14th April 2026

Revd. Stephen Banks, Chair

The Binsey Team Ministry Parochial Church Council

Independent Examiner's report to the trustees of The Binsey Team Ministry Parochial Church Council

I report to the trustees on my examination of the accounts of the above Charity for the year ended 31 December 2025, which are set out on pages 23 to 32.

Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

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

Independent examiner's statement

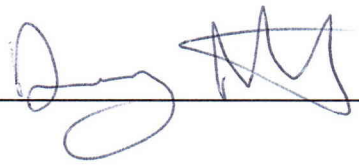
The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of The Institute of Chartered Certified Accountants in England and Wales.

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

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or

- the accounts did 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 accounts to be reached.

Signed: 

Danny Moffat, BSc(Hons), ACA
Saint & Co Chartered Accountants
Unit 7b, Lakeland Business Park
Cockermouth
CA13 0QT

Date: 21/04/2026

The Binsey Team Ministry Parochial Church Council

Statement of Financial Activities

For the year ending 31 December 2025

	Notes	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	TOTAL FUNDS 2025 £	TOTAL FUNDS 2024 £
INCOME AND ENDOWMENTS						
Voluntary income	2a	236,197	3,945	-	**240,142**	153,700
Activities for generating funds	2b	32,304	-	-	**32,304**	30,330
Income from investments	2c	25,512	7,813	(10)	**33,315**	34,110
Church activities	2d	13,576	-	-	**13,576**	27,064
TOTAL INCOME		**307,589**	**11,758**	**(10)**	**319,337**	245,204
EXPENDITURE						
Church activities	3a	188,203	4,618	11,071	**203,892**	410,394
Raising Funds	3b	14,254	-	-	**14,254**	13,241
TOTAL EXPENDITURE		**202,457**	**4,618**	**11,071**	**218,146**	423,635
NET INCOME/(EXPENDITURE) BEFORE INVESTMENT GAINS		**105,131**	**7,140**	**(11,081)**	**101,190**	**(178,431)**
NET GAINS ON INVESTMENTS	7b&8a	**2,743**	**8,420**	**(12,142)**	**(979)**	18,582
NET INCOME/(EXPENDITURE)		**107,874**	**15,560**	**(23,223)**	**100,212**	**(159,854)**
TRANSFER BETWEEN FUNDS	6	**(1,508)**	**2,085**	**(577)**	**-**	**-**
NET MOVEMENT IN FUNDS		**106,367**	**17,645**	**(23,800)**	**100,212**	(159,854)
TOTAL FUNDS BROUGHT FWD.	11	391,921	399,301	316,766	1,107,988	1,267,842
TOTAL FUNDS CARRIED FWD.	12	**498,288**	**416,946**	**292,966**	**1,208,200**	1,107,988

The Binsey Team Ministry Parochial Church Council

Balance Sheet as at 31 December 2025

	Notes	2025 £	2024 £
FIXED ASSETS			
Tangible	7a	-	-
Investments	7b	242,600	228,490
		242,600	228,490
CURRENT ASSETS			
Stock		-	-
Investments	8a	429,659	459,757
Debtors and prepayments	8b	20,776	8,871
Short term deposits		381,343	252,880
Cash at bank and in hand		139,301	157,990
		971,079	879,498
LIABILITIES			
Creditors - amounts falling due within one year	9	5,479	-
NET CURRENT ASSETS / (LIABILITIES)		965,600	879,498
TOTAL ASSETS LESS CURRENT LIABILITIES		1,208,200	1,107,988
Creditors - amounts falling due after one year	9	-	-
TOTAL NET ASSETS		**1,208,200**	1,107,988
PARISH FUNDS			
Unrestricted	11&12	498,288	391,921
Restricted	11&12	416,946	399,301
Endowment	11&12	292,966	316,766
		1,208,200	1,107,988

These financail statements are approved by the Parochial Church Council and signed on their behalf by:

SJB 14.4.2026

Revd. Stephen Banks, Chair Date

The Binsey Team Ministry Parochial Church Council

Notes on the Financial Statements
For the year ending 31 December 2025

ACCOUNTING POLICIES

The Parochial Church Council (PCC) is a public benefit entity within the meaning of FRS102. The financial statements have been prepared under the Charities Act 2011 and in accordance with the Church Accounting Regulations 2006 governing the individual accounts of PCCs, and with the Regulations' "true and fair view" provisions, together with FRS102 (2016) as the applicable accounting standards and the 2016 version of the Statement of Recommended Practice, Accounting and Reporting by Charities (SORP(FRS102)).

The financial statements have been prepared under the historical cost convention except for the valuation of investment assets, which are shown at fair value.

The financial statements are an aggregation of the individual financial statements for the 11 DCCs within the Binsey Team Mission Community and the financial statements of the PCC team account.

INCOME AND ENDOWMENTS

Voluntary income and capital sources

Planned giving receivable under Gift Aid is recognised only when received.

Income tax recoverable on Gift Aid donations is recognised in the financial statements in full within the fund to which the donation belongs, namely: any amounts that have been claimed and received from HMRC that relate to donations made to the PCC during the year, any amounts that have been claimed from HMRC but not yet received and any amounts that have yet to be claimed at the year-end ('claimable').

Income from investments

Dividends and interest entitlements are accounted for when received.

Income from legacies

Legacies are recognised only when received.

Income from endowments

Includes income from expenditure endowments and income from endowment funds retained as capital funds.

EXPENDITURE

Activities directly relating to the work of the Church

The PCC's contribution to the Diocesan Parish Offer comprises the offers made by the 11 DCCs within the Binsey Team Mission Community. The Parish Offer is accounted for when paid. Any amount offered for 2025 but unpaid at 31st December is shown as a note to the accounts, unless the DCC has confirmed payment is to be made after the year end and therefore to be shown as a creditor in the Balance Sheet.

INVESTMENTS

Investments are valued at market value on 31st December 2025

CURRENT ASSETS

Amounts owing to the PCC at 31st December in respect of fees, rents or other income are shown as debtors less any provision for amounts that may prove uncollectable.

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

FIXED ASSETS

Consecrated and benefice property is not included in the accounts in accordance with s.10(2)(a) and (c) of the Charities Act 2011.

Movable church furnishings held by the vicar and churchwardens on special trust for the Church Council and which require a faculty for disposal are inalienable property, listed in the church's inventory, which can be inspected (at any reasonable time). For anything acquired prior to 2005 there is insufficient cost information available and therefore such assets are not valued in the financial statements. Subsequently no new individual item has cost more than £1,000 so all such expenditure has been written off when incurred.

Equipment used within the church premises is depreciated on a straight-line basis over four years. Individual items of equipment with a purchase price of £500 or less are written off when the asset is acquired.

2 INCOME AND ENDOWMENTS

			Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2025	Total Funds 2024
			£	£	£	£	£
2a	**Voluntary income**						
	Planned giving	Gift aid donations	48,866	-	-	**48,866**	54,104
		Other	7,570	-	-	**7,570**	6,016
				-			
	Collections	(open plate)	25,735	-	-	**25,735**	17,147
	Gift days		4,928	100	-	**5,028**	4,168
			-				
	Gift Aid recovered		19,593	-	-	**19,593**	19,005
	Insurance claim		-	-	-	**-**	-
	Grants		31,250	3,295	-	**34,545**	27,105
	Donations, appeals, etc.		5,665	550	-	**6,215**	25,154
	Legacies		92,590	-	-	**92,590**	1,000
			236,197	3,945	-	**240,142**	153,700
2b	**Activities for generating funds**						
	Binsey Link advertising		6,062	-	-	**6,062**	7,315
	Binsey Link donations		5,146	-	-	**5,146**	4,345
	Binsey Link grants			-	-	**-**	-
	Fund-raising		21,096	-	-	**21,096**	18,670
	Sale of church rooms		-	-	-	**-**	-
			32,304	-	-	**32,304**	30,330
2c	**Income from investments**						
	Dividends on Investment Funds		19,258	-	(10)	**19,248**	24,812
	Bank and Deposit Funds Interest		6,254	7,813		**14,067**	9,298
			25,512	7,813	(10)	**33,315**	34,110
2d	**Income from church activities**						
	Fees for weddings and funerals		13,576	-	-	**13,576**	27,064
			13,576	-	-	**13,576**	27,064
	Total Income		**307,589**	**11,758**	**(10)**	**319,337**	245,204

3 EXPENDITURE

		Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2025 £	Total Funds 2024 £
3a	**Church activities**					
	Missionary and charitable giving:					
	Christian Relief & Dev Ag	100	-	-	100	330
	Church charities	452	-	-	452	150
	Secular charities	424	-	-	424	856
	Parish offer	90,000	-	-	90,000	97,270
	Ministry expenses	6,829	-	-	6,829	18,046
	Church running and maintenance	50,411	4,618	11,071	66,100	54,600
	Church utility bills	11,204	-	0	11,204	13,246
	Major repairs to church	8,447	0	0	8,447	208,092
	New building work	-	-	-	-	-
	Church administration	20,337	-	-	20,337	10,672
	Parochial Fees	-	-	-	-	7,131
		188,203	4,618	11,071	203,892	410,394
3b	**Raising Funds**					
	Fund raising costs	807	-	-	807	741
	Binsey Link Costs	13,447	-	-	13,447	12,500
		14,254	-	-	14,254	13,241
	Total Expenditure	**202,457**	**4,618**	**11,071**	**218,146**	**423,635**

Notes on the Financial Statements

For the year ending 31 December 2025 (Continued)

4 ANALYSIS OF EXPENDITURE INCLUDING ALLOCATION OF SUPPORT COSTS

During the year there were no support functions with costs shared across more than one activity.

5 STAFF COSTS

During the year, one part-time administrator and one part-time treasurer was employed by the PCC.

5a Payments to PCC Members

During the year no payments were made to PCC Members.

6 ANALYSIS OF TRANSFER BETWEEN FUNDS

	£
Unrestricted	(1,508)
Restricted	2,085
Endowment	(577)
Total	-

7 FIXED ASSETS

7a Tangible

Not applicable

7b Investments

	£
Market value at 1st January 2025	228,490
Withdrawal	
Dividends	
Revaluation gain	14,111
Market value at 31st December 2025	**242,602**

8 CURRENT ASSETS

8a	**Investments**	£
	Market value at 1st January 2025	459,757
	Withdrawal	(15,000)
	Prior Year Correction	(7)
	Revaluation gain	(15,090)
	Market value at 31st December 2025	**429,660**

8b		**2025**	2024
	Debtors (Unrestricted funds)	**£**	£
	Tax recoverable	12,283	8,872
	Prepayments	7,635	
	Funeral Fees	858	-
	Total Debtors	**20,776**	8,872

Debtors and Prepayments represent:	**2025**	**2024**
	£	**£**
Team - Gift Aid	709	
Team - Ministry Offer & Expenses Expected	5,876	
Allhallows - Gift Aid	829	-
Allhallows - Prepayments	550	
Allhallows - Wedding fees owed	412	
Bassenthwaite - Gift Aid	4,465	3,393
Bassenthwaite - Fees owed	412	
Embleton - Gift Aid and GASDS	3,067	1,526
Embleton - Prepayment	1,209	
Plumbland - Gift Aid and GASDS	1,510	1,841
Wythop - Gift Aid	1,703	2,112
Torpenhow - Funeral fees	34	
Total	**20,776**	**8,872**

9 LIABILITIES

	2025	2024
	£	£
Amounts falling due in one year (Unrestricted funds)		
Team Ministry Expenses & staff costs (HMRC)	1,088	-
Team Ministry Deferred Income (fees paid for 2026 weddings and funerals)	3,991	-
Derwent Deanery NYC 2025 Subs	400	-
	-	-
Total Unrestricted Funds	**5,479**	-

10 FUNDS

The Allhallows restricted funds comprise the Churchyard Fund, the Mission Fund, the Sunday School Fund, the Chancel Fund and the Church Rooms Fund.

The Bassenthwaite unrestricted funds comprise: Community Account, Cash in Hand. Restricted Funds comprise: St Bega's Church Credo Appeal, St John's Church Refurbishment Fund (Spire & Clock), Bassenthwaite Parish Clerk Charity, St Bega's Road.

The Boltons restricted fund is the Mission Fund.

The Embleton restricted funds comprise the Sunday School General Fund, the Flower Fund and the Churchyard Fund.

The Ireby restricted fund is the Roof/Refurbishment Fund.

The Isel restricted fund is the Expenditure Fund.

The Plumbland restricted funds comprise the Churchyard Fund and the Amenities/Repairs Fund.

The Setmurthy restricted funds comprise the Churchyard Account and the Repairs & Renewals Account and the Harrison Bequest.

The Team funds are as follows: Unrestricted: Binsey Team Mission and Community Team Expenses and Mission Fund; Designated: Binsey Link Fund, Fees Fund and Mission Community Ministry Offer Fund.

The Torpenhow unrestricted funds comprise: General Fund; Designated: Mission Costs Fund; Restricted: Churchyard Fund, Fabric Fund, and Friends Fund. Endowment; John Whiles Legacy.

The Uldale restricted funds comprise solely the John Whiles bequest.

The Wythop restricted funds comprise the Organ Fund, the Fabric Fund, the Churchyard Fund and the Flower Fund.

11 SUMMARY OF FUND MOVEMENTS

	Balance at 1st Jan. 2025	Incoming resources	Resources expended	Investment gains	Transfer between funds	Balance at 31st Dec. 2025
	£	£	£	£	£	£
Funds						
Unrestricted	391,921	307,589	(202,457)	2,743	(1,508)	498,288
Restricted	399,301	11,758	(4,618)	8,420	2,085	416,946
Endowment	316,766	(10)	(11,071)	(12,142)	(577)	292,966
Total	**1,107,988**	**319,337**	**(218,146)**	**(979)**	**-**	**1,208,200**

12 SUMMARY OF ASSETS BY FUND

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2025
	£	£	£	£
Tangible fixed assets	-	-	-	-
Investment fixed assets	-	379,294	292,966	672,260
Current assets	482,991	37,652		520,643
Debtors	20,776			20,776
Liabilities:				-
Amounts falling due in one year	(5,479)			(5,479)
Amounts falling due after one year	-	-	-	-
	498,288	**416,946**	**292,966**	**1,208,200**