

**The Parish of Christ and St Mary Armathwaite  
in the Penrith Deanery and the Diocese of Carlisle  
within the Church of England**



**Vicar: Rev'd Dr Allison Fenton**

**Bankers:**

HSBC, English Street, Carlisle.

**Correspondence address:**

8 Mill Brow, Armathwaite. CA4 9PJ

## **Annual Report 2026**

1. Minutes of Vestry Meeting and Annual Parochial Church Meeting held on 11 March 2025
2. Electoral Roll Report
3. Annual Report of the PCC and the activities of the parish
4. Financial Statements of the PCC and JCC for the year ended 31 December 2025
5. Annual Fabric Report
6. Safeguarding Officer's Report
7. Report of the Deanery Synod
8. Report from the Vicar, Revd. Dr Allison Fenton

## 1. **Minutes of Vestry Meeting and Annual Parochial Church Meeting of Christ and St Mary's Church, Armathwaite held on 11 March 2025 at 7.00pm**

Charles Ecroyd welcomed everyone to the meeting and read from Paul's Letter to the Romans, Chapter 10, beginning at verse 8 and said a prayer.

### **Vestry Meeting (All parishioners)**

1. **Apologies:** Felicity Ecroyd and Richard Morris
2. **Present:** Charles Ecroyd, (in the chair), Jenny Roscoe, Ken Bonsor, Sian Banks, June Robley, Jonathan Rhodes and Sue Bonsor (minutes)
3. **Election of Churchwardens:**  
Ken Bonsor and Jenny Roscoe, being willing to serve, were duly re-elected. Proposed by Charles Ecroyd and seconded by June Robley. Elected unanimously.

### **Annual Parochial Church Meeting (All on Electoral Roll)**

1. **Apologies:** Felicity Ecroyd and Richard Morris
2. **Present:** as above
3. **Minutes** of the last Annual Parochial Church Meeting on 7 March 2024 were agreed and signed as a true record.
4. **Matters arising:** There were no matters arising.
5. **Annual Reports and Accounts**
  - 5.1 The Annual Report had been circulated. The Treasurer presented the Audited Accounts and there were no questions or queries raised on either.
  - 5.2 **Independent Examiner: Judith James** was reappointed for the coming year.
  - 5.3 **Group Accounts:** The Group Accounts were presented. The Accounts had not as yet been audited but this matter was in hand. There was a substantial balance in hand due to the vacancy and there was only a £500 deficit on the Parish News and Notes.
  - 5.4 **Electoral Roll:** The Electoral Roll has been renewed and there are now 23 people on the roll as opposed to 31 the previous year.
  - 5.5 **Safeguarding:** The Parish Safeguarding Policy had been reviewed and was accepted together with The Parish Safeguarding Officer's report, proposed by Jenny Roscoe and seconded by Ken Bonsor.
6. **Election of PCC Members**  
All PCC members were willing to stand and were re-elected unanimously. Proposed by Ken Bonsor and seconded by Jenny Roscoe.
7. **Election of Sidespersons**  
June Robley and Stephen Forster were both re-elected unanimously. Proposed by Ken Bonsor and seconded by Jenny Roscoe.
8. **Data Protection Act** - Diocesan Policy was reaffirmed.
9. **Questions and comments from the floor.** Nothing was raised.

## 2. Changes to the Electoral Roll since 2025

There has been one deletion to the Electoral Roll this year making a total of 22 on the Roll.

## 3. Proceedings of the PCC and the activities of the parish

### 3.1 Background

The vision of Armathwaite Church is to be a welcoming church community enjoying traditional style worship. Our aim is to be an inclusive family sharing God's love with all by building on the commitment of the people of God in the parish, living the Gospel by word, deed and growing in fellowship.

### 3.2 Administrative Information

PCC members who have served from 11 March 2025 until the date of this report were approved as follows:

**Vicar:** Rev'd Dr Allison Fenton from 14 May 2025 previously vacant

**Associate Priest** Canon Brian Dawson

**Church Wardens** Ken Bonsor  
Jenny Roscoe

**Deanery Synod Members** Felicity Ecroyd  
Charles Ecroyd (Vice Chair) until 9 October 2025

**Elected Members** Susan Bonsor (Treasurer and Secretary)  
Sian Banks  
Jonathan Rhodes  
June Robley

**Non elected member** Vacant (Secretary)

The PCC met four times during the year.

### 3.3 Structure, Governance and Management

The method of appointment of PCC members is set out in the Church Representation Rules. All Church attenders are encouraged to register on the Electoral Roll and stand for election to the PCC.

### 3.4 Objectives and Activities

Armathwaite PCC has the responsibility of co-operating with the incumbent in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical.

### 3.5 Church Attendance

The average attendance for Sunday services is 14. The pattern of two Sunday services per month continues, with the first Sunday being a lay led Morning Prayer service, the third Sunday being Holy Communion celebrated by Rev'd Dr Allison Fenton. Tuesday Morning Prayer continues on Zoom, attracting an average congregation of 8.

### 3.6 Annual Review

During the year there were 0 baptisms, 2 marriages, 0 funerals and 1 committal in church.

We were delighted to welcome Rev'd Dr Allison Fenton on Wednesday, 14 May 2025 as our Vicar and look forward to a long and close working relationship with her in the Benefice.

It is with deep regret we record the untimely death of Charles Ecroyd, who was not only a committed and regular member of the congregation but also a good listener and supported the church in numerous day to day, but yet still vital, ways. He had been Patron, Deanery Synod member and Vice Chair of the PCC since 2002. He continues to be greatly missed.

### **Messy Church**

We are delighted that this has now begun to grow under the leadership of Sian Banks and Jonathan Rhodes. This regularly attracts congregations in excess of thirty, many of whom are regular worshippers at this service. There have been four sessions during the year. We are very appreciative of the enthusiastic leadership of Sian and Jonathan who work tirelessly to make these events such a success.

Jenny and Richard Roscoe kindly opened their home and hosted a coffee morning in aid of **Christian Aid** and £427 was raised as a result. A very convivial morning was had by the many who supported the event.

Once again, the **Harvest Supper** was held and fifty people attended. The food was as amazing as ever and £586 was raised for the Bishop's Harvest Appeal.

**Open Gardens** was held in June with many visitors enjoying the ten gardens open, not to mention the wonderful cream teas available in the Old School Hall. The event raised over £2,664 which was divided equally between the Old School Hall and the Church. The weather was favourable, which added to the overall Country Garden atmosphere. Thanks are due to all those who contributed to the weekend in any way.

The **Christmas Fair** took place at Low House and was very well supported and much enjoyed by all. £714 was raised for church funds. The afternoon was enriched with the live jazz piano music played by Ben Lawrence, adding a touch of class to the proceedings. Our sincere thanks go to Sara, Charlotte and Ed Ecroyd for their hospitality.

**Carol singers** gathered at the Fox and Pheasant and there was a good turnout. Special thanks to Mark Wilson, who led the singing, Sian Banks who accompanied everyone on the keyboard and Steve who very kindly allowed us to meet in the Fox and Pheasant at the last minute. A very festive evening was had by everyone.

We continue to make links with the **school** and goodies/cakes were taken for the school staff at the end of each term in appreciation of all that they do for the children in the village.

**Our thanks** to Sian, our organist, for leading the choral part of our worship and to all those who regularly clean the church and provide flowers. All these contribute so much to enhance and beautify our worship.

### **3.7 Financial Review**

The Ministry Offer of £13,750 has been paid in full although a decision had been made to reduce the amount from £15,000 which we had paid the previous year. It was felt this higher amount was unsustainable. There was unfortunately a shortfall of £1006. Had it not been for the two weddings, the deficit would have been nearer £2,000. The PCC is looking at ways in which increased giving may be encouraged. The average monthly planned giving is £40. The PCC is, however, very appreciative of the generous giving of many of the congregation and parishioners without which it would be unable to support ministry in the village.

#### 4. Financial Statement of the PCC and JCC for the year ended 31 December 2025

### CHURCH OF CHRIST AND ST MARY, ARMATHWAITE Financial Statement for the year ended 31 December 2025

<b>Receipts</b>	<b>2025</b>		<b>2024</b>	
Incoming resources from Donors				
Planned giving	8129		7860	
Collections and other giving	1121		1339	
Income Tax recovered	2650		3159	
Restricted funds (Parish Council re churchard)	500		400	
Restricted Collections (see overleaf)	<u>1302</u>	13702	<u>1326</u>	14084
Other voluntary incoming resources				
Donations, legacies and one-off Gift Aid Donations	1955		2955	
Fund Raising Activities	715		544	
Open Gardens	3241		3194	
Less Paid half share of profit to Old School Hall	<u>-1333</u>	4579	<u>-1505</u>	5188
Income from investments				
CBF Deposit Account	304		355	
Cumberland Building Society	<u>1060</u>	1364	<u>888</u>	1243
Income from charitable and ancillary trading				
Fees	1406		1160	
Collections at Funeral Services	0		143	
Less paid to Specified Charities	<u>0</u>	1406	<u>-110</u>	1193
<b>Total Receipts</b>		<u><u>21050</u></u>		<u><u>21707</u></u>
<b>Payments</b>				
Maintenance of Ministry				
Diocesan Ministry Offer	13750		15000	
Inglewood Group Expense Account	1018		1018	
Upkeep of Services	46		0	
Electricity	<u>414</u>	15227	<u>491</u>	16508
Maintenance of Building, Equipment				
Organ Maintenance	250		380	
Insurance	1218		1194	
Maintenance and renewals (Fire extinguishers/bellcote/sound sys)	<u>784</u>	2252	<u>47</u>	1621
Maintenance of Churchyard				
Grass Cutting	<u>1500</u>	1500	<u>1500</u>	1500
Other Ordinary Expenses				
Postage, Stationery and Advertising	192		0	
Hire of Hall, fundraising expenses etc	140		35	
Open Garden Expenses	563		171	
Sundries	91		27	
Outreach expenses	461		258	
Bank charges	<u>80</u>	1526	<u>105</u>	596
Payment to Charities				
Church Overseas	618		1131	
Church Societies	138		124	
Other Charities	<u>796</u>	1552	<u>364</u>	1619
<b>Total Payments</b>		<u><u>22057</u></u>		<u><u>21844</u></u>
Excess of Payments over Receipts		-1006		-137

**CHURCH OF CHRIST AND ST MARY, ARMATHWAITE**  
Financial Statement for the year ended 31 December 2025

	2025	2024
Extraordinary donation received as a memorial	0	2000
Bank current and deposit accounts at 1 January	35180	33317
Bank current and deposit accounts at 31 December	34174	35180
 <b>Donations made to charities:</b>		
Bishop's Harvest Appeal	470	524
Church Urban Fund	110	99
Shelter	180	231
Christian Aid	401	411
Carlisle Food Bank	141	60
	1302	1326
 <b>Gift Aid reclaimed and donated:</b>		
Bishop's Harvest Appeal	116	126
Church Urban Fund	28	25
Shelter	45	58
Christian Aid	26	70
Carlisle Food Bank	35	15
	250	294
 Total payments to charities:	 1552	 1619

**Statement of Assets and Liabilities as at 31 December 2025**

	2025	2024
<b>Monetary Assets</b>		
Bank current account	3470	5537
CBF Deposit Fund	6818	6818
Cumberland Building Society	15218	14453
Cumberland Building Society	8667	8372
<b>TOTAL ASSETS</b>	<b>34174</b>	<b>35180</b>
 <b>Liabilities</b>	 0	 0
 <b>EXCESS OF ASSETS OVER LIABILITIES</b>	 <b>34174</b>	 <b>35180</b>

**Current Account Reconciliation:**

Bank Statement balance as at 31.12.25	3446
<u>Add</u> outstanding invoice for memorial	37
year-end adjustmennt	5
<u>Less</u> amount due in fees to Diocese	-18

Church of Christ and St Mary, Armathwaite

Current Account Reconciliation at 31 December 2025

Current Account Statement	3,446.26
Unpresented credit	37.00
Year-end adjustment (S Bonsor*)	5.21
Unpresented payment to Carlisle Diocesan Board of Finance	18.00
	<hr/>
	3,470.47
	<hr/>

\*

03.01.25 0.20

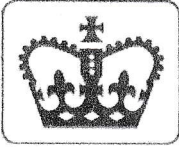
08.07.25 3.01  
2.00

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£5.21  

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*John James*



Section A Independent Examiner's Report

Report to the trustees/ members of

Church of Christ and St Mary, Armathwaite

On accounts for the year ended

31 December 2025

Charity no (if any)

-

Set out on pages

-

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 / 12 / 2025.

Responsibilities and basis of report

As the charity trustees of the Trust, 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 the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention (other than that disclosed below \*) in connection with the examination which gives me cause to believe that in, any material respect:

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

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

\* Please delete the words in the brackets if they do not apply.

Signed:

Judith James

Date:

30 / 1 / 2026

Name:

Judith James

Relevant professional qualification(s) or body (if any):

Address:

Melmerby Mill, Melmerby, Penrith, Cumbria. CA10 1HA

**The Inglewood Group of Churches**

Group Accounts  
Of The Joint Church Council  
For the year ended 31st December 2025

**Rector**

Rev Dr Allison Fenton  
The Vicarage  
Plumpton  
Penrith  
CA4 0UH

**Bankers**

HSBC  
Carlisle

Hon. Treasurer  
David Bentley

# INGLEWOOD GROUP OF CHURCHES

## Statement of Accounts

For year ending 31st December 2025

	2024	Receipts	2025
		<b>Parish Contributions</b>	
£914.40		Ainstable	£914.40
£1,017.60		Armathwaite	£1,017.60
£757.56		Calthwaite	£757.56
£1,907.16		Hesket	£1,907.16
£368.04		Hutton	£368.04
£1,492.80		Plumpton	£1,492.80
£1,542.36	£7,999.92	Skelton	£1,542.36
			£7,999.92
	-£486.00	<b>Parish Magazines</b>	£357.00
	£270.00	<b>Other Income (Bus Contribution)</b>	
		Bus Contribution	
£0.00		<b>Cheques</b>	£0.00
	£7,783.92	<b>Total Receipts</b>	£8,356.92
	£2,874.88	<b>Less Payments</b>	£2,092.04
	£4,909.04	<b>Loss/Surplus</b>	£6,264.88

# INGLEWOOD GROUP OF CHURCHES

## Statement of Accounts

For the year ending 31st December 2025

2024	Payments	Rector	2025	
	<b>Clergy Expenses</b>			
£448.35	Travelling	£1,002.60		
£20.00	Phone	£202.81		
£0.00	Postage & Stationery	£323.64		
£31.18	Zoom	£0.00		
£0.00	Kingdom Come Exp.	£0.00		
£23.30	Misc.	£15.00		
£17.00	Computer Consumables	£0.00		
£539.83		£1,544.05	£0.00	£1,544.05
	Visiting Clergy			
	<b>Church Service Materials</b>			
£0.00	Baptism Stationery & Candles	£0.00		
£179.75	Services: Wines & Wafers	£72.59		
	Others			
£0.00	P A System	£0.00		
£30.22	Books	£21.99		
£34.60	Marriage Register	£161.99		
£1,724.54	Sundries	£225.70		
£1,969.11				£482.27
£0.00	<b>IT expenses</b>			£0.00
£290.40	<b>Photocopier Hire and servicing</b>			£14.52
£0.00	<b>Hesket Church</b>			£0.00
	<b>General Expenses</b>			
	<b>Church Copyright Lic.</b>			
	<b>Office set up</b>			
	<b>Rent</b>			
£75.54	<b>Bank Charges</b>			£51.20
	<b>Adverts</b>			
	<b>Bishops expenses</b>			
	<b>Gifts</b>			
£2,874.88	<b>Total Payments</b>		£2,092.04	

## INGLEWOOD GROUP OF CHURCHES

### Bank and Creditors Notes

Year ending 31st December 2025

HSBC Account	Dr	Cr
Balance at 31/12/2024	£16,038.50	
Receipts	£15,176.92	
Payments		£8,912.04
Balance at 31/12/2025		£22,303.38
	<u>£31,215.42</u>	<u>£31,215.42</u>
<b>Bank Reconciliation</b>		
Balance per statement at 31/12/2025		£24,104.00
<b><u>Less cheques paid but not yet banked</u></b>		
A Fenton exps	£1,800.62	
	<u>£1,800.62</u>	-£1,800.62
Balance as above		<u>£22,303.38</u>
<b>Profit Reconciliation</b>		
Receipts		£15,176.92
Payments		-£8,912.04
Movement in Account - Increase in Bank Balance		<u>£6,264.88</u>

## **INGLEWOOD GROUP OF CHURCHES**

For the year ending 31st December 2025

Note 1

### **Parish Magazines**

<b>2024</b>	<b>2025</b>
£5,474.00 Adverts	£6,277.00
<b>Donations</b>	
£500.00 Skelton PC	£500.00
£400.00 Hesket PC	£400.00
£6,374.00 Total	£7,177.00
<b>Costs</b>	
£5,870.00 Printing	£5,870.00
£990.00 Editors	£950.00
£6,860.00	£6,820.00
-£486.00 Profit (-Deficit)	£357.00

## 5. Annual Fabric Report - Matters attended to during 2025:

- Organ tuned
- Microphone in the organ, which enables sound to be relayed outside, replaced
- Cross on memorial loose – re-sited
- Ivy removed from boundary wall
- Main door oiled
- Bellcote wood replaced/repared
- Electrical installation checked 13 February 2026
- The Fire Extinguishers serviced 10 March 2026

## 6. Safeguarding Officer's Report

1. The Parish Safeguarding Officer is David Bird: davidbird611@hotmail.com
2. All active PCC members have now completed their Safeguarding Training and have DBS checks. This will be checked regularly.
3. The Safeguarding Dashboard is continually updated, at the present time it is 89% complete.
4. The parish has formally adopted the House of Bishops 'Promoting a Safer Church; Safeguarding Policy statement', and Church of England safeguarding policy and guidance. This is now fully integrated into the parish.
5. Safeguarding is of paramount importance and it is pleasing to report that Armathwaite has performed in a pleasing way this year. Credit needs to given to all parishioners for their positive action. I can report that everything is clear and positively moving forward.  
*David Bird - 9 April 2026*

## 7. Report of the Deanery Synod

A number of years ago the decision was made to minimise the number of meetings, so they would be amalgamated into the 'Penrith Mission Area Ecumenical Council'. The reason for this was that most Deanery Synod topics would be better discussed in an ecumenical context.

I have attended two meetings in the last year. On 28th May, the following business was discussed: Updates from the Mission Communities; a report about 'The Gathering' space in Penrith which was up for sale; a discussion with Sam Pester about 'Linking Lives' and a presentation by Archdeacon Ruth entitled 'Witness not Evangelism' with the theme of keeping it 'simple'.

The October meeting was open to all PCC members with the purpose of meeting Bishop Rob who shared his vision for the Diocese and explained the process of appointing a Suffrogon Bishop - The Bishop of Penrith.

Allison Fenton  
13th April 2026

## 8. Report from the Incumbent, Rev'd. Dr Allison Fenton

*To be delivered at the meeting*