

## Report and Financial Statements

### St. Minver Parochial Church Council (Charity number 1179001) for the year ended 31<sup>st</sup> December 2021

#### Reference and administrative information

The parish of St. Minver with Saint Enodoc and Saint Michael Rock" is situated on the eastern shore of the Camel Estuary and includes the parish church of St. Menefreda located at Churchtown, St. Minver, together with the chapels of St. Enodoc at Trebetherick and St. Michael at Porthilly, Rock.

The parish of "St. Minver with Saint Enodoc and Saint Michael Rock" has been, since 2012, part of "The Benefice of The North Cornwall Cluster of Churches" which includes the parish of Saint Endellion with Port Isaac and Saint Kew. The parishes continue distinct.

#### The Parochial Church Council

Address for Correspondence: PCC Secretary, Jill Gompertz, Trellij, Rock Road, Rock, PL27 6NW

Priest in charge: The Reverend Dr Elizabeth Wild

Assistant Curates: The Reverend Geraldine Ashton  
The Reverend Rose Jones

Retired Clergy: The Reverend Canon Judith Pollinger  
The Reverend Professor Andrew Lewis  
The Reverend Corinne Tournay

Churchwardens Ruth Varcoe, appointed April 2016 and Mick Sumra appointed April 2017

Readers: David Elliott, Peter Coster and Henry Gompertz

Representatives of the laity on the Deanery Synod: Jeremy Varcoe , appointed April 2017,

PCC Members	Dawn Lawrence (Lay Vice Chair)	Jill Gompertz (secretary)
	Ruth Varcoe	Mick Sumra
	Gus Guest (Treasurer)	Jan Gisbourne
	Bill Nimmo	Jane Pain
	Beth Elliott	Marion Stone
	Gerry Stone	Andrew Millington
	Martin Broadfoot	

The PCC bankers are Lloyds Bank plc, Molesworth Street, Wadebridge, Cornwall. Its independent examiner is Mark Robinson F.C.A. of Higher Tristram, Polzeath and its architect is David Scott.

#### Structure, governance and management

The Parochial Church Council is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measure. The PCC is registered with the Charity Commission, number 1179001. The appointment of PCC members is governed by and set out in the Church Representation Rules.

The Friends of St Minver closed as a separate charity in April 2019. Its remaining funds have been transferred to the restricted account of the PCC. New income raised for the fabric of the churches, which previously would have been generated by the Friends Charity, will have a new account.

The Henry Chase Charity is administered by the incumbent and churchwardens and exists "(1) For the benefit of children and young persons attending or involved in the activities of the Church of England in the Ecclesiastical Parish of St. Minver with St. Enodoc and St. Michael, Rock. (2) If and in so far as income cannot be applied in the manner aforesaid the same may be

applied in furthering the religious and other charitable work of the Church of England in the said parish.”

### Percerval Institute

The Percerval Institute has been run by a separate management subcommittee of the PCC since 1999, which now has its own charitable number. The trustees are the Diocese of Truro and the members of the PCC. The annual report of the Percerval Institute for 2021 is included as appendix 1. Due to the pandemic the hall only reopened for public use after the summer.

Compliance The PCC is responsible for such matters as compliance with Health & Safety, Disability Discrimination legislation and Responsible Caring and General Data Protection Regulation (GDPR). Regarding Health & Safety we receive very useful advice from our insurers, Ecclesiastical Insurance, and the major risks to which PCC members may be exposed have been identified. Fire extinguishers are regularly checked, first aid is available, church buildings assessed and PCC members are covered for the major risks to which they may be exposed. We are aware of the Disability Discrimination Act of 1995 and have endeavoured to apply it where possible. We have a Parish Safeguarding Policy in place. The correct procedures and systems are in place for the PCC's financial management and all building work in the churches is overseen by the PCC's architect, David Scott & Company. The PCC has policies for Finance, Complaints, and Reporting Safeguarding and Non-safeguarding Serious Incidents.

The PCC elects a Standing Committee from its members to set agendas and to transact the business of the PCC between meetings, subject to PCC direction. Other small sub committees may be elected from time to time for special projects, e.g.. fabric sub -committee, fund-raising, worship, children/youth., Summer Fete management.

Objectives The primary object of the PCC is the promotion of the Gospel of our Lord Jesus Christ according to the doctrines and practices of the Church of England. The PCC has the responsibility of co-operating with the priest-in-charge in promoting in the parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. Its other objectives include the maintenance of the church buildings and the stewardship of the parish's financial and other resources.

## **Rector's report - North Cornwall Cluster of Churches, 2021**

### **Mission, Discipleship and Worship**

Following meetings with Wardens, Clergy and Readers in May, there emerged three strands to our ministry and mission as a Cluster: Prayer / Worship; Growing Faith / Discipleship; and Welcoming and Reaching Out / Mission.

#### Prayer / Worship

We discussed the value of joining together for prayer and worship and also the importance of regular services in each church. We decided to have three Cluster services during the winter - at All Saints on 31st October 2021; Epiphany on Sunday 2nd January 2022; and Candlemas on Sunday 30th January 2022. This means that there can be worship in each church in the Cluster for most weeks of the year but does allow for a coming together on three special occasions during the winter. In addition St Minver PCC decided to trial monthly Unity Services for the three churches of the parish from September.

#### Growing Faith / Discipleship

We talked about how this had been a really fruitful area of growth, even during lockdowns, and how important this is as a foundation of our life as Christians. Everyone in leadership in the Cluster - all Clergy, Readers, Wardens, PCC members, Lay Worship Leaders, Lay Pastoral Visitors and anyone else in any leadership role at all - were encouraged to get involved with some form of discipleship where they can discuss faith with others. It was envisaged that people taking on new ministry would be people who are growing in faith in this way.

#### Welcome and Reaching Out / Mission

We shared the many ways that we welcome people - especially visitors - and the ways we have reached out into our local communities in the past. We discussed the need to have a unified

approach to all of our mission activities. As people in our Cluster grow in faith through discipleship it is hoped that we will have more folk who are able to get involved in mission and ministry in the Cluster, but we will certainly not be able to do everything that we have done before and some things will need to be done in new ways.

As I leave at the end of January, 2022, I would like to thank all those who have offered their prayers, support and kindness to me and the whole family over the last 6 and a half years.

Every blessing

**Rev. Elizabeth Wild**

### **Activities, Strategies and Achievements**

2021 continued to be altered by Covid 19 pandemic. Restrictions were imposed again from before Christmas 2020, with only on-line worship until 14<sup>th</sup> March when rules were eased and parishes could hold worship again within the church buildings, albeit with all wearing masks, no public singing and sitting two metres apart. Outside social gatherings could take place from the summer and the first service with congregational singing was the outdoor Songs of Praise at Porthilly in July. The numbers were less than usual (only 80) but it was a joyous occasion for those who attended. Slowly life opened up, but many people remain cautious about attending large groups and church attendance or social gatherings has not recovered to pre-covid times. The church's normal array of social events remained cancelled including the annual church fete.

Parish Unity and Cluster unity services were planned for the first time, where all the different congregations meet together for worship once a month in one of the three larger churches. On the whole this has worked but closing one service a month in the chapels has not proved very popular. Attendance numbers for weddings were restricted, but several took place despite this year. 25 weddings took place and as usual most of these were at the 2 chapels. There were 6 Baptisms and 8 funerals. The congregation numbers over Easter were low with a total of 79 attending across the parish. 1 metre Distancing and mask wearing restrictions were still in place at Christmas but 260 came to worship over Christmas Eve and Christmas day. The Crib Service on Christmas Eve at St Minver was attended by over 100, including the children. Online zoom meetings of House Groups and an Alpha course took place during covid restrictions and face-to-face meetings have resumed at the end of the year.

Rose Jones, the full time curate went on maternity leave in May 2021. Rose was safely delivered of a daughter in June and is expected to return to post in June 2022. Marcus Jones, the Children and Youth Worker also left the parish in August 2021, moving to Devon to be nearer his family. Marcus will be sorely missed and the cluster managed to hold a farewell party in the vicarage garden in July to say thank you for all his hard work over the years. The pandemic restrictions resulted in all the children's activities remaining cancelled and Messy Church, School involvement and the Mum and Toddlers group has not restarted.

There are now 112 people on the electoral of St Minver parish. Two parishioners have died and 6 have moved away.

Gavin Tyler continues working as an administrator for the whole North Cornwall Cluster of Churches. He is responsible for all communications for the six churches, including a new monthly cluster newsletter, all the pew sheets, most of the printed information advertising events and updating the cluster website. Liz Williams continues in the role of Cluster administrator for Baptisms, Weddings and Funerals with amazing efficiency.

These two part-time administrators are funded by the cluster but volunteers play a significant role in the charitable activities of the PCC in generating funds and in the general administration of the parish. It is impossible to quantify this invaluable help. The PCC has also benefited from much practical, unpaid help from many people: those who clean the churches, arrange the flowers and fundraise; also the churchwardens, PCC members and others who help with general administration, the invaluable financial expertise given by the PCC Treasurer and the very hard-working non-stipendiary Clergy and Readers together with worship leaders.

**Secretary**

**Treasurer's report: St Minver PCC accounts 2021**

2021 was again an unusual and difficult year but not as bad, financially, as the previous one. During the year our income from collections from services in the three churches has doubled from the previous year, to £10.5k. In comparison, income from regular giving, through covenants to the Parish or the excellent Parish Giving Scheme, was £26k.

Income from wedding and funeral fees almost doubled to £13.7k. The increase in income was undoubtedly helped by the relaxation of the pandemic restrictions. Overall we have increased the unrestricted assets by £6k over the year.

The MMF fees to the Diocese were understandably the largest expenditure at £34k, as this covers our parish share of the cluster cost of the ministry. At the time of writing this, the monthly contributions to the MMF for 2022 have not been settled, but they will probably be the same as in 2021 with an inflationary increase. Since Marcus Jones left in August the cost of staff has decreased.

A significant negative event in 2021 was that on 16 November 2021 we were attacked by a very skillful telephone fraudster who said he was from the security department in Lloyds, our bank. As a result of this £4,500 was transferred from our account to a TSB account in Ilford in the name of Wajid Syed. The Treasurer subsequently had lengthy and numerous phone calls with the security department of Lloyds who were in contact with the TSB. The result of this was a repayment to us of a little over half the money. We have lost £2,236-90 to this fraud. The Treasurer has not finished trying to get compensation from Lloyds but he is not too hopeful. When the Diocese financial team was informed, with a recommendation that they warn other parishes in the diocese, they responded within the hour with a warning email to all treasurers in the Diocese.

2022 begins the year with just under £32k in the unrestricted accounts and over £63k in the accounts restricted to maintenance work on the churches.

I continue to be very grateful for help from a number of stalwart people in 2021 : Bill Nimmo and Claire Gooding who look after the finances of St Enodoc and St Minver Churches respectively and David Pullen who manages the gift aid claims. Brian Gisbourne runs the payroll and Liz Williams manages the Wedding and Funeral payments.

A final thanks goes to the independent examiner of our accounts, Mark Robinson, who not only examined the accounts but was again very helpful in the process

**Gus Guest, PCC treasurer**

## **Independent examiner's report to the PCC of St Minver, North Cornwall**

I report on accounts of the PCC for the year ended 31 December 2021, which are set out on pages 6-8

### **Respective responsibilities of the PCC and the Independent Examiner**

The charity's trustees are responsible for the preparation of the accounts. As members of the PCC and the charity's trustees you consider that an audit for the charity is not required for this year under section 144 of the Charities Act 2011 ("the Charities Act) and that an independent examination is needed.

It is my responsibility to

- examine the accounts under section 145 of the Charities Act;
- to follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

### **Basis of Independent Examiners Report**

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the PCC and a comparison of the accounts presented with those records. It also includes considering any unusual items or disclosures in the accounts and seeking explanations from the PCC concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to the matters set out in the statement below.

### **Independent Examiner's Statement**

In connection with my examination, no material matters have come to my attention 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 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.



Mark Robinson FCA  
35 Higher Tristram  
Polzeath  
PL27 6TF

17<sup>th</sup> February 2022

<b>St Minver PCC</b>						
<b>Income and Expenditure Account for the year Ended 31 December 2021</b>						
<b>Income</b>	<b>St Minver</b>	<b>St Michael</b>	<b>St Enodoc</b>	<b>Central</b>	<b>Total</b>	<b>2020</b>
collections - regular services						
gift aided	483	3,210	2,116	26,071	<b>31,879</b>	<b>28,280</b>
non-gift aided	2,149	541	1,621		<b>4,311</b>	<b>1,549</b>
collections - other services						
gift aided		80			<b>80</b>	<b>0</b>
non-gift aided	6	433			<b>439</b>	<b>220</b>
donations						
gift aided		3,033		1,245	<b>4,278</b>	<b>2,856</b>
non-gift aided	325	1,068	3,383	3,870	<b>8,645</b>	<b>9,592</b>
Friends of St Minver - Restricted					<b>0</b>	<b>0</b>
other						
sales/gifts		1,181	4,006		<b>5,187</b>	<b>2,060</b>
wedding/funeral fees	2,829	4,317	5,722	810	<b>13,678</b>	<b>7,384</b>
fund raising/events					<b>0</b>	<b>0</b>
dividends/interest	1	1		1	<b>3</b>	<b>50</b>
dividends/interest restricted			3		<b>3</b>	
transfer					<b>0</b>	<b>0</b>
grant- restricted				6,000	<b>6,000</b>	<b>12,000</b>
gift aid refund				10,299	<b>10,299</b>	<b>11,074</b>
gift aid -restricted						
misc					<b>0</b>	<b>70</b>
<b>Total Income</b>	<b>5,792</b>	<b>13,864</b>	<b>16,850</b>	<b>48,295</b>	<b>84,801</b>	<b>75,135</b>
					<b>84,801</b>	
<b>Expenditure</b>	<b>St Minver</b>	<b>St Michael</b>	<b>St Enodoc</b>	<b>Central</b>	<b>Total</b>	<b>2020</b>
Group Costs						
diocesan fees				34,363	<b>34,363</b>	<b>44,568</b>
clergy exp				1,097	<b>1,097</b>	<b>2,412</b>
staff				16,500	<b>16,500</b>	<b>20,810</b>
					<b>0</b>	<b>0</b>
General Costs						
buildings insurance				6,055	<b>6,055</b>	<b>5,981</b>
utilities/office supplies	2,090	296	970	1,256	<b>4,612</b>	<b>5,965</b>
general expenses	7		353		<b>360</b>	<b>582</b>
Perceval hire					<b>0</b>	<b>270</b>
maintenance	1,098	2,418	1,933	2,810	<b>8,260</b>	<b>1,355</b>
worship supplies	39	28		259	<b>326</b>	<b>810</b>
music	50	440		545	<b>1,035</b>	<b>980</b>
major projects		3,605			<b>3,605</b>	
sales/fundraising			924		<b>924</b>	<b>515</b>
honoraria				650	<b>650</b>	<b>300</b>
charities	615				<b>615</b>	<b>1,962</b>
Fraud				2,237	<b>2,237</b>	<b>0</b>
<b>Total Expenditure</b>	<b>3,899</b>	<b>6,786</b>	<b>4,181</b>	<b>65,772</b>	<b>80,638</b>	<b>86,511</b>
deficit/surplus	1,892	7,078	12,670	-17,477	<b>4,163</b>	<b>-11,376</b>
Less Capital Expenditure	0	0	0	0	<b>0</b>	<b>0</b>
Less Transfers to Central	0	-7,000	-11,000	18,000	<b>0</b>	<b>0</b>
<b>Net deficit/surplus</b>	<b>1,892</b>	<b>78</b>	<b>1,670</b>	<b>523</b>	<b>4,163</b>	<b>-11,376</b>
Assets at 31 December 2020	3,767	9,227	25,250	52,938	<b>91,181</b>	<b>102,558</b>
<b>Assets at 31 December 2021</b>	<b>5,659</b>	<b>9,305</b>	<b>26,920</b>	<b>53,461</b>	<b>95,343</b>	<b>91,181</b>

<b>St Minver PCC</b>						
<b>STATEMENT OF ASSETS as at 31 December 2021</b>						
<b>Bank accounts and investments</b>						
	<b>St Minver</b>	<b>St Michael</b>	<b>St Enodoc</b>	<b>Central</b>	<b>Total</b>	<b>2020</b>
<b>Unrestricted Accounts</b>						
Central accounts (Lloyds)						
Group				8,558	<b>8,558</b>	<b>6,514</b>
Group No 2				9,048	<b>9,048</b>	<b>7,652</b>
Group deposit				62	<b>62</b>	<b>562</b>
Church accounts (Lloyds)						
St Minver current	4,064				<b>4,064</b>	<b>2,173</b>
St Enodoc current			2,608		<b>2,608</b>	<b>1,247</b>
St Michael current		6,921			<b>6,921</b>	<b>3,136</b>
St Michael's No 2		574			<b>574</b>	<b>4,283</b>
un-deposited income					<b>0</b>	<b>0</b>
un-cashed cheques					<b>0</b>	<b>0</b>
Church Accounts (CCLA)						
St Minver CCLA					<b>0</b>	<b>0</b>
<b>Total Unrestricted</b>	<b>4,064</b>	<b>7,495</b>	<b>2,608</b>	<b>17,668</b>	<b>31,835</b>	<b>25,567</b>
<b>Restricted Accounts</b>						
St Enodoc repairs (CCLA)			5,211		<b>5,211</b>	<b>5,208</b>
St Enodoc repairs (Lloyds)			18,919		<b>18,919</b>	<b>18,613</b>
St Michael's repairs (CCLA)		1,809			<b>1,809</b>	<b>1,808</b>
St Minver Tower (CCLA)	1,595				<b>1,595</b>	<b>1,594</b>
St Enodoc Organ appeal - in Lloyds Repair Acct			182		<b>182</b>	<b>182</b>
Freinds of St Minver (Lloyds)				35,793	<b>35,793</b>	<b>38,210</b>
<b>Total restricted</b>	<b>1,595</b>	<b>1,809</b>	<b>24,312</b>	<b>35,793</b>	<b>63,509</b>	<b>65,615</b>
<b>Total Assets</b>	<b>5,659</b>	<b>9,304</b>	<b>26,920</b>	<b>53,461</b>	<b>95,344</b>	<b>91,181</b>

The Notes to these accounts on page 8 form part of these accounts

## **NOTES to the accounts**

1. The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts and Payments basis.
2. The accounts include monetary transactions, assets and liabilities for which the PCC can be held responsible. They do not include the accounts of other Church groups that owe an affiliation to another body, nor those that are informal gatherings of Church members.
3. The accounts for the Henry Chase Charity, the Perceval Institute and Sarah Darrell's Charity have been excluded from this report as each of these are charities that are reported separately to the Charity Commission and are not part of the review by the Independent Examiner.
4. There was no capital expenditure in the year.
5. Gift Aid and other tax claims are accounted for at the time the amount is received from HM Revenue and Customs.
6. Unrestricted funds are the general funds of the PCC that are not subject to any special restrictions regarding their use and are available for application to the general purposes of the PCC. This includes funds that are designated to, but not restricted to, a specific project.
7. Movements in restricted funds during the year were as follows:

	<b>31/12/20</b>	<b>Offerings/ Donations</b>	<b>Fundrais ing</b>	<b>Interes t</b>	<b>Payment s</b>	<b>31/12/21</b>
St Enodoc Preservation	5,208			3		5,211
St Enodoc Repairs	18,613	840	1,400		-1,934	18,919
St Enodoc Organ	182					182
St Michael's Repairs	1,808			1	0	1,809
St Minver Tower	1,594			1		1,595
Friends of St Minver	38,210	50	0		-2,467	35,793
<b>TOTAL</b>	<b>65,615</b>	<b>890</b>	<b>1,400</b>	<b>5</b>	<b>-4,401</b>	<b>63,509</b>

The fundraising of £1,400 in the St Enodoc Repairs account relates to the sale of the golf buggy purchased in 2020.