

St James' Church, Exeter – Annual Report for 2020

Background

St James' Church is situated in Exeter and is part of the Diocese of Exeter within the Church of England. The address is: St James' Church, Mount Pleasant Road, Exeter EX4 7AH.

E-mail: office@stjamesexeter.org. Website: www.stjamesexeter.org.

The parochial church council (PCC) is registered with the Charity Commission (number 1128877).

St James' PCC has the responsibility of co-operating with the incumbent in promoting in the ecclesiastical parish the whole mission of the Church. Additionally, the PCC has maintenance responsibilities for the church buildings and grounds. Our strap line, "Sharing God's Love through Worship, Fellowship and Service", underpins all we aim to do.

PCC Membership

Members of the PCC are either co-opted ex-officio or elected at the Annual Parish Meeting and the Annual Parochial Church Meeting (APCM). In 2020 this took place on 15th March.

During the year, the following served as members of the PCC:

Incumbent: Fr Henry Pryse

Assistant Priest: Fr Martin Poolton

Assistant Curate: Fr Steve Turner

Reader with PTO: Dr Mark Davie (*not licensed to St James' but on the electoral roll and therefore invited by the PCC*)

Churchwardens: Mr Nigel Ridgway
Mr Nigel Williams

Deanery Synod Representatives: Mr Mike Payne, Mrs Marilyn Pegg and Mrs Joan Ridgway

Elected: Mrs Anita Atherton
Mr Tim Bayton
Mrs Susan Coombs
Mrs Anne Killingback
Mr Stuart Macwilliam
Mrs Charlotte Payne
Mrs Pat Read
Mrs Cherie Snell
Mr Jim Weeks

Co-opted (at the meeting in May): Mrs Caroline Adams (*Safeguarding Officer*)
Mrs Rachel Martindill (*Treasurer*)
Ms Jill Mather (*Secretary*)

In addition, the PCC appoints: a Health and Safety Officer, a Safeguarding Officer for Young People and for Vulnerable Adults, a Planned Giving Officer, and an Electoral Roll Officer.

Because of the unusual events of 2020, the standing committee met some thirty-six times, in various forms. The PCC met six times during 2020. Committees and working groups met between meetings. Minutes of their deliberations were received and discussed by the PCC. Notes of standing committee meetings were circulated to all PCC members.

Many of the regular activities of parish life did not take place in 2020, as a result of the disturbance caused by the lockdowns and precautions taken for the pandemic.

Committees

The PCC operates through a number of committees, which normally meet at varying intervals throughout the year:

Standing Committee

This group comprises the clergy, Churchwardens, Readers, Treasurer and two members of PCC, as well as the Secretary.

Pastoral Care Team

This group offers help and care to those in the Church and wider community who have a particular need.

Social Committee

This group organises social events on behalf of the PCC and encourages participation by as many as people possible in social and fundraising events at St James'.

Communications Committee

This group is responsible for the production and distribution of *Contact* magazine as well as maintenance of the website and general publicity.

Hall Committee

This group oversees the maintenance and use of the church hall.

Gardening Team

This group looks after lawns, gardens, trees, hedges and benches in the church grounds.

Young People's Leaders (11-Ups, JAM and Messy Church)

This group coordinates and stimulates the growth of groups for children and young people within the Church and local community.

Semi-Autonomous Groups

"Celebrate Together" is a Fresh Expressions Church that includes people with disabilities.

Luncheon Club and Outreach meet to provide opportunities for the elderly and lonely to socialise.

Messy Church, for young children and their parents or carers, meets in the church and in the hall.

Substantive PCC Business in the Year

Churchwardens' Report

We accept the government message: "Stay safe, Protect the NHS, Save lives". 2020 has therefore been a strange year, with normal liberties suspended and no baptisms or weddings, as these were either discouraged or not permitted. Many of the usual modes of operation, refined over many years, were prohibited and had to be replaced at very short notice, although even new methods were often subsequently rejected when the guidance changed.

From 23rd March, all church buildings were temporarily closed, because of the coronavirus pandemic. From 29th March, St James' services and occasional reflections were broadcast online, together with aids to worshipping at home, such as home-grown videos for Morning and Evening Prayer. These provisions, also available on DVD for those who have no internet access, were a lifeline for many and continue to hold the congregation together. From 1st July, weekday Morning Prayer resumed in the church. From 12th July, both the 8.00am and 10.00am Sunday Eucharist services resumed, with coronavirus precautions in place (social distancing, good ventilation, no heating, no singing, face masks etc). Attendance at the 10.00am service was initially on a 3-weekly rota basis and chairs were stacked in the nave allowing, so that around 40 people could attend at any one time, with 2-metre distancing. Kneelers and hymn books were removed,

in order to prevent contamination. Attendance was lower than expected, in part due to shielding but also probably because the Church experience was hugely altered, especially with no singing. Provision of online services continued throughout the year and remains ongoing.

From 2nd November, the church buildings were again closed. From 9th November, Morning Prayer was moved to the online platform Zoom; this still continues every weekday. From 6th December, the 8.00am and 10.00am Sunday services resumed once again and a booking system for the 10.00am services replaced the 3-weekly rota. This system is still in place. As infection rates are very low in this parish and our precautions are of the highest standard, services have continued, albeit with modest numbers of regular worshippers.

In addition to the above major milestones in the history both of the nation and of St James' Church, the following milestones occurred in the life on the St James':

1. On 26th September, in a sparsely attended service at Exeter Cathedral, because of the pandemic restrictions, Assistant Curate Fr Steve Turner was ordained to the priesthood. On 1st October, he joyfully offered his first Mass, with 45 invited communicants at St James' Church.
2. After a period of isolation, which began on 12th August, Fr Henry took sick leave until the beginning of Advent on 29th November. Throughout this period, we were deeply indebted to Fr Martin Poolton, Fr Steve Turner, the retired clergy and the standing committee for facilitating ongoing worship and support in the parish. We are blessed both with a high calibre of leadership and with an excellent support structure of congregation members, who are the bedrock of care and encouragement to one another.
3. In the week commencing 5th October 2020, the infection rates in our statistical area (MSOA) were very high indeed. When the rate reached 1,977 per 100,000 for our parish, the Churchwardens (as the Incumbent was on sick leave) made the difficult and unprecedented decision to close the church building with immediate effect, owing to concerns about individual safety, especially since some congregation members were lax about wearing masks at all times and there was strong pressure to increase the attendance by moving from a 3-weekly to a 2-weekly rota. Nevertheless, as the Bishop was unwilling to grant a dispensation for the temporary closure of St James', a service was held only at 8.00am on 11th October. With reluctance, owing to the very high risk of viral transmission, 10.00am services were resumed on 18th October.

Finance Report

The financial results for the year to 31st December 2020 were memorable. Total receipts in the year fell by nearly £28,000 (a drop of some 20%) and total payments had to follow suit, meaning a fall of nearly £27,000. Unrestricted Funds (those that we can spend as we choose) decreased by just £12 – a spectacular feat.

With all normal hall activities suspended since 23rd March 2020, our income from that source dried up completely. Also, since Church gatherings meetings were curtailed, there was no income from weddings, baptisms, refreshments after services or plate collections. In addition, there was no summer fête and no Christmas bazaar. Income was therefore down by at least £2,500 per month (about 25%).

Cost savings were negotiated and our Parish Administrator, Sue Pinn, was furloughed for six months. Sue has since returned to work with reduced hours. We are grateful for other savings volunteered, such as costs for organists, cleaning and visiting clergy. Some small savings have, of course, occurred naturally, such as heating, lighting etc., although many of costs are fixed and inescapable.

After we realised that, without further action, our bank balance would be reduced to zero by mid-2021, and conscious that our Common Fund payments now consumed 91% of our monthly income (compared with 65% previously), we asked for help from the diocese. A discount of some £11,000 on our 2020 Common Fund payments was therefore kindly allowed.

In line with Biblical principles and our ongoing commitment, St James' once again gave away over 5% of its income to charitable causes, many of which were overseas.

Going Concern

The PCC has reviewed the budget for income and expenditure and it has considered various different outcomes for 2021. Taking into account the available reserves, the PCC is reassured about the financial stability of the parish.

Health and Safety

The year since the APCM in 2020 was very different for all of us. From a health and safety perspective, it was dominated by the introduction of COVID-safe procedures, so that activities could take place in the church building and church hall when permitted. Risk assessments were undertaken, following guidance issued by the Church of England. These were reported at PCC meetings, where health and safety is a permanent agenda item.

Numerous measures were introduced in the church and the church hall, to reduce the possibility of transmission of COVID-19. The key principles in all cases are to reduce contact. Some of the main measures implemented to minimise contact and time in the building, whilst promoting safety, are listed below:

- Keeping numbers to an appropriate level, to allow social distancing
- Reorganisation of the seating
- Removal of hymn books and kneelers
- Wearing of face masks (in place before entering the building)
- Implementation of good hand hygiene with use of hand sanitiser
- Regular cleaning of frequently touched surfaces
- Good ventilation
- Reduction of visits to the church building to essential tasks and services only
- Keeping a list of people who enter the church (for track and trace purposes)
- Appropriate use of microphones
- Introduction of a Perspex screen on the pulpit
- Provision of recorded services
- The heating system, which blows warm air, is not operated when people are in the buildings
- Addition of safety and warning signage on walls and floors

Church hall users are required to abide by our specified COVID-19 guidance. Since 23rd March 2020, the main user was Devon and Cornwall Police, for training purposes.

Safeguarding

The PCC is committed to the safeguarding of our young people and vulnerable adults and reviews its safeguarding policy annually. Details of safeguarding contacts can be found on St James' Church website and on the notice boards in the church and church hall. In July 2020 the PCC signed up to the Parish Safeguarding Dashboard, an online tool introduced by the Diocese of Exeter, which helps with the management of policies, procedures and training. A safeguarding report is submitted to each PCC meeting throughout the year, with updates on training, the action plan produced by the Parish Safeguarding Dashboard and information from the diocese.

Activities, Achievements and Performance

Details of all major activities of the various committees and groups as well as a summary of the treasurer's report are set out in the attached booklet, *St James' Church: Review of the Year 2020 – 2021*. This booklet is approved by St James' PCC as a proper report of the year.

ST JAMES' CHURCH, EXETER

Annual Report and Financial Statements of the Parochial Church Council

for the year ended 31 December 2020

Incumbent: Reverend Prebendary Henry Pryse

Assistant Priest: Reverend Martin Poolton

Curate: Reverend Steve Turner

Bankers:

NatWest, 59 High St, Exeter

CBF/CCLA, 85 Queen Victoria Street, London

Independent examiner:

Mrs. Dawn Bird, MIMA Chartered Mathematician

Website: www.stjamesexeter.org

St James' Church, Mount Pleasant Road, Exeter, EX4 7AH

Charity Commission number: 1128877

Independent Examiner's Certificate for the PCC Accounts

Report to the trustees of:

St James', Exeter

Parochial Church Council

On accounts for the year ended:

31/12/2020

Charity Number (if applicable):

1128877

**Respective responsibilities
of trustees and examiner**

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit 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 Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

**Basis of independent
examiner's statement**

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees 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 those matters set out in the statement below.

**Independent examiner's
statement**

In connection with my examination, no matter has come to my attention (~~other than that disclosed below~~*)

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
 - to keep accounting records in accordance with section 130 of the Charities Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act
 have not been met; or
2. to which, in my opinion, 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:

D. E. Bird

Date:

18 February 2021

Name:

DAWN BIRD

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

Member Institute of Mathematics and its Applications
Chartered Mathematician

Address:

The Vicarage Exwick Hill
Exeter, Devon

ST. JAMES' CHURCH, EXETER

Financial statements for year ended 31 December 2020

CASH FLOW STATEMENT	2020	2019
	£	£
Total Receipts in year (Note 2)	112,795	136,629
Total Payments in year (Note 3)	109,500	132,213
Excess of Receipts over Payments	3,295	4,415
NatWest Bank account at 1 January	38,077	33,662
NatWest Bank account at 31 December	48,073	48,135
Cheques not presented	-6,700	-10,058
	41,373	38,077
Cash at Bank and in hand	41,373	38,077

BREAKDOWN of funds	2020	2019
	£	£
Unrestricted (includes <i>Designated</i> -see below)	33,854	33,866
Restricted Funds (see below)	7,518	4,212
Cash at Bank and in hand	41,373	38,077

UNRESTRICTED funds		
General - unrestricted funds	33,354	33,366
Designated - Bequests and Memorial donations	500	500
Total Unrestricted Funds	33,854	33,866

RESTRICTED funds :		
Common Fund Provision	4,000	0
Rector's Discretionary Fund	1,315	1,315
Flower Fund	629	543
Hall refurbishment	279	279
Organ and Fabric Fund	566	1,344
Celebrate Together	730	730
Total Restricted Funds	7,518	4,212

Income-generating Investments, including Endowment Funds :			
	Shares	2020	2019
		£	£
CBF Investment Fund Shares	18,452.23	377,287	352,917
<i>(held for PCC by Exeter Diocesan Board of Finance)</i>			
Endowment Funds	Shares		
25p Ordinary Shares Astra Zeneca Group plc	360.00	26,366	27,385
CBF Investment Fund Shares	3,666.78	74,974	70,131
M & G Charifund Units (Flower Fund)	224.00	3,075	3,720
		104,415	101,236

ST. JAMES' CHURCH, EXETER

Notes to Financial statements for year ended 31 December 2020

2) INCOMING RESOURCES

RECEIPTS - UNRESTRICTED

Incoming resources from donors

Stewardship and Collections	65,089
Income Tax recovered	13,782
Sundry donations for general purposes	2,168
Sundry donations for specified purposes	0
Designated - Bequests and Memorial donations	0

<u>Unrestricted</u>	<u>Restricted</u>	<u>TOTAL</u>
<u>funds</u>	<u>funds</u>	
£	£	£
65,089		
13,782		
2,168		
0		
0		
81,039		81,039

2019

£

74,861
16,500
2,653
510
0

94,524

Other voluntary incoming resources

Fundraising and social events income	0
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0	0
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2,873

Income from investments

Dividends from investments	13,472
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13,472	13,472
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13,112

Income from activities

Hall receipts	8,722
Funerals, marriages - PCC fees	1,424
Retreats	0
Magazine	995
Luncheon Club	428
Church hire, coffee, etc	524

8,722		
1,424		
0		
995		
428		
524		
12,094		12,094

15,997
1,828
222
1,020
2,798
1,460

23,325

Total Receipts - UNRESTRICTED

106,604 106,604

133,834

NON-CASH MOVEMENT - RESTRICTED

Common Fund Discount	4,000
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4,000 4,000

0

RECEIPTS - RESTRICTED

Incoming resources from donors

Donations - Equipment and vestments	1,966
Celebrate Together	0

1,966	1,966
0	
1,966	1,966

2,204
250
2,454

Income from investments

Flower Fund - Dividend income & receipts	225
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225	225
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341

Total Receipts - RESTRICTED

2,191 2,191

2,795

TOTAL RECEIPTS

106,604 6,191 112,795

136,629

ST. JAMES' CHURCH, EXETER

Notes to Financial statements for year ended 31 December 2020

3) OUTGOINGS - Resources expended

	2020			2019
	Unrestricted	Restricted	TOTAL	
	funds	funds		
	£	£	£	£
PAYMENTS - UNRESTRICTED				
Activities directly relating to the work of the Church:				
Ministry:- Common Fund - Diocese of Exeter	68,046			80,298
Clergy expenses (incl. visiting Priests)	2,947			4,454
Secretarial and Parish Office (nett)	5,384			9,324
Church running expenses (including insurance)	5,896			5,786
Church and Office fabric (including Quinquennial)	720			1,637
Maintenance of Church buildings	3,682			2,066
Organist and music	1,156			3,145
Altar requisites	548			1,902
Retreats	0			212
Magazine expenses	1,215			1,140
Luncheon Club and others	0			953
Children & Messy church expenses	0			241
Insurance claims	100			0
	89,693		89,693	111,159
<u>Hall</u> - running expenses	5,591		5,591	6,905
<u>Hall</u> - emergency lights et al.	0		0	3,312
<u>Fundraising expenses</u>	26		26	452
<u>Giving to Charities</u> , missions etc. (Note 4)	7,305		7,305	7,530
Total Payments - UNRESTRICTED	102,615		102,615	129,357
NON-CASH MOVEMENT - UNRESTRICTED				
Common Fund Discount	4,000		4,000	0
PAYMENTS - RESTRICTED				
Church - appeal funded equipment and cleaning		1,845		1,166
Donations - vestments		900		0
Celebrate Together		0		212
		2,745	2,745	1,378
Flower Fund		140	140	1,478
Total Payments - RESTRICTED		2,885	2,885	2,856
TOTAL PAYMENTS	106,615	2,885	109,500	132,213

ST. JAMES' CHURCH, EXETER

Notes to Financial statements for year ended 31 December 2020

4) GIVING TO CHARITIES, MISSIONS, etc.

<u>Giving through St James</u>	Special Appeals and Donations	PCC Donations	
<u>Overseas</u>			
USPG	450	1,000	
Tearfund		1,000	
Diocese of Melanesia		1,000	
St Peters Malawi Education Trust		1,000	
<u>UK based</u>			
Mothers' Union		540	
Balloons		540	
Hospiscare		540	
The Compassionate Friends		540	
ICE (<i>Initiative in Christian Education</i>)		540	
Traidcraft		100	
Christians Together		35	
Devon Historic Churches		20	
TOTALS	450	6,855	7,305
(Figures for 2019)	510	7,020	7,530

ST. JAMES' CHURCH, EXETER

Notes to the Financial Statements for the Year Ended 31st December 2020

1. Accounting Policies

The Financial Statements have been prepared in accordance with the Charities Act 2011 and the Statement of Recommended Practice, on the Receipts and Payments basis.

2. Analysis of Fund Movements for the Year

- i. UNRESTRICTED FUNDS may be used by the PCC for any of its ordinary purposes. The PCC has chosen to set aside bequests and memorial donations to be used for fitting future projects or commitments. There is therefore a DESIGNATED fund that remains part of the unrestricted funds. Movements in the funds are shown in the cash flow statement.
- ii. RESTRICTED FUNDS represent income which may be spent only on the specific purpose for which they were given or for which they were invited. Any balance remaining unspent is carried forward as a balance on that fund and may not be absorbed into general funds.
- iii. ENDOWMENT FUNDS are funds whose capital must be maintained: only income arising from the investment of the endowment may be used, either as restricted or as unrestricted funds depending upon the purpose for which the endowment was established.

3. Investments

Quoted investments are valued at bid-market prices at 31st December. Apart from bank balances, there are no other investment assets.

4. Assets and Liabilities

- i. The church and grounds as well as the Rectory and the curate's house are vested in the Representative Body of the Church of England and are not parish assets.
- ii. Moveable church contents (plate, furniture etc.) are inalienable property and require a faculty for disposal. They are recorded in the Church Terrier log. Many are historic and no reliable cost basis exists for them; they are neither recognised nor listed in the Statement of Assets and Liabilities below.
- iii. Other assets and property, which are retained for or occupied for Church purposes and which are not investment assets, are listed below in the Statement of Assets and Liabilities as non-monetary assets.

5. Statement of Assets and Liabilities

ASSETS

Hall: The building, kitchen equipment, cooker, fridge/freezer, water heater, cupboards, chairs, tables, stage curtains, heaters, fire guards and copper piping.

Grounds: Lawnmower, shed, cycle rack, notice boards.

Parish Office: PC, software, photocopier and office equipment.

Church: Organ, silverware, vestments, altar frontals, statues, pictures, Clavinova, CCTV equipment, loop system, PA equipment, Optoma projector and screens, heaters, guards and copper piping.

DEBTORS

HMRC December 2020 claim received in January 2021: £983.99 (December 2019: £1,886.74 - received in January 2020)

LIABILITIES

There were no liabilities at the year end.

Accounts Report 2020 - from the Finance Team

Our financial results for the year to 31st December 2020 have been memorable. Our total receipts in the year have fallen by nearly £24,000 (a drop of some 17.5%), and our total payments have had to follow suit falling by nearly £23,000. Our Unrestricted Funds (being those that we can spend as we choose) have decreased by just £12 – a spectacular feat.

With all the normal hall activities suspended since 23rd March 2020, our income from that source dried up completely. Also, church meetings have been curtailed; hence there has been no money from weddings, baptisms, coffee after church as well as limited plate collections. Also of course, no summer fete and no Christmas bazaar. Our income has been down by at least £2,500 per month as a result (about 25% down).

Cost savings were negotiated; these included our Parish administrator, Sue Pinn, being furloughed for six months (now on reduced hours). We are grateful for other savings which have been volunteered such as with the organists, cleaning and visiting clergy. Of course there are some small savings that have occurred naturally such as heating, lighting etc., but many of our costs are fixed and inescapable.

Realising that our bank balance would be reduced to zero by mid-2021 if nothing was done, and conscious that our Common Fund Payments now consumed 91% of our monthly income (previously 65%), we asked for help from the Diocese. They kindly allowed a discount of some £11,000 on our 2020 Common Fund payments.

We have again given away in excess of 5% of our income to charitable causes, mainly overseas. The PCC now has a formulated decision-making process for charitable giving, and we are grateful to Tim Bayton for the help he has given to PCC in drawing up these guidelines.

More recently we have been fortunate that the Devon and Cornwall Police have been renting our hall for training purposes, providing us with an income while lockdown and other restrictions are preventing it from being used otherwise.

The continued coronavirus COVID-19 turbulence and disruptions promise to make 2021 another interesting year for our finances as we strive to remain financially healthy.

We are truly grateful for all the continued generosity and faithful support which has been given to St James' Church during this challenging period.

*Rachel Martindill
Nigel Ridgway*

Independent Examiner's Certificate for the PCC Accounts

DIOCESE
OF EXETER



THE CHURCH
OF ENGLAND
IN DEVON

Report to the trustees of:

St James', Exeter

Parochial Church Council

On accounts for the year ended:

31/12/2020

Charity Number (if applicable):

1128877

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Basis of independent examiner's statement

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 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Acthave not been met; or
2. to which, in my opinion, 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:

D. E. Bird

Date:

18 February 2021

Name:

DAWN BIRD

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

Member Institute of Mathematics and its Applications
Chartered Mathematician

Address:

The Vicarage Exwick Hill
Exeter, Devon