

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY, BIDEFORD

England & Wales - Charity number 1129064

Details

Other names ST MARY'S PCC, BIDEFORD

Status Registered

Legal form Previously excepted

Registered 2009-04-08

Register [View on the Charity Commission register](#)

Contact

Address St Mary's House
9 Church Walk
Bideford
Devon
EX39 2BP

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Email admin@stmaryschurchbideford.org

Website www.stmaryschurchbideford.org

Activities

Objects: Promoting in the ecclesiastical parish the whole mission of the Church.

Activities: Regular public worship open to all. The provision of sacred space for personal prayer and contemplation. Pastoral work, including visiting the sick and bereaved. Teaching of Christianity through sermons, courses and small groups. Promoting the whole mission of the Church through provision of activities for senior citizens, parents and toddlers and other special need groups.

Classification

- **How:** Makes Grants To Organisations, Provides Buildings/facilities/open Space, Provides Services
- **What:** General Charitable Purposes, The Prevention Or Relief Of Poverty, Overseas Aid/famine Relief, Religious Activities, Human Rights/religious Or Racial Harmony/equality Or Diversity
- **Who:** Children/young People, Elderly/old People, People With Disabilities, Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- **Area of benefit:** UNDEFINED. IN PRACTICE, LOCAL.
- Devon

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£196,453	£204,850	-	-
2024-12-31	£197,278	£206,733	-	-
2023-12-31	£250,440	£164,243	-	-
2022-12-31	£170,904	£144,948	-	-
2021-12-31	£196,327	£159,145	-	-
2020-12-31	£139,986	£142,790	-	-

Trustees

Name	Role	Appointed
Rev CLAIRE PAMELA ROSE-CASEMORE	Chair	2011-10-28
Christopher Beechey		2021-04-25
David Maurice Bertie		2020-10-18
FLORENCE REBEKAH WALTER		2026-05-11
JUSTINE ANN DUHIG		2024-04-28
KAREN JOHNS		2025-05-11
KATHERINE JANE WILLS		2026-04-26
MARK ALEXANDER ELWELL		2025-05-11
MICHAEL ELLIOTT		2021-09-13
Pamela Margaret Howlett		2020-10-18
RACHEL ELIZABETH PORTHOUSE		2026-04-26
RICHARD CHARLES HOLWILL		2009-04-08
Rev RUTH JANE BECKETT		2025-07-01
Rev Stephen Robin Pirrie		2020-10-18
SALLY ANNE STRUTT		2022-05-08
SHEENAH RUTH MIDDLE		2025-05-11
STEPHEN JOHN TAVENER		2025-05-12

Accounts

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY,
BIDEFORD**

REGISTERED CHARITY NO: 1129064

FINANCIAL STATEMENTS FOR THE YEAR ENDED

31 DECEMBER 2025

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY,
BIDEFORD**

Registered Charity No: 1129064

TRUSTEES

Team Rector	Rev'd Claire Rose-Casemore	Elected Members	Chris Beechey David Bertie
Team Vicar	Rev'd Ruth Beckett (from July)		Lorna Dorrington (from May) Justine Duhig (to May) Michael Elliott Mark Elwell (from May) Richard Holwill Pam Howlett Sheena Middle (from May) Pattie Morris (to May) Roger Phillips (from May) Rachel Porthouse (to May) David Sparkes (to May) Steve Tavener (from May)
Other Ministers	Rev'd Robin Pirrie		
Churchwardens	Justine Duhig (from May) Mark Porthouse (to May) Sally Strutt		
Deanery Synod Reps	Ro Day Karen Johns (from May) Maggie Murray (to May)		

PARISH ADMINISTRATOR

Debbie Crawford

PCC SECRETARY

Sue Marnham

CORRESPONDENCE ADDRESS

St Mary's House
9 Church Walk
BIDEFORD
Devon EX39 2BP

EMAIL ADDRESS

admin@stmaryschurchbideford.org

OTHER NAMES CHARITY IS KNOWN BY

Bideford Parochial Church Council (PCC)
St Mary's Church, Bideford
St Mary with St Peter, Bideford

INDEPENDENT EXAMINER

M. J. Fishleigh F.C.A.
Mount Cottage
Mount Pleasant
Westleigh
BIDEFORD
Devon
EX39 4LJ

BANKERS

National Westminster Bank PLC
41 High Street
BARNSTAPLE
Devon EX31 1HJ

TRUSTEES' REPORT

The Trustees present their report and the financial statements for the year ended 31 December 2025. The financial statements comply with applicable Accounting Standards and Statements of Recommended Practice and the requirements of The Charities (Financial Statements and Reports) Regulations 2008 and section 132(1) of the Charities Act 2011.

OBJECTIVES AND AREA OF BENEFIT

The church has the motto that we should 'Seek First the Kingdom of God' and the Parochial Church Council (PCC) has the responsibility of co-operating with the Team clergy in promoting, within the ecclesiastical parish in this town and surrounding area, the whole mission of the church, pastoral, evangelistic, social and ecumenical.

The PCC is committed to enabling as many people as possible to worship at our church and to become part of our parish community. The PCC maintains an overview of worship throughout the parish and makes suggestions on how our services can reach out and welcome all who live in our parish. We aim for our worship and prayer to put faith into practice through prayer, scripture, music and sacrament.

ACTIVITIES

The PCC met six times during the year with an average attendance of 75%.

We have continued with the pattern of services established in previous years, our Sunday morning programme comprising the more traditional 9.30am service and the new-style 11.15am Encounter service, together with a fortnightly 8.00am said communion service.

We have also maintained our activities for the community:

- the Friday Diner - for those who might eat alone, the homeless and the vulnerable
- the Open the Book programme - for St. Mary's, East the Water and Kingsley Preparatory Schools
- Music Makers, Messy Church, Junior Church and Stay and Play (during the Holidays) - for families
- The Crypt Youth – for young people aged between 7 and 16.
- Reflections - for the bereaved.
- Holy Grounds – for anybody seeking a warm welcome, a hot drink and a friendly chat.
- Occasional musical concerts - for the whole community.

In July we welcomed Ruth Beckett as our new Team Vicar; Ruth, who is accompanied by her husband John, will spend 50% of her time in the four villages and 50% of her time in Bideford.

We continue to review our Mission Action Plan, which is the framework for all our activities, now in the context of Bishop Mike's Five Strategic Priorities. These are Missional Leadership, Missional DNA, Vocations, Children & Young People and Mixed Ecology.

Following lengthy discussions with the Diocese we successfully applied for a Net Zero Carbon Demonstrator Grant which we are utilising to commission a comprehensive report into potential heating systems. The final version of this report was received early in 2026; once we have identified a way forward we intend to make further progress with Project Mustard Seed (our plan to remove the pews and relocate the kitchen).

The PCC has also dealt with a range of other fabric issues including the upgrading of the Audio-Visual system and the replacement of light bulbs with LED lamps.

The PCC wishes to record formally its grateful thanks to all those volunteers who contribute to our ministry in so many ways.

CHURCH ATTENDANCE

There were 151 parishioners on the Electoral Roll which was last fully revised in April 2025. The average total attendance for Sunday morning services is in the order of some 110-120.

TRUSTEES' REPORT (continued)

FINANCIAL REVIEW

Our income on unrestricted funds amounted to £157,000 as detailed in the financial statements. We spent a little over £177,000 to provide Christian Ministry from St Mary's Church, including the contribution to the common fund (which largely provides the stipends and housing for the clergy). This expenditure includes about £13,000 of non-recurring items in relation to upgrading the Audio-Visual system and acquiring new chairs. The net result is a deficit of expenditure over income of about £20,500 for the year. Even without the non-recurring items there would still have been a deficit of around £7,500. This is a cause for concern as the budget for 2026 indicates a deficit in the order of £20,000, a level which we cannot sustain. The PCC has already commenced the process of trying to reduce this deficit.

RESERVES POLICY

It is the PCC policy to utilise restricted funds wherever possible and to maintain unrestricted funds at a minimum level of £50,000. The balance of £147,194 at the end of this year is considerably in excess of this figure so, despite the budgetary issues referred to above, the PCC has no immediate concerns about the financial stability of the parish.

Restricted funds have increased to £30,441 from £21,746 during the year. The balances primarily relate to the Fabric Fund, Project Mustard Seed Fund and the Youth and Children Fund; the movements in Restricted Funds are shown in Note 8 to these financial statements.

SAFEGUARDING POLICY

The PCC has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have regard to the House of Bishop's guidance on Safeguarding children and vulnerable adults).

STRUCTURE, GOVERNANCE AND MANAGEMENT

A church has been present on its site in Bideford since Saxon times. The Bideford Parochial Church Council (Bideford PCC) was established under the Parochial Church Councils (Powers) Measure 1921 and became a Charity registered with the Charity Commission with effect from 8 April 2009.

The names of the Trustees who served during the year are shown on page 1 of these financial statements. Members of the PCC are either ex-officio, elected by the Annual Parochial Church Meeting, or co-opted in accordance with the Church Representation rules. All who attend our services are encouraged to register on the electoral roll and stand for election to the PCC.

The PCC operates through a number of committees, which meet between full meetings of the PCC:

Standing Committee

This committee has the power to transact the business of the PCC between its meetings, subject to any directions given by the Council. This is the only committee required by law.

Mission Committee

This committee oversees relations with external mission and relief agencies and recommends allocations of grants to the PCC.

Pastoral Care Committee

This committee takes responsibility for the organisation of pastoral care within the Parish.

TAXATION STATUS

As a Registered Charity, utilising all of its net income for charitable purposes, the PCC is exempt from income tax, corporation tax and capital gains tax.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

Charity law requires the Trustees to prepare financial statements for each financial year which properly present the charity's Income and Expenditure for the year together with its assets and liabilities at the end of the year, and adequately distinguish any material special trust or other restricted fund of the charity. In preparing those financial statements the Trustees are required to:

select suitable accounting policies and then apply them consistently;

make judgements and estimates that are reasonable and prudent;

state whether the policies adopted are in accordance with the appropriate Statement of Recommended Practice on Accounting by Charities and the Accounting Regulations and with applicable accounting standards, subject to any material departures disclosed and explained in the financial statements; and

prepare the financial statements on the going concern basis unless it is inappropriate to assume that the charity will continue in business.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time, the financial position of the charity, and to enable them to ensure that the financial statements comply with applicable Accounting Standards and Statements of Recommended Practice and the requirements of the Charities Act 2011. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud or other irregularities.

Approved by the Parochial Church Council at their meeting on 9 March 2026.

Rev'd Claire Rose-Casemore
Chairman

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY,
BIDEFORD**

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY,
BIDEFORD**

I report on the financial statements of The Parochial Church Council Of The Ecclesiastical Parish Of St Mary, Bideford for the year ended 31 December 2025, which are set out on pages 6 to 11.

RESPECTIVE RESPONSIBILITIES OF TRUSTEES AND EXAMINER

As the charity's Trustees you are responsible for the preparation of the financial statements; you consider that the audit requirement of section 144(2) of the Charities Act 2011 (the Act) does not apply and that an independent examination is needed. It is my responsibility to examine the financial statements under section 145 of the Act and to state, on the basis of procedures specified in the General Directions given by the Charity Commissioners under section 145(5)(b) of the Act, whether particular matters have come to my attention.

BASIS OF INDEPENDENT EXAMINER'S REPORT

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and a comparison of the financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeking explanations from you as Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the financial statements.

In connection with my examination, no matter has come to my attention:

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 Act; and

to prepare financial statements which accord with the accounting records and to comply with accounting requirements of the Act have not been met; or

to which, in my opinion, attention should be drawn in order to enable a proper understanding of the financial statements to be reached.

M. J. Fishleigh F.C.A.
Mount Cottage
Mount Pleasant
Westleigh
BIDEFORD
Devon
EX39 4LJ

16 April 2026

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY,
BIDEFORD

STATEMENT OF FINANCIAL ACTIVITIES
for the year ended 31 December 2025

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
INCOMING RESOURCES						
Voluntary income						
Giving						
Planned giving		100,301	-	-	100,301	99,632
Collections, and other giving		11,010	-	392	11,402	9,744
Collections for good causes	(6)	-	-	2,197	2,197	1,690
		<u>111,311</u>	<u>-</u>	<u>2,589</u>	<u>113,900</u>	<u>111,066</u>
Other voluntary income						
Grants		241	-	14,100	14,341	13,845
Donations and appeals, etc.		1,554	-	20,500	22,054	22,283
Legacies		4,866	-	-	4,866	1,000
Gift Aid recovered		23,163	-	1,485	24,648	27,012
		<u>29,824</u>	<u>-</u>	<u>36,085</u>	<u>65,909</u>	<u>64,140</u>
Total voluntary income		<u>141,135</u>	<u>-</u>	<u>38,674</u>	<u>179,809</u>	<u>175,206</u>
Events and Fund-Raising Activities	(3(a)),(6)	<u>2,963</u>	<u>-</u>	<u>882</u>	<u>3,845</u>	<u>4,131</u>
Income from Church activities						
Fees		3,243	-	-	3,243	6,409
Receipts from use of church and house		2,650	-	-	2,650	2,340
		<u>5,893</u>	<u>-</u>	<u>-</u>	<u>5,893</u>	<u>8,749</u>
Investment income						
Interest		6,906	-	-	6,906	7,942
		<u>156,897</u>	<u>-</u>	<u>39,556</u>	<u>196,453</u>	<u>196,028</u>
RESOURCES EXPENDED						
Church activities	(5)	176,043	-	27,427	203,470	204,411
Cost of fund-raising activities	(3(b))	1,380	-	-	1,380	1,072
		<u>177,423</u>	<u>-</u>	<u>27,427</u>	<u>204,850</u>	<u>205,483</u>
NET (OUTGOING)/INCOMING RESOURCES		(20,526)	-	12,129	(8,397)	(9,455)
BALANCES BROUGHT FORWARD		167,720	3,408	17,912	189,040	198,495
BALANCES CARRIED FORWARD		<u>£147,194</u>	<u>£3,408</u>	<u>£30,041</u>	<u>£180,643</u>	<u>£189,040</u>

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY,
BIDEFORD**

**BALANCE SHEET
at 31 December 2025**

	Note	2025	2024
		£	£
FIXED ASSETS	(1(c))		
St Mary's House, Church Walk, Bideford		<u>70,000</u>	<u>70,000</u>
CURRENT ASSETS			
Debtors	(7)	17,627	8,128
CCLA – The Church of England Deposit Fund		151,584	155,545
National Westminster Bank Plc - Deposit		12,511	26,313
National Westminster Bank Plc - Current		4,034	4,593
Cash in hand		331	381
		<u>186,087</u>	<u>194,960</u>
CURRENT LIABILITIES			
Creditors – amounts falling due within one year		5,444	5,920
NET CURRENT ASSETS		<u>180,643</u>	<u>189,040</u>
NET ASSETS		<u>£250,643</u>	<u>£259,040</u>
FUNDS	(1(e))		
Unrestricted Funds			
General Fund		<u>147,194</u>	<u>167,720</u>
Designated Funds			
Friends of St Mary's Fund		<u>3,408</u>	<u>3,408</u>
Restricted Funds	(8)		
Bells Fund		922	-
Choir and Music Funds		53	10
Fabric Fund		9,061	7,776
Project Mustard Seed Fund		6,250	-
St Mary's Diner and Ucan Fund		1,962	264
Youth and Children's Work Fund		11,793	9,862
		<u>30,041</u>	<u>17,912</u>
Permanent Endowment Fund			
St Mary's House Fund		70,000	70,000
		<u>£250,643</u>	<u>£259,040</u>

Approved by the Parochial Church Council at their meeting on 9 March 2026.

Rev'd Claire Rose-Casemore
Chairman

NOTES TO THE FINANCIAL STATEMENTS
at 31 December 2025

1. BASIS OF PREPARATION

The PCC is a public benefit entity within the meaning of Financial Reporting Standard 102 (FRS102). The financial statements comply with the Charities Act 2011, applicable accounting standards under FRS102 (2016) and with the Statement of Recommended Practice Accounting and Reporting by Charities (SORP(FRS102)), with the Church Accounting Regulations 2006 governing the individual Accounts of PCCs, and with those Regulations' "true and fair" provisions. The financial statements have been prepared under the historical cost convention and using the accruals and going concern bases.

a) **Recognition of income**

Incoming resources are recognised when they are receivable or when the PCC's right to the income becomes legally enforceable, when the amount receivable can be measured with reasonable certainty and when it is more likely that the PCC will benefit from the resource. Grants and donations are included when any pre-conditions preventing their use by the PCC have been met, and Gift Aid claims are included at the same time as the donations to which they relate. Rental income is recognised when the rental is due, and investment income is included when receivable.

c) **Fixed assets**

i) Consecrated land and buildings are not included in these Accounts by virtue of Section 10(2) Charities Act 2011 as the property is effectively dedicated to God and set aside solely for sacred purposes. Costs of maintenance or improvement relating to consecrated assets are written off in the year they are incurred.

ii) Moveable church furnishings are not capitalised as insufficient cost information is available, but they are included in the Church's inventory.

iii) No depreciation is provided on St Mary's House as the estimated residual value of the property is not less than its carrying value and its estimated remaining useful life is not less than 50 years. Any depreciation charge would therefore be immaterial.

iv) Tangible fixed assets are capitalised if they can be used for more than one year, and cost more than £10,000. Depreciation is calculated to write off the cost of such assets, less their estimated residual value, over their estimated useful life. The Audio-Visual System originally cost £22,955 and was fully written off over 5 years.

d) **Liabilities**

Liabilities are recognised as soon as there is a legal or constructive obligation, settlement is probable and the settlement value is reasonably quantifiable.

e) **Funds accounting**

(i) **Unrestricted Funds** are monies held by the Trustees and expendable at their discretion on any purpose they deem fit in furtherance of the work of the Church.

(ii) **Designated Fund** The sub-committee managing the Friends of St Mary's Fund has the discretion to allocate the sums held in their Designated Fund to support the care and maintenance of the church, fabric and contents, and to encourage enjoyment and appreciation of the church. The monies held by the sub-committee may be used to make direct payments for a specific purpose or transferred to reimburse expenditure paid from Unrestricted Funds if they decide that is appropriate.

(iii) **Restricted Funds** represent income which may only be expended on a restricted object or purpose and details of the funds held and restrictions are given in Note 8 of these financial statements.

(iv) **Permanent Endowment Funds** are funds that must be retained as trust capital permanently. In this case the freehold property of St Mary's House was acquired using money given in response to a specific appeal for the purchase of that property, with no suggestion that in the event of failure of the appeal the funds raised might be used for other purposes, together with money held from the prior disposal of other freehold property which was also a permanent endowment.

f) **Pension contributions**

The PCC makes employer contributions at defined rates into the NEST pension scheme for its full-time employee. The NEST pension scheme is a defined contribution plan and the liability of the PCC is limited to the contributions paid.

NOTES TO THE FINANCIAL STATEMENTS
at 31 December 2025

2. RELATED PARTY TRANSACTIONS

Mr C Beechey, who is a member of the PCC, received £6,865 (2024 - £6,330) in fees for his work as the parish organist and choirmaster during the year.

Clergy expenses are disclosed in Note 5 to these financial statements.

No remuneration, benefits, travelling expenses or out-of-pocket expenses were paid to any other PCC member during the year. Occasionally PCC members act as agents for the PCC and make approved purchases on its behalf, and are reimbursed for this expenditure. Such reimbursed expenditure is not personal to the Trustee concerned and does not represent goods or services provided by the Trustee.

The PCC received approximately £38,815 (2024 - £21,528) during the year in donations from Trustees (PCC members) and their close relatives. The donors did not attach any conditions to their gifts which required the PCC to significantly alter the nature of its existing activities.

3. EVENTS AND FUND-RAISING ACTIVITIES

(a) Income	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
Unrestricted					
Barbeque	144	-	-	144	-
Card sales	-	-	-	-	97
Coffee morning	-	-	50	-	-
Concerts	65	-	600	1,320	1,320
Confirmation lunch	379	-	-	379	-
Craft Fair	-	-	-	-	147
Holy Grounds cafe	298	-	232	517	517
Quiz night	307	-	-	307	-
Rent of car parking space	800	-	-	800	800
Sponsored bike ride - DHCT	-	-	-	-	22
Teas, coffees, etc.	970	-	-	970	1,038
Designated					
Friends events	-	-	-	-	190
	<u>£2,963</u>	<u>£-</u>	<u>£882</u>	<u>£3,845</u>	<u>£4,131</u>
(b) Expenditure					
Unrestricted					
Barbeque	150	-	-	150	-
Concerts	-	-	-	-	120
Confirmation lunch	336	-	-	336	-
Quiz night	49	-	-	49	-
Teas, coffees, etc.	845	-	-	845	952
	<u>£1,380</u>	<u>£-</u>	<u>£-</u>	<u>£1,380</u>	<u>£1,072</u>

4. STAFF COSTS

The PCC directly employed the Parish Administrator and the Organist/Choirmaster (who also receives fees) throughout both the 2024 and 2025 years. In 2024 a part-time Assistant Administrator and a Children and Families Worker (whose costs have been funded by donations and a grant from the Diocese) also commenced employment with the PCC. Details of the amounts paid to staff, including pension contributions, are shown in Note 5 to these financial statements.

NOTES TO THE FINANCIAL STATEMENTS
at 31 December 2025

5. EXPENDITURE ON CHURCH ACTIVITIES

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
Missionary and Charitable Giving					
Donations (Note 6)	13,544	-	1,779	15,323	13,229
Maintenance of the Ministry					
Common Fund	81,377	-	-	81,377	80,130
Clergy expenses	3,096	-	-	3,096	2,053
Recruitment and interview expenses	173	-	-	173	462
Children and Families Worker salary	-	-	10,895	10,895	7,652
Employer's pension contributions	-	-	333	333	239
Crypt Youth expenses	-	-	327	327	2,156
Children's Worker fees	-	-	2,090	2,090	1,690
	<u>84,646</u>	<u>-</u>	<u>13,645</u>	<u>98,291</u>	<u>94,382</u>
Church Running Costs					
Insurance	10,491	-	-	10,491	10,139
Church					
Lighting and heating	8,309	-	-	8,309	7,528
Water rates	887	-	-	887	723
Repairs and cleaning	5,935	-	534	6,469	28,061
Replacement chairs	4,157	-	-	4,157	-
Sound system repairs	9,053	-	-	9,053	-
St Mary's House					
Council tax and water rates	1,216	-	-	1,216	1,059
Heat and light	1,094	-	-	1,094	1,474
Repairs and cleaning	591	-	-	591	687
Rectory garden work	794	-	-	794	1,040
	<u>42,527</u>	<u>-</u>	<u>534</u>	<u>43,061</u>	<u>50,711</u>
Service Costs					
Communion wafers, etc.	2,906	-	-	2,906	1,657
Choirmaster and organist fees	5,907	-	958	6,865	6,330
Music and Choir	397	-	892	1,289	443
Licences and subscriptions	610	-	60	670	573
	<u>9,820</u>	<u>-</u>	<u>1,910</u>	<u>11,730</u>	<u>9,003</u>
Administration					
Administrator and assistant salaries	21,841	-	-	21,841	19,710
Employer's pension contributions	526	-	-	526	533
Equipment hire and leasing costs	568	-	-	568	692
Printing, stationery, postages, etc.	1,260	-	-	1,260	1,180
Social media costs	-	-	-	-	118
Telephone and internet charges	908	-	-	908	1,018
Bank charges	165	-	-	165	193
	<u>25,268</u>	<u>-</u>	<u>-</u>	<u>25,268</u>	<u>23,444</u>
Diner costs	-	-	1,159	1,159	1,817
Architects, consultants and faculty fees	-	-	8,400	8,400	11,365
Sundries	238	-	-	238	460
	<u>£176,043</u>	<u>£-</u>	<u>£27,427</u>	<u>£203,470</u>	<u>£204,411</u>

NOTES TO THE FINANCIAL STATEMENTS
at 31 December 2025

6. MISSIONARY AND CHARITABLE GIVING

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
Church Overseas					
Missionary Societies	4,450	-	-	4,450	1,750
Relief and Development Agencies	1,500	-	646	2,146	5,031
Home Missions and other Church Societies	3,144	-	625	3,769	3,698
Secular charities	3,200	-	1,758	4,958	2,750
	<u>12,294</u>	<u>-</u>	<u>3,029</u>	<u>15,323</u>	<u>13,229</u>
Payments made	12,294	-	3,029	15,323	13,229
Internal transfers (Note 8)	1,250	-	(1,250)	-	-
	<u>£13,544</u>	<u>£-</u>	<u>£1,779</u>	<u>£15,323</u>	<u>£13,229</u>

7. DEBTORS

	2025 £	2024 £
Grants receivable	8,641	-
Fees receivable	351	114
Gift Aid recoverable	3,545	3,319
Parish Gift Scheme regular giving	5,029	4,556
Others	61	139
	<u>£17,627</u>	<u>£8,128</u>

8. MOVEMENTS IN RESTRICTED FUNDS

	Bells Fund £	Choir & Music Fund £	Project Mustard Seed Fund £	Repairs & Fabric Fund £	St Mary's Diner Fund £	Youth & Children's Fund £
Opening balance	-	10	-	7,776	264	9,862
Receipts						
Collections	-	-	-	-	-	392
Fundraising events	50	-	-	-	-	-
Grants received	-	500	8,400	-	200	5,000
Donations received	1,261	295	5,000	1,285	1,657	11,001
Gift Aid recovered	205	30	1,250	-	-	-
Mission Giving (Note 6)	-	-	-	-	1,000	250
	<u>1,516</u>	<u>825</u>	<u>14,650</u>	<u>1,285</u>	<u>2,857</u>	<u>16,643</u>
Payments						
Music and choir	-	783	-	-	-	-
Diner costs	-	-	-	-	1,159	-
Children's Worker	-	-	-	-	-	2,090
Children/Families Worker	-	-	-	-	-	11,228
Treblemakers	-	-	-	-	-	1,067
Repairs, fees and sundries 594	-	-	8,400	-	-	327
	<u>594</u>	<u>783</u>	<u>8,400</u>	<u>-</u>	<u>1,159</u>	<u>14,712</u>
Closing balance	<u>£922</u>	<u>£52</u>	<u>£6,250</u>	<u>£9,061</u>	<u>£1,962</u>	<u>£11,793</u>

Note – Amounts collected for good causes, including School Bibles in the 2025 year, amounted to £3,029 (2024 - £1,690) and these were all paid over during the year, as shown in Note 6 above.

Accounts

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY,
BIDEFORD**

REGISTERED CHARITY NO: 1129064

FINANCIAL STATEMENTS FOR THE YEAR ENDED

31 DECEMBER 2024

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY,
BIDEFORD**

Registered Charity No: 1129064

TRUSTEES

Team Rector	Rev'd Claire Rose-Casemore	Elected Members	Chris Beechey David Bertie
Team Vicar	Rev'd Marisa Cockfield (to February)		Justine Duhig (from April) Michael Elliott Richard Holwill
Other Ministers	Rev'd Chris Hutchins (to March) Rev'd Robin Pirrie		Pam Howlett Richard James (to April) Robert Marnham (to April) Pattie Morris (from April)
Churchwardens	Ben Duhig (to April) Mark Porthouse (from April) Sally Strutt		Bill Owen (from April to July) Nadine Pearce (to April) Rachel Porthouse (from April) David Rendle (to April)
Deanery Synod Reps	Ro Day Lorna Dorrinton (to April) Maggie Murray Lorna Thomas (from April to September)		David Sparkes

PARISH ADMINISTRATOR (Also PCC SECRETARY to June)

Debbie Crawford

PCC SECRETARY

Sue Marnham (from June)

CORRESPONDENCE ADDRESS

St Mary's House
9 Church Walk
BIDEFORD
Devon EX39 2BP

EMAIL ADDRESS

admin@stmaryschurchbideford.org

OTHER NAMES CHARITY IS KNOWN BY

Bideford Parochial Church Council (PCC)
St Mary's Church, Bideford
St Mary with St Peter, Bideford

INDEPENDENT EXAMINER

M. J. Fishleigh F.C.A.
Mount Cottage
Mount Pleasant
Westleigh
BIDEFORD
Devon
EX39 4LJ

BANKERS

National Westminster Bank PLC
41 High Street
BARNSTAPLE
Devon EX31 1HJ

TRUSTEES' REPORT

The Trustees present their report and the financial statements for the year ended 31 December 2024. The financial statements comply with applicable Accounting Standards and Statements of Recommended Practice and the requirements of The Charities (Financial Statements and Reports) Regulations 2008 and section 132(1) of the Charities Act 2011.

OBJECTIVES AND AREA OF BENEFIT

The church has the motto that we should 'Seek First the Kingdom of God' and the Parochial Church Council (PCC) has the responsibility of co-operating with the Team clergy in promoting, within the ecclesiastical parish in this town and surrounding area, the whole mission of the church, pastoral, evangelistic, social and ecumenical.

The PCC is committed to enabling as many people as possible to worship at our church and to become part of our parish community. The PCC maintains an overview of worship throughout the parish and makes suggestions on how our services can reach out and welcome all who live in our parish. We aim for our worship and prayer to put faith into practice through prayer, scripture, music and sacrament.

ACTIVITIES

The PCC met seven times during the year with an average attendance of 74%.

We have continued with the pattern of services established last year; our Sunday morning programme comprising the more traditional 9.30am service and the new-style 11.15am Encounter service, together with a fortnightly 8.00am said communion service.

We have also maintained our activities for the community:

- the Friday Diner and Holy Grounds - for those who might eat alone, the homeless and the vulnerable;
- the Open the Book programme - for St. Mary's, East the Water and Kingsley Preparatory Schools;
- Music Makers, Messy Church, Junior Church and Stay and Play (during the Holidays) - for families;
- Reflections - for the bereaved; and
- Occasional Music Concerts – for the whole community.

Early in the year we said farewell to two of our stipendiary clergy – Marisa (Team Vicar) who has entered a well-earned retirement and Chris (Curate) who is undertaking the necessary training to become a Naval Chaplain. The PCC wishes to express its gratitude to both of them for all that they did for the parish during their time here and to wish them well in their new roles. The process of appointing a new Team Vicar is well advanced and we hope to make an appointment in the near future.

In April we appointed Emily Scibilia as our part-time Children and Families Worker. In addition to engaging with our other work with children she has been instrumental in starting The Crypt Youth, which meets on Thursday evenings for two sessions for 7–11-year-olds and 11–16-year-olds. She has also been largely responsible for transforming the crypt into a suitable venue.

We continue to review our Mission Action Plan, particularly in the context of the Diocese's Next Steps Initiative which sets out its vision to grow in prayer, make new disciples and serve the people of Devon with joy. The PCC has also discussed Prayers for Living in Love and Faith which considers the church's position in relation to same-sex partnerships.

We submitted a faculty application to the Diocese for permission to instal a new gas-fired heating system but this is currently still under review. Until this issue is resolved we are unable to make any further substantive progress with Project Mustard Seed (our plan to remove the pews and relocate the kitchen).

The PCC has also dealt with a range of other fabric issues including the restoration of the clock to full working order, repairs to the bell clappers and the provision of external CCTV cameras.

The PCC wishes to record formally its grateful thanks to all those volunteers who contribute to our ministry in so many ways.

TRUSTEES' REPORT (continued)

CHURCH ATTENDANCE

There were 165 parishioners on the Electoral Roll in April 2024; the Roll is due to be fully revised before the Annual Parochial Church Meeting in May. The average total attendance for Sunday morning services is in the order of some 110-120.

FINANCIAL REVIEW

Our income on unrestricted funds amounted to just over £164,000 as detailed in the financial statements. We spent just under £170,000 to provide Christian Ministry from St Mary's Church, including the contribution to the common fund (which largely provides the stipends and housing for the clergy). This expenditure includes about £15,000 of non-recurring items in relation to repairs to the clock and bells and architect's fees for Project Mustard Seed (this is in addition to expenditure on these items funded from restricted funds). The net result is a deficit of expenditure over income of about £6,000 for the year. But for the non-recurring items this would have been a surplus of around £9,000.

RESERVES POLICY

It is the PCC policy to utilise restricted funds wherever possible and to maintain unrestricted funds at a minimum level of £50,000. The balance of £167,720 at the end of this year is considerably in excess of this figure so the PCC has no immediate concerns about the financial stability of the parish.

Restricted funds have reduced from £21,746 to £17,912 during the year. The balances primarily relate to the Fabric Fund and the Youth and Children Fund; the movements in Restricted Funds are shown in Note 8 to these financial statements.

SAFEGUARDING POLICY

The PCC has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have regard to the House of Bishop's guidance on Safeguarding children and vulnerable adults).

STRUCTURE, GOVERNANCE AND MANAGEMENT

A church has been present on its site in Bideford since Saxon times. The Bideford Parochial Church Council (Bideford PCC) was established under the Parochial Church Councils (Powers) Measure 1921 and became a Charity registered with the Charity Commission with effect from 8 April 2009.

The names of the Trustees who served during the year are shown on page 1 of these financial statements. Members of the PCC are either ex-officio, elected by the Annual Parochial Church Meeting, or co-opted in accordance with the Church Representation rules. All who attend our services are encouraged to register on the electoral roll and stand for election to the PCC.

The PCC operates through a number of committees, which meet between full meetings of the PCC:

Standing Committee

This committee has the power to transact the business of the PCC between its meetings, subject to any directions given by the Council. This is the only committee required by law.

Mission Committee

This committee oversees relations with external mission and relief agencies and recommends allocations of grants to the PCC.

Pastoral Care Committee

This committee takes responsibility for the organisation of pastoral care within the Parish.

TAXATION STATUS

As a Registered Charity, utilising all of its net income for charitable purposes, the PCC is exempt from income tax, corporation tax and capital gains tax.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

Charity law requires the Trustees to prepare financial statements for each financial year which properly present the charity's Income and Expenditure for the year together with its assets and liabilities at the end of the year, and adequately distinguish any material special trust or other restricted fund of the charity. In preparing those financial statements the Trustees are required to:

select suitable accounting policies and then apply them consistently;

make judgements and estimates that are reasonable and prudent;

state whether the policies adopted are in accordance with the appropriate Statement of Recommended Practice on Accounting by Charities and the Accounting Regulations and with applicable accounting standards, subject to any material departures disclosed and explained in the financial statements; and

prepare the financial statements on the going concern basis unless it is inappropriate to assume that the charity will continue in business.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time, the financial position of the charity, and to enable them to ensure that the financial statements comply with applicable Accounting Standards and Statements of Recommended Practice and the requirements of the Charities Act 2011. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud or other irregularities.

Approved by the Parochial Church Council at their meeting on 10 March 2025.

Rev'd Claire Rose-Casemore
Chairman

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY,
BIDEFORD**

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY,
BIDEFORD**

I report on the financial statements of The Parochial Church Council Of The Ecclesiastical Parish Of St Mary, Bideford for the year ended 31 December 2024, which are set out on pages 6 to 11.

RESPECTIVE RESPONSIBILITIES OF TRUSTEES AND EXAMINER

As the charity's Trustees you are responsible for the preparation of the financial statements; you consider that the audit requirement of section 144(2) of the Charities Act 2011 (the Act) does not apply and that an independent examination is needed. It is my responsibility to examine the financial statements under section 145 of the Act and to state, on the basis of procedures specified in the General Directions given by the Charity Commissioners under section 145(5)(b) of the Act, whether particular matters have come to my attention.

BASIS OF INDEPENDENT EXAMINER'S REPORT

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and a comparison of the financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeking explanations from you as Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the financial statements.

In connection with my examination, no matter has come to my attention:

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 Act; and

to prepare financial statements which accord with the accounting records and to comply with accounting requirements of the Act have not been met; or

to which, in my opinion, attention should be drawn in order to enable a proper understanding of the financial statements to be reached.

M. J. Fishleigh F.C.A.
Mount Cottage
Mount Pleasant
Westleigh
BIDEFORD
Devon
EX39 4LJ

27 April 2025

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY,
BIDEFORD

STATEMENT OF FINANCIAL ACTIVITIES
for the year ended 31 December 2024

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
INCOMING RESOURCES						
Voluntary income						
Giving						
Planned giving		99,632	-	-	99,632	99,580
Collections, and other giving		8,417	-	1,327	9,744	10,670
Collections for good causes	(6)	-	-	1,690	1,690	3,455
		<u>108,049</u>	<u>-</u>	<u>3,017</u>	<u>111,066</u>	<u>113,705</u>
Other voluntary income						
Grants		-	-	13,845	13,845	2,939
Donations and appeals, etc.		9,015	-	14,518	23,533	7,076
Legacies		1,000	-	-	1,000	83,113
Gift Aid recovered		26,510	-	502	27,012	26,700
		<u>144,574</u>	<u>-</u>	<u>31,882</u>	<u>176,456</u>	<u>233,533</u>
Events and Fund-Raising Activities	(3(a))	<u>2,860</u>	<u>190</u>	<u>1,081</u>	<u>4,131</u>	<u>3,928</u>
Income from Church activities						
Fees		6,409	-	-	6,409	7,365
Receipts from use of church and house		2,340	-	-	2,340	1,457
		<u>8,749</u>	<u>-</u>	<u>-</u>	<u>8,749</u>	<u>8,822</u>
Investment income						
Interest		7,942	-	-	7,942	4,157
		<u>164,125</u>	<u>190</u>	<u>32,963</u>	<u>197,278</u>	<u>250,440</u>
RESOURCES EXPENDED						
Church activities	(5)	168,984	-	36,677	205,661	163,324
Cost of fund-raising activities	(3(b))	952	-	120	1,072	919
		<u>169,936</u>	<u>-</u>	<u>36,797</u>	<u>206,733</u>	<u>164,243</u>
NET (OUTGOING)/INCOMING RESOURCES		(5,811)	190	(3,834)	(9,455)	86,197
BALANCES BROUGHT FORWARD		173,531	3,218	21,746	198,495	112,298
BALANCES CARRIED FORWARD		<u>£167,720</u>	<u>£3,408</u>	<u>£17,912</u>	<u>£189,040</u>	<u>£198,495</u>

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY,
BIDEFORD**

**BALANCE SHEET
at 31 December 2024**

	Note	2024	2023
		£	£
FIXED ASSETS	(1(c))		
St Mary's House, Church Walk, Bideford		<u>70,000</u>	<u>70,000</u>
CURRENT ASSETS			
Debtors	(7)	8,128	9,350
CCLA – The Church of England Deposit Fund		155,545	128,261
National Westminster Bank Plc - Deposit		26,313	55,000
National Westminster Bank Plc - Current		4,593	8,266
Cash in hand		381	3,236
		<u>194,960</u>	<u>204,113</u>
CURRENT LIABILITIES			
Creditors – amounts falling due within one year		5,920	5,618
NET CURRENT ASSETS		<u>189,040</u>	<u>198,495</u>
NET ASSETS		<u>£259,040</u>	<u>£268,495</u>
FUNDS	(1(e))		
Unrestricted Funds			
General Fund		<u>167,720</u>	<u>173,531</u>
Designated Funds			
Friends of St Mary's Fund		<u>3,408</u>	<u>3,218</u>
Restricted Funds	(8)		
Bells and Clock Funds		-	2,495
Choir and Music Funds		10	22
Equipping St Mary's for the 21st Century Fund		-	6,197
Fabric Fund		7,776	12,200
St Mary's Diner and Ucan Fund		264	118
Youth and Children's Work Fund		9,862	714
		<u>17,912</u>	<u>21,746</u>
Permanent Endowment Fund			
St Mary's House Fund		70,000	70,000
		<u>£259,040</u>	<u>£268,495</u>

Approved by the Parochial Church Council at their meeting on 10 March 2025.

Rev'd Claire Rose-Casemore
Chairman

NOTES TO THE FINANCIAL STATEMENTS
at 31 December 2024

1. BASIS OF PREPARATION

The PCC is a public benefit entity within the meaning of Financial Reporting Standard 102 (FRS102). The financial statements comply with the Charities Act 2011, applicable accounting standards under FRS102 (2016) and with the Statement of Recommended Practice Accounting and Reporting by Charities (SORP(FRS102)), with the Church Accounting Regulations 2006 governing the individual Accounts of PCCs, and with those Regulations' "true and fair" provisions. The financial statements have been prepared under the historical cost convention and using the accruals and going concern bases.

a) **Recognition of income**

Incoming resources are recognised when they are receivable or when the PCC's right to the income becomes legally enforceable, when the amount receivable can be measured with reasonable certainty and when it is more likely that the PCC will benefit from the resource. Grants and donations are included when any pre-conditions preventing their use by the PCC have been met, and Gift Aid claims are included at the same time as the donations to which they relate. Rental income is recognised when the rental is due, and investment income is included when receivable.

c) **Fixed assets**

i) Consecrated land and buildings are not included in these Accounts by virtue of Section 10(2) Charities Act 2011 as the property is effectively dedicated to God and set aside solely for sacred purposes. Costs of maintenance or improvement relating to consecrated assets are written off in the year they are incurred.

ii) Moveable church furnishings are not capitalised as insufficient cost information is available, but they are included in the Church's inventory.

iii) No depreciation is provided on St Mary's House as the estimated residual value of the property is not less than its carrying value and its estimated remaining useful life is not less than 50 years. Any depreciation charge would therefore be immaterial.

iv) Tangible fixed assets are capitalised if they can be used for more than one year, and cost more than £10,000. Depreciation is calculated to write off the cost of such assets, less their estimated residual value, over their estimated useful life. The Audio-Visual System cost £22,955 and was fully written off over 5 years.

d) **Liabilities**

Liabilities are recognised as soon as there is a legal or constructive obligation, settlement is probable and the settlement value is reasonably quantifiable.

e) **Funds accounting**

(i) **Unrestricted Funds** are monies held by the Trustees and expendable at their discretion on any purpose they deem fit in furtherance of the work of the Church.

(ii) **Designated Fund** The sub-committee managing the Friends of St Mary's Fund has the discretion to allocate the sums held in their Designated Fund to support the care and maintenance of the church, fabric and contents, and to encourage enjoyment and appreciation of the church. The monies held by the sub-committee may be used to make direct payments for a specific purpose or transferred to reimburse expenditure paid from Unrestricted Funds if they decide that is appropriate.

(iii) **Restricted Funds** represent income which may only be expended on a restricted object or purpose and details of the funds held and restrictions are given in Note 8 of these financial statements.

(iv) **Permanent Endowment Funds** are funds that must be retained as trust capital permanently. In this case the freehold property of St Mary's House was acquired using money given in response to a specific appeal for the purchase of that property, with no suggestion that in the event of failure of the appeal the funds raised might be used for other purposes, together with money held from the prior disposal of other freehold property which was also a permanent endowment.

f) **Pension contributions**

The PCC makes employer contributions at defined rates into the NEST pension scheme for its full-time employee. The NEST pension scheme is a defined contribution plan and the liability of the PCC is limited to the contributions paid.

NOTES TO THE FINANCIAL STATEMENTS
at 31 December 2024

2. RELATED PARTY TRANSACTIONS

Mr C Beechey, who is a member of the PCC, received £6,330 (2023 - £5,843) in fees for his work as the parish organist and choirmaster during the year.

Clergy expenses are disclosed in Note 5 to these financial statements.

No remuneration, benefits, travelling expenses or out-of-pocket expenses were paid to any other PCC member during the year. Occasionally PCC members act as agents for the PCC and make approved purchases on its behalf, and are reimbursed for this expenditure. Such reimbursed expenditure is not personal to the Trustee concerned and does not represent goods or services provided by the Trustee.

The PCC received approximately £21,528 (2023 - £22,430) during the year in donations from Trustees (PCC members) and their close relatives. The donors did not attach any conditions to their gifts which required the PCC to significantly alter the nature of its existing activities.

3. EVENTS AND FUND-RAISING ACTIVITIES

(a) Income	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
Unrestricted					
Barbeque	-	-	-	-	175
Card sales	97	-	-	97	-
Concerts	563	-	757	1,320	1,102
Craft Fair	-	-	147	147	-
Holy Grounds cafe	340	-	177	517	-
Rent of car parking space	800	-	-	800	700
Sale of clavinoval	-	-	-	-	100
Sponsored bike ride - DHCT	22	-	-	22	-
Strawberry tea	-	-	-	-	105
Teas, coffees, etc.	1,038	-	-	1,038	1,086
Designated					
Friends events	-	190	-	190	285
Friends subscriptions	-	-	-	-	375
	<u>£2,860</u>	<u>£190</u>	<u>£1,081</u>	<u>£4,131</u>	<u>£3,928</u>
(b) Expenditure					
Unrestricted					
Barbeque	-	-	-	-	116
Concerts	-	-	120	120	280
Teas, coffees, etc.	952	-	-	952	523
	<u>£952</u>	<u>£-</u>	<u>£120</u>	<u>£1,072</u>	<u>£919</u>

4. STAFF COSTS

The PCC directly employed the Parish Administrator and the Organist/Choirmaster (who also receives fees) throughout both the 2023 and 2024 years. In 2024 a part-time Assistant Administrator and a Children and Families Worker (whose costs have been funded by donations and a grant from the Diocese) also commenced employment with the PCC. Details of the amounts paid to staff, including pension contributions, are shown in Note 5 to these financial statements.

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY,
BIDEFORD

NOTES TO THE FINANCIAL STATEMENTS
at 31 December 2024

5. EXPENDITURE ON CHURCH ACTIVITIES

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
Missionary and Charitable Giving					
Donations (Note 6)	12,789	-	1,690	14,479	10,455
Maintenance of the Ministry					
Common Fund	80,130	-	-	80,130	78,374
Clergy expenses	2,053	-	-	2,053	2,658
Recruitment advertisement	462	-	-	462	-
Children and Families Worker salary	-	-	7,652	7,652	-
Employer's pension contributions	-	-	239	239	-
Crypt refurbishment and youth club expenses	-	-	2,156	2,156	-
Children's Worker fees	-	-	1,690	1,690	1,715
	<u>82,645</u>	<u>-</u>	<u>11,737</u>	<u>94,382</u>	<u>82,747</u>
Church Running Costs					
Insurance	10,139	-	-	10,139	9,620
Church					
Lighting and heating	7,528	-	-	7,528	7,086
Water rates	723	-	-	723	332
Repairs and cleaning	14,096	-	13,965	28,061	7,539
St Mary's House					
Council tax and water rates	1,059	-	-	1,059	1,344
Heat and light	1,474	-	-	1,474	1,469
Repairs and cleaning	687	-	-	687	3,121
Rectory garden work	1,040	-	-	1,040	1,354
	<u>36,746</u>	<u>-</u>	<u>13,965</u>	<u>50,711</u>	<u>31,865</u>
Service Costs					
Communion wafers, etc.	1,657	-	-	1,657	1,637
Choirmaster and organist fees	5,359	-	971	6,330	5,843
Music and Choir	143	-	300	443	361
Licences and subscriptions	573	-	-	573	531
	<u>7,732</u>	<u>-</u>	<u>1,271</u>	<u>9,003</u>	<u>8,372</u>
Administration					
Administrator and assistant salaries	19,710	-	-	19,710	16,113
Employer's pension contributions	533	-	-	533	489
Equipment hire and leasing costs	692	-	-	692	1,058
Printing, stationery, postages, etc.	1,180	-	-	1,180	1,231
Social media costs	118	-	-	118	522
Telephone and internet charges	1,018	-	-	1,018	736
Bank charges	193	-	-	193	196
	<u>23,444</u>	<u>-</u>	<u>-</u>	<u>23,444</u>	<u>20,345</u>
Diner costs	-	-	1,817	1,817	2,109
Architects, consultants and faculty fees	5,168	-	6,197	11,365	6,330
Sundries (2023 including First Aid course)	460	-	-	460	1,101
	<u>£168,984</u>	<u>£-</u>	<u>£36,677</u>	<u>£205,661</u>	<u>£163,324</u>

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY,
BIDEFORD

NOTES TO THE FINANCIAL STATEMENTS
at 31 December 2024

6. MISSIONARY AND CHARITABLE GIVING

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
Church Overseas					
Missionary Societies	1,750	-	-	1,750	3,175
Relief and Development Agencies	3,800	-	1,231	5,031	2,879
Home Missions and other Church Societies	3,239	-	459	3,698	1,426
Secular charities	2,750	-	-	2,750	2,975
Internal transfers (Note 8)	1,250	-	-	1,250	-
	<u>£12,789</u>	<u>£-</u>	<u>£1,690</u>	<u>£14,479</u>	<u>£10,455</u>

7. DEBTORS

	2024 £	2023 £
Fees receivable	114	981
Gift Aid recoverable	3,319	3,647
Parish Gift Scheme regular giving	4,556	4,673
Others	139	49
	<u>£8,128</u>	<u>£9,350</u>

8. MOVEMENTS IN RESTRICTED FUNDS

	Bells & Clock Fund £	Choir & Music & Music Fund £	Equipping St Mary's for the 21 st Century Fund £	Repairs & Fabric Fund £	St Mary's Diner Fund £	Youth & Children's Fund £
Opening balance	<u>2,495</u>	<u>22</u>	<u>6,197</u>	<u>12,200</u>	<u>118</u>	<u>714</u>
Receipts						
Collections	-	-	-	-	-	1,327
Fundraising events	757	-	-	-	83	241
Grants received	3,049	-	-	615	-	10,181
Donations received	195	40	-	2,050	880	10,103
Gift Aid recovered	-	2	-	500	-	-
Mission Giving (Note 6)	-	-	-	-	1,000	250
	<u>4,001</u>	<u>42</u>	<u>-</u>	<u>3,165</u>	<u>1,963</u>	<u>22,102</u>
Payments						
Architects fees	-	-	6,197	-	-	-
Fundraising events	120	-	-	-	-	-
Music and choir	-	54	-	-	-	-
Diner costs	-	-	-	-	1,817	-
Children's Worker	-	-	-	-	-	1,690
Children/Families Worker	-	-	-	-	-	7,891
Treblemakers	-	-	-	-	-	1,217
Repairs and sundries	6,376	-	-	7,589	-	2,156
	<u>6,496</u>	<u>54</u>	<u>6,197</u>	<u>7,589</u>	<u>1,817</u>	<u>12,954</u>
Closing balance	<u>£-</u>	<u>£10</u>	<u>£-</u>	<u>£7,776</u>	<u>£264</u>	<u>£9,862</u>

Note – Amounts collected for good causes, including School Bibles in the 2023 year, amounted to £1,690 (2023 - £3,455) and these were all paid over during the year, as shown in Note 6 above.

Accounts

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY,
BIDEFORD**

REGISTERED CHARITY NO: 1129064

FINANCIAL STATEMENTS FOR THE YEAR ENDED

31 DECEMBER 2023

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY,
BIDEFORD**

Registered Charity No: 1129064

TRUSTEES

Team Rector	Rev'd Claire Rose-Casemore	Elected Members	Chris Beechey David Bertie
Team Vicar	Rev'd Marisa Cockfield		Mary Dendle (to 30 April) Michael Elliott
Other Ministers	Rev'd Alan Glover Rev'd Chris Hutchins Rev'd Robin Pirrie		Richard Holwill Pam Howlett Richard James
Churchwardens	Ro Day (to 30 April) Ben Duhig Sally Strutt (from 30 April)		Robert Marnham (from 30 April) Nadine Pearce David Rendle (from 30 April) David Sparkes (from 30 April)
Deputy Churchwarden	Mark Porthouse (from 13 November) Sally Strutt (to 30 April)		
Deanery Synod Reps	Ro Day (from 30 April) Lorna Dorrinton Maggie Murray (from 30 April) Steve Roberts (to 30 April)		

PARISH ADMINISTRATOR

Debbie Crawford

CORRESPONDENCE ADDRESS

St Mary's House
9 Church Walk
BIDEFORD
Devon EX39 2BP

EMAIL ADDRESS

admin@stmaryschurchbideford.org

OTHER NAMES CHARITY IS KNOWN BY

Bideford Parochial Church Council (PCC)
St Mary's Church, Bideford
St Mary with St Peter, Bideford

INDEPENDENT EXAMINER

M. J. Fishleigh F.C.A.
Mount Cottage
Mount Pleasant
Westleigh
BIDEFORD
Devon
EX39 4LJ

BANKERS

National Westminster Bank PLC
41 High Street
BARNSTAPLE
Devon EX31 1HJ

TRUSTEES' REPORT

The Trustees present their report and the financial statements for the year ended 31 December 2023. The financial statements comply with applicable Accounting Standards and Statements of Recommended Practice and the requirements of The Charities (Financial Statements and Reports) Regulations 2008 and section 132(1) of the Charities Act 2011.

OBJECTIVES AND AREA OF BENEFIT

The church has the motto that we should 'Seek First the Kingdom of God' and the Parochial Church Council (PCC) has the responsibility of co-operating with the Team clergy in promoting, within the ecclesiastical parish in this town and surrounding area, the whole mission of the church, pastoral, evangelical, social and ecumenical.

The PCC is committed to enabling as many people as possible to worship at our church and to become part of our parish community. The PCC maintains an overview of worship throughout the parish and makes suggestions on how our services can reach out and welcome all who live in our parish. We aim for our worship and prayer to put faith into practice through prayer, scripture, music and sacrament.

As part of our witness and service to our community we provide pastoral care for the sick and needy, including the Friday Diner and the Mary's Place Warm Hub, plus working with young children through Music Makers, Messy Church and Stay and Play activities.

ACTIVITIES

The PCC met six times during the year with an average attendance of 75%.

We have continued with the pattern of services established last year; our Sunday morning programme comprising the more traditional 9.30am service and the new-style 11.15am Encounter service, together with a fortnightly 8.00am said communion service.

We have also maintained our activities for the community:

- the Friday Diner and Holy Grounds - for those who might eat alone, the homeless and the vulnerable;
- the Open the Book programme - for St. Mary's, East the Water and Kingsley Preparatory Schools;
- Music Makers, Messy Church, Junior Church and Stay and Play (during the Holidays) - for families;
- Reflections - for the bereaved; and
- Occasional Music Concerts – for the whole community.

We continue to make progress with Our Mission Action Plan and this year has seen the introduction of the Treblemakers (a junior choir), a successful Alpha course and a significant improvement in our social media presence.

We successfully applied to the Diocese for a grant to assist us in funding a part-time children's worker but have, as yet, been unable to make an appointment.

Following a well-attended Open Day for the congregation and consultation with local organisations a decision in principle has been made to remove the pews. The process of reordering – which we have called Project Mustard Seed – will take time and involve major grant applications. We have already consulted both architects and heating engineers and have now concluded that we should replace the current heating system on a like-for-like basis as soon as possible. Once this has been achieved we can make further progress.

The PCC is also dealing with a range of other fabric issues (some of which remain unresolved) including the bells, the clock, the PA system and the provision of external CCTV cameras.

The PCC wishes to record formally its grateful thanks to all those volunteers who contribute to our ministry in so many ways.

CHURCH ATTENDANCE

There are 165 parishioners on the Electoral Roll, which was last fully revised in 2021. The average total attendance for Sunday morning services is in the order of some 110-120.

TRUSTEES' REPORT (continued)

FINANCIAL REVIEW

The most significant financial event of the year was the receipt of a legacy of over £82,000 from the estate of the late Mary Cusack, for which the PCC is extremely grateful. When this amount is added to our normal receipts on unrestricted funds of over £153,000 this gives rise to total unrestricted receipts of £235,840, as detailed in the financial statements. We spent over £146,000 to provide Christian Ministry from St Mary's Church, including the contribution to the common fund (which largely provides the stipends and housing for the clergy). The net result is a surplus of income over expenditure of a little under £89,500 for the year.

The most pleasing aspect of this is that we would have generated a surplus of £7,000, even without the legacy.

RESERVES POLICY

It is the PCC policy to utilise restricted funds wherever possible. In view of rising inflation levels the PCC voted to increase the minimum level at which it aims to maintain unrestricted funds from £25,000 to £50,000. The balance of £173,531 at the end of this year is considerably in excess of this figure so the PCC has no immediate concerns about the financial stability of the parish.

Restricted funds have reduced from £26,354 to £21,746 during the year. The balances primarily relate to the 21st Century Appeal Fund and the Fabric Fund and the movements in Restricted Funds are shown in Note 8 to these financial statements.

SAFEGUARDING POLICY

The PCC has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have regard to the House of Bishop's guidance on Safeguarding children and vulnerable adults).

STRUCTURE, GOVERNANCE AND MANAGEMENT

A church has been present on its site in Bideford since Saxon times. The Bideford Parochial Church Council (Bideford PCC) was established under the Parochial Church Councils (Powers) Measure 1921 and became a Charity registered with the Charity Commission with effect from 8 April 2009.

The names of the Trustees who served during the year are shown on page 1 of these financial statements. Members of the PCC are either ex-officio, elected by the Annual Parochial Church Meeting, or co-opted in accordance with the Church Representation rules. All who attend our services are encouraged to register on the electoral roll and stand for election to the PCC.

The PCC operates through a number of committees, which meet between full meetings of the PCC:

Standing Committee

This committee has the power to transact the business of the PCC between its meetings, subject to any directions given by the Council. This is the only committee required by law.

Mission Committee

This committee oversees relations with external mission and relief agencies and recommends allocations of grants to the PCC.

Pastoral Care Committee

This committee takes responsibility for the organisation of pastoral care within the Parish.

TAXATION STATUS

As a Registered Charity, utilising all of its net income for charitable purposes, the PCC is exempt from income tax, corporation tax and capital gains tax.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

Charity law requires the Trustees to prepare financial statements for each financial year which properly present the charity's Income and Expenditure for the year together with its assets and liabilities at the end of the year, and adequately distinguish any material special trust or other restricted fund of the charity. In preparing those financial statements the Trustees are required to:

select suitable accounting policies and then apply them consistently;

make judgements and estimates that are reasonable and prudent;

state whether the policies adopted are in accordance with the appropriate Statement of Recommended Practice on Accounting by Charities and the Accounting Regulations and with applicable accounting standards, subject to any material departures disclosed and explained in the financial statements; and

prepare the financial statements on the going concern basis unless it is inappropriate to assume that the charity will continue in business.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time, the financial position of the charity, and to enable them to ensure that the financial statements comply with applicable Accounting Standards and Statements of Recommended Practice and the requirements of the Charities Act 2011. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud or other irregularities.

Approved by the Parochial Church Council at their meeting on 11 March 2024.

Rev'd Claire Rose-Casemore
Chairman

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY,
BIDEFORD**

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY,
BIDEFORD**

I report on the financial statements of The Parochial Church Council Of The Ecclesiastical Parish Of St Mary, Bideford for the year ended 31 December 2023, which are set out on pages 6 to 11.

RESPECTIVE RESPONSIBILITIES OF TRUSTEES AND EXAMINER

As the charity's Trustees you are responsible for the preparation of the financial statements; you consider that the audit requirement of section 144(2) of the Charities Act 2011 (the Act) does not apply and that an independent examination is needed. It is my responsibility to examine the financial statements under section 145 of the Act and to state, on the basis of procedures specified in the General Directions given by the Charity Commissioners under section 145(5)(b) of the Act, whether particular matters have come to my attention.

BASIS OF INDEPENDENT EXAMINER'S REPORT

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and a comparison of the financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeking explanations from you as Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the financial statements.

In connection with my examination, no matter has come to my attention:

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 Act; and

to prepare financial statements which accord with the accounting records and to comply with accounting requirements of the Act have not been met; or

to which, in my opinion, attention should be drawn in order to enable a proper understanding of the financial statements to be reached.

M. J. Fishleigh F.C.A.
Mount Cottage
Mount Pleasant
Westleigh
BIDEFORD
Devon
EX39 4LJ

16 April 2024

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY,
BIDEFORD

STATEMENT OF FINANCIAL ACTIVITIES
for the year ended 31 December 2023

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2023 £	Total 2022 £
INCOMING RESOURCES						
Voluntary income						
Giving						
Planned giving		99,580	-	-	99,580	94,796
Collections, and other giving		8,276	-	2,394	10,670	8,350
Collections for good causes	(6)	-	-	3,455	3,455	1,784
		<u>107,856</u>	<u>-</u>	<u>5,849</u>	<u>113,705</u>	<u>104,930</u>
Other voluntary income						
Grants		-	300	2,639	2,939	4,336
Donations and appeals, etc.		2,231	373	4,472	7,076	11,138
Legacies		83,113	-	-	83,113	15,000
Gift Aid recovered		26,393	-	307	26,700	21,999
Total voluntary income		<u>219,593</u>	<u>673</u>	<u>13,267</u>	<u>233,533</u>	<u>157,403</u>
Events and Fund-Raising Activities	(3(a))	<u>3,268</u>	<u>660</u>	<u>-</u>	<u>3,928</u>	<u>5,000</u>
Income from Church activities						
Fees		7,365	-	-	7,365	7,061
Receipts from use of church and house		1,457	-	-	1,457	755
Compensation		-	-	-	-	500
		<u>8,822</u>	<u>-</u>	<u>-</u>	<u>8,822</u>	<u>8,316</u>
Investment income						
Interest		4,157	-	-	4,157	185
		<u>235,840</u>	<u>1,333</u>	<u>13,267</u>	<u>250,440</u>	<u>170,904</u>
RESOURCES EXPENDED						
Church activities	(5)	145,449	-	17,875	163,324	144,205
Cost of fund-raising activities	(3(b))	919	-	-	919	743
		<u>146,368</u>	<u>-</u>	<u>17,875</u>	<u>164,243</u>	<u>144,948</u>
NET INCOMING/(OUTGOING) RESOURCES		89,472	1,333	(4,608)	86,197	25,956
BALANCES BROUGHT FORWARD		84,059	1,885	26,354	112,298	86,342
BALANCES CARRIED FORWARD		<u>£173,531</u>	<u>£3,218</u>	<u>£21,746</u>	<u>£198,495</u>	<u>£112,298</u>

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY,
BIDEFORD**

**BALANCE SHEET
at 31 December 2023**

	Note	2023	2022
		£	£
FIXED ASSETS	(1(c))		
St Mary's House, Church Walk, Bideford		<u>70,000</u>	<u>70,000</u>
CURRENT ASSETS			
Debtors	(7)	9,350	10,675
CCLA – The Church of England Deposit Fund		128,261	-
National Westminster Bank Plc – Friends Current		-	1,885
National Westminster Bank Plc - Deposit		55,000	95,117
National Westminster Bank Plc - Current		8,266	9,244
Cash in hand		3,236	45
		<u>204,113</u>	<u>116,966</u>
CURRENT LIABILITIES			
Creditors – amounts falling due within one year		5,618	4,668
NET CURRENT ASSETS		<u>198,495</u>	<u>112,298</u>
NET ASSETS		<u>£268,495</u>	<u>£182,298</u>
FUNDS	(1(e))		
Unrestricted Funds			
General Fund		<u>173,531</u>	<u>84,059</u>
Designated Funds			
Friends of St Mary's Fund		<u>3,218</u>	<u>1,885</u>
Restricted Funds	(8)		
Bells and Clock Fund		2,495	519
Choir and Music Fund		22	383
Equipping St Mary's for the 21st Century Fund		6,197	11,039
Fabric Fund		12,200	12,082
St Mary's Diner and Ucan Fund		118	1,318
Youth and Children's Work Fund		714	1,013
		<u>21,746</u>	<u>26,354</u>
Permanent Endowment Fund			
St Mary's House Fund		70,000	70,000
		<u>£268,495</u>	<u>£182,298</u>

Approved by the Parochial Church Council at their meeting on 11 March 2024.

Rev'd Claire Rose-Casemore
Chairman

NOTES TO THE FINANCIAL STATEMENTS
at 31 December 2023

1. BASIS OF PREPARATION

The PCC is a public benefit entity within the meaning of Financial Reporting Standard 102 (FRS102). The financial statements comply with the Charities Act 2011, applicable accounting standards under FRS102 (2016) and with the Statement of Recommended Practice Accounting and Reporting by Charities (SORP(FRS102)), with the Church Accounting Regulations 2006 governing the individual Accounts of PCCs, and with those Regulations' "true and fair" provisions. The financial statements have been prepared under the historical cost convention and using the accruals and going concern bases.

a) **Recognition of income**

Incoming resources are recognised when they are receivable or when the PCC's right to the income becomes legally enforceable, when the amount receivable can be measured with reasonable certainty and when it is more likely that the PCC will benefit from the resource. Grants and donations are included when any pre-conditions preventing their use by the PCC have been met, and Gift Aid claims are included at the same time as the donations to which they relate. Rental income is recognised when the rental is due, and investment income is included when receivable.

c) **Fixed assets**

i) Consecrated land and buildings are not included in these Accounts by virtue of Section 10(2) Charities Act 2011 as the property is effectively dedicated to God and set aside solely for sacred purposes. Costs of maintenance or improvement relating to consecrated assets are written off in the year they are incurred.

ii) Moveable church furnishings are not capitalised as insufficient cost information is available, but they are included in the Church's inventory.

iii) No depreciation is provided on St Mary's House as the estimated residual value of the property is not less than its carrying value and its estimated remaining useful life is not less than 50 years. Any depreciation charge would therefore be immaterial.

iv) Tangible fixed assets are capitalised if they can be used for more than one year, and cost more than £10,000. Depreciation is calculated to write off the cost of such assets, less their estimated residual value, over their estimated useful life. The Audio-Visual System cost £22,955 and was fully written off over 5 years.

d) **Liabilities**

Liabilities are recognised as soon as there is a legal or constructive obligation, settlement is probable and the settlement value is reasonably quantifiable.

e) **Funds accounting**

(i) **Unrestricted Funds** are monies held by the Trustees and expendable at their discretion on any purpose they deem fit in furtherance of the work of the Church.

(ii) **Designated Fund** The sub-committee managing the Friends of St Mary's Fund has the discretion to allocate the sums held in their Designated Fund to support the care and maintenance of the church, fabric and contents, and to encourage enjoyment and appreciation of the church. The monies held by the sub-committee may be used to make direct payments for a specific purpose or transferred to reimburse expenditure paid from Unrestricted Funds if they decide that is appropriate.

(iii) **Restricted Funds** represent income which may only be expended on a restricted object or purpose and details of the funds held and restrictions are given in Note 8 of these financial statements.

(iv) **Permanent Endowment Funds** are funds that must be retained as trust capital permanently. In this case the freehold property of St Mary's House was acquired using money given in response to a specific appeal for the purchase of that property, with no suggestion that in the event of failure of the appeal the funds raised might be used for other purposes, together with money held from the prior disposal of other freehold property which was also a permanent endowment.

f) **Pension contributions**

The PCC makes employer contributions at defined rates into the NEST pension scheme for its full-time employee. The NEST pension scheme is a defined contribution plan and the liability of the PCC is limited to the contributions paid.

NOTES TO THE FINANCIAL STATEMENTS
at 31 December 2023

2. RELATED PARTY TRANSACTIONS

Mr C Beechey, who is a member of the PCC, received £5,843 (2022 - £4,806) in fees for his work as the parish organist and choirmaster during the year.

Clergy expenses are disclosed in Note 5 to these financial statements.

No remuneration, benefits, travelling expenses or out-of-pocket expenses were paid to any other PCC member during the year. Occasionally PCC members act as agents for the PCC and make approved purchases on its behalf, and are reimbursed for this expenditure. Such reimbursed expenditure is not personal to the Trustee concerned and does not represent goods or services provided by the Trustee.

The PCC received approximately £22,430 (2022 - £21,601) during the year in donations from Trustees (PCC members) and their close relatives. The donors did not attach any conditions to their gifts which required the PCC to significantly alter the nature of its existing activities.

3. EVENTS AND FUND-RAISING ACTIVITIES

(a) Income	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2023 £	Total 2022 £
Unrestricted					
Barbeque	175	-	-	175	-
Book sales	-	-	-	-	6
Concerts	1,102	-	-	1,102	1,443
Jubilee celebration	-	-	-	-	103
Rent of car parking space	700	-	-	700	600
Sale of clavina	100	-	-	100	-
Sponsored bike ride - DHCT	-	-	-	-	330
Strawberry tea	105	-	-	105	-
Teas, coffees, etc.	1,086	-	-	1,086	1,147
Designated					
Friends events	-	285	-	285	1,011
Friends subscriptions	-	375	-	375	360
	<u>£3,268</u>	<u>£660</u>	<u>£-</u>	<u>£3,928</u>	<u>£5,000</u>
(b) Expenditure					
Unrestricted					
Barbeque	116	-	-	116	-
Concerts	280	-	-	280	197
Teas, coffees, etc.	523	-	-	523	431
Designated					
Friends events	-	-	-	-	115
	<u>£919</u>	<u>£-</u>	<u>£-</u>	<u>£919</u>	<u>£743</u>

4. STAFF COSTS

The PCC directly employed an Administrator, and also paid fees to the organist/choirmaster, during both the 2023 and 2022 years. Details of the amounts paid, including pension contributions, are shown in Note 5 to these financial statements.

NOTES TO THE FINANCIAL STATEMENTS
at 31 December 2023

5. EXPENDITURE ON CHURCH ACTIVITIES

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2023 £	Total 2022 £
Missionary and Charitable Giving					
Donations (Note 6)	7,000	-	3,455	10,455	11,649
Maintenance of the Ministry					
Common Fund	78,374	-	-	78,374	78,417
Clergy expenses	2,658	-	-	2,658	3,145
Children's Workers fees	-	-	1,715	1,715	1,680
	<u>81,032</u>	<u>-</u>	<u>1,715</u>	<u>82,747</u>	<u>83,242</u>
Church Running Costs					
Insurance	9,620	-	-	9,620	8,746
Church					
Lighting and heating	7,086	-	-	7,086	5,115
Water rates	332	-	-	332	588
Repairs and cleaning	2,996	-	4,543	7,539	3,990
St Mary's House					
Council tax and water rates	1,344	-	-	1,344	1,013
Heat and light	1,469	-	-	1,469	1,305
Repairs and cleaning	3,121	-	-	3,121	1,442
Rectory garden work	1,354	-	-	1,354	132
	<u>27,322</u>	<u>-</u>	<u>4,543</u>	<u>31,865</u>	<u>22,331</u>
Service Costs					
Communion wafers, etc.	1,637	-	-	1,637	1,356
Choirmaster and organist fees	4,993	-	850	5,843	4,806
Music and Choir	-	-	361	361	352
Licences and subscriptions	531	-	-	531	802
	<u>7,161</u>	<u>-</u>	<u>1,211</u>	<u>8,372</u>	<u>7,316</u>
Administration					
Administrator's salary	16,113	-	-	16,113	14,233
Employer's pension contributions	489	-	-	489	431
Equipment hire and leasing costs	1,058	-	-	1,058	649
Printing, stationery, postages, etc.	1,231	-	-	1,231	1,163
Social media costs.	522	-	-	522	-
Telephone and internet charges	736	-	-	736	913
Bank charges	196	-	-	196	62
Legal fees	-	-	-	-	372
	<u>20,345</u>	<u>-</u>	<u>-</u>	<u>20,345</u>	<u>17,823</u>
Diner costs	-	-	2,109	2,109	1,322
Architects, consultants and faculty fees	1,488	-	4,842	6,330	-
Sundries (including First Aid course £775)	1,101	-	-	1,101	522
	<u>£145,449</u>	<u>£-</u>	<u>£17,875</u>	<u>£163,324</u>	<u>£144,205</u>

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY,
BIDEFORD

NOTES TO THE FINANCIAL STATEMENTS
at 31 December 2023

6. MISSIONARY AND CHARITABLE GIVING

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2023 £	Total 2022 £
Church Overseas					
Missionary Societies	3,175	-	-	3,175	3,530
Relief and Development Agencies	250	-	2,629	2,879	2,512
Home Missions and other Church Societies	600	-	826	1,426	1,649
Secular charities	2,975	-	-	2,975	3,958
	<u>£7,000</u>	<u>£-</u>	<u>£3,455</u>	<u>£10,455</u>	<u>£11,649</u>

7. DEBTORS

	2023 £	2022 £
Fees receivable	981	1,041
Grant receivable	-	1,000
Gift Aid recoverable	3,647	3,155
Parish Gift Scheme regular giving	4,673	4,534
Others	49	945
	<u>£9,350</u>	<u>£10,675</u>

8. MOVEMENTS IN RESTRICTED FUNDS

	Bells & Clock Fund £	Choir & Music & Music Fund £	Equipping St Mary's for the 21 st Century Fund £	Repairs & Fabric Fund £	St Mary's Diner Fund £	Youth & Childrens Fund £
Opening balance	<u>519</u>	<u>383</u>	<u>11,039</u>	<u>12,082</u>	<u>1,318</u>	<u>1,013</u>
Receipts						
Collections	-	-	-	-	-	2,394
Grants received	2,000	-	-	639	-	-
Donations received	-	-	-	3,543	909	20
Gift Aid recovered	-	-	-	307	-	-
	<u>2,000</u>	<u>-</u>	<u>-</u>	<u>4,489</u>	<u>909</u>	<u>2,414</u>
Payments						
Architects fees	-	-	4,842	-	-	-
Music and choir	-	361	-	-	-	-
Diner costs	-	-	-	-	2,109	-
Childrens Worker	-	-	-	-	-	1,715
Treblemakers	-	-	-	-	-	850
Repairs and sundries	24	-	-	4,371	-	148
	<u>24</u>	<u>361</u>	<u>4,842</u>	<u>4,371</u>	<u>2,109</u>	<u>2,713</u>
Closing balance	<u>£2,495</u>	<u>£22</u>	<u>£6,197</u>	<u>£12,200</u>	<u>£118</u>	<u>£714</u>

Note – Amounts collected for good causes, including School Bibles, amounted to £3,455 and these were all paid to the relevant causes during the year, as shown in Note 6 above.

Accounts

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY,
BIDEFORD**

REGISTERED CHARITY NO: 1129064

FINANCIAL STATEMENTS FOR THE YEAR ENDED

31 DECEMBER 2022

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY,
BIDEFORD**

Registered Charity No: 1129064

TRUSTEES

Team Rector	Rev'd Claire Rose-Casemore	Elected Members	Chris Beechey David Bertie
Team Vicar	Rev'd Marisa Cockfield		Nigel Chick (from May to November) Mary Dendle (from May)
Other Ministers	Rev'd Alan Glover Rev'd Chris Hutchins Rev'd Robin Pirrie		Ellie Doe (to May) Mary Durkin (from May to September) Michael Elliott John Emms (to May)
Churchwardens	Ro Day Ben Duhig		Richard Holwill Pam Howlett Richard James
Deputy Churchwarden	Sally Strutt		Pattie Morris (to May) Maggie Murray (to May)
Deanery Synod Reps	Lorna Dorrinton Steve Roberts		Nadine Pearce

PARISH ADMINISTRATOR

Debbie Crawford

CORRESPONDENCE ADDRESS

St Mary's House
9 Church Walk
BIDEFORD
Devon EX39 2BP

EMAIL ADDRESS

admin@stmaryschurchbideford.org

OTHER NAMES CHARITY IS KNOWN BY

Bideford Parochial Church Council (PCC)
St Mary's Church, Bideford
St Mary with St Peter, Bideford

INDEPENDENT EXAMINER

M. J. Fishleigh F.C.A.
Mount Cottage
Mount Pleasant
Westleigh
BIDEFORD
Devon
EX39 4LJ

BANKERS

National Westminster Bank PLC
41 High Street
BARNSTAPLE
Devon EX31 1HJ

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY, BIDEFORD

TRUSTEES' REPORT

The Trustees present their report and the financial statements for the year ended 31 December 2022. The financial statements comply with applicable Accounting Standards and Statements of Recommended Practice and the requirements of The Charities (Financial Statements and Reports) Regulations 2008 and section 132(1) of the Charities Act 2011.

OBJECTIVES AND AREA OF BENEFIT

The church has the motto that we should 'Seek First the Kingdom of God' and the Parochial Church Council (PCC) has the responsibility of co-operating with the Team clergy in promoting, within the ecclesiastical parish in this town and surrounding area, the whole mission of the church, pastoral, evangelical, social and ecumenical.

The PCC is committed to enabling as many people as possible to worship at our church and to become part of our parish community. The PCC maintains an overview of worship throughout the parish and makes suggestions on how our services can reach out and welcome all who live in our parish. We aim for our worship and prayer to put faith into practice through prayer, scripture, music and sacrament.

As part of our witness and service to our community we provide pastoral care for the sick and needy, including the Friday Diner and the Mary's Place Warm Hub, plus working with young children through Music Makers, Messy Church and Stay and Play activities.

ACTIVITIES

The PCC met six times during the year (primarily using Zoom online meetings) with an average attendance of 69%.

With the end of Covid restrictions we were once again able to offer a full range of services in 2022; our Sunday morning programme now comprises the more traditional 9.30am service and the new-style 11.15am Encounter service, together with a fortnightly 8.00am said communion service.

We have also been able fully to resume our activities for the community:

- the Friday Diner - for those who might eat alone, the homeless and the vulnerable
- the Open the Book programme - for St. Mary's, East the Water and Kingsley Preparatory Schools
- Music Makers, Messy Church and Stay and Play (during the Holidays) - for families
- Reflections - for the bereaved.

In March we held a well-attended Vision Day for the parish which generated a list of priority points for the PCC to consider and develop; much of the PCC's time since then has been taken up with progressing these points, not all of which have yet come to fruition:

- The potential removal of the pews
- The introduction of live music at the Encounter service
- Ensuring that the 9.30am service is consistently good
- Continued improvement in communications
- Opening up all channels of prayer

Our Treasurer, Ellie Doe, stood down in May. In order to spread the load and provide greater resilience her functions have been taken over by a new Finance Team comprising Richard Holwill (Acting Financial Controller), Paul Dean (Parish Accountant), Michael Elliott (Payroll Officer) and Mo Channon (Cashier). As ever the PCC has had to deal with a range of fabric issues, not all of which have yet been resolved; these include the heating system, the clock and the external handrail and steps.

The PCC wishes to record formally its grateful thanks to all those volunteers who contribute to our ministry in so many ways.

CHURCH ATTENDANCE

There are 156 parishioners on the Electoral Roll, which was last fully revised in 2021. The average total attendance for Sunday morning services is in the order of some 110-120.

TRUSTEES' REPORT (continued)

FINANCIAL REVIEW

Total receipts on ordinary unrestricted funds for the year were just under £154,000 and are detailed in the financial statements. We spent £137,000 to provide Christian Ministry from St Mary's Church, including the contribution to the common fund (which largely provides the stipends and housing for the clergy). The net result is a surplus of income over expenditure of a little under £17,000 for the year.

Our income was boosted by several non-recurring items, such as legacies and an energy grant from the Diocese. But for these the net result would be a very modest surplus.

RESERVES POLICY

It is the PCC policy to utilise restricted funds wherever possible and to maintain unrestricted funds of at least £25,000. The balance at the end of this year is well in excess of this figure so, despite forecasting a substantial deficit for 2023, the PCC is reassured about the financial stability of the parish.

Restricted funds have increased from just under £19,000 to over £26,000 during the year. The balances primarily relate to the 21st Century Appeal Fund and the Fabric Fund and the movements in Restricted Funds are shown in Note 8 to these financial statements.

SAFEGUARDING POLICY

The PCC has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have regard to the House of Bishop's guidance on Safeguarding children and vulnerable adults).

TAXATION STATUS

As a charity utilising all of its net income for charitable purposes the PCC is exempt from income tax, corporation tax and capital gains tax.

STRUCTURE, GOVERNANCE AND MANAGEMENT

A church has been present on its site in Bideford since Saxon times. The Bideford Parochial Church Council (Bideford PCC) was established under the Parochial Church Councils (Powers) Measure 1921 and became a Registered Charity with effect from 8 April 2009.

The names of the Trustees who served during the year are shown on page 1 of these financial statements. Members of the PCC are either ex-officio, elected by the Annual Parochial Church Meeting, or co-opted in accordance with the Church Representation rules. All who attend our services are encouraged to register on the electoral roll and stand for election to the PCC.

The PCC operates through a number of committees, which meet between full meetings of the PCC:

Standing Committee

This committee has the power to transact the business of the PCC between its meetings, subject to any directions given by the Council. This is the only committee required by law.

Mission Committee

This committee oversees relations with external mission and relief agencies and recommends allocations of grants to the PCC.

Pastoral Care Committee

This committee takes responsibility for the organisation of pastoral care within the Parish.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

Charity law requires the Trustees to prepare financial statements for each financial year which properly present the charity's Income and Expenditure for the year together with its assets and liabilities at the end of the year, and adequately distinguish any material special trust or other restricted fund of the charity. In preparing those financial statements the Trustees are required to:

select suitable accounting policies and then apply them consistently;

make judgements and estimates that are reasonable and prudent;

state whether the policies adopted are in accordance with the appropriate Statement of Recommended Practice on Accounting by Charities and the Accounting Regulations and with applicable accounting standards, subject to any material departures disclosed and explained in the financial statements; and

prepare the financial statements on the going concern basis unless it is inappropriate to assume that the charity will continue in business.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time, the financial position of the charity, and to enable them to ensure that the financial statements comply with applicable Accounting Standards and Statements of Recommended Practice and the requirements of the Charities Act 2011. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud or other irregularities.

Approved by the Parochial Church Council at their meeting on 13 March 2023.

Rev'd Claire Rose-Casemore
Chairman

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY,
BIDEFORD**

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY,
BIDEFORD**

I report on the financial statements of The Parochial Church Council Of The Ecclesiastical Parish Of St Mary, Bideford for the year ended 31 December 2022, which are set out on pages 6 to 11.

RESPECTIVE RESPONSIBILITIES OF TRUSTEES AND EXAMINER

As the charity's Trustees you are responsible for the preparation of the financial statements; you consider that the audit requirement of section 144(2) of the Charities Act 2011 (the Act) does not apply and that an independent examination is needed. It is my responsibility to examine the financial statements under section 145 of the Act and to state, on the basis of procedures specified in the General Directions given by the Charity Commissioners under section 145(5)(b) of the Act, whether particular matters have come to my attention.

BASIS OF INDEPENDENT EXAMINER'S REPORT

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and a comparison of the financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeking explanations from you as Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the financial statements.

In connection with my examination, no matter has come to my attention:

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 Act; and

to prepare financial statements which accord with the accounting records and to comply with accounting requirements of the Act have not been met; or

to which, in my opinion, attention should be drawn in order to enable a proper understanding of the financial statements to be reached.

M. J. Fishleigh F.C.A.
Mount Cottage
Mount Pleasant
Westleigh
BIDEFORD
Devon
EX39 4LJ

17 April 2023

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY,
BIDEFORD**

**STATEMENT OF FINANCIAL ACTIVITIES
for the year ended 31 December 2022**

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2022 £	Total 2021 £
RECEIPTS						
Voluntary income						
Giving						
Planned giving		94,796	-	-	94,796	96,399
Collections, and other giving		8,350	-	1,784	10,134	4,887
		<u>103,146</u>	<u>-</u>	<u>1,784</u>	<u>104,930</u>	<u>101,286</u>
Other voluntary income						
Grants		3,370	466	500	4,336	9,588
Donations and appeals, etc.		3,830	215	7,093	11,138	41,518
Legacies		10,000	-	5,000	15,000	5,000
Gift Aid recovered		21,249	-	750	21,999	27,504
Total voluntary income		<u>141,595</u>	<u>681</u>	<u>15,127</u>	<u>157,403</u>	<u>184,896</u>
Events and Fund-Raising Activities	(3(a))	<u>3,629</u>	<u>1,371</u>	<u>-</u>	<u>5,000</u>	<u>3,038</u>
Income from Church activities						
Fees		7,061	-	-	7,061	8,025
Receipts from use of church and house		755	-	-	755	-
Compensation		500	-	-	500	-
		<u>8,316</u>	<u>-</u>	<u>-</u>	<u>8,316</u>	<u>8,025</u>
Investment income						
Interest		185	-	-	185	1
		<u>153,725</u>	<u>2,052</u>	<u>15,127</u>	<u>170,904</u>	<u>195,960</u>
PAYMENTS						
Church activities	(5)	136,448	52	7,705	144,205	158,579
Cost of fund-raising activities	(3(b))	628	115	-	743	198
		<u>137,076</u>	<u>167</u>	<u>7,705</u>	<u>144,948</u>	<u>158,777</u>
NET INCOMING RESOURCES		16,649	1,885	7,422	25,956	37,183
BALANCES BROUGHT FORWARD		67,410	-	18,932	86,342	49,159
BALANCES CARRIED FORWARD		<u>£84,059</u>	<u>£1,885</u>	<u>£26,354</u>	<u>£112,298</u>	<u>£86,342</u>

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY,
BIDEFORD**

**BALANCE SHEET
at 31 December 2022**

	Note	2022 £	2021 (As restated) £
FIXED ASSETS	(1(c))		
St Mary's House, Church Walk, Bideford		<u>70,000</u>	<u>70,000</u>
CURRENT ASSETS			
Debtors	(7)	10,675	13,969
National Westminster Bank Plc – Friends Current		1,885	-
National Westminster Bank Plc - Deposit		95,117	8,550
National Westminster Bank Plc - Current		9,244	66,048
Cash in hand		45	-
		<u>116,966</u>	<u>88,567</u>
CURRENT LIABILITIES			
Creditors – amounts falling due within one year		4,668	2,225
NET CURRENT ASSETS		<u>112,298</u>	<u>86,342</u>
NET ASSETS		<u>£182,298</u>	<u>£156,342</u>
FUNDS	(1(e))		
Unrestricted Funds			
General Fund		<u>84,059</u>	<u>67,410</u>
Designated Funds			
Friends of St Mary's Fund		<u>1,885</u>	<u>-</u>
Restricted Funds	(8)		
Bells Fund		519	-
Choir and Music Fund		383	-
Equipping St Mary's for the 21st Century Fund		11,039	11,039
Fabric Fund		12,082	5,286
Special collections		-	966
St Mary's Diner and Ucan Fund		1,318	122
Youth and Children's Work Fund		1,013	1,519
		<u>26,354</u>	<u>18,932</u>
Permanent Endowment Fund			
St Mary's House Fund		70,000	70,000
		<u>£182,298</u>	<u>£156,342</u>

Approved by the Parochial Church Council at their meeting on 13 March 2023.

Rev'd Claire Rose-Casemore
Chairman

**NOTES TO THE FINANCIAL STATEMENTS
at 31 December 2022**

1. BASIS OF PREPARATION

The PCC is a public benefit entity within the meaning of Financial Reporting Standard 102 (FRS102). The financial statements comply with the Charities Act 2011, applicable accounting standards under FRS102 (2016) and with the Statement of Recommended Practice Accounting and Reporting by Charities (SORP(FRS102)), with the Church Accounting Regulations 2006 governing the individual Accounts of PCCs, and with those Regulations' "true and fair" provisions. The financial statements have been prepared under the historical cost convention and using the accruals and going concern bases.

a) Recognition of income

Incoming resources are recognised when they are receivable or when the PCC's right to the income becomes legally enforceable, when the amount receivable can be measured with reasonable certainty and when it is more likely that the PCC will benefit from the resource. Grants and donations are included when any pre-conditions preventing their use by the PCC have been met, and Gift Aid claims are included at the same time as the donations to which they relate. Rental income is recognised when the rental is due, and investment income is included when receivable.

c) Fixed assets

i) Consecrated land and buildings are not included in these Accounts by virtue of Section 10(2) Charities Act 2011 as the property is effectively dedicated to God and set aside solely for sacred purposes. Costs of maintenance or improvement relating to consecrated assets are written off in the year they are incurred.

ii) Moveable church furnishings are not capitalised as insufficient cost information is available, but they are included in the Church's inventory.

iii) No depreciation is provided on St Mary's House as the estimated residual value of the property is not less than its carrying value and its estimated remaining useful life is not less than 50 years. Any depreciation charge would therefore be immaterial.

iv) Tangible fixed assets are capitalised if they can be used for more than one year, and cost more than £10,000. Depreciation is calculated to write off the cost of such assets, less their estimated residual value, over their estimated useful life. The Audio-Visual System cost £22,955 and was fully written off over 5 years.

d) Liabilities

Liabilities are recognised as soon as there is a legal or constructive obligation, settlement is probable and the settlement value is reasonably quantifiable.

e) Funds accounting

(i) **Unrestricted Funds** are monies held by the Trustees and expendable at their discretion on any purpose they deem fit in furtherance of the work of the Church.

(ii) **Designated Fund** The sub-committee managing the Friends of St Mary's Fund has the discretion to allocate the sums held in their Designated Fund to support the care and maintenance of the church, fabric and contents, and to encourage enjoyment and appreciation of the church. The monies held by the sub-committee may be used to make pay direct payments for a specific purpose or transferred to reimburse expenditure paid from Unrestricted Funds if they decide that is appropriate.

(iii) **Restricted Funds** represent income which may only be expended on a restricted object or purpose and details of the funds held and restrictions are given in Note 8 of these financial statements.

(iv) **Permanent Endowment Funds** are funds that must be retained as trust capital permanently. In this case the freehold property of St Mary's House was acquired using money given in response to a specific appeal for the purchase of that property, with no suggestion that in the event of failure of the appeal the funds raised might be used for other purposes, together with money held from the prior disposal of other freehold property which was also a permanent endowment. In prior years the existence of this Fund was not recognised but following professional advice the 2021 comparative figures have been adjusted to reflect this.

f) Pension contributions

The PCC makes employer contributions at defined rates into the NEST pension scheme for its full-time employee. The NEST pension scheme is a defined contribution plan and the liability of the PCC is limited to the contributions paid.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY,
BIDEFORD**

**NOTES TO THE FINANCIAL STATEMENTS
at 31 December 2022**

2. RELATED PARTY TRANSACTIONS

Mr C Beechey, who is a member of the PCC, received £4,806 (2021 - £2,409) in fees for his work as the parish organist and choirmaster during the year.

Clergy expenses are disclosed in Note 5 to these financial statements.

No remuneration, benefits, travelling expenses or out-of-pocket expenses were paid to any other PCC member during the year. Occasionally PCC members act as agents for the PCC and make approved purchases on its behalf, and are reimbursed for this expenditure. Such reimbursed expenditure is not personal to the Trustee concerned and does not represent goods or services provided by the Trustee.

The PCC received approximately £21,601 (2021 - £17,499) during the year in donations from Trustees (PCC members) and their close relatives. The donors did not attach any conditions to their gifts which required the PCC to significantly alter the nature of its existing activities.

3. EVENTS AND FUND-RAISING ACTIVITIES

(a) Receipts	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2022 £	Total 2021 £
Unrestricted					
Afternoon coffees and teas	-	-	-	-	302
August fete	-	-	-	-	570
Book sales	6	-	-	6	35
Concerts	1,443	-	-	1,443	1,271
Jubilee celebration	103	-	-	103	-
Rent of car parking space	600	-	-	600	600
Sponsored bike ride - DHCT	330	-	-	330	-
Teas, coffees, etc.	1,147	-	-	1,147	260
Designated					
Friends events	-	1,011	-	1,011	-
Friends subscriptions	-	360	-	360	-
	<u>£3,629</u>	<u>£1,371</u>	<u>£-</u>	<u>£5,000</u>	<u>£3,038</u>
(b) Payments					
Unrestricted					
Concerts	197	-	-	197	110
Teas, coffees, etc.	431	-	-	431	88
Designated					
Friends events	-	115	-	115	-
	<u>£628</u>	<u>£115</u>	<u>£-</u>	<u>£743</u>	<u>£198</u>

4. STAFF COSTS

The PCC directly employed an Administrator, and also paid fees to the organist/choirmaster, during both the 2022 and 2021 years. Details of the amounts paid, including pension contributions, are shown in Note 5 to these financial statements.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY,
BIDEFORD**

**NOTES TO THE FINANCIAL STATEMENTS
at 31 December 2022**

5. CHURCH ACTIVITIES

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2022 £	Total 2021 £
Missionary and Charitable Giving					
Donations (Note 6)	7,375	-	4,274	11,649	6,542
Maintenance of the Ministry					
Common Fund	78,417	-	-	78,417	78,000
Clergy expenses	3,145	-	-	3,145	1,327
Children's Workers fees	-	-	1,680	1,680	1,480
	<u>81,562</u>	<u>-</u>	<u>1,680</u>	<u>83,242</u>	<u>80,807</u>
Church Running Costs					
Insurance	8,746	-	-	8,746	7,946
Church					
Water rates	588	-	-	588	816
Lighting and heating	5,115	-	-	5,115	4,315
Repairs and cleaning	3,990	-	-	3,990	14,127
St Mary's House					
Council tax and water rates	1,013	-	-	1,013	939
Heat and light	1,305	-	-	1,305	944
Repairs and cleaning	1,442	-	-	1,442	1,093
Rectory garden work	132	-	-	132	-
	<u>22,331</u>	<u>-</u>	<u>-</u>	<u>22,331</u>	<u>30,180</u>
Restricted					
Repairs to clock, vestry, etc.	-	-	-	-	20,067
Service Costs					
Communion wafers, etc.	1,356	-	-	1,356	1,367
Choir master and organist fees	4,806	-	-	4,806	2,409
Music and Choir	110	-	242	352	-
Licences and subscriptions	615	-	187	802	873
	<u>6,887</u>	<u>-</u>	<u>429</u>	<u>7,316</u>	<u>4,649</u>
Administration					
Administrator's salary	14,233	-	-	14,233	13,260
Employer's pension contributions	431	-	-	431	403
Equipment hire and leasing costs	649	-	-	649	815
Printing, stationery, postages, etc.	1,111	52	-	1,163	569
Telephone and internet charges	913	-	-	913	755
Bank charges	62	-	-	62	44
Legal fees	372	-	-	372	40
	<u>17,771</u>	<u>52</u>	<u>-</u>	<u>17,823</u>	<u>15,886</u>
Diner costs	-	-	1,322	1,322	448
Sundries	522	-	-	522	-
	<u>£136,448</u>	<u>£52</u>	<u>£7,705</u>	<u>£144,205</u>	<u>£158,579</u>

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY,
BIDEFORD**

**NOTES TO THE FINANCIAL STATEMENTS
at 31 December 2022**

6. MISSIONARY AND CHARITABLE GIVING

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2022 £	Total 2021 £
Church Overseas					
Missionary Societies	2,905	-	625	3,530	2,400
Relief and Development Agencies	250	-	2,262	2,512	600
Home Missions and other Church Societies	750	-	899	1,649	2,942
Secular charities	3,470	-	488	3,958	600
	<u>£7,375</u>	<u>£-</u>	<u>£4,274</u>	<u>£11,649</u>	<u>£6,542</u>

7. DEBTORS

	2022 £	2021 £
Fees receivable	1,041	684
Grant receivable	1,000	-
Gift Aid recoverable	3,155	8,531
Parish Gift Scheme regular giving	4,534	4,603
Others	945	151
	<u>£10,675</u>	<u>£13,969</u>

8. MOVEMENTS IN RESTRICTED FUNDS

	Bells Fund £	Choir & Music Fund £	Repairs & Fabric Fund £	Special Collections Fund £	St Mary's Diner Fund £	Youth & Childrens Fund £
Opening balance	-	-	5,286	966	122	1,519
Receipts						
Collections	-	-	-	1,784	-	-
Legacy	-	-	5,000	-	-	-
Grants received	-	-	-	-	500	-
Donations received	519	500	1,796	1,399	1,643	1,236
Gift Aid	-	125	-	125	375	125
	<u>519</u>	<u>625</u>	<u>6,796</u>	<u>3,308</u>	<u>2,518</u>	<u>1,361</u>
Payments						
Donations made (Note 6)	-	-	-	4,274	-	-
Music and choir	-	242	-	-	-	-
Diner costs	-	-	-	-	1,322	-
Childrens Worker	-	-	-	-	-	1,680
Licences	-	-	-	-	-	187
	<u>-</u>	<u>242</u>	<u>-</u>	<u>4,274</u>	<u>1,322</u>	<u>1,867</u>
Closing balance	<u>£519</u>	<u>£383</u>	<u>£12,082</u>	<u>£-</u>	<u>£1,318</u>	<u>£1,013</u>

Note – There was no movement in the Equipping St Mary's for the 21st Century Fund during the year so the opening balance on that fund of £11,039 remained the same at the year end.

Accounts

Parish of Bideford

Annual Report for 2021

Administrative Information

St Mary's church is situated in Church Walk Bideford. It is part of the Diocese of Exeter within the Church of England. The correspondence address is St Mary's House, 9 Church Walk, Bideford Devon.

PCC members who have served from 1st January 2021 until the date this report was approved are:

Team Rector	Rev'd Claire Rose-Casemore	Elected Members	Ellie Doe – Hon Treasurer
Team Vicar	Rev'd Marisa Cockfield		Lorna Dorrington – Pastoral Care
			Richard James
			Richard Holwill
Other Ministers	Rev'd Robin Pirrie		Pam Howlett
	Rev'd Kevin Beer		Pattie Morris
	Rev'd Alan Glover		Maggie Murray
	Rev'd Chris Hutchins		Nadine Pearce
			Chris Beechey (from Oct 2021)
			Sue Sparkes
Churchwardens	Ben Duhig		John Emms (from Oct 2021)
	Ro Day (from April 2021)		Michael Elliot (from Sept 2021)
	Sue Sparkes (to April 2021)		David Bertie
Deanery Synod Reps	Steve Roberts		
	Ro Day		
	Lorna Dorrington		
In attendance	Debbie Crawford (Parish Administrator, Secretary)		

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 under reference 1129064. Members of the PCC are either ex-officio, elected by the Annual Parochial Church Meeting, or co-opted in accordance with the Church Representation rules.

The PCC operates through a number of committees, which meet between full meetings of the PCC:

Standing committee	This is the only committee required by law. It has the power to transact the business of the PCC between its meetings, subject to any directions given by the Council.
Mission Committee	Oversees relations with external mission and relief agencies and recommends allocations of grants to the PCC.
Pastoral Care Committee	Takes responsibility for the organisation of pastoral care within the Parish.

Objectives and Activities

Bideford Parochial Church Council has the responsibility of cooperating with the incumbent in promoting the ecclesiastical parish, the whole mission of the church, pastoral, evangelistic, social and ecumenical. It also has maintenance responsibilities for the parish church of St Mary's and St Mary's House.

Church Attendance

There are 158 parishioners on the Electoral Roll, which was fully revised in 2021. Due to the exceptional circumstances again this year, the church has remained open but when open and with Covid regulations in force the average attendance for Sunday morning services was a little depleted initially with a regular attendance of some 50-60 members.

REVIEW OF THE YEAR

The PCC met 6 times during the year using Zoom online meetings, with an average of 80% attendance. We held our APCM online in April again using Zoom with 46 church members attending.

Our Rector, Claire, with the help of Robin, Marisa, Alan, Kevin and Chris, have coped well to maintain parish life. We continued to offer online services for some months after the church had opened. With the help of our churchwardens, and pastoral care volunteers St Mary's has provided online resources, weekly telephone contact, a weekly newsletter, live services as well as social contact with most church members and our church office has remained open. Our Friday diner, for the homeless and vulnerable provided take away food packs and a welcome meet and chat service before the Diner could open regularly for sit down food. The Open the Book programme which covers most of the town's Primary schools could not continue until the schools opened again. Bekah Tanton, our part-time Children Youth and Family team leader, continued Music Makers and Messy Church online, and then provided a smaller group version inside St Mary's Church as soon as was allowed.

St Mary's, always looking ahead to the future commenced a New 11.15 service "Encounter" in September. With a modern approach it is aimed at the young people and families in the community. The uptake has been most encouraging. To facilitate the new service our traditional communion service has moved to an earlier time of 9.30am.

Looking at MAP, our Mission Action Plan, which sets out our priorities for a 5-year period and gives focus to our work, continues each year reporting to the PCC. The general outcome, even in these difficult times, is encouraging.

Our Appeal "Equipping St Mary's for the 21st Century" saw the completion of the disabled access which has improved the visual aspect of the church entrance and is much appreciated by all who use it.

Our Home and Overseas Mission committee met twice in the year on Zoom, and completed the distribution of 2021 funds.

The PCC wishes to thank all who have helped with the extra commitment of adhering to control measures, cleaning the church and ensuring the safety of church members throughout the Covid-19 pandemic. Our Volunteers numbering some 38 have also contributed greatly to the overall well-being of St Mary's and we thank them wholeheartedly.

FINANCIAL REVIEW

With the revised regulations for activities and services at St Marys and whilst still adhering to a careful approach with all Covid-19 regulations, financially St Mary's suffered during this year but with increased regular donations, a wonderful appeal from The Rev Claire we rallied and raised over £26,000 in one off donations, we are so very grateful to the parishioners who continued to give their generous support financially. The new online donate button on our website was not so successful this year however, the Parish Giving Scheme has grown significantly throughout this year with 12 new members joining. The

difficulty with the collection of cash, cheques and envelopes continues and all members were urged to use the contactless unit when in church, and either set up a standing order or join the Parish Giving scheme.

Total receipts on ordinary unrestricted funds for the year were £180,807 and are detailed in the financial statements. £137,135 was spent to provide Christian Ministry from St Mary's church, including the contribution to the common fund (which largely provides the stipends and housing for the clergy). The net result is an increase in income over expenditure of £43,672.

Although our usual annual fundraising activities have been very curtailed again this year, members of the PCC did make significant efforts for personal fundraising and managed to raise over £2,900, plus the added donations from Rev Claire's appeal of some £26,000, a crowdfunding appeal to repair the church clock raised some £12,438 and with the added income from the Listed Places of Worship (DCMS) government grants of some £4,588 we have managed to come through this year well and have increased our reserves.

Going Concern

The pandemic has impacted the income for St Mary's for 2021. However, the PCC has reviewed budgets and forecasts for income and expenditure for 2022 along with available reserves and is reassured about the financial stability of the parish.

RESERVES POLICY

It is the PCC policy to utilise restricted funds wherever possible and to maintain unrestricted funds of at least £25,000. The balance at the end of this year is well within this figure.

Restricted funds have decreased to £19,228 and the current balance on the 21st Century Fund now stands at £11,039.

SAFEGUARDING POLICY

The PCC has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have regard to the House of Bishop's guidance on Safeguarding children and vulnerable adults).

Approved by the PCC on 14 March 2022 and signed on its behalf by:

Claire Rose-Casemore (Chair)

BIDEFORD PAROCHIAL CHURCH COUNCIL

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2021

	Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	TOTAL FUNDS	
					2021 £	2020 £
INCOMING RESOURCES						
Voluntary income	2(a)	169,154	15,520	-	184,674	159,557
Activities for generating funds	2(b)	760	-	-	760	785
Income from investments	2(c)	-	-	-	-	135
Church activities	2(d)	10,893	-	-	10,893	4,952
Total Incoming Resources		180,807	15,520	-	196,327	165,429
RESOURCES EXPENDED						
Church activities	3(a)	136,745	22,010	-	158,755	200,896
Cost of generating voluntary income	3(b)	390	-	-	390	390
Governance costs	3(c)	-	-	-	-	-
Total Resources Used		137,135	22,010	-	159,145	201,286
NET INCOMING/(OUTGOING) RESOURCES		43,672	(6,490)	-	37,182	(35,857)
BALANCES BROUGHT FORWARD AT 1 JANUARY		93,441	25,718	-	119,159	155,016
BALANCES CARRIED FORWARD AT 31 DECEMBER		137,113	19,228	-	156,341	119,159

BALANCE SHEET AT 31 DECEMBER 2021

	Note	2021 £	2020 £
TANGIBLE FIXED ASSETS	6	70,000	70,000
CURRENT ASSETS			
Debtors	7	13,969	7,683
Short Term Deposits	8	8,550	8,550
Cash at Bank and in Hand		66,047	37,027
Total Current Assets		88,566	53,260
LIABILITIES : AMOUNTS FALLING DUE WITHIN ONE YEAR		(2,225)	(4,101)
NET CURRENT ASSETS		86,341	49,159
NET ASSETS		156,341	119,159
FUNDS			
Unrestricted		137,113	93,441
Restricted	9	19,228	25,718
			-
TOTAL FUNDS		156,341	119,159

Approved by the Parochial Church Council on 14 March 2022 and signed on its behalf by -

Claire Rose-Casemore (Chairman)

Eleanor Doe (Treasurer)

BIDEFORD PAROCHIAL CHURCH COUNCIL

NOTES TO THE ACCOUNTS

1 ACCOUNTING POLICIES

Basis of preparation

The 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.

Incoming Resources

Recognition of income These are included in the Statement of Financial Activities (SOFA) when:

1. the PCC becomes legally entitled to the use of the resources;
2. and inflow of economic benefit is probable; and
3. the monetary value can be measured with sufficient reliability

Fundraising costs Funds raised from events and trading activities (e.g. a fete, a garden party or sales of books and magazines) are reported gross in the SOFA – i.e., before any related costs that may have been deducted from the gross proceeds

Grants and donations Grants and donations are included in the SOFA when any pre-conditions preventing their use by the PCC have been met. For collections and planned giving this is when the funds are received.

Gift Aid Tax claims, etc., on cash donations Gift Aid and other tax claims are included in the SOFA at the same time as the cash donations to which they relate.

Volunteer help The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.

Rental income Rental income from lettings is recognised when the rental is due.

Investment income This is included in the accounts when receivable.

Expenditure and Liabilities

Liability recognition Liabilities are recognised as soon as there is a legal or constructive obligation and settlement is probable and quantifiable.

Grants payable without performance conditions These are recognised in the accounts when a commitment has been made externally and there are no pre-conditions still to be met for entitlement to the grant which remain within the control of the PCC.

Assets

Consecrated and benefice property In so far as consecrated and benefice property of any kind is excluded from the statutory definition of "charity" by Section 10(2) (a) and (c) of the Charities Act 2011 such assets are not capitalised in the financial statements

Moveable church furnishings As insufficient cost information is available these items are not capitalised, but are included in the Church's inventory.

Tangible fixed assets for use by charity These are capitalised if they can be used for more than one year, and cost at least £1,000. They are valued at cost. Depreciation is calculated to write off the capitalized cost of fixed assets less their currently anticipated residual fair value over their estimated useful lives as follows:

- Land & Buildings Nil *
- Audiovisual System 5 years

* No depreciation is provided on buildings as the currently estimated residual value of the properties is not less than their carrying value and the remaining useful life of these assets currently exceeds 50 years, so that any depreciation charges would be immaterial.

Short term deposits These include cash held on deposit either with the CBF Church of England Funds or at the bank.

BIDEFORD PAROCHIAL CHURCH COUNCIL

NOTES TO THE ACCOUNTS

2 INCOMING RESOURCES	Unrestricted Funds	Restricted Funds	Endowment Funds	TOTAL FUNDS	
	£	£	£	2021 £	2020 £
2(a) Voluntary income					
Planned Giving					
Gift Aid donations yellow envelopes	86,791		-	86,791	91,300
Income Tax Recoverable	23,551	4,588	-	28,139	23,819
Other planned giving	13,561		-	13,561	6,612
Collections (open plate) at all services	4,887		-	4,887	7,212
Grants		8,005	-	8,005	8,500
Donations, appeals etc	39,364	2,927	-	42,291	22,114
Legacies	1,000		-	1,000	-
	169,154	15,520	-	184,674	159,557
2(b) Activities for generating funds					
Printing services	760		-	760	785
	760		-	760	785
2(c) Income from Investments					
Interest			-	-	135
2(d) Income from church activities					
Fees for weddings and funerals	6,584		-	6,584	3,814
Concerts, ↑ Special services	4,274		-	4,274	370
Lettings etc	35		-	35	768
	10,893	-	-	10,893	4,952
TOTAL INCOMING RESOURCES	£ 180,807	15,520	-	196,327	165,429

3 RESOURCES EXPENDED	Unrestricted Funds	Restricted Funds	Endowment Funds	TOTAL FUNDS	
	£	£	£	2021 £	2020 £
3(a) Church Activities					
Missionary and Charitable Giving					
Church Overseas				-	
Missionary Societies	2,400	-	-	2,400	4,750
Relief and Development Agencies	600		-	600	3,500
Home Missions and other Church Societies	2,500	448	-	2,948	6,933
Secular Charities	600		-	600	2,000
	6,100	448	-	6,548	17,183
Ministry - Common Fund	78,000		-	78,000	78,000
Ministerial Expenses - Team Rector	1,354		-	1,354	611
Stipendiary Curate	174		-	174	55
Children's Workers		1,480	-	1,480	6,225
Other			-	-	250
Church Running Expenses	13,190		-	13,190	16,663
Church Maintenance	14,015		-	14,015	5,706
Upkeep of Services	2,219	16	-	2,235	2,251
Organist's and Choirmaster's Fees	2,408		-	2,408	775
St. Mary's House Running Expenses	2,981		-	2,981	3,817
Telephone and Office exp	2,191		-	2,191	1,057
Major Repairs & Improvements - St. Mary's Church		20,067	-	20,067	53,049
Administration - Salaries	13,634		-	13,634	13,674
Printing & Stationery etc	479		-	479	1,580
	136,745	22,010	-	158,755	200,896
3(b) Cost of generating voluntary income					
Printing Costs	390	-	-	390	390
	390	-	-	390	390
3(c) Governance costs	-	-	-	-	-
TOTAL RESOURCES USED	137,135	22,010	-	159,145	201,286

BIDEFORD PAROCHIAL CHURCH COUNCIL

NOTES TO THE ACCOUNTS

4 STAFF COSTS			
During the year 2021 the PCC directly employed an Administrator			
Total staff costs are analysed as follows.			
		2021	2020
		£	£
Gross Salaries		12,944	18,887
Employer's National Insurance & Pension Contributions		968	656
Total		13,912	19,543
Reimbursement of ministerial expenses is shown in Note 3 above. No other payments or expenses were paid to any other PCC member, persons closely connected to them or related parties.			

5 RELATED PARTY TRANSACTIONS
During 2021 the PCC received approximately £17,499 in donations from trustees (PCC members) and their close relatives. The donors did not attach any conditions to their gifts which required the charity (PCC) to significantly alter the nature of its existing activities.

6 FIXED ASSETS FOR USE BY THE PCC		Freehold Buildings	Audiovisual System	Total
		£	£	£
Cost	At 1 January and 31 December 2021	70,000	22,955	92,955
Depreciation	At 1 January 2021	-	22,955	22,955
	Charge for period	-		-
	At 31 December 2021	-	22,955	22,955
Net Book Value	At 31 December 2021	70,000	-	70,000
		70,000		70,000
Freehold buildings comprise St. Mary's House, 9 Church Walk, Bideford.				

7 DEBTORS		2021	2020
		£	£
Income Tax Recoverable		8,532	3,730
Sundry Debtors		5,437	3,953
Total		13,969	7,683

8 SHORT TERM DEPOSITS		2021	2020
		£	£
CBF Church of England Funds		-	-
Bank Deposit Account		8,550	8,550
Total		8,550	8,550

9 ANALYSIS OF RESTRICTED FUNDS		Balance	Incoming Resources	Resources Used	Balance
		1.1.2021	Resources	Used	31.12.2021
		£	£	£	£
These funds are used in accordance with their designations.					
St Mary's General Fabric			6,866	£ 848	6,018
Equipping St. Mary's for the 21st Century		11,915		876	11,039
St. Mary's Diner & UCAN		569	50	261	358
Youth Work		3,176		1,363	1,813
Diocesan Contactless unit		15		15	-
Vestry		-	5,550	5,550	-
Special Collections and concerts		659		659	-
Clock		9,384	3,054	12,438	-
Fund Balance		25,718	15,520	22,010	19,228

10 ANALYSIS OF NET ASSETS BY FUND		Unrestricted Funds	Restricted Funds	Endowment Funds	Total
		£	£	£	£
Fixed Assets		70,000	-	-	70,000
Current Assets		137,113	19,228	-	156,341
Current Liabilities		(2,225)	-	-	(2,225)
Fund Balance		204,888	19,228	-	224,116

INDEPENDENT EXAMINER'S REPORT TO BIDEFORD PCC

I report on the accounts for the year ending 31st December 2021 which are set out on pages 3-6

Respective responsibilities of the PCC and the Independent Examiner

The members of the PCC consider that no audit is required for this year under section 144(2) of the Charities Act 2011 and that only an independent examination is required.

It is my responsibility to:

- Examine the accounts under 145 of the 2011 Act
- Follow the procedures laid down in the General Directions given by the Charity Commissioners under section 145 (5) (b) of the 2011 Act and
- State whether peculiar matters have come to my attention.

Basis of Independent Examiners Statement

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 consideration of 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 a full audit, and consequently I do not express an audit opinion on the accounts.

Independent Examiner's Statement

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

1. which give me reasonable cause to believe that in any material respect the requirements to
 - keep accounting records in accordance with section 130 of the 2011 Act or
 - prepare accounts which accord with these accounting records

have not been met

: or

2. to which, in my opinion should be drawn in order to enable a proper understanding of the accounts to be reached.

Martin J. Fishleigh

Martin Fishleigh FCA

Mount Cottage, Mount Pleasant, Westleigh

Dated *01st* March 2022

Accounts

contribution to the common fund (which largely provides the stipends and housing for the clergy). The net result is a deficit of £2,804.

Restricted funds have decreased to £25,718 and the current balance on the 21st Century fund now stands at £11,915.

Our usual annual fundraising activities have been very curtailed this year but members of the PCC did make significant efforts for personal fundraising and managed to raise over £900 to help with maintenance. A crowdfunding appeal was made to repair the church clock raising some £9,000.

Going Concern

The pandemic has impacted the income for St Mary's for 2020. However, the PCC has reviewed budgets and forecasts for income and expenditure for 2021 along with available reserves and is reassured about the financial stability of the parish.

RESERVES POLICY

It is the PCC policy to utilise restricted funds wherever possible and to maintain unrestricted funds of at least £25,000. The balance at the end of this year is still significantly below this figure.

SAFEGUARDING POLICY

The PCC has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have regard to the House of Bishop's guidance on Safeguarding children and vulnerable adults).

Approved by the PCC on 8th March 2021 and signed on its behalf by:-



Claire Rose-Casemore (Chair)

Parish of Bideford

Annual Report for 2020

Administrative Information

St Mary's church is situated in Church Walk Bideford. It is part of the Diocese of Exeter within the Church of England. The correspondence address is St Mary's House, 9 Church Walk, Bideford Devon.

PCC members who have served from 1st January 2020 until the date this report was approved are:-

Team Rector	Rev'd Claire Rose-Casemore	Elected Members	David Bertie (from Oct 2020) John Dare (to Oct 2020) Mary Dendle (to Oct 2020) Ro Day
Team Vicar	Rev'd Marisa Cockfield		Ellie Doe - Treasurer Lorna Dorrington – Pastoral Care Richard James Richard Holwill Pam Howlett (from Oct 2020) Moir Mackensie (to Oct 2020) Pattie Morris Maggie Murray (from Oct 2020) Nadine Pearce (from Oct 2020) Sue Sparkes (to Oct 2020)
Other Ministers	Rev'd Robin Pirrie Rev'd Kevin Beer Rev'd Alan Glover Rev'd Chris Hutchins (from Oct 2020)		
Churchwardens	Ben Duhig Chris Hall (to Oct 2020) Sue Sparkes (from Oct 2020)		
Deanery Synod Reps	Steve Roberts Ros Winter (to Oct 2020) Maggie Murray (to Oct 2020)		
In attendance	Debbie Crawford (Parish Administrator, Secretary)		

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 under reference 1129064. Members of the PCC are either ex-officio, elected by the Annual Parochial Church Meeting, or co-opted in accordance with the Church Representation rules.

The PCC operates through a number of committees, which meet between full meetings of the PCC :-

Standing committee	This is the only committee required by law. It has the power to transact the business of the PCC between its meetings, subject to any directions given by the Council.
Mission Committee	Oversees relations with external mission and relief agencies and recommends allocations of grants to the PCC.
Pastoral Care Committee	Takes responsibility for the organisation of pastoral care within the Parish
Children & Youth Committee	Oversees our work with children and young people.

Objectives and Activities

Bideford Parochial Church Council has the responsibility of cooperating with the incumbent in promoting the ecclesiastical parish, the whole mission of the church, pastoral, evangelistic, social and ecumenical. It also has maintenance responsibilities for the parish church of St Mary's and St Mary's House.

Church Attendance

There are 148 parishioners on the Electoral Roll, which was fully revised in 2020. Due to the exceptional circumstances this year, the church has been closed for several months but when open and with Covid regulations in force the average attendance for Sunday morning services was 40-45..

REVIEW OF THE YEAR

The PCC met in January and March but then our buildings had to close due to the Covid-19 virus. The PCC met again in September and November using Zoom online meetings, with an average of 80% attendance. We held our APCM online in October with 48 church members attending.

Our Rector, Claire, with the help of Robin who joined us on a part-time basis, Marisa, Alan, Kevin and Chris, who joined us as a curate in August, have coped well to maintain parish life. Online services were offered from April and limited live church services resumed in July. With the help of our churchwardens, and pastoral care volunteers St Mary's has provided online resources, weekly telephone contact, a weekly newsletter, live services as well as social contact with most church members and our church office has remained open. However, our Friday diner, for the homeless and vulnerable had to close together with our Open the Book programme which covers most of the town's Primary schools. Bekah Tanton, our part-time Children Youth and Family team leader, whose contract as CYFTL concluded in December 2020, managed to continue Music Makers and Messy Church online. Our Explore service has ceased.

Looking at MAP, our Mission Action Plan, which sets out our priorities for a 5-year period and gives focus to our work, continues each year reporting to the PCC. The general outcome, even in these difficult times, is encouraging.

Our Appeal "Equipping St Mary's for the 21st Century" saw the completion of the disabled access which has improved the visual aspect of the church entrance and is much appreciated by all who use it.

Our Home and Overseas Mission committee met twice in the year, once live and once on Zoom, and completed the distribution of 2019 funds and 2020 funds.

The PCC wishes to thank all who have helped with the extra commitment of adhering to control measures, cleaning the church and ensuring the safety of church members throughout the Covid-19 pandemic. Our Volunteers numbering some 47 have also contributed greatly to the overall well-being of St Mary's and we thank them wholeheartedly.

FINANCIAL REVIEW

The lack of live church services, the adherence of self-isolation for those over 70, postponed weddings plus restrictions on baptisms and funerals has led to a significant fall in income compared to 2019. We are then very grateful to the parishioners who continued to make generous support financially. The new online donate button on our website, the Parish Giving Scheme and standing orders have all helped enormously during this challenging period. The difficulty with the collection of cash, cheques and envelopes continues and all members were urged to use the contactless unit when in church, and either set up a standing order or join the Parish Giving scheme.

Total receipts on ordinary unrestricted funds for the year were £139,986 and are detailed in the financial statements. £142,790 was spent to provide Christian Ministry from St Mary's church, including the

contribution to the common fund (which largely provides the stipends and housing for the clergy). The net result is a deficit of £2,804.

Restricted funds have decreased to £25,718 and the current balance on the 21st Century fund now stands at £11,915.

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Approved by the PCC on

and signed on its behalf by:-

Claire Rose-Casemore (Chair)

BIDEFORD PAROCHIAL CHURCH COUNCIL

NOTES TO THE ACCOUNTS

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1. the PCC becomes legally entitled to the use of the resources;
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Expenditure and Liabilities

Liability recognition Liabilities are recognised as soon as there is a legal or constructive obligation and settlement is probable and quantifiable.

Grants payable without performance conditions These are recognised in the accounts when a commitment has been made externally and there are no pre-conditions still to be met for entitlement to the grant which remain within the control of the PCC.

Assets

Consecrated and benefice property In so far as consecrated and benefice property of any kind is excluded from the statutory definition of "charity" by Section 10(2) (a) and (c) of the Charities Act 2011 such assets are not capitalised in the financial statements

Moveable church furnishings As insufficient cost information is available these items are not capitalised, but are included in the Church's inventory.

Tangible fixed assets for use by charity These are capitalised if they can be used for more than one year, and cost at least £1,000. They are valued at cost. Depreciation is calculated to write off the capitalized cost of fixed assets less their currently anticipated residual fair value over their estimated useful lives as follows:

- Land & Buildings Nil *
- Audiovisual System 5 years

* No depreciation is provided on buildings as the currently estimated residual value of the properties is not less than their carrying value and the remaining useful life of these assets currently exceeds 50 years, so that any depreciation charges would be immaterial.

Short term deposits These include cash held on deposit either with the CBF Church of England Funds or at the bank.

BIDEFORD PAROCHIAL CHURCH COUNCIL

NOTES TO THE ACCOUNTS

2 INCOMING RESOURCES	Unrestricted	Restricted	Endowment	TOTAL FUNDS	
	Funds	Funds	Funds	2020	2019
	£	£	£	£	£
2(a) Voluntary income					
Planned Giving					
Gift Aid donations yellow envelopes	91,300		-	91,300	94,030
Income Tax Recoverable	23,819		-	23,819	32,170
Other planned giving	6,612		-	6,612	9,455
Collections (open plate) at all services	7,212		-	7,212	10,998
Grants		8,500	-	8,500	38,940
Donations, appeals etc	5,280	16,834	-	22,114	10,634
Legacies			-	-	10,000
	134,223	25,334	-	159,557	206,227
2(b) Activities for generating funds					
Printing services	785		-	785	1,048
	785		-	785	1,048
2(c) Income from Investments					
Interest	26	109	-	135	339
2(d) Income from church activities					
Fees for weddings and funerals	3,814		-	3,814	7,044
Concerts, Special services	370		-	370	983
Lettings etc	768		-	768	545
	4,952	-	-	4,952	8,572
TOTAL INCOMING RESOURCES	139,986	25,443	-	165,429	216,186

3 RESOURCES EXPENDED	Unrestricted	Restricted	Endowment	TOTAL FUNDS	
	Funds	Funds	Funds	2020	2019
	£	£	£	£	£
3(a) Church Activities					
Missionary and Charitable Giving					
Church Overseas					
Missionary Societies	4,750	-	-	4,750	
Relief and Development Agencies	2,500	1,000	-	3,500	1,152
Home Missions and other Church Societies	6,650	283	-	6,933	3,165
Secular Charities	2,000	-	-	2,000	417
	15,900	1,283	-	17,183	4,734
Ministry - Common Fund	78,000		-	78,000	95,015
Ministerial Expenses - Team Rector	611		-	611	2,301
Stipendiary Curate	55		-	55	761
Children's Workers	2,185	4,040	-	6,225	17,424
Other	250		-	250	843
Church Running Expenses	16,663		-	16,663	18,202
Church Maintenance	5,706		-	5,706	1,810
Upkeep of Services	2,127	124	-	2,251	4,934
Organist's and Choirmaster's Fees	775		-	775	3,604
St. Mary's House Running Expenses	3,817		-	3,817	2,492
Telephone and Office exp	1,057		-	1,057	240
Major Repairs & Improvements - St. Mary's Church		53,049	-	53,049	46,340
Administration - Salaries	13,674		-	13,674	16,323
Printing & Stationery etc	1,580		-	1,580	2,981
	142,400	58,496	-	200,896	218,004
3(b) Cost of generating voluntary income					
Printing Costs	390		-	390	675
	390		-	390	675
3(c) Governance costs					
	-	-	-	-	-
TOTAL RESOURCES USED	142,790	58,496	-	201,286	218,679

BIDEFORD PAROCHIAL CHURCH COUNCIL

NOTES TO THE ACCOUNTS

4 STAFF COSTS			
During the year the PCC directly employed an Administrator, a Children Youth & Family Team Leader on a part-time basis. This equates to about 1 full-time employee.			
Total staff costs are analysed as follows.			
	2020	2019	
	£	£	
Gross Salaries	18,887	34,220	
Employer's National Insurance & Pension Contributions	656	2,138	
Total	19,543	36,358	
Reimbursement of ministerial expenses is shown in Note 3 above. No other payments or expenses were paid to any other PCC member, persons closely connected to them or related parties.			

5 RELATED PARTY TRANSACTIONS	
During 2020 the PCC received approximately £24,634 in donations from trustees (PCC members) and their close relatives. The donors did not attach any conditions to their gifts which required the charity (PCC) to significantly alter the nature of its existing activities.	

6 FIXED ASSETS FOR USE BY THE PCC		Freehold Buildings	Audiovisual System	Total
		£	£	£
Cost	At 1 January and 31 December 2019	70,000	22,955	92,955
Depreciation	At 1 January 2019	-	22,955	22,955
	Charge for period	-		-
	At 31 December 2019	-	22,955	22,955
Net Book Value	At 31 December 2020	70,000	-	70,000
		70,000		70,000
Freehold buildings comprise St. Mary's House, 9 Church Walk, Bideford.				

7 DEBTORS		2020	2019
		£	£
Income Tax Recoverable		3,730	6,298
Sundry Debtors		3,953	1,297
Total		7,683	7,595

8 SHORT TERM DEPOSITS		2020	2019
		£	£
CBF Church of England Funds		-	50,080
Bank Deposit Account		8,550	30,022
Total		8,550	80,102

9 ANALYSIS OF RESTRICTED FUNDS				
These funds are used in accordance with their designations.				
	Balance 1.1.2020	Incoming Resources	Resources Used	Balance 31.12.2020
	£	£	£	£
Equipping St. Mary's for the 21st Century	50,253	14,118	52,456	11,915
St. Mary's Diner & UCAN	504	348	283	569
Youth Work	3,293	780	238	3,835
Diocesan Contactless unit	139		124	15
Mission and Growth Fund	3,923		3,923	-
Special Collections and concerts	659	1,000	1,659	-
Clock		9,977	593	9,384
Fund Balance	58,771	26,223	59,276	25,718

10 ANALYSIS OF NET ASSETS BY FUND				
	Unrestricted Funds	Restricted Funds	Endowment Funds	Total
	£	£	£	£
Fixed Assets	70,000	-	-	70,000
Current Assets	27,530	25,718	-	53,248
Current Liabilities	(4,101)	-	-	(4,101)
Fund Balance	93,429	25,718	-	119,147

INDEPENDENT EXAMINER'S REPORT TO BIDEFORD PCC

I report on the accounts for the year ending 31st December 2020 which are set out on pages 3-6

Respective responsibilities of the PCC and the Independent Examiner

The members of the PCC consider that no audit is required for this year under section 144(2) of the Charities Act 2011 and that only an independent examination is required.

It is my responsibility to:

- Examine the accounts under 145 of the 2011 Act
- Follow the procedures laid down in the General Directions given by the Charity Commissioners under section 145 (5) (b) of the 2011 Act and
- State whether peculiar matters have come to my attention.

Basis of Independent Examiners Statement

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 consideration of 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 a full audit, and consequently I do not express an audit opinion on the accounts.

Independent Examiner's Statement

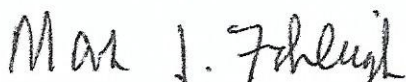
In connection with my examination, no matters have come to my attention:

1. which give me reasonable cause to believe that in any material respect the requirements to
 - keep accounting records in accordance with section 130 of the 2011 Act or
 - prepare accounts which accord with these accounting records

have not been met

: or

2. to which, in my opinion should be drawn in order to enable a proper understanding of the accounts to be reached.



Martin Fishleigh FCA

Mount Cottage, Mount Pleasant, Westleigh

Dated¹⁵.....March 2021

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Mount Cottage, Mount Pleasant, Westleigh

Dated¹⁵.....March 2021