

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 21<sup>st</sup> 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 8<sup>th</sup> 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 1<sup>st</sup> January 2020 until the date this report was approved are:-

<b>Team Rector</b>	Rev'd Claire Rose-Casemore	<b>Elected Members</b>	David Bertie (from Oct 2020) John Dare (to Oct 2020) Mary Dendle (to Oct 2020) Ro Day
<b>Team Vicar</b>	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)
<b>Other Ministers</b>	Rev'd Robin Pirrie Rev'd Kevin Beer Rev'd Alan Glover Rev'd Chris Hutchins (from Oct 2020)		
<b>Churchwardens</b>	Ben Duhig Chris Hall (to Oct 2020) Sue Sparkes (from Oct 2020)		
<b>Deanery Synod Reps</b>	Steve Roberts Ros Winter (to Oct 2020) Maggie Murray (to Oct 2020)		
<b>In attendance</b>	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 :-

<b>Standing committee</b>	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.
<b>Mission Committee</b>	Oversees relations with external mission and relief agencies and recommends allocations of grants to the PCC.
<b>Pastoral Care Committee</b>	Takes responsibility for the organisation of pastoral care within the Parish
<b>Children &amp; Youth Committee</b>	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 21<sup>st</sup> 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 21<sup>st</sup> 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

and signed on its behalf by:-

Claire Rose-Casemore (Chair)



# BIDEFORD PAROCHIAL CHURCH COUNCIL

## STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2020

	Note	Unrestricted Funds	Restricted Funds	Endowment Funds	TOTAL FUNDS	
		£	£	£	2020 £	2019 £
<b>INCOMING RESOURCES</b>						
Voluntary income	2(a)	134,223	25,334	-	159,557	206,227
Activities for generating funds	2(b)	785		-	785	1,048
Income from investments	2(c)	26	109	-	135	339
Church activities	2(d)	4,952		-	4,952	8,572
<b>Total Incoming Resources</b>		<b>139,986</b>	<b>25,443</b>	<b>-</b>	<b>165,429</b>	<b>216,186</b>
<b>RESOURCES EXPENDED</b>						
Church activities	3(a)	142,400	58,496	-	200,896	218,004
Cost of generating voluntary income	3(b)	390		-	390	675
Governance costs	3(c)			-	-	-
<b>Total Resources Used</b>		<b>142,790</b>	<b>58,496</b>	<b>-</b>	<b>201,286</b>	<b>218,679</b>
<b>NET INCOMING/(OUTGOING) RESOURCES</b>		<b>(2,804)</b>	<b>(33,053)</b>	<b>-</b>	<b>(35,857)</b>	<b>(2,493)</b>
<b>BALANCES BROUGHT FORWARD AT 1 JANUARY</b>		<b>96,245</b>	<b>58,771</b>	<b>-</b>	<b>155,016</b>	<b>157,509</b>
<b>BALANCES CARRIED FORWARD AT 31 DECEMBER</b>		<b>93,441</b>	<b>25,718</b>	<b>-</b>	<b>119,159</b>	<b>155,016</b>

## BALANCE SHEET AT 31 DECEMBER 2020

	Note	2020 £	2019 £
<b>TANGIBLE FIXED ASSETS</b>	6	<b>70,000</b>	<b>70,000</b>
<b>CURRENT ASSETS</b>			
Debtors	7	7,683	7,595
Short Term Deposits	8	8,550	58,905
Cash at Bank and in Hand		37,027	21,196
<b>Total Current Assets</b>		<b>53,260</b>	<b>87,697</b>
<b>LIABILITIES : AMOUNTS FALLING DUE WITHIN ONE YEAR</b>		<b>(4,101)</b>	<b>(2,681)</b>
<b>NET CURRENT ASSETS</b>		<b>49,159</b>	<b>85,016</b>
<b>NET ASSETS</b>		<b>119,159</b>	<b>155,016</b>
<b>FUNDS</b>			
Unrestricted		93,441	96,245
Restricted	9	25,718	58,771
<b>TOTAL FUNDS</b>		<b>119,159</b>	<b>155,016</b>

Approved by the Parochial Church Council on    March                      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	
	£	£	£	2020 £	2019 £
<b>2(a) Voluntary income</b>					
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
	<b>134,223</b>	<b>25,334</b>	<b>-</b>	<b>159,557</b>	<b>206,227</b>
<b>2(b) Activities for generating funds</b>					
Printing services	785		-	785	1,048
	<b>785</b>		<b>-</b>	<b>785</b>	<b>1,048</b>
<b>2(c) Income from Investments</b>					
Interest	26	109	-	135	339
<b>2(d) Income from church activities</b>					
Fees for weddings and funerals	3,814		-	3,814	7,044
Concerts,   Special services	370		-	370	983
Lettings etc	768		-	768	545
	<b>4,952</b>	<b>-</b>	<b>-</b>	<b>4,952</b>	<b>8,572</b>
<b>TOTAL INCOMING RESOURCES</b>	<b>139,986</b>	<b>25,443</b>	<b>-</b>	<b>165,429</b>	<b>216,186</b>

3 RESOURCES EXPENDED	Unrestricted Funds	Restricted Funds	Endowment Funds	TOTAL FUNDS	
	£	£	£	2020 £	2019 £
<b>3(a) Church Activities</b>					
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
	<b>15,900</b>	<b>1,283</b>	<b>-</b>	<b>17,183</b>	<b>4,734</b>
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
	<b>142,400</b>	<b>58,496</b>	<b>-</b>	<b>200,896</b>	<b>218,004</b>
<b>3(b) Cost of generating voluntary income</b>					
Printing Costs	390	-	-	390	675
	<b>390</b>	<b>-</b>	<b>-</b>	<b>390</b>	<b>675</b>
<b>3(c) Governance costs</b>					
	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>TOTAL RESOURCES USED</b>	<b>142,790</b>	<b>58,496</b>	<b>-</b>	<b>201,286</b>	<b>218,679</b>

# 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
<b>Total</b>	<b>19,543</b>	<b>36,358</b>

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 £
<b>Cost</b>	At 1 January and 31 December 2019	<b>70,000</b>	<b>22,955</b>	<b>92,955</b>
<b>Depreciation</b>	At 1 January 2019	-	22,955	22,955
	Charge for period	-	-	-
	At 31 December 2019	-	<b>22,955</b>	<b>22,955</b>
<b>Net Book Value</b>	At 31 December 2020	<b>70,000</b>	-	<b>70,000</b>
		<b>70,000</b>		<b>70,000</b>

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
<b>Total</b>	<b>7,683</b>	<b>7,595</b>

### 8 SHORT TERM DEPOSITS

	2020 £	2019 £
CBF Church of England Funds	-	50,080
Bank Deposit Account	8,550	30,022
<b>Total</b>	<b>8,550</b>	<b>80,102</b>

### 9 ANALYSIS OF RESTRICTED FUNDS

	Balance 1.1.2020 £	Incoming Resources £	Resources Used £	Balance 31.12.2020 £
These funds are used in accordance with their designations.				
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
<b>Fund Balance</b>	<b>58,771</b>	<b>26,223</b>	<b>59,276</b>	<b>25,718</b>

### 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)
<b>Fund Balance</b>	<b>93,429</b>	<b>25,718</b>	<b>-</b>	<b>119,147</b>



## INDEPENDENT EXAMINER'S REPORT TO BIDEFORD PCC

I report on the accounts for the year ending 31<sup>st</sup> 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

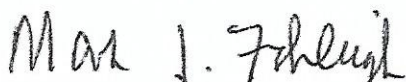
In connection with my examination, no matters have come to my attention:

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

Dated .....18.....March 2021

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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 *15* March 2021