THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF CREDITON

England & Wales · Charity number 1129124

Details

Other names	HOLY CROSS PCC, CREDITON
Status	Registered
Legal form	Previously excepted
Registered	2009-04-14
Register	View on the Charity Commission register

Contact

Address	Boniface Centre Church Lane Crediton EX17 2AH
Phone	01363773226
Email	admin@creditonparishchurch.org.uk
Website	www.creditonparishchurch.org.uk

Activities

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

Activities: Religious activities

Classification

- **How:** Provides Buildings/facilities/open Space, Provides Services
- **What:** Religious Activities
- **Who:** The General Public/mankind

Geography

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

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Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£164,007	£151,310	-	-
2023-12-31	£179,807	£176,317	-	-
2022-12-31	£180,155	£176,317	-	-
2021-12-31	£159,845	£148,785	-	-
2020-12-31	£135,575	£126,492	-	-

Trustees

Name	Role	Appointed
The Revd Prebendary Matthew John Tregenza	Chair	2019-03-04
Anne Caroline Jerman		
Antonia Emma Elisabeth Tregenza		2022-04-06
Carolyn Price		2017-04-01
David James Owen		2024-04-10
Deborah Ilby Bunn		2022-04-06
Gillian Frances Lee		
Jane Patricia Welby		2023-04-19
Joanna Lunnon		2020-10-14
Margaret Elizabeth Jellis		2024-04-10
Martin Heinrich Donnevert		2024-04-10
Michael John May		2025-04-09
Peter Lawrence Bunn		2022-04-06
Peter Nigel Brewer		2018-04-11
Sandra Marion Collier		2023-04-19

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THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF CREDITON

England & Wales - Charity number 1129124

Accounts

The Parish of the Collegiate Church of the Holy Cross and the Mother of Him who Hung Thereon, Crediton

Address for correspondence:
The Parish Office, The Boniface Centre, Church Lane, Crediton, EX17 2AH

Annual Report and Financial Statements of the Parochial Church Council

for the year ended
31st December 2024

Rector:
The Reverend Prebendary Matthew Tregenza

Bankers:
Nat West, High Street, Exeter, EX4 3DL

Independent Examiner:
Stapletons Chartered Certified Accountant
4 Market Street, Crediton, EX17 2AJ

Our web site:
www. creditonparishchurch.org.uk

The Parochial Church Council is a Registered Charity No. 1129124

The Parochial Church Council of Holy Cross, Crediton
Annual Report for the year ended 31st December 2024

Administrative Information

Holy Cross, Crediton is situated on Church Lane, Crediton and legally is part of the Crediton Benefice Community which covers three parishes and eight churches within the Cadbury Deanery of the Diocese of Exeter. The correspondence address is the Parish Administrator, Parish Office, Boniface Centre, Church Lane, Crediton, EX17 2AH. The Parochial Church Council (PCC) is a body corporate (PCC Powers Measure 1956, Church Representation Rules 2022) and registered with the Charity Commission – Registered Charity No. 1129124. PCC members are elected by the Annual Parochial Church Meeting in accordance with the Church Representation Rules 2022.

PCC members who served from 1st January 2024 to 31ST December 2024 were:

Incumbent:	Revd Preb. Matthew Tregenza
Assistant Curates:	Revd Lewis Eden (until 22nd September 2024) Revd Sandra Collier
Licensed Lay Ministers	Carol Price, Antonia Tregenza
Churchwardens:	Mike May (and Vice Chair) (until APCM 2024), Peter Brewer (and Vice Chair from APCM 2024), Joanna Lunnon, Martin Donnevert (from APCM 2024)
Ex Officio (Deanery Synod)	Peter Bunn (from APCM 2024), Anne Jerman, Carol Price, Dr John Shelley (until APCM 2024), Antonia Tregenza (until October 2024)
Ex Officio (Diocesan Synod)	Anne Jerman
PCC Treasurer	Joanna Lunnon (acting until October 2024), David Owen (from November 2024)
PCC Secretary	Anne Jerman
Elected Members	*Until APCM 2024* – Garry Adams. *All year* - Debs Bunn, Peter Bunn, Gill Lee, Sheila Ralph, Jane Welby. *From APCM 2024* – Margaret Jellis, David Owen.

Structure, Governance and Management

The method of appointment of PCC members is set out in the Church Representation Rules 2022. The Council comprises the Incumbent, the Assistant Curates, the Churchwardens, Licensed Lay Ministers, those elected to the Deanery/Diocesan/General Synod, other members who are elected at the Annual Parochial Church Meeting by those on the Electoral Roll or who are co-opted. Members of the congregation are always urged to join the Electoral Roll, and to stand for election to the PCC.

Unusually, Crediton Church Corporation (the twelve Governors) owns and is responsible for the repair and maintenance of Holy Cross, Crediton (which is a Grade I Listed Building), its artefacts and the churchyard and also for St Lawrence Chapel, Crediton which is a Grade II Listed Building. The PCC is responsible for the day-to-day arrangements and running costs. The PCC is also responsible for the church at Holy Trinity Yeoford and the Boniface Centre in Church Lane, Crediton, both of which have their own management committees. St Luke's Proprietary Chapel, Posbury is also within the parish but by long arrangement, is largely autonomous to Crediton PCC. It is a registered charity in its own right with its own Trustees and Management Committee. It submits an annual report and accounts to the Charity Commission each year (copied to the Diocese of Exeter).

The PCC members are responsible for making decisions on all matters of general concern and importance in the parish, and for all financial matters. The PCC meets 9 times a year and has a number of sub committees which report back to the full PCC - Worship; Communications; Housekeeping; Social and Church Mission Group (CMG). All the sub-committees meet at least three times a year.

Aim and Purpose

The PCC has the responsibility of co-operating with the incumbent in promoting in the ecclesiastical parish, the whole mission of the Church: pastoral, evangelistic, social and ecumenical. The PCC has due regard to the Charity Commission's guidance on public benefit and in particular the specific guidance to charities for the advancement of religion.

Objectives and Activities

The PCC, as part of the Crediton Benefice Community, commits itself to carry out God's will through prayer, worship, learning and action. We will develop our life together as we reach out to others; affirm individual

strengths; value the diversity of churchmanship across the Benefice; nurture growth, vocations and leadership; work towards greater accessibility; and respect and sustain our environment. These objectives from our original Benefice Mission Action Plan (MAP) provide a foundation for our mission and ministry and encompass the Diocesan Strategy to Grow in Prayer, Make New Disciples and Serve with Joy. The Church Mission Group has been tasked with drafting a new, more focused MAP that reflects the current situation and vision for the future.

We want to welcome people into our worshipping community, offering a diversity of prayer and scripture, music and sacrament. We want to reach out into the local community and have involvement in community projects which enable people to live out their faith in daily life. We offer a wide variety of services and social events, as well as liaising with the local Foodbank, Turning Tides Project, Heart Project and Arts Centre.

Achievements and Performance

Worship and Prayer

We have maintained our regular pattern of Sunday worship which offers a Sung Eucharist and/or said Holy Communion in the morning together with a variety of evening services. These range from Choral Evensong to Sacred Space which offers a time for quiet and reflection. The All Age Worship in the Boniface Centre on the 1st Sunday of the month is well supported and activities are provided for any children that attend. Being non-Eucharistic has meant that the service can be lay led with the music provided by a small and talented band of church members. The mid-week Communion service on a Wednesday has continued to grow in numbers with 15 – 18 people attending each week and is followed by refreshments. It is much appreciated by those that find it a struggle to attend at 9.30am on a Sunday or that attend rural churches which can't offer a Communion service every Sunday. There is now a monthly service at Holy Cross with the Exeter Network Church, open to everyone in the Deanery, and this provides yet another variety of worship. We were faithfully called to worship every Sunday by the bellringers who also maintain ringing for other services, weddings, funerals and special occasions. We were very proud that Josh Lobb was in the Devon team who took part in the Ringing World National Youth Contest held in London in July. In the 6-bell call change competition, the Devon team came 6th out of 14 competitors. Two full peal attempts are undertaken each year by visiting ringers.

The weekly Prayer Group meets over Zoom at 9.30am every Saturday and one meeting each month is held in person in the Boniface Centre for prayer and breakfast. We held a 'Come and Pray' day with interactive prayer stations and workshops exploring different aspects and approaches to prayer. Regular Julian meetings for silent prayer are being held and pocket prayer booklets and prayer cards are available in church. There is an active prayer chain. The prayer tree at the Christmas Tree Festival remained popular and the interactive pictures and information about the Christmas story were again displayed at the Festival and for a few weeks afterwards.

Holy Trinity Yeoford continues to hold two services a month with Holy Communion at 9.30am on the 2nd Sunday and a Family Service at 11.30am on the 4th Sunday with 12 attending on average. Another family has joined the Family Service and one more for communion. Very slowly, people that attend Café Company, the Lunch Club and Messy church are filtering into Church Services. A big effort was made for special Services - Mothering Sunday, Easter (10 people), Songs of Praise, Harvest Festival and during Advent (70 people)/Christmas (49 people) – and this will continue in 2025. We are pleased that people have responded and attended. Messy Church, Café Company and the Lunch Club are going well and the library is well used. The grounds are well kept and run to enhance nature. During the year, Holy Trinity supported the Children's Society, the Children's Hospice South West and £110 was raised at the Harvest Lunch for the Devon Historic Churches Trust.

At St Lawrence, monthly Evening Prayer commenced in April and will continue throughout the year with 15 people attending on a regular basis. Services at an earlier time in the evening were popular on Ash Wednesday, All Souls and Christmas Eve while Mothering Sunday saw a congregation of 14. Two short 'reflections' courses were held at the chapel at Easter and Advent. There was the usual Patronal Festival and Fair. Links with QE Academy continue to evolve with two RE lessons held at the chapel and pupils attended services for both Easter and Christmas. The Christmas Eve Carol service had 42 present and Carols by Candlelight with the West Gallery Quire was a joyous time. Charities supported this year were Médecins Sans Frontières and the Farming Community Network plus a Harvest service in aid of Red Cross, Sudan.

St Luke's Posbury held two services a month throughout the year with an average attendance of 8 but 20 attended the Easter services and 29 attended the Christmas services.

The choir, under the leadership and guidance of Jon Rawles, Director of Music, is much admired. Jon devoted much time throughout the year to selecting appropriate hymns and music. A new setting was introduced, Bronxville by Philip Stopford, for use at the main Sunday service and other orders of service, such as the ones used during Advent and Christmas have been reviewed and updated. The choir continues to be recognised and appreciated for its impressive performance level, both locally and further afield. This year, a small group sang at the town's Saxon Boniface Fun Day and the whole choir sang at Salisbury Cathedral and on two consecutive days for services at Exeter Cathedral. 63 people attended a special Junior Choristers Evensong. Choir social events and the Junior Choir Social took place throughout the year with Junior Choristers also writing pieces for the church's Parish Magazine. There were two 'Be a Chorister for a Day' events held to attract interest from potential choristers.

There are 123 on the Electoral Roll following a full revision. It is a great sadness that during the year, a number of church members of many years standing have died. They were faithful servants in many areas of church life. At Holy Cross, the average attendance at the Sunday morning services was 95 adults and 10 children. A total of 263 adults and children attended the Easter Vigil and/or on Easter Day. Special services during Advent for the congregation and local community were attended by 402 people. Services to be enjoyed by families with children were popular with 140 (including 60 children) at Christingle and 199 at the Crib Service. A total of 502 people attended on Christmas Eve and/or Christmas Day, of whom 179 were communicants. 1262 people attended special services for civic organisations and schools. There have been 17 baptisms, 5 weddings (with one taking place at St Lawrence) and 24 funerals in church with 27 at the crematorium. There was 1 funeral at Holy Trinity Yeoford and 1 funeral at St Luke's Posbury.

Church Fabric

While not the direct responsibility of the PCC, church members contribute to caring for the fabric at Holy Cross through their help and involvement with any Summer Event and the Christmas Tree Festival which raise money for works needed. The Governors have very little money available to them for repairs and maintenance given the size of the building. There was a Summer Event this year – Crediton's Treasure – which raised £877.29 for the Restoration Fund. Once again, over 4,000 people visited the Christmas Tree Festival which raised £5,300 plus Gift Aid. The Governors continue to move slowly forward with the Heritage Project with plans for the possible options remaining under consideration. Urgent maintenance is completed as and when required. A Churchyard Green Team works at 'wilding' of certain areas and developing a 5-year Management Plan of the whole area. The Energy Audit was completed in 2023 but it is clear from the report that achieving a meaningful reduction in carbon emissions will be a significant challenge.

Holy Cross is open each day from around 8.30am to dusk with an alarm and CCTV system contributing to the security of the building, crime prevention and the safety of volunteers and visitors. The Visitors' Book often records how pleased people are to find the church open and we are grateful to the small team that unlock and lock the church every day of the year.

The Friends of St Lawrence Chapel assist the Governors by raising funds to contribute to the maintenance, care and health and safety of the Chapel and garden. This year, the organ was serviced and tuned, the fence repaired and there will be a new noticeboard on a new gate. Thanks are due to Jill de Silva who keeps the garden looking lovely.

The PCC has responsibility for the fabric at Holy Trinity Yeoford where little was needed this year following the major project in 2023. The PCC is also responsible for the Boniface Centre which, through the Management Committee, keeps a maintenance schedule for repair and replacements. The Centre is well-maintained and in excellent condition.

Mission and Evangelism

We said 'Farewell' to Revd Lewis Eden, Assistant Curate in September but were delighted that his marriage to Catherine was held at Holy Cross earlier in the year. It has been a privilege to have two placements of those discerning their vocation during the year and a member of our church family has passed stage 1 of the process. We were sad to say 'goodbye' to Bishop Jackie at the very end of the year and wish her a long and happy retirement. The work of the Holy Cross Pastoral Care Team and Bereavement Team continues. The two local Anna Chaplains have joined forces to run an accessible monthly service for older people and their carers in the Boniface

Centre which has been very well received. On the last day of each half-term and term, there is a giveaway of cupcakes, fruit and Freddoes at the church entrance to the Hayward's children and parents crossing the churchyard. This has been much appreciated – especially after recipients got over the surprise of it being free! The church has had stalls at the Farmers Market and Saxon Boniface Big Day.

Weekly notices are available to all the church members whether by email or hard copy. The Facebook page is used to advertise events and services. The Crediton Benefice Community Parish Magazine was produced throughout the year with 300 copies available by delivery, by email, in church, in the Boniface Centre and on the High Street at A.E. Lee Outfitters. The magazine is sent further afield by email to former congregation members and to our link parish in Makongeni, Thika. The magazine, edited by Rose Grisman, contains details of services and forthcoming events, a prayer diary, articles of general interest, reports on previous activities and from church groups. Holy Cross has an informative website - www.creditonparishchurch.co.uk which has been refreshed this year and St Luke's Posbury also has its own website. There are regular articles in the local newspaper, the Crediton Courier and other publications about services and events at Holy Cross with posters and a rolling display of photographs in church.

Bible Storytellers (formerly Open the Book) continues to deliver Bible stories to the pupils at Hayward's School and has a warm and close relationship with the school, sharing well-known Bible stories with children in their primary years. The team's presentations are pre-recorded four times during the year and sent to the school but at least once in each half term, they appear in person. 'Live' presentations are really appreciated by everyone, older children being able to volunteer to take part. John Allen, our oldest volunteer at 105, retired from the team at the end of the school year in July. He took considerable interest in the children and the school, they were equally fascinated by this incredibly old gentleman who was obviously so keen to share his faith. All volunteers must be DBS checked and their safeguarding training kept up to date as local churches and schools require.

Christingle, Carol and Crib Services were held and school carol services took place in Holy Cross and St Lawrence Chapel. The local schools, including those from nearby villages, and Rainbow/Beaver/Scout/Guide groups are all great supporters of the Christmas Tree Festival. They decorate trees, enjoy group visits to see the Festival and the Scout groups help in the café and with stewarding. Sister Act continued to offer an opportunity for women to learn and pray and enjoy social activities. At Holy Trinity Yeoford, Messy Church is held in the Village Hall five times a year. Café Company is held on a Monday together with a monthly Community Lunch.

Holy Cross is an active member of Churches Together in Crediton and works collaboratively with the other denominations on prayer for Christian Unity, the World Day of Prayer, the Good Friday Walk of Witness, a summer Fun Day in the Park and Light Quest in October. The church is part of the St Boniface Pilgrim Way from Holy Cross to Exeter Cathedral and has welcomed pilgrim groups during the year. There is a Pilgrim Corner set up in the church. Church members are involved with both Crediton Foodbank and Connect and many fill a Shoebox at Christmas.

Helping those in need is a demonstration of our faith. The PCC allocated £6,300 to the five charities – CMS, Christian Aid, Connect, Crediton Foodbank and Church Housing Action Trust. The Harvest Supper raised £952 including Gift Aid for Ripple Effect (formerly Send-a-Cow). There are also ad-hoc collections at Holy Cross and St Lawrence in response to emergencies and natural disasters. Funds were also raised for the Devon Historic Churches Trust.

Other Activities

A very busy year for the Boniface Centre saw activity nearly back to pre-pandemic levels. The Centre continues to be used by a wide variety of organisations in addition to private events such as birthday parties. The National Blood Service uses the Centre on a regular basis. The Centre is efficiently managed by a Management Committee that is subsidiary to the PCC. It is important to remember that the running costs of the Centre are covered by income derived from hire charges. By this means, the parish has use of an excellent facility at no cost to the PCC and indeed, the PCC additionally benefits from income generated from the solar panels on the roof (over £5,000 shared equally by the Centre and the PCC). We are indeed fortunate to have such a facility that is both an asset used extensively by the parish and so widely appreciated across Crediton, Mid-Devon and further afield.

An all-day performing arts event, CreditonArtsAlive, was held in Holy Cross once more. Turning Tides, a local project which works to make equal access to music, the arts and life into a reality for people with 'learning disability' or 'autism' labels, held their 10th anniversary performances in the church. We are the venue for larger concerts and performances organised by the Crediton Arts Centre.

Fund raising events are all open to the local community who support and enjoy them. This year, there was Wine Tasting, a Plant Sale - £807.35, a Quiz and Supper - £900, two Craft Fairs - £850, a Meat Bingo - £400, St Nicholas Fair - £1550 and the bric-a-brac stall at the Christmas Tree Festival - £815.95. The August Fair at St Lawrence raised £450 with part of the proceeds donated to Médecins Sans Frontières which is supported by the Chapel every year.

Financial Review

The total unrestricted income for the year was £166,007 (2023: £153,519) of which £99,659 (2023: £93,103) was donations and legacies.

The choir was blessed to receive grants totaling £8,000 from the Cathedral Music Trust and Ouseley Church Music Trust. These grants are identified separately on the balance sheet as Designated funds.

A total of £161,310 (2023: £151,665) was spent to provide Christian ministry, including the contribution to the Diocesan Common Fund of £73,742 (2023: £73,632) which largely provides stipends and housing for the clergy. It is the amount that the churches in the Diocese are asked to contribute to cover these costs and is calculated by a formula based mainly on the head count of the congregation. Fully meeting the Diocesan request has proven difficult in recent years, due largely to inflation and the aftermath of Covid. It is therefore noteworthy that this year's contribution did not require the draw down of reserves as was the case last year.

Thanks to the generosity of Parishioners, last Autumn's Stewardship Appeal succeeded in lifting giving through the Parish Giving Scheme (PGS) and through Standing Orders by 16% and 13% respectively. Total Planned Giving (including Gift Aid) is now running at circa £7,000 per month. Cash collections and other small donations continue to exceed the £8,000 annual maximum for tax relief under the GASD provision. The contactless terminal is seeing steady use with occasional surges around special events such as baptisms. Income from other Trading activities is flat-lining though there are notable positive exceptions such as the stall at the Christmas Tree Festival.

PCC continues to be grateful for a share of the proceeds from the Boniface Centre's solar generation and for the fundraising enabled through that wisely conceived and managed asset.

2024 saw the retirement of PCC's Honorary Treasurer, Glenda Hills, who has given us over a decade of sterling service in the role. Sincere thanks and best wishes for the future go to her for this! Special thanks and recognition also go to Joanna Lunnon who, in addition to her extensive duties as Churchwarden, stood in to bear the burden as interim Treasurer for most of the year.

Reserves Policy

The PCC currently aims to maintain reserves, equal to a quarter of its average annual cost of operation plus £15,000, to mitigate risks such as costs arising from unscheduled maintenance or repair of the Boniface Centre or Holy Trinity Church Yeoford. The target reserve for 2025 is thus £55,327. Actual reserves are invested through CCLA and were valued at £75,721 at the start of 2025. Note, however, that of this sum £22,483 is Reserved and can only be used for 'upkeep of the Church'.

Safeguarding

The PCC has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 to have due regard to the House of Bishops' guidance on safeguarding children and vulnerable adults. No Serious Incident occurred during the year that should have been reported to the Charity Commissioners. Consideration is given and arranged as necessary for appropriate training with the required DBS checks and confidential declarations completed. All the Parish policies are reviewed annually and we use the Safeguarding Parish Dashboard.

Deanery Synod

The parish is entitled to four elected members on the Cadbury Deanery Synod. The parish also has two members on the Diocesan Synod. A report of the Cadbury Deanery Synod meetings appears in the Crediton Benefice Community Parish Magazine which includes feedback from both Diocesan and General Synod. Meetings considered training and development opportunities in the Deanery and mission in a rural context. There was a Deanery course on 'Unanswered Prayer' and Deanery safeguarding training. The Synod meets three times a year with speakers at two – this year, Sharon Blyth, the Children and Families Mission Enabler and Ellie Johnstone about the charity 'One by One'. The Deanery is resourced through contributions from the parishes which are used to cover the cost of LLMs attending their conference, Chapter Quiet Days and training and development costs. The vacancy at North Creedy West remains unfilled but the licensing of Revd. Jeremy Putnam to the Crediton Rural Ministry Hub was welcomed. The necessary legal work continues for the pastoral reorganisation into a Team Ministry for Crediton with Shobrooke and all the parishes in North Creedy West and North Creedy East & Sandford.

Retired Clergy and LLMs, Music Staff and Volunteers

The members of the PCC would like to thank all our volunteers who work tirelessly in so many areas and contribute to making our Church a lively and vibrant community – they are often unsung and behind the scenes. Special thanks to all our Retired Clergy and Licensed Lay Ministers; to Jon Rawles as Director of Music, Luke Tayler as Assistant to the DofM and Peter Gilks for their efforts with all things choir; to our Churchwardens Peter Brewer, Joanna Lunnon and MartIn Donnevert; to Gill Lee, Anne Jerman, Joanna Lunnon and David Owen for dealing with the administration and finances; to all PCC committee and sub-committee members; to Bill Jerman for church tours, greeting visitors and dealing with family history enquiries; to Tower Captain, Geoff Sparling, the bellringers and flower arrangers; to Sue Lavery and the catering team and to the Boniface Centre Management Committee. We thank our vergers, Steve Collier and Andrew Ware for their role in the smooth running of services; Mandy Tomlinson and all the sidespeople who play a vital part in welcoming everyone to services. At St Lawrence, thanks are due to Revd Sandra Collier and the Friends of the Chapel for all their work. At Holy Trinity Yeoford, we are grateful to Carol Price for her tireless efforts in caring for the church, congregation and village and for the many volunteers working in the churchyard and helping to run the café and lunches. Thank you all so much!

Approved by the PCC on 12th February 2025 and signed on its behalf by:

Revd Preb. Matthew Tregenza
Rector

Peter Brewer
Churchwarden and Vice Chair

CREDITON PAROCHIAL CHURCH COUNCIL

ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2024

CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Independent Examiner's Report

Report to the trustees of	The Parochial Church Council of the Ecclesiastical Parish of Crediton		
On accounts for the year ended	31st December 2024	**Charity no (if any)**	1129124
Set out on pages	1 - 5		

Respective responsibilities of trustees and examiner

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

It is my responsibility to:

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

Basis of independent examiner's statement

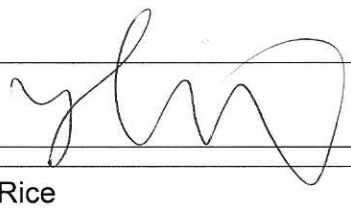
My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures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

Independent examiner's statement

In connection with my examination, no material matters have come to my attention which gives me cause to believe that in, any material respect:

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

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

Signed:		**Date:**	24th March 2025
Name:	Martin Rice		
Relevant professional qualification(s) or body (if any):	F.C.C.A.		
Address:	Stapletons, 4 Market Street, Crediton. EX17 2AJ		

Crediton Parish Church - 1129124

Statement of Financial Activities

For the period from 01 January 2024 to 31 December 2024

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Income and endowments from:					
Donations and legacies	99,659	—	—	99,659	93,103
Income from charitable activities	1,526	—	—	1,526	2,146
Other trading activities	15,788	—	—	15,788	15,213
Investments	3,599	—	—	3,599	8,810
Other income	43,434	—	—	43,434	34,245
Total income	**164,007**	—	—	**164,007**	**153,519**
Expenditure on:					
Raising funds	—	—	—	—	15
Expenditure on charitable activities	8,724	—	—	8,724	8,229
Other expenditure	142,585	—	—	142,585	143,420
Total expenditure	**151,310**	—	—	**151,310**	**151,665**
Gains / losses on investment assets	—	—	—	—	—
Net income / (expenditure) resources before transfer	**12,697**	—	—	**12,697**	**1,854**
Transfers					
Gross transfers between funds - in	—	—	—	—	—
Gross transfers between funds - out	—	—	—	—	—
Other recognised gains / losses					
Gains on revaluation, fixed assets, charity's own use	—	—	—	—	—
Net movement in funds	**12,697**	—	—	**12,697**	**1,854**
Reconciliation of funds					
Total funds brought forward	**54,118**	**22,483**	—	**76,602**	**74,748**
Total funds carried forward	**66,816**	**22,483**	—	**89,299**	**76,602**

DISCLOSURE NOTICE (ref: Financial Reporting Standard 102)

During 2024 Crediton PCC received **£15,513** 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.

Crediton Parish Church - 1129124

Balance Sheet detailed

		As at 31/12/2024	As at 31/12/2023
Current assets			
	3000: NatWest Bank PCC C/A	22,688.06	3,534.43
	3010: Social Committee Petty Cash	50.00	50.00
	3020: CBF Deposit Fund - Crediton PCC	6,288.97	7,160.39
	3030: CBF Investment Fund - Income Shares	69,432.73	74,962.11
	Z05: Accounts Receivable	28.19	2,424.00
	Total Current assets	**98,487.95**	**88,130.93**
Liabilities			
	Z04: Accounts Payable	9,188.44	11,528.79
	Total Liabilities	**9,188.44**	**11,528.79**
	Net Asset surplus (deficit)	**89,299.51**	**76,602.14**
Reserves			
	Excess / (deficit) to date	12,697.37	1,854.01
	Z01: Starting balances	76,602.14	74,748.13
	Total Reserves	**89,299.51**	**76,602.14**

Represented by Funds

Unrestricted	58,816.30	54,118.93
Designated	8,000.00	—
Restricted	22,483.21	22,483.21
Endowment	—	—
Total	**89,299.51**	**76,602.14**

.NOTICE

The Churchworkers Institute Building was sold in 1989 and realised the sum of £78,700. The Charity was wound up and the Charity Commissioners for England & Wales, in agreement with the Church Governors, determined that the proceeds from the sale should be directed towards the building of the Boniface Centre. It was further determined that the sum of £47,000 should be repaid to the Charity Commissioners in 60 years time i.e. in 2049 and that 1/13th of that sum should be invested and allowed to accrue to achieve repayment.

As of 31 December 2024 the Investment was valued at **£58,127.70** (up £2,813.71 on the previous year).

Any monies accrued in excess of the sum required will remain the property of Crediton PCC but it should be noted that, should the sum not be realised, Crediton PCC remains liable for any deficit.

Crediton Parish Church - 1129124

Analysis of income and expenditure
Selected period: 01 January 2024 to 31 December 2024

	Unrestricted	Designated	Restricted	Endowment	Total This year	Total Last year
Income and endowments						
Donations and legacies						
1002 - Planned Giving	64,364	—	—	—	64,364	60,067
1003 - Collections	8,642	—	—	—	8,642	7,709
1005 - Sundry Donations	9,069	—	—	—	9,069	1,955
1008 - Wall Safe	1,403	—	—	—	1,403	1,121
1009 - Giving Machine	—	—	—	—	—	38
1010 - Income Tax Recovered	15,179	—	—	—	15,179	15,528
1011 - Legacies	500	—	—	—	500	6,683
1024 - Outreach	500	—	—	—	500	—
Donations and legacies Totals	99,659	—	—	—	99,659	93,103
Income from charitable activities						
1006 - Missions and Charities	—	—	—	—	—	—
1007 - Special Collections	1,526	—	—	—	1,526	2,146
Income from charitable activities Totals	1,526	—	—	—	1,526	2,146
Other trading activities						
1013 - Bounty Table	30	—	—	—	30	36
1014 - Drop in	1,104	—	—	—	1,104	1,357
1015 - Stewardship Lunch	333	—	—	—	333	307
1016 - Catering Sales	426	—	—	—	426	120
1017 - St Nicholas Fair	1,456	—	—	—	1,456	1,458
1018 - Book Fair	—	—	—	—	—	929
1019 - Coffee Mornings	12	—	—	—	12	—
1020 - Hot Lunches	—	—	—	—	—	—
1021 - Christmas Tree Festival Stall	730	—	—	—	730	635
1022 - Concerts	—	—	—	—	—	—
1023 - Fund Raising	4,527	—	—	—	4,527	4,265
1025 - Craft Fair	795	—	—	—	795	—
1040 - Church Hire	1,910	—	—	—	1,910	1,980
1041 - Parish Magazine Sales	2,213	—	—	—	2,213	1,819
1042 - Parish Magazine Adverts	2,248	—	—	—	2,248	2,304
Other trading activities Totals	15,788	—	—	—	15,788	15,213
Investments						
1065 - CBF Interest	195	—	—	—	195	387
1066 - CBF Shares Dividends	1,932	—	—	—	1,932	2,019
1068 - Shares Investment	47	—	—	—	47	—
1070 - Valuation Increase CBF 615148001S	1,422	—	—	—	1,422	6,403
Investments Totals	3,599	—	—	—	3,599	8,810
Other income						
1004 - Friends donation re cleaning	1,175	—	—	—	1,175	—
1030 - Banns Fees	216	—	—	—	216	—
1031 - Wedding Fees	1,364	—	—	—	1,364	1,486
1032 - Funeral Fees	3,934	—	—	—	3,934	4,414
1033 - Diocesan Fees	10,542	—	—	—	10,542	9,592
1034 - Sundry Fees Received	8,482	—	—	—	8,482	8,732

	Unrestricted	Designated	Restricted	Endowment	Total This year	Total Last year
1048 - Boniface Centre F.I.T.	2,685	—	—	—	2,685	2,645
1050 - Miscellaneous Income	791	—	—	—	791	4,086
1051 - Photocopying Sales	649	—	—	—	649	351
1052 - Yeoford Contribution	900	—	—	—	900	960
1053 - Sandford Contribution	28	—	—	—	28	(400)
1054 - Shobrooke Contribution	598	—	—	—	598	—
1055 - Music Endowment Fund Contribution	2,250	—	—	—	2,250	1,500
1056 - Childrens' Activities	—	—	—	—	—	—
1060 - Remembrance Service Collection	666	—	—	—	666	571
1061 - Friends' Service Collection	222	—	—	—	222	306
1063 - Social Committee Cash In Hand	—	—	—	—	—	—
1064 - Monies Transferred	928	—	—	—	928	—
1080 - external grant income	—	8,000	—	—	8,000	—
Other income Totals	35,434	8,000	—	—	43,434	34,245
Income and endowments Grand totals	156,007	8,000	—	—	164,007	153,519

Expenditure

Raising funds						
2017 - Concert Expenses	—	—	—	—	—	15
Raising funds Totals	—	—	—	—	—	15
Expenditure on charitable activities						
2028 - Charitable Giving	7,198	—	—	—	7,198	6,300
2029 - Special Collections	1,526	—	—	—	1,526	1,929
Expenditure on charitable activities Totals	8,724	—	—	—	8,724	8,229
Other expenditure						
2030 - Parish Share	73,742	—	—	—	73,742	73,632
2040 - Magazine Editor	1,776	—	—	—	1,776	1,692
2041 - Director of Music	9,011	—	—	—	9,011	8,555
2042 - Assistant Organist	—	—	—	—	—	—
2043 - Vergers	1,039	—	—	—	1,039	1,137
2044 - Parish Adminstrator	10,921	—	—	—	10,921	10,172
2045 - Choir	50	—	—	—	50	615
2046 - Lay Minister for Children and Families	—	—	—	—	—	—
2047 - Occasional Organists	165	—	—	—	165	825
2048 - Assistant to the Dir of Music	2,520	—	—	—	2,520	630
2050 - Rector's Expenses	480	—	—	—	480	626
2051 - Curate's Expenses	1,015	—	—	—	1,015	497
2052 - Additional Clergy Expenses	(29)	—	—	—	(29)	254
2054 - Outreach	997	—	—	—	997	419
2055 - Christians Together in Crediton	400	—	—	—	400	—
2056 - Deanery Expenses	414	—	—	—	414	745
2058 - Diocesan Fees	7,473	—	—	—	7,473	9,562
2059 - Sundry Fees Paid	8,654	—	—	—	8,654	8,742
2060 - Church Cleaning	3,641	—	—	—	3,641	2,176
2061 - Upkeep of Services	1,488	—	—	—	1,488	937
2062 - Routine Maintenance	1,581	—	—	—	1,581	1,043
2063 - Copyright CCLI	422	—	—	—	422	—
2064 - Organ / Piano Tuning	630	—	—	—	630	630
2065 - PCC Payments to Choir	1,201	—	—	—	1,201	1,035
2066 - Childrens' Activities	—	—	—	—	—	—

	Unrestricted	Designated	Restricted	Endowment	Total This year	Total Last year
2067 - Photocopying	2,027	—	—	—	2,027	1,525
2068 - Stationery / Office Equipment	742	—	—	—	742	658
2069 - Website	238	—	—	—	238	234
2070 - Stewardship Expenses	—	—	—	—	—	—
2071 - Sundry Expenditure	368	—	—	—	368	4,211
2072 - Auditor	354	—	—	—	354	330
2073 - Bank Charges	420	—	—	—	420	417
2076 - Live Streaming	—	—	—	—	—	222
2080 - Telephone	1,529	—	—	—	1,529	744
2081 - Church Electricity	970	—	—	—	970	1,498
2082 - Organ House Electricity	583	—	—	—	583	561
2083 - St Lawrence Electricity	199	—	—	—	199	228
2084 - Gas	2,312	—	—	—	2,312	3,476
2085 - Water	263	—	—	—	263	278
2088 - Payroll Expenses	702	—	—	—	702	822
2090 - Parish Magazine Costs	3,387	—	—	—	3,387	3,401
2091 - Remembrance Service Collection	666	—	—	—	666	571
2092 - Friends' Service Collection	222	—	—	—	222	306
2095 - Crediton Church Governors	—	—	—	—	—	—
2096 - Monies Transferred	—	—	—	—	—	—
2097 - sale of shares	—	—	—	—	—	—
2098 - Valuation Decrease CBF 615148001S	—	—	—	—	—	—
Other expenditure Totals	142,585	—	—	—	142,585	143,420
Expenditure Grand totals	151,310	—	—	—	151,310	151,665

CREDITON PAROCHIAL CHURCH COUNCIL

ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2024

CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Independent Examiner's Report

Report to the trustees of	The Parochial Church Council of the Ecclesiastical Parish of Crediton		
On accounts for the year ended	31st December 2024	**Charity no (if any)**	1129124
Set out on pages	1 - 5		

Respective responsibilities of trustees and examiner

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

It is my responsibility to:

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

Basis of independent examiner's statement

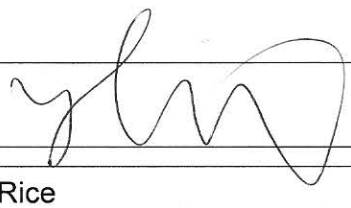
My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures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

Independent examiner's statement

In connection with my examination, no material matters have come to my attention which gives me cause to believe that in, any material respect:

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

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

Signed:		**Date:**	24th March 2025
Name:	Martin Rice		
Relevant professional qualification(s) or body (if any):	F.C.C.A.		
Address:	Stapletons, 4 Market Street, Crediton. EX17 2AJ		

Crediton Parish Church - 1129124

Statement of Financial Activities

For the period from 01 January 2024 to 31 December 2024

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Income and endowments from:					
Donations and legacies	99,659	—	—	99,659	93,103
Income from charitable activities	1,526	—	—	1,526	2,146
Other trading activities	15,788	—	—	15,788	15,213
Investments	3,599	—	—	3,599	8,810
Other income	43,434	—	—	43,434	34,245
Total income	**164,007**	—	—	**164,007**	**153,519**
Expenditure on:					
Raising funds	—	—	—	—	15
Expenditure on charitable activities	8,724	—	—	8,724	8,229
Other expenditure	142,585	—	—	142,585	143,420
Total expenditure	**151,310**	—	—	**151,310**	**151,665**
Gains / losses on investment assets	—	—	—	—	—
Net income / (expenditure) resources before transfer	**12,697**	—	—	**12,697**	**1,854**
Transfers					
Gross transfers between funds - in	—	—	—	—	—
Gross transfers between funds - out	—	—	—	—	—
Other recognised gains / losses					
Gains on revaluation, fixed assets, charity's own use	—	—	—	—	—
Net movement in funds	**12,697**	—	—	**12,697**	**1,854**
Reconciliation of funds					
Total funds brought forward	**54,118**	**22,483**	—	**76,602**	**74,748**
Total funds carried forward	**66,816**	**22,483**	—	**89,299**	**76,602**

DISCLOSURE NOTICE (ref: Financial Reporting Standard 102)

During 2024 Crediton PCC received **£15,513** 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.

Crediton Parish Church - 1129124

Balance Sheet detailed

		As at 31/12/2024	As at 31/12/2023
Current assets			
	3000: NatWest Bank PCC C/A	22,688.06	3,534.43
	3010: Social Committee Petty Cash	50.00	50.00
	3020: CBF Deposit Fund - Crediton PCC	6,288.97	7,160.39
	3030: CBF Investment Fund - Income Shares	69,432.73	74,962.11
	Z05: Accounts Receivable	28.19	2,424.00
	Total Current assets	**98,487.95**	**88,130.93**
Liabilities			
	Z04: Accounts Payable	9,188.44	11,528.79
	Total Liabilities	**9,188.44**	**11,528.79**
	Net Asset surplus (deficit)	**89,299.51**	**76,602.14**
Reserves			
	Excess / (deficit) to date	12,697.37	1,854.01
	Z01: Starting balances	76,602.14	74,748.13
	Total Reserves	**89,299.51**	**76,602.14**

Represented by Funds

Unrestricted	58,816.30	54,118.93
Designated	8,000.00	—
Restricted	22,483.21	22,483.21
Endowment	—	—
Total	**89,299.51**	**76,602.14**

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Any monies accrued in excess of the sum required will remain the property of Crediton PCC but it should be noted that, should the sum not be realised, Crediton PCC remains liable for any deficit.

Crediton Parish Church - 1129124

Analysis of income and expenditure
Selected period: 01 January 2024 to 31 December 2024

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1008 - Wall Safe	1,403	—	—	—	1,403	1,121
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1007 - Special Collections	1,526	—	—	—	1,526	2,146
Income from charitable activities Totals	1,526	—	—	—	1,526	2,146
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1020 - Hot Lunches	—	—	—	—	—	—
1021 - Christmas Tree Festival Stall	730	—	—	—	730	635
1022 - Concerts	—	—	—	—	—	—
1023 - Fund Raising	4,527	—	—	—	4,527	4,265
1025 - Craft Fair	795	—	—	—	795	—
1040 - Church Hire	1,910	—	—	—	1,910	1,980
1041 - Parish Magazine Sales	2,213	—	—	—	2,213	1,819
1042 - Parish Magazine Adverts	2,248	—	—	—	2,248	2,304
Other trading activities Totals	15,788	—	—	—	15,788	15,213
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1066 - CBF Shares Dividends	1,932	—	—	—	1,932	2,019
1068 - Shares Investment	47	—	—	—	47	—
1070 - Valuation Increase CBF 615148001S	1,422	—	—	—	1,422	6,403
Investments Totals	3,599	—	—	—	3,599	8,810
Other income						
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1031 - Wedding Fees	1,364	—	—	—	1,364	1,486
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1033 - Diocesan Fees	10,542	—	—	—	10,542	9,592
1034 - Sundry Fees Received	8,482	—	—	—	8,482	8,732

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1052 - Yeoford Contribution	900	—	—	—	900	960
1053 - Sandford Contribution	28	—	—	—	28	(400)
1054 - Shobrooke Contribution	598	—	—	—	598	—
1055 - Music Endowment Fund Contribution	2,250	—	—	—	2,250	1,500
1056 - Childrens' Activities	—	—	—	—	—	—
1060 - Remembrance Service Collection	666	—	—	—	666	571
1061 - Friends' Service Collection	222	—	—	—	222	306
1063 - Social Committee Cash In Hand	—	—	—	—	—	—
1064 - Monies Transferred	928	—	—	—	928	—
1080 - external grant income	—	8,000	—	—	8,000	—
Other income Totals	35,434	8,000	—	—	43,434	34,245
Income and endowments Grand totals	156,007	8,000	—	—	164,007	153,519

Expenditure

Raising funds						
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Raising funds Totals	—	—	—	—	—	15
Expenditure on charitable activities						
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2042 - Assistant Organist	—	—	—	—	—	—
2043 - Vergers	1,039	—	—	—	1,039	1,137
2044 - Parish Adminstrator	10,921	—	—	—	10,921	10,172
2045 - Choir	50	—	—	—	50	615
2046 - Lay Minister for Children and Families	—	—	—	—	—	—
2047 - Occasional Organists	165	—	—	—	165	825
2048 - Assistant to the Dir of Music	2,520	—	—	—	2,520	630
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2055 - Christians Together in Crediton	400	—	—	—	400	—
2056 - Deanery Expenses	414	—	—	—	414	745
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2059 - Sundry Fees Paid	8,654	—	—	—	8,654	8,742
2060 - Church Cleaning	3,641	—	—	—	3,641	2,176
2061 - Upkeep of Services	1,488	—	—	—	1,488	937
2062 - Routine Maintenance	1,581	—	—	—	1,581	1,043
2063 - Copyright CCLI	422	—	—	—	422	—
2064 - Organ / Piano Tuning	630	—	—	—	630	630
2065 - PCC Payments to Choir	1,201	—	—	—	1,201	1,035
2066 - Childrens' Activities	—	—	—	—	—	—

	Unrestricted	Designated	Restricted	Endowment	Total This year	Total Last year
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2069 - Website	238	—	—	—	238	234
2070 - Stewardship Expenses	—	—	—	—	—	—
2071 - Sundry Expenditure	368	—	—	—	368	4,211
2072 - Auditor	354	—	—	—	354	330
2073 - Bank Charges	420	—	—	—	420	417
2076 - Live Streaming	—	—	—	—	—	222
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2081 - Church Electricity	970	—	—	—	970	1,498
2082 - Organ House Electricity	583	—	—	—	583	561
2083 - St Lawrence Electricity	199	—	—	—	199	228
2084 - Gas	2,312	—	—	—	2,312	3,476
2085 - Water	263	—	—	—	263	278
2088 - Payroll Expenses	702	—	—	—	702	822
2090 - Parish Magazine Costs	3,387	—	—	—	3,387	3,401
2091 - Remembrance Service Collection	666	—	—	—	666	571
2092 - Friends' Service Collection	222	—	—	—	222	306
2095 - Crediton Church Governors	—	—	—	—	—	—
2096 - Monies Transferred	—	—	—	—	—	—
2097 - sale of shares	—	—	—	—	—	—
2098 - Valuation Decrease CBF 615148001S	—	—	—	—	—	—
Other expenditure Totals	142,585	—	—	—	142,585	143,420
Expenditure Grand totals	151,310	—	—	—	151,310	151,665

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF CREDITON

England & Wales - Charity number 1129124

Accounts

CREDITON PAROCHIAL CHURCH COUNCIL

ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2023

CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Independent Examiner's Report

Report to the trustees of	The Parochial Church Council of The Ecclesiastical Parish of Crediton		
On accounts for the year ended	31st December 2023	**Charity no**	Excepted Charity 1129124
Set out on pages	1 - 5		

Respective responsibilities of trustees and examiner

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

It is my responsibility to:

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

Basis of independent examiner's statement

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

Independent examiner's statement

In connection with my examination, no material matters have come to my attention which gives me cause to believe that in, any material respect:

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

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

Signed: [signature] **Date:** 12 April 2024

Name: Martin Rice

Relevant professional qualification(s) or body (if any): F.C.C.A.

Address: Stapletons, 4 Market Street, Crediton. EX17 2AJ

Crediton Parish Church - 1129124

Statement of Financial Activities

For the period from 01 January 2023 to 31 December 2023

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Income and endowments from:					
Donations and legacies	93,103.43	—	—	93,103.43	89,309.86
Income from charitable activities	2,146.84	—	—	2,146.84	1,836.80
Other trading activities	15,213.68	—	—	15,213.68	14,308.03
Investments	8,810.27	—	—	8,810.27	2,134.65
Other income	34,245.60	—	—	34,245.60	34,851.36
Total income	**153,519.82**	—	—	**153,519.82**	**142,440.70**
Expenditure on:					
Raising funds	15.00	—	—	15.00	—
Expenditure on charitable activities	8,229.84	—	—	8,229.84	8,277.20
Other expenditure	143,420.97	—	—	143,420.97	148,706.03
Total expenditure	**151,665.81**	—	—	**151,665.81**	**156,983.23**
Net income / (expenditure) resources before transfer	**1,854.01**	—	—	**1,854.01**	**(14,542.53)**
Other recognised gains / losses					
Net movement in funds	**1,854.01**	—	—	**1,854.01**	**(14,542.53)**
Reconciliation of funds					
Total funds brought forward	**52,264.92**	**22,483.21**	—	**74,748.13**	**89,290.66**
Total funds carried forward	**54,118.93**	**22,483.21**	—	**76,602.14**	**74,748.13**
Represented by					
Unrestricted					
General fund	54,118.93	—	—	54,118.93	52,264.92
Restricted					
Legacies Fund	—	22,483.21	—	22,483.21	22,483.21

Crediton Parish Church - 1129124

Balance Sheet detailed

		As at 31/12/2023	As at 31/12/2022
Current assets			
	3000: NatWest Bank PCC C/A	3,534.43	3,084.74
	3010: Social Committee Petty Cash	50.00	50.00
	3020: CBF Deposit Fund - Crediton PCC	7,160.39	8,253.39
	3030: CBF Investment Fund - Income Shares	74,962.11	66,558.84
	Z05: Accounts Receivable	2,424.00	1,788.54
	Total Current assets	**88,130.93**	**79,735.51**
Liabilities			
	Z04: Accounts Payable	11,528.79	4,987.38
	Total Liabilities	**11,528.79**	**4,987.38**
	Net Asset surplus (deficit)	**76,602.14**	**74,748.13**
Reserves			
	Excess / (deficit) to date	1,854.01	(14,542.53)
	Z01: Starting balances	74,748.13	89,290.66
	Total Reserves	**76,602.14**	**74,748.13**

Represented by Funds

Unrestricted	54,118.93	52,264.92
Designated	—	—
Restricted	22,483.21	22,483.21
Endowment	—	—
Total	**76,602.14**	**74,748.13**

NOTICE

The Churchworkers Institute Building was sold in 1989 and realised the sum of £78,700.00. The Charity was wound up and the Charity Commissioners for England & Wales, in agreement with the Church Governors, determined that the proceeds from the sale should be directed towards the building of the Boniface Centre. It was further determined that the sum of £47,000.00 should be repaid to the Charity Commissioners in 60 years time, that is: 2049, and that 1/13th of that sum should be invested and allowed to accrue in order to achieve repayment.

Currently, the investment at 31 December 2023 was valued at £55,314 (the valuation at 31 December 2022 was £49,224).

Any monies accrued in excess of the sum required will remain the property of Crediton PCC but it should be noted that, should the sum not be realised, Crediton PCC remain liable for any deficit.

Analysis of income and expenditure
Selected period: 01 January 2023 to 31 December 2023

	Unrestricted	Designated	Restricted	Endowment	Total This year	Total Last year
Income and endowments						
Donations and legacies						
1002 - Planned Giving	60,067.86	—	—	—	60,067.86	62,201.42
1003 - Collections	7,709.40	—	—	—	7,709.40	6,751.40
1005 - Sundry Donations	1,955.10	—	—	—	1,955.10	2,041.52
1008 - Wall Safe	1,121.20	—	—	—	1,121.20	1,148.00
1009 - Giving Machine	38.56	—	—	—	38.56	17.53
1010 - Income Tax Recovered	15,528.29	—	—	—	15,528.29	14,649.99
1011 - Legacies	6,683.02	—	—	—	6,683.02	2,500.00
Donations and legacies Totals	93,103.43	—	—	—	93,103.43	89,309.86
Income from charitable activities						
1007 - Special Collections	2,146.84	—	—	—	2,146.84	1,836.80
Income from charitable activities Totals	2,146.84	—	—	—	2,146.84	1,836.80
Other trading activities						
1013 - Bounty Table	36.15	—	—	—	36.15	78.50
1014 - Drop in	1,357.25	—	—	—	1,357.25	1,558.94
1015 - Stewardship Lunch	307.35	—	—	—	307.35	698.18
1016 - Catering Sales	120.00	—	—	—	120.00	365.80
1017 - St Nicholas Fair	1,458.20	—	—	—	1,458.20	1,369.67
1018 - Book Fair	929.73	—	—	—	929.73	—
1021 - Christmas Tree Festival Stall	635.33	—	—	—	635.33	554.17
1023 - Fund Raising	4,265.67	—	—	—	4,265.67	4,210.72
1040 - Church Hire	1,980.50	—	—	—	1,980.50	1,290.00
1041 - Parish Magazine Sales	1,819.50	—	—	—	1,819.50	2,214.05
1042 - Parish Magazine Adverts	2,304.00	—	—	—	2,304.00	1,968.00
Other trading activities Totals	15,213.68	—	—	—	15,213.68	14,308.03
Investments						
1065 - CBF Interest	387.24	—	—	—	387.24	155.10
1066 - CBF Shares Dividends	2,019.76	—	—	—	2,019.76	1,979.55
1070 - Valuation Increase CBF 615148001S	6,403.27	—	—	—	6,403.27	—
Investments Totals	8,810.27	—	—	—	8,810.27	2,134.65
Other income						
1030 - Banns Fees	—	—	—	—	—	336.00
1031 - Wedding Fees	1,486.00	—	—	—	1,486.00	1,484.00
1032 - Funeral Fees	4,414.00	—	—	—	4,414.00	2,566.00
1033 - Diocesan Fees	9,592.50	—	—	—	9,592.50	7,375.00
1034 - Sundry Fees Received	8,732.50	—	—	—	8,732.50	7,794.00
1048 - Boniface Centre F.I.T.	2,645.29	—	—	—	2,645.29	2,606.50
1050 - Miscellaneous Income	4,086.69	—	—	—	4,086.69	7,851.24
1051 - Photocopying Sales	351.22	—	—	—	351.22	139.84
1052 - Yeoford Contribution	960.00	—	—	—	960.00	960.00
1053 - Sandford Contribution	(400.00)	—	—	—	(400.00)	360.00
1054 - Shobrooke Contribution	—	—	—	—	—	295.00

	Unrestricted	Designated	Restricted	Endowment	Total This year	Total Last year
1055 - Music Endowment Fund Contribution	1,500.00	—	—	—	1,500.00	2,296.34
1060 - Remembrance Service Collection	571.40	—	—	—	571.40	540.44
1061 - Friends' Service Collection.	306.00	—	—	—	306.00	247.00
Other income Totals	34,245.60	—	—	—	34,245.60	34,851.36
Income and endowments Grand totals	153,519.82	—	—	—	153,519.82	142,440.70
Expenditure						
Raising funds						
2017 - Concert Expenses	15.00	—	—	—	15.00	—
Raising funds Totals	15.00	—	—	—	15.00	—
Expenditure on charitable activities						
2028 - Charitable Giving	6,300.00	—	—	—	6,300.00	6,300.00
2029 - Special Collections	1,929.84	—	—	—	1,929.84	1,977.20
Expenditure on charitable activities Totals	8,229.84	—	—	—	8,229.84	8,277.20
Other expenditure						
2030 - Parish Share	73,632.96	—	—	—	73,632.96	73,584.00
2040 - Magazine Editor	1,692.00	—	—	—	1,692.00	1,608.00
2041 - Director of Music	8,555.94	—	—	—	8,555.94	8,100.00
2042 - Assistant Organist	—	—	—	—	—	1,162.50
2043 - Vergers	1,137.00	—	—	—	1,137.00	1,121.00
2044 - Parish Adminstrator	10,172.34	—	—	—	10,172.34	8,658.89
2045 - Choir	615.00	—	—	—	615.00	—
2047 - Occasional Organists	825.00	—	—	—	825.00	1,800.00
2048 - Assistant to the Dir of Music	630.00	—	—	—	630.00	—
2050 - Rector's Expenses	626.89	—	—	—	626.89	655.54
2051 - Curate's Expenses	497.15	—	—	—	497.15	714.02
2052 - Additional Clergy Expenses	254.70	—	—	—	254.70	17.55
2054 - Outreach	419.40	—	—	—	419.40	292.74
2056 - Deanery Expenses	745.00	—	—	—	745.00	564.00
2058 - Diocesan Fees	9,562.50	—	—	—	9,562.50	7,516.00
2059 - Sundry Fees Paid	8,742.50	—	—	—	8,742.50	8,007.50
2060 - Church Cleaning	2,176.26	—	—	—	2,176.26	1,920.46
2061 - Upkeep of Services	937.94	—	—	—	937.94	1,857.99
2062 - Routine Maintenance	1,043.14	—	—	—	1,043.14	1,083.76
2063 - Copyright CCLI	—	—	—	—	—	123.50
2064 - Organ / Piano Tuning	630.00	—	—	—	630.00	632.00
2065 - PCC Payments to Choir	1,035.00	—	—	—	1,035.00	1,320.00
2067 - Photocopying	1,525.91	—	—	—	1,525.91	1,339.48
2068 - Stationery / Office Equipment	658.60	—	—	—	658.60	686.49
2069 - Website	234.71	—	—	—	234.71	189.86
2071 - Sundry Expenditure	4,211.26	—	—	—	4,211.26	4,774.57
2072 - Auditor	330.00	—	—	—	330.00	300.00
2073 - Bank Charges	417.40	—	—	—	417.40	433.74
2076 - Live Streaming	222.84	—	—	—	222.84	221.58
2080 - Telephone	744.92	—	—	—	744.92	661.68
2081 - Church Electricity	1,498.62	—	—	—	1,498.62	1,350.98
2082 - Organ House Electricity	561.92	—	—	—	561.92	561.85
2083 - St Lawrence Electricity	228.92	—	—	—	228.92	(155.80)
2084 - Gas	3,476.59	—	—	—	3,476.59	3,948.15

	Unrestricted	Designated	Restricted	Endowment	Total This year	Total Last year
2085 - Water	278.16	—	—	—	278.16	162.10
2088 - Payroll Expenses	822.00	—	—	—	822.00	—
2090 - Parish Magazine Costs	3,401.00	—	—	—	3,401.00	3,824.00
2091 - Remembrance Service Collection	571.40	—	—	—	571.40	540.44
2092 - Friends' Service Collection	306.00	—	—	—	306.00	247.00
2098 - Valuation Decrease CBF 615148001S	—	—	—	—	—	8,880.46
Other expenditure Totals	143,420.97	—	—	—	143,420.97	148,706.03
Expenditure Grand totals	151,665.81	—	—	—	151,665.81	156,983.23

DISCLOSURE NOTICE (ref: Financial Reporting Standard 102)

During 2023 Crediton PCC received **£14,808.67** 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.

CREDITON PAROCHIAL CHURCH COUNCIL

The accounts for the year ended 31 December 2023 have been prepared in accordance with current Accounting Practice and Charity Regulations by:

Signed: ..... Honorary Treasurer

Name: GLENDA HILLS MAAT

Date: 11.04.2024

The Parish of the Collegiate Church of the Holy Cross and the Mother of Him who Hung Thereon, Crediton

Address for correspondence:
The Parish Office, The Boniface Centre, Church Lane, Crediton, EX17 2AH

Annual Report
and
Financial Statements

of the Parochial Church Council

for the year ended
31st December 2023

Rector:
The Reverend Prebendary Matthew Tregenza

Bankers:
Nat West, Cowick Street, St Thomas, Exeter

Independent Examiner:
Stapletons Chartered Certified Accountant
4 Market Street, Crediton, EX17 2AJ

Our web site:
www. creditonparishchurch.org.uk

The Parochial Church Council is a Registered Charity No. 1129124

The Parochial Church Council of Holy Cross, Crediton
Annual Report for the year ended 31st December 2023

Administrative Information

Holy Cross, Crediton is situated on Church Lane, Crediton and legally is part of the Crediton Benefice Community which covers three parishes and eight churches within the Cadbury Deanery of the Diocese of Exeter. The correspondence address is the Parish Administrator, Parish Office, Boniface Centre, Church Lane, Crediton, EX17 2AH. The Parochial Church Council (PCC) is a body corporate (PCC Powers Measure 1956, Church Representation Rules 2022) and registered with the Charity Commission – Registered Charity No. 1129124. PCC members are elected by the Annual Parochial Church Meeting in accordance with the Church Representation Rules 2022.

PCC members who served from 1st January 2023 to 31ST December 2023 were:

Incumbent:	Revd Preb. Matthew Tregenza
Assistant Curates:	Revd Lewis Eden
	Revd Sandra Collier (from 1st July 2023)
Licensed Lay Ministers	Sandra Collier (until 30th June 2023), Carol Price, Dr John Shelley, Antonia Tregenza
Churchwardens:	Mike May (and Vice Chair), Peter Brewer, Joanna Lunnon
Ex Officio (Deanery Synod)	Anne Jerman, Carol Price, Dr John Shelley, Antonia Tregenza
Ex Officio (Diocesan Synod)	Anne Jerman
PCC Treasurer and Co-opted	Glenda Hills
PCC Secretary	Anne Jerman
Co-opted	Gill Lee (until APCM 2023)
Elected Members	*Until APCM 2023* – Sue Barker, Stephen Mitchell, Ted Staite. *All year* - Garry Adams, Debs Bunn, Peter Bunn, Sheila Ralph. *From APCM 2023* – Gill Lee, Jane Welby

Structure, Governance and Management

The method of appointment of PCC members is set out in the Church Representation Rules 2022. The Council comprises the Incumbent, the Assistant Curates, the Churchwardens, Licensed Lay Ministers, those elected to the Deanery/Diocesan/General Synod, other members who are elected at the Annual Parochial Church Meeting by those on the Electoral Roll or who are co-opted. Members of the congregation are always urged to join the Electoral Roll, and to stand for election to the PCC.

Unusually, Crediton Church Corporation (the twelve Governors) owns and is responsible for the repair and maintenance of Holy Cross, Crediton (which is a Grade I Listed Building), its artefacts and the churchyard and also for St Lawrence Chapel, Crediton which is a Grade II Listed Building. The PCC is responsible for the day-to-day arrangements and running costs. The PCC is also responsible for the church at Holy Trinity Yeoford and the Boniface Centre in Church Lane, Crediton although both have their own management committees. St Luke's Proprietary Chapel, Posbury is also within the parish but by long arrangement, is largely autonomous to Crediton PCC. It is a registered charity in its own right with its own Trustees and Management Committee. It submits an annual report and accounts to the Charity Commission each year (copied to the Diocese of Exeter).

The PCC members are responsible for making decisions on all matters of general concern and importance in the parish, and for all financial matters. The PCC meets 9 times a year and has a number of sub committees which report back to the full PCC - Worship; Communications; Housekeeping; Social and Church Mission Group (CMG). Following completion of the Mission Community Health Check in the autumn, the remit of the CMG was broadened to encompass the former Missions & Charities and Children & Young People sub-committees. All the sub-committees meet at least three times a year.

Aim and Purpose

The PCC has the responsibility of co-operating with the incumbent in promoting in the ecclesiastical parish, the whole mission of the Church: pastoral, evangelistic, social and ecumenical. The PCC has due regard to the Charity Commission's Public Benefit guidance.

Objectives and Activities

The PCC, as part of the Crediton Benefice Community, commits itself to carry out God's will through prayer, worship, learning and action. We will develop our life together as we reach out to others; affirm individual strengths; value the diversity of churchmanship across the Benefice; nurture growth, vocations and leadership; work towards greater accessibility; and respect and sustain our environment. These objectives from our original Benefice Mission Action Plan (MAP) provide a foundation for our mission and ministry and encompass the Diocesan Strategy to Grow in Prayer, Make New Disciples and Serve with Joy. During 2024, it is hoped to draft a new, more focused MAP that reflects the current situation and vision for the future.

We want to welcome people into our worshipping community, offering a diversity of prayer and scripture, music and sacrament. We want to reach out into the local community and have involvement in community projects which enable people to live out their faith in daily life. We offer a wide variety of services and social events, as well as being involved with and supporting the local Foodbank and the local Diversity Festival.

Achievements and Performance

Worship and Prayer

Covid-19 precautions came to an end and we returned to using the pulpit and lectern, having a crucifer, sharing the peace and the common cup. We are mindful and respectful of those that remain cautious for a variety of reasons.

We have maintained our regular pattern of Sunday worship which offers a Sung Eucharist and/or said Holy Communion in the morning together with a variety of evening services. These range from Choral Evensong to Sacred Space which offers a time for quiet and reflection. The All Age Worship in the Boniface Centre on the 1st Sunday of the month is well supported and activities are provided for any children that attend. Being non-Eucharistic has meant that the service is generally lay led with the music provided by a small and talented band of church members. The mid-week Communion service on a Wednesday has grown in numbers with 10 – 12 people attending each week and the service is followed by refreshments. It is much appreciated by those that find it a struggle to attend at 9.30am on a Sunday.

It became clear that Tuesday evening was not the right time/day for the Prayer Group. Late in the year, it was restarted and now meets over Zoom at 9.30am every Saturday and from February 2024, one meeting each month will be held in person in the Boniface Centre for prayer and breakfast. The prayer tree at the Christmas Tree Festival remained popular with the prayers offered up at a Sunday service after the Festival. The interactive pictures and information about the Christmas story were again displayed at the Christmas Tree Festival and in the following weeks so that visitors to the church could enjoy them. There is an active prayer chain.

Holy Trinity Yeoford continues to hold two services a month with Holy Communion on the 2nd Sunday and a Family Service on the 4th. It also held special services for Christingle; Easter Sunday; a summer Songs of Praise; Harvest Festival (followed by Harvest Lunch); Remembrance; and in December, a candlelit Carol Service, Crib Service and Christmas Eve Holy Communion. At St Lawrence, monthly Evening Prayer commenced in April and continued until October. As well as the usual Patronal Festival, a busy December at the Chapel saw 60 plus in attendance at the QE Academy 6th form Carol Service. The new Head at the Academy is keen to revive links with the Chapel - she was a pupil at QE in the 1990s and has fond memories of attending the Chapel. It is hoped that they can organise some spring/summer events at the Chapel. The Christmas Eve Carol service had 37 present and 65 attended Carols by Candlelight with the West Gallery Quire on New Years Eve. St Luke's Posbury held two services a month throughout the year with an average attendance of 7 but more than twice that number attended the Easter, Harvest and Christmas services.

The choir went from strength to strength under the leadership and guidance of Jon Rawles, Director of Music. Jon devoted much time throughout the year to selecting appropriate hymns and music. The choir continues to be recognised and appreciated for its impressive performance level, both locally and further afield. This year, the choir was invited to sing at Wells Cathedral. It sang at the local Farmers' Market in mid-December when flyers about the church Christmas services were handed out. We are grateful to Peter Gilks who acted as Assistant Organist for much of the year. In September, we were able to appoint an Associate Organist (with a view to them progressing to be Assistant Organist from September 2024) and an Assistant to the Director of Music. Choir social events and the Junior Choir Social took place throughout the year.

There are ??? on the Electoral Roll following a revision with ? removals and ? additions. At Holy Cross, the average attendance at the Sunday morning services was 95 adults and 10 children and includes the choir. A total of 202 adults and children attended the Easter Vigil and/or on Easter Day. Special services during Advent for the congregation and local community were attended by 347 people. A total of 475 people attended on Christmas Eve and/or Christmas Day, of whom 265 were communicants. 1050 people attended special services for civic organisations and schools. There have been 13 baptism, 4 weddings plus 1 service of prayer and dedication after a civil marriage and 28 funerals in church with 19 at the crematorium. There was 1 baptism and 1 funeral at Holy Trinity Yeoford. There was 1 wedding and 1 funeral at St Luke's Posbury.

Church Fabric

While not the direct responsibility of the PCC, church members contribute to caring for the fabric at Holy Cross through their help and involvement with any Summer Event and the Christmas Tree Festival which raise money for works needed. The Governors have very little money available to them for repairs and maintenance given the size of the building. This year, over 4,000 people visited the Christmas Tree Festival which raised £5,600. There was no Summer Event this year but one is planned for 2024. The Governors continue to move slowly forward with the Heritage Project with plans of the possible options available for comment at a Church Heritage Open Day in August. Discussions have taken place with the Crediton Heart Project and the Crediton Arts Centre to work in collaboration and promote the church as a venue for events and performances. The first of these will take place in April 2024. Urgent maintenance is completed as and when required with a Quinquennial Inspection due in 2024. A Churchyard Green Team, which has members from the local community, has been formed to undertake 'wilding' of certain areas and develop a 5-year Management Plan of the whole area. The aim is to develop a range of habitats which will complement some of the existing landscaped areas. The churchyard could become a wonderful resource for the town and its schools. Access to green spaces has been proven to benefit mental health and wellbeing. The Energy Audit has been completed but it is clear from the report that achieving a meaningful reduction in carbon emissions will be a challenge because of the costs involved unless they can be included as part of the Heritage Project.

Holy Cross is open each day from around 8.30am to dusk with an alarm and CCTV system contributing to the security of the building, crime prevention and the safety of volunteers and visitors. The Visitors' Book often records how pleased people are to find the church open and we are grateful to the small team that unlock and lock the church every day of the year.

The Friends of St Lawrence Chapel assist the Governors by raising funds to contribute to the maintenance, care and health and safety of the Chapel and garden. Thanks are due to Jill de Silva who keeps the garden looking lovely. An inventory for the Chapel was compiled this year. They also commissioned an Icon of St Lawrence, written by a Ukrainian refugee, which will be on display in the Chapel.

The PCC has responsibility for the fabric at Holy Trinity Yeoford. The installation of kitchen and toilet facilities was completed with a special dedication service for these and a new Altar Cross and candlesticks.

The PCC is responsible for the Boniface Centre which, through the Management Committee, keeps a maintenance schedule for repair and replacements. The Centre is well-maintained and in excellent condition.

Mission and Evangelism

We were thrilled that our Rector, Revd Matthew Tregenza was installed as a Prebendary of Exeter Cathedral in February. Revd Lewis Eden, Assistant Curate, continued his involvement with the local Connect team and the Crediton & District Foodbank and with baptism preparation. He took the lead in restarting the 1st Sunday All Age Worship in the Boniface Centre and identifying lay members to lead the service. He was also available at two events for anyone who wanted to 'Come and Ask' a question about faith. Revd Sandra Collier was ordained Deacon in July and has particular responsibility for St Lawrence Chapel and St Swithun's Shobrooke (another parish in the Benefice). We are blessed to have three further LLMs – one with special responsibility for Holy Trinity Yeoford. The work of the Holy Cross Pastoral Care Team and Bereavement Team continues. Eileen Brassington, the Anna Chaplain in the parish has joined forces with the Anna Chaplain from the Crediton Congregational Church to start a monthly service for people with dementia and their carers which has been very well received with members of the group heavily involved in the format of the service. Holy Cross hosted the 'This is my Story' exhibition with one day coinciding with a Church Heritage Open Day event when some of those featured in the exhibition were in church.

Holy Cross and St Swithun's Shobrooke undertook the Mission Community Health Check in the autumn. The two parishes are very different so Jon Curtis from the Diocese very kindly made the results available by parish. We were encouraged to learn from the surveys that we have a culture of welcome; are caring and supportive of one another; can spot newcomers and that safeguarding is embedded and understood. We need to celebrate what we do achieve but going forward, must be able to resource any targets and priorities we set ourselves. Initially, we plan to focus on fellowship groups, engaging with the local community and finding imaginative ways to reach out to children and young people.

Weekly notices are available to all the church members whether by email or hard copy. The Facebook page is used to advertise events and services. The Crediton Benefice Community Parish Magazine was produced throughout the year with 300 copies available by delivery, by email, in church, in the Boniface Centre and on the High Street at A.E. Lee Outfitters following the closure of Evans Newsagents. We are very grateful to Simon Lee for his support. The magazine is sent further afield by email to former congregation members and to our link parish in Makongeni, Thika. The magazine contains details of services and forthcoming events, a prayer diary, articles of general interest, reports on previous activities and from church groups. This year, Rose Grisman, the Editor, is to be congratulated as the magazine won the Gold Award for best black and white church magazine in a competition run by the Association for Church Editors (ACE). Holy Cross has an informative website - www.creditonparishchurch.co.uk (although work has started to review and refresh the website) and St Luke's Posbury also has its own website. There are regular articles in the local newspaper, the Crediton Courier, about services and events at Holy Cross with posters and a rolling display of photographs in church.

Open the Book continues to deliver Bible stories to the pupils at Hayward's School and has a warm and close relationship with the school. The aim is to share well-known Bible stories with children in their primary years. The team's presentations are pre-recorded four times during the year and sent to the school but at least once in each half term, they appear in person. 'Live' presentations are really appreciated by everyone, older children being able to volunteer to take part. John Allen, who at 104 is by far the oldest OtB volunteer in the country, is always there. His age and fitness remain a source of wonder to the children but he reciprocates by taking a keen interest in them all. All volunteers must be DBS checked and their safeguarding training kept up to date as local churches and schools require.

Christingle, Carol and Crib Services were held and school carol services took place in Holy Cross. The local schools, including those from nearby villages, and Rainbow/Beaver/Scout/Guide groups are all great supporters of the Christmas Tree Festival. They decorate trees, enjoy group visits to see the Festival and the Scout groups help in the café and with stewarding. Babes & Toddlers has struggled to continue throughout the year due to a lack of volunteers and it was agreed to close the group from January 2024. We are looking for ideas and suggestions of how we might connect with children in a different way. Sister Act continued to offer an opportunity for women to learn and pray and enjoy social activities. Lack of volunteers (an issue in a number of areas of church life post Covid) to organise Men Shed meant that it ended during the year. Bellringing has been maintained and there have been a number of new team members to take up and learn this ancient practice. At Holy Trinity Yeoford, Messy Church is held in the Village Hall five times a year. Café Company is held on a Monday together with a monthly Community Lunch. All these services and events are much enjoyed by the village community and also attract people from further afield.

There was a special service to mark the Coronation of King Charles III. The flower arrangers, who provide flower displays throughout the year, put together some beautiful arrangements in the church which emphasised foliage and greenery and reflected the King's interest in caring for the environment. The catering team produced an amazing celebration tea.

Holy Cross is an active member of Churches Together in Crediton and works collaboratively with the other denominations on prayer for Christian Unity, the World Day of Prayer, the Good Friday Walk of Witness, a summer Fun Day in the Park and Light Quest in October. The church is part of the St Boniface Pilgrim Way from Holy Cross to Exeter Cathedral and has welcomed pilgrim groups during the year. There is a Pilgrim Corner set up in the church.

Helping those in need is a demonstration of our faith. The PCC allocated £6,300 to the five charities – CMS, Christian Aid, Connect, Crediton Foodbank and Church Housing Action Trust. The Harvest Supper raised £1000 including Gift Aid for Ripple Effect (formerly Send-a-Cow). There are also ad-hoc collections in response to emergencies and natural disasters at Holy Cross and St Lawrence. Revd Sandra Collier held an Open House for Gaza which raised over £1,400 for the emergency fund for the Al Ahli Hospital and the Princess Basma Centre. Funds were also raised for the Devon Historic Churches Trust.

Other Activities

An all-day performing arts event, CreditonArtsAlive, took place and was the first of what is hoped will be an increasing number of opportunities where the church can be used as a venue for community events. It was attended by a number of people that rarely enter the building with the hope that they feel more ownership and attachment to it as a resource for the community. The Boniface Centre continues to play a major role in the activities of the church and outreach in the local, wider, communities. The PCC, through the Centre's Management Committee, seeks to keep the Centre as a respected and highly valued venue for worship, courses, social occasions, business meetings, charitable use and so on. The National Blood Service uses the Centre on a regular basis. Church groups, the PCC and its sub-committees and the Cadbury Deanery Synod all meet there. Tuesday morning Drop-In for tea/coffee and cake is held all year round and during the current energy and cost of living crisis, it was included in the list of Community Warm Hubs.

There were more PCC fund raising activities in 2023 – a Plant Sale raised £429, 2 Quiz and Suppers - £1000+, Book Fair - £930, Craft Fair - £454, St Nicholas Fair - £1500, Pop-up Shop - £337 and the bric-a-brac stall at the Christmas Tree Festival - £635. These events are all open to the local community who support and enjoy them. The August Fair at St Lawrence raised £490 with part of the proceeds donated to Médecins Sans Frontières which is supported by the Chapel every year.

Financial Review

The accounts are prepared in accordance with the Church Accounting Regulations 2006. Again, we offer our immense gratitude to those regular planned givers who are able to stand by us so loyally in spite of continuing financial challenges. We have received a donations from the Music Endowment Fund and the Kelly Trust towards music staff salaries and thank them for their generosity. We also receive help from the Friends each year towards our Church cleaning costs, it all helps and we are grateful. The Contactless Payment Device has been rendered more 'tamper' proof and continues to be of value.

It was encouraging to be able to hold the Book Fair again last year and there were slightly increased profits for the St Nicholas Fair, Christmas Tree Festival Stall as well as the other Fund Raising enterprises held and enjoyed. However, we continue to experience cash flow difficulties. It proved impossible to settle more than 96% of our Parish Share for the year without withdrawing £7,000 from our Investment Fund, fortunately dividends from the Investment Fund had held up well and slightly reduced the impact. The Deposit Fund is showing a net loss of £1,093 – although we were able to transfer £2,000 to it earlier in the year it then became necessary to withdraw £3,000 later in the year in order to provide a cash flow buffer whilst our temporary Treasurer has been in place.

We finished with an operating deficit of £4,549.26, but were then bolstered by a valuation increase at the year end which thankfully brought us back to a small, but welcome, net profit for the year. In spite of the setbacks that we seem to face each year, the PCC Treasurer finds it encouraging that we have the resilience to deal with them and continue to thrive. There is a lot to be thankful for.

Reserves Policy

The PCC aims to maintain, if possible, net reserves at a level representing 3 months operating costs, plus a minimum of £15k to cover potential repair liabilities at the Boniface Centre and Yeoford.

Safeguarding

The PCC has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 to have due regard to the House of Bishops' guidance on safeguarding children and vulnerable adults. No Serious Incident occurred during the year that should have been reported to the Charity Commissioners. Consideration is given and arranged as necessary for appropriate training with the required DBS checks and confidential declarations completed. All the Parish policies are reviewed annually and we use the Safeguarding Parish Dashboard.

Deanery Synod

The parish is entitled to four elected members on the Cadbury Deanery Synod. The parish also has two members on the Diocesan Synod. A report of the Cadbury Deanery Synod meetings appears in the Crediton Benefice Community Parish Magazine which includes feedback from both Diocesan and General Synod. Meetings considered training and development opportunities in the Deanery and mission in a rural context. There was a very interesting and inspiring talk from Eileen Brassington, the Anna Chaplain based in Crediton. Financially, the parishes of the Deanery should achieve payment of at least 96% of the total Parish Share for 2023 despite the continuing challenges post-Covid. The Deanery is resourced through contributions from the parishes which is used to cover the cost of LLMs attending their conference, Chapter Quiet Days and training and development costs. An all too brief period with an incumbent in every one of the four Mission Communities came to a very sad end late in the year as a result of the unexpected death of Revd Robert Gordon. Robert was well-loved and respected and his death has had a profound effect – particularly in North Creedy West. The necessary legal work continues for the pastoral reorganisation into a Team Ministry for Crediton with Shobrooke and all the parishes in North Creedy West and North Creedy East & Sandford. There was a meeting of the Crediton, Shobrooke and North Creedy PCCs with the Archdeacon of Exeter in September to discuss the vision and strategy for the future but this may need further consideration following Robert's death. With the emphasis on collaboration across the Deanery, everyone was invited to a prayer course, an Advent course, Mission Shed, a children's workshop and a workshop for PCC Secretaries.

Retired Clergy and LLMs, Music Staff and Volunteers

The members of the PCC would like to thank all our volunteers who work so tirelessly in so many areas and contribute to making our Church a lively and vibrant community – they are often unsung and behind the scenes. Special thanks to all our Retired Clergy and Licensed Lay Ministers; to Jon Rawles as Director of Music, Peter Gilks as Acting Assistant Organist, Luke Tayler as Choral Assistant (now Assistant to the DofM) and Duncan Wauchope as Associate Organist for their efforts with all things choir; to our Churchwardens Peter Brewer, Mike May and Joanna Lunnon; to Gill Lee, Anne Jerman and Glenda Hills for dealing with the administration and finances; to all PCC committee and sub-committee members; to Bill Jerman for church tours, greeting visitors and dealing with family history enquiries; to the bellringers and flower arrangers; to Sue Lavery and the catering team and to the Boniface Centre Management Committee. We need to thank once again, our vergers, Steve Collier and Andrew Ware for their role in the smooth running of services; Mandy Tomlinson and all the sidespeople who play a vital part in welcoming everyone to services. At St Lawrence, thanks are due to Revd Sandra Collier and the Friends of the Chapel for all their work and we remember Isolde Summers who died during 2023 and was heavily involved with the Chapel for many years. At Holy Trinity Yeoford, we are grateful to Carol Price for her tireless efforts in caring for the church, congregation and village and for the many volunteers working in the churchyard and helping to run the café and lunches. She was deservedly invited to be a Companion of St Boniface this year which was also in recognition of all that she does to support the LLMs in the Diocese and organise their annual conference. Thank you all so much!

Approved by the PCC on 28th February 2024 and signed on its behalf by:

Revd Preb. Matthew Tregenza
Incumbent

Mike May
Vice Chair of the PCC

Parish Finance Return Spreadsheet 2023

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	INCOMING RESOURCES	HOLY X	RESTRICTED	BON CENTRE	CHOIR	choir designated	YEOFORD	TOTAL	
	Voluntary income / receipts								
1	Planned giving	60,067.86					975.00	**61,042.86**	1
3	Collections at services	7,709.40					-	**7,709.40**	3
4	All other giving & voluntary receipts, including special appeals (recurring & one-off)	5,261.70		117.00	1,820.00		-	**7,198.70** -	4
6	Gift Aid recovered	15,528.29			258.67		-	**15,786.96**	6
7	Legacies received (capital value)	6,683.02			-	3,178.24		**9,861.26**	7
8	Grants (include recurring & one-off)						-	**-**	8
	TOTAL Voluntary Income	95,250.27		117.00	2,078.67	3,178.24	975.00	**101,599.18**	
	Activities for generating funds							**-**	
9	Gross income from fundraising activities	9,109.68		-	968.21		1,489.91	**11,567.80**	9
	Income from investments							**-**	
10	Dividends,interest, income from property etc	2,407.00		727.96		213.38	-	**3,348.34**	10
	Church activities							**-**	
11	Statutory fees retained by the PCC (weddings, funerals etc)	5,900.00					-	**5,900.00**	11
12	Gross income from trading (e.g. Hall lettings, magazine, bookstall). NOT fundraising	13,187.20		15,235.50				**28,422.70** -	12
	Other incoming resources							**-**	
13	Other incoming resources / receipts not already listed	17,195.77		5,290.60	1,482.96		5,000.00	**28,969.33**	13
	TOTAL INCOMING RESOURCES (from Financial Statements)							**-**	
A	Unrestricted	143,049.92		21,371.06	4,529.84	3,391.62	7,464.91	**179,807.35**	A
B	Restricted	-						**-**	B
C	TOTAL	143,049.92		21,371.06	4,529.84	3,391.62	7,464.91	**179,807.35**	C
	Planned givers and legacies								
14	Number of planned givers	92							14
16	Number of new legacies received	1							16

	RESOURCES EXPENDED									
	Cost of generating income									
17	Fund-raising activities (costs & payments)	15.00			617.79			**632.79**		17
	Church Activities							-		
18	Mission giving and donations	8,229.84					50.00	**8,279.84**		18
19	Diocesan parish share contribution	73,632.96					960.00	**74,592.96**		19
20	Salaries, wages and honoraria	24,662.28				791.94		**25,454.22**		20
21	Clergy and staff expenses	1,378.74					16.00	**1,394.74**		21
	Church Expenses							-		
22	Church expenses: Mission and evangelism costs	419.40						**419.40**		22
23	Church running expenses	10,488.72		5,759.96	3,177.14		644.21	**20,070.03**		23
24	Church utility bills	6,044.21		3,871.33			279.96	**10,195.50**		24
25	Cost of trading	3,401.00						**3,401.00**		25
	Major capital expenditure							-		
27	Major repairs to the church building	-						-		27
28	Major repairs to the church hall or other PCC property, including redecoration	-		1,090.09				**1,090.09**		28
								-		
29	New building work to the church, church hall, clergy housing or any other PCC property	-		1,369.79			8,409.77	**9,779.56**		29
								-		
	SUB-TOTAL for church activities & expenses							-		
99	Other outgoing resources / payments	12,953.76		2,645.29	936.26		18.00	**16,553.31**		99
	TOTAL RESOURCES EXPENDED (from Financial Statements)							-		
D	Unrestricted	141,225.91		14,736.46	4,731.19	791.94	10,377.94	**171,863.44**		D
E	Restricted	-						-		E
F	TOTAL	141,225.91	-	14,736.46	4,731.19	791.94	10,377.94	**171,863.44**		F
	Cash and investment balances							-		
31	Cash and deposit balance as at 31st December	10,744.82		30,568.49	1,191.12	24,493.16	5,540.36	**72,537.95**		31
32	Investments as at 31st December	74,962.11	22,483.21					**97,445.32**	*	32
	Account basis: On which are your accounts prepared? (indicate ONE)									
30	RECEIPTS AND PAYMENTS	ACCRUALS		ACCRUALS	ACCRUALS		ACCRUALS			30
					* Unrestricted :			**176,317.17**		
					Restricted :					

CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Independent Examiner's Report

Report to the trustees of	The Parochial Church Council of The Ecclesiastical Parish of Crediton		
On accounts for the year ended	31st December 2023	**Charity no**	Excepted Charity 1129124
Set out on pages	1 - 5		

Respective responsibilities of trustees and examiner

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

It is my responsibility to:

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

Basis of independent examiner's statement

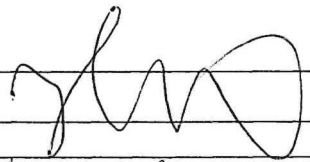
My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures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

Independent examiner's statement

In connection with my examination, no material matters have come to my attention which gives me cause to believe that in, any material respect:

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

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

Signed: 

Date: 12 April 2024

Name: Martin Rice

Relevant professional qualification(s) or body (if any): F.C.C.A.

Address: Stapletons, 4 Market Street, Crediton. EX17 2AJ

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF CREDITON

England & Wales - Charity number 1129124

Accounts

CREDITON PAROCHIAL CHURCH COUNCIL

ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2021

The Parish of the Collegiate Church of the Holy Cross and the Mother of Him who Hung Thereon, Crediton

Address for correspondence:
The Parish Office, The Boniface Centre, Church Lane, Crediton, EX17 2AH

Annual Report
and
Financial Statements

of the Parochial Church Council

for the year ended
31st December 2021

Rector:
The Reverend Matthew Tregenza

Bankers:
Nat West, Cowick Street, St Thomas, Exeter

Independent Examiner:
Stapletons Chartered Certified Accountant
4 Market Street, Crediton, EX17 2AJ

Our web site:
www. creditonparishchurch.org.uk

The Parochial Church Council is a Registered Charity No. 1129124

The Parochial Church Council of Holy Cross, Crediton
Annual Report for the year ended 31st December 2021

Administrative Information

Holy Cross, Crediton is situated on Church Lane, Crediton and is part of the Crediton Benefice Community which covers three parishes and eight churches within the Cadbury Deanery of the Diocese of Exeter. The correspondence address is the Parish Administrator, Parish Office, Boniface Centre, Church Lane, Crediton, EX17 2AH. The Parochial Church Council (PCC) is a body corporate (PCC Powers Measure 1956, Church Representation Rules 2020) and registered with the Charity Commission – Registered Charity No. 1129124. PCC members are elected by the Annual Parochial Church Meeting in accordance with the Church Representation Rules 2020.

PCC members who have served from 1st January 2021 to 31ST December 2021 were:

Incumbent:	Revd Matthew Tregenza
Assistant Curate:	Revd Lewis Eden (September 2021)
Licensed Lay Minister	Sandra Collier
Churchwardens:	Sheila Ralph (and Vice Chair), Mike May, Peter Brewer
Ex Officio (Deanery Synod)	Amy Bright (resigned June 2021), Anne Jerman, Carol Price, Jack Shelley
Ex Officio (Diocesan Synod)	Anne Jerman (from July 2021)
PCC Treasurer and Co-opted	Glenda Hills
PCC Secretary	Anne Jerman
Co-opted	Ernie Heard
Elected Members	*Until APCM 2021* – Garry Adams, Ted Staite: *All year* – Sue Barker, Gill Lee, Joanna Lunnon, Stephen Mitchell, Stella Stephens and Mandy Tomlinson: *From APCM 2021* – Penny Little (died October 2021), Geoff Mangan (resigned December 2021), James Turner

Structure, Governance and Management

The method of appointment of PCC members is set out in the Church Representation Rules 2020. The Council comprises the Incumbent, the Assistant Curate, the Churchwardens, Licensed Lay Ministers, those elected to the Deanery/Diocesan/General Synod, other members who are elected at the Annual Parochial Church Meeting by those on the Electoral Roll or who are co-opted. Members of the congregation are always urged to join the Electoral Roll, and to stand for election to the PCC.

Unusually, Crediton Church Corporation (the twelve Governors) owns and is responsible for the repair and maintenance of Holy Cross, Crediton (which is a Grade I Listed Building), its artefacts and the churchyard and also for St Lawrence Chapel, Crediton which is a Grade II Listed Building. The PCC is responsible for the day-to-day arrangements and running costs. The PCC is also responsible for the church at Holy Trinity Yeoford and the Boniface Centre in Church Lane, Crediton although both have their own management committees. St Luke's Proprietary Chapel, Posbury is also within the parish but by long arrangement, is largely autonomous to Crediton PCC. It is a registered charity in its own right with its own Trustees and Management Committee. It submits an annual report and accounts to the Charity Commission each year (copied to the Diocese of Exeter).

The PCC members are responsible for making decisions on all matters of general concern and importance in the parish, and for all financial matters. With the continuing Covid-19 pandemic, at the beginning of the year, four PCC meetings and the 2021 APCM were held on Zoom. The PCC met in person from June 2021 to the end of the year. The PCC has a number of sub committees which report back to the full PCC - Worship; Ministry; Missions & Charities; Children & Young People; Communications; Housekeeping; and Social. There were very few sub-committee meetings at the beginning of the year due to the pandemic but the Worship, Ministry and Communications Committees did meet in the later part of the year. In 2022, the newly formed Church Mission Group will start to take forward areas identified for action at a PCC Away Day held in September 2021.

Aim and Purpose

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

Objectives and Activities

The PCC, as part of the Crediton Benefice Community, commits itself to carry out God's will through prayer, worship, learning and action. We will develop our life together as we reach out to others; affirm individual strengths; value the diversity of churchmanship across the Benefice; nurture growth, vocations and leadership; work towards greater accessibility and; respect and sustain our environment. These objectives within our Benefice Mission Action Plan (MAP) encompass the Diocesan Strategy to Grow in Prayer, Make New Disciples and Serve with Joy. Overall, the MAP itself is no longer fit for purpose as the Crediton Benefice remains a legal entity but will no longer exist practically. The formation of the Creedy Ministry Hub has placed St Swithun's, Sandford with the parishes in North Creedy East. By the end of February 2022, all the clergy vacancies in the emerging Creedy Ministry Hub will be filled and more detailed discussions can take place on how it can meet the Diocesan Strategy and the practical implications.

The break in normal patterns and routines brought about by Covid provides an opportunity to look at the past and plan for a future that encompasses what might need to change and develop. The PCC Away Day considered eight areas of church life - prayer and worship; work with children and young people; communications and administration; growing disciples; resourcing to sustain God's mission; good pastoral care; witness and faith sharing and; serving the disadvantaged. Leading on from views and suggestions made at the Away Day, the newly formed Church Mission Group has started to look at the first two areas and will draw in other church members as necessary. Early plans include a new Sunday afternoon service for families – Explorers@3.30 – and a review of the mid-week services.

We want to welcome people into our worshipping community, offering a diversity of prayer and scripture, music and sacrament. We want to reach out into the local community and have involvement in community projects which enable people to live out their faith in daily life.

Achievements and Performance

Worship and Prayer

Due to the surge in case numbers and hospital admissions, it was decided in mid-January to suspend services once more at all the churches across the parish. Throughout the year, there has been a livestreamed service each week from Holy Cross, available on our Facebook page, whether the church was open or not. We are very grateful to the people that have undertaken the livestreaming which is much appreciated and has been viewed around the world. The other churches provided services via Zoom during the closures. All the churches reopened for services and private prayer in late March and at Holy Cross, there was a return to repeating the 9.30am service at 11.00am. In August, the 11am service ceased and for the first time in 17 months, the entire congregation could worship together. Areas of socially distanced pews were maintained and indicators made available for anyone wishing to keep space beside them. Mid-week services at Holy Cross also resumed in August. After the disappointment of 2020, it was wonderful to be able to hold all the special Advent and Christmas services in churches across the parish.

Throughout the year, at all our churches, we've offered worship and prayer that has been arranged to comply with the Covid restrictions in place. This has been reviewed following each change in the regulations and guidelines. Holy Trinity Yeoford started the year with weekly services on Zoom with Revd Jenny Francis and Carol Price taking the services together. Services in church resumed in the spring, gradually phasing out Zoom at the end of May. Songs of Praise was held in the garden and was enjoyed by all. Harvest, Remembrance Sunday, Carol Service, Crib Service and Christmas Holy Communion have been well attended. Café Company on a Monday restarted in May, the monthly lunch club in July and Messy Church in September. All are well attended. At St Lawrence, there were no monthly morning communion services held during 2021. Monthly Evening Prayer commenced in April and continued until October. Sacred Space was offered from April to October (which was livestreamed whether taking place at St Lawrence or Holy Cross). Prayers for the Week of Christian Unity were led by the Connect Team in May. Other special services were held and well attended. St Luke's Posbury reopened at Easter but closed again in September for essential repairs. These took longer than expected but the chapel was open for Christmas.

The Acting Director of Music, Richard Stephens and the Holy Cross choir faced another challenging year. During the church closure at the beginning of the year, there was a mix of live Cantor singing at the service being livestreamed and remote recordings. When Holy Cross reopened in March, the choir continued to sing in small groups with larger groups from September onwards. By using different choir members at each service, everyone that wanted to sing was given the opportunity to do so. Choir rehearsals and social time have been maintained

over Zoom when necessary for both the Adults and Junior Choristers. After 13 months, the congregation was able to sing the last hymn in the churchyard on Easter Sunday - which was very emotional - and congregational singing indoors (with the wearing of masks strongly encouraged) was allowed from June. Special mention must be made and thanks recorded to Richard and Stella Stephens, Peter Gilks and Luke Tayler for their efforts with all things choir throughout the year.

In September, the PCC was in a position to advertise for a new Director of Music and was delighted to announce the appointment of Jon Rawles. Jon's first service was on Advent Sunday and the musical contribution to our worship by the choir after very little rehearsal time augers well for the future. This continued with all the Christmas services and we anticipate exciting times ahead.

Children's activities were reduced at all the churches, particularly at the start of the year. The Open the Book team continued in its support of the teachers at Hayward's. The class teachers were under great pressure at the start of the year when they were faced with trying to teach children at home as well as those in school. Any help we could provide was offered and the end result was adding in ordinary stories, read as local friends, not as members of the OtB team. It was possible to record enough stories so that the school had a story a week available. The extra readings were designed for children's or families' relaxation or entertainment, e.g. bed-time stories or the equivalent of visual audio books. With life returning to something like normal, it was agreed to visit the school at least once per half term from the Autumn term and with great delight and excitement, the OtB team returned to Hayward's school hall just before half term. Next visits planned to present two Christmas stories in early December were prevented by the rapid rise in cases of the Omicron variant. Christingle, Carol and Crib Services were held in churches but school carol services were cancelled as Covid case numbers increased. At Holy Cross, the Children's Corner was reopened and Babes & Toddlers resumed with a good number attending. There are plans for a new Sunday afternoon service starting in 2022 – Explorers@3.30 – which aims to invite families to discover more about the Christian faith in a fun, more informal way.

The garden at St Lawrence was used as part of the Christians Together in Crediton's Easter Trail. It was Station 1, depicting Palm Sunday, with a display retelling the story and activities to carry out. It was hugely successful, as was the whole event throughout the Town. Many, many people visited the garden and display over the 10-day period.

We continue to have large numbers of people accessing our livestreamed services on the Holy Cross Facebook page. To that end, a generous gift from the Friends of Holy Cross has enabled us to purchase more suitable IT equipment and the Rector got his mobile phone back.

There are 153 on the Electoral Roll following a revision with 8 removals and 5 additions. At Holy Cross, the average attendance at the Sunday morning services was 79 adults and 5 children and includes the (reduced) choir with an average of 90 views on Facebook for each service. A total of 132 adults and children attended the Easter Vigil and/or on Easter Day. Special services during Advent were attended by 322 people (125 of whom were at 9 Lessons and Carols) and a total of 319 people attended on Christmas Eve and/or Christmas Day. At Holy Trinity Yeoford and St Luke's Posbury, there are fewer services with normal attendance between 5 and 10 – whether in person or via Zoom. St Lawrence attendance was at capacity (12-15) when restrictions were in place and it welcomed 25 to its Patronal Festival, 14 to a Christmas Eve service and Carols by Candlelight made a welcome return on Boxing Day with 29 including singers and musicians.

There has been 1 baptism, 7 weddings, 23 funerals in church and 27 at the crematorium. There were 2 funerals and 1 internment of ashes at St Luke's Posbury. The lifting of restrictions on the number of people allowed to attend was welcomed but responsible decisions had to be made where necessary. We had anticipated requests for celebration of life services for people that died in 2020 but in the light of the continuing pandemic, this hasn't happened. The work of the Holy Cross Pastoral Care team was undertaken within the restrictions in place at the time and we continued to advertise contact telephone numbers and an email address where people could raise pastoral care issues and ask for help. Weekly notices are available to all the church members whether by email or hard copy and regular telephone contact has been maintained, particularly with those that did not return to church during the year for whatever reason. Similar arrangements were made at Holy Trinity Yeoford and St Luke's Posbury.

Sister Act (a women's group) continued to offer an opportunity for nurture, learning and prayer and met in person when permitted or via Zoom. SHED, the men's group formed just before the first lockdown, did not meet but resumed early in 2022. Bellringing has been maintained within whatever guidelines were in place at the time and was welcomed when it resumed with more ringers allowed to be present. It was also a delight when the flower arrangers were more able to enhance Holy Cross with their displays.

Church Fabric

While not the direct responsibility of the PCC, church members contribute to caring for the fabric at Holy Cross through their help and involvement at the June Festival and the Christmas Tree Festival which raise money for works needed. The Governors have very little money available to them for repairs and maintenance given the size of the building. The continuing loss of income from the Festivals due to the pandemic was again a severe blow. This year, we were able to hold the St Boniface Open Day in June which raised around £1,000 and the Christmas Tree Festival raised around £4,500. Thanks are due to Stella Stephens, the Festival Committee and all those involved in managing these events under challenging circumstances. There was little additional fund raising for the Roof Appeal as the Governors have drawn the roof repairs needed into a larger Heritage Project with a focus on our cultural heritage and the need to improve and provide much needed facilities at Holy Cross. Progress with the project has been hampered by the pandemic and necessarily involves much thought, planning and work.

For the first half of the year, Holy Cross was open only for public worship and private prayer. This ended in July when the church was once again opened to visitors and those seeking a quiet space – initially for three days and every day by the end of the year. Holy Cross is once again open each day from around 8.30am to dusk with an alarm and CCTV system contributing to the security of the building, crime prevention and the safety of volunteers and visitors.

The Friends of St Lawrence Chapel assist the Governors by raising funds to contribute to the maintenance, care and health and safety of the Chapel and garden. The organ had its annual service in September (paid for by the Friends) with woodworm treatment applied at the same time (paid for by the Governors). The Governors have also supplied specialised paint (recommended by DAC) which has been applied to the bottom third of the internal north and south walls of the Chapel to prevent the spread of damp.

The PCC has responsibility for the fabric at Holy Trinity Yeoford. Work has continued throughout the year to obtain the necessary faculty and secure the funds for the installation of kitchen and toilet facilities. A grant from the National Churches Trust has to be matched by local fund-raising. There have been delays in securing the grant but it is hoped the funding will be confirmed in March. At St Luke's Posbury, essential repairs to external woodwork and the main stained-glass window were completed.

The PCC is responsible for the Boniface Centre which, through the Management Committee, keeps a maintenance schedule for repair and replacements. The Centre is well-maintained and in excellent condition but was closed at times during the year due to Covid-19 restrictions. It was made available throughout 2021 for visits from the National Blood Service.

Mission and Evangelism

It was a delight to welcome Revd Lewis Eden as our Assistant Curate in September. Whilst completing his own 'training' for the priesthood, his enthusiasm and passion for the mission of the church and his knowledge of all things IT will be invaluable during his time with us. With regard to vocation, we are also pleased to have a Licensed Lay Minister training for the diaconate, an LLM in training and another person following the discernment process.

Holy Cross is an active member of Churches Together in Crediton and works collaboratively with the other denominations on Messy Church, the week of prayer for Christian Unity, the Good Friday Walk of Witness, an August holiday club and a summer Fun Day in the Park. Once again, much of this activity was severely impacted by the Covid-19 pandemic and did not take place. Holy Cross was represented at the Crediton Diversity Festival.

Helping those in need is a demonstration of our faith. The PCC allocated £6,300 to the five charities recommended by the Missions and Charities Committee – CMS, Christian Aid, Connect, Mission to Seafarers and Farming Community Network. The Harvest Supper did take place with £904.10 plus Git Aid raised for Send-a-Cow. There are also ad-hoc collections in response to emergencies and natural disasters.

The Crediton Benefice Community Parish Magazine was produced throughout the year with 300 copies available in church, online and at Evans Newsagents. We are very grateful to Evans Newsagents for their continuing support. The magazine is sent further afield electronically to former congregation members that have moved away and to our link parish in Makongeni, Thika. The magazine gives details of services, forthcoming events, articles of general interest, reports on previous activities and from church groups. It includes a prayer diary and the Diocesan news. Holy Cross has a Facebook page (as does Bishop Furry, our children's 'mascot') and an informative website - www.creditonparishchurch.co.uk. St Luke's Posbury also has its own website.

Other Activities

In October, Holy Cross hosted the first stage of the launch of the new St Boniface Pilgrim Way from Holy Cross to Exeter Cathedral. We now have a Pilgrim Corner set up in the church.

The Boniface Centre continues to play a major role in the activities of the church and outreach in the local, wider, communities. The PCC, through the Centre's Management Committee, seeks to keep the Centre as a respected and highly valued venue for events including worship, social occasions, business meetings, charitable use and so on. With fewer periods of lockdown, the Centre was available more often to hirers but bookings were 45% of pre-pandemic levels with a reluctance from some to return. Church groups, such as Sister Act, Mothers' Union, Tuesday morning Drop-In for tea/coffee and cake met in the Centre whenever possible. PCC, committee and Deanery Synod meetings were also held there.

There has been more opportunity to resume our usual PCC fund raising activities during 2021 – Book Fair: £749.15, Quiz & Supper: £523.98, St Nicholas Fair: £1242.60 and bric-a-brac stall at the Christmas Tree Festival: £446. These events are all open to the local community who welcomed the return to some sort of normality.

The Friends of St Lawrence held two Open Afternoons with the first being very well attended despite the weather and raised over £100. The second celebrated the Centenary of the Re-consecration of the Chapel. The weather was kind but the event clashed with others so was not so well attended.

Financial Review

The accounts are prepared in accordance with the Church Accounting Regulations 2006. It is with immense gratitude that we thank our regular planned givers who have stood by us so loyally through continuing financial challenges. Whilst some important fundraising events took place this year, attendances and results were, as expected, less than previously enjoyed. We faced significant advertising and interview costs in the appointment of a new Director of Music, and cash flow concerns through the year meant that we had to withdraw £3,500 00 from the Deposit Fund. In spite of financial restrictions we were able to fulfill our target of paying 90% of our Parish Share, however, we have been advised that the Diocese are looking for 96% to be paid for the coming year, so the challenges remain. It has been a relief that, whilst interest on the Deposit Fund has been low, dividends from the Investment Fund have held up well and resulted in a huge valuation increase at the year end.

It should be noted that - although the Current Account balance looks extremely healthy - it includes an anonymous donation of £5,000.00 received at the year-end in memory of Penny Little. This has now been moved to the Deposit Fund pending a decision on how best to remember her.

With help from the Friends, we now have everything in place for Live Streaming to continue, together with a permanent Contactless Payment Device which is available at all times and is beginning to reflect a need and to make a difference.

Reserves Policy

The PCC aims to maintain, if possible, net reserves at a level representing 3 months operating costs, plus a minimum of £15k to cover potential repair liabilities at the Boniface Centre and Yeoford.

Safeguarding

The PCC has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 to have due regard to the House of Bishops' guidance on safeguarding children and adults at risk. No Serious Incident occurred during the year that should have been reported to the Charity Commissioners. Consideration is given and arranged as necessary for appropriate training with the required DBS checks and confidential declarations completed. Parish policies are reviewed annually

Deanery Synod

Four members of the PCC sat on the Cadbury Deanery Synod for the first half of the year but only 3 for the last 6 months due to a resignation. The parish has two members on the Diocesan Synod and had one member of the General Synod for part of the year. A report of the Cadbury Deanery Synod meetings appears in the Crediton Benefice Community Parish Magazine and includes feedback from both Diocesan and General Synod. Specific items were brought to the attention of the PCC as necessary. There was a speaker from the Churches Housing Action Trust and a session encouraging attendance on the Living in Love and Faith (LLF) course. It was decided to offer LLF on a Deanery basis and three groups met. Net Carbon Zero by 2030 will continue to grow in importance and the Diocesan Social Justice and Creation Care Officer has been booked for 2022. As Rural Dean and the only incumbent in the Deanery, Revd Matthew Tregenza had another incredibly busy year caring for nearly 30 parishes. Thankfully, by the end of February 2022, all three vacancies will be filled and real progress can start on the formation of the Creedy Ministry Hub which promises to be both exciting and daunting. Collaboration, communication and co-operation will be key to the Hub's success.

Retired Clergy and LLMs, Music Staff and Volunteers

The PCC would like to thank everyone who has worked tirelessly during this year to make our Churches a lively and vibrant community. Special thanks to all our Retired Clergy and Licensed Lay Ministers; to Richard Stephens, Acting Director of Music and Peter Gilks, Acting Assistant Organist; to Luke Tayler as Choral Assistant; to our Churchwardens, Peter Brewer, Sheila Ralph and Mike May; to Gill Lee, Anne Jerman and Glenda Hills for dealing with the administration and finances; to all committee and sub-committee members; to Bill Jerman for church tours, greeting visitors and dealing with family history enquiries; to the bellringers and flower arrangers; and to all our other volunteers in so many areas. We need to thank once again, our vergers, Steve Collier and Andrew Ware plus Mandy Tomlinson and all the sidespeople who have played a vital part in keeping us Covid Secure when attending public worship or private prayer. At St Lawrence, thanks are due to Jill de Silva for caring for the garden and church decorations and to Cliff and Peter for their accompaniment on the organ. At Holy Trinity Yeoford, we are grateful to Carol Price for her tireless efforts in caring for the church, congregation and village and for the many volunteers working in the churchyard and helping to run the café and lunches. Thank you all so much!

Approved by the PCC on 9th February 2022 and signed on its behalf by:

S. E. Ralph

Revd Matthew Tregenza (Incumbent) **Sheila Ralph (Vice Chair)**

INDEPENDENT EXAMINER'S REPORT TO THE PCC OF CREDITON

This report on the accounts of the PCC for the year ended 31 December 2021, which are set out on pages one to five, is in respect of an examination carried out under Regulation 3(3) of the Church Accounting Regulations 1997 and section 145 of the Charities Act 2011.

Respective responsibilities of trustees and examiner

As the members of the PCC you are responsible for the preparation of the accounts; you consider that the audit requirement of Regulation 3(3) of the Church Accounting Regulations 1997 and section 144(2) of the Charities Act 2011 (the Act) do not apply. It is our responsibility to issue this report on those accounts in accordance with the terms of Regulation 25 of the Church Accounting Regulations 1997 and Regulation 7 of the Charities (Accounts and Reports) Regulations 1995.

Basis of independent examiner's report

Our examination was carried out in accordance with the General Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act and to be found in the guidance from the CBF. That examination includes a review of the accounting records kept by the PCC and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the accounts 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 we do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

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

(1) which gives us 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 accounts which accord with the accounting records and to comply with the requirements of the Act, as also contained in the Church Accounting Regulations 1997 have not been met; or

(2) to which, in our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

STAPLETONS
CHARTERED CERTIFIED ACCOUNTANTS
4 MARKET STREET
CREDITON
EX17 2AJ

14 March 2022

Crediton Parish Church - 1129124

Statement of Financial Activities

For the period from 01 January 2021 to 31 December 2021

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Income and endowments from:					
Donations and legacies	85,487.28	—	—	85,487.28	97,933.58
Income from charitable activities	1,684.69	—	—	1,684.69	1,115.05
Other trading activities	10,480.04	—	—	10,480.04	7,022.92
Investments	11,362.01	—	—	11,362.01	6,163.00
Other income	38,141.25	—	—	38,141.25	23,340.23
Total income	**147,155.27**	**—**	**—**	**147,155.27**	**135,574.78**
Expenditure on:					
Raising funds	—	—	—	—	50.00
Expenditure on charitable activities	7,984.49	—	—	7,984.49	7,405.05
Other expenditure	131,974.88	—	—	131,974.88	119,036.45
Total expenditure	**139,959.37**	**—**	**—**	**139,959.37**	**126,491.50**
Net income / (expenditure) resources before transfer	**7,195.90**	**—**	**—**	**7,195.90**	**9,083.28**
Other recognised gains / losses					
Net movement in funds	**7,195.90**	**—**	**—**	**7,195.90**	**9,083.28**
Reconciliation of funds					
Total funds brought forward	**59,611.55**	**22,483.21**	**—**	**82,094.76**	**73,011.48**
Total funds carried forward	**66,807.45**	**22,483.21**	**—**	**89,290.66**	**82,094.76**
Represented by					
Unrestricted					
General fund	66,807.45	—	—	66,807.45	59,611.55
Restricted					
Legacies Fund	—	22,483.21	—	22,483.21	22,483.21

Crediton Parish Church - 1129124

Balance Sheet detailed

		As at 31/12/2021	As at 31/12/2020
Current assets			
	3000: NatWest Bank PCC C/A	9,144.78	4,912.87
	3010: Social Committee Petty Cash	50.00	50.00
	3020: CBF Deposit Fund - Crediton PCC	9,618.74	12,198.04
	3030: CBF Investment Fund - Income Shares	75,439.30	65,997.99
	Z05: Accounts Receivable	142.42	665.85
	Total Current assets	**94,395.24**	**83,824.75**
Liabilities			
	Z04: Accounts Payable	5,104.58	1,729.99
	Total Liabilities	**5,104.58**	**1,729.99**
	Net Asset surplus (deficit)	**89,290.66**	**82,094.76**
Reserves			
	Excess / (deficit) to date	7,195.90	9,083.28
	Z01: Starting balances	82,094.76	73,011.48
	Total Reserves	**89,290.66**	**82,094.76**

Represented by Funds

Unrestricted	66,807.45	59,611.55
Designated	—	—
Restricted	22,483.21	22,483.21
Endowment	—	—
Total	**89,290.66**	**82,094.76**

NOTICE

The Churchworkers Institute Building was sold in 1989 and realised the sum of £78,700.00. The Charity was wound up and the Charity Commissioners for England & Wales, in agreement with the Church Governors, determined that the proceeds from the sale should be directed towards the building of the Boniface Centre. It was further determined that the sum of £47,000.00 should be repaid to the Charity Commissioners in 60 years time, that is: 2049, and that 1/13th of that sum should be invested and allowed to accrue in order to achieve repayment.

Currently, the investment at 31 December 2021 was valued at **£54,092** (the valuation at 31 December 2020 was £46,080.73).

Any monies accrued in excess of the sum required will remain the property of Crediton PCC but it should be noted that, should the sum not be realised, Crediton PCC remain liable for any deficit.

Analysis of income and expenditure
Selected period: 01 January 2021 to 31 December 2021

	Unrestricted	Designated	Restricted	Endowment	Total This year	Total Last year
Income and endowments						
Donations and legacies						
1002 - Planned Giving	59,780.75	—	—	—	59,780.75	58,905.44
1003 - Collections	4,661.50	—	—	—	4,661.50	4,800.40
1005 - Sundry Donations	6,479.37	—	—	—	6,479.37	17,009.85
1008 - Wall Safe	344.95	—	—	—	344.95	452.70
1009 - Giving Machine	25.91	—	—	—	25.91	46.48
1010 - Income Tax Recovered	13,694.80	—	—	—	13,694.80	16,570.63
1024 - Outreach	500.00	—	—	—	500.00	148.08
Donations and legacies Totals	85,487.28	—	—	—	85,487.28	97,933.58
Income from charitable activities						
1007 - Special Collections	1,684.69	—	—	—	1,684.69	1,115.05
Income from charitable activities Totals	1,684.69	—	—	—	1,684.69	1,115.05
Other trading activities						
1013 - Bounty Table	99.80	—	—	—	99.80	—
1014 - Drop in	1,077.46	—	—	—	1,077.46	470.01
1015 - Stewardship Lunch	—	—	—	—	—	581.45
1016 - Catering Sales	—	—	—	—	—	60.00
1017 - St Nicholas Fair	1,250.62	—	—	—	1,250.62	—
1018 - Book Fair	741.82	—	—	—	741.82	—
1020 - Hot Lunches	367.43	—	—	—	367.43	—
1021 - Christmas Tree Festival Stall	444.63	—	—	—	444.63	—
1022 - Concerts	—	—	—	—	—	100.00
1023 - Fund Raising	1,571.87	—	—	—	1,571.87	856.56
1040 - Church Hire	350.00	—	—	—	350.00	370.00
1041 - Parish Magazine Sales	2,042.41	—	—	—	2,042.41	2,033.90
1042 - Parish Magazine Adverts	2,534.00	—	—	—	2,534.00	2,551.00
Other trading activities Totals	10,480.04	—	—	—	10,480.04	7,022.92
Investments						
1065 - CBF Interest	6.22	—	—	—	6.22	67.78
1066 - CBF Shares Dividends	1,914.48	—	—	—	1,914.48	1,848.76
1070 - Valuation Increase CBF 615148001S	9,441.31	—	—	—	9,441.31	4,246.46
Investments Totals	11,362.01	—	—	—	11,362.01	6,163.00
Other income						
1030 - Banns Fees	46.00	—	—	—	46.00	22.00
1031 - Wedding Fees	1,611.50	—	—	—	1,611.50	394.00
1032 - Funeral Fees	3,146.50	—	—	—	3,146.50	2,473.00
1033 - Diocesan Fees	9,508.50	—	—	—	9,508.50	9,041.00
1034 - Sundry Fees Received	15,349.50	—	—	—	15,349.50	4,668.70
1048 - Boniface Centre F.I.T.	2,075.29	—	—	—	2,075.29	2,275.80
1050 - Miscellaneous Income	3,812.06	—	—	—	3,812.06	2,726.57
1051 - Photocopying Sales	119.90	—	—	—	119.90	74.16
1052 - Yeoford Contribution	900.00	—	—	—	900.00	900.00

	Unrestricted	Designated	Restricted	Endowment	Total This year	Total Last year
1053 - Sandford Contribution	480.00	—	—	—	480.00	315.00
1054 - Shobrooke Contribution	480.00	—	—	—	480.00	150.00
1055 - Music Endowment Fund Contribution	435.00	—	—	—	435.00	300.00
1060 - Remembrance Service Collection	177.00	—	—	—	177.00	—
Other income Totals	38,141.25	—	—	—	38,141.25	23,340.23
Income and endowments Grand totals	147,155.27	—	—	—	147,155.27	135,574.78

Expenditure

Raising funds

2017 - Concert Expenses	—	—	—	—	—	50.00
Raising funds Totals	—	—	—	—	—	50.00

Expenditure on charitable activities

2028 - Charitable Giving	6,300.00	—	—	—	6,300.00	6,300.00
2029 - Special Collections	1,684.49	—	—	—	1,684.49	1,105.05
Expenditure on charitable activities Totals	7,984.49	—	—	—	7,984.49	7,405.05

Other expenditure

2030 - Parish Share	67,455.00	—	—	—	67,455.00	70,674.00
2040 - Magazine Editor	1,560.00	—	—	—	1,560.00	1,560.00
2041 - Director of Music	5,581.64	—	—	—	5,581.64	3,891.00
2042 - Assistant Organist	625.50	—	—	—	625.50	651.00
2043 - Vergers	1,071.00	—	—	—	1,071.00	725.40
2044 - Parish Adminstrator	7,278.00	—	—	—	7,278.00	7,098.00
2045 - Choir	—	—	—	—	—	377.90
2047 - Occasional Organists	100.00	—	—	—	100.00	50.00
2050 - Rector's Expenses	242.09	—	—	—	242.09	216.42
2051 - Curate's Expenses	290.08	—	—	—	290.08	110.00
2052 - Additional Clergy Expenses	225.75	—	—	—	225.75	132.50
2054 - Outreach	—	—	—	—	—	377.65
2055 - Christians Together in Crediton	200.22	—	—	—	200.22	210.55
2056 - Deanery Expenses	260.00	—	—	—	260.00	—
2058 - Diocesan Fees	9,609.50	—	—	—	9,609.50	8,957.50
2059 - Sundry Fees Paid	15,145.50	—	—	—	15,145.50	4,683.70
2060 - Church Cleaning	2,356.05	—	—	—	2,356.05	431.98
2061 - Upkeep of Services	1,167.17	—	—	—	1,167.17	1,149.58
2062 - Routine Maintenance	1,073.73	—	—	—	1,073.73	1,549.64
2064 - Organ / Piano Tuning	632.00	—	—	—	632.00	316.00
2065 - PCC Payments to Choir	1,140.00	—	—	—	1,140.00	914.00
2066 - Childrens' Activities	20.00	—	—	—	20.00	49.00
2067 - Photocopying	1,207.89	—	—	—	1,207.89	1,467.99
2068 - Stationery / Office Equipment	526.06	—	—	—	526.06	679.45
2069 - Website	138.89	—	—	—	138.89	146.85
2070 - Stewardship Expenses	—	—	—	—	—	63.43
2071 - Sundry Expenditure	4,460.72	—	—	—	4,460.72	3,033.88
2072 - Auditor	282.00	—	—	—	282.00	270.00
2073 - Bank Charges	390.83	—	—	—	390.83	358.88
2076 - Live Streaming	30.76	—	—	—	30.76	—
2080 - Telephone	662.34	—	—	—	662.34	890.84
2081 - Church Electricity	1,640.34	—	—	—	1,640.34	915.93
2082 - Organ House Electricity	559.22	—	—	—	559.22	539.82

	Unrestricted	Designated	Restricted	Endowment	Total This year	Total Last year
2083 - St Lawrence Electricity	425.99	—	—	—	425.99	178.00
2084 - Gas	1,961.59	—	—	—	1,961.59	2,935.61
2085 - Water	220.66	—	—	—	220.66	348.95
2090 - Parish Magazine Costs	3,257.36	—	—	—	3,257.36	3,081.00
2091 - Remembrance Service Collection	177.00	—	—	—	177.00	—
Other expenditure Totals	131,974.88	—	—	—	131,974.88	119,036.45
Expenditure Grand totals	139,959.37	—	—	—	139,959.37	126,491.50

DISCLOSURE NOTICE (ref: Financial Reporting Standard 102)

During 2021 Crediton PCC received **£13,661.34** 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.

CREDITON PAROCHIAL CHURCH COUNCIL

The accounts for the year ended 31 December 2021 have been prepared in accordance with current Accounting Practice and Charity Regulations by:

Signed: ..... Honorary Treasurer

Name: ..... MRS C.M. HILLS MAAT

Date: 24.01.2022

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF CREDITON

England & Wales - Charity number 1129124

Accounts

The Parish of the Collegiate Church of the Holy Cross and the Mother of Him who Hung Thereon, Crediton

Address for correspondence:
The Parish Office, The Boniface Centre, Church Lane, Crediton, EX17 2AH

Annual Report
and
Financial Statements

of the Parochial Church Council

for the year ended
31st December 2020

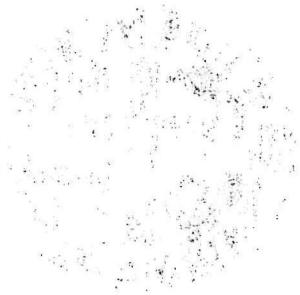
Rector:
The Reverend Matthew Tregenza

Bankers:
Nat West, Cowick Street, St Thomas, Exeter

Independent Examiner:
Stapletons Chartered Certified Accountant
4 Market Street, Crediton, EX17 2AJ

Our web site:
www. creditonparishchurch.org.uk

The Parochial Church Council is a Registered Charity No. 1129124



The Parochial Church Council of Holy Cross, Crediton
Annual Report for the year ended 31st December 2020

Administrative Information

Crediton Parish Church is situated on Church Lane, Crediton and is part of the Crediton Benefice Community which covers three parishes and eight churches within the Cadbury Deanery of the Diocese of Exeter. The correspondence address is the Parish Administrator, Parish Office, Boniface Centre, Church Lane, Crediton, EX17 2AH. The Parochial Church Council (PCC) is a body corporate (PCC Powers Measure 1956, Church Representation Rules 2020) and registered with the Charity Commission – Registered Charity No. 1129124. PCC members are elected by the Annual Parochial Church Meeting in accordance with the Church Representation Rules 2020.

PCC members who have served from 1st January 2020 to 31ST December 2020 were:

Incumbent:	Revd Matthew Tregenza
Assistant Curate:	None
Churchwardens:	John Musty (and Vice Chair) until APCM 2020, Sheila Ralph (and Vice Chair from APCM 2020), Mike May, Peter Brewer from APCM 2020
Ex Officio (Deanery Synod)	Sue Barker (until APCM 2020), Amy Bright, Anne Jerman, Carol Price, Jack Shelley (from APCM 2020)
Ex Officio (Diocesan Synod)	Revd David Francis
PCC Treasurer and Co-opted	Glenda Hills
PCC Secretary	Anne Jerman
Co-opted	Ernie Heard from 25 November 2020
Elected Members	*Until APCM 2020* - Eileen Brassington, Peter Brewer, Ernie Heard and James Turner: *All year* - Garry Adams, Gill Lee, Ted Staite, Stella Stephens and Mandy Tomlinson: *From APCM 2020* - Sue Barker, Joanna Lunnon and Stephen Mitchell

Structure, Governance and Management

The method of appointment of PCC members is set out in the Church Representation Rules 2020. The Council comprises the Incumbent, the Assistant Curate, the Churchwardens, those elected to the Deanery/Diocesan/General Synod, other members who are elected at the Annual Parochial Church Meeting by those on the Electoral Roll or who are co-opted. Members of the congregation are always urged to join the Electoral Roll, and to stand for election to the PCC.

Unusually, Crediton Church Corporation (the twelve Governors) owns and is responsible for the repair and maintenance of the church (which is a Grade I Listed Building), its artefacts and the churchyard and also for St Lawrence Chapel which is a Grade II Listed Building. The PCC is responsible for the day-to-day arrangements and running costs. The PCC is also responsible for the church at Holy Trinity Yeoford and the Boniface Centre in Church Lane, Crediton although both have their own management committees. St Luke's Proprietary Chapel, Posbury is also within the parish but by long arrangement, is largely autonomous to Crediton PCC. It is a registered charity in its own right with its own Trustees and Management Committee. It submits an annual report and accounts to the Charity Commission each year (copied to the Diocese of Exeter).

The PCC members are responsible for making decisions on all matters of general concern and importance in the parish, and for all financial matters. Due to the Covid-19 pandemic, the PCC cancelled two meetings during the first lockdown. Some urgent issues were dealt with by email and then meetings resumed in person or via Zoom from June 2020. The delayed APCM was held in October 2020. The PCC has a number of sub committees, each dealing with a particular aspect of parish life. These include Worship; Ministry; Missions & Charities; Children & Young People; Communications; Housekeeping; and Social. Each Committee reports back to the full PCC. There are been very few sub-committee meetings this year due to the pandemic and the suspension of many of our normal activities.

Aim and Purpose

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

Objectives and Activities

The PCC, as part of the Crediton Benefice Community, commits itself to carry out God's will through prayer, worship, learning and action. We will develop our life together as we reach out to others; affirm individual strengths; value the diversity of churchmanship across the Benefice; nurture growth, vocations and leadership; work towards greater accessibility and respect and sustain our environment.

These objectives within our Mission Action Plan (MAP) encompass the Diocesan Strategy to Grow in Prayer, Make New Disciples and Serve with Joy. The MAP sets out what has been achieved to date and presents ideas for future opportunities but remains in need of updating. Activity to review and revitalise the MAP in the light of the Deanery Plan did not materialise during 2020. This was partly due to the constraints of the pandemic and partly due to a proposal late in the year for the formation of the Creedy Ministry Hub which encompasses three of the four Mission Communities in the Cadbury Deanery.

We welcome people into our worshipping community which offers a diversity of prayer and scripture, music and sacrament. We want to reach out into the local community and have involvement in community projects which enable people to live out their faith in daily life.

Achievements and Performance

Worship and Prayer

Until late March, we were able to offer our normal range of Sunday and weekday services in the churches of the parish. Since then, we've offered worship and prayer that has been adapted to accommodate the restrictions in place. There has been private prayer, short pre-recorded services on YouTube (thanks to Stephen Mitchell for putting these together), livestreamed services on Facebook, in-church services and services held via Zoom. At Holy Trinity Yeoford, the Monday prayer and café time became an opportunity for private prayer only for most of the year. At Holy Cross, two identical services were held on Sunday mornings with two different reduced choir groups in order to meet Covid Secure guidance and services over Christmas were also repeated. This enabled the church to accommodate all those wishing to attend and gave all choir members (but sadly, not the congregation) an opportunity to sing. The Acting Director of Music, Richard Stephens and the choir have worked incredibly hard to produce pre-recorded music – often at short notice - and when permitted, to sing safely in small numbers with Covid Secure arrangements in place. Special thanks to Richard and Stella Stephens and Mike Brett for putting together the pre-recorded music (the Hallelujah Chorus was an early triumph) and to the Junior Choristers for making the garlands to cordon off pews. The choir rehearsals and social time have been maintained over Zoom for both the Adults and Junior Choristers separately and members of the congregation were invited to virtual coffee on Zoom.

Children's activities were greatly reduced at all the churches. From Easter onwards, the Open the Book team doubled its output to offer extra support to the teachers at Hayward's and Yeoford. Children can access a Bible story a week via the church YouTube page, and this is greatly appreciated. There was also a Christmas Tree Trail on the High Street and competitions for colouring and making Christmas cards which were delivered to local care homes after being used in the Online Crib Service (601 views). The Crib Service was a combination of the Open the Book team and recorded singing of local children and also the Junior Choristers. Christingle was arranged as a takeaway 'goody bag' with all those left over donated to the Crediton Food Bank.

Unfortunately, churches were closed for public worship at Easter, Remembrance and on Advent Sunday. On a positive note, the number of people that have accessed the livestreamed services on the Holy Cross Facebook page has often been greater than the number we might have expected to see in church.

We know that people from the USA, the Netherlands, Panama and across the UK have viewed services. A challenge for the future will be deciding the best way to deliver a mixed economy of services.

At present there are 156 on the Electoral Roll with 2 removals and no addition during the year. At Holy Cross, the average attendance at the Sunday morning services was 91 adults and 6 children and includes the choir with an average of 130 views on Facebook. The choir returned initially as a small group at the Friend's Evensong in September and this pattern continued with two Friday rehearsals to coincide with the two Sunday services along with Trebles Tuesday practice. Remembrance Sunday and the Advent Procession were streamed only with 1.8k views and 649 views respectively. A total of 176 adults and children attended special Christmas services such as Lessons and Carols in church and there were 591 views of the Crib Service online. The Family Carol Service (245 views) was streamed as well as offering 2 in-church services and incorporated images of previous Christmas Tree Festivals in a similar manner to the Flower Festival Songs of Praise (210 views on YouTube). Thank you to Mel Collier for collating these all into videos. At Holy Trinity Yeoford, St Lawrence Crediton and St Luke's Posbury, there are fewer services with normal attendance between 5 and 10 – whether in person or via Zoom. St Lawrence hosted a Christmas Eve service this year which was fully booked with 12 people attending and was much appreciated.

Due to the restrictions, there has been just 1 baptism, 1 wedding and 16 funerals in church and 37 at the crematorium. The restricted numbers were a cause of great sadness and we anticipate that there will be a number of life celebration services in due course. The work of the Holy Cross Pastoral Care team was necessarily curtailed in terms of personal visits but contact was maintained with those they support through Zoom and telephone calls. The team itself met via Zoom whilst the Bereavement team were able to hold the Bereavement lunch in February along with a meeting in August. We advertised contact telephone numbers and established a dedicated email address where people could raise pastoral care issues and ask for help. As a result, we delivered shopping to a small number of people whilst taking appropriate Covid precautions. Weekly notices including the mental stimulation of a quiz are sent to all the church members whether by email or hard copy and regular telephone contact has been maintained throughout with as many 250 calls made in a month during lockdown periods. Similar arrangements were made at Holy Trinity Yeoford and St Luke's Posbury. Holy Cross, St Lawrence Crediton and Holy Trinity Yeoford were all able to offer All Souls Services and Holy Cross maintains a Book of Remembrance.

Sister Act (a women's group) continued to offer an opportunity for nurture, learning and prayer and met in person when permitted or via Zoom. SHED, the newly formed men's group was able to meet three times prior to the first lockdown. Since the initial lockdown in March, the Church Bellringers have maintained ringing within permitted guidelines including the use of family pairings.

Church Fabric

The PCC has responsibility for the fabric at Holy Trinity Yeoford. Work has continued throughout the year to obtain the necessary faculty and secure the funds for the installation of kitchen and toilet facilities. A grant from the National Churches Trust has to be matched by local fund-raising. The PCC is also responsible for the Boniface Centre which, through the Management Committee, keeps a maintenance schedule for repair and replacements. The Centre is well-maintained and in excellent condition but has been closed for much of the year due to Covid-19 restrictions. It was open throughout for visits from the National Blood Service.

At the beginning of the year, Holy Cross was open as normal from around 8.30am to dusk each day with an alarm and CCTV system contributing to the security of the building, crime prevention and the safety of volunteers and visitors. Since March, it has only been open for public worship and times of private prayer except on 5 December, when it was open to give people opportunity to light candles and see the 20ft Christmas Tree. The church was floodlit from then until Epiphany 2021 to further contribute to the theme of Comfort and Joy – thanks to Jo Ward for this.

While not the direct responsibility of the PCC, church members contribute to caring for the fabric through their help and involvement at the June Exhibition with Flowers and the Christmas Tree Festival which raise money for works needed at Holy Cross. This year, neither Festival could take place although a virtual Flower Festival was held online together with a colouring competition and Photo competition which were enjoyed by all, young and old and raised £1,327.43. The Governors have very little money available to them for repairs and maintenance given the size of the building so the loss of income from the Festivals (normally around £15,000) was a severe blow. There is currently a separate Roof Appeal (under the aegis of the Governors) which is very challenging. The gross sum of £177,582.28 has been raised to date but £1.6 million is needed to replace the roof lead. The Friends of St Lawrence Chapel assist the Governors by raising funds to contribute to the maintenance, care and health and safety of the Chapel and garden. This year, a handrail for the path and replacement garden benches were installed.

Mission and Evangelism

Crediton Parish Church is an active member of Churches Together in Crediton and works collaboratively with the other denominations on Messy Church, the week of prayer for Christian Unity, the Good Friday Walk of Witness, an August holiday club and a summer Fun Day in the Park. Once again, much of this activity was severely impacted by the Covid-19 pandemic and did not take place. A virtual Walk of Witness was arranged.

Helping those in need is a demonstration of our faith. The PCC allocated £6,300 to the five charities recommended by the Missions and Charities Committee – CMS, Christian Aid, Connect, Mission to Seafarers and Farming Community Network. There was no Harvest Supper but a special appeal raised £616.18 for Send-a-Cow. There are also ad-hoc collections in response to emergencies and natural disasters – this year, £1,115.05 was donated for the Lebanon Appeal following the docks explosion.

The Crediton Benefice Community Parish Magazine print-run was greatly reduced with copies made available through a local newsagent. We are very grateful to Evans Newsagents for their help with this. The magazine was sent electronically to everyone on our email contact list and to those living further afield, including our link parish in Makongeni, Thika. The magazine gives details of services, forthcoming events, articles of general interest, reports on previous activities and from church groups. It includes a prayer diary and the Diocesan newsletter. Holy Cross has a Facebook page (as does Bishop Furry, our children's 'mascot') and an informative website - www.creditonparishchurch.co.uk. St Luke's Posbury also has its own website.

Other Activities

The Boniface Centre continues to play a major role in the activities of the church and outreach in the local, wider, communities. The PCC, through the Centre's Management Committee, seeks to keep the Centre as a respected and highly valued venue for events including worship, social occasions, business meetings, charitable use and so on. The Centre was closed for much of 2020 so church activities such as our regular Tuesday morning Drop-In for tea/coffee and cake and 'Going for a Sing-Song' were suspended for much of the year, as was the Mothers' Union monthly meeting.

There has been little opportunity for any of our usual PCC fund raising activities during 2020 – a 'pre Covid-19' coffee morning and sale raised £383, the Open Day in December raised £434 and £395 was raised from the sale of facemasks with thanks to Jacki Hayes and Judy Borrow for making them. We estimate a reduction in income of £5,000 from fund-raising activities.

Financial Review

The accounts are prepared in accordance with the Church Accounting Regulations 2006. We continue to face a significant financial challenge. The good news is that our regular planned givers have continued to give throughout the year, people that normally give through the collecting bowl have saved up the money at home during periods of closure, there have been anonymous donations and help from the Friends of Crediton Church with Covid-19 related costs. There is an excess of income over expenditure of

£9,083.28 - which includes the sum of £4,246.46 following an increase to the value of our Investment account shares at the year end. However, cash restrictions during the year meant that we have only been able to contribute 90% to the Common Fund, leaving a shortfall of £7,742. As intended, the shortfall of £7,097 for Common Fund in 2019 was paid from reserves but this is not a sustainable position in the long term. The PCC is well aware of the financial concerns and that the impact of Covid-19 – particularly on fund-raising – will continue into 2021.

The introduction of Text Giving was not the success we had hoped for and will be terminated. We have invested in contactless payment machines and introduced 'Donate' buttons on both our website and A Church Near You page.

Reserves Policy

The PCC aims to maintain, if possible, net reserves at a level representing 3 months operating costs, plus a minimum of £15k to cover potential repair liabilities at the Boniface Centre and Yeoford.

Safeguarding

The PCC has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 to have due regard to the House of Bishops' guidance on safeguarding children and adults at risk. No Serious Incident occurred during the year that should have been reported to the Charity Commissioners. Consideration is given and arranged as necessary for appropriate training with the required DBS checks and confidential declarations completed.

Deanery Synod

Four members of the PCC sit on the Cadbury Deanery Synod, two on the Diocesan Synod and one on the General Synod. A report of the Cadbury Deanery Synod meetings appears in the Crediton Benefice Community Parish Magazine and includes feedback from both Diocesan and General Synod. Specific items are brought to the attention of the PCC as necessary. Chloe Axford, Diocesan Director of Communications and Engagement was the guest speaker at Synod and also led a Deanery Training and Development Day – 'Making the Most of Media'. Feedback from General and Diocesan Synod highlighted three areas where Deaneries and parishes will become involved over time – Living in Love and Faith Project; Net Carbon Zero by 2030; and the Covenant of Clergy Care and Wellbeing. In October Rev. Matthew Tregenza was installed as Rural Dean during a service at Holy Cross. In November, the Synod met via Zoom with the Ven. Andrew Beane, Archdeacon of Exeter to hear the proposals for the Creedy Ministry Hub. This and the departure in 2020 and early 2021 of three stipendiary clergy in the Deanery presents both an opportunity and a challenge for the future of Cadbury Deanery. Collaboration and co-operation will be key to the Hub's success.

Retired Clergy, Music Staff and Volunteers

The PCC would like to thank everyone who has worked tirelessly during this year to make our Churches a lively and vibrant community. Special thanks to all our Retired Clergy and Licensed Readers; to Richard Stephens, Acting Director of Music and Peter Gilks, Acting Assistant Organist; to Louise Jones as Head Chorister and Luke Tayler as Choral Assistant; to our Churchwardens, John Musty (later Peter Brewer), Sheila Ralph and Mike May; to Gill Lee, Anne Jerman and Glenda Hills for dealing with the administration and finances; to all committee and sub-committee members and to all our other volunteers in so many areas. This year, we also thank Mandy Tomlinson, Steve Collier and all the stewards who have played a vital part in keeping us Covid Secure when attending public worship or private prayer. Thank you all so much!

Approved by the PCC on 10th February 2021 and signed on its behalf by:

M. T. Tregenza

Revd Matthew Tregenza (Incumbent)

S. E. Ralph

Sheila Ralph (Vice Chair)

CREDITON PAROCHIAL CHURCH COUNCIL

ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2020

Crediton Parish Church - 1129124

Statement of Financial Activities

For the period from 01 January 2020 to 31 December 2020

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Income and endowments from:					
Donations and legacies	£97,933.58	—	—	£97,933.58	£89,460.15
Income from charitable activities	£1,115.05	—	—	£1,115.05	£2,363.81
Other trading activities	£7,022.92	—	—	£7,022.92	£13,039.56
Investments	£6,163.00	—	—	£6,163.00	£11,655.01
Other income	£23,340.23	—	—	£23,340.23	£27,963.77
Total income	**£135,574.78**	**—**	**—**	**£135,574.78**	**£144,482.30**
Expenditure on:					
Raising funds	£50.00	—	—	£50.00	—
Expenditure on charitable activities	£7,405.05	—	—	£7,405.05	£8,663.81
Other expenditure	£119,036.45	—	—	£119,036.45	£136,076.66
Total expenditure	**£126,491.50**	**—**	**—**	**£126,491.50**	**£144,740.47**
Net income / (expenditure) resources before transfer	**£9,083.28**	**—**	**—**	**£9,083.28**	**(£258.17)**
Other recognised gains / losses					
Net movement in funds	**£9,083.28**	**—**	**—**	**£9,083.28**	**(£258.17)**
Reconciliation of funds					
Total funds brought forward	**£50,528.27**	**£22,483.21**	**—**	**£73,011.48**	**£73,269.65**
Total funds carried forward	**£59,611.55**	**£22,483.21**	**—**	**£82,094.76**	**£73,011.48**
Represented by					
Unrestricted					
General fund	£59,611.55	—	—	£59,611.55	£50,528.27
Restricted					
Legacies Fund	—	£22,483.21	—	£22,483.21	£22,483.21

Crediton Parish Church - 1129124

Balance Sheet detailed

		As at 31/12/2020	As at 31/12/2019
Current assets			
	3000: NatWest Bank PCC C/A	4,912.87	4,338.57
	3010: Social Committee Petty Cash	50.00	50.00
	3020: CBF Deposit Fund - Crediton PCC	12,198.04	17,378.77
	3030: CBF Investment Fund - Income Shares	65,997.99	61,751.53
	Z05: Accounts Receivable	665.85	1,386.88
	Total Current assets	**83,824.75**	**84,905.75**
Liabilities			
	Z04: Accounts Payable	1,729.99	11,894.27
	Total Liabilities	**1,729.99**	**11,894.27**
	Net Asset surplus (deficit)	**82,094.76**	**73,011.48**
Reserves			
	Excess / (deficit) to date	9,083.28	30,231.51
	Z01: Starting balances	73,011.48	42,779.97
	Total Reserves	**82,094.76**	**73,011.48**

Represented by Funds		
Unrestricted	59,611.55	50,528.27
Designated	—	—
Restricted	22,483.21	22,483.21
Endowment	—	—
Total	**82,094.76**	**73,011.48**

NOTICE

The Churchworkers Institute Building was sold in 1989 and realised the sum of £78,700.00. The Charity was wound up and the Charity Commissioners for England & Wales, in agreement with the Church Governors, determined that the proceeds from the sale should be directed towards the building of the Boniface Centre. It was further determined that the sum of £47,000.00 should be repaid to the Charity Commissioners in 60 years time, that is: 2049, and that 1/13th of that sum should be invested and allowed to accrue in order to achieve repayment.

Currently, the investment at 31 December 2020 was valued at **£46,080.73** (the valuation at 31 December 2019 was £41,972.92).

Any monies accrued in excess of the sum required will remain the property of Crediton PCC but it should be noted that, should the sum not be realised, Crediton PCC remain liable for any deficit.

Analysis of income and expenditure
Selected period: 01 January 2020 to 31 December 2020

	Unrestricted	Designated	Restricted	Endowment	Total This year	Total Last year
Income and endowments						
Donations and legacies						
1002 - Planned Giving	£58,905.44	—	—	—	£58,905.44	£58,383.40
1003 - Collections	£4,800.40	—	—	—	£4,800.40	£9,894.80
1005 - Sundry Donations	£17,009.85	—	—	—	£17,009.85	£4,717.62
1008 - Wall Safe	£452.70	—	—	—	£452.70	£1,266.05
1009 - Giving Machine	£46.48	—	—	—	£46.48	£16.18
1010 - Income Tax Recovered	£16,570.63	—	—	—	£16,570.63	£14,634.10
1024 - Outreach	£148.08	—	—	—	£148.08	£548.00
Donations and legacies Totals	£97,933.58	—	—	—	£97,933.58	£89,460.15
Income from charitable activities						
1007 - Special Collections	£1,115.05	—	—	—	£1,115.05	£2,363.81
Income from charitable activities Totals	£1,115.05	—	—	—	£1,115.05	£2,363.81
Other trading activities						
1013 - Bounty Table	—	—	—	—	—	£35.80
1014 - Drop in	£470.01	—	—	—	£470.01	£762.11
1015 - Stewardship Lunch	£581.45	—	—	—	£581.45	£491.73
1016 - Catering Sales	£60.00	—	—	—	£60.00	£114.20
1017 - St Nicholas Fair	—	—	—	—	—	£1,230.42
1018 - Book Fair	—	—	—	—	—	£837.61
1020 - Hot Lunches	—	—	—	—	—	£406.26
1021 - Christmas Tree Festival Stall	—	—	—	—	—	£711.55
1022 - Concerts	£100.00	—	—	—	£100.00	—
1023 - Fund Raising	£856.56	—	—	—	£856.56	£2,225.86
1040 - Church Hire	£370.00	—	—	—	£370.00	£1,515.00
1041 - Parish Magazine Sales	£2,033.90	—	—	—	£2,033.90	£2,154.02
1042 - Parish Magazine Adverts	£2,551.00	—	—	—	£2,551.00	£2,555.00
Other trading activities Totals	£7,022.92	—	—	—	£7,022.92	£13,039.56
Investments						
1065 - CBF Interest	£67.78	—	—	—	£67.78	£129.46
1066 - CBF Shares Dividends	£1,848.76	—	—	—	£1,848.76	£1,794.96
1070 - Valuation Increase CBF 615148001S	£4,246.46	—	—	—	£4,246.46	£9,730.59
Investments Totals	£6,163.00	—	—	—	£6,163.00	£11,655.01
Other income						
1030 - Banns Fees	£22.00	—	—	—	£22.00	£44.00
1031 - Wedding Fees	£394.00	—	—	—	£394.00	£1,808.00
1032 - Funeral Fees	£2,473.00	—	—	—	£2,473.00	£2,158.00
1033 - Diocesan Fees	£9,041.00	—	—	—	£9,041.00	£6,654.50
1034 - Sundry Fees Received	£4,668.70	—	—	—	£4,668.70	£5,014.00
1048 - Boniface Centre F.I.T.	£2,275.80	—	—	—	£2,275.80	£2,157.06
1050 - Miscellaneous Income	£2,726.57	—	—	—	£2,726.57	£5,920.94
1051 - Photocopying Sales	£74.16	—	—	—	£74.16	£381.22
1052 - Yeoford Contribution	£900.00	—	—	—	£900.00	£875.00

	Unrestricted	Designated	Restricted	Endowment	Total This year	Total Last year
1053 - Sandford Contribution	£315.00	—	—	—	£315.00	£420.00
1054 - Shobrooke Contribution	£150.00	—	—	—	£150.00	£480.00
1055 - Music Endowment Fund Contribution	£300.00	—	—	—	£300.00	£1,200.00
1060 - Remembrance Service Collection	—	—	—	—	—	£648.35
1061 - Friends' Service Collection	—	—	—	—	—	£202.70
Other income Totals	£23,340.23	—	—	—	£23,340.23	£27,963.77
Income and endowments Grand totals	£135,574.78	—	—	—	£135,574.78	£144,482.30

Expenditure

Raising funds

2017 - Concert Expenses	£50.00	—	—	—	£50.00	—
Raising funds Totals	£50.00	—	—	—	£50.00	—

Expenditure on charitable activities

2028 - Charitable Giving	£6,300.00	—	—	—	£6,300.00	£6,398.00
2029 - Special Collections	£1,105.05	—	—	—	£1,105.05	£2,265.81
Expenditure on charitable activities Totals	£7,405.05	—	—	—	£7,405.05	£8,663.81

Other expenditure

2030 - Parish Share	£70,674.00	—	—	—	£70,674.00	£76,155.00
2040 - Magazine Editor	£1,560.00	—	—	—	£1,560.00	£1,560.00
2041 - Director of Music	£3,891.00	—	—	—	£3,891.00	£6,546.00
2042 - Assistant Organist	£651.00	—	—	—	£651.00	£2,756.00
2043 - Vergers	£725.40	—	—	—	£725.40	£1,111.25
2044 - Parish Adminstrator	£7,098.00	—	—	—	£7,098.00	£6,912.00
2045 - Choir	£377.90	—	—	—	£377.90	£1,260.05
2047 - Occasional Organists	£50.00	—	—	—	£50.00	£150.00
2050 - Rector's Expenses	£216.42	—	—	—	£216.42	£552.17
2051 - Curate's Expenses	£110.00	—	—	—	£110.00	£1,119.22
2052 - Additional Clergy Expenses	£132.50	—	—	—	£132.50	£213.50
2054 - Outreach	£377.65	—	—	—	£377.65	£465.31
2055 - Christians Together in Crediton	£210.55	—	—	—	£210.55	£160.00
2056 - Deanery Expenses	—	—	—	—	—	£217.50
2058 - Diocesan Fees	£8,957.50	—	—	—	£8,957.50	£6,816.50
2059 - Sundry Fees Paid	£4,683.70	—	—	—	£4,683.70	£5,107.00
2060 - Church Cleaning	£431.98	—	—	—	£431.98	£1,987.88
2061 - Upkeep of Services	£1,149.58	—	—	—	£1,149.58	£1,328.13
2062 - Routine Maintenance	£1,549.64	—	—	—	£1,549.64	£1,008.69
2064 - Organ / Piano Tuning	£316.00	—	—	—	£316.00	£936.00
2065 - PCC Payments to Choir	£914.00	—	—	—	£914.00	£600.00
2066 - Childrens' Activities	£49.00	—	—	—	£49.00	£444.23
2067 - Photocopying	£1,467.99	—	—	—	£1,467.99	£2,004.33
2068 - Stationery / Office Equipment	£679.45	—	—	—	£679.45	£618.21
2069 - Website	£146.85	—	—	—	£146.85	£122.87
2070 - Stewardship Expenses	£63.43	—	—	—	£63.43	—
2071 - Sundry Expenditure	£3,033.88	—	—	—	£3,033.88	£2,178.94
2072 - Auditor	£270.00	—	—	—	£270.00	£270.00
2073 - Bank Charges	£358.88	—	—	—	£358.88	£455.12
2080 - Telephone	£890.84	—	—	—	£890.84	£903.98
2081 - Church Electricity	£915.93	—	—	—	£915.93	£1,319.77
2082 - Organ House Electricity	£539.82	—	—	—	£539.82	£503.04

	Unrestricted	Designated	Restricted	Endowment	This year	Last y
2083 - St Lawrence Electricity	£178.00	—	—	—	£178.00	£153.1
2084 - Gas	£2,935.61	—	—	—	£2,935.61	£6,090.0
2085 - Water	£348.95	—	—	—	£348.95	£187.8
2090 - Parish Magazine Costs	£3,081.00	—	—	—	£3,081.00	£3,012.0
2091 - Remembrance Service Collection	—	—	—	—	—	£648.3
2092 - Friends' Service Collection	—	—	—	—	—	£202.7
Other expenditure Totals	£119,036.45	—	—	—	£119,036.45	£136,076.6
Expenditure Grand totals	£126,491.50	—	—	—	£126,491.50	£144,740.47

DISCLOSURE NOTICE (ref: Financial Reporting Standard 102)

During 2020 Crediton PCC received **£15,041.08** 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.

CREDITON PAROCHIAL CHURCH COUNCIL

The accounts for the year ended 31 December 2020 have been prepared in accordance with current Accounting Practice and Charity Regulations by:

Signed: ..... Honorary Treasurer

Name: ..... GLENDA HILLS MAAT

Date: ..... 1 February 2021.

INDEPENDENT EXAMINER'S REPORT TO THE PCC OF CREDITON

This report on the accounts of the PCC for the year ended 31 December 2020, which are set out on pages one to five, is in respect of an examination carried out under Regulation 3(3) of the Church Accounting Regulations 1997 and section 145 of the Charities Act 2011.

Respective responsibilities of trustees and examiner

As the members of the PCC you are responsible for the preparation of the accounts; you consider that the audit requirement of Regulation 3(3) of the Church Accounting Regulations 1997 and section 144(2) of the Charities Act 2011 (the Act) do not apply. It is our responsibility to issue this report on those accounts in accordance with the terms of Regulation 25 of the Church Accounting Regulations 1997 and Regulation 7 of the Charities (Accounts and Reports) Regulations 1995.

Basis of independent examiner's report

Our examination was carried out in accordance with the General Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act and to be found in the guidance from the CBF. That examination includes a review of the accounting records kept by the PCC and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the accounts 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 we do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

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

(1) which gives us 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 accounts which accord with the accounting records and to comply with the requirements of the Act, as also contained in the Church Accounting Regulations 1997 have not been met; or

(2) to which, in our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

STAPLETONS
CHARTERED CERTIFIED ACCOUNTANTS
4 MARKET STREET
CREDITON
EX17 2AJ

18 March 2021