

**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:

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
<i>Income and endowments from:</i>					
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
<i>Expenditure on:</i>					
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)
<i>Other recognised gains / losses</i>					
Net movement in funds	1,854.01	—	—	1,854.01	(14,542.53)
<i>Reconciliation of funds</i>					
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
<i>Represented by</i>					
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	This year	Total Last year
Income and endowments						
<i>Donations and legacies</i>						
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
<i>Donations and legacies Totals</i>	93,103.43	—	—	—	93,103.43	89,309.86
<i>Income from charitable activities</i>						
1007 - Special Collections	2,146.84	—	—	—	2,146.84	1,836.80
<i>Income from charitable activities Totals</i>	2,146.84	—	—	—	2,146.84	1,836.80
<i>Other trading activities</i>						
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
<i>Other trading activities Totals</i>	15,213.68	—	—	—	15,213.68	14,308.03
<i>Investments</i>						
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	—
<i>Investments Totals</i>	8,810.27	—	—	—	8,810.27	2,134.65
<i>Other income</i>						
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	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 Administrator	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

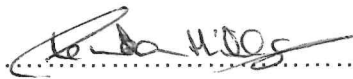
	Unrestricted	Designated	Restricted	Endowment	Total	
					This year	Last year
2085 - Water	278.16	—	—	—	278.16	162.10
2088 - Payroll Expenses	822.00	—	—	—	822.00	—
2090 - Parish Magazine Costs	3,401.00	—	—	—	3,401.00	3,824.00
2091 - Remembrance Service	571.40	—	—	—	571.40	540.44
Collection						
2092 - Friends' Service Collection	306.00	—	—	—	306.00	247.00
2098 - Valuation Decrease CBF	—	—	—	—	—	8,880.46
615148001S						
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 MILLS 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:

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

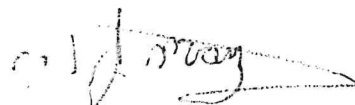
Retired Clergy and LLMs, Music Staff and Volunteers

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

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

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