

**St Keverne Parochial Church Council (the PCC) hereby presents its annual report for the year ended 31st December 2022.**

## **REFERENCE and ADMINISTRATIVE INFORMATION**

The PCC is the Parochial Church Council, for the Ecclesiastical Parish of, St Keverne, Cornwall in the Church of England Diocese of Truro (in the Archdeaconry of Cornwall and Deanery of Kerrier).

The PCC is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measure (1956) as amended and the Church Representation Rules. The PCC is a charity, but generally excepted by order from registering with the Charity Commission. However, from 15<sup>th</sup> April 2009 it registered directly with the Charity Commission (registration number 1129138).

In June 2016, the parish of St Keverne was joined in a United Benefice with the parishes of St Ruan w St Grade and Landewednack as The United Benefice of St Keverne, St Ruan w St Grade and Landewednack (the Benefice), for the purposes of licensing ministry. However, the PCC acts separately as registered charity

### **The Parish & Churches**

The Church of England Parish of St Keverne covers an area on the eastern Lizard Peninsular in Cornwall including the villages of St Keverne, Coverack and surrounding areas including the hamlets of Porthallow, Porthoustock and Ponsongath.

The Parish Church of St Keverne (Graded 1 Listed) is located in the Square, St Keverne. In addition, there is a second church, St Peter's, situated in Mill Road in the village of Coverack.

In addition to the two churches, the PCC owns two church Halls (in St Keverne and Coverack) and a three-bedroom house in Coverack.

### **Services**

The main Services on Sunday services are at St Peter's (9.30am) and St Keverne (11.00am) which comprise a mixture of Communion, Family Services and Morning Prayer. The numbers of those attending regular Sunday services have kept very steady throughout the year.

On the fifth Sunday of the month the Churches of the Benefice join for a joint Benefice service and the three main churches (Landewednack, St Keverne and Ruan Minor) take it in turns to host the occasion.

The Easter weekend services were very successful being enhanced by the creation of the cross on Coverack Beach and by a Carolaire Service at Coverack Harbour.

In June 2022 it was our late Queen's Platinum Jubilee and both churches celebrated with various events. There were beautiful flower arrangements and bunting, thanks to our wonderful volunteer arrangers. Flags were made by children of St Keverne School together

with a magnificent crown made by the toddler group. Reverend Deirdre led us in a Service of Songs of Praise on the morning of 5<sup>th</sup> June in St Keverne church, while St Peter's went for an open-air service on the Battery in the afternoon, with a special anniversary tree planting performed by Dr Wort, and followed by tea and cake. We were blessed with good weather and the events were well attended and enjoyed.

In September 2022 we sadly bid farewell to our beloved Queen Elizabeth II after 70 years of faithful service to our Nation. Both Churches opened their doors to those who wished to pay their respects and sign a condolence book in her memory. A Special Service of Commemoration was led by Reverend John Ough on Sunday the 18<sup>th</sup> September at St. Keverne Parish Church to which many people attended, and it was very moving.

There have been other services held in our Churches throughout the year. We have had several funerals and weddings.

During the year the Deanery Plan advanced to a stage where we were able to advertise and interview for the post of Rural Dean. Reverend Heidi Huntley has been appointed and her licensing is to be held on the 16<sup>th</sup> March 2023. This appointment marks the beginning of the pastoral reorganisation of the Kerrier Deanery.

In December we were entertained with a Concert by the children at St Keverne School combined with a small Christingle Service. This year was particularly welcome as last year there had been a limit on those who could attend, but this year there was no such limit on those attending. On the 18<sup>th</sup> December both Churches (at different times) held a Service of Carols and Lessons. Christmas Eve held what threatens to become a tradition in St Keverne, with a time of singing carols around the Christmas Tree. Midnight Mass was held at St Peters and on Christmas Day morning services were held in both St Peters and St Keverne

## **The Parish Clergy**

Mr Sam Buchannan and Dr Becca Greenough are licensed as Readers. Our Readers work with Retired Clergy who have the Bishop's permission to officiate in the Diocese as well as a number of Lay Worship Leaders and Lay Pastoral Ministers.

We are hugely assisted by Reverend John Ough, Reverend Deirdre Mackrill and Reverend Bob Dunnett and indeed none of the services listed above would have been possible without their dedication and help.

## **Churchwardens**

During the year the Churchwardens for the Parish were

- Miss Claire Thomson
- Mrs Joan Kearsley jointly with
- Mr Charles Patten

## Parochial Church Council

The APCM was held on Sunday 22nd May 2022

The Trustees (Members) of the PCC comprise:

- a) Ex officio
  - the Clergy licensed to the Parish,
  - the Readers licensed to the Parish (at the invitation of the PCC)
  - the Parish Churchwardens, elected annually by the Annual Meeting of Parishioners (subject to a maximum consecutive term of six years)
  - such lay members of the Deanery Synod who are on the Electoral Roll of the Parish (Deanery Synod Representatives), elected triennially by the Annual Parochial Church Meeting (APCM) – currently a maximum of 3.
- b) By direct election – up to 9 communicant lay members of the Electoral Roll, elected by the APCM for a period of three years (and thereafter eligible for re-election)

At the time of this report, the Trustees comprised

<b>Name</b>	<b>Basis of Appointment</b>
Mr John Wilks – Chairman	Elected October 2020
Jointly with Mr David Dewar – Chairman	Ex-officio (Deanery Synod Rep elected 2021)
Revd. Deirdre Mackrill	Ex-officio (Associate Minister)
Mr Sam Buchanan	Ex-officio (Reader)
Dr Becca Greenough	Ex-officio (Reader)
Miss Claire Thomson	Ex-officio (Churchwarden from May 2017) (also Hon Treasurer from May 2021)
Mrs Joan Kearsley	Ex-officio (joint Churchwarden with Charles Patten from October 2020) (Deanery Synod Rep); also Elected from April 2017
Mrs Kathy Ough	Elected October 2020 (Secretary)
Mr Charles Patten	Elected from April 2017 (Charles Joint Churchwarden with Joan Kearsley from October 2020)
Mrs Sandra Argall	Elected from April 2018 re-elected 2020
Mrs Judy Wilks	Ex-officio (Deanery Synod Rep elected 2020)
Mrs Karen Richards	Ex-officio (Safeguarding representative)

Mrs Sandra Argall is also our Stewardship Officer.

The method of appointment of PCC members and the conduct of meetings of the PCC is set out in the Church Representation rules. All Church attendees are encouraged to register on the Electoral Roll and can stand for election to the PCC.

The PCC is required to meet at least four times in the year, but normally meets about bi-monthly. In 2022 there were 5 main meetings and 2 additional meetings for specific items.

Deanery Synod Representatives are elected for a three-year term. They were last elected in 2020 and 2021. We are eligible to elect three representatives. This coming year is a revision year for the Deanery membership.

## **Objectives and Activities**

St Keverne PCC has the responsibility of promoting in the ecclesiastical parish the whole mission of the Church; pastoral, evangelistic, social and ecumenical. It also has maintenance responsibilities for the Parish Church and Church Hall in St Keverne, and St Peter's Church and Church Hall, Coverack and Church House, Coverack.

The PCC is registered with the Charity Commission as a Religious Charity with the following activities: regular public worship open to all, the provision of sacred space for personal prayer and contemplation; pastoral work, visiting the sick and the bereaved; teaching and promotion of Christianity; taking of religious assemblies in schools; the provision of a youth club with a Christian ethos; promotion of the whole mission of the church and supporting other charities in the UK and overseas.

## **The Church**

### **Membership**

At 31<sup>st</sup> December 2021, there were 89 parishioners on the Electoral Roll. Following the year end the Electoral Roll will be revised prior to the APCM.

The church meets as two principal congregations, at St Keverne and St Peter's. The worshipping congregations are probably around 50 people in total.

## **Policies & Compliance**

### **Safeguarding**

The PCC has adopted a safeguarding policy in line with that recommended by the Diocese and appointed Mrs Karen Richard as Safeguarding Coordinator. The safeguarding policy can now be found on our Benefice Website, [www.spireandlight.com](http://www.spireandlight.com). The PCC takes safeguarding seriously, and it is a standard agenda item for all our meetings.

## **Health & Safety**

The PCC is committed to complying with all relevant health & safety requirements. It is acknowledged that ancient buildings cannot be risk free, but we attempt to minimise risks. We record and respond to all adverse incidents. Mr S Buchanan is appointed as Health & Safety Officer.

## **Disability and Accessibility**

The PCC seeks to make the church buildings, our services and activities as accessible to all as possible. We do not have formal wheelchair access to St Keverne, but informal access can usually be arranged, and we continue to investigate how this might be improved. Large Print service sheet are available, and gluten free wafers or bread are available at communion. We are grateful for any advice of particular needs and will always seek to accommodate if possible.

## **Data (GDPR)**

The PCC is committed to complying with the requirements of the General Data Processing Regulations.

## **Ministries and Activities**

St Keverne continues to be a busy parish, with ministries to old and young. Some of these are run directly by the churches and some in partnership with local groups

### **Life Events: Baptisms, Marriages & Funerals**

Although church is less central in its communities than in the past, we are still used as a significant resource for celebrating births, marriages and for marking the death of loved ones. Much of this is for local residents, but we also welcome those from further afield who value the church buildings and fellowship.

We are eternally grateful to Reverend John Ough and Reverend Deirdre Mackrill for their time and service.

### **Activities**

Despite a slow start following the Pandemic which still has an impact on activities we are pleased to say that Open the Book has progressed well in both St Keverne School and Coverack School. Little Fishes and the Table Tennis groups in Coverack continue with Joan Kearsley working very hard in organising an after-school cooking project for Coverack together with a slow cooker project to try and help those people who are finding the present financial crisis difficult. People have started to use the Church Halls again for various activities such as a Memory Café, Friday Fun Club, Keep Fit, Pilates etc. There have been one or two Church family lunches after Church organised. Bible Study/Home Groups have again started to flourish together with a new group in St.Keverne.

## **Keeping Going**

Alongside the ministries and activities, we are grateful to the small army of volunteers to work to maintain the church buildings and halls.

### **St Peters Roof**

Work started during the year to repair the roof at St Peters, the nails on each tile showing the effects of years of being in the way of easterly gales. It was not absolutely certain at the beginning of the project how much this was going to cost and unfortunately the original estimate was too low and has cost us more than we had originally anticipated. However, the result is that by the end of the year St Peters is blessed with a properly sealed roof with no leaks and our thanks must go to Lizard Roofing for all their hard work.

### **On the Way**

All the latest information concerning the reorganisation of our Deanery is now on our website [spireandlight.com](http://spireandlight.com)

## **Contact & Communication**

A website for The Benefice of Spire and Light which includes St Keverne and St Peters has been created ([spireandlight.com](http://spireandlight.com)) - the website contains up to date details of services held in all the Benefice Churches each week, and other important information and events, together with contact details. Thank you to Dr Rebecca Greenough for her hard work in creating and maintaining the website. We also maintain pages on the national site 'A Church Near You' ([www.achurchnearyou.com](http://www.achurchnearyou.com)). Every week a Newsheet is circulated, containing details of services and events throughout the Benefice and a weekly reflection from one of our Retired Clergy or Readings. We also have a Facebook page,

## **Accounts**

The accounts for the year ended December 2022 are attached to this report. My thanks are due to Jeremy McCabe for his help during the year, and to Sandie Argall for her assistance, especially regarding the administration of the Gift Aid tax reimbursement. Thanks, are also due to Mrs Linda Dunford of Messrs. Kitchen & Brown for the production of the accounts.

## **The Benefice and the Future**

The Church has continued to build relationships between our congregations and this has expanded towards the other churches in our Deanery and will continue to be the case.

Our normal pattern of worship and service was hugely disrupted through the problems and changes we have experienced over the last few years. However, a lot has been achieved and this would not have been possible without the enormous amount of help and assistance from Reverend John Ough and Reverend Deirdre Mackrill.

From the commencement of the Pandemic the Churches had been meeting via Zoom on a Sunday morning with Rev John Ough and Rev Deirdre Mackrill leading the services. After this finished Reverend John Ough and Reverend Deirdre continued to hold a Zoom service on Sunday evenings. However, the numbers steadily declined to one or two people as there were more services in churches and people felt able to go out and about, thus it was decided that this service would finish.

### **And Finally**

As we go towards an APCM in May 2023 we continue to look towards a new future God has been good to us. Let us all go forward in love and praise.

*For I know the plans I have for you, declares the LORD, plans for welfare and not for evil, to give you a future and a hope.*

Claire Thomson (Churchwarden and Hon Treasurer)

8<sup>th</sup> May 2023

**PAROCHIAL CHURCH COUNCIL OF ST KEVERNE**

**ST KEVERNE CHURCH & ST PETER'S CHURCH, COVERACK**

**FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED 31 DECEMBER 2022**



**PAROCHIAL CHURCH COUNCIL OF ST KEVERNE**

**ST KEVERNE CHURCH & ST PETER'S CHURCH, COVERACK**

**CONTENTS**

General Information	(i)
Independent Examiner's Report	(ii)
Financial Statements	1 - 10
Notes to the Financial Statements	11 - 12

**PAROCHIAL CHURCH COUNCIL OF ST KEVERNE**

**ST KEVERNE CHURCH & ST PETER'S CHURCH, COVERACK**

**FOR THE YEAR ENDED 31 DECEMBER 2022**

**GENERAL INFORMATION**

The PCC is a charity with registered number 1129138.

**Bank**

Lloyds Bank Plc

**Independent Examiner**

Mrs L Dunford  
Kitchen and Brown Accountants Ltd  
40 Coinagehall Street  
Helston  
TR13 8EQ

## **INDEPENDENT EXAMINER'S REPORT**

### **TO THE PCC OF ST KEVERNE**

### **ST KEVERNE CHURCH & ST PETER'S CHURCH, COVERACK**

I report on the accounts of the PCC for the year ended 31 December 2022 which are set out on Pages 1 to 13.

#### **Respective responsibilities of the PCC and the examiner**

The members of the PCC are responsible for the preparation of the accounts. The members of the PCC consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts in accordance with the Regulations and section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

#### **Basis of independent examiner's report**

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

#### **Independent examiner's statement**

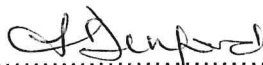
In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that, in any material respect, the requirements:

- to keep accounting records in accordance with section 130 of the 2011 Act; or
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act

have not been met; or

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



Mrs L Dunford FCCA  
Kitchen and Brown Accountants Ltd  
40 Coinagehall Street  
HELSTON  
TR13 8EQ

Date: 13 June 2023

**PAROCHIAL CHURCH COUNCIL OF ST KEVERNE**  
**ST KEVERNE CHURCH & ST PETER'S CHURCH, COVERACK**

**FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2022**

General Fund - Receipts and Payments Account

		<u>2022</u>		<u>2021</u>
<b><u>Receipts</u></b>				
<u>Voluntary Receipts</u>				
Planned Giving	16,810		22,562	
Gift Aid Recovered	5,109		2,659	
Other Giving	646		813	
Collections	3,416		2,942	
Gift Days and Sundry Donations	4,128		2,118	
Collections for Outward Giving	5,243		821	
Legacies	26,913		-	
Grants – Diocese Energy Fund	<u>3,883</u>	66,148	<u>-</u>	31,915
<u>Activities for Generating Funds</u>				
Fundraising		421		560
<u>Church Activities</u>				
Church Hall Lettings	3,862		1,912	
Fees	7,433		8,315	
Solar Panels	<u>503</u>	11,798	<u>1,304</u>	11,531
<u>Income from Investments</u>				
Interest Received	409		50	
Wayleaves	2		3	
Church House Rent	<u>12,000</u>	12,411	<u>6,135</u>	6,188
<u>Other Income</u>				
Insurance Claim	625		-	
Contribution to Software Costs	60		-	
Contribution towards Copier Leasing Costs	<u>-</u>	685	<u>500</u>	500
<b><u>TOTAL RECEIPTS</u></b>		<u><u>£91,463</u></u>		<u><u>£50,694</u></u>

**PAROCHIAL CHURCH COUNCIL OF ST KEVERNE**  
**ST KEVERNE CHURCH & ST PETER'S CHURCH, COVERACK**

**FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2022/Continued**

General Fund - Receipts and Payments Account/Continued

		<u>2022</u>		<u>2021</u>
<b><u>Payments</u></b>				
<u>Mission Giving and Donations</u>				
Missionary and Charitable Giving		7,961		588
<u>Church Activities</u>				
Mission and Ministry Fund	9,000		15,000	
Locum and Verger Costs	4,008		3,054	
Diocese Costs re Funerals, Memorials and Weddings	1,426		832	
Heating and Lighting	5,077		1,686	
Cleaning	19		-	
Insurance	4,538		4,676	
Major Church Repairs	8,231		-	
Church Repairs and Maintenance (St Keverne and St Peter's)	1,770		2,937	
Church Hall Repairs and Maintenance (St Keverne and St Peter's)	4,298		576	
Purchase of Fixed Assets for Church Purposes	1,212		492	
Church House Repairs and Renewals	1,235		1,305	
Church Organ Repairs and Service	148		-	
Cost of Services	1,355		288	
Church Hall Running Expenses (St Keverne and St Peter's)	5,391		3,518	
Church House Running Expenses	2,145		2,195	
Beacon Magazine	-		211	
Broadband Costs	317		633	
Fundraising Costs	10	50,180	-	37,403
<u>Church Management and Administration</u>				
Accountancy Fees	720		720	
Administration Costs	1,412		2,401	
Copier Leasing and Costs	-	2,132	2,724	5,845
<b><u>TOTAL PAYMENTS</u></b>		<u><u>£60,273</u></u>		<u><u>£43,836</u></u>
Excess of Receipts over Payments		31,190		6,858
Balance Brought Forward at 1 January 2022		15,139		8,281
Balance Carried Forward at 31 December 2022		<u><u>£46,329</u></u>		<u><u>£15,139</u></u>

**PAROCHIAL CHURCH COUNCIL OF ST KEVERNE**

**FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2022/Continued**

St Keverne - Bell and Tower Maintenance Fund Receipts and Payments Account - Restricted Fund

	<u>2022</u>	<u>2021</u>
<u>Receipts</u>		
Donations and Fundraising	120	-
Income Tax Refund on Gift Aided Donations	6	-
Interest	<u>55</u>	<u>3</u>
	181	3
<u>Payments</u>		
Repairs and Maintenance	264	256
Excess of (Payments over Receipts)	<u>(83)</u>	<u>(253)</u>
Balance Brought Forward at 1 January 2022	1,224	1,477
Balance Carried Forward at 31 December 2022	<u><u>£1,141</u></u>	<u><u>£1,224</u></u>

Worship Group Fund Receipts and Payments Account - Restricted Fund

	<u>2022</u>	<u>2021</u>
<u>Receipts</u>	-	-
<u>Payments</u>	-	-
Excess of Receipts over Payments	<u>-</u>	<u>-</u>
Balance Brought Forward at 1 January 2022	100	100
Balance Carried Forward at 31 December 2022	<u><u>£100</u></u>	<u><u>£100</u></u>

Legacy of Louis Ward - Maintenance of St Keverne Church and Churchyard Fund Receipts and Payments Account - Restricted Fund

	<u>2022</u>	<u>2021</u>
<u>Receipts</u>		
Interest	9	-
<u>Payments</u>	-	-
Excess of Receipts over Payments	<u>9</u>	<u>-</u>
Balance Brought Forward at 1 January 2022	13,254	13,254
Balance Carried Forward at 31 December 2022	<u><u>£13,263</u></u>	<u><u>£13,254</u></u>

**PAROCHIAL CHURCH COUNCIL OF ST KEVERNE**

**FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2022/Continued**

St Keverne and Coverack Churchyard Receipts and Payments Account - Restricted Fund

	<u>2022</u>		<u>2021</u>	
<u>Receipts</u>				
Burials and Headstones	5,957		4,974	
Donations and Grants	<u>2,200</u>	8,157	<u>2,450</u>	7,424
<u>Payments</u>				
Grass Cutting and Bins	7,341		6,494	
Water	<u>116</u>	7,457	<u>96</u>	6,590
Excess of Receipts over Payments		<u>700</u>		<u>834</u>
Balance Brought Forward at 1 January 2022		7,306		6,472
Balance Carried Forward at 31 December 2022		<u><u>£8,006</u></u>		<u><u>£7,306</u></u>

St Keverne Young People's Club Receipts and Payments Account - Restricted Fund

	<u>2022</u>		<u>2021</u>	
<u>Receipts</u>				
Interest		7		-
<u>Payments</u>		-		-
Excess of Receipts over Payments		<u>7</u>		<u>-</u>
Balance Brought Forward at 1 January 2022		10,581		10,581
Balance Carried Forward at 31 December 2022		<u><u>£10,588</u></u>		<u><u>£10,581</u></u>

**PAROCHIAL CHURCH COUNCIL OF ST KEVERNE**

**FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2022/Continued**

Little Fishes Receipts and Payments Account - Restricted Fund

		<u>2022</u>	<u>2021</u>
<u>Receipts</u>			
Subscriptions	330		328
Donations	<u>700</u>	1,030	<u>-</u> 328
<u>Payments</u>			
Provisions	103		12
Sundry and Other Expenses	<u>112</u>	215	<u>99</u> 111
Excess of Receipts over Payments		<u>815</u>	<u>217</u>
Balance Brought Forward at 1 January 2022		2,639	2,422
Balance Carried Forward at 31 December 2022		<u><u>£3,454</u></u>	<u><u>£2,639</u></u>

Coverack Luncheon Club - Restricted Fund

		<u>2022</u>	<u>2021</u>
<u>Receipts</u>			
Lunches	-		-
Raffles	-		-
Grants and Donations	<u>-</u>	-	<u>-</u> -
<u>Payments</u>			
Meal and Food Costs	27		-
Gift	80		-
Charitable Giving	-		276
Cookery Equipment and Other Expenses	<u>32</u>	139	<u>-</u> 276
Excess of (Payments over Receipts)		<u>(139)</u>	<u>(276)</u>
Balance Brought Forward at 1 January 2022		1,461	1,737
Balance Carried Forward at 31 December 2022		<u><u>£1,322</u></u>	<u><u>£1,461</u></u>



**PAROCHIAL CHURCH COUNCIL OF ST KEVERNE**

**FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2022/Continued**

Secretarial and Administration Worker - Restricted Fund

	<u>2022</u>	<u>2021</u>
<u>Receipts</u>	-	-
<u>Payments</u>		
Photocopier Costs and Leasing	-	685
Excess of (Payments over Receipts)	<u>-</u>	<u>(685)</u>
Balance Brought Forward at 1 January 2022	-	685
Balance Carried Forward at 31 December 2022	<u>£ -</u>	<u>£ -</u>

Legacy from Mr R Hocking -  
Maintenance and Repair of the Fabric of St Keverne Parish Church - Restricted Fund

	<u>2022</u>	<u>2021</u>
<u>Receipts</u>		
Interest	4	-
<u>Payments</u>	-	-
Excess of Receipts over Payments	<u>4</u>	<u>-</u>
Balance Brought Forward at 1 January 2022	5,000	5,000
Balance Carried Forward at 31 December 2022	<u>£5,004</u>	<u>£5,000</u>

Mr R Hocking - Endowment Fund

	<u>2022</u>	<u>2021</u>
<u>Receipts</u>		
Interest	131	6
<u>Payments</u>	-	-
Excess of Receipts over Payments	<u>131</u>	<u>6</u>
Balance Brought Forward at 1 January 2022	10,015	10,009
Balance Carried Forward at 31 December 2022	<u>£10,146</u>	<u>£10,015</u>

**PAROCHIAL CHURCH COUNCIL OF ST KEVERNE**

**FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2022/Continued**

St Peter's Fund - Restricted Fund

		<u>2022</u>	<u>2021</u>
<u>Receipts</u>			
Donations	4,816		11,804
Income Tax Refund on Gift Aided Donations	<u>920</u>	5,736	<u>-</u> 11,804
<u>Payments</u>			
Roof Repair Costs		(24,890)	-
Excess of (Payments over Receipts)/Receipts over Payments		<u>(19,154)</u>	<u>11,804</u>
Balance Brought Forward at 1 January 2022		19,154	7,350
Balance Carried Forward at 31 December 2022		<u>£ -</u>	<u>£19,154</u>

**PAROCHIAL CHURCH COUNCIL OF ST KEVERNE**

**FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2022/Continued**

Statement of Assets and Liabilities at 31 December 2022

	<u>General</u>	<u>Total</u>	<u>Endowment</u>	<u>Totals</u>	
	<u>Fund</u>	<u>Restricted</u>	<u>Funds</u>	<u>2022</u>	<u>2021</u>
		<u>Funds</u>			
<b><u>Monetary Assets</u></b>					
Barclays Bank Accounts	-	3,392	-	3,392	2,592
Lloyds Bank Accounts	11,698	8,106	-	19,804	40,918
NatWest Bank Account	-	895	-	895	895
CBF Deposit Funds	34,240	29,996	10,146	74,382	40,603
Cash	391	489	-	880	863
<b><u>TOTAL MONETARY ASSETS</u></b>	<u>£46,329</u>	<u>42,878</u>	<u>10,146</u>	<u>99,353</u>	<u>85,871</u>
<b><u>Debtors</u></b>					
Income Tax Refund	1,888	-	-	1,888	-
CCLI - Licences	-	-	-	-	152
EDF (St Keverne Church Heating and Lighting)	62	-	-	62	64
EDF (St Keverne Church Hall Running Expenses)	-	-	-	-	131
EDF, Feed in Tariff - St Peters Hall	-	-	-	-	58
Funeral Fees	432	-	-	432	1,817
Millerson (Church House Agents Letting Fees)	43	-	-	43	43
SumUp (General Donations)	37	-	-	37	-
<b><u>TOTAL DEBTORS</u></b>	<u>£2,462</u>	<u>-</u>	<u>-</u>	<u>2,462</u>	<u>2,265</u>
<b><u>Other Assets</u></b>					
Diocese - P D Williams Dec'd					
Will Trust (Capital)	2,905	-	-	2,905	3,059
Stock	1,405	-	-	1,405	2,912
Freehold House - Church House, Coverack (at Valuation for Insurance Purposes)	437,500	-	-	437,500	200,000
<b><u>TOTAL OTHER ASSETS</u></b>	<u>£441,810</u>	<u>-</u>	<u>-</u>	<u>441,810</u>	<u>205,971</u>

**PAROCHIAL CHURCH COUNCIL OF ST KEVERNE**

**FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2022/Continued**

Statement of Assets and Liabilities at 31 December 2022/Continued

	<u>General</u> <u>Fund</u>	<u>Total</u> <u>Restricted</u> <u>Funds</u>	<u>Totals</u> <u>2022</u>	<u>2021</u>
<b><u>Liabilities</u></b>				
Accountancy Fees	720	-	720	720
South West Water (Church Halls)	101	-	101	327
EDF (St Keverne Church Hall Heating and Lighting)	34	-	34	-
EDF (Coverack Church Heating and Lighting)	173	-	173	22
EDF (Coverack Church Hall Heating and Lighting)	11	-	11	46
Vergers	100	-	100	210
Truro Diocese	372	-	372	365
Locums	209	-	209	676
Organist – Landewednack Church	80	-	80	-
Ruan with St Grade PCC	1,178	-	1,178	1,145
Landewednack PCC	481	-	481	481
South West Water (Churchyard Fund)	-	-	-	60
C Tongue (Cleaning Church Hall)	-	-	-	80
Timpsons (Church Hall Repairs)	12	-	12	-
Foot Anstey (D Billingham Estate - Legal Fees)	98	-	98	27
Consols Oils (Church Heating and Lighting)	447	-	447	1,672
Millerson (Church House Rent in advance)	419	-	419	419
Hall Hire Received in Advance	-	-	-	150
Mrs H McCabe (Purchase of Fixed Assets for Church Purposes)	22	-	22	-
Mrs H McCabe (Administration)	19	-	19	-
Trenoweth Roofing (Major Church Repairs)	1,668	-	1,668	-
Lizard Roofing (Major Church Repairs)	7,000	-	7,000	-
Celtic Scaffolding Ltd (Major Church Repairs)	1,800	-	1,800	-
J Clayton (Churchyard)	-	583	583	635
Childrens Society	-	-	-	235
Childrens Hospice	-	45	45	-
Tear Fund Afghanistan Refugee Appeal	-	60	60	-
<b><u>TOTAL LIABILITIES</u></b>	<b><u>£14,944</u></b>	<b><u>688</u></b>	<b><u>15,632</u></b>	<b><u>7,270</u></b>

Approved by the PCC on 21 May 2023 and signed on its behalf by:

C THOMSON

.....  
Miss C Thomson  
Honorary Treasurer

J KEARSLEY

.....  
Mrs J Kearsley  
Churchwarden

**PAROCHIAL CHURCH COUNCIL OF ST KEVERNE**

**FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2022/Continued**

Analysis of Total Restricted Funds

	<u>St Keverne</u> <u>Bell and Tower</u> <u>Maintenance</u> <u>Fund</u>	<u>Worship</u> <u>Group</u> <u>Fund</u>	<u>Legacy From</u> <u>Louis Ward</u> <u>Maintenance of</u> <u>St Keverne</u> <u>Church and</u> <u>Churchyard</u> <u>Fund</u>	<u>Church Yard</u> <u>Fund</u>	<u>SKYP's</u> <u>Fund</u>	<u>Little</u> <u>Fishes</u> <u>Fund</u>	<u>Coverack</u> <u>Luncheon</u> <u>Fund</u>
Barclays Bank Accounts	-	-	-	-	-	3,392	-
Lloyds Bank Accounts	-	100	-	8,006	-	-	-
NatWest Bank Account	-	-	-	-	-	-	895
CBF Deposit Funds	1,141	-	13,263	-	10,588	-	-
Cash	-	-	-	-	-	62	427
	<u>£1,141</u>	<u>100</u>	<u>13,263</u>	<u>8,006</u>	<u>10,588</u>	<u>3,454</u>	<u>1,322</u>

	<u>Secretarial</u> <u>and</u> <u>Administration</u> <u>Worker Fund</u>	<u>Legacy from</u> <u>Mr R Hocking</u> <u>Repairs to Fabric of</u> <u>St Keverne Church</u>	<u>St Peter's</u> <u>Fund</u>	<u>Total</u> <u>Restricted</u> <u>Funds</u>
Barclays Bank Accounts	-	-	-	3,392
Lloyds Bank Accounts	-	-	-	8,106
NatWest Bank Account	-	-	-	895
CBF Deposit Funds	-	5,004	-	29,996
Cash	-	-	-	489
	<u>£ -</u>	<u>5,004</u>	<u>-</u>	<u>42,878</u>

**PAROCHIAL CHURCH COUNCIL OF ST KEVERNE**  
**ST KEVERNE CHURCH & ST PETER'S CHURCH, COVERACK**

**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 DECEMBER 2022**

**ACCOUNTING POLICIES**

The Financial Statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts and Payments basis.

The accounts include monetary transactions, assets and liabilities for which the PCC can be held responsible. They do not include the accounts of other church groups that owe an affiliation to another body, nor those that are informal gatherings of Church members.

Subject to the above, receipts and payments include income as received and expenditure when irrevocably paid.

**FUNDS**

The General Fund represents the funds of the PCC that are not subject to any special restrictions regarding their use and are available for application to the general purposes of the PCC. These include funds designated for a particular purpose by the PCC.

Restricted Funds are those where the use of the funds is restricted to the purpose indicated by the name of the fund concerned.

The Secretarial and Administrator Worker Fund was closed in the previous year.

The Endowment Fund relates to a legacy received from Mr R Hocking to be retained as a capital fund, the income from which is to be used for the upkeep of St Keverne Churchyard. The fund is currently held in the CBF Church of England Deposit Fund.

**STATEMENT OF ASSETS AND LIABILITIES**

The following assets are recognised but not valued in the Statement of Assets and Liabilities:

- St Keverne Church Hall and St Peter's Hall, Coverack.
- Movable Church furnishings held by the Churchwardens on special trust for the PCC and which require a faculty for disposal.
- Computer Equipment

The following assets are recognised and a monetary value given as part of the description in the Statement of Assets and Liabilities:

- Closing bank balances.
- Amounts owing from H M Revenue and Customs.
- Any other amounts owing to the PCC.
- Investments held beneficially by the PCC.

The following liabilities are recognised in the Statement of Assets and Liabilities:

- Creditors for donations and grants payable to charities at 31 December.
- Any other amounts owing by the PCC.

**PAROCHIAL CHURCH COUNCIL OF ST KEVERNE**  
**ST KEVERNE CHURCH & ST PETER'S CHURCH, COVERACK**

**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 DECEMBER 2022/Continued**

**TRANSACTIONS WITH MEMBERS OF THE PCC**

There were no transactions between the PCC and its members during the year.

**FINANCIAL COMMITMENTS**

The PCC's principle of donating a percentage of the annual general Church income in support of missionary work and other charities, is actively being considered and a decision for 2022 is to be confirmed as to who and how much.

**DIOCESAN MISSION AND MINISTRY FUND**

The accounts include payments during the year to the Diocese of Truro of £9,000 in respect of its request for a contribution from the PCC towards the Diocesan Mission and Ministry Fund (MMF), previously known as 'Common Fund' or 'Parish Share/Quota'. The amount paid was less than the total MMF of £344,063 (including £319,644 brought forward from previous years) requested by the Diocese. However, the shortfall in payment (including the shortfall in payment for previous years), is only to be treated as a liability in the accounts of the PCC where, and to the extent that, the PCC has indicated to the Diocesan Board of Finance its intention to pay and make good all or part of such shortfall. Notwithstanding the PCC's desire to pay as much as possible of the MMF requested by the Diocese in future years, the PCC has not indicated to the Diocese a specific intention to pay any of the existing shortfall. Accordingly, no liability to the diocese in respect of any shortfall in the payment of MMF is shown in these accounts.

**BEQUEST FROM THE LATE MRS DOROTHY BILLINGHAM**

A further payment of £26,913 was received for which the PCC has been required to enter into an Indemnity because, in the event that a claim is made against the Estate of Mrs Billingham, this sum could be repayable. The Indemnity to remain in place until 30 June 2024.

**STATUS OF THE PCC**

The PCC is registered with the Charity Commission (registered number 1129138).

**PAROCHIAL CHURCH COUNCIL OF ST KEVERNE**

**ST KEVERNE CHURCH & ST PETER'S CHURCH, COVERACK**

**FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED 31 DECEMBER 2022**



**PAROCHIAL CHURCH COUNCIL OF ST KEVERNE**

**ST KEVERNE CHURCH & ST PETER'S CHURCH, COVERACK**

**CONTENTS**

General Information	(i)
Independent Examiner's Report	(ii)
Financial Statements	1 - 10
Notes to the Financial Statements	11 - 12

**PAROCHIAL CHURCH COUNCIL OF ST KEVERNE**

**ST KEVERNE CHURCH & ST PETER'S CHURCH, COVERACK**

**FOR THE YEAR ENDED 31 DECEMBER 2022**

**GENERAL INFORMATION**

The PCC is a charity with registered number 1129138.

**Bank**

Lloyds Bank Plc

**Independent Examiner**

Mrs L Dunford  
Kitchen and Brown Accountants Ltd  
40 Coinagehall Street  
Helston  
TR13 8EQ

## **INDEPENDENT EXAMINER'S REPORT**

### **TO THE PCC OF ST KEVERNE**

#### **ST KEVERNE CHURCH & ST PETER'S CHURCH, COVERACK**

I report on the accounts of the PCC for the year ended 31 December 2022 which are set out on Pages 1 to 13.

#### **Respective responsibilities of the PCC and the examiner**

The members of the PCC are responsible for the preparation of the accounts. The members of the PCC consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts in accordance with the Regulations and section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

#### **Basis of independent examiner's report**

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

#### **Independent examiner's statement**

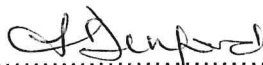
In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that, in any material respect, the requirements:

- to keep accounting records in accordance with section 130 of the 2011 Act; or
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act

have not been met; or

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



Mrs L Dunford FCCA  
Kitchen and Brown Accountants Ltd  
40 Coinagehall Street  
HELSTON  
TR13 8EQ

Date: 13 June 2023

**PAROCHIAL CHURCH COUNCIL OF ST KEVERNE**  
**ST KEVERNE CHURCH & ST PETER'S CHURCH, COVERACK**

**FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2022**

General Fund - Receipts and Payments Account

		<u>2022</u>		<u>2021</u>
<b><u>Receipts</u></b>				
<u>Voluntary Receipts</u>				
Planned Giving	16,810		22,562	
Gift Aid Recovered	5,109		2,659	
Other Giving	646		813	
Collections	3,416		2,942	
Gift Days and Sundry Donations	4,128		2,118	
Collections for Outward Giving	5,243		821	
Legacies	26,913		-	
Grants – Diocese Energy Fund	<u>3,883</u>	66,148	<u>-</u>	31,915
<u>Activities for Generating Funds</u>				
Fundraising		421		560
<u>Church Activities</u>				
Church Hall Lettings	3,862		1,912	
Fees	7,433		8,315	
Solar Panels	<u>503</u>	11,798	<u>1,304</u>	11,531
<u>Income from Investments</u>				
Interest Received	409		50	
Wayleaves	2		3	
Church House Rent	<u>12,000</u>	12,411	<u>6,135</u>	6,188
<u>Other Income</u>				
Insurance Claim	625		-	
Contribution to Software Costs	60		-	
Contribution towards Copier Leasing Costs	<u>-</u>	685	<u>500</u>	500
<b><u>TOTAL RECEIPTS</u></b>		<u><u>£91,463</u></u>		<u><u>£50,694</u></u>

**PAROCHIAL CHURCH COUNCIL OF ST KEVERNE**  
**ST KEVERNE CHURCH & ST PETER'S CHURCH, COVERACK**

**FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2022/Continued**

General Fund - Receipts and Payments Account/Continued

		<u>2022</u>		<u>2021</u>
<b><u>Payments</u></b>				
<u>Mission Giving and Donations</u>				
Missionary and Charitable Giving		7,961		588
<u>Church Activities</u>				
Mission and Ministry Fund	9,000		15,000	
Locum and Verger Costs	4,008		3,054	
Diocese Costs re Funerals, Memorials and Weddings	1,426		832	
Heating and Lighting	5,077		1,686	
Cleaning	19		-	
Insurance	4,538		4,676	
Major Church Repairs	8,231		-	
Church Repairs and Maintenance (St Keverne and St Peter's)	1,770		2,937	
Church Hall Repairs and Maintenance (St Keverne and St Peter's)	4,298		576	
Purchase of Fixed Assets for Church Purposes	1,212		492	
Church House Repairs and Renewals	1,235		1,305	
Church Organ Repairs and Service	148		-	
Cost of Services	1,355		288	
Church Hall Running Expenses (St Keverne and St Peter's)	5,391		3,518	
Church House Running Expenses	2,145		2,195	
Beacon Magazine	-		211	
Broadband Costs	317		633	
Fundraising Costs	10	50,180	-	37,403
<u>Church Management and Administration</u>				
Accountancy Fees	720		720	
Administration Costs	1,412		2,401	
Copier Leasing and Costs	-	2,132	2,724	5,845
<b><u>TOTAL PAYMENTS</u></b>		<u>£60,273</u>		<u>£43,836</u>
Excess of Receipts over Payments		31,190		6,858
Balance Brought Forward at 1 January 2022		15,139		8,281
Balance Carried Forward at 31 December 2022		<u>£46,329</u>		<u>£15,139</u>

**PAROCHIAL CHURCH COUNCIL OF ST KEVERNE**

**FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2022/Continued**

St Keverne - Bell and Tower Maintenance Fund Receipts and Payments Account - Restricted Fund

	<u>2022</u>	<u>2021</u>
<u>Receipts</u>		
Donations and Fundraising	120	-
Income Tax Refund on Gift Aided Donations	6	-
Interest	<u>55</u>	<u>3</u>
	181	3
<u>Payments</u>		
Repairs and Maintenance	264	256
Excess of (Payments over Receipts)	<u>(83)</u>	<u>(253)</u>
Balance Brought Forward at 1 January 2022	1,224	1,477
Balance Carried Forward at 31 December 2022	<u><u>£1,141</u></u>	<u><u>£1,224</u></u>

Worship Group Fund Receipts and Payments Account - Restricted Fund

	<u>2022</u>	<u>2021</u>
<u>Receipts</u>	-	-
<u>Payments</u>	-	-
Excess of Receipts over Payments	<u>-</u>	<u>-</u>
Balance Brought Forward at 1 January 2022	100	100
Balance Carried Forward at 31 December 2022	<u><u>£100</u></u>	<u><u>£100</u></u>

Legacy of Louis Ward - Maintenance of St Keverne Church and Churchyard Fund Receipts and Payments Account - Restricted Fund

	<u>2022</u>	<u>2021</u>
<u>Receipts</u>		
Interest	9	-
<u>Payments</u>	-	-
Excess of Receipts over Payments	<u>9</u>	<u>-</u>
Balance Brought Forward at 1 January 2022	13,254	13,254
Balance Carried Forward at 31 December 2022	<u><u>£13,263</u></u>	<u><u>£13,254</u></u>

**PAROCHIAL CHURCH COUNCIL OF ST KEVERNE**

**FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2022/Continued**

St Keverne and Coverack Churchyard Receipts and Payments Account - Restricted Fund

	<u>2022</u>		<u>2021</u>	
<u>Receipts</u>				
Burials and Headstones	5,957		4,974	
Donations and Grants	<u>2,200</u>	8,157	<u>2,450</u>	7,424
<u>Payments</u>				
Grass Cutting and Bins	7,341		6,494	
Water	<u>116</u>	7,457	<u>96</u>	6,590
Excess of Receipts over Payments		<u>700</u>		<u>834</u>
Balance Brought Forward at 1 January 2022		7,306		6,472
Balance Carried Forward at 31 December 2022		<u><u>£8,006</u></u>		<u><u>£7,306</u></u>

St Keverne Young People's Club Receipts and Payments Account - Restricted Fund

	<u>2022</u>		<u>2021</u>	
<u>Receipts</u>				
Interest		7		-
<u>Payments</u>		-		-
Excess of Receipts over Payments		<u>7</u>		<u>-</u>
Balance Brought Forward at 1 January 2022		10,581		10,581
Balance Carried Forward at 31 December 2022		<u><u>£10,588</u></u>		<u><u>£10,581</u></u>

**PAROCHIAL CHURCH COUNCIL OF ST KEVERNE**

**FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2022/Continued**

Little Fishes Receipts and Payments Account - Restricted Fund

		<u>2022</u>	<u>2021</u>
<u>Receipts</u>			
Subscriptions	330		328
Donations	<u>700</u>	1,030	<u>-</u> 328
<u>Payments</u>			
Provisions	103		12
Sundry and Other Expenses	<u>112</u>	215	<u>99</u> 111
Excess of Receipts over Payments		<u>815</u>	<u>217</u>
Balance Brought Forward at 1 January 2022		2,639	2,422
Balance Carried Forward at 31 December 2022		<u>£3,454</u>	<u>£2,639</u>

Coverack Luncheon Club - Restricted Fund

		<u>2022</u>	<u>2021</u>
<u>Receipts</u>			
Lunches	-		-
Raffles	-		-
Grants and Donations	<u>-</u>	-	<u>-</u> -
<u>Payments</u>			
Meal and Food Costs	27		-
Gift	80		-
Charitable Giving	-		276
Cookery Equipment and Other Expenses	<u>32</u>	139	<u>-</u> 276
Excess of (Payments over Receipts)		<u>(139)</u>	<u>(276)</u>
Balance Brought Forward at 1 January 2022		1,461	1,737
Balance Carried Forward at 31 December 2022		<u>£1,322</u>	<u>£1,461</u>



**PAROCHIAL CHURCH COUNCIL OF ST KEVERNE**

**FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2022/Continued**

Secretarial and Administration Worker - Restricted Fund

	<u>2022</u>	<u>2021</u>
<u>Receipts</u>	-	-
<u>Payments</u>		
Photocopier Costs and Leasing	-	685
Excess of (Payments over Receipts)	<u>-</u>	<u>(685)</u>
Balance Brought Forward at 1 January 2022	-	685
Balance Carried Forward at 31 December 2022	<u>£ -</u>	<u>£ -</u>

Legacy from Mr R Hocking -  
Maintenance and Repair of the Fabric of St Keverne Parish Church - Restricted Fund

	<u>2022</u>	<u>2021</u>
<u>Receipts</u>		
Interest	4	-
<u>Payments</u>	-	-
Excess of Receipts over Payments	<u>4</u>	<u>-</u>
Balance Brought Forward at 1 January 2022	5,000	5,000
Balance Carried Forward at 31 December 2022	<u>£5,004</u>	<u>£5,000</u>

Mr R Hocking - Endowment Fund

	<u>2022</u>	<u>2021</u>
<u>Receipts</u>		
Interest	131	6
<u>Payments</u>	-	-
Excess of Receipts over Payments	<u>131</u>	<u>6</u>
Balance Brought Forward at 1 January 2022	10,015	10,009
Balance Carried Forward at 31 December 2022	<u>£10,146</u>	<u>£10,015</u>

**PAROCHIAL CHURCH COUNCIL OF ST KEVERNE**

**FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2022/Continued**

St Peter's Fund - Restricted Fund

		<u>2022</u>	<u>2021</u>
<u>Receipts</u>			
Donations	4,816		11,804
Income Tax Refund on Gift Aided Donations	<u>920</u>	5,736	<u>-</u> 11,804
<u>Payments</u>			
Roof Repair Costs		(24,890)	-
Excess of (Payments over Receipts)/Receipts over Payments		<u>(19,154)</u>	<u>11,804</u>
Balance Brought Forward at 1 January 2022		19,154	7,350
Balance Carried Forward at 31 December 2022		<u>£ -</u>	<u>£19,154</u>

**PAROCHIAL CHURCH COUNCIL OF ST KEVERNE**

**FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2022/Continued**

Statement of Assets and Liabilities at 31 December 2022

	<u>General</u>	<u>Total</u>	<u>Endowment</u>	<u>Totals</u>	
	<u>Fund</u>	<u>Restricted</u>	<u>Funds</u>	<u>2022</u>	<u>2021</u>
		<u>Funds</u>			
<b><u>Monetary Assets</u></b>					
Barclays Bank Accounts	-	3,392	-	3,392	2,592
Lloyds Bank Accounts	11,698	8,106	-	19,804	40,918
NatWest Bank Account	-	895	-	895	895
CBF Deposit Funds	34,240	29,996	10,146	74,382	40,603
Cash	391	489	-	880	863
<b><u>TOTAL MONETARY ASSETS</u></b>	<u>£46,329</u>	<u>42,878</u>	<u>10,146</u>	<u>99,353</u>	<u>85,871</u>
<b><u>Debtors</u></b>					
Income Tax Refund	1,888	-	-	1,888	-
CCLI - Licences	-	-	-	-	152
EDF (St Keverne Church Heating and Lighting)	62	-	-	62	64
EDF (St Keverne Church Hall Running Expenses)	-	-	-	-	131
EDF, Feed in Tariff - St Peters Hall	-	-	-	-	58
Funeral Fees	432	-	-	432	1,817
Millerson (Church House Agents Letting Fees)	43	-	-	43	43
SumUp (General Donations)	37	-	-	37	-
<b><u>TOTAL DEBTORS</u></b>	<u>£2,462</u>	<u>-</u>	<u>-</u>	<u>2,462</u>	<u>2,265</u>
<b><u>Other Assets</u></b>					
Diocese - P D Williams Dec'd					
Will Trust (Capital)	2,905	-	-	2,905	3,059
Stock	1,405	-	-	1,405	2,912
Freehold House - Church House, Coverack (at Valuation for Insurance Purposes)	437,500	-	-	437,500	200,000
<b><u>TOTAL OTHER ASSETS</u></b>	<u>£441,810</u>	<u>-</u>	<u>-</u>	<u>441,810</u>	<u>205,971</u>

**PAROCHIAL CHURCH COUNCIL OF ST KEVERNE**

**FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2022/Continued**

Statement of Assets and Liabilities at 31 December 2022/Continued

	<u>General</u>	<u>Total</u>	<u>Totals</u>	
	<u>Fund</u>	<u>Restricted</u>	<u>2022</u>	<u>2021</u>
		<u>Funds</u>		
<b><u>Liabilities</u></b>				
Accountancy Fees	720	-	720	720
South West Water (Church Halls)	101	-	101	327
EDF (St Keverne Church Hall Heating and Lighting)	34	-	34	-
EDF (Coverack Church Heating and Lighting)	173	-	173	22
EDF (Coverack Church Hall Heating and Lighting)	11	-	11	46
Vergers	100	-	100	210
Truro Diocese	372	-	372	365
Locums	209	-	209	676
Organist – Landewednack Church	80	-	80	-
Ruan with St Grade PCC	1,178	-	1,178	1,145
Landewednack PCC	481	-	481	481
South West Water (Churchyard Fund)	-	-	-	60
C Tongue (Cleaning Church Hall)	-	-	-	80
Timpsons (Church Hall Repairs)	12	-	12	-
Foot Anstey (D Billingham Estate - Legal Fees)	98	-	98	27
Consols Oils (Church Heating and Lighting)	447	-	447	1,672
Millerson (Church House Rent in advance)	419	-	419	419
Hall Hire Received in Advance	-	-	-	150
Mrs H McCabe (Purchase of Fixed Assets for Church Purposes)	22	-	22	-
Mrs H McCabe (Administration)	19	-	19	-
Trenoweth Roofing (Major Church Repairs)	1,668	-	1,668	-
Lizard Roofing (Major Church Repairs)	7,000	-	7,000	-
Celtic Scaffolding Ltd (Major Church Repairs)	1,800	-	1,800	-
J Clayton (Churchyard)	-	583	583	635
Childrens Society	-	-	-	235
Childrens Hospice	-	45	45	-
Tear Fund Afghanistan Refugee Appeal	-	60	60	-
<b><u>TOTAL LIABILITIES</u></b>	<b><u>£14,944</u></b>	<b><u>688</u></b>	<b><u>15,632</u></b>	<b><u>7,270</u></b>

Approved by the PCC on 21 May 2023 and signed on its behalf by:

C THOMSON

.....  
Miss C Thomson  
Honorary Treasurer

J KEARSLEY

.....  
Mrs J Kearsley  
Churchwarden

**PAROCHIAL CHURCH COUNCIL OF ST KEVERNE**

**FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2022/Continued**

Analysis of Total Restricted Funds

	<u>St Keverne</u> <u>Bell and Tower</u> <u>Maintenance</u> <u>Fund</u>	<u>Worship</u> <u>Group</u> <u>Fund</u>	<u>Legacy From</u> <u>Louis Ward</u> <u>Maintenance of</u> <u>St Keverne</u> <u>Church and</u> <u>Churchyard</u> <u>Fund</u>	<u>Church Yard</u> <u>Fund</u>	<u>SKYP's</u> <u>Fund</u>	<u>Little</u> <u>Fishes</u> <u>Fund</u>	<u>Coverack</u> <u>Luncheon</u> <u>Fund</u>
Barclays Bank Accounts	-	-	-	-	-	3,392	-
Lloyds Bank Accounts	-	100	-	8,006	-	-	-
NatWest Bank Account	-	-	-	-	-	-	895
CBF Deposit Funds	1,141	-	13,263	-	10,588	-	-
Cash	-	-	-	-	-	62	427
	<u>£1,141</u>	<u>100</u>	<u>13,263</u>	<u>8,006</u>	<u>10,588</u>	<u>3,454</u>	<u>1,322</u>

	<u>Secretarial</u> <u>and</u> <u>Administration</u> <u>Worker Fund</u>	<u>Legacy from</u> <u>Mr R Hocking</u> <u>Repairs to Fabric of</u> <u>St Keverne Church</u>	<u>St Peter's</u> <u>Fund</u>	<u>Total</u> <u>Restricted</u> <u>Funds</u>
Barclays Bank Accounts	-	-	-	3,392
Lloyds Bank Accounts	-	-	-	8,106
NatWest Bank Account	-	-	-	895
CBF Deposit Funds	-	5,004	-	29,996
Cash	-	-	-	489
	<u>£</u>	<u>-</u>	<u>5,004</u>	<u>42,878</u>

**PAROCHIAL CHURCH COUNCIL OF ST KEVERNE**  
**ST KEVERNE CHURCH & ST PETER'S CHURCH, COVERACK**

**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 DECEMBER 2022**

**ACCOUNTING POLICIES**

The Financial Statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts and Payments basis.

The accounts include monetary transactions, assets and liabilities for which the PCC can be held responsible. They do not include the accounts of other church groups that owe an affiliation to another body, nor those that are informal gatherings of Church members.

Subject to the above, receipts and payments include income as received and expenditure when irrevocably paid.

**FUNDS**

The General Fund represents the funds of the PCC that are not subject to any special restrictions regarding their use and are available for application to the general purposes of the PCC. These include funds designated for a particular purpose by the PCC.

Restricted Funds are those where the use of the funds is restricted to the purpose indicated by the name of the fund concerned.

The Secretarial and Administrator Worker Fund was closed in the previous year.

The Endowment Fund relates to a legacy received from Mr R Hocking to be retained as a capital fund, the income from which is to be used for the upkeep of St Keverne Churchyard. The fund is currently held in the CBF Church of England Deposit Fund.

**STATEMENT OF ASSETS AND LIABILITIES**

The following assets are recognised but not valued in the Statement of Assets and Liabilities:

- St Keverne Church Hall and St Peter's Hall, Coverack.
- Movable Church furnishings held by the Churchwardens on special trust for the PCC and which require a faculty for disposal.
- Computer Equipment

The following assets are recognised and a monetary value given as part of the description in the Statement of Assets and Liabilities:

- Closing bank balances.
- Amounts owing from H M Revenue and Customs.
- Any other amounts owing to the PCC.
- Investments held beneficially by the PCC.

The following liabilities are recognised in the Statement of Assets and Liabilities:

- Creditors for donations and grants payable to charities at 31 December.
- Any other amounts owing by the PCC.

**PAROCHIAL CHURCH COUNCIL OF ST KEVERNE**  
**ST KEVERNE CHURCH & ST PETER'S CHURCH, COVERACK**

**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 DECEMBER 2022/Continued**

**TRANSACTIONS WITH MEMBERS OF THE PCC**

There were no transactions between the PCC and its members during the year.

**FINANCIAL COMMITMENTS**

The PCC's principle of donating a percentage of the annual general Church income in support of missionary work and other charities, is actively being considered and a decision for 2022 is to be confirmed as to who and how much.

**DIOCESAN MISSION AND MINISTRY FUND**

The accounts include payments during the year to the Diocese of Truro of £9,000 in respect of its request for a contribution from the PCC towards the Diocesan Mission and Ministry Fund (MMF), previously known as 'Common Fund' or 'Parish Share/Quota'. The amount paid was less than the total MMF of £344,063 (including £319,644 brought forward from previous years) requested by the Diocese. However, the shortfall in payment (including the shortfall in payment for previous years), is only to be treated as a liability in the accounts of the PCC where, and to the extent that, the PCC has indicated to the Diocesan Board of Finance its intention to pay and make good all or part of such shortfall. Notwithstanding the PCC's desire to pay as much as possible of the MMF requested by the Diocese in future years, the PCC has not indicated to the Diocese a specific intention to pay any of the existing shortfall. Accordingly, no liability to the diocese in respect of any shortfall in the payment of MMF is shown in these accounts.

**BEQUEST FROM THE LATE MRS DOROTHY BILLINGHAM**

A further payment of £26,913 was received for which the PCC has been required to enter into an Indemnity because, in the event that a claim is made against the Estate of Mrs Billingham, this sum could be repayable. The Indemnity to remain in place until 30 June 2024.

**STATUS OF THE PCC**

The PCC is registered with the Charity Commission (registered number 1129138).