

**St Keverne Parochial Church Council (the PCC) hereby presents its annual report for the year ended 31st December 2023.**

**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 daughter church, St Peter's, situated in Mill Road in the village of Coverack.

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

**Services**

The main Sunday services are at St Keverne (11.00am) and at St Peter's (9.30am), which comprise a mixture of Communion, 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 together for a joint Benefice service and the three main churches (Landewednack, St Keverne and Ruan Minor) take it in turns to host the occasion.

There have been many highlights throughout the church year, including several visits from visiting bell ringers, hosted by our own team, led by Helen McCabe the Tower Captain, and we thank them wholeheartedly for keeping the bell ringing tradition in our church going.

There have been many visitors, either seeking a quiet space for reflection, appreciating an ancient building to visit, or searching for their St Keverne roots, with some from as far away as Australia, and it was a privilege to meet up with the sons of Revd. Lawrence Lovell, vicar of this parish in the 1960's, who came to scatter his ashes in the place that he loved so well.

In August, our church was the setting for a three-day Local History exhibition entitled 'Wreck and Rescue', with an associated graveyard trail. A later talk in the church on the wreck of the Mohegan added approx. £180 to church funds, and brought in many people, both local and visitors, to admire our beautiful building.

On the 24<sup>th</sup> September we continued our joint services with the Methodist Church, with well attended Harvest Festivals. The food and produce was then distributed by the Christian café, 'The Mustard Seed'.

We welcomed children from St Keverne School into the church on Tuesday 31<sup>st</sup> Oct. being All Hallows Eve, Rev. Susie Templeton prepared some 'Trick or Treat' bags with the Christian meaning of the season tucked inside to be shared with parents.

November saw the annual visit of the Alvis Society, who hold a short memorial at the grave of Maj. Cyril Maurice Harvey, one of the Alvis racing drivers. The Rev. Terry Axe officiated, and a generous donation was made to the church.

The annual Remembrance Service took place in church on 12<sup>th</sup> November, and due to the weather, the Service of Remembrance in the square was cancelled, and combined with the church service. The service, led by Rev. John Ough, required extra seating and over £500 was raised for the British Legion.

On 18<sup>th</sup> November, St Keverne's Patronal Feast Day, a well-attended Cornish Evensong took place led by Cornish bard, Rev. Jane Kneebone, ex Canon of the Diocese. The service was in English and Cornish, and it provided an opportunity for church and community to work together, in the decoration of the building and a wonderful tea afterwards.

The Evensong was followed on the 19<sup>th</sup> with a Feast Band Concert, led by our award-winning St Keverne Silver Band, with first class music from around the world, beginning and ending in Cornwall with our Feasting Song. The generous tea provided again by the ladies of the Church and History Society was much appreciated.

Christmas was a busy time, starting with a successful Christmas Bazaar. On 13<sup>th</sup> December St Keverne School held their Christmas Carol Concert in church, with Christingles made with the children at school in the morning.

On Sunday 17<sup>th</sup> December, an atmospheric 'Carols by Candlelight', under the musical direction of our church organist, Christine Robertson, provided another opportunity for collaboration with the wider community, both in the choir, decoration of the church, the readers representing different village organizations and the refreshments afterwards.

The Christmas Eve Christingle was reinstated, and was led by the Deanery Pioneer Priest, Rev. Susie Templeton, assisted by Jo Brown, and a 'Scratch' Nativity, was performed by children and adults. This was then followed by the popular event of carols around the village Christmas tree, led by the Rev. John Ough.

Midnight Mass was held at St Peters, and on Christmas Day morning services were held in both St Peters and St Keverne

During the year, the 'On the Way' Deanery Plan appointed the Revd. Heidi Huntley as our Rural Dean and her licensing was held on the 16<sup>th</sup> March 2023, and on the 10<sup>th</sup> September the licensing of the Deanery's Pioneer Priest, Rev. Susie Templeton took place at Mawgan Church. The Revd. Templeton has taken up residence in St Keverne vicarage, and this will be her base from which to serve the 23 churches of the Deanery.

The year has also brought some significant lows as regards the fabric and maintenance of our buildings.

In the summer we experienced thoughtless and destructive anti-social behaviour, which as well as littering, included the damaging of graves and a boundary wall. The police were involved, and crime reports were filed. The Helston Neighbourhood Policing Team were very supportive and their anti- social behaviour drop-in session in the church hall was well attended. Since their intervention there have been no more occurrences of damage.

A storm in November resulted in the falling branches of one of the cedar trees in the churchyard damaging two gravestones, and a Victorian monument to the Lory family fell from the wall. A local tree surgeon has removed the cedar tree, and a local stonemason has been appointed by the PCC to repair and ensure our wall monuments are safe.

Our biggest problem was the breakdown of our oil-fired boilers in both the Church and church hall in November resulting in no heating in either building. It necessitated the hiring of Infrared heaters over the two weeks of Christmas for our special services. [In the New Year a new boiler was installed in the Church Hall to allow the use of the hall for the various hall users, and alternative green heating is being considered for the church, with a faculty granted for one Halo Heater in the Lady Chapel as a precursor to a greener alternative in line with the C of E's Net Zero Carbon target].

### **The Parish Clergy**

Mr. Sam Buchanan 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 along with 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 - 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 [Jan.- May] and Mrs. Karen Richards [from May onwards]
- Mrs. Joan Kearsley jointly with
- Mr. Charles Patten
  
- **Parochial Church Council**

The APCM was held on Sunday the 21<sup>st</sup> May 2023.

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>
Dr Rebecca Greenough	Lay Chairman - Ex-officio (Reader)
Mr. Sam Buchanan	Ex-officio (Reader)
Mrs. Karen Richards	Churchwarden also Safeguarding and DBS Recruiter
Mrs. Joan Kearsley	Churchwarden with Charles Patten & Deanery Rep
Mr. Charles Patten	Churchwarden with Joan Kearsley
Miss Claire Thomson	Treasurer and Deanery Rep.
Mrs. Kathy Ough	Re-elected 2023 (Secretary)
Mrs. Judy Wilks	Deanery Rep 2023
Mr. John Wilks	Elected 2020
Mrs. Christine Robertson	Elected 2023
Mrs. Marcia Williams	Elected 2023 (stood down Dec. 2023)

#### **Non Trustees**

Mr. David Dewar (stepped down) – (continues to be on the Churchyard Committee).  
Mrs. Sandra Argall (stepped down) (continues to be 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 2023 there were 5 full PCC meetings and 1 Extraordinary meeting.

Deanery Synod Representatives are elected for a three-year term. We are eligible to elect three representatives. Due to technicalities concerning the rights of Miss Claire Thomson as the Deanery Treasurer, after consultation with the Diocese, three representatives were elected in June. They were Dr Rebecca Greenough, Mrs. Joan Kearsley and Mrs. Judy Wilks. Dr Rebecca Greenough later stood down and Miss Claire Thomson was co-opted as a Deanery Synod Rep.

#### **Objectives and Activities**

St Keverne PCC has the responsibility of promoting the 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**

On 31<sup>st</sup> December 2023 there were 86 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 Richards as Safeguarding Coordinator. 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 minimize risks. We record and respond to all adverse incidents. Mr. S Buchanan was 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 sheets 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. On 3<sup>rd</sup> June there was the village wedding of Bethany Lyne to James Goodman, and on Saturday 7<sup>th</sup> October, there was a full church to welcome Jago Elvett Basher of Trelyn Farm, St Keverne into our church family. He was baptised by Rev. John Ough in a very joyful ceremony. The cycle of church life has included several funerals of local people, including, Rita Kelly, organist and stalwart of the Methodist Chapel, Mrs. Barbara Ely nee Lugg, and Lionel Curnow.

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

### **Activities**

‘Open the Book’ has continued in both St Keverne School and Coverack School. ‘Little Fishes’ Mums and Toddler group and the Table Tennis groups in Coverack continue, and Joan Kearsley obtained funding and organized an after-school cooking project for Coverack. St Keverne Church Hall has been used for community groups for various activities such as a Memory Café, Friday Fun Club, Keep Fit, Pilates etc. and the Local History Society. Bible Study Home Groups flourish and a successful lent course was run by Revd. Susie Templeton. The Community room in the church is also well used by village groups and societies, such as Guitar Club, Camera Club, ‘Knit and Natter’ and for Charity meetings.

### **Keeping Going**

Alongside the ministries and activities, we are grateful to the small army of volunteers who work to maintain the church buildings and halls. A huge thank you to Joan Kearsley and Margaret Jackson for their unsung efforts in organizing activities in our church halls, where we make valuable contact with our wider communities. Also, thank you to all those on the flower and brass cleaning rota, members who turn up for ‘Big Church Cleans’, the bell ringers, and those who count the collection and make teas and coffees after Sunday services. Our lesson readers and Intercession prayer readers. Also, David Dewar, Jeremy McCabe and Derek Brown, who have realigned gravestones, revealed overgrown graves and controlled ivy on boundary walls. Everyone’s efforts are valued and much appreciated.

### **Contact & Communication**

The Benefice ‘Spire and Light’ website ([spireandlight.com](http://spireandlight.com)) - created by Dr Rebecca Greenough, 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. We also maintain

pages on the national site 'A Church Near You' ([www.achurchnearyou.com](http://www.achurchnearyou.com)). A weekly News sheet, 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. Thank you to Helen McCabe for posting information and advertising on this page.

## Accounts

The accounts for the year ended December 2023 are attached to this report. Our thanks go to Claire Thompson for being our hardworking Treasurer, and to Jeremy McCabe for his help during the year, and to Sandie Argall for her assistance, especially in regard to the administration of the Gift Aid tax reimbursement. Heartfelt thanks to Mrs. Linda Dunford of Kitchen and Brown Accountants & Business Advisors for the production of the accounts.

## The Benefice and the Future

This year has been a year of change in our Deanery as 'On the Way' continues to develop. All the latest information concerning the re-organization of our Deanery can be found on the Truro Diocesan website <https://trurodiocese.org.uk/resources/our-vision/deanery-plans/>

As we approach our APCM in May 2024 we look forward with hope that the churches of our parish and Deanery grow in love and fellowship.

*'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'.*

Karen Richards (Churchwarden and Safeguarding and DBS Recruiter)

15<sup>th</sup> May 2024



**PAROCHIAL CHURCH COUNCIL OF ST KEVERNE**

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

**FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED 31 DECEMBER 2023**

**PAROCHIAL CHURCH COUNCIL OF ST KEVERNE**

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

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**PAROCHIAL CHURCH COUNCIL OF ST KEVERNE**

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

**FOR THE YEAR ENDED 31 DECEMBER 2023**

**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 2023 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**

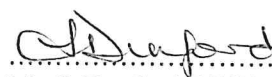
In connection with my examination, no matter has come to my attention:

(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: 17 June 2024

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

**FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2023**

General Fund - Receipts and Payments Account

		<u>2023</u>	<u>2022</u>
<b><u>Receipts</u></b>			
<b><u>Voluntary Receipts</u></b>			
Planned Giving	14,057		16,810
Gift Aid Recovered	4,888		5,109
Other Giving	1,032		646
Collections	2,966		3,416
Gift Days and Sundry Donations	4,120		4,128
Collections for Outward Giving	1,661		5,243
Legacies	-		26,913
Grants – Diocese Energy Fund	-	28,724	3,883
			66,148
<b><u>Activities for Generating Funds</u></b>			
Fundraising		906	421
<b><u>Church Activities</u></b>			
Church Hall Lettings	5,935		3,862
Fees	7,677		7,433
Solar Panels	1,719	15,331	503
			11,798
<b><u>Income from Investments</u></b>			
Interest Received	867		409
Wayleaves	2		2
Church House Rent	12,074	12,943	12,000
			12,411
<b><u>Other Income</u></b>			
Insurance Claim	270		625
Contribution to Software Costs	-		60
Government Energy Support	600	870	-
			685
<b><u>TOTAL RECEIPTS</u></b>		<u>£58,774</u>	<u>£91,463</u>

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

**FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2023/Continued**

General Fund - Receipts and Payments Account/Continued

		<u>2023</u>		<u>2022</u>
<b><u>Payments</u></b>				
<u>Mission Giving and Donations</u>				
Missionary and Charitable Giving		851		7,961
<u>Church Activities</u>				
Mission and Ministry Fund	12,000		9,000	
Locum and Verger Costs	3,798		4,008	
Diocese Costs re Funerals, Memorials and Weddings	1,282		1,426	
Mission and Evangelism Expenses	235		-	
Heating and Lighting	4,310		5,077	
Cleaning	41		19	
Insurance	5,446		4,538	
Major Church Repairs	14,973		8,231	
Church Repairs and Maintenance (St Keverne and St Peter's)	1,586		1,770	
Church Hall Repairs and Maintenance (St Keverne and St Peter's)	1,284		4,298	
Purchase of Fixed Assets for Church Purposes	95		1,212	
Church House Repairs and Renewals	5,393		1,235	
Church Organ Repairs and Service	-		148	
Cost of Services	1,395		1,355	
Church Hall Running Expenses (St Keverne and St Peter's)	5,872		5,391	
Church House Running Expenses	2,214		2,145	
Broadband Costs	587		317	
Fundraising Costs	70	60,581	10	50,180
<u>Church Management and Administration</u>				
Accountancy Fees	756		720	
Administration Costs	1,185	1,941	1,412	2,132
<b><u>TOTAL PAYMENTS</u></b>		<u><u>£63,373</u></u>		<u><u>£60,273</u></u>
Excess of (Payments over Receipts)/ Receipts over Payments		(4,599)		31,190
Balance Brought Forward at 1 January 2023		46,329		15,139
Balance Carried Forward at 31 December 2023		<u><u>£41,730</u></u>		<u><u>£46,329</u></u>

**PAROCHIAL CHURCH COUNCIL OF ST KEVERNE**

**FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2023/Continued**

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

	<u>2023</u>	<u>2022</u>
<u>Receipts</u>		
Donations and Fundraising	455	120
Income Tax Refund on Gift Aided Donations	-	6
Interest	<u>176</u>	<u>55</u>
	631	181
<u>Payments</u>		
Repairs and Maintenance	430	264
Bellringers Festival Costs	<u>235</u>	<u>-</u>
	665	264
Excess of (Payments over Receipts)	<u>(34)</u>	<u>(83)</u>
Balance Brought Forward at 1 January 2023	1,141	1,224
Balance Carried Forward at 31 December 2023	<u><u>£1,107</u></u>	<u><u>£1,141</u></u>

**Worship Group Fund Receipts and Payments Account - Restricted Fund**

	<u>2023</u>	<u>2022</u>
<u>Receipts</u>	-	-
<u>Payments</u>	-	-
Excess of Receipts over Payments	<u>-</u>	<u>-</u>
Balance Brought Forward at 1 January 2023	100	100
Balance Carried Forward at 31 December 2023	<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>2023</u>	<u>2022</u>
<u>Receipts</u>		
Interest	425	9
<u>Payments</u>	-	-
Excess of Receipts over Payments	<u>425</u>	<u>9</u>
Balance Brought Forward at 1 January 2023	13,263	13,254
Balance Carried Forward at 31 December 2023	<u><u>£13,688</u></u>	<u><u>£13,263</u></u>

**PAROCHIAL CHURCH COUNCIL OF ST KEVERNE**

**FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2023/Continued**

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

	<u>2023</u>		<u>2022</u>	
<u>Receipts</u>				
Burials and Headstones	5,011		5,957	
Donations and Grants	<u>2,200</u>	7,211	<u>2,200</u>	8,157
<u>Payments</u>				
Grass Cutting and Bins	7,078		7,341	
Water	<u>40</u>	7,118	<u>116</u>	7,457
Excess of Receipts over Payments		<u>93</u>		<u>700</u>
Balance Brought Forward at 1 January 2023		8,006		7,306
Balance Carried Forward at 31 December 2023		<u><u>£8,099</u></u>		<u><u>£8,006</u></u>

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

	<u>2023</u>		<u>2022</u>	
<u>Receipts</u>				
Interest		339		7
<u>Payments</u>		-		-
Excess of Receipts over Payments		<u>339</u>		<u>7</u>
Balance Brought Forward at 1 January 2023		10,588		10,581
Balance Carried Forward at 31 December 2023		<u><u>£10,927</u></u>		<u><u>£10,588</u></u>



**PAROCHIAL CHURCH COUNCIL OF ST KEVERNE**

**FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2023/Continued**

Little Fishes Receipts and Payments Account - Restricted Fund

		<u>2023</u>	<u>2022</u>
<u>Receipts</u>			
Subscriptions	461		330
Donations	127		700
Grants Received	<u>10,000</u>	10,588	<u>-</u> 1,030
<u>Payments</u>			
Provisions	774		103
Sundry and Other Expenses	340		112
Toys, Slow Cookers and Other Equipment	2,590		-
Rent	<u>175</u>	3,879	<u>-</u> 215
Excess of Receipts over Payments		<u>6,709</u>	<u>815</u>
Balance Brought Forward at 1 January 2023		3,454	2,639
Balance Carried Forward at 31 December 2023		<u><u>£10,163</u></u>	<u><u>£3,454</u></u>

Coverack Luncheon Club - Restricted Fund

		<u>2023</u>	<u>2022</u>
<u>Receipts</u>			
Lunches	564		-
Raffles	142		-
Grants and Donations	<u>20</u>	726	<u>-</u> -
<u>Payments</u>			
Meal and Food Costs	507		27
Gift	-		80
Cookery Equipment and Other Expenses	<u>93</u>	600	<u>32</u> 139
Excess of (Payments over Receipts)		<u>126</u>	<u>(139)</u>
Balance Brought Forward at 1 January 2023		1,322	1,461
Balance Carried Forward at 31 December 2023		<u><u>£1,448</u></u>	<u><u>£1,322</u></u>

**PAROCHIAL CHURCH COUNCIL OF ST KEVERNE**

**FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2023/Continued**

Legacy from Mr R Hocking -

Maintenance and Repair of the Fabric of St Keverne Parish Church - Restricted Fund

	<u>2023</u>	<u>2022</u>
<u>Receipts</u>		
Interest	160	4
<u>Payments</u>	-	-
Excess of Receipts over Payments	<u>160</u>	<u>4</u>
Balance Brought Forward at 1 January 2023	5,004	5,000
Balance Carried Forward at 31 December 2023	<u>£5,164</u>	<u>£5,004</u>

Mr R Hocking - Endowment Fund

	<u>2023</u>	<u>2022</u>
<u>Receipts</u>		
Interest	325	131
<u>Payments</u>	-	-
Excess of Receipts over Payments	<u>325</u>	<u>131</u>
Balance Brought Forward at 1 January 2023	10,146	10,015
Balance Carried Forward at 31 December 2023	<u>£10,471</u>	<u>£10,146</u>

**PAROCHIAL CHURCH COUNCIL OF ST KEVERNE**

**FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2023/Continued**

St Peter's Fund - Restricted Fund

		<u>2023</u>	<u>2022</u>
<u>Receipts</u>			
Donations	1,349		4,816
Concert Proceeds	504		-
Income Tax Refund on Gift Aided Donations	<u>127</u>	1,980	<u>920</u>
			5,736
<u>Payments</u>			
Roof Repair Costs	1,380		24,890
Performer Fee	<u>600</u>	1,980	<u>-</u>
			24,890
Excess of (Payments over Receipts)/Receipts over Payments		<u>-</u>	<u>(19,154)</u>
Balance Brought Forward at 1 January 2023		-	19,154
Balance Carried Forward at 31 December 2023		<u>£ -</u>	<u>£ -</u>

**PAROCHIAL CHURCH COUNCIL OF ST KEVERNE**

**FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2023/Continued**

Statement of Assets and Liabilities at 31 December 2023

	<u>General</u>	<u>Total</u>	<u>Endowment</u>	<u>Totals</u>	
	<u>Fund</u>	<u>Funds</u>	<u>Funds</u>	<u>2023</u>	<u>2022</u>
<b><u>Monetary Assets</u></b>					
Barclays Bank Accounts	-	10,160	-	10,160	3,392
Lloyds Bank Accounts	16,399	8,199	-	24,598	19,804
NatWest Bank Account	-	1,175	-	1,175	895
CBF Deposit Funds	25,131	30,886	10,471	66,488	74,382
Cash	200	276	-	476	880
<b><u>TOTAL MONETARY ASSETS</u></b>	<b>£41,730</b>	<b>50,696</b>	<b>10,471</b>	<b>102,897</b>	<b>99,353</b>
<b><u>Debtors</u></b>					
Income Tax Refund	56	-	-	56	1,888
EDF (St Keverne Church Heating and Lighting)	252	-	-	252	62
EDF (Coverack Church Heating and Lighting)	147	-	-	147	-
EDF (St Keverne Church Hall Running Expenses)	26	-	-	26	-
EDF (Coverack Church Hall Heating and Lighting)	345	-	-	345	-
EDF, Feed in Tariff - St Peters Hall	222	-	-	222	-
Funeral Fees	-	-	-	-	432
Millerson (Church House Agents Letting Fees)	43	-	-	43	43
Church House Rent (Water Recharges)	64	-	-	64	-
SumUp (General Donations)	97	-	-	97	37
Bit Defender - Reimbursement Due	50	-	-	50	-
<b><u>TOTAL DEBTORS</u></b>	<b>£1,302</b>	<b>-</b>	<b>-</b>	<b>1,302</b>	<b>2,462</b>
<b><u>Other Assets</u></b>					
Diocese - P D Williams Dec'd					
Will Trust (Capital)	3,014	-	-	3,014	2,905
Stock	1,034	-	-	1,034	1,405
Freehold House - Church House, Coverack (at Valuation for Insurance Purposes)	437,500	-	-	437,500	437,500
<b><u>TOTAL OTHER ASSETS</u></b>	<b>£441,548</b>	<b>-</b>	<b>-</b>	<b>441,548</b>	<b>441,810</b>

**PAROCHIAL CHURCH COUNCIL OF ST KEVERNE**

**FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2023/Continued**

Statement of Assets and Liabilities at 31 December 2023/Continued

	<u>General</u> <u>Fund</u>	<u>Total</u> <u>Restricted</u> <u>Funds</u>	<u>Totals</u> <u>2023</u>	<u>2022</u>
<b><u>Liabilities</u></b>				
Accountancy Fees	850	-	850	720
South West Water (Church Halls)	56	-	56	101
EDF (St Keverne Church Hall Heating and Lighting)	-	-	-	34
EDF (Coverack Church Heating and Lighting)	-	-	-	173
EDF (Coverack Church Hall Heating and Lighting)	-	-	-	11
Vergers	30	-	30	100
Truro Diocese	327	-	327	372
Locums	619	-	619	209
Organist – Landewednack Church	80	-	80	80
Ruan with St Grade PCC	1,649	-	1,649	1,178
Landewednack PCC	688	-	688	481
Mrs C Robinson (Cost of Services)	240	-	240	-
Rev J Ough (Cost of Services)	58	-	58	-
L Foy (Church Organ Repairs and Service)	156	-	156	-
C Tongue (Cleaning Church Hall)	88	-	88	-
Timpsons (Church Hall Repairs)	-	-	-	12
Foot Anstey (D Billingham Estate - Legal Fees)	-	-	-	98
Consols Oils (Church Heating and Lighting)	-	-	-	447
Millerson (Church House Rent in advance)	419	-	419	419
Mrs H McCabe (Purchase of Fixed Assets for Church Purposes)	-	-	-	22
Mrs H McCabe (Administration)	52	-	52	19
Trenoweth Roofing (Major Church Repairs)	-	-	-	1,668
Lizard Roofing (Major Church Repairs)	-	-	-	7,000
Celtic Scaffolding Ltd (Major Church Repairs)	-	-	-	1,800
Penolva Projects (St Keverne Church Repairs)	55	-	55	-
MSB (St Keverne Church Repairs)	96	-	96	-
A Carey Electrical Ltd (Coverack Church Repairs)	102	-	102	-
J Clayton (Churchyard)	-	590	590	583
South West Water (Churchyard)	-	28	28	-
L Williams (Churchyard)	-	660	660	-
Childrens Society	-	77	77	-
Childrens Hospice	-	127	127	45
Tear Fund Afghanistan Refugee Appeal	-	60	60	60
Red Cross Middle East Appeal	-	607	607	-
SumUp (Cost of Fundraising)	1	-	1	-
St Keverne Band (Cost of Fundraising)	300	-	300	-
<b><u>TOTAL LIABILITIES</u></b>	<b><u>£5,866</u></b>	<b><u>2,149</u></b>	<b><u>8,015</u></b>	<b><u>15,632</u></b>

Approved by the PCC on 2 June 2024 and signed on its behalf by:

C THOMSON

.....  
Miss C Thomson  
Honorary Treasurer

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J KEARSLEY

.....  
Mrs J Kearsley  
Churchwarden

**PAROCHIAL CHURCH COUNCIL OF ST KEVERNE**

**FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2023/Continued**

Analysis of Total Restricted Funds

	<u>St Keverne</u>		<u>Legacy From</u>		<u>Church Yard</u>	<u>SKYP's</u>	<u>Little</u>	<u>Coverack</u>
	<u>Bell and Tower</u>	<u>Worship</u>	<u>Maintenance of</u>	<u>Louis Ward</u>				
	<u>Maintenance</u>	<u>Group</u>	<u>St Keverne</u>	<u>Church and</u>	<u>Fund</u>	<u>Fund</u>	<u>Fishes</u>	<u>Luncheon</u>
	<u>Fund</u>	<u>Fund</u>	<u>Churchyard</u>	<u>Churchyard</u>			<u>Fund</u>	<u>Fund</u>
Barclays Bank Accounts	-	-	-	-	-	-	10,160	-
Lloyds Bank Accounts	-	100	-	-	8,099	-	-	-
NatWest Bank Account	-	-	-	-	-	-	-	1,175
CBF Deposit Funds	1,107	-	13,688	-	-	10,927	-	-
Cash	-	-	-	-	-	-	3	273
	<u>£1,107</u>	<u>100</u>	<u>13,688</u>	<u>8,099</u>	<u>10,927</u>	<u>10,163</u>		<u>1,448</u>

	<u>Legacy from</u>		<u>St Peter's</u>	<u>Total</u>
	<u>Mr R Hocking</u>	<u>Repairs to Fabric of</u>		
	<u>St Keverne Church</u>	<u>St Keverne Church</u>	<u>Fund</u>	<u>Restricted</u>
				<u>Funds</u>
Barclays Bank Accounts	-	-	-	10,160
Lloyds Bank Accounts	-	-	-	8,199
NatWest Bank Account	-	-	-	1,175
CBF Deposit Funds	5,164	-	-	30,886
Cash	-	-	-	276
	<u>£5,164</u>	<u>-</u>	<u>-</u>	<u>50,696</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 2023**

**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 2023/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 2024 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 £12,000 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 £347,063 (including £335,063 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**

The Indemnity in respect of the potential repayment of a bequest from the above Estate that was entered into in 2022, in the event of a claim against the Estate, remains in place until 30 June 2024.

**STATUS OF THE PCC**

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



PAROCHIAL CHURCH<sup>I</sup>CO<sup>U</sup>UNCIL OF ST KEVERNE

ST KEVERNE CHURCH & S<sup>T</sup>PE<sup>T</sup>ER'S CHURCH, COVERACK

FINANCIAL<sup>L</sup>STATEMENTS

FOR THE YEAR EN<sup>D</sup>31 DECEMBER 2023

**PAROCHIAL CHURCH COUNCIL OF ST KEVERNE**

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

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**PAROCHIAL CHURCH COUNCIL OF ST KEVERNE**

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

**FOR THE YEAR ENDED 31 DECEMBER 2023**

**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 2023 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**

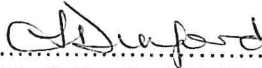
In connection with my examination, no matter has come to my attention:

(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: 17 June 2024

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

**FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2023**

General Fund - Receipts and Payments Account

		<u>2023</u>	<u>2022</u>
<b><u>Receipts</u></b>			
<b><u>Voluntary Receipts</u></b>			
Planned Giving	14,057		16,810
Gift Aid Recovered	4,888		5,109
Other Giving	1,032		646
Collections	2,966		3,416
Gift Days and Sundry Donations	4,120		4,128
Collections for Outward Giving	1,661		5,243
Legacies	-		26,913
Grants – Diocese Energy Fund	-	28,724	3,883
			66,148
<b><u>Activities for Generating Funds</u></b>			
Fundraising		906	421
<b><u>Church Activities</u></b>			
Church Hall Lettings	5,935		3,862
Fees	7,677		7,433
Solar Panels	1,719	15,331	503
			11,798
<b><u>Income from Investments</u></b>			
Interest Received	867		409
Wayleaves	2		2
Church House Rent	12,074	12,943	12,000
			12,411
<b><u>Other Income</u></b>			
Insurance Claim	270		625
Contribution to Software Costs	-		60
Government Energy Support	600	870	-
			685
<b><u>TOTAL RECEIPTS</u></b>		<u>£58,774</u>	<u>£91,463</u>

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

**FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2023/Continued**

General Fund - Receipts and Payments Account/Continued

		<u>2023</u>		<u>2022</u>
<b><u>Payments</u></b>				
<u>Mission Giving and Donations</u>				
Missionary and Charitable Giving		851		7,961
<u>Church Activities</u>				
Mission and Ministry Fund	12,000		9,000	
Locum and Verger Costs	3,798		4,008	
Diocese Costs re Funerals, Memorials and Weddings	1,282		1,426	
Mission and Evangelism Expenses	235		-	
Heating and Lighting	4,310		5,077	
Cleaning	41		19	
Insurance	5,446		4,538	
Major Church Repairs	14,973		8,231	
Church Repairs and Maintenance (St Keverne and St Peter's)	1,586		1,770	
Church Hall Repairs and Maintenance (St Keverne and St Peter's)	1,284		4,298	
Purchase of Fixed Assets for Church Purposes	95		1,212	
Church House Repairs and Renewals	5,393		1,235	
Church Organ Repairs and Service	-		148	
Cost of Services	1,395		1,355	
Church Hall Running Expenses (St Keverne and St Peter's)	5,872		5,391	
Church House Running Expenses	2,214		2,145	
Broadband Costs	587		317	
Fundraising Costs	70	60,581	10	50,180
<u>Church Management and Administration</u>				
Accountancy Fees	756		720	
Administration Costs	1,185	1,941	1,412	2,132
<b><u>TOTAL PAYMENTS</u></b>		<u><u>£63,373</u></u>		<u><u>£60,273</u></u>
Excess of (Payments over Receipts)/ Receipts over Payments		(4,599)		31,190
Balance Brought Forward at 1 January 2023		46,329		15,139
Balance Carried Forward at 31 December 2023		<u><u>£41,730</u></u>		<u><u>£46,329</u></u>

**PAROCHIAL CHURCH COUNCIL OF ST KEVERNE**

**FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2023/Continued**

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

	<u>2023</u>	<u>2022</u>
<u>Receipts</u>		
Donations and Fundraising	455	120
Income Tax Refund on Gift Aided Donations	-	6
Interest	<u>176</u>	<u>55</u>
	631	181
<u>Payments</u>		
Repairs and Maintenance	430	264
Bellringers Festival Costs	<u>235</u>	<u>-</u>
	665	264
Excess of (Payments over Receipts)	<u>(34)</u>	<u>(83)</u>
Balance Brought Forward at 1 January 2023	1,141	1,224
Balance Carried Forward at 31 December 2023	<u><u>£1,107</u></u>	<u><u>£1,141</u></u>

**Worship Group Fund Receipts and Payments Account - Restricted Fund**

	<u>2023</u>	<u>2022</u>
<u>Receipts</u>	-	-
<u>Payments</u>	-	-
Excess of Receipts over Payments	<u>-</u>	<u>-</u>
Balance Brought Forward at 1 January 2023	100	100
Balance Carried Forward at 31 December 2023	<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>2023</u>	<u>2022</u>
<u>Receipts</u>		
Interest	425	9
<u>Payments</u>	-	-
Excess of Receipts over Payments	<u>425</u>	<u>9</u>
Balance Brought Forward at 1 January 2023	13,263	13,254
Balance Carried Forward at 31 December 2023	<u><u>£13,688</u></u>	<u><u>£13,263</u></u>

**PAROCHIAL CHURCH COUNCIL OF ST KEVERNE**

**FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2023/Continued**

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

	<u>2023</u>		<u>2022</u>	
<u>Receipts</u>				
Burials and Headstones	5,011		5,957	
Donations and Grants	<u>2,200</u>	7,211	<u>2,200</u>	8,157
<u>Payments</u>				
Grass Cutting and Bins	7,078		7,341	
Water	<u>40</u>	7,118	<u>116</u>	7,457
Excess of Receipts over Payments		<u>93</u>		<u>700</u>
Balance Brought Forward at 1 January 2023		8,006		7,306
Balance Carried Forward at 31 December 2023		<u><u>£8,099</u></u>		<u><u>£8,006</u></u>

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

	<u>2023</u>		<u>2022</u>	
<u>Receipts</u>				
Interest		339		7
<u>Payments</u>		-		-
Excess of Receipts over Payments		<u>339</u>		<u>7</u>
Balance Brought Forward at 1 January 2023		10,588		10,581
Balance Carried Forward at 31 December 2023		<u><u>£10,927</u></u>		<u><u>£10,588</u></u>



**PAROCHIAL CHURCH COUNCIL OF ST KEVERNE**

**FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2023/Continued**

Little Fishes Receipts and Payments Account - Restricted Fund

		<u>2023</u>	<u>2022</u>
<u>Receipts</u>			
Subscriptions	461		330
Donations	127		700
Grants Received	<u>10,000</u>	10,588	<u>-</u> 1,030
<u>Payments</u>			
Provisions	774		103
Sundry and Other Expenses	340		112
Toys, Slow Cookers and Other Equipment	2,590		-
Rent	<u>175</u>	3,879	<u>-</u> 215
Excess of Receipts over Payments		<u>6,709</u>	<u>815</u>
Balance Brought Forward at 1 January 2023		3,454	2,639
Balance Carried Forward at 31 December 2023		<u><u>£10,163</u></u>	<u><u>£3,454</u></u>

Coverack Luncheon Club - Restricted Fund

		<u>2023</u>	<u>2022</u>
<u>Receipts</u>			
Lunches	564		-
Raffles	142		-
Grants and Donations	<u>20</u>	726	<u>-</u> -
<u>Payments</u>			
Meal and Food Costs	507		27
Gift	-		80
Cookery Equipment and Other Expenses	<u>93</u>	600	<u>32</u> 139
Excess of (Payments over Receipts)		<u>126</u>	<u>(139)</u>
Balance Brought Forward at 1 January 2023		1,322	1,461
Balance Carried Forward at 31 December 2023		<u><u>£1,448</u></u>	<u><u>£1,322</u></u>

**PAROCHIAL CHURCH COUNCIL OF ST KEVERNE**

**FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2023/Continued**

Legacy from Mr R Hocking -

Maintenance and Repair of the Fabric of St Keverne Parish Church - Restricted Fund

	<u>2023</u>	<u>2022</u>
<u>Receipts</u>		
Interest	160	4
<u>Payments</u>	-	-
Excess of Receipts over Payments	<u>160</u>	<u>4</u>
Balance Brought Forward at 1 January 2023	5,004	5,000
Balance Carried Forward at 31 December 2023	<u>£5,164</u>	<u>£5,004</u>

Mr R Hocking - Endowment Fund

	<u>2023</u>	<u>2022</u>
<u>Receipts</u>		
Interest	325	131
<u>Payments</u>	-	-
Excess of Receipts over Payments	<u>325</u>	<u>131</u>
Balance Brought Forward at 1 January 2023	10,146	10,015
Balance Carried Forward at 31 December 2023	<u>£10,471</u>	<u>£10,146</u>

**PAROCHIAL CHURCH COUNCIL OF ST KEVERNE**

**FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2023/Continued**

St Peter's Fund - Restricted Fund

		<u>2023</u>	<u>2022</u>
<u>Receipts</u>			
Donations	1,349		4,816
Concert Proceeds	504		-
Income Tax Refund on Gift Aided Donations	<u>127</u>	1,980	<u>920</u>
			5,736
<u>Payments</u>			
Roof Repair Costs	1,380		24,890
Performer Fee	<u>600</u>	1,980	<u>-</u>
			24,890
Excess of (Payments over Receipts)/Receipts over Payments		<u>-</u>	<u>(19,154)</u>
Balance Brought Forward at 1 January 2023		-	19,154
Balance Carried Forward at 31 December 2023		<u>£ -</u>	<u>£ -</u>

**PAROCHIAL CHURCH COUNCIL OF ST KEVERNE**

**FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2023/Continued**

Statement of Assets and Liabilities at 31 December 2023

	<u>General</u>	<u>Total</u>	<u>Endowment</u>	<u>Totals</u>	
	<u>Fund</u>	<u>Funds</u>	<u>Funds</u>	<u>2023</u>	<u>2022</u>
<b><u>Monetary Assets</u></b>					
Barclays Bank Accounts	-	10,160	-	10,160	3,392
Lloyds Bank Accounts	16,399	8,199	-	24,598	19,804
NatWest Bank Account	-	1,175	-	1,175	895
CBF Deposit Funds	25,131	30,886	10,471	66,488	74,382
Cash	200	276	-	476	880
<b><u>TOTAL MONETARY ASSETS</u></b>	<b>£41,730</b>	<b>50,696</b>	<b>10,471</b>	<b>102,897</b>	<b>99,353</b>
<b><u>Debtors</u></b>					
Income Tax Refund	56	-	-	56	1,888
EDF (St Keverne Church Heating and Lighting)	252	-	-	252	62
EDF (Coverack Church Heating and Lighting)	147	-	-	147	-
EDF (St Keverne Church Hall Running Expenses)	26	-	-	26	-
EDF (Coverack Church Hall Heating and Lighting)	345	-	-	345	-
EDF, Feed in Tariff - St Peters Hall	222	-	-	222	-
Funeral Fees	-	-	-	-	432
Millerson (Church House Agents Letting Fees)	43	-	-	43	43
Church House Rent (Water Recharges)	64	-	-	64	-
SumUp (General Donations)	97	-	-	97	37
Bit Defender - Reimbursement Due	50	-	-	50	-
<b><u>TOTAL DEBTORS</u></b>	<b>£1,302</b>	<b>-</b>	<b>-</b>	<b>1,302</b>	<b>2,462</b>
<b><u>Other Assets</u></b>					
Diocese - P D Williams Dec'd					
Will Trust (Capital)	3,014	-	-	3,014	2,905
Stock	1,034	-	-	1,034	1,405
Freehold House - Church House, Coverack (at Valuation for Insurance Purposes)	437,500	-	-	437,500	437,500
<b><u>TOTAL OTHER ASSETS</u></b>	<b>£441,548</b>	<b>-</b>	<b>-</b>	<b>441,548</b>	<b>441,810</b>

**PAROCHIAL CHURCH COUNCIL OF ST KEVERNE**

**FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2023/Continued**

**Statement of Assets and Liabilities at 31 December 2023/Continued**

	<u>General</u> <u>Fund</u>	<u>Total</u> <u>Restricted</u> <u>Funds</u>	<u>Totals</u> <u>2023</u>	<u>2022</u>
<b><u>Liabilities</u></b>				
Accountancy Fees	850	-	850	720
South West Water (Church Halls)	56	-	56	101
EDF (St Keverne Church Hall Heating and Lighting)	-	-	-	34
EDF (Coverack Church Heating and Lighting)	-	-	-	173
EDF (Coverack Church Hall Heating and Lighting)	-	-	-	11
Vergers	30	-	30	100
Truro Diocese	327	-	327	372
Locums	619	-	619	209
Organist – Landewednack Church	80	-	80	80
Ruan with St Grade PCC	1,649	-	1,649	1,178
Landewednack PCC	688	-	688	481
Mrs C Robinson (Cost of Services)	240	-	240	-
Rev J Ough (Cost of Services)	58	-	58	-
L Foy (Church Organ Repairs and Service)	156	-	156	-
C Tongue (Cleaning Church Hall)	88	-	88	-
Timpsons (Church Hall Repairs)	-	-	-	12
Foot Anstey (D Billingham Estate - Legal Fees)	-	-	-	98
Consols Oils (Church Heating and Lighting)	-	-	-	447
Millerson (Church House Rent in advance)	419	-	419	419
Mrs H McCabe (Purchase of Fixed Assets for Church Purposes)	-	-	-	22
Mrs H McCabe (Administration)	52	-	52	19
Trenoweth Roofing (Major Church Repairs)	-	-	-	1,668
Lizard Roofing (Major Church Repairs)	-	-	-	7,000
Celtic Scaffolding Ltd (Major Church Repairs)	-	-	-	1,800
Penolva Projects (St Keverne Church Repairs)	55	-	55	-
MSB (St Keverne Church Repairs)	96	-	96	-
A Carey Electrical Ltd (Coverack Church Repairs)	102	-	102	-
J Clayton (Churchyard)	-	590	590	583
South West Water (Churchyard)	-	28	28	-
L Williams (Churchyard)	-	660	660	-
Childrens Society	-	77	77	-
Childrens Hospice	-	127	127	45
Tear Fund Afghanistan Refugee Appeal	-	60	60	60
Red Cross Middle East Appeal	-	607	607	-
SumUp (Cost of Fundraising)	1	-	1	-
St Keverne Band (Cost of Fundraising)	300	-	300	-
<b><u>TOTAL LIABILITIES</u></b>	<b><u>£5,866</u></b>	<b><u>2,149</u></b>	<b><u>8,015</u></b>	<b><u>15,632</u></b>

Approved by the PCC on 2 June 2024 and signed on its behalf by:

C THOMSON

.....  
Miss C Thomson  
Honorary Treasurer

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J KEARSLEY

.....  
Mrs J Kearsley  
Churchwarden

**FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2023/Continued**

						<u>Legacy From</u>						
						<u>Louis Ward</u>						
						<u>Maintenance of</u>						
						<u>St Keverne</u>						
						<u>Church and</u>						
						<u>Churchyard</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	-	-	-	-	-	-	-	-	10,160	-	-	-
Lloyds Bank Accounts	-	-	100	-	-	-	8,099	-	-	-	-	-
NatWest Bank Account	-	-	-	-	-	-	-	-	-	-	1,175	-
CBF Deposit Funds	1,107	-	-	-	-	13,688	-	10,927	-	-	-	-
Cash	-	-	-	-	-	-	-	-	3	273	-	-
	<u>£1,107</u>	<u>100</u>	<u>13,688</u>	<u>8,099</u>	<u>10,927</u>	<u>10,163</u>	<u>1,448</u>					

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**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 2023**

**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 2023/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 2024 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 £12,000 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 £347,063 (including £335,063 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**

The Indemnity in respect of the potential repayment of a bequest from the above Estate that was entered into in 2022, in the event of a claim against the Estate, remains in place until 30 June 2024.

**STATUS OF THE PCC**

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