

**The Parochial Church Council
of the Ecclesiastical Parish
of St Eustachius, Tavistock
Registered Charity No. 1130516**



**Annual Report and Financial Statements
for the year ending 31 December 2020**

Incumbent: The Very Reverend Dr Christopher Hardwick

Bank: TSB Bank plc, Bedford Square, Tavistock

Independent Examiner:

**Simon Hirst, Fellow of the Institute of Chartered Accountants in England
and Wales**

WEDNESDAY 19TH MAY 2021

ANNUAL MEETING OF PARISHIONERS

AGENDA

- 1 Appointment of chairman for the meeting
- 2 Appointment of secretary for the meeting
- 3 Apologies for absence
- 4 Election of churchwardens

ANNUAL PAROCHIAL CHURCH MEETING

AGENDA

- 1 Apologies for absence
- 2 Minutes of APCM meeting 11th October 2020 and any matters arising
- 3 Elections to the deanery synod and PCC
- 4 Electoral roll report
- 5 The annual report
 - i. to receive the accounts and to appoint independent examiners
 - ii. reference to reports of the groups and the diocesan and deanery synods
- 6 Any other business
- 7 Date of next annual meetings

BACKGROUND

Saint Eustachius' Parochial Church Council (PCC) has the responsibility of co-operating with the incumbent, in promoting in the ecclesiastical parish the whole mission of the church, pastoral, evangelistic, social and ecumenical. It is governed by the Parochial Church Council Powers Measure (1956) as amended, and by Church Representation Rules. It has maintenance responsibilities for the church building and the parish church centre, Plymouth Road, Tavistock.

THE VERY REVEREND DR CHRISTOPHER HARDWICK'S REPORT

Early into 2020 the Covid19 pandemic took hold and as a country we were asked to stay at home. Church Services were suspended on the 23rd March. I returned early from Sabbatical and within days began recording services, reflections and messages from the Vicarage using hitherto dormant, and many newly learnt, technical skills, as Holy Week and Easter were celebrated. Live and pre-recorded services were sent out to all three parishes and made available on the Tavistock Website and Facebook pages. A variety of services were produced and broadcast: Eucharistic, Morning and Evening Prayer, prayers from the children of the Tavistock Vestry Group, personal choices of favourite hymns, and readings from members of the Benefice. In addition, I hosted weekly ZOOM coffee mornings which was always well attended and many other ZOOM gatherings. It quickly became clear from comments and messages received that these services and gatherings on social media were reaching a wide audience. For parishioners not on the internet or with access to social media, a phone line titled "Daily Hope" a phone line of hymns, reflections and prayers was made available on 08008048044. Regularly Pastoral letters have been sent out.

Under strict Covid19 government regulations it became possible to re-open St. Eustachius' Church for private prayer on a Wednesday and Sunday. Funeral services were held although with limited numbers permitted. Again, with restricted numbers, regular Sunday worship resumed in the Clothworkers Aisle on the 5th July and Peter Rowan was able to record and broadcast these. Sadly, services in Church were suspended again on the 5th November and production and broadcast of worship returned to the Vicarage until the 6th December when the second lockdown was lifted.

With congregational singing not permitted, limited numbers, and strict COVID19 protocols in place, it was, thankfully, possible to record a "combined choir only" carol service, and hold Midnight Mass and a Christmas Morning Eucharist. Government and Diocesan guidelines were very regularly updated during this period and none of these services has been easy or straightforward to plan or manage. I thank everyone involved.

As I write this, we are experiencing our 3rd lockdown, however, under Government guidelines our services are continuing. I express my thanks to Peter Rowan in Tavistock, and David Harris in Brentor, for recording and streaming services from our churches each week. From the positive feedback received it is very clear that, moving forward, the live streaming of worship is something we will need to invest in. I hope we will be able to make this a priority.

Month by month we have found new ways of worshipping together. Sadly, Messy Church was unable to continue due to the pandemic, however children's activities moved "on-line" and our "Virtual Vestry Group" was created. The Virtual Vestry Group seeks to bring all age groups together to take part in activities based around themes of the Bible. This is an innovative way of exploring the Christian faith and experiencing fellowship and worship in a different way. My thanks to Sarah Pendle, and to Fiona Lang, our newly appointed Children and Families worker, and to all who support this ministry. It has been very encouraging to see new technology being enthusiastically embraced.

Sadly, schools work has been very greatly curtailed because of the pandemic. Whilst it has been possible to hold Governing body meetings via ZOOM and for pastoral contact to be maintained by telephone and email, Open-the-Book has not been possible. I have provided video messages recorded from my study to both St.Peter's and Mount Kelly.

All-in-all, not the year anticipated at the beginning of 2020. My thanks to Hilary Sanders for all her hard work and dedication as Churchwarden over the last six years, and to Mary Whalley now in her second year as Churchwarden. Both Hilary and Mary have worked tirelessly, very often behind the

scenes, to ensure that our Church life could continue with all the restrictions imposed upon it. I am extremely grateful indeed to them. I also thank Mary for her work as Verger. In October, Hilary's period of office as Churchwarden came to an end and, at our delayed APCM, we welcomed Graham Whalley as a new churchwarden. In March, again, because of the pandemic, the Parish Office was closed. Following a period of furlough and with the office remaining closed for the foreseeable future, we said farewell to Mandy Betts our Parish Administrator. I was pleased to thank Mandy for all her support and dedicated hard work over some eight years and to present a gift to her on behalf of the Benefice. My thanks to Christine Everitt, Secretary to the Parochial Church Council; to Pat Morrison and Martin Pendle for producing a Virtual Parish Magazine on-line; to Nichola Heathman, Sacristan; to George Mudge, Tower Captain, and to all who have rung our Bells when it has been possible to do so. To Elizabeth Maslen and Diana McDowell and the Pastoral Care Team; to Pam Hunter for arranging flowers when it has been possible to do so; to all who clean and look after the church; to our fabric team led by Nick Clark, and to Martin Pendle who manages the P700 programme. I would also like to express my thanks to Rick Crawford, Chairmam of the Friends' and all the Friends' of St. Eustachius who have organised several activities to support our Church during the pandemic. Hopefully, our Summer Fete, Church Bazaar and Christmas Tree Festival will be able to take place in 2021.

My thanks to Mike Loader for offering regularly ZOOM Bible Studies. These have taken place alongside other ZOOM meetings.

During the year Judith Blowey completed her curacy with us and was appointed by Bishop Robert as an Assistant Priest in the Benefice. Bishop Robert also asked us to train two curates, and in September 2020, I was delighted to attend Exeter Cathedral on our behalf to receive Rosie Illingworth and Hazel Butland. In October, Liz Bastin was licenced as a Reader to service in this Benefice. I welcome them all.

Our ministry team has met regularly via ZOOM throughout the year and I express my thanks to all who assist me here, at Gulworthy, and at Christ Church and St. Michael de Rupe Brent Tor. In particular, I thank Rosie Illingworth, Hazel Butland, Mike Loader, Sue Tucker, Judith Blowey, Christopher Pancheri, Sally Pancheri, Wendy Roderick, Liz Bastin, John Reed and Tony Vigers. Thank you one and all.

I want to express my thanks to Scott Angell, Director of Music, and to our Choir, for their contribution to our worship. With congregational singing not permitted I have been extremely grateful to Scott and our musicians for the music they have been able to provide. I know their contribution to our worship has been very much appreciated.

As a parish we continue to play our full part in the life of the Deanery and also ecumenically as members of Tavistock Area Christians Together. These meeting have continued via ZOOM and we were able to produce Advent and Christmas material together.

Despite many difficulties, much has been achieved on our development plans for the Church, known as "The P700 Programme". My thanks to Martin Pendle who oversees this program on behalf of the Parochial Church Council. During the year a new sound system was installed in the Church, and detailed work undertaken for the provision of a new galley and toilets in the future. My thanks to Peter Rowan and Nick Clark for their work managing these projects.

With our churchwarden and the PCC, John Rea, James Teague, Ann Townsend and the Finance Committee continue to work hard on our financial strategy and other financial matters. You will see from the report presented later that the pandemic is having a devastating impact on our finances, I am extremely grateful for all the work the Finance Committee is doing on our behalf at this time.

Thank you. John Rea's term of office as Chairman of the Finance Committee came to an end at the APCM in October and I was delighted to be able to acknowledge and to thank John publicly for this tremendous hard work, wisdom and guidance, as Chair of that committee. I was also very pleased that John has agreed to remain as a member of the committee and that James Teague has agreed to become the new chairman. I thank them both, and everyone involved for their work during these very challenging times.

This year, we have worshipped, prayed, and cared for one another and the communities in which we live, in a challenging context and amid much suffering and many painful situations. The COVID-19 pandemic has affected us all. I thank each and every one of you for being part of the Tavistock Parish Church, and for your prayers, and for your support. I pray that 2021 will be a better year for all.

With God's Blessing

Christopher Hardwick, Vicar

BACKGROUND

Saint Eustachius' Parochial Church Council (PCC) has the responsibility of co-operating with the incumbent, in promoting in the ecclesiastical parish the whole mission of the church, pastoral, evangelistic, social and ecumenical. It is governed by the Parochial Church Council Powers Measure (1956) as amended, and by Church Representation Rules. It has maintenance responsibilities for the church building and the parish church centre, Plymouth Road, Tavistock.

MEMBERSHIP

Members of the PCC are either *ex officio* or elected by the Annual Parochial Church Meeting (APCM).

Incumbent: The Very Reverend Dr Christopher Hardwick

Assistant Curate: The Reverend Rosie Illingworth

Churchwardens: Mrs Mary Whalley
Mr Graham Whalley

Deanery Synod members: Mr Graham Whalley
Mrs Catherine Stoate

Elected members: Mr Scott Angell
Mrs Juliette Bowers
Mr Tony Cutler
Mrs Christine Everitt
Mrs Ruth Glanville
Miss Nichola Heathman
Mrs Pam Hunter
Mrs Pat Knock
Ms Fiona Lang
Mr John Rea
Mr Peter Rowan
Mrs Elizabeth Bastin

Co-opted member: Mr James Teague

MEETINGS

The PCC met 2 times during 2020. 4 meetings had to be cancelled due to the pandemic.

STANDING COMMITTEE

The Standing Committee met 4 times during 2020

This is the only committee required by law. It has the power to transact the business of the PCC between its meetings, subject to any directions given by the PCC. Its members are the Vicar (chair), the churchwardens, finance chair, fabric chair, the secretary, and the vice-chair.

REMOTE VOTES

During 2020 there have been 9 remote votes.

SAFEGUARDING

In line with the Parish Safeguarding Policy, steps are being taken to ensure that all those who volunteer to work with children, young people and vulnerable adults are suitably trained and, where required, have the necessary DBS checks carried out. Some training sessions and DBS checks have already been completed, and further training sessions will be arranged in due course. It is important that everyone who is involved with children, young people and vulnerable adults is aware of the situations which can give rise to abuse and can recognise them, and that volunteers are aware of how to keep themselves and others safe.

DATA PROTECTION

We are conscious that personal information which we as a parish hold on church members must be kept securely and that we must comply with Data Protection legislation. Personal information, mainly in the form of the Electoral Roll, is held securely on the Parish computer system, with access only by password. A printed copy of the Electoral Roll is held securely by the Electoral Roll Officer.

PUBLIC BENEFIT

The PCC has considered the Charity Commission's guidance and public benefit. It considers that it meets this guidance through the following activities:

1. Making available facilities for any member of the public to worship God in the Christian context.
2. Making available the church for funeral services for any resident of the parish.
3. Supporting the pastoral care work of the incumbent
4. Making available the church and parish centre for hire by public groups.

Contact details of the PCC: Telephone No. 01822 616673

Email: parishoffice@tavistockparishchurch.org.uk

ELECTORAL ROLL REPORT

There are 209 parishioners on the church electoral roll.

FABRIC REPORT

1. Covid-19 restrictions significantly influenced the Fabric Team activities in 2020. An anticipated shortfall in Church income caused expenditure against the Fabric Fund to be suspended. Its end of year account is enclosed below, showing total outgoings of £ 1,367.
2. The mandatory annual servicing of gas appliances and quinquennial electrical inspection were completed. Nil Immediate Remedial Action Required electrical issues were identified and the recommendations were sent to the Project 700 Steering Group for prioritisation against competing potential projects.
3. The Boiler Room flooded twice, in February and again in December. In sustained heavy rainfall the water table rises to an extent that water ingresses up through its floor soakaway drain. In December it was measured to be coming in at 95 litres per minute. The floor sump pump renewed in 2019 has the capacity to cope with this flow, but on both occasions blockages interrupted its effectiveness: first grit in the system's non-return check valve and then leaves blocking the overflow drain gully. The alarm system also installed in 2019 enabled me to be alerted and effect a repair the following day. On both occasions the water level had risen to the base of the new central heating boiler, but no damage was done.
4. The usual programme of routine minor maintenance was carried out, including finally being able to replace the spotlight bulb above St George's Chapel.

PROJECTS

5. Galley and Toilets.

- a. The Statement of Requirement (SOR) was written by the Friends and approved by the PCC in July 2019.
- b. The Architect, Simon Crosbie, of Le Page Architects in Plymouth was also appointed in July 2019.
- c. From the SOR, a Statement of Significance and Need was drafted in conjunction with the Architect and submitted for comment, along with three concept design options, to the Diocesan Advisory Committee (DAC). Subsequently an informal on site Faculty pre-application meeting was scheduled for 18 March 2020, but the national lockdown caused that to be postponed.
- d. The meeting eventually took place on 1 October, with attendance limited to six persons total. The DAC's representatives emphasised St Eustachius' prominent cultural significance in the South West. Their subsequent meeting notes highlight a number of principles that will shape the options eventually offered to the PCC for approval:
 - The facility should not encroach onto the Ordulph ledger stone, nor may the stone be resited.
 - Removal of pews should be minimised and must be vital to achievement of the Need.
 - The facility should not read in a dominant way from the Church entrance or Nave.
 - The facility should not break up the visual rhythm of the pews, columns or windows.
 - The Victorian essence of the current Church internal arrangement should not be compromised.
- e. Revised Outline Design options are being reviewed by a Project Team comprising members of the Standing Committee and Friends Committee. Those chosen will be costed by a Chartered Quantity Surveyor prior to their submission to the PCC. The PCC's choice will be submitted for Faculty approval.

Nick Clark

As at : End of Year a/c

Priority		Actual Spent	Actual Committed	Estimate	
1	Statutory Obligations, Contractual Commitments, Health and Safety Reqmts				
	Gas appliances annual svc - Church	250			DB Htg
	Gas appliances annual svc - Parish Centre	173			DB Htg
	Electrical installation quinquennial inspection - Church	665			SDG Electrical
	Electrical installation quinquennial inspection - Parish Centre	95			SDG Electrical
2	Maintain and Prevent Deterioration of Existing Fabric				
	Boiler room submersible pump hire - post Storm Dennis	42			Tavy Hire
	Boiler room sump pump maint	59			DB Htg
	NRC materials claim 16/4/20	20			
	Spotlights and Vestry lco bulbs	64			Worth Elec
3	Capital Investment - Spend to Save				
4	Facilities Improvements				
		1,367	0	0	
	Totals	1,367		1,367	
Projects					
2019	Galley and Toilets	1,200			Le Page Architects
2020	Galley and Toilets	360	840		Le Page Architects
	Galley and Toilets			2,400	QS fees
	Galley and Toilets	31		569	Expenses & contingency
	Roof leak repair above Abbey floor tiles display cabinet		1752		Funded by Friends
	Totals Projects	4,183		7,152	

ST EUSTACHIUS PROGRAMME 700

How it Works:

A scheme of work for this programme, now in its third year, is used by the Standing Committee and PCC, in which all of the prioritised findings from the 2018 Quinquennial Inspection which require fixing have been merged into a programme with other major maintenance and projects for the modernisation of the church. These are separated into phases, commencing with Phase 0, which addresses for the most part the urgent items of maintenance or replacement and some modernisation work, followed by Phase 1, which includes lesser priority items of maintenance, but includes additional items of modernisation. The programme is agreed as an overall plan by the Standing Committee and PCC, but the individual projects within it all need to go through pricing, funding and a tendering process before gaining full approval by the PCC, and subsequent placement of contracts. Martin Pendle acts as the overall programme manager, and chairs the Steering Group for the programme. The larger individual projects have dedicated project managers – all volunteers.

Funding:

Funding for the projects within the programme come from a variety of sources:

- The PCC
- The Friends of St Eustachius
- Grants from External Trusts
- Direct Local Fundraising

Gill Hiles set up and very successfully ran the applications from External Trusts, but has relinquished this role now. I'm very grateful for the work that she put into this.

Joanna Steevenson ran the Direct Local Fundraising part of the programme, but has also stood down from this role now, and I'm also grateful for her work.

Completed Projects This Year:

Sound System Replacement for St Eustachius': Although the pandemic has necessarily slowed a lot of the work of the programme, it also provided an opportunity for the replacement of the sound system in the church, during the first lockdown while the church was not in use. The work was done by Alive Church System Ltd and completed in early June. Funding came from the PCC, private donations, the Diocese, our Bellringers, Allchurches Trust and Morris Brothers.

Projects Now Underway:

Provision of Galley and Toilets: Nick Clark is the Project Manager for this project, and has reported on it in detail in his Fabric Report. In summary, although slowed down by the pandemic, the project continues to move forward, and designs are being refined and selected by the project team for PCC consideration in due course. Funding for this project stands at £80,000 (£75,000 from the Friends of St Eustachius and £5,000 from PCC restricted funds) out of an estimated £150,000 for the total cost. The total cost will have greater confidence once the selected design undergoes valuation by a quantity surveyer.

Combined Maintenance Project: A smaller project combining several minor essential maintenance tasks will be the next project to move forward, and will be the subject of a bid for funding from the National Churches Trust, to assist other finding from PCC restricted maintenance funds.

Martin Pendle
P700 Programme Manager

FINANCE REPORT

Introduction

The Finance Committee was established in July 2015, and 2020 was the fifth full year of its operation. The Committee works under the delegated responsibility of the PCC; its responsibilities include:

- Monitoring the implementation of the PCC's Financial Strategy.
- Drawing up a draft budget for consideration by the PCC.
- Delivering the budget agreed by the PCC, and reporting to each meeting of the PCC on the position against the agreed budget and the financial strategy.
- Assisting with the preparation of the annual financial statements of the PCC.
- Working with the Giving Group to maximise the church's income.
- Helping to achieve effective cost control and value for money in all areas of expenditure.

The committee met once in 2020 in January. The February meeting was postponed and it wasn't possible to meet again. Communication has continued by email throughout the year.

John Rea (Chairman of the Committee & Vice-Chair of the PCC), Nick Clark (Fabric Officer), Hilary Sanders (Churchwarden), Mary Whalley (Churchwarden), Cathy Sherlock, Ann Townsend (Treasury Clerk), Martin Pendle (P700 Chair), Chris Hardwick (Vicar) and James Teague served as members of the committee during the year.

In September John Rea stood down as Chair of the Committee after 5 years and James Teague was appointed as his successor. John remains a key member of the committee. Hilary Sanders stood down as a member following her retirement as Churchwarden.

Covid-19

2020 has proved an extremely challenging year for the finances:

- Following the announcement of the national lockdown in March and closure of the churches and parish centre our three members of staff (Parish Administrator, Organist and Cleaner) were fully furloughed.
- By the end of the year both our Organist and Cleaner had returned to work for part of their hours and sadly following lengthy discussions, the Parish Administrator post was made redundant in October.
- A full financial risk assessment was done in early April to predict losses in income and areas where expenditure could be reduced. A revised budget was adopted forecasting a drop in income from around £164,000 for the year to £120,000 and expenditure down from £167,000 to £148,000. (resulting in an increase in the predicted annual deficit from £3,000 to £28,000).
- Following this revision of the budget a decision was taken in October by the PCC to reduce our Common Fund contribution by 20% for the year (£19549) in order to reduce the predicted deficit.
- The Diocese of Exeter asked us to complete Parish Finance Questionnaires in July and in September to help them understand how Parishes were managing and to enable the Diocese to plan for 2020 and 2021.

Financial Outturn for 2020

The final outturn for the General Income and Expenditure Budget for 2020 was a total income of £108,772 with expenditure for the year at £119,718 a deficit of £10,948, which was funded from general reserves.

The main areas that were affected by the closure of the church and the parish centre were the elimination of income from letting the parish centre, and major reductions in unplanned giving and fee income (especially weddings).

Capital Projects

Planning for Capital projects continued for The Galley & Toilets and the Refurbishment of the Parish Centre. The Sound System was replaced in 2020 at a cost of £26,239 funded mostly by fundraising. The work on the Parish Centre refurbishment, generously funded by the Friends of St Eustachius is due to start early in 2021.

Fund Raising

Fund raising was very difficult in 2020 with social fundraising, Friends events and the Christmas Bazaar all being cancelled. Online Campaign fundraising emerged and a number of very successful initiatives were launched raising money for local and national charities (including NHS, Tavistock Children's Centre) as well as much needed funds for the church.

Gillian Hiles and Joanna Steevenson both stood down from their roles as fundraisers during the year.

Legacies

A single legacy of £1,000 was received in 2020 from the estate of the late Dorothy Cotton.

Thanks

The committee would like to express its grateful thanks to the following people:

Simon Hirst for his work as our independent examiner

John Rea for his leadership and vision as he retires as Chair of the Finance Committee

The Friends for their continued support and especially for agreeing to meet the entire cost of the roof leak.

Gillian Hiles for her work exploring and applying for grants

Joanna Steevenson for her work as Fund Raiser

Hilary Sanders for her service to the Finance Committee over the last 5 years

I would like to also say a huge thank you to everyone on the committee for their work and support in 2020 and for John Rea's wisdom over the years. I hope that we can meet in person again in 2021. I would especially like to thank Ann Townsend who undertakes the day-to-day duties of traditional treasurer – for her sterling efforts in keeping everything on track and organised including me.

James Teague
27th February 2021

Parochial Church Council of St Eustachius' Tavistock - 1130518

Notes to the Financial Statements

For the period from 01 January 2020 to 31 December 2020

1. Accounting framework and accounting policies

Accounting framework

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) - (Charities SORP (FRS 102) as amended by Bulletin 1), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

Advantage has been taken of disclosure exemptions as set out in FRS102.1.12 and FRS101 1A.7 from the requirement to produce a cash flow on the grounds it qualifies as a small charity.

Basis of preparation

The charity meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes. The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body, nor those that are informal gatherings of church members.

Judgements and key sources of estimation uncertainty

In the application of the charity's accounting policies, which are described in this note, the PCC is required to make judgements, estimates and assumptions about the carrying value of assets and liabilities that are not readily apparent from other sources. The estimates and underlying assumptions are based on historically known factors and experience. Therefore, the PCC does not perceive there to be any critical areas of judgement or key sources of estimation uncertainty in the formulation of the financial statements.

Going concern

Based on the monetary assets and human resource available at 31 December 2020, the PCC believes that it is a going concern.

Funds

Restricted funds represent (a) income from trusts or endowments which may be expended only on those restricted objects provided in the terms of the trust or bequest and (b) donations or grants received for a specific object or invited by the PCC for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of each year must be carried forward as a balance on that fund. The PCC does not usually invest separately for each fund. Where there is no separate investment, interest is apportioned to individual funds on an average balance basis.

Unrestricted funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application on the general purposes of the PCC. Funds designated for a particular purpose by the PCC are also unrestricted.

Income

Planned giving, collections and donations are recognised when received. Tax refunds are recognised when the income to which they relate is received. Grants and legacies are accounted for when the PCC is legally entitled to the amounts due. Dividends are accounted for when received, interest is accrued. All other income is recognised when it is receivable. All incoming resources are accounted for gross.

Expenditure

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding or constructive obligation on the PCC. The diocesan parish share is accounted for when due. Amounts received specifically for mission are dealt with as restricted funds. All other expenditure is generally recognised when it is incurred and is accounted for gross.

Fixed assets

Consecrated and benefice property is not included in the accounts in accordance with s. 10(2)(a) of the Charities Act 2011.

Movable church furnishings held by the vicar and churchwardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed in the church's inventory, which can be inspected (at any reasonable time).

Individual items of equipment costing £2,000 or less are written off when the asset is acquired.

The Millennium Bells are being depreciated at the rate of 1% per annum.

Financial Instruments

Classification: The company holds the following financial instruments:

- Short term trade and other debtors and creditors, and
- Cash and bank balances. All financial instruments are classified as basic.

Recognition and measurement

The charity has chosen to apply the recognition and measurement principles in FRS102. Financial instruments are recognised when the charity becomes party to the contractual provisions of the instrument and derecognised when in the case of assets, the contractual rights to cash flows from the assets expire or substantially all the risks and rewards of ownership are transferred to another party, or in the case of liabilities, when the charity's obligations are discharged, expire or are cancelled. These instruments are initially measured at transaction price, including transaction costs, and are subsequently carried at the undiscounted amount of the cash or other consideration expected to be paid or received, after taking account of impairment adjustments.

Reserves Policy

It is the current PCC policy to maintain unrestricted/undesignated funds which equate to two months' unrestricted expenditure, to have adequate cash flow.

It is PCC policy to invest surplus funds to achieve a return. This with the TSB Business Deposit Account and CBF Church of England Deposit Fund.

2. (a) Staff costs

Wages and salaries	Unrestricted	2020	2019
	£	£	£
	12,610	12,610	21,506

These figures include pension contributions but do not include wages paid out and claimed back as part of the Furlough Scheme. The charity employed four members of staff including the newly appointed Children & Families worker. The job of the Parish Administrator was made redundant following the long-term closure of the Parish Office. No employees received employee benefits over £60,000.

2. (b) Payments to PCC Members and related party transactions

No payments or expenses were paid to any PCC members, persons closely connected or related parties. No transactions with related parties were undertaken during the year.

3. Fixed Assets

As at 31st Dec 2020 all fixed assets have a book value of 0 with the exception of the Millennium Bells whose net book value is £35,808.

4. Funds

Unrestricted funds represent the funds of the PCC that are not subject to any restrictions regarding their uses and are available for application on the general purposes of the PCC. Funds designated for a particular purpose by the PCC are also unrestricted. The Tavistock Passion Play Fund remains unrestricted only while the terms of a restricted fund are decided.

Restricted funds represent income from trusts or endowments which may be expended only on those restricted objects provided in the terms of the trust or bequest, and donations or grants received for a specific object or invited by the PCC for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of each year must be carried forward as a balance on that fund. The PCC does not usually invest separately for each fund. Where there is no separate investment, interest is apportioned to individual funds on an average balance basis.

The main **restricted** funds are as follows:

Millennium Bell Appeal: An appeal to assist with the purchase of two new bells in 1998. This is a non-cash fund as is being depreciated at 1% per annum.

Friends' Fabric Fund: A fund to "*beautify and maintain*" the church provided by the Friends' of St Eustachius'. At 31st December 2020 The Friends' have set aside the following sums:

- £75,000 for the proposed 'Galley & Toilets Project' – currently undergoing scoping.
- £50,000 for the refurbishment of the Parish Centre, which will be undertaken in early 2021.

5. Unrestricted Planned Giving by PCC Members (Trustees)

During 20120 Tavistock PCC received £6642 in donations from trustees (PCC members) and their close relatives. The donors did not attach any conditions to their gifts which required the charity (PCC) to significantly alter the nature of its existing activities.

6. Missionary Giving

Although the currently policy for Missionary Giving is 2.5% of income as a Parish we give more than is expressed in the accounts by way of Agency Collections in the form usually of retiring collections and Campaigns. In 2020 this was as follows:

Missionary Giving £3129

Retiring Collections £250

Campaigns £4950

Independent Examiner's Report to the PCC of the Ecclesiastical Parish of St Eustachius' Tavistock

I report to the PCC on my examination of the accounts of St Eustachius for the year ended 31 December 2020, which are set out on pages 1 to 4.

Responsibilities and basis of report

As members of the PCC, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the church's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

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

Signed: _____



Simon Hirst.

Fellow of the Institute of Chartered Accountants in England and Wales.

4 Ordulf Road, Tavistock, Devon PL19 8NE.

Date

26th March 2021

Tavistock PCC
Statement of Financial Activities
For the period from 01 January 2020 to 31 December 2020

	Unrestricted funds	Restricted funds	Total funds	Prior year total funds
Incoming resources				
Incoming resources from generated funds	-	-	-	-
Voluntary income	103,442	20	103,462	213,853
Activities for generating funds	11,530	-	11,530	32,238
Investment income	1,021	0	1,021	1,094
Incoming resources from charitable activities	5,767	-	5,767	7,977
Other incoming resources	370	3,988	4,358	36,903
Total income	122,130	4,008	126,138	292,065
Resources used				
Charitable activities	142,404	2,506	144,910	187,638
Other resources used	28	2,887	2,915	9,243
Cost of generating funds	-	-	-	-
Cost of generating voluntary income	735	-	735	1,569
Fundraising trading cost of goods sold and other costs	-	-	-	-
Investment management costs	-	-	-	-
Governance costs	-	-	-	-
Total expenditure	143,167	5,394	148,560	198,449
Net income / (expenditure) resources	-21,036	-1,386	-22,422	93,616
Transfers:				
Gross transfers between funds - in	69,640	83,143	152,783	59,132
Gross transfers between funds - out	-59,694	-93,089	-152,783	-59,132
Other recognised gains / losses				
Gains/losses on investment assets	-	-	-	-
Gains on revaluation, fixed assets,	-	-	-	-
Net movement in funds	-11,091	-11,332	-22,422	93,616
Reconciliation of funds				
Total funds brought forward	65,793	205,984	271,778	178,162
Total funds carried forward	54,703	194,653	249,355	271,778

Tavistock PCC -1130516
Fund movement summary
Selected period: 01 January 2020 to 31 December 2020

Fund	Fund balances brought forward	Incoming Resources	Outgoing Resources	Transfers	Gains and Losses	Fund balances Carried forward
G&T Des - Galley & Toilets (Designated)	-	-	-	5,000	-	5,000
G&T Res - Galley & Toilets (Restricted)	-	-	-	25,000	-	25,000
LegacyLC - Legacy - Leslie Cornish (Bibles)	134	-	-	1	-	134
General - General fund	34,820	108,772	119,718	3,395	-	27,269
GenDes - General Fund - Designated	17,000	-	-	74	-	17,074
FabricGen - Fabric Fund	17,500	-	2,125	-4,390	-	10,984
FabricFr - Friends' Fabric Fund	149,797	3,988	1,845	-31,053	-	120,887
700th - 700th Anniversary Church Restructuring	-	0	-	0	-	-
Young - Young People Fund	-	-	20	20	-	-
Melanesian - Melanesian Brothers	496	-	450	1	-	47
OrganM - Organ Maintenance Fund	-	20	494	474	-	-
OrganR - Organ Restoration Fund	1,023	-	-	-	-	1,023
FlowerFest - Flower Festival Fund	253	-	-	1	-	254
Bell - Bell Appeal	36,267	-	459	-	-	35,808
Bells - Bells	515	-	-	-	-	515
FabricDes - Fabric Fund (Designated)	8,637	13,359	23,449	1,453	-	-
TPP - Tavistock Passion Play	5,336	-	-	23	-	5,360
Totals	271,778	126,138	148,560	-	-	249,355

Tavistock PCC

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

	General	Designated	Restricted	Total	
				This year	Last year
Incoming resources					
Incoming resources from generated funds					
0101 - Gift Aid - Bank	61,999	-	-	61,999	64,294
0111 - Gift Aid - Planned Giving Envelopes	-	-	-	-	2,102
0301 - Loose plate / service collections	1,906	-	-	1,906	7,391
0310 - Gift Aid - Envelopes	2,735	-	-	2,735	4,766
0401 - Ex -Gratia Payment - Mount Kelly	4,500	-	-	4,500	1,500
0410 - Church Box and non-service Gifts	4,452	-	20	4,472	8,166
0503 - Tree Felling	30	550	-	580	-
0601 - Tax recoverable on Gift Aid	11,461	-	-	11,461	16,759
0701 - Legacies	1,000	-	-	1,000	103,875
08A1 - Youth Worker Grant	2,000	-	-	2,000	-
1228 - 700 Phase 0 - Sound System	-	12,809	-	12,809	2,000
1229 - 700 - Heating Phase 2	-	-	-	-	3,000
0902 - Coffee & Social	100	-	-	100	568
0903 - BMI Fundraising	3,468	-	-	3,468	6,974
0904 - Choir	-	-	-	-	960
0910 - Bazaar & Other Fundraising	2,170	-	-	2,170	5,428
1230 - Concerts	1,358	-	-	1,358	4,048
1240 - Church Centre Lettings	1,883	-	-	1,883	10,299
1250 - Parish Mag Adv. - Non Sponsors	756	-	-	756	1,064
1251 - Parish Mag Advertising - Sponsors	-	-	-	-	550
1260 - Parish magazine sales - Subs	1,796	-	-	1,796	1,046
1261 - Parish Magazine Sales - Other	-	-	-	-	1,300
1020 - Bank and building society interest	1,021	-	0	1,021	1,094
Incoming resources from generated funds Totals	102,635	13,359	20	116,014	247,185
Incoming resources from charitable activities					
1101 - Fees for weddings	960	-	-	960	3,500
1102 - Fees for Funerals	4,807	-	-	4,807	4,448
1226 - 700th Anniv. Church Restructuring	-	-	-	-	30
Totals	5,767	-	-	5,767	7,977
Other incoming resources					
1301 - External Printing	269	-	-	269	954
1302 - Contr. to Office Costs - Gulworthy	450	-	-	450	1,800
1303 - Contr. to Office Costs - Brentor	-	-	-	-	900
1304 - Contr. to Clergy Exp - Gulworthy	-992	-	-	-992	1,635
1305 - Contr. to Clergy Exp - Brentor	643	-	-	643	1,624
1306 - Friends of St Eustachius	-	-	3,988	3,988	29,990
Other incoming resources Totals	370	-	3,988	4,358	36,903
Incoming resources Grand totals	<u>108,772</u>	<u>13,359</u>	<u>4,008</u>	<u>126,138</u>	<u>292,065</u>

Resources used**Cost of generating funds**

1730 - Bazaar & Other Fundraising Costs	735	-	-	735	1,466
1731 - Social Costs	-	-	-	-	103

Charitable activities

1801 - Missionary Giving	2,679	-	450	3,129	3,779
1910 - Common Fund	78,197	-	-	78,197	107,936
2001 - Cleaner Salary	757	-	-	757	3,169
2004 - Organist Salary	1,926	-	-	1,926	3,650
2050 - Parish Administrator Salary	7,361	-	-	7,361	14,332
2051 - Pension Contribution (PCC)	279	-	-	279	357
2052 - Youth Worker Salary	2,529	-	-	2,529	-
2101 - Ministers' Expenses	3,217	-	-	3,217	8,136
2170 - Education & Youth	-	-	20	20	-
2201 - Parish Training and Mission	-	-	-	-	915
2301 - Church Insurance	5,291	-	-	5,291	6,719
2311 - Office Costs - Stationery	248	-	-	248	917
2312 - Office Costs - Photocopier Contract	674	-	-	674	1,236
2313 - Office Costs - Printing	341	-	-	341	1,247
2314 - Office Costs - Other	605	-	-	605	1,895
2315 - Bank Charges	79	-	-	79	117
2320 - Choir Expenses	107	-	-	107	533
2330 - Church Maintenance	1,907	-1,752	-	155	1,274
2332 - Church Maintenance - Fabric Team	-	-	1,083	1,083	2,113
2333 - Organ & Piano Maintenance	-	-	494	494	1,466
2340 - Upkeep of Services	1,865	-	-	1,865	3,101
2401 - Church Running - Electricity	2,248	-	-	2,248	3,273
2430 - Church Running - Gas	4,904	-	-	4,904	1,422
2440 - Church Running - Water etc.	188	-	-	188	282
2520 - Church Centre Running - Gas	931	-	-	931	1,218
2530 - Church Centre - Electricity	507	-	-	507	874
2550 - Church Centre - Insurance	660	-	-	660	660
2560 - Church Centre - Maintenance	-70	-	-	-70	302
2561 - Church Centre Maint. - Fabric Fund	-	284	-	284	927
2580 - Church Centre - Other	203	-	-	203	861
2701 - 700th Anniv. Church Restructuring	-	-	-	-	50
2702 - Vestry Roof	-	-	-	-	116
2703 - 700 Phase 0 - Roof Leak	-	-	-	-	2,173
2704 - 700 Phase 0 Boiler Replacement	-	-	-	-	301
2705 - 700 Phase 0 - Scoping of Drains	40	-40	-	-	1,929
2706 - 700 Phase 0 - Heating Phase 2	1,281	-1,281	-	-	6,407
2708 - 700 - Sound System Replacement	-	26,239	-	26,239	-
3001 - Depreciation of Millenium Bells	-	-	459	459	459
3003 - Depreciation of Fixtures & Fittings	-	-	-	-	3,491

Charitable activities Totals

118,954	23,449	2,506	144,910	187,638
---------	--------	-------	---------	---------

Other resources used

2303 - Gardener	28	-	-	28	1,274
2600 - Friends of St Eustachius	-	-	661	661	6,758
2707 - 700 - Galley & Toilets Expenditure	-	-	381	381	1,211
2801 - Parish Centre Refurbishment	-	-	1,845	1,845	-

Other resources used Totals

28	-	2,887	2,915	9,243
----	---	-------	-------	-------

Resources used Grand totals

119,718	23,449	5,394	148,560	198,449
---------	--------	-------	---------	---------

Tavistock PCC

Balance Sheet detailed

	As at 31/12/2020	As at 31/12/2019
Fixed assets		
6430: Millenium Bells	45,877	45,877
6431: Millenium Bells Depreciation	-10,069	-9,610
6432: Church Centre	11,407	11,407
6433: Church Centre Depreciation	-11,407	-11,407
6434: Fixtures & Fittings	83,327	83,327
6435: Fixtures & Fittings Depreciation	-83,327	-83,327
Total Fixed assets	35,808	36,267
Current assets		
6501: Bank current account	23,092	8,248
6502: Bank book account	-	-
6503: 700th Anniversary Bank Account	6	6
6505: Bank deposit account TSB	135,512	128,391
6510: CCLA (CBF) deposit account	184	183
6511: CCLA 700th Anniversary Appeal	7	7
6515: Friends	58,649	89,419
6520: Cash in hand	-	-
6555: Other Debtors	8,090	13,729
6550: Income Tax Recoverable	-	-
Z05: Accounts Receivable	-	-
Total Current assets	225,538	239,984
Liabilities		
6650: Income Received in Advance	4,000	840
6655: Current Creditors	6,809	2,110
6699: Agency collections	1,182	808
Z04: Accounts Payable	-	715
Total Liabilities	11,991	4,473
Net Asset surplus (deficit)	249,355	271,778
Reserves		
Excess/(deficit) to date	-22,422	-82,682
Z01: Starting balances	271,778	354,459
Total Reserves	249,355	271,778

Represented by Funds

General (Unrestricted)	27,269	34,820
Designated	27,434	30,974
Restricted	194,653	205,984
Total	249,355	271,778

These accounts were approved by the Parochial Church Council on **24th March 2021** and are signed on its behalf by:



.....
The Very Reverend Christopher Hardwick, Vicar

24th March 2021

C. Everitt
Christine Everitt
PCC Secretary

24th March 2021

BEREAVEMENT GROUP

The Bereavement group continued until March 2020 with an average of between ten and fifteen attending. The group meets once a month and value their time together finding friendship and help in a safe and confidential place.

The group was about to start up again when further restrictions came into place at the end of summer with The West Devon Club offering us space to meet.

The group is hoping to meet again once everyone has received their vaccinations and the Parish Rooms are again open or if we can find another venue to meet in the short term.

Restrictions at the moment say that bereavement groups can continue to meet with all the restrictions strictly adhered to but not in a private home.

We have missed meeting together giving each other care, support and love when faced with such sadness and loss. This is a group for anyone who is bereaved Christian or non-Christian and a short homily and prayer form the structure of this group.

I feel humbled to be part of this group and feel sure there will be much work to be done in the future once life returns to some sort of normality

The Revd. Sue

BRASS BAND

My thanks go to all the members of the Brass Band who are continuing to keep the brass in the church in such good condition.

Unfortunately, we have lost 4 members of the team, so we urgently need members of the congregation to volunteer to help,

Barbara Miller

CHOIR AND MUSIC

What a year it has been for us all, something I never thought would ever happen in my lifetime. At the start of the year I had planned a number of events and special music to happen for the parish.

Choral evensong at Exeter cathedral, Another visit to Wells Cathedral to sing services.

RSCM special evensong at Tavistock.

Joint choir with Cridton and Colyton for the Cridton anniversary.

Lent and Advent Carol service at Buckfast Abbey

Start of the new children's choir

Plus 2 of the choir completing external RSCM exams.

Unfortunately, as we know, for a number of months the church had to close and the choir had to stop right before Easter. Since then I have been bound by the Church of England and RSCM guidance on singing. Luckily, we have managed to keep music going as much as possible throughout the pandemic but some choir members have been isolating.

I have a few plans already for 2021 but again this will depend on how the current pandemic continues to see about restarting the choir.

The RSCM has had a restructure and all local areas have now been disbanded, however Nick Brown from Colyton and myself are continuing in our roles so we have got potential plans for July. I will keep you informed.

Lastly, I want to send a massive thank you to all the choir for their support throughout the year and their commitment to the church. A number of church choirs have disbanded completely but I know and pray Tavistock will continue and go from strength to strength when we return properly.

Thanks, Scotty

Scott Angell

COFFEE ROTA

There is nothing to report due to the pandemic.

Barbara Miller

DEANERY SYNOD

All Archdeacons and Rural Deans were busy looking at the support the churches could offer during Covid. Due to frequent changes in restrictions throughout the whole country this task was throwing up many difficulties. It was decided to keep as many churches open for private prayer but there would not be any formal services, of course covid restrictions being adhered to. When we were told that all churches had to be closed new ways to bring worship to the communities was established. Contact by phone and/or computer/zoom helped and generally the public appreciated the efforts. Other news, Revd Nick Law was standing down as Rural Dean after 9 years in office. We thanked him and wished him well. Revd Andy Atkins was appointed our new Rural Dean. Good luck to him.

All planned activities for 2020 were cancelled and hopes to re-organise them for 2021 remain in the balance. Any queries re Deanery/Diocesan Synod please contact your rep Graham on.....

grahamwhalley@hotmail.co.uk

FLOWER ARRANGERS

As with so many other church activities we were severely affected by the Coronavirus Pandemic. We were able to get together, socially distanced, to provide decorations for Harvest, Remembrance Sunday, the Schools TreeFest and Christmas. I know that these efforts were greatly appreciated by the congregation and visitors alike. I wish to thank those who turned up to help at these events. We look forward to a time when it is safe to decorate our beautiful church.

Pam Hunter

FRIENDLY FRIDAY

There is nothing to report due to the pandemic.

Barbara Miller

THE FRIENDS OF ST EUSTACHIUS'

This time last year the Friends had every hope that 2020 would be an exciting and prosperous year. Little did we know that in March we would be entering a lockdown and thereafter we would be unable to hold any more of our programmed events. In particular we had to cancel both the summer fete and the Christmas Tree Festival.

The result of this has meant that our income for 2020 has been greatly reduced. Normally we would expect to raise approximately £25,000, but this year it has been just under £4,000 and over half of that has come from the membership and sponsors. Recognising that businesses would have been very hard hit we did offer our sponsors the opportunity not to pay this year but remain on the list and our advertising material, but most have continued with payments for which we are very grateful.

Activities in 2020

Before being affected by the pandemic, we did hold a very successful quiz in February. This is now a regular starter event to our year, and attended and enjoyed by over fifty people raising just under £300.

Despite the many problems everybody has faced, the Friends sought to keep life going and plan for brighter times. Our stalwart Marmalade Makers made a batch in January 2020 which we subsequently sold on line when it became clear that our usual sales outlet, the Christmas Tree Festival, would not be open to us. We offered a free delivery service, and it was eagerly taken up with sales of £300.

Our decision to cancel this year's Christmas Tree Festival was met with a great deal of disappointment, from both within the church and in the community. Out of subsequent discussions, including BID, came about the plan from other church members as well as ourselves to take the trees out into the town for businesses to decorate them, yet linking them back to the church. A walking trail was organised and a booklet published detailing the 40+ shops and businesses which had participated. A Schools TreeFest was also held where the local schools decorated their own trees in the church and visitors could view them over a period of two weeks in December. This proved extremely popular and well over £2,000 was raised for St. Eustachius. The Friends helped both with the organisation and also stewarding in the church, and although footfall was light at times, the atmosphere more than made up for it, and it was wonderful to see some Christmas lights once again in the church.

Bequest –The late Enid Williams

Last year I reported the very generous bequest by Enid Williams and that we planned to use a sizeable amount of that money to carry out a major refurbishment of the Parish Centre and to purchase some new Parish Centre chairs. Having drawn up a detailed specification and then carried out a tendering process we have awarded the contract for the work. We had hoped the work could start before Christmas but a number of issues, partly Covid related, have caused delays. However the work should now start by the end of January. The overall cost will be about £45,000. This could result in limited access to the Parish Centre while building work takes place.

Eliminating the Deficit

We continue to help the church to reduce the budget deficit by providing an annual sum to the PCC towards the day to day church maintenance tasks and the costs of the building insurance. This year we paid £5,000.

Further Support

The pledge of £25,000 toward the Galley and Toilets project was transferred over to the PCC, bringing our contribution so far to £75,000.

The Friends have always stood ready to help out with emergencies and this year donated £1,750 to carry out work on the church roof to repair a leak. Further delay could have jeopardized some of the church internal structure.

Membership

Our ongoing success depends on the active support of the all the Friends and Sponsors, which currently stands at 254 Friends and 14 sponsors.

Thanks

I remain ever grateful for the excellent work done by the officers of the Friends: Judy Hirst, Vice-Chairman; Pat Morrison, Secretary; Tony Sherlock, Treasurer; and Hugh Walkington, Membership and Sponsorship Secretary, and I thank all the members of my hard-working team.

I am also extremely grateful for the interest and support given by our clergy team and especially the Vicar, the Very Revd Dr Chris Hardwick.

Rick Crawford
Chairman of the Friends

HANDICRAFT GROUP

Due to Covid 19, the group met very few times in 2020; neither did we run our stall at the Friendly Friday coffee mornings.

We did, however, manage a stall in the mini Christmas Tree week at the beginning of December selling items made during the year by members of the group.

When life resumes normality we would be delighted to welcome new members.

We will continue to meet on Wednesday afternoons from 2pm to 4pm in the Church Centre.

Janet Kennerly

THE HOLY DUSTERS

There is nothing to report due to the pandemic.

Pat Knock

INTERCESSORS' PRAYER GROUP

The Intercessors' Prayer Group, has not been able to meet since February 2020.

Intercessions have continued to be given for church and online services.

These prayers are very much valued and many thanks to all who have contributed.

Intercessors continue to provide monthly prayers for the Parish Magazine.

Sarah Pendle

Ladies House Group

It has been more important than ever for us to meet this last year to maintain our love and support for one another and grow strong in our faith and love for Jesus. Following Government guidance has meant meeting sometimes in smaller groups and taking advantage of the weather to meet outside. Early in 2020 we started a book/DVD series on 'Storylines', a map to understanding the bible as a complete picture. When we were prevented from meeting indoors the usual format of watching videos had to stop and so we now look forward to continuing that series when we next can gather round a DVD player.

Meeting informally most weeks we have been able to each share our experiences old and new and favourite passages of scripture and it was always so encouraging to hear what the Lord had spoken through personal daily readings that week. A little more formally we started a insightful series on 'Women of Faith' (from the Good Book Company) To start we tested our knowledge of women in the bible with a fun '*BBC Pointless*' style quiz. We remembered amazingly less known characters such as Hephzibah and Rizpah.

At the moment we are so thankful to be able to join together on Zoom for just an hour to gather thoughts and prayers for the week. Thanks go to Catherine Stoate for arranging that each week. We have had a crossover with the Tuesday Zoom group with Mike Loader too which has wonderfully doubled the contact with church for some of us and increased our bible knowledge no end. We remember those that find the technology too much of a challenge and try to keep up to date with news by phone calls and emails. We had a lovely 80th birthday celebration blessed with the sun last summer and lastly, I give special thanks to all those that opened their gardens which allowed us to meet last year.

Penny Rowan

MELANESIAN BROTHERHOOD

There is nothing to report due to the pandemic.

Graham Whalley

MESSY CHURCH

The last Messy Church held in church was on Wednesday 4 March 2020. Despite increasing concerns about the spread of the Coronavirus, we went ahead with extra handwashing and hygiene facilities. The theme of the session was about Lent being a time to get closer to God, using the Bible verse James 4: 8: 'when you draw close to God, God will draw close to you.' Amazingly, the very next line in the Living Bible version is 'wash your hands'! How prescient of the situation we are still in.

Like Vestry Group, sessions then went online each month, reaching our regular families via email, FaceBook and the Church website. We also had two real time sessions in November and December. Unfortunately, our Festival of Light in November had no families attending, probably because it was the day before Lockdown 2! However, the Christingle Messy style service devised and led by Sue and Rosie on Sunday 13 December, with 'paper bag in the pew' Christingle making was extremely well attended and we are hoping to develop this idea in the future. Again, all past virtual Messy Church sessions are available on the Church website.

The work of Messy Church and Vestry Group has latterly been greatly supported by the appointment of Fiona Lang our new Children's and Families Worker, who started in September.

Sarah Pendle

MISSION OF THE MONTH

I was appointed coordinator as Eileen Hooper after many years in this role was unable to continue. Thank you, Eileen, for so many years devoted to the missions.

The 11 monthly missions (we don't have one in December) are January the Melanesian Brotherhood—February Cyprus and the Gulf diocese—March Church Missionary Society – April Mother's union—May Christian Aid --- June Farming Community Network ---July Mission to Seafarers --- August the Seed Project in Zimbabwe --- September the United Society for the Propagation of the Gospel ---October the Bible Society --- November Christian Solidarity Worldwide

During the COVID-19 restrictions (—when we were unable to have our usual fundraising coffee morning on Wednesdays in church—) contributions received are:-

Christian Aid £411.75 - Farming Community Network £137.50 - Mission to seafarers £191- United Society for the Propagation of the Gospel £187.50 ---Christian Solidarity Worldwide £ 125

Mission representatives for the Seed Project and Christian Solidarity Worldwide – formerly Eileen - are required. If you would to cover one or both of these please contact me 01822 612751 or Email iansilcox77@gmail.com

Ian Silcox

OPEN THE BOOK

Because of the pandemic there has been no activity this year. However, the team are looking forward to being back in schools as soon as it is safe to be there.

Mary-Jane Traber

PASTORAL CARE

This year, the pandemic has of necessity led to many changes in the way we have given pastoral support. Since March we have not been able to meet as a team, but this does not mean that we have ceased to support where we can. Diana and I contact the members of the team every two months, so that they can let us know how their contacts are coping with the current restrictions. Diana and her husband have been distributing the vicar's letters to those we know have no computer, and we now phone as many people as we can, at least once a fortnight [and the list keeps growing as we hear of more people who might find that kind of support helpful]. Inevitably, house visits have had to be suspended, but we try to keep those without computers as much in touch with the church and the community as we can. So we aim, as far as we can, to remain alongside those who are ill, housebound, or bereaved, and increasingly those who are suffering from loneliness and the mental

stresses that shielding and lockdown have brought to so many. We have at least 200 people on our lists at the moment, and, as always, we are anxious to hear if anyone knows of someone we should contact. Again, we would stress that we take confidentiality very seriously, and we constantly remind ourselves of our priorities as a listening ministry. We also continue to keep in close touch with the Derriford chaplaincy, when any of our people are patients there.

Elizabeth Maslen

PRAYER AND STILLNESS

Our Prayer and Stillness Group, affiliated to the national organisation of Julian meditation groups, usually meets on the first Tuesday of each month, but in 2020 we only met three times in January, February and March before the first lockdown. Meetings are normally held at 10 Courtlands Road, Tavistock at 7.30 pm and use music and two readings to lead us into silent meditation. We shall have to see as this year progresses, whether it will be possible to resume our meetings "virtually" in order to maintain the regular practice of meditation at home while still being under lockdown.

Elizabeth Watkins (Tel.613922)

SCHOOLS

It is wonderful to have taken up my new Headteacher position at St Peter's and St Rumon's School. I am very excited about the journey that lies ahead for the school. I am fortunate to be working alongside Jo Arcscott who has been superbly guiding me through my first weeks in the school. These weeks have of course been a trickier time than usual but due to everybody's hard work and commitment we were able to offer places at school to our Critical Worker and Vulnerable children straight away. We continue to juggle our provision in order to accommodate anyone who needs us. We have rolled out frozen meals and food parcels to our Free School Meal pupils and will again support those where we identify a need.

Staff across St Rumon's and St Peter's have worked together to ensure full curriculum provision online. We have an agreed entitlement to ensure consistency, high-quality provision, consideration for mental health and well-being, live lesson support and feedback for all our pupils. Staff will be contacting pupils weekly and we will have extra phone and online support in place for our vulnerable and SEND pupils. We will be including a weekly online Worship to share Christian Values and celebrate the achievements of our pupils.

It has been a fast-paced week or two, but the brilliant teams in the school and St Christopher's trust have pulled together to ensure our children's needs are met.

Suzy Dyer
Headteacher
St Peter's and St Rumon's Schools

STEWARDS

Stewarding has obviously been very different during this last year. First of all we were locked down completely and then the Church was only open for a short time on a couple of days a week for private prayer, as it still is. However, I have a small but very willing band of Stewards who have been happy to be in Church to keep a record of names and contact numbers of people who have visited us and also to ensure that they only go into the parts of the Church which are Covid safe, and I am so grateful for their help. I would add, however, that there is always room for anyone else who would like to help with this as it is very important that we are able to keep the Church open, for however short a time.

We all hope that things will eventually return to something approaching normal when we will be able to have the Church open all the time and, when that time does come, I will be looking for the usual number of Stewards to meet the many visitors who we hope will come to our lovely Church.

Mary Whalley

TAVISTOCK AREA CHRISTIANS TOGETHER (TACT)

Appropriately the TACT Annual General Meeting and United Service was held during the week of prayer of Christian Unity on 19th. January 2019 at St, Eustachius Church. In the unavoidable absence of the chair David Palmer, the meeting was led by Robert Weston the vice chair. Officers were elected David Palmer Chair, Robert Weston vice –chair, Kathy Palmer Treasurer and Jackie Palmer –no relation-as secretary.

In the absence of David Palmer, Robert Weston read David's report speaking about his great and encouraging words, the Treasurer reported that there was relatively little activity during the year thanking all member churches for their donations. £300 was due to be paid for the hiring of the Town Hall for the Easter Monday praise service – which sadly because of the Covid restriction could not take place and £500 to the Redeeming our Communities with details of the popular group project Illuminate visiting schools and also inviting schools to a Friday evening 'gig' at Kings church for which Tavistock college and Mount Kelly being very enthusiastic.

Other reports were the weekend evening Street Pastors. 2019 was their 10th anniversary year. Their re emphasis to show what has been termed their 'unusual kindness'. Also, to celebrate the anniversary with a wonderful evening at Abbey Chapel. Also, Catalyst with members speaking enthusiastically about their ministry with 2 members, Laura and Jack currently on the South west Youth Ministry degree course in theology at Moorlands Bible College. Appreciation was expressed for the financial support received from member churches

Men in Sheds group report was made by Chris Pancheri with good news that a double garage has been found near Tavistock town centre that needs extension; West Devon Borough Council are considering supporting this.

Further written reports were made by the daytime Street Pastors, the Ignatian prayer group, Food for Thought, the Open book, the Healing rooms, DATA – the debt Advice Tavistock Area, the Food bank and the Tavistock Fairtrade Group with a report by Annie Jefferies, the lay chair of Tavistock Deanery Synod

Events planned were the 'Risen' Easter Monday celebration on 13th. April and the Christian Aid big breakfast on 14th May and street collections which with many other TACT sponsored events sadly, with COVID restrictions, had to be cancelled or curtailed

Currently during this year the Ignatian prayer group meets fortnightly by Zoom and the 2021 AGM and Unity Service were held on Sunday 24th January also by Zoom as are TACT leaders and representatives quarterly meetings

Ian Silcox

Parish TACT Representative

TOWER

2020 in the Tower (or not, as it mostly turned out!)

It seems incredible, looking back, that at this time last year we had no idea what lay ahead and how it would affect our ringing of the bells.

By mid-January we were beginning to be aware that something disturbing was happening in China and by mid-February we were beginning to see the effects here as the coronavirus, later named Covid-19, started to emerge in Europe. In early March we decided to give up the Tuesday evening practices for the time being and simply ring on Sundays. Within days, even that decision had been reversed as we went into our first national lockdown,

Since then, ringing has been intermittent. For long periods, no ringing has been allowed anywhere in the country and, even when it was permitted, social distancing and Covid hygiene has restricted how many ringers could be allowed in a church tower. The ropes are too close to each other for the bells to be rung in their normal sequence, so at best it is only possible to ring every other bell. In Tavistock, the weight of the heaviest bells (the tenor being 24cwt) means that those bells cannot be rung at all since they take two people to raise to the ringing position.

With the occasional help of family members, who can work together, we have, however, been able to ring six of the ten for certain special occasions, including two weddings, Remembrance Day and Christmas. Being now in our third lockdown, which looks like being a long one, we are now back to no ringing at all and it is not at all certain when we will be able to start again.

I am very glad to say, however, that we have not been idle. Thanks to our vice captain Phil, we have enjoyed regular Tuesday evening Zoom meetings and several of us have also joined a popular 'virtual' ringing system called Ringing Room, which has enabled many of the newer ringers not only to maintain their method technique but even to increase their skills - mentally, at least. It will be very interesting to see how this is translated to active ringing when we eventually meet again in the tower.

What we do know is that the time *will* come when we can ring again, when we will be able to ring all ten bells, and when we will be able to resume both Sunday service ringing and our regular Tuesday evening practices. I hope that next year's Report will be all about how and when this happy time came about.

Donna Baker (Secretary, Tavistock Bell Ringers)

VESTRY GROUP

The year started as usual with weekly Church based sessions, until we went into our first Lockdown. Since then we have rarely been able to meet in person and have instead been having Virtual Vestry Group (VVG) online. Since Sunday 29 March 2020, there have been 44 online sessions (at the time of writing), posted regularly every week, ranging from Easter Garden making, Sea Sunday and this year's season of Epiphany, with crafts, Bible stories and songs. Families have been able to interact by posting their pictures and crafts on line via FaceBook and the Church website and resources have been delivered to families to keep them in touch. Families have also been able to join in worship by sending in their video prayers for online services too. All past sessions are still available on the Church website. For the future, we have exciting plans for monthly Vestry Group Zoom sessions starting in February.

Sarah Pendle

Vintage Green

Whilst the Coronavirus curtailed most of our social activities, the Vintage Green team were fortunate in still being able to be creative and sew - and have some fun along the way!

We had some highs and lows during 2020, the lows mainly consisting of not being able to meet and sew together and, of course, not having the usual outlets such as the Summer Fete and Bazaar to sell what we produced.

However, as we are creative and imaginative souls, the highs helped us raise money for the Community as well as St. Eustachius' and overall we have had a rewarding year despite the current difficulties.

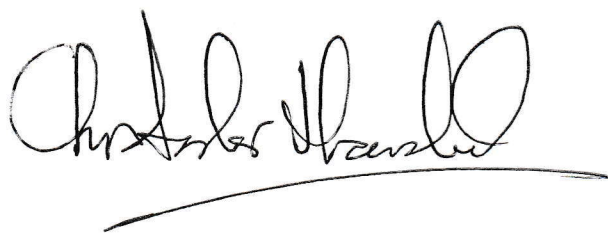
In March/April an online and word of mouth sale of face masks and rainbow themed goods raised £2342 for Tavistock Hospital and this money helped buy Doppler machines urgently needed by the community nurses. A rainbow quilt was also given to the hospital to be raffled later in the year.

Sarah and Pam (with occasional company from others) completed a sponsored walking marathon in sunny June weather around the Meadows and the centre of Tavistock, raising a magnificent £1461 for the West Devon Children's Centre – all without blisters or sunburn!

Although the usual Friends' Christmas Tree Festival was not possible, Vintage Green made sure that they were able to sell their wares at the Schools TreeFest instead and netted nearly £1200.

Vintage Green are grateful for all the support received whether it be donations, monetary or of unwanted materials, or simply encouragement! We look forward to another successful year in 2021. Thanks to all our supporters.

Vintage Green Team
Hilary Sanders

A handwritten signature in black ink, appearing to read 'Hilary Sanders', with a long horizontal line drawn underneath it.

Christine Eversitt

24/3/21

MINUTES OF THE MEETING FOR THE ELECTION OF CHURCHWARDENS AND THE ANNUAL PAROCHIAL CHURCH MEETING OF THE PARISH CHURCH OF SAINT EUSTACHIUS, TAVISTOCK

HELD IN THE PARISH CHURCH ON SUNDAY, 11 OCTOBER 2020

MEETING TO ELECT CHURCHWARDENS

Present	32 parishioners were present
Opening Prayers	The meeting followed the Sunday morning service.
Chairman	It was unanimously agreed that the Very Reverend Dr Christopher Hardwick be appointed Chairman.
Secretary	It was unanimously agreed that Christine Everitt be appointed Secretary.
Apologies:	Peter Rowan, Edna Bennallack, Judy Hannaford hirst, Simon Hirst, Cathy Sherlock, Chris Rickard and Felicity Luckman

One nomination had been received for the position of Churchwarden – Mary Whalley was proposed by Mary Wills and seconded by Janet Kennerley. Mary's nomination was unanimously agreed. Congratulations were given to Mary.

Hilary Sanders was thanked for her 6 years as Churchwarden. During that time, she had been very supportive, working diligently in a professional manner. Chris expressed his tremendous gratitude to her personally and for the parish. She was presented with a gift. She then spoke to the meeting of her thanks for their support and stressed the challenges that lay ahead. She also thanked Mary, her fellow churchwarden who had had to take on more work during the pandemic. Chris added his thanks to Mary. He asked the parishioners to pray for a second candidate to come forward.

ANNUAL PAROCHIAL CHURCH MEETING

Apologies for the Meeting to Elect Churchwardens were carried forward.

Minutes

The Minutes of the 2019 Annual Parochial Church Meeting were approved unanimously as a true reflection of the meeting. There were no matters arising.

Chris thanked Barbara Miller, Tony Miller and Edna Bennallack for their service on the PCC and Deanery Synod. They were stepping down at this point. George Mudge was thanked for his service having stepped down during the year.

Election to Tavistock Deanery Synod

Graham Walley was nominated by Mary Wills and seconded by Elizabeth Watkins. Catherine Stoate was nominated by Peter Rowan and seconded by Penny Rowan. Both were unanimously elected. There remain two vacancies on the Deanery Synod.

Elections to the Parochial Church Council

There were six nominations for membership of the PCC with seven vacancies available. Nichola Heathman was nominated by Pat Knock and seconded by Mary Wills. Christine Everitt was

nominated by Graham Whalley and seconded by Mary Whalley. Scott Angell was nominated by Christine Everitt and seconded by Mary Whalley. Pat Knock was nominated by Nichola Heathman and seconded by Jenny Tremaine. John Rea was nominated by Martin Pendle and seconded by Pat Knock. Fiona Lang was nominated By Christopher Hardwick and seconded by Martin Pendle. These candidates were elected unanimously.

Electoral Roll

It was reported that there were 211 currently on the electoral roll.

The Annual Report

The financial statements were received by the meeting (proposed by Nichola Heathman and seconded by Rita Silverstone)

Simon Hirst was unanimously appointed as Independent Examiner (proposed by John Rea and seconded by Graham Whalley)

John Rea reported that during 2019 there had been continued pressure on income. Fundraising activities had been excellent. Capital projects totaling £35000 had been undertaken. A significant legacy had been received from the estate of Enid Williams.

James Teague, the Chair of the Finance Committee gave a short report on 2020 so far. It was going to be a very tough year due to the pandemic which had eliminated major income streams.

Chris expressed his thanks to John who had stepped down as Chair of the Finance Committee but would continue to serve on that committee. He also thanked James and the rest of the committee. He also thanked Simon Hirst for his excellent work and advice.

Group Reports

Each of the group reports was reviewed and thanks were given to all those who had written reports and all those involved in the individual groups, which give such valuable support to the church and church members.

AOB

Christine said she would send the APCM reports to anyone who wanted them if they provided an email address.

Date of Next Meeting

19 May 2021

Date of Next Meeting

Wednesday 18th May 2022

The meeting ended at 8.45 p.m.