

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF DAWLISH

England & Wales · Charity number 1133187

Details

Other names ST. GREGORY'S PCC, DAWLISH

Status Registered

Legal form Previously excepted

Registered 2009-12-08

Register [View on the Charity Commission register](#)

Contact

Address 17 Broom Close
Dawlish
EX7 0RP

Phone 01626888444

Email st.gregs@btinternet.com

Website <http://cofe-in-dawlish.org.uk/st-gregorys-church/>

Activities

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

Activities: General charitable work, community and Church mission

Classification

- **How:** Provides Human Resources, Provides Buildings/facilities/open Space
- **What:** General Charitable Purposes
- **Who:** The General Public/mankind

Geography

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

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£196,362	£128,816	-	-
2023-12-31	£119,602	£125,351	-	-
2022-12-31	£167,122	£158,326	-	-
2021-12-31	£116,593	£186,397	-	-
2020-12-31	£161,583	£142,136	-	-

Trustees

Name	Role	Appointed
Rev Linda Nancy Cronin	Chair	2024-02-15
Alexandria Frances Pugh		2024-05-12
Andrew Peter Fuller		2018-04-16
Ann Leigh		2014-04-01
Barbara Ruth Rains		2025-05-11
Catherine Ann Slade		2023-04-17
Catherine Jane Chappell		2024-05-12
Gillian Dorothy Brown		2023-04-17
Ian Francis Bartlett		2024-05-12
Joanne Sheila Workman		2023-04-17
Marja-Leena Halse		2018-04-16
Martyn Dennis Andrews		2024-05-12
Nicola Twibill		2021-04-20
PAUL JONES		
ROSALIND ANN SMITH		2023-04-17
Richard Andrew Sulch		2020-10-14
Robert Frederick Mead		2025-05-11
Rosemary Theresa Hickson		2024-05-12
WILLIAM ALEXANDER HALSE		2017-04-01

Accounts



The Parish of St Gregory the Great, Dawlish, with St. George's, Holcombe

Address for correspondence:

The Vicarage, 14 Shillingate Close, Dawlish EX7 9SQ

Annual Report and Financial Statements of the Parochial Church Council

for the year ended 31st December 2024

Rector: The Reverend Linda Cronin

St. Gregory's Bankers:
Lloyds Bank, Exeter
National Westminster Bank, Exeter

St. George's Bankers:
Lloyds Bank, Newton Abbot

Independent Examiner:
Mr. Brian Hodge
19 Southdowns Road
Dawlish EX7 0LB

Independent Examiner:
Mr. Andrew Watson
4 Windward Rise, Holcombe
Dawlish EX7 0PW

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cofe-in-dawlish.org.uk/st-georges-church-holcombe

Registered Charity Number 1133187

**The Parochial Church Council of St Gregory's, Dawlish,
with St. George's, Holcombe
Annual Report
for the year ended 31st December 2024**

Aim and Purpose

St Gregory's Parochial Church Council (the PCC) has the responsibility of cooperating with the Incumbent in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. As well as St. Gregory's, which is a Grade II Listed Building, the PCC is also responsible, with the support of the District Church Council, for St. George's, Holcombe.

Objectives and Activities

The PCC is committed to enabling as many people as possible to worship at our Churches, and to become part of our parish family. When planning our activities, the PCC has considered the Charity Commission's guidance on public benefit, and in particular the specific guidance on charities for the advancement of religion. Our services and worship put faith into practice through prayer and scripture, music and sacrament. We try to enable ordinary people to live out their faith as part of our parish family, through:

- Worship and prayer: learning about the Gospel, and developing their knowledge and trust in Jesus;
- Provision of pastoral care for people living in the parish; and
- Mission and outreach work.

To facilitate this work, it is vital that we maintain the fabric of both Churches.

Achievements and Performance

Worship and Prayer

The PCC is keen to offer a range of services, not only on Sundays, but also during the week, that our community will find both beneficial and spiritually fulfilling. The following services are currently offered:

	St. Gregory's	St. George's
1st Sunday	08.00 am BCP Holy Communion 10.00 am Gregs@10	09.30 am Holy Communion
2nd Sunday	10.00 am Holy Communion	09.30 am Morning Worship
3rd Sunday	10.00 am Gregs@10	09.30 am Holy Communion
4th Sunday	10.00 am Holy Communion	09.30 am Morning Worship
Wednesday	10.00 am Holy Communion (said)	

We hold United Benefice Services when there is a 5th Sunday in the month, and a monthly evening telephone service specifically designed for those who can no longer attend worship at our churches. For these services, worship supporters visit the housebound and worship together.

The Music Group at St. Gregory's supports the worship for Gregs@10 which can also incorporate a Baptism, and from time to time an informal Holy Communion Service. The organist with the choir supports the worship for the service of Holy Communion. The organist also supports the worship at St. George's with others.

The use of the overhead screen at St. Gregory's means that we have been able to be more creative in our liturgy and mixing more of the traditional and modern hymns in worship.

At 31st December there were 141 parishioners on St. Gregory's Electoral Roll and 47 on St. George's Electoral Roll.

The average Sunday attendance at:

- St. Gregory's on Sundays has been 70
- St. George's on Sundays has been 33

At St. Gregory's there have been 5 Baptisms (all children), 2 weddings, 1 set of Banns published and 24 funerals during the year (23 at the Church and 1 at other locations).

At St. George's there have been 0 Baptisms, 7 funerals, 2 Burials of Ashes and 2 Weddings.

Deanery Synod

Four members of the PCC sit on the Kenn Deanery Synod (one on behalf of St. George's) This provides the PCC with a link with the churches around us and also with the Diocese as a whole. PCC meetings receive a report from Diocesan Synod, and a member of the church is currently serving as Treasurer for the Deanery Synod.

Church Fabric

The most recent Quinquennial inspection was received in April 2022, its summary stated that the Church is generally well maintained and the main action was to follow up on roof maintenance recommendations. West Access Conservation continue to attend twice a year for roof inspections and routine maintenance.

In 2023 we had a quote for £30,000 for maintenance for some of the windows and stonework, but an assessment of the tower pinnacles indicated they were in more urgent need of attention. An initial indicative cost for repairs of £90,000 was followed by another more achievable quote, but we need two further formal quotes and some urgent fund-raising to proceed with the repairs during 2025.

Mission and Evangelism

The Revd Linda Cronin was been appointed and was licenced in February 2024.

During the vacancy the Church and services were coordinated and managed by our Churchwardens, retired clergy and lay ministers, for which the PCC are extremely grateful.

Richard Orr completed his training during 2024 and was licensed as a Lay Minister in October. He and his wife have now moved to Bovey Tracey.

We have a website for the Mission Community, and this is regularly updated with news and information. We have continued to provide a two-weekly Benefice E-newsletter, which is sent out by email or delivered by hand for those who are not on the internet. St. George's have produced a monthly "News for the Pews" newsletter, and also issue a Newsroom email which encompasses activities in other Churches and the wider community. The E-Magazine known as Coastline was published every few months but has now ceased. All these publications are also available on the website for the public to read and we have a presence on Facebook and Instagram.

There is also a Newsroom email which encompasses activities in other Churches and the wider community. The Christmas Tree Festival was held at St. Gregory's in December bringing together both church groups and local organisations, including local schools. The two local primary schools were able to return to St. Gregory's for their Christmas Nativity productions.

Little Gregs (our parent and child group) and Swap Shop (free clothing exchange) have continued to run throughout the year.

Other Activities

The PCC publishes for the Annual Meeting a separate document which details some of the activities associated with St. Gregory's. St. George's usually provide their own separate reports as well.

Financial Review

St. Gregory's

Income for 2024 was £83,720, a small decrease on 2023 (£85,930). Planned giving increased and our Gift-Aid recovery was less, but the main difference was the one-off Diocesan grant received in 2023 towards the increased cost of heating.

Fortunately planned giving continues to grow steadily and so continues to give us an assured income to help with our regular expenses, for which PCC continue to be extremely grateful.

Total payments for 2024 were £83,699, helped greatly by spreading our Insurance premium over 12 months rather than paying it as a single lump-sum, however this only gives us a one-off improvement. The 2024 Common Fund was less than previous years due to reduced congregation numbers but does start to increase again from 2025. Our clergy and staff costs for 2024 were less as we no longer employ a Parish Assistant, other costs were broadly in line with 2023. Overall this meant that for the first time in many years the 2024 accounts ended with a (miniscule) surplus.

On a more positive note the reserves held for us by the Diocese have again had a (slight) increase in value. Historically it has been extremely difficult to access these reserves but they may be a consideration for our fabric expenses. Similarly the reserves held by the Parish have also increased in value by around £7,000, it's not a huge amount but it is more readily available to us and with the repair costs facing us every bit helps.

St George's Holcombe

At £34,750, the Church Fund income for 2024 was £3,040 (9.6%) higher than 2023. Planned Giving via the Parish Giving Scheme was £10,968, up £1,348 (14.0%) on the £9,620 received in 2023.

Church expenses, including payment of £26,377 to the Common Fund, was £36,050 giving a deficit of £1,300. The deficit in 2023 was £545

The payment to the Common Fund covered the July 2022 to December 2023 arrears and 75% of the 2024 request. This was the amount we could afford whilst maintaining a prudent Church Fund working balance. The Common Fund request is calculated on the basis of the number of participants (people who attend Church at least once per month). Pre the pandemic we had 50 participants but in 2024 this had fallen to 37 (74%).

We dealt with significantly increased electricity costs by restricting the use of night storage heaters. As a result electricity costs were reduced from £3,914 in 2022 and £2,040 in 2023 to £1,902 in 2024.

During 2024 we received four legacies totalling £63,457.

Reserves Policy

The PCC has resolved to maintain, if possible, a balance on our Unrestricted General Fund. This equates to 50% of annual operating costs (excluding Common Fund payments and Special Projects) to cover emergencies, and for 2024 this was set at £21,500. As actual reserves were in excess of this, funds are

available for the general use of the PCC, though the PCC reserve the right to adjust this policy if necessary. Restricted funds are available for Fabric and Youth work. It is our policy to invest any surplus funds with CCLA, through the CBF Church of England Deposit Fund, Investment Fund, and Global Equity Income Fund.

St. George's DCC has an equivalent policy and has set its general reserve at £18,000, and a separate reserve for Building, Curtilage and Fixtures also at £18,000.

Safeguarding

The PCC has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have regard to House of Bishops' guidance on safeguarding children and vulnerable adults). All PCC members are DBS checked and there have not been any items of concern during the year.

Volunteers

The members of the PCC would like to thank all the volunteers who work so tirelessly to make our Church a lively and vibrant community. It is becoming increasingly difficult to find volunteers and new volunteers are always welcome. Our special thanks go to our Churchwardens, Leena Halse and Richard Sulch.

Structure, Governance and Management

The method of appointment of PCC members is set out in the Church Representation Rules. The Council comprises the Incumbent, the Churchwardens, a representative of the Readers, those elected to the Deanery Synod, and other members who are elected at the Annual Parochial Church Meeting, by those on the Electoral Roll. Members of the congregation are always encouraged to join the Electoral Roll, and to consider standing for election to the PCC.

The PCC members are responsible for making decisions on all matters of general concern and importance in the parish, and for all financial matters. The full PCC met six times during the year at St. Gregory's. The PCC has a Standing Committee which meets before the PCC to establish the agenda and responds to any emergency decisions which are required. It has one sub-committee, which is the Fabric Working Group who undertake some of the work identified in the Quinquennial and any other fabric issues which need addressing. The Parish Administrator left her post in February and for the rest of the year these tasks were carried out by Churchwardens and volunteers.

We started 2024 with a vacancy which ended with the licencing of the Revd Linda Cronin in February 2024.

Administrative Information

St. Gregory's is situated at Church Street, Dawlish, EX7 9QR (What3Words ///norms.drooling.clerics) and is part of Kenn Deanery in the Diocese of Exeter.

St. George's is situated at Holcombe Road, Holcombe, Dawlish EX7 0JT (What3Words ///tidy.lush.existence)

Although un-manned calls to the Office on 01626 864322 or emails to st.gregs@btinternet.com are managed remotely

The PCC is a body corporate (PCC Powers Measure 1956, and the Church Representation Rules 2020) and registered with the Charity Commission (No. 1133187).

PCC / DCC members who have served from 1st January 2024 until the date this report was approved were:

St. Gregory's

St. George's

Ex Officio

Incumbent

Clergy

Reader

Rev'd Linda Cronin From February 2024

Will Halse

Churchwardens

Leena Halse
Richard Sulch

Barbara Rains
Michael Burden
Angela Taylor
Brian Lewis

Until April 2024
Until April 2024
April to December
From April

Deanery Synod

Andrew Fuller
Will Halse
Cathy Slade

Ann Leigh

Elected Members

Keith Chambers	Until 2025
Linda Chambers	Until 2025
Ceri Lee	Until 2025

Liz Hawarth	Until 2025
Val Baker	Until 2025
Peter Dummett	Until 2026
	DCC Treasurer
Ann Leigh	Until 2026
	DCC Secretary

Gill Brown	Until 2026
Cath Chappell	Until 2026
Roz Smith	Until 2026
Jo Workman	Until 2026

Ann Say	Until 2026
Angela Thomas	Until 2026
Brian Lewis	Until 2026
George Rock- Evans	Until 2027
David Quy	Until 2027
Barbara Rains	
Michael Burden	
Marilyn Chamberlain	
Jane Pearce	

Martyn Andrews	Until 2027
Ian Bartlett	Until 2027
Tess Hickson	Until 2027
Alex Pugh	Until 2027

David Quy	Until 2027
Barbara Rains	
Michael Burden	
Marilyn Chamberlain	
Jane Pearce	

Co-Opted

Paul Jones	Until 2025 - Treasurer
Cathy Slade	Until 2025 - H&S Rep
Nicola Twibill	Until 2024 - Secretary

Brian Pearce	Died during 2024
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Approved by the PCC on 11th May 2025 and signed on its behalf by:

.....
Rev'd Linda Cronin (Chair)

.....
Paul Jones (Treasurer)



Independent Examiner's Report

Report to the trustees of

On accounts for the year ended

31<sup>st</sup> December 2024	Charity no (if any)	1133187
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Set out on pages

Respective responsibilities of trustees and examiner

-

**Basis of independent
examiner's statement**

**Independent
examiner's statement**

Signed:

Date:

Name:

**Relevant professional
qualification(s) or body
(if any):**

Address:

Parochial Church Council of St Gregory's, Dawlish						
FINANCIAL STATEMENTS - Year ended 31 December 2024						
RECEIPTS AND PAYMENTS ACCOUNT						
		Unrestricted	Designated	Restricted		
		General	funds	& Parish Trust	TOTAL	TOTAL
	Note	fund		funds	2024	2023
		£	£	£	£	£
RECEIPTS						
Voluntary receipts:						
Tax efficient planned giving	1	43,819.04	-	-	43,819.04	37,395.77
Other planned giving	1	1,000.00			1,000.00	3,352.00
Collections at services	1	6,544.80	-	-	6,544.80	6,720.15
Gift Aid income tax recovered	1	10,758.18	-	-	10,758.18	13,572.13
All other voluntary receipts	2	40.00	228.30	200.00	468.30	8,230.00
		62,162.02	228.30	200.00	62,590.32	69,270.05
Activities for generating funds	3	3,921.26	1,576.37	-	5,497.63	4,937.16
Investment receipts	4	6,916.26	-	638.04	7,554.30	6,476.43
Receipts from church activities	5	7,835.85	242.00	-	8,077.85	6,558.50
Other receipts	6	-	-	-	-	650.00
Total receipts		80,835.39	2,046.67	838.04	83,720.10	87,892.14
PAYMENTS						
Church activities:						
Diocesan parish contribution	7	40,629.00	-	-	40,629.00	44,392.00
Mission giving and donations	7	6,553.14	-	-	6,553.14	5,196.26
Church salary, clergy and staff expenses	7	3,514.22	-	-	3,514.22	7,738.20
Church running and office expenses	7	15,060.97	-	-	15,060.97	4,797.79
Church utility costs	7	11,895.39	-	-	11,895.39	22,173.27
All other church costs	7	1,796.62	-	-	1,796.62	3,157.15
		79,449.34	-	-	79,449.34	87,454.67
Cost of generating funds	8	-	-	-	-	-
Other costs	9	-	-	-	-	2,020.00
Total payments		79,449.34	-	-	79,449.34	89,474.67
Excess of (payments) / receipts		1,386.05	2,046.67	838.04	4,270.76	(1,582.53)
Transfers between funds	11	(4,250.00)	100.00	4,150.00	-	-
NET MOVEMENT IN FUNDS	A	(2,863.95)	2,146.67	4,988.04	4,270.76	(1,582.53)
FUNDS RECONCILIATION						
Total Cash funds at 1 January	B	43,617.27		8,927.17	52,544.44	54,151.97
Total Cash funds at 31 December	A+B	40,753.32	2,146.67	13,915.21	56,815.20	52,544.74

Parochial Church Council of St Gregory's, Dawlish

NOTES TO THE FINANCIAL STATEMENTS - Year ended 31 December 2024

		Unrestricted General fund £	Designated funds £	Restricted & Parish Trust funds £	TOTAL 2024 £	TOTAL 2023 £
	Note					
1. Planned giving						
Tax efficient planned giving		43,819.04	-	-	43,819.04	37,395.77
Other planned giving		1,000.00	-	-	1,000.00	3,352.00
Collections at services		6,544.80	-	-	6,544.80	6,720.15
Gift Aid income tax recovered		10,758.18	-	-	10,758.18	13,572.13
		62,122.02	-	-	62,122.02	61,040.05
2. Other voluntary receipts						
Grants			-	-	-	4,930.00
Donations - Restricted Fabric Fund			-	200.00	200.00	-
Donations - Restricted Youth Fund			-	-	-	-
Donations - Restricted Mission Community Fund (HCMC)			228.30		228.30	159.59
Legacies		-	-	-	-	2,020.79
Non-recurring donations and appeals		40.00	-	-	40.00	1,119.62
		40.00	228.30	200.00	468.30	8,230.00
3. Activities for generating funds						
Gross receipts (Fundraising for church only)		20.00	1,576.37	-	1,596.37	860.00
Gross receipts (Fundraising for other charities only)		3,901.26	-	-	3,901.26	4,077.16
Sale of old pews		-	-	-	-	-
		3,921.26	1,576.37	-	5,497.63	4,937
4. Receipts from investments						
Dividends from CCLA Investment Funds		1,739.69	-	-	1,739.69	1,713.04
Interest from CCLA Deposit General Reserves Fund (Unrestricted)		5,176.57	-	-	5,176.57	4,392.10
Interest from CCLA Deposit Fabric Fund (Restricted)		-	-	183.39	183.39	105.30
Interest from CCLA Deposit Youth Fund (Restricted)		-	-	454.65	454.65	265.99
		6,916.26	-	638.04	7,554.30	6,476.43
5. Receipts from church activities						
Fees from weddings and funerals		4,552.00	-	-	4,552.00	3,740.00
Gross receipts (Other)		3,283.85	-	-	3,283.85	2,536.50
Projects - Other		-	-	-	-	-
Projects - Youth		-	-	-	-	-
Projects - Community (Defibrillator)			242.00	-	242.00	282.00
		7,835.85	242.00	-	8,077.85	6,558.50
6. Other receipts						
Loans received		-	-	-	-	-
Sale of Assets/Investments			-	-	-	650.00
		-	-	-	-	650.00

Parochial Church Council of St Gregory's, Dawlish						
NOTES TO THE FINANCIAL STATEMENTS - Year ended 31 December 2024						
	Note	Unrestricted General fund £	Designated funds £	Restricted & Parish Trust funds £	TOTAL 2024 £	TOTAL 2023 £
7 Church activities						
Diocesan parish contribution		40,629.00	-	-	40,629.00	44,392.00
Mission giving and donations		6,553.14	-	-	6,553.14	5,196.26
Salary costs (Parish Administrator)		1,424.97	-	-	1,424.97	6,433.77
Clergy and staff expenses		2,089.25	-	-	2,089.25	1,304.43
Church expenses on mission and evangelism			-	-	-	-
Church running expenses		13,731.85	-	-	13,731.85	3,517.60
Church utility costs		11,895.39	-	-	11,895.39	22,173.27
Church office and printing costs		1,329.12	-	-	1,329.12	1,280.19
Major repairs to church building (funded by transfer from Restricted Fund)			-	-	-	-
Projects - General		128.97	-	-	128.97	-
Projects			-	-	-	-
Restricted Fabric Fund (Project - Kitchen Roof Repair)						-
Restricted Youth Fund (Project - Swap Shop)			-	-	-	-
Restricted Mission Community Fund (HCMC)			-	-	-	-
Other expenses		1,667.65	-	-	1,667.65	3,157.15
		79,449.34	-	-	79,449.34	87,454.67
8. Cost of generating funds						
Fundraising activities			-	-	-	-
		-	-	-	-	-
9. Other costs						
Loans repaid		-	-	-	-	-
Buy CCLA CBF Investment Fund Accum. Shares (Reserves)			-	-	-	-
Buy CCLA CBF Global Equity Income Fund Accum. Shares (Legacy)			-	-	-	2,020
		-	-	-	-	2,020

Parochial Church Council of St Gregory's, Dawlish						
FINANCIAL STATEMENTS - Year ended 31 December 2024						
STATEMENT OF ASSETS AND LIABILITIES						
	Note	Unrestricted General fund £	Designated funds £	Restricted & Parish Trust funds £	TOTAL 2024 £	TOTAL 2023 £
Investments						
CCLA CBF Investment Fund (Reserves)		46,383.15	-	-	46,383.15	44,130.29
CCLA CBF Global Equity Income Fund (Legacy)	10,11	-	59,377.70	-	59,377.70	54,567.17
DBF Managed Parish Trust Funds (Restricted Endowments)	10,12	-	-	181,939.98	181,939.98	177,868.45
		46,383.15	59,377.70	181,939.98	287,700.83	276,565.91
Cash Funds						
Bank Current Accounts (including for Restricted Funds)		3,678.84	-	1,881.55	5,560.39	5,560.39
CCLA CBF Deposit Fund (Unrestricted)		40,220.00	-	-	40,220.00	35,043.43
CCLA CBF Fabric fund (Restricted)	10,11	-	-	7,633.60	7,633.60	3,400.21
CCLA CBF Youth fund (Restricted)	10,11	-	-	9,020.36	9,020.36	8,565.71
		43,898.84	-	18,535.51	62,434.35	52,569.74
Other monetary assets						
Gift aid claim but not received by end of year		-	-	-	-	-
Other amounts due to be received by end of year		-	-	-	-	-
		-	-	-	-	-
Assets retained for church use						
Church Hall (Owned by DBF)		-	-	-	-	-
Assets retained for Church use (equipment at £Nil value)		-	-	-	-	-
		-	-	-	-	-
Liabilities						
Outstanding loans payable by PCC		-	-	-	-	-
Unpaid employment costs at end of year		-	-	-	-	-
Other costs paid after year end		-	-	-	-	-
		-	-	-	-	-

The Parochial Church Council of the Ecclesiastical Parish of Dawlish with Holcombe, Cofton and Starcross
Registered Charity 1133187

The District Church of St George the Martyr, Holcombe

Accounts for the year ended 31st December 2024

Receipts and Payments Accounts

Church, Garden, Legacies and Mission Funds

Receipts				Notes	
Giving and Collections					
	Planned Giving				
66%	Parish Giving Scheme	10,967.74			
3%	Other	528.00			
			11,495.74		
22%	Collections - Church Services		3,707.76		
8%	Other Giving		1,340.00		
				16,543.50	
Gift Aid Tax Rebate					
	Tax year 2023-24		490.54		
	Tax year 2024-25		1,827.47		
				2,318.01	
Donations and Legacies					
	Donations - Church (1)		50.00		
	Legacies - Unrestricted (4)	63,456.51			
			63,456.51		
				63,506.51	
Fees					
	Less paid to the Diocese		4,301.00		
			1,056.50		
				3,244.50	
Fundraising					
	Open Day - Afternoon Tea		69.72		
	Devon Historic Churches Event - 50%		45.40		
				135.12	
Mission Collections					
	Children's Hospice South West		751.92		
	Christians against Poverty - Teignbridge		170.00		
	Royal National Lifeboat Institution		206.39		
	Devon Historic Churches Trust		90.80		
	Quiz - CHSW and RNLJ		580.00		
				1,799.11	
Other Receipts					
	Sweetbriar Fund Contribution to Church Fund		7,995.00		
	Book and Card Sales		8.46		
	Dividends and Interest		4,176.18		
	Flowers		25.00		
	Memorial Plaques		170.00		
	Offertory Box		82.52		
				12,459.16	
				100,005.91	
Payments					
Diocesan Common Fund					
	Amounts at 1st January 2024	Paid	Amounts at 31st December 2024		
Jul - Dec 2022	£3,238.00	£3,238.00	£0.00		
Jan - Dec 2023	£6,119.50	£6,119.50	£0.00		
	Due to 31st December 2024				
2024 assessment - £22,692	£22,692.00	£17,019.00	£5,673.00		
		£26,317.40	£5,673.00		
				26,377.40	
Priest, Clergy and Vergers fees					
	Organists fees		306.50		
	Priest's Expenses		525.00		
			0.00		
Church Running Costs					
	Cleaner		480.00		
	Electricity		1,902.90		
	Garden		1,154.94		
	Insurance		1,302.51		
	Repairs and Maintenance - Church Fund		3,032.25		
	Service Consumables		33.60		
	Water		208.00		
				8,114.20	
Subscriptions and Licences					
				530.40	
Mission Donations					

	Children's Hospice South West	1,041.15	
	Christians against Poverty - Teignbridge	170.00	
	Royal National Lifeboat Institution	518.39	
	Devon Historic Churches Trust	90.80	
		<u>1,818.34</u>	
Other Payments			
	Memorial Plaques	199.80	
	Village Hall Rent	36.00	
		<u>235.80</u>	
			37,907.64
	Surplus/Deficit (-)		
	Church Fund	-1,300.03	d
	Garden Fund	-38.98	
	Legacies Fund	63,456.51	
	Mission Fund	-19.23	
		<u>62,098.27</u>	
		=====	

Friends of St George's Fund

Receipts			
Donations		194.00	
		<u>194.00</u>	
Payments			
		0.00	
		<u>0.00</u>	
	Surplus		194.00
			=====

Sweetbriar Fund -- Charity of Stella Rose Blanche Domville

Receipts			
Rent			
1st January to 31st December 2024		11,915.00	
Dividends		527.08	
		<u>12,442.08</u>	
Payments			
Contribution to Church Fund		7,995.00	
Letting Agent Commission		1,608.49	
Maintenance		998.00	
Insurances - Property and Rent		857.39	
		<u>11,458.88</u>	
	Surplus		983.20
			=====

Balance Sheet as at 31st December 2024

Assets				
Fixed Asset				Notes
Designated and Restricted				
Bungalow -- 24 Sweetbriar Lane EX7 0JZ			460,400.00	a
Current Assets				
Investments				
Restricted				
Church Fund - CBF - C of E Investment Fund	684.20			b
CBF - Deposit Account	480.24			
	<u>1,164.44</u>			
Designated and Restricted				
Sweetbriar Fund - M & G Charifund		8,622.82		b
Designated				
Reserves - CBF - C of E Investment Fund		36,000.00		b
Unrestricted				
Church Fund - M & G Charibond	3,189.52			
CBF - C of E Investment Fund	12,634.44			b
	<u>15,823.96</u>			
			61,611.22	
Cash				
Lloyds Bank				
Church				
Payments Account	1,041.12			
Deposit Account	4,198.75			
32 Day Notice Account	123,445.27			
	<u>128,685.14</u>			f
Friends of St George's		3,364.00		
		<u>132,049.14</u>		e
		=====		
			654,060.36	
			=====	

Funds -----

Church Fund and Reserves -----

Church Fund -----

Investments -----

Restricted -- as at 1st January 2024
Unrealised change in value

1,149.13
15.31

1,164.44

Unrestricted -- as at 1st January 2024
Transfer to Reserves
Unrealised change in value

20,852.17
-6,000.00
971.79

15,623.96

16,988.40

Reserves - revised by DCC 13th March 2024 -----

Building, Curtilage and Fixtures
General

18,000.00
18,000.00

36,000.00

Cash -----

As at 1st January 2024
Less deficit

5,340.19
-1,300.03

4,040.16

57,028.56 d & e

Friends of St George's Fund -----

Cash -- as at 1st January 2024
Plus surplus

3,170.00
194.00

3,364.00 e

Garden Fund - In memory of Pam Morris -----

Designated -----

Cash -- as at 1st January 2024
Less deficit

298.04
-38.98

259.06 e

Legacies Fund -----

Restricted -----

Cash -- as at 1st January 2024

52,526.24

52,526.24

Unrestricted -----

Cash -- as at 1st January 2024
Plus additional legacies

8,881.77
63,456.51

72,338.28

124,864.52 c & e

Mission Fund -----

Unrestricted -----

Cash -- as at 1st January 2024
Plus surplus

120.72
-19.23

101.49 e

Sweetbriar Fund - Charity of Stella Rose Blanche Domville -----

Designated and Restricted -----

Bungalow as at 1st January 2024
Unrealised change in value

456,500.00
3,900.00

460,400.00

Investment as at 1st January 2024
Unrealised change in value

8,403.73
219.09

8,622.82

Cash -- as at 1st January 2024
Plus surplus

-1,563.29
883.20

-580.09

468,442.73 e

654,060.36
=====

Notes —

(a) Average of "Homipi" and "Yopa" valuations at 31st December 2024
Range from -- £379,250 --- to --- £541,550

(b) Bid prices at 31st December 2024

(c) Legacies Fund from 1st January 2010 —

November 2010	Christine Gladys Campbell	1,000.00	
February 2011	Arthur Kenneth Desmond & Catherine Frances Rutherford	1,000.00	
April 2012	Stanley William Bawden & Maureen Lashlean	5,000.00	
May 2012	Ronald Clark	1,000.00	
December 2015	Harold Ernest Barriball	2,000.00	
January 2017	John Raymond Darnell	2,000.00	
October 2017	Harold John Heyden	129,562.21	
March 2022	Celia Pauline Victoria Offerenshaw Trust	56,000.00	
May 2024	Sidney Herbert Pepler	10,000.00	
July 2024	Stephen David Barriball	47,456.51	
August 2024	Jean Margaret Darnell	1,000.00	
November 2024	Derek Jack King	5,000.00	
			261,018.72

Expenditure —

November 2015 to March 2019	Rebuilding of the Church Room and creating disabled access	102,363.83	
September 2019 to February 2020	Replacement of the North Side Roof and repairs to the Bell Tower	27,905.13	
June 2022	Purchase of Hymnal Plus - "Hermione"	2,411.48	
December 2023	Remedial work to Church electrical system	2,160.00	
December 2023	Acoustic panels in the Church Room	1,313.76	
			136,154.20
			124,864.52
			=====

(d) "Memo" Fund held within the Church Fund —

Flower Fund	132.25	
	132.25	
	=====	

(e) Cash Positions —

		Internal loans —————>	
		From	To
Church Fund —			
Church	3,907.91		3,907.91
"Memo" Fund - see (d)	132.25		132.25
Friends of St George's Fund	3,364.00		3,364.00
Garden Fund - In memory of Pam Morris	259.06		259.06
Legacies Fund - Restricted	52,526.24		52,526.24
Unrestricted	72,338.28	-580.09	71,758.19
Mission Fund	101.49		101.49
Sweetbriar Fund	-580.09		580.09
	132,049.14	-580.09	580.09
	=====		=====
Lloyds Bank - Church Accounts	128,685.14		128,685.14
Friends Account	3,364.00		3,364.00
	132,049.14		132,049.14
	=====		=====

Peter Dummett
6th January 2025

Parochial Church Council of St Gregory's, Dawlish & St. George's Holcombe

FINANCIAL STATEMENTS - Year ended 31 December 2024

RECEIPTS AND PAYMENTS ACCOUNT

	Note	Unrestricted General fund £	Designated Legacy fund £	Restricted & Parish Trust funds £	TOTAL 2024 £	St. Georges 2024 £	St. Gregory & St. George 2024 £	TOTAL 2023 £
RECEIPTS								
Voluntary receipts:								
Tax efficient planned giving	1	43,819.04	-	-	43,819.04	11,495.74	55,314.78	50,901.69
Other planned giving	1	1,000.00	-	-	1,000.00	1,340.00	-	-
Collections at services	1	6,544.80	-	-	6,544.80	3,707.76	10,252.56	10,218.08
Gift Aid income tax recovered	1	10,758.18	-	-	10,758.18	2,318.01	13,076.19	15,630.03
All other voluntary receipts	2	40.00	228.30	200.00	468.30	63,506.51	63,974.81	9,910.00
Special Funds (St. Georges)						12,636.08	12,636.08	
		62,162.02	228.30	200.00	62,590.32	82,368.02	144,958.34	86,659.80
Activities for generating funds	3	3,921.26	1,576.37	-	5,497.63	1,934.23	7,431.86	5,875.41
Investment receipts	4	6,916.26	-	638.04	7,554.30	-	7,554.30	8,763.21
Receipts from church activities	5	7,835.85	242.00	-	8,077.85	3,244.50	11,322.35	17,653.40
Other receipts	6	-	-	-	-	12,459.16	12,459.16	650.00
						12,636.08	12,636.08	
Total receipts		80,835.39	2,046.67	838.04	83,720.10	112,641.99	196,362.09	119,601.82
PAYMENTS								
Church activities:								
Diocesan parish contribution	7	40,629.00	-	-	40,629.00	26,377.40	67,006.40	67,574.61
Mission giving and donations	7	6,553.14	-	-	6,553.14	1,818.34	8,371.48	5,911.01
Church salary, clergy and staff expenses	7	3,514.22	-	-	3,514.22	831.50	4,345.72	8,574.70
Church running and office expenses	7	15,060.97	-	-	15,060.97	5,231.19	20,292.16	15,123.85
Church utility costs	7	11,895.39	-	-	11,895.39	3,413.41	15,308.80	22,173.27
All other church costs	7	1,796.62	-	-	1,796.62	235.80	2,032.42	3,883.77
Special Funds (St. Georges)						11,458.88	11,458.88	
		79,449.34	-	-	79,449.34	49,366.52	128,815.86	123,241.21
Cost of generating funds	8	-	-	-	-	-	-	90.00
Other costs	9	-	-	-	-	-	-	2,020.00
Total payments		79,449.34	-	-	79,449.34	49,366.52	128,815.86	125,351.21
Excess of (payments) / receipts								
		1,386.05	2,046.67	838.04	4,270.76	63,275.47	67,546.23	(5,749.39)

Accounts



The Parish of St Gregory the Great, Dawlish, with St. George's, Holcombe

Address for correspondence:

The Vicarage, 14 Shillingate Close, Dawlish EX7 9SQ

Annual Report and Financial Statements of the Parochial Church Council

for the year ended 31st December 2023

Rector: The Reverend Dallas Ayling (to February 2023)
 The Reverend Linda Cronin (from February 2024)

St. Gregory's Bankers:
Lloyds Bank, Teignmouth
National Westminster Bank, Exeter

St. George's Bankers:
Lloyds Bank, Newton Abbot

Independent Examiner:
Mr. Brian Hodge
19 Southdowns Road
Dawlish EX7 0LB

Independent Examiner:
Mr. Andrew Watson
4 Windward Rise, Holcombe
Dawlish EX7 0PW

cofe-in-dawlish.org.uk/st-gregorys-church/

cofe-in-dawlish.org.uk/st-georges-church-holcombe

Registered Charity Number 1133187

**The Parochial Church Council of St Gregory's, Dawlish,
with St. George's, Holcombe
Annual Report
for the year ended 31st December 2023**

Aim and Purpose

St Gregory's Parochial Church Council (the PCC) has the responsibility of cooperating with the Incumbent (the Reverend Dallas Ayling until February 2023 and then a vacancy, the Reverend Linda Cronin is due to start in February 2024) in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. As well as St. Gregory's, which is a Grade II Listed Building, the PCC is also responsible, with the support of the District Church Council, for St. George's, Holcombe.

Objectives and Activities

The PCC is committed to enabling as many people as possible to worship at our Churches, and to become part of our parish family. When planning our activities, the PCC has considered the Charity Commission's guidance on public benefit, and in particular the specific guidance on charities for the advancement of religion. Our services and worship put faith into practice through prayer and scripture, music and sacrament. We try to enable ordinary people to live out their faith as part of our parish family, through:

- Worship and prayer: learning about the Gospel, and developing their knowledge and trust in Jesus;
- Provision of pastoral care for people living in the parish; and
- Mission and outreach work.

To facilitate this work, it is vital that we maintain the fabric of both Churches.

Achievements and Performance

Worship and Prayer

The PCC is keen to offer a range of services, not only on Sundays, but also during the week, that our community will find both beneficial and spiritually fulfilling. The following services are currently offered:

	St. Gregory's	St. George's
1st Sunday	08.00 am BCP Holy Communion 10.00 am Gregs@10	09.30 am Holy Communion
2nd Sunday	10.00 am Holy Communion	09.30 am Morning Worship
3rd Sunday	10.00 am Gregs@10	09.30 am Holy Communion
4th Sunday	10.00 am Holy Communion	09.30 am Morning Worship
Wednesday	10.00 am Holy Communion (said)	

We hold United Benefice Services when there is a 5th Sunday in the month, and a monthly evening telephone service specifically designed for those who can no longer attend worship at our churches. For these services, worship supporters visit the housebound and worship together.

The Music Group at St. Gregory's supports the worship for Gregs@10 which can also incorporate a Baptism, and from time to time an informal Holy Communion Service. The organist with the choir supports the worship for the service of Holy Communion. The organist also supports the worship at St. George's with others.

The use of the overhead screen at St. Gregory's means that we have been able to be more creative in our liturgy and mixing more of the traditional and modern hymns in worship.

At 31st December there were 135 parishioners on St. Gregory's Electoral Roll and 50 on St. George's Electoral Roll.

The average Sunday attendance at:

- St. Gregory's on Sundays has been 70
- St. George's on Sundays has been 30

At St. Gregory's there have been 6 Baptisms (5 children, 1 adult), 1 wedding, 2 sets of Banns published and 21 funerals during the year (20 at the Church and 1 at other locations).

At St. George's there have been 5 Baptisms, 2 funerals, 4 Burials of Ashes and 1 Wedding Blessing.

We have continued to provide a weekly Benefice E-newsletter, which is sent out by email or delivered by hand for those who are not on the internet. St. George's also have a weekly newsletter and an occasional pew-sheet specifically for them, and also issue a Newsroom email which encompasses activities in other Churches and the wider community. The E-Magazine known as Coastline has been taking shape and is generally published monthly.

Deanery Synod

Four members of the PCC sit on the Kenn Deanery Synod (one on behalf of St. George's) This provides the PCC with a link with the churches around us and also with the Diocese as a whole. PCC meetings receive a report from Diocesan Synod, and a member of the church is currently serving as Treasurer for the Deanery Synod.

Church Fabric

The most recent Quinquennial inspection was received in April 2022, its summary stated that the Church is generally well maintained and the main action was to follow up on roof maintenance recommendations.

West Access Conservation continue to attend twice a year and while there is nothing urgent to attend to we await an estimate for dealing with their most recent findings.

We have had a quote for £30,000 for maintenance for some of the windows and stonework, and we are waiting for an indicative cost for repairs to the tower pinnacles which may prove to be more urgent.

Mission and Evangelism

The Revd Dallas Ayling retired in February 2023 but in order to use up her outstanding leave effectively left St. Gregory's at the end of January. The Revd Linda Cronin has been appointed as a replacement and will be licenced in February 2024.

During the vacancy the Church and services have been coordinated and managed by our Churchwardens, retired clergy and lay ministers, for which the PCC are extremely grateful.

Richard Orr is currently training as a Lay Minister with PCC support and we wish him well.

We have a website for the Mission Community, and this is regularly updated with news and information. There is a weekly Benefice Newsletter which goes out to those on email, and it has been hand delivered to those who are not able to attend throughout the year. Coastline offers a wider perspective of news both local and from around the world. All these publications are also available on the website for the public to read and we have a presence on Facebook and an Instagram presence is being arranged. There is also a Newsroom email which encompasses activities in other Churches and the wider community. The Christmas Tree Festival was held at St. Gregory's in December bringing together both church groups and local organisations, including local schools. The two local primary schools were able to return to St. Gregory's for their Christmas Nativity productions. We have also provided a space at the Church gate at St. Gregory's as a point of prayer for Ukraine.

Little Gregs (our parent and child group) and Swap Shop (free clothing exchange) have continued to run throughout the year.

Other Activities

The PCC publishes for the Annual Meeting a separate document which details some of the activities associated with St. Gregory's. St. George's usually provide their own separate reports as well.

Financial Review

St. Gregory's

Income for 2023 was £85,929 and was considerably higher than 2022 (£68,977), but this was due to three specific factors.

- We received a grant from the CofE / Diocese to offset the huge change in fuel costs
- Our annual gift-aid / tax recovery is back to normal
- We received two small legacies

Planned giving remained steady and gives a continued element of assurance for which we are extremely grateful.

Total payments for 2023 were £89,474. Even though our Common Fund commitment had reduced due to the post-covid reduction in attendance numbers it still required a substantial withdrawal from reserves to complete. Our fuel costs for 2023 were substantially higher than 2022, we were in a fixed-price deal until late 2022 so the price increases did not significantly affect us until 2023.

On the surface then it appears that we only had a £3,500 deficit, but there are hidden factors.

- We took £7,000 from reserves to help pay our Common Fund commitment
- We used the £8,000 annual Tax reclaim that PCC had earmarked for our fabric fund
- We have yet to pass on £1,500 to charities from the Christmas Tree Festival.

Combined these would have given us a deficit in running costs of £20,000

However it is not all bad news. In 2023 planned giving (the Parish Giving Scheme and Bank Standing Orders) saw a small increase which will hopefully continue in 2024, and our Common Fund assessment for 2024 has reduced by another £4,000 which hopefully gives us a more achievable target.

The reserves held for us by the Diocese increased in value by £15,000. Historically it has been difficult to access these reserves but they may be a consideration for our likely fabric expenses. Similarly the reserves held by the Parish have also recovered in value to show a healthy gain of £10,000 which is more readily available to us.

Fuel costs will continue to be a major factor and we potentially face some significant fabric costs but following several years of significant running cost deficits this year I am more hopeful that we may be able to balance the books.

At £31,710, the Church Fund income for 2023 was £2,239 (7.6%) higher than 2022. Planned Giving via the Parish Giving Scheme was £9,620, slightly up £819 (9.3%) on the £8,801 received in 2022.

Church expenses, including payment of £23,183 to the Common Fund, was £32,258 giving a small deficit of £545. The deficit in 2022 was £305.

The payment to the Common Fund was 75% of the request. This was the amount we could afford whilst maintaining a prudent Church Fund working balance of £5,000. The Common Fund request is calculated on the basis of the number of participants (people who attend Church at least once per month). Pre the pandemic we had 50 participants but in 2023 this had fallen to 34 (68%).

Like St Gregory's, our invested reserves have been impacted by the global financial situation. We dealt with significantly increased electricity costs by restricting the use of night storage heaters. As a result electricity costs were reduced from £3,914 in 2022 to £2,040 in 2023.

Reserves Policy

The PCC has resolved to maintain, if possible, a balance on our Unrestricted General Fund. This equates to 50% of annual operating costs (excluding Common Fund payments and Special Projects) to cover emergencies, and for 2023 this was set at £23,000. As actual reserves were in excess of this, funds are available for the general use of the PCC, though the PCC reserve the right to adjust this policy if necessary. Restricted funds are available for Fabric and Youth work. It is our policy to invest any surplus funds with CCLA, through the CBF Church of England Deposit Fund, Investment Fund, and Global Equity Income Fund.

St. George's DCC has an equivalent policy and has set its general reserve at £15,000, and a separate reserve for Building, Curtilage and Fixtures also at £15,000.

Safeguarding

The PCC has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have regard to House of Bishops' guidance on safeguarding children and vulnerable adults). All PCC members are DBS checked and there have not been any items of concern during the year.

Volunteers

The members of the PCC would like to thank all the volunteers who work so tirelessly to make our Church a lively and vibrant community. It is becoming increasingly difficult to find volunteers and new volunteers are always welcome. Our special thanks go to our Churchwardens, Leena Halse and Richard Sulch.

Structure, Governance and Management

The method of appointment of PCC members is set out in the Church Representation Rules. The Council comprises the Incumbent, the Churchwardens, a representative of the Readers, those elected to the Deanery Synod, and other members who are elected at the Annual Parochial Church Meeting, by those on the Electoral Roll. Members of the congregation are always encouraged to join the Electoral Roll, and to consider standing for election to the PCC.

The PCC members are responsible for making decisions on all matters of general concern and importance in the parish, and for all financial matters. The full PCC met six times during the year at St. Gregory's. The PCC has a Standing Committee which meets before the PCC to establish the agenda and responds to any emergency decisions which are required. It has one sub-committee, which is the Fabric Working Group who undertake some of the work identified in the Quinquennial and any other fabric issues which need addressing. The PCC employs a Parish Administrator to support the work of the church.

The Revd. Dallas Ayling retired in February 2023, since then we have a vacancy which will end with the licencing of the Revd Linda Cronin in February 2024.

Administrative Information

St. Gregory's is situated at Church Street, Dawlish, EX7 9QR (a change this year as we can now accept post at the Church and have been assigned a postcode), and is part of the Deanery of Kenn in the Diocese of Exeter.

St. George's is situated at 4 Hill View, Holcombe, Dawlish EX7 0JU

The Parish Office can be contacted at 01626 864322 or st.gregs@btinternet.com.

The PCC is a body corporate (PCC Powers Measure 1956, and the Church Representation Rules 2020) and registered with the Charity Commission (No. 1133187).

PCC / DCC members who have served from 1st January 2023 until the date this report was approved were:

	St. Gregory's		St. George's	
Ex Officio Incumbent	Rev'd Linda Cronin Rev'd Dallas Ayling	From February 2024 Until February 2023		
Clergy Reader	Will Halse			
Churchwardens	Leena Halse Richard Sulch		Barbara Rains Michael Burden	
Deanery Synod	Cath Chappell	Until April 2023	Ann Leigh	Until 2026 DCC Secretary
Elected Members	Andrew Fuller Will Halse Cathy Slade Michael Moulds	Until 2023	Peter Dummett	Until 2026 DCC Treasurer
	Cathy Slade	Until 2023	Ann Say	Until 2026
	Jennifer de Lange	Until August 2022	Brian Lewis	Until 2026
	Nicola Twibill	Until 2024 PCC Secretary	Angela Thomas	Until 2026
	Ian Andrews	Until 2024		
	Richard Orr	Until 2024	Liz Hawarth	Until 2025
	Janice Smith	Until 2024	Marilyn Chamberlain	Until 2025
	Keith Chambers	Until 2025	Val Baker	Until 2025
	Linda Chambers	Until 2025	Jane Pearce	Until 2025
	Sharyn Coope	Until 2024		
	Ann Lunn	Until 2024	Brian Pearce	Until 2024
	Gill Brown	Until 2026	Mike Kinsey	Until 2024
	Roz Smith	Until 2026		
	Jo Workman	Until 2026		
	Sue Hill	Until June 2023		
Co-Opted	Paul Jones	Until 2023 PCC Treasurer		
	Cathy Slade	Until 2023 - H&S Rep		

Approved by the PCC on 11th April 2024 and signed on its behalf by:

.....
Rev'd Linda Cronin (Chair)

.....
Paul Jones (Treasurer)



CHARITY COMMISSION
FOR ENGLAND AND WALES

Independent examiner's
report on the accounts

Independent Examiner's Report

Report to the trustees of	St Gregory's Parochial Church Council, Dawlish		
On accounts for the year ended	31 st December 2023	Charity no (if any)	1133187
Set out on pages	8-12		

Respective responsibilities of trustees and examiner

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

It is my responsibility to:

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

Basis of independent examiner's statement

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

Independent examiner's statement

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

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

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

Signed:

B. Hodge

Date:

2nd April 2024

Name:

MR. BRIAN HODGE

Relevant professional qualification(s) or body (if any):

Address:

19 Southdowns Road Dawlish EX7 0LB

Parochial Church Council of St Gregory's, Dawlish						
FINANCIAL STATEMENTS - Year ended 31 December 2023						
RECEIPTS AND PAYMENTS ACCOUNT						
		Unrestricted	Designated	Restricted		
		General	Legacy	& Parish Trust	TOTAL	TOTAL
	Note	fund	fund	funds	2023	2022
		£	£	£	£	£
RECEIPTS						
Voluntary receipts:						
Tax efficient planned giving	1	40,748	-	-	40,748	40,351
Collections at services	1	6,720	-	-	6,720	6,038
Gift Aid income tax recovered	1	13,572	-	-	13,572	5,800
All other voluntary receipts	2	6,050	-	2,180	8,230	818
		67,090	-	2,180	69,270	53,007
Activities for generating funds	3	4,937	-	-	4,937	2,657
Investment receipts	4	6,105	-	371	6,476	5,824
Receipts from church activities	5	6,559	-	-	6,559	7,489
Other receipts	6	650	-	-	650	-
Total receipts		85,340	-	2,552	87,892	68,977
PAYMENTS						
Church activities:						
Diocesan parish contribution	7	44,392	-	-	44,392	49,914
Mission giving and donations	7	5,196	-	-	5,196	8,638
Church salary, clergy and staff expenses	7	7,738	-	-	7,738	7,825
Church running and office expenses	7	4,798	-	-	4,798	8,185
Church utility costs	7	22,173	-	-	22,173	12,591
All other church costs	7	3,157	-	-	3,157	8,970
		87,455	-	-	87,455	96,123
Cost of generating funds	8	-	-	-	-	100
Other costs	9	2,020	-	-	2,020	20,000
Total payments		89,475	-	-	89,475	116,223
Excess of (payments) / receipts		(4,134)	-	2,552	(1,583)	(47,246)
Transfers between funds	11	7,000	0	(7,000)	0	0
NET MOVEMENT IN FUNDS	A	2,866	0	(4,448)	(1,583)	(47,246)
FUNDS RECONCILIATION						
Total Cash funds at 1 January	B	40,776	0	13,376	54,152	101,398
Total Cash funds at 31 December	A+B	43,642	0	8,927	52,569	54,152

FINANCIAL STATEMENTS - Year ended 31 December 2023

		Unrestricted General	Designated Legacy	Restricted & Parish Trust	TOTAL	TOTAL
	Note	fund	fund	funds	2023	2022
		£	£	£	£	£
Investments						
CCLA CBF Investment Fund (Reserves)		44,130	-	-	44,130	39,204
CCLA CBF Global Equity Income Fund (Legacy)	10,11	-	54,567	-	54,567	44,470
DBF Managed Parish Trust Funds (Restricted Endowments)	10,12	-	-	177,868	177,868	162,451
		44,130	54,567	177,868	276,566	246,125
Cash Funds						
Bank Current Accounts (including for Restricted Funds)		3,679	-	1,882	5,560	4,906
CCLA CBF Deposit Fund (Unrestricted)		34,248	-	-	34,248	37,651
CCLA CBF Fabric fund (Restricted)	10,11	-	-	3,400	3,400	3,295
CCLA CBF Youth fund (Restricted)	10,11	-	-	8,566	8,566	8,300
		37,927	-	13,847	51,774	54,152
Other monetary assets						
Gift aid claim but not received by end of year		-	-	-	-	-
Other amounts due to be received by end of year		-	-	-	-	-
		-	-	-	-	-
Assets retained for church use						
Church Hall (Owned by DBF)		-	-	-	-	-
Assets retained for Church use (equipment at £Nil value)		-	-	-	-	-
		-	-	-	-	-
Liabilities						
Outstanding loans payable by PCC		-	-	-	-	-
Unpaid employment costs at end of year		-	-	-	-	-
Other costs paid after year end		-	-	-	-	-
		-	-	-	-	-

The **Designated fund** relates to money given to the Church in **Legacies** which the PCC would prefer to retain for project work.
The **Restricted funds** relate to the provision for **Church Fabric, Youth and Mission Community (HMC) activities**.
The **Restricted Parish Trust funds** relate to **Endowments** the **Diocese** holds on behalf of the PCC.

In line with the PCC Reserves policy, and on the recommendation of the CoFE, a percentage of General reserves were transferred to an Investment Fund for an improved return. For the same reasons, the Legacy Fund was invested in a Global Equity Income Fund.

Rev'd Linda Cronin (Chair)

Paul Jones (Treasurer)

Parochial Church Council of St Gregory's, Dawlish

NOTES TO THE FINANCIAL STATEMENTS - Year ended 31 December 2023

		Unrestricted General fund £	Designated Legacy fund £	Restricted & Parish Trust funds £	TOTAL 2023 £	TOTAL 2022 £
	Note					
1. Planned giving						
Tax efficient planned giving		40,747.77	-	-	40,748	40,350.50
Other planned giving		-	-	-	-	-
Collections at services		6,720.15	-	-	6,720	6,037.73
Gift Aid income tax recovered		13,572.13	-	-	13,572	5,800.07
		61,040	-	-	61,040	52,188
2. Other voluntary receipts						
Grants		4,930	-	-	4,930	-
Donations - Restricted Fabric Fund		-	-	-	-	-
Donations - Restricted Youth Fund		-	-	-	-	-
Donations - Restricted Mission Community Fund (HCMC)		-	-	160	160	50
Legacies		-	-	2,021	2,021	-
Non-recurring donations and appeals		1,120	-	-	1,120	768
		6,050	-	2,180	8,230	818
3. Activities for generating funds						
Gross receipts (Fundraising for church only)		860	-	-	860	826
Gross receipts (Fundraising for other charities only)		4,077	-	-	4,077	1,831
Sale of old pews		-	-	-	-	-
		4,937	-	-	4,937	2,657
4. Receipts from investments						
Dividends from CCLA Investment Funds		1,713	-	-	1,713	1,704
Interest from CCLA Deposit General Reserves Fund (Unrestricted)		2,696	-	-	2,696	3,843
Interest from CCLA Deposit Fabric Fund (Restricted)		-	-	30	30	126
Interest from CCLA Deposit Youth Fund (Restricted)		-	-	75	75	151
		4,409	-	105	4,513	5,824
5. Receipts from church activities						
Fees from weddings and funerals		3,740	-	-	3,740	6,163
Gross receipts (Other)		2,537	-	-	2,537	804
Projects - Other		-	-	-	-	-
Projects - Youth		-	-	-	-	-
Projects - Community (Defibrillator)		282	-	-	282	523
		6,559	-	-	6,559	7,489
6. Other receipts						
Loans received		-	-	-	-	-
Sale of investments		650	-	-	650	-
		650	-	-	650	-

Parochial Church Council of St Gregory's, Dawlish

NOTES TO THE FINANCIAL STATEMENTS - Year ended 31 December 2023

		Unrestricted General fund	Designated Legacy fund	Restricted & Parish Trust funds	TOTAL 2023	TOTAL 2022
	Note	£	£	£	£	£
7 Church activities						
Diocesan parish contribution		44,392	-	-	44,392	49,914
Mission giving and donations		5,196	-	-	5,196	8,638
Salary costs (parish administrator)		6,434	-	-	6,434	6,171
Clergy and staff expenses		1,304	-	-	1,304	1,654
Church expenses on mission and evangelism			-	-	-	-
Church running expenses		3,518	-	-	3,518	6,242
Church utility costs		22,173	-	-	22,173	12,591
Church office and printing costs		1,280	-	-	1,280	1,944
Major repairs to church building (funded by transfer from Restricted Fund)			-	-	-	7,964
Projects - Kitchen			-	-	-	-
Projects - Church Office			-	-	-	-
Restricted Fabric Fund (Project - Kitchen Roof Repair)						
Restricted Youth Fund (Project - Swap Shop)			-		-	190
Restricted Mission Community Fund (HCMC)			-		-	63
Other expenses		3,157	-	-	3,157	753
		87,455	-	-	87,455	96,123
8. Cost of generating funds						
Fundraising activities			-	-	-	100
		-	-	-	-	100
9. Other costs						
Loans repaid		-	-	-	-	-
Buy CCLA CBF Investment Fund Accum. Shares (Reserves)			-	-	-	20,000
Buy CCLA CBF Global Equity Income Fund Accum. Shares (Legacy)		2,020	-	-	2,020	
		2,020	-	-	2,020	20,000

The Parochial Church Council of the Ecclesiastical Parish of Dawlish
with Holcombe, Cofton and Starcross

Registered Charity 1133187

St George the Martyr Church, Holcombe

Annual General Meeting – 14th April 2024

Treasurer's Report

The final accounts for 2023 are attached. These provide an overall view of the finances of St George's for 2023 and of the financial position at the 31st December 2023. The accounts, which are prepared on a receipts and payment basis, were approved by the D.C.C. at the 13th March 2024 meeting.

Church Fund ---

Giving, whilst a little higher than last year, was still below pre-pandemic levels. By keeping contributions to the Common Fund to 75% of the assessment a small deficit of £548 was incurred for the year. This enabled a prudent cash balance to be maintained.

The cash balance at the end of the year stood at £5,233.

Giving --

	Planned Giving	Collections and Other Giving	Total	
2018	£12,308	£4,152	£16,460	-8.1%
2019	£11,331	£5,452	£16,783	+2.0%
2020	£10,299	£4,877	£15,176	-9.6%
2021	£9,592	£4,604	£14,196	-6.5%
2022	£9,670	£5,356	£15,026	+5.8%
2023	£10,154	£5,178	£15,332	+2.0%

The Parish Giving Scheme is used by 13 households covering 17 members of the congregation. This scheme brings benefits in terms of financial and Gift Aid Tax Rebate administration, cash flow and inflationary increases. I would encourage everybody to consider using this method of giving.

Gift Aid --

The "Small Donations" scheme enables us to claim Gift Aid Tax Rebate on individual cash giving not otherwise gift aided. In our case the limit of £8,000 per year enables all eligible giving to qualify for gift aid tax relief. Whilst most of our Gift Aid Tax Rebate is recovered via the Parish Giving Scheme some has to be claimed direct. This claim has not been made recently. I have received the paperwork and will be bringing this up to date in the near future.

Common Fund —

As we are not providing an additional member of the clergy via our “House for Duties” position we pay our contribution entirely in cash.

During 2023 we paid 75% of the assessment and also paid the 1st October to 31st December 2021 arrears of £1,585 and the 1st January to 30th June 2022 arrears of £3,239.

At the end of the year the arrears were £9,358 - £3,239 in respect of 1st July to 31st December 2022 and £6,119 in respect of 2023.

In the current circumstances we will, whilst maintaining a Church Fund cash balance of £5,000, continue to pay 75% of the assessment. The situation is being constantly reviewed and when possible payment of the arrears will be made.

The Diocesan Director of Finance is understanding of our position.

Sweetbriar Fund ---

The letting agents, Dart and Partners, provide an efficient management service. The tenants pay the rent reliably and look after the property.

Maintenance costs of £2,823 however resulted in a deficit of £627 for the year which increased the total cash deficit to £1,563.

This is covered by an internal ‘loan’ from the Legacies Fund and should be cleared over the next two or three years.

Legacies Fund ---

The restricted element of the fund was used to pay £2,160 for remedial to the Church electrical system and £1,314 for acoustic wall panels in the Church Room.

At the end of the year, having financed the Sweetbriar Fund cash deficit, the Legacies Fund cash balance stood at £59,845.

Thanks ---

My thanks go to those who have, in various ways, assisted me during the year, to Andy Watson for examining the accounts and those who, directly and indirectly, have quietly supported St George’s financially.

Peter Dummett

29th March 2024

**The Parochial Church Council of the Ecclesiastical Parish of Dawlish
with Holcombe, Cofton and Starcross**

Registered Charity 1133187

St George the Martyr Church, Holcombe

Annual General Meeting - 14th April 2024

Accounts for the year ended 31st December 2023

Receipts and Payments Accounts

Church, Garden, Legacies and Mission Funds

Receipts				Notes
Giving and Collections				
63%	Planned Giving			
3%	Parish Giving Scheme	9,619.92		
	Other	534.00		
			10,153.92	
23%	Collections - Church Services		3,497.93	
11%	Other Giving		1,680.00	
				15,331.85
Gift Aid Tax Rebate				
	Tax year 2022-23		2,057.90	
				2,057.90
Donations and Legacies				
	Donations - Church (4)		433.22	
	Legacies - Restricted (0)	0.00		
	Unrestricted (0)	0.00		
			0.00	
				433.22
Fees				
	Less paid to the Diocese		2,858.00	
			589.50	
				2,268.50
Fundraising				
	"Warmer Place" - Soup and Roll		133.50	
	Devon Historic Churches		90.00	
				223.50
Mission Collections				
	Children's Hospice South West		546.75	
	Christians against Poverty - Teignbridge		188.00	
				714.75
Other Receipts				
	Sweetbriar Fund Contribution to Church Fund		7,920.00	
	Book and Card Sales		41.18	
	Cleaner		7.00	
	Dividends and Interest		2,298.78	
	Memorial Plaques		425.00	
				10,679.96
				31,709.68
Payments				
Diocesan Common Fund				
	Amounts at 1st January 2023	Paid	Amounts at 31st December 2023	
Oct - Dec 2021	£1,585.25	£1,585.25	£0.00	
Jan - Dec 2022	£6,477.76	£3,238.86	-£3,238.90	
	Due to 31st December 2023			
2023 assessment - £24,478.00	£24,478.00	£18,358.50	£6,119.50	
		£23,182.61	-£9,358.40	
				23,182.61
Priest, Clergy and Vergers fees				
				411.50
Organists and Choir fees				
				300.00
Priest's Expenses				
				125.00
Church Running Costs				
	Cleaner		390.00	
	Electricity		2,040.01	
	Equipment and Fittings - Church Fund		0.00	
	Restricted Legacies Fund		1,313.76	c
	Garden		534.92	
	Insurance		1,809.79	
	Repairs and Maintenance - Church Fund		1,548.78	
	Restricted Legacies Fund		2,160.00	c
	Service Consumables		16.40	
	Water		184.00	
				9,997.66

Fundraising Costs -----	Devon Historic Churches	90.00		
			90.00	
Subscriptions and Licences			261.42	
Mission Donations -----	Children's Hospice South West	413.00		
	Christians against Poverty - Teignbridge	128.00		
			714.75	
Administration -----	Advertising	315.00		
	Stationery	13.40		
			328.40	
Other Payments -----	Memorial Plaques	250.20		
	Village Hall Rent	100.00		
	Pet Memorial Bowl	115.00		
			465.20	
				35,876.54
	Surplus/Deficit (-)			
	Church Fund	-548.10		d
	Garden Fund	-145.00		
	Legacies Fund	-3,473.76		
	Mission Fund	0.00		
			<u>-4,166.86</u>	

Friends of St George's Fund

Receipts -----	Donations	294.00		
	Gift Aid Tax Rebate	0.00		
			294.00	
Payments -----				
		0.00		
			0.00	
	Surplus		<u>294.00</u>	

Sweetbriar Fund -- Charity of Stella Rose Blanche Domville

Receipts -----	Rent -----			
	1st January to 31st December 2023	11,498.00		
	Dividends	500.72		
			11,998.72	
Payments -----	Contribution to Church Fund	7,920.00		
	Letting Agent --			
	Commission	1,552.24		
	Administration	0.00		
		1,552.24		
	Maintenance	2,823.00		
	Insurances - Property and Rent	330.00		
			12,625.24	
	Deficit		<u>-626.52</u>	

Balance Sheet as at 31st December 2023

Assets -----				
Fixed Asset -----				Notes
	Designated and Restricted -----			
	Bungalow -- 24 Sweetbriar Lane		456,500.00	a
Current Assets -----				
Investments -----				
	Restricted -----			
	Church Fund - CBF - C of E Investment Fund	668.89		b
	CBF - Deposit Account	480.24		
			1,149.13	
	Designated and Restricted -----			
	Sweetbriar Fund - M & G Charifund		8,403.73	b

Designated -----				
Reserves - CBF - C of E Investment Fund		30,000.00		b
Unrestricted -----				
Church Fund - M & G Charibond	3,305.99			
CBF - C of E Investment Fund	17,546.18			b
		20,852.17		
			60,405.03	
Cash -----				
Lloyds Bank -----				
Church -----				
Payments Account	236.63			
Deposit Account	1,081.17			
32 Day Notice Account	64,285.87			
		65,603.67		
Friends of St George's		3,170.00		
			68,773.67	e
			585,678.70	
			=====	
Funds -----				
Church Fund and Reserves -----				
Church Fund -----				
Investments -----				
Restricted -- as at 1st January 2023	1091.15			
Unrealised change in value	57.98			
		1,149.13		
Unrestricted -- as at 1st January 2023	16,626.58			
Unrealised change in value	4,225.59			
		20,852.17		
			22,001.30	
Reserves - revised by DCC 17th March 2022 -----				
Building, Curtilage and Fixtures	15,000.00			
General	15,000.00			
			30,000.00	
Cash -----				
As at 1st January 2023	5,888.29			
Less deficit	-548.10			
		5,340.19		d & e
			57,341.49	
Friends of St George's Fund -----				
Cash -- as at 1st January 2023		2,876.00		
Plus surplus		294.00		
			3,170.00	e
Garden Fund -- In memory of Pam Morris -----				
Designated -----				
Cash -- as at 1st January 2023		443.04		
Less deficit		-145.00		
			298.04	e
Legacies Fund -----				
Restricted -----				
Cash -- as at 1st January 2023		56,000.00		
Remedial work to Church electrical system	2160.00			
Acoustic wall panels in the Church Room	1313.76			
		-3,473.76		
			52,526.24	
Unrestricted -----				
Cash -- as at 1st January 2023		8,881.77		
Plus additional legacy		0.00		
		8,881.77		
			61,408.01	c & e
Mission Fund -----				
Unrestricted -----				
Cash -- as at 1st January 2023		120.72		
Plus surplus		0.00		
			120.72	e
Sweetbriar Fund -- Charity of Stella Rose Blanche Domville -----				
Designated and Restricted -----				
Bungalow as at 1st January 2023	474,750.00			a
Unrealised change in value	-18,250.00			
		456,500.00		
Investment as at 1st January 2023	8,605.95			
Unrealised change in value	-202.22			
		8,403.73		
Cash -- as at 1st January 2023	-936.77			
Plus deficit	-626.52			
		-1,563.29		e
			463,340.44	
			585,678.70	
			=====	

Notes

(a) Average of "Homipi" and "Yopa"

valuations at 31st December 2023

Range from -- £494,500 ---- to ---- £508,500

(b) Bid prices at

31st December 2023

(c) Legacies Fund from 1st January 2010

November 2010	Christine Gladys Campbell	1,000.00	
February 2011	Arthur Kenneth Desmond & Catherine Frances Rutherford	1,000.00	
April 2012	Stanley William Bowden & Maureen Leathlean	5,000.00	
May 2012	Ronald Clark	1,000.00	
December 2015	Harold Ernest Barnibell	2,000.00	
January 2017	John Raymond Darnell	2,000.00	
October 2017	Harold John Hayden	129,562.21	
March 2022	Celia Pauline Victoria Offerenshaw Trust	56,000.00	
			197,562.21
Less			
November 2015 to March 2019	Rebuilding of the Church Room	102,363.83	
September 2019 to February 2020	Replacement of the North Side Roof and repairs to the Bell Tower	27,905.13	
June 2022	Purchase of Hymnal Plus	2,411.48	
December 2023	Remedial work to Church electrical system	2,100.00	
December 2023	Acoustic wall panels in the Church Room	1,313.76	
			136,154.20
			61,408.01

(d) "Memo" Fund held within the Church Fund

Flower Fund	107.25
	107.25

(e) Cash Positions

	Internal loan ----->	
	From	To
Church Fund		
Church	5,232.94	5,232.94
"Memo" Fund - see (d)	107.25	107.25
Friends of St George's Fund	3,170.00	3,170.00
Garden Fund - in memory of Pam Morris	298.04	298.04
Legacies Fund - Restricted	52,526.24	52,526.24
Unrestricted	8,881.77	7,318.48
Mission Fund	120.72	120.72
Sweetbriar Fund	-1,563.29	1,563.29
	68,773.67	68,773.67
	65,603.67	65,603.67
Lloyds Bank - Church Accounts	3,170.00	3,170.00
Friends Account	68,773.67	68,773.67

Parochial Church Council of St Gregory's, Dawlish & St. George's Holcombe

FINANCIAL STATEMENTS - Year ended 31 December 2023

RECEIPTS AND PAYMENTS ACCOUNT

	Note	Unrestricted General fund £	Designated Legacy fund £	Restricted & Parish Trust funds £	TOTAL 2023 £	St. Georges 2023 £	St. George 2023 £	TOTAL 2022 £
RECEIPTS								
Voluntary receipts:								
Tax efficient planned giving	1	40,747.77	-	-	40,747.77	10,153.92	50,901.69	40,350.50
Collections at services	1	6,720.15	-	-	6,720.15	3,497.93	10,218.08	6,037.73
Gift Aid income tax recovered	1	13,572.13	-	-	13,572.13	2,057.90	15,630.03	5,800.07
All other voluntary receipts	2	6,049.62	-	2,180.38	8,230.00	1,680.00	9,910.00	818.49
		67,089.67	-	2,180.38	69,270.05	17,389.75	86,659.80	53,006.79
Activities for generating funds	3	4,937.16	-	-	4,937.16	938.25	5,875.41	2,656.75
Investment receipts	4	6,105.14	-	371.29	6,476.43	2,286.78	8,763.21	5,824.13
Receipts from church activities	5	6,558.50	-	-	6,558.50	11,094.90	17,653.40	7,489.11
Other receipts	6	650.00	-	-	650.00	-	650.00	-
		85,340.47	-	2,551.67	87,892.14	31,709.68	119,601.82	68,976.78
Total receipts								
PAYMENTS								
Church activities:								
Diocesan parish contribution	7	44,392.00	-	-	44,392.00	23,182.61	67,574.61	49,914.00
Mission giving and donations	7	5,196.26	-	-	5,196.26	714.75	5,911.01	8,637.84
Church salary, clergy and staff expenses	7	7,738.20	-	-	7,738.20	836.50	8,574.70	7,824.81
Church running and office expenses	7	4,797.79	-	-	4,797.79	10,326.06	15,123.85	8,185.17
Church utility costs	7	22,173.27	-	-	22,173.27	-	22,173.27	12,591.47
All other church costs	7	3,157.15	-	-	3,157.15	726.62	3,883.77	8,969.95
		87,454.67	-	-	87,454.67	35,786.54	123,241.21	96,123.24
Cost of generating funds	8	-	-	-	-	90.00	90.00	100.00
Other costs	9	2,020.00	-	-	2,020.00	-	2,020.00	20,000.00
		89,474.67	-	-	89,474.67	35,876.54	125,351.21	116,223.24
Total payments								
Excess of (payments) / receipts								
		(4,134.20)	-	2,551.67	(1,582.53)	(4,166.86)	(5,749.39)	(47,246.46)

Accounts



The Parish of St Gregory the Great, Dawlish, with St. George's, Holcombe

Address for correspondence:

The Vicarage, 13 West Cliff Road Dawlish, Dawlish EX7 9EB

Annual Report and Financial Statements of the Parochial Church Council

for the year ended 31st December 2022

Rector:

The Reverend Dallas Ayling

St. Gregory's Bankers:
Lloyds Bank, Teignmouth
National Westminster Bank, Exeter

Independent Examiner:
Mr. Derrick Sheppard
15 Shipley Road, Westbury-on-Trym,
Bristol. BS9 3HR

St. George's Bankers:
Lloyds Bank, Newton Abbot

Independent Examiner:
Mr. Andrew Watson
4 Windward Rise, Holcombe
Dawlish EX7 0PW

cofe-in-dawlish.org.uk/st-gregorys-church/

cofe-in-dawlish.org.uk/st-georges-church-holcombe

Registered Charity Number 1133187

**The Parochial Church Council of St Gregory's, Dawlish,
with St. George's, Holcombe
Annual Report
for the year ended 31st December 2022**

Aim and Purpose

St Gregory's Parochial Church Council (the PCC) has the responsibility of cooperating with the Incumbent, the Reverend Dallas Ayling in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. As well as St. Gregory's, which is a Grade II Listed Building, the PCC is also responsible, with the support of the District Church Council, for St. George's, Holcombe.

Objectives and Activities

The PCC is committed to enabling as many people as possible to worship at our Churches, and to become part of our parish family. When planning our activities, the PCC has considered the Charity Commission's guidance on public benefit, and in particular the specific guidance on charities for the advancement of religion. Our services and worship put faith into practice through prayer and scripture, music and sacrament. We try to enable ordinary people to live out their faith as part of our parish family, through:

- Worship and prayer: learning about the Gospel, and developing their knowledge and trust in Jesus;
- Provision of pastoral care for people living in the parish; and
- Mission and outreach work.

To facilitate this work, it is vital that we maintain the fabric of both Churches.

Achievements and Performance

Worship and Prayer

The PCC is keen to offer a range of services, not only on Sundays, but also during the week, that our community will find both beneficial and spiritually fulfilling. The following services are currently offered:

	St. Gregory's	St. George's
1 st Sunday	08.00 am BCP Holy Communion 10.00 am Gregs@10	09.30 am Holy Communion
2 nd Sunday	10.00 am Holy Communion	09.30 am Morning Worship
3 rd Sunday	10.00 am Gregs@10	09.30 am Holy Communion
4 th Sunday	10.00 am Holy Communion	09.30 am Morning Worship
Wednesday	10.00 am Holy Communion (said)	

We have held two 5th Sunday United Benefice Services. In July the Benefice met at Holcombe Village Hall and in October at St. Mary's Hall, Dawlish Warren. The Benefice also includes St. Mary's Church, Cofton.

After a break the telephone service for the Benefice changed to a monthly evening service specifically designed for those who could no longer attend worship at our churches. For these services, worship supports visit the housebound and worship together.

The Music Group at St. Gregory's supports the worship for Gregs@10 which can also incorporate a Baptism, and from time to time an informal Holy Communion Service. The organist with the choir supports the worship for the service of Holy Communion. The organist also supports the worship at St. George's with others.

The use of the overhead screen at St. Gregory's means that we have been able to be more creative in our liturgy and mixing more of the traditional and modern hymns in worship.

At present there are 131 parishioners on St. Gregory's Electoral Roll and 54 on St. George's Electoral Roll.

The average Sunday attendance at:

- St. Gregory's on Sundays has been 70
- St. George's on Sundays has been 27

At St. Gregory's there have been 6 Baptisms (5 children, 1 adult), 6 weddings and 23 funerals during the year (12 at the Church and 11 at other locations).

At St. George's there have been 10 funerals during the year.

We have continued to provide a weekly Benefice E-newsletter, which is sent out by email or delivered by hand for those who are not on the internet. St. George's also have weekly newsletters specifically for them. The E-Magazine known as Coastline has been taking shape and is generally published monthly.

Deanery Synod

Four members of the PCC sit on the Kenn Deanery Synod (one on behalf of St. George's) This provides the PCC with a link with the churches around us and also with the Diocese as a whole. PCC meetings receive a report from Diocesan Synod, and a member of the church is currently serving as Treasurer for the Deanery Synod.

Church Fabric

The 2021 Quinquennial inspection report was received in April. The summary says that the Church is generally well maintained and the main action was to follow up on roof maintenance recommendations.

Asbestos was discovered around the organ blower hatch and this was removed by a specialist contractor.

West Access Conservation made a second visit to St. Gregory's on 12th December to complete 5 days of work repairing/replacing approximately 200 slates on the 11 separate roof areas of the church. This was long overdue repair work on what is a long-lived roof covering and, as to be expected with a roof of this age, "nail rot" will continue to be a maintenance issue.

A faculty for the removal of pews from St. Gregory's North and South transepts has been received with two conditions attached. We have 12 months in which to dispose of the pews and a similar time frame to provide the DAC with a report on how we propose to make good the exposed floor areas.

Mission and Evangelism

We have a website for the Mission Community, and this is regularly updated with news and information. There is a weekly Benefice Newsletter which goes out to those on email, and it has been hand delivered to those who are not able to attend throughout the year. Coastline offers a wider perspective of news both local and from around the world. All these publications are also available on the website for the public to read. The Christmas Tree Festival was held at St. Gregory's in December bringing together both church groups and local organisations, including local schools. The two local primary schools were able to return to St. Gregory's for their Christmas Nativity productions. We have also provided a space at the Church gate at St. Gregory's as a point of prayer for Ukraine.

The Rector also has a good relationship with the Town Council and has led prayers at the beginning of a full Town Council Meeting in the first part of the year. There have also been opportunities to work alongside other organisations in the town, through Helping Dawlish and Redeeming Our Communities-Dawlish, and working with Christians Together for Dawlish and District. This gave the local churches opportunities at the Carnival, the Civic Service, Remembrance Sunday, the Christmas lights turn on weekend, including a Sunday

service on the town Bandstand. The Rector has also led prayers at other smaller events in the town working with the Town Council e.g. Merchant Navy Day.

St. Gregory's and St. George's celebrated the Queen's Platinum Jubilee with exhibitions of memorabilia and a mini flower festival at St. Gregory's. As a response to the death of Queen Elizabeth II each church had a Book of Condolence for the public to sign and the churches were open for private prayer. A Service of Thanksgiving was held at St. Gregory's for the civic parish of Dawlish.

Other Activities

The PCC publishes for the Annual Meeting a separate document which details some of the activities associated with St. Gregory's. St. George's usually provide their own separate reports too.

This has been a year of working through the consequences of the pandemic and trying to restore confidence for the congregations.

- There was a Lent Course for the whole Benefice offered in person.
- One house group has continued to either meet in person or had study materials sent to them. A further house group has begun meeting and a new one has been formed.
- Quiet Days have been held for the Benefice at St. George's.
- The Mothers' Union have met monthly when possible, and they have used both the Riverside Centre and St. Gregory's for their meetings.
- The Julian group has continued to meet throughout the year.
- The Bellringers ring for Sunday worship. This group has grown in number.
- Little Greg's, the mother and toddler group, has re-established itself.
- In September we celebrated the first year of our project recycling children's clothing, and to support those who find it hard financially to clothe their children. Kid's Swap Shop has been going well.
- St. George's has now restarted the monthly Wednesday Afternoon for games and craft, providing fellowship and friendship.
- Men's breakfast has continued although it no longer meets at St. Gregory's at the present time.
- The Dawlish Coast Mission Community Forum began meeting again towards the end of the year, and met three times to re-establish itself and consider a form of Mission Action Plan.

Financial Review

St. Gregory's

Income for 2022 was £68,977, which is lower than 2021 but was anticipated (the 2022 tax reclaim was submitted and received late in 2021). Income from fees (weddings and funerals) recovered in 2022 but there were few cash donations or gift-aid envelopes at Sunday services due to remaining concerns over virus transmission. Planned giving was fortunately sustained in 2022 and maintains an element of assurance. We had hoped to receive the 2023 income tax claim before the end of 2022 to offset some of the year's deficit but this was not achieved. In any event the benefits of doing so were debatable.

Total payments for 2022 were £116,223. The Common Fund was completed using a substantial withdrawal from reserves, as was the payment for long-overdue roof maintenance. We also had an unanticipated bill for asbestos removal in the organ blower chamber. Our mission and charity donations were significantly higher in 2022. We give regularly to Christians Against Poverty and Redeeming Our Communities, and annually to a variety of other local and national charities, but this year we also made a sizeable donation to the ROC School's Coordinator project.

All in all this meant that 2022 resulted in a cash deficit of £47,246, with repairs and mission/charity donations making the deficit significantly larger than our original budget forecast and causing a sizeable dent in our reserves. This also means we have now had 3 consecutive years of deficits and quite honestly it cannot continue. Unfortunately the global finance situation has also impacted our invested reserves, although hopefully these will recover in 2023.

After inclusion of the cash funds balance brought forward at the beginning of the year, the total balance carried forward at the end of 2022 was much lower at £54,152. As more fully disclosed in the Financial Statements, this includes £40,776 in the Unrestricted General Fund, and £13,376 in the Restricted Funds.

For 2023 the Diocese has reduced our Common Fund commitment by over £5,000, reflecting the drop in regular participants, but we will have to contend with substantially increased energy costs.

Accounts preparation this year highlighted the need to consider each charity collection and donation carefully to determine how they are reflected in the accounts. For example, this year PCC donated £1,500 to Teignbridge CAP, and receipts of £1,474 for Christmas Tree Festival are included appropriately in 'Activities for generating funds' as 'Gross income (Fundraising for other charities only)'.

St George's Holcombe

At £29,471, the Church Fund income for 2022 was £706 (2.5%) higher than 2021. Planned Giving via the Parish Giving Scheme was £8,801, slightly up on the £8,724 received in 2021.

Church expenses, including payment of £21,018 to the Common Fund, was £29,776 giving a small deficit of £305. The deficit in 2021 was £197.

The payment to the Common Fund was 75% of the request. This was the amount we could afford whilst maintaining a prudent Church Fund working balance of £5,000. The Common Fund request is calculated on the basis of the number of participants (people who attend Church at least once per month). Pre the pandemic we had 50 participants but in 2022 this had fallen to 33 (66%).

Like St Gregory's, our invested reserves have been impacted by the global financial situation and we are having to contend with significantly increased electricity costs.

Reserves Policy

The PCC has resolved to maintain, if possible, a balance on our Unrestricted General Fund. This equates to 50% of annual operating costs (excluding Common Fund payments and Special Projects) to cover emergencies, and for 2022 this was set at £14,500. As actual reserves were in excess of this, funds are available for the general use of the PCC, though the PCC reserve the right to adjust this policy if necessary. Restricted funds are available for Fabric and Youth work. It is our policy to invest any surplus funds with CCLA, through the CBF Church of England Deposit Fund, Investment Fund, and Global Equity Income Fund.

St. George's DCC has an equivalent policy and has set its general reserve at £15,000, and a separate reserve for Building, Curtilage and Fixtures also at £15,000.

Safeguarding

The PCC has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have regard to House of Bishops' guidance on safeguarding children and vulnerable adults). Safeguarding is a responsibility shared by every church member and the main focus in 2022 has been to make Safeguarding training available to every church member.

In addition to Safeguarding Basic Awareness training, PCC members and leaders of groups within the church are now asked to complete Safeguarding Foundations and Awareness of Domestic Abuse. This training is available on line via the [Church of England Safeguarding Training Portal](#) and has also been offered to those without internet access with the help of a visiting Safeguarding trainer, and by delivering the on-line courses using the church's Sound and Vision system. Safer recruitment training is also being extended to churchwardens, DBS checkers and the Safeguarding Officer for the parish.

During the year a change was introduced to enable our DBS checkers to process DBS applications in their entirety. This has been done for members of our two churches. Our DBS checkers, Sabrina Andrews and Paul Jones, have also provided help with DBS checks to neighbouring parishes.

The churches do not currently sponsor regulated activity for children and young people (regular activities involving direct personal care or teaching), though teaching children the Christian faith remains a part of our mission. Pastoral visiting of congregation members who are unable to attend church is being provided regularly and this is a service to vulnerable adults. It is on this basis that PCC members are eligible for enhanced DBS checks. At the end of 2022 enhanced DBS checks for two PCC members were outstanding.

Any questions or concerns about Safeguarding can be directed to the Safeguarding Rep for the parish, Will Halse (07974 755926 or 01626 866054), or to any member of the ministry team.

Volunteers

The members of the PCC would like to thank all the volunteers who work so tirelessly to make our Church a lively and vibrant community. Since the pandemic we have lost volunteers which means that some activities have been put on hold, and new volunteers are always welcome. Our especial thanks go to our Churchwardens, Mike Moulds and Leena Halse and Richard Sulch who took over from Mike Moulds in May.

Structure, Governance and Management

The method of appointment of PCC members is set out in the Church Representation Rules. The Council comprises the Incumbent, the Churchwardens, a representative of the Readers, those elected to the Deanery Synod, and other members who are elected at the Annual Parochial Church Meeting, by those on the Electoral Roll. Members of the congregation are always encouraged to join the Electoral Roll, and to consider standing for election to the PCC.

The PCC members are responsible for making decisions on all matters of general concern and importance in the parish, and for all financial matters. The full PCC met six times during the year on Zoom although this excluded two members who were unable to take part although they received the paperwork. The PCC has a Standing Committee which meets before the PCC to establish the agenda and responds to any emergency decisions which are required. It has one sub-committee, which is the Fabric Working Group who undertake some of the work identified in the Quinquennial and any other fabric issues which need addressing. The PCC employs a Parish Administrator to support the work of the church.

The Revd. Dallas Ayling announced in December her retirement from full time stipendiary ministry.

Administrative Information

St. Gregory's is situated at Church Street, Dawlish, (EX7 9QT for directions only, no post can be received at the Church) and is part of the Deanery of Kenn in the Diocese of Exeter.

St. George's is situated at 4 Hill View, Holcombe, Dawlish EX7 0JU

The Parish Office can be contacted at 01626 864322 or st.gregs@btinternet.com.

The PCC is a body corporate (PCC Powers Measure 1956, and the Church Representation Rules 2020) and registered with the Charity Commission (No. 1133187).

PCC / DCC members who have served from 1st January 2022 until the date this report was approved were:

	St. Gregory's		St. George's	
Ex Officio				
Incumbent	Rev'd Dallas Ayling			
Clergy				
Reader	Will Halse	Until April 2022		
	Margaret Noel			
Churchwardens	Leena Halse		Barbara Rains	
	Richard Sulch		Michael Burden	
Deanery Synod	Cath Chappell		Ann Leigh	DCC Secretary
	Andrew Fuller			
	Will Halse			
Elected Members	Michael Moulds	Until 2023	Peter Dummett	Until 2023
	Cathy Slade	Until 2023		DCC Treasurer
	Jennifer de Lange	Until August 2022	Ann Say	Until 2023
	Nicola Twibill	Until 2024	Mike Kinsey	Until 2025
		PCC Secretary		
	Ian Andrews	Until 2024		
	Richard Orr	Until 2024		
	Janice Smith	Until 2024	Liz Hawarth	Until 2025
	Keith Chambers	Until 2025	Marilyn Chamberlain	Until 2025
	Linda Chambers	Until 2025	Val Baker	Until 2025
	Sharyn Coope	Until 2025		
	Ann Lunn	Until 2025		
Co-Opted	Paul Jones	Until 2023	Brian Pearce	Until 2023
		PCC Treasurer		
			Jane Pearce	Until 2023
			George Lipscomb	Until 2023

Approved by the PCC on 28th March 2023 and signed on its behalf by:

.....
Rev'd Dallas Ayling (Chair)

.....
Paul Jones (Treasurer)



Independent Examiner's Report

Report to the trustees of	St Gregory's Parochial Church Council, Dawlish		
On accounts for the year ended	31 st December 2022	Charity no (if any)	1133187
Set out on pages	8 -12		

Respective responsibilities of trustees and examiner	The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed. It is my responsibility to: • examine the accounts under section 145 of the Charities Act, • to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and • to state whether particular matters have come to my attention.
Basis of independent examiner's statement	My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view, and the report is limited to those matters set out in the statement below.
Independent examiner's statement	In connection with my examination, no material matters have come to my attention which gives me cause to believe that in, any material respect: • accounting records were not kept in accordance with section 130 of the Charities Act or • the accounts do not accord with the accounting records I have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed: *Derrick Sheppard*

Date: 28th March 2023

Name: Derrick Sheppard

Relevant professional qualification(s) or body (if any):

ACA p/q (Initial career as Chartered Accountant - ICAEW)
ACG (Associate of Chartered Governance Institute - formerly ICS&A, with specialisations in financial, pension fund & investment management).
IMC (Investment Management Certificate - CFA UK)

Address: 15 Shipley Road, Westbury-on-Trym, Bristol, BS9 3HR

Parochial Church Council of St Gregory's, Dawlish						
FINANCIAL STATEMENTS - Year ended 31 December 2022						
RECEIPTS AND PAYMENTS ACCOUNT						
		Unrestricted	Designated	Restricted		
		General	Legacy	& Parish Trust	TOTAL	TOTAL
	Note	fund	fund	funds	2022	2021
		£	£	£	£	£
RECEIPTS						
Voluntary receipts:						
Tax efficient planned giving	1	40,351	-	-	40,351	40,835
Collections at services	1	6,038	-	-	6,038	4,140
Gift Aid income tax recovered	1	5,800	-	-	5,800	20,476
All other voluntary receipts	2	768	-	50	818	1,540
		52,957	-	50	53,007	66,991
Activities for generating funds	3	2,657	-	-	2,657	-
Investment receipts	4	5,547	-	277	5,824	4,735
Receipts from church activities	5	7,489	-	-	7,489	4,779
Other receipts	6	-	-	-	-	-
Total receipts		68,650	-	327	68,977	76,506
PAYMENTS						
Church activities:						
Diocesan parish contribution	7	49,914	-	-	49,914	48,896
Mission giving and donations	7	8,638	-	-	8,638	2,989
Church salary, clergy and staff expenses	7	7,825	-	-	7,825	7,727
Church running and office expenses	7	8,185	-	-	8,185	5,340
Church utility costs	7	12,591	-	-	12,591	10,155
All other church costs	7	8,717	-	253	8,970	5,172
		95,870	-	253	96,123	80,279
Cost of generating funds	8	100	-	-	100	-
Other costs	9	20,000	-	-	20,000	66,760
Total payments		115,970	-	253	116,223	147,039
Excess of (payments) / receipts		(47,321)	-	74	(47,246)	(70,533)
Transfers between funds	11	10,500	0	(10,500)	0	0
NET MOVEMENT IN FUNDS	A	(36,821)	0	(10,426)	(47,246)	(70,533)
FUNDS RECONCILIATION						
Total Cash funds at 1 January	B	77,597	0	23,801	101,398	171,932
Total Cash funds at 31 December	A+B	40,776	0	13,376	54,152	101,398

FINANCIAL STATEMENTS - Year ended 31 December 2022

			Unrestricted General fund £	Designated Legacy fund £	Restricted & Parish Trust funds £	TOTAL 2022 £	TOTAL 2021 £
		Note					
Investments							
CCLA CBF Investment Fund (Reserves)			39,204	-	-	39,204	21,500
CCLA CBF Global Equity Income Fund (Legacy)	10,11		-	44,470	-	44,470	50,305
DBF Managed Parish Trust Funds (Restricted Endowments)	10,12		-	-	162,451	162,451	184,017
			39,204	44,470	162,451	246,125	255,822
Cash Funds							
Bank Current Accounts (including for Restricted Funds)			3,125	-	1,781	4,906	10,773
CCLA CBF Deposit Fund (Unrestricted)			37,651	-	-	37,651	68,808
CCLA CBF Fabric fund (Restricted)	10,11		-	-	3,295	3,295	9,669
CCLA CBF Youth fund (Restricted)	10,11		-	-	8,300	8,300	12,149
			40,776	-	13,376	54,152	101,398
Other monetary assets							
Gift aid claim but not received by end of year			-	-	-	-	-
Other amounts due to be received by end of year			-	-	-	-	-
			-	-	-	-	-
Assets retained for church use							
Church Hall (Owned by DBF)			-	-	-	-	-
Assets retained for Church use (equipment at £Nil value)			-	-	-	-	-
			-	-	-	-	-
Liabilities							
Outstanding loans payable by PCC			-	-	-	-	-
Unpaid employment costs at end of year			-	-	-	-	-
Other costs paid after year end			-	-	-	-	-
			-	-	-	-	-

The **Designated fund** relates to money given to the Church in **Legacies** which the PCC would prefer to retain for project work.

The **Restricted funds** relate to the provision for **Church Fabric, Youth and Mission Community (HCMC)** activities.

The **Restricted Parish Trust funds** relate to **Endowments** the Diocese holds on behalf of the PCC.

All investments are re-valued each year, with the latest valuation date being 31 December 2022.

In line with the PCC Reserves policy, and on the recommendation of the CoFe, a percentage of General reserves were transferred to an Investment Fund for an improved return. For the same reasons, the Legacy Fund was invested in a Global Equity Income Fund.

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

Rev'd Dallas Ayling (Chair)

Paul Jones (Treasurer)

Parochial Church Council of St Gregory's, Dawlish

NOTES TO THE FINANCIAL STATEMENTS - Year ended 31 December 2022

	Note	Unrestricted General fund £	Designated Legacy fund £	Restricted & Parish Trust funds £	TOTAL 2022 £	TOTAL 2021 £
7 Church activities						
Diocesan parish contribution		49,914	-	-	49,914	48,896
Mission giving and donations		8,638	-	-	8,638	2,989
Salary costs (parish administrator)		6,171	-	-	6,171	5,980
Clergy and staff expenses		1,654	-	-	1,654	1,747
Church expenses on mission and evangelism		-	-	-	-	-
Church running expenses		6,242	-	-	6,242	4,039
Church utility costs		12,591	-	-	12,591	10,155
Church office and printing costs		1,944	-	-	1,944	1,301
Major repairs to church building (funded by transfer from Restricted Fund)		7,964	-	-	7,964	-
Projects - Kitchen			-	-	-	163
Projects - Church Office			-	-	-	1,619
Restricted Fabric Fund (Project - Kitchen Roof Repair)						1,956
Restricted Youth Fund (Project - Swap Shop)		-	-	190	190	152
Restricted Mission Community Fund (HCMC)		-	-	63	63	-
Other expenses		753	-	-	753	1,282
		95,870	-	253	96,123	80,279
8. Cost of generating funds						
Fundraising activities		100	-	-	100	-
		100	-	-	100	-
9. Other costs						
Loans repaid		-	-	-	-	-
Buy CCLA CBF Investment Fund Accum. Shares (Reserves)		20,000	-	-	20,000	20,000
Buy CCLA CBF Global Equity Income Fund Accum. Shares (Legacy)		-	-	-	-	46,760
		20,000	-	-	20,000	66,760
10. The movements in the Designated, Restricted and Unrestricted Funds during the year were:						
		Bal b/fwd	Purchases	Sales	Change in Market Value	Bal c/fwd
Designated Funds						
CCLA CBF Global Equity Income fund (Designated Legacy)	11	50,305		-	(5,835)	44,470
Restricted Endowment Funds						
DBF Managed Parish Trust funds (Restricted Endowments)	12	184,017	-	-	(21,566)	162,451
Restricted Funds		Bal b/fwd	Receipts	Payments	Transfers	Bal c/fwd
CCLA CBF Fabric fund (Restricted)	11	9,291	126	-	(6,500)	2,917
CCLA CBF Youth fund (Restricted)	11	14,220	151	(190)	(4,000)	10,181
Mission Community (HCMC) fund (Restricted)	11	290	50	(63)	-	277
Total Restricted funds		23,801	327	(253)	(10,500)	13,376
Unrestricted Funds		Bal b/fwd	Receipts	Payments	Transfers	Bal c/fwd
General Reserve funds		77,597	68,650	(115,970)	10,500	40,776

Parochial Church Council of St Gregory's, Dawlish

NOTES TO THE FINANCIAL STATEMENTS - Year ended 31 December 2022

		Unrestricted General fund £	Designated Legacy fund £	Restricted & Parish Trust funds £	TOTAL 2022 £	TOTAL 2021 £
	Note					
1. Planned giving						
Tax efficient planned giving		40,351	-	-	40,351	40,835
Other planned giving		-	-	-	-	-
Collections at services		6,038	-	-	6,038	4,140
Gift Aid income tax recovered		5,800	-	-	5,800	20,476
		52,188	-	-	52,188	65,451
2. Other voluntary receipts						
Grants		-	-	-	-	-
Donations - Restricted Fabric Fund		-	-	-	-	-
Donations - Restricted Youth Fund		-	-	-	-	-
Donations - Restricted Mission Community Fund (HCMC)		-	-	50	50	240
Legacies		-	-	-	-	-
Non-recurring donations and appeals		768	-	-	768	1,300
		768	-	50	818	1,540
3. Activities for generating funds						
Gross receipts (Fundraising for church only)		826	-	-	826	-
Gross receipts (Fundraising for other charities only)		1,831	-	-	1,831	-
Sale of old pews		-	-	-	-	-
		2,657	-	-	2,657	-
4. Receipts from investments						
Dividends from CCLA Investment Funds		1,704	-	-	1,704	1,648
Interest from CCLA Deposit General Reserves Fund (Unrestricted)		3,843	-	-	3,843	3,076
Interest from CCLA Deposit Fabric Fund (Restricted)		-	-	126	126	5
Interest from CCLA Deposit Youth Fund (Restricted)		-	-	151	151	6
		5,547	-	277	5,824	4,735
5. Receipts from church activities						
Fees from weddings and funerals		6,163	-	-	6,163	3,453
Gross receipts (Other)		804	-	-	804	266
Projects - Other		-	-	-	-	-
Projects - Youth		-	-	-	-	900
Projects - Community (Defibrillator)		523	-	-	523	160
		7,489	-	-	7,489	4,779
6. Other receipts						
Loans received		-	-	-	-	-
Sale of investments		-	-	-	-	-
		-	-	-	-	-

Parochial Church Council of St Gregory's, Dawlish

NOTES TO THE FINANCIAL STATEMENTS - Year ended 31 December 2022

11. The movements in the separate Designated and Restricted Funds during 2022 were:

	Note	Designated Legacy fund £	Restricted Fabric fund £	Restricted Youth fund £	Restricted HCMC Fund £	Restricted TOTAL 2022 £
Balances brought forward at 1 January						
Bank accounts (Legacy & Restricted funds only)		-	(377)	2,072	290	1,984
CBF Deposit accounts (Legacy & Restricted funds only)		50,305	9,669	12,149	-	21,817
		50,305	9,291	14,220	290	23,801
Transfers to/ (from) Bank / CBF						
Transfer for CCLA CBF Global Equity Income fund (Legacy)		-	-	-	-	-
Other Transfers		-	(6,500)	(4,000)	-	(10,500)
		-	(6,500)	(4,000)	-	(10,500)
Purchases/ (Sales) of Investments						
Purchase CCLA CBF Global Equity Income (Accum. Shares) (Legacy)	9	-	-	-	-	-
Sales of investments		-	-	-	-	-
		-	-	-	-	-
Change in Market Value of Investments at 31 December						
CCLA CBF Global Equity Income fund (Accum. Shares) (Legacy)	10	(5,835)	-	-	-	-
Other changes		-	-	-	-	-
		(5,835)	-	-	-	-
Receipts						
Donations for HCMC Restricted fund	10	-	-	-	50	50
Interest from CBF Deposit Fund for Restricted Fabric & Youth funds	10	-	126	151	-	277
		-	126	151	50	327
Payments						
Kitchen Roof Repair (paid from General after transfer from Restricted)	10	-	-	-	-	-
Swap Shop & HCMC	10	-	-	(190)	(63)	(253)
		-	-	(190)	(63)	(253)
Excess/ (Shortfall) of Receipts over Payments						
		-	126	(39)	(13)	74
Balances carried forward at 31 December						
Bank accounts (Legacy & Restricted funds only)		-	(377)	1,882	277	1,781
CBF Deposit accounts (Legacy & Restricted funds only)		44,470	3,295	8,300	0	11,594
	10	44,470	2,917	10,181	277	13,376

12. DBF Managed Parish Trust funds (Restricted Endowments)

The Diocese has advised of Parish Trust Investments which relate to Endowments the Diocese holds on behalf of the PCC. These need to be included in the Statement of Assets and Liabilities in the PCC's Financial Statements for 2022. On the advice of their auditors, the valuations have been calculated on bid prices quoted on 31 December 2022 and 2021.

Over the years bequests have been made to PCC's stipulating that a sum of money should be invested, and only the income used for a specific purpose (a permanent endowment). In these circumstances the Diocesan Board of Finance (the Custodian Trustee) is legally obliged to hold the capital on behalf of the PCC (the Managing Trustee).

Subject to certain criteria that must be met before a permanent endowment can be spent, under current legislation, it is possible for PCC's to consider winding up certain trust funds held as permanent endowments and spending the capital to help fulfill the purpose of the trust, without having to seek the permission of the Charity Commission. The statutory power is in Sections 282-284 and 288-291 of the Charities Act 2011.

**The Parochial Church Council of the Ecclesiastical Parish of Dawlish
with Holcombe and Cofton**

Registered Charity 1133187

St George the Martyr Church, Holcombe

Annual General Meeting – 26th March 2023

Treasurer's Report

The final accounts for 2022 are attached. These provide an overall view of the finances of St George's for 2022 and of the financial position at the 31st December 2022. The accounts, which are prepared on a receipts and payment basis, were approved by the D.C.C. at the 15th March meeting.

Church Fund ---

During the year the life of the Church resumed at a "new normal". This involved a significant reduction in attendance compared with pre-pandemic levels. By lowering contributions to the Common Fund a small deficit of £304 was incurred and a prudent cash balance was maintained. The cash balance at the end of the year stood at £5,300.

Giving --

Whilst giving increased it was the second lowest in the last six years ---

	Planned	Collections and Giving	Total	
2017	£13,328	£4,585	£17,913	-9.4%
2018	£12,308	£4,152	£16,460	-8.1%
2019	£11,332	£5,452	£16,783	+2.0%
2020	£10,299	£4,877	£15,176	-9.6%
2021	£9,592	£4,604	£14,196	-6.5%
2022	£9,670	£5,356	£15,026	+5.8%

The Parish Giving Scheme is used by 12 households covering 16 Church members. This scheme brings benefits in terms of financial and Gift Aid administration, cash flow and inflationary increases. I would encourage others to consider using this method of giving.

Gift Aid --

The "Small Donations" scheme allows us to claim Gift Aid Tax Rebate on individual cash giving not otherwise gift aided. In our case the limit of £8,000 per year enables all eligible giving to qualify for gift aid tax relief.

Common Fund --

As we are not providing an additional member of the clergy via our "House for Duties" position we pay our contribution in cash.

During 2022 we paid 75% of the amount requested and paid 1st July to 30th September 2021 arrears of £1,585.

At the end of the year we were £8,063 in arrears - £1,585 in respect of 2021 and £6,478 in respect of 2022.

In the current circumstances we will, whilst maintaining a Church Fund cash balance close to £5,000, continue to pay 75% of the request. The situation is being constantly reviewed and if possible payment of arrears will be made.

Attached is the recent exchange of emails I have had with Neil Williams, the Diocesan Director of Finance, in which he is clearly understanding of our position.

Sweetbriar Fund ---

The letting agents, Dart and Partners, provide an efficient management service. The tenants pay the rent reliably and are looking after the property.

With a surplus of £2,374 the financial situation of the fund improved during the year. The cash deficit decreased from £3,311 to £937. This is covered by an internal 'loan' from the Legacies Fund which should be cleared over the next year or two..

Legacies Fund ---

During the year the Trustees of the "Celia Ollerenshaw Trust" decided to wind up the Trust. As a result we received a first grant of £56,000. This legacy has a number of conditions and in line with the Trust's initial purposes can only be used for the maintenance of the church and to directly support the work of St George's and the Friends. A final grant of about £10,000 will be paid when possible.

The unrestricted element of the fund was used to purchase a Hymnal Plus to provide music in the absence of an organist.

At the end of the year, having financed the Sweetbriar Fund cash deficit, the total Legacies fund cash balance stood at £64,882.

Thanks ---

My thanks go to those who have, in various ways, assisted me during the year, to Andy Watson for examining the accounts and those who, directly and indirectly, have quietly supported St George's financially.

Peter Dummett

11th March 2023

RE: St George's Holcombe Common Fund 2022

Neil Williams <neil.williams@exeter.anglican.org>

Wed 01/03/2023 15:57

To: Peter Dummett <pdummett@hotmail.com>

Cc: Sharon Deacon <sharon.deacon@exeter.anglican.org>

Dear Peter

Thank you for your email.

We do of course understand the challenges that everyone is facing at this time, so thank you for the contributions you have made.

This email has highlighted that we had previously allocated all of the contribution you made in 2022 against the 2022 request, so I have now asked Sharon to move the balance to clear the 2021 shortfall, to leave 75% as the contribution level for 2022.

Yes, whichever system we used this year for the participant numbers would have been incorrect and the three year average would still give us the same result (if every parish had seen the same impact). As you rightly suggest using just the 2022 numbers would purely have led to a higher request per participant – you can't win.

Thank you for the work that you continue to do as treasurer in Holcombe.

With kind regards

Neil Williams

Director of Finance

(My normal working days are Monday – Thursday)

The Old Deanery	Main: 01392 272686
The Cloisters	Direct: 01392 294925
Exeter	Email: neil.williams@exeter.anglican.org
EX1 1HS	

The Exeter Diocesan Board of Finance Limited is a company limited by guarantee and is registered in England (No. 186001) and a charity (No. 249798).
Registered office: The Old Deanery, The Cloisters, Exeter, Devon EX1 1HS

From: Peter Dummett <pdummett@hotmail.com>**Sent:** 26 February 2023 21:37**To:** Neil Williams <neil.williams@exeter.anglican.org>**Subject:** Re: St George's Holcombe Common Fund 2022

Dear Neil,

Firstly, apologies for not replying sooner.

Our position is that the congregation has not recovered to pre-pandemic levels and we are paying the amount we can prudently afford.

Our participants have dropped from 50 to 33 (66%). As a result, we have only been able to pay 75% of the request.

Our contribution of £21,018 in 2022 was made up of £1,585 - arrears from 1 July to 30 September 2021 and £19,433 - 75% of the 2022 request of £25,911. We are therefore in arrears from 1 October 2021 to date.

We will continue to pay the maximum that is prudent and clear arrears if and when possible.

As always, we remain a cannot pay church not a will not pay church.

I have to say that rather than continuing post pandemic with the three-year moving average it might have been fairer and more accurate to restart with just one year and gradually rebuild to three years. I accept that if this may have resulted in a higher rate per participant and therefore little would have been achieved.

Regards

Peter Dummett

Church Treasurer

From: Neil Williams <neil.williams@exeter.anglican.org>**Sent:** 06 February 2023 17:00**To:** pdummett@hotmail.com <pdummett@hotmail.com>**Subject:** Holcombe Common Fund 2022

Dear Peter

Hope all is well with you in Holcombe/Dawlish.

We are at the point with the 2022 Common Fund where I am reaching out to those parishes that have yet to make a full contribution to see where we are and whether any further contributions might be made before the end of February (our notional cut off date), so I just wanted to see what the latest position is with the Common Fund request for 2022. Holcombe has made contributions totalling £21,018 (thank you), leaving a shortfall against the request of £4,893.

If you could give me an update, that would be much appreciated.

With kind regards

Neil Williams

Director of Finance

(My normal working days are Monday – Thursday)

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The Parochial Church Council of the Ecclesiastical Parish of Dawlish with Holcombe and Cofton
Registered Charity 1133187

St George the Martyr Church, Holcombe

Annual General Meeting - 26th March 2023

**Receipts and Payments Accounts for the year ended
31st December 2022**

Church, Garden, Legacies and Mission Funds

Receipts	Notes
Giving and Collections -----	
Planned Giving -----	
59% Parish Giving Scheme 8,801.60	
6% Other 868.00	
	9,669.60
22% Collections - Church Services 3,261.50	
14% Other Giving 2,095.00	
	15,026.10
Gift Aid Tax Rebate -----	
Tax year 2022-23 1,927.92	
	1,927.92
Donations and Legacies -----	
Donations - Church (3) 530.00	
Legacies - Restricted (1) 56,000.00	
	56,530.00
Fees	
Less paid to the Diocese 3,259.00	
	934.00
	2,325.00
Fundraising -----	
Historic Church Trust - Bike & Stroll 50% 79.15	
Mission Collections -----	
Copper Mine 5.40	
December 2019 Retiring Collections 326.30	
Jubilee Anniversary Event - Cakes and Teas 295.27	
Children's Hospice South West 133.05	
Christians against Poverty - Teignbridge 105.00	
	865.02
Other Receipts -----	
Cleaner 84.65	
Dividends and Interest 1,413.27	
Hire of Church Room 60.00	
Memorial Plaques 545.00	
Offertory Box 88.97	
Pet Memorial 95.00	
Other 96.19	
Sweetbriar Fund Contribution to Church Fund 7,200.00	
	9,583.08
	86,336.27
Payments -----	
Diocesan Common Fund -----	
2021 arrears - £3,170.50	Due to date £3,170.00
2022 assessment - £25,911.00	£25,911.00
	Paid £1,585.25
	£19,433.24
	£21,018.49
	Arrears -£1,585.25
	-£6,477.76
	-£8,063.01
	21,018.49
Priest, Clergy and Vergers fees 112.00	
Organists and Choir fees 420.00	
Church Running Costs -----	
Cleaner 345.00	
Electricity 3,913.61	
Equipment and Fittings - Legacies Fund 2,411.48	
Garden 861.82	
Insurance 1,634.27	
Repairs and Maintenance 569.53	
Water 124.00	
	9,859.71
Subscriptions and Licences 234.35	

Mission Donations -----

In conjunction with the Resident's Association

Jubilee Anniversary Event --

Children's Hospice South West 147.63

A.I.M.S. 147.64

295.27

Children's Hospice South West 200.00

Christians against Poverty - Teignbridge 305.00

800.27

Administration -----

Stationery

28.91

Other Payments -----

Memorial Plaques

386.76

Village Hall Rent

32.00

Other

94.99

513.75

32,987.48

Surplus/Deficit (-)

Church Fund

-304.48

d

Garden Fund

0.00

Legacies Fund

53,588.52

Mission Fund

64.75

53,348.79

Friends of St George's Fund

Receipts -----

Donations

319.00

Payments -----

0.00

Surplus

319.00

Sweetbriar Fund -- Charity of Stella Rose Blanche Domville

Receipts -----

Rent -----

1st January to 31st December 2022

11,004.00

Dividends

486.07

11,490.07

Payments -----

Contribution to Church Fund

7,200.00

Letting Agent -- Commission

1,485.60

Maintenance

155.00

Insurances - Property and Rent

275.00

9,115.60

Surplus

2,374.47

Balance Sheet as at 31st December 2022

Assets -----

Fixed Asset -----

Notes

Designated and Restricted -----

Bungalow -- 24 Sweetbriar Lane

474,750.00

a

Current Assets -----

Investments -----

Restricted -----

Church Fund - CBF - C of E Investment Fund

610.91

b

CBF - Deposit Account

480.24

1,091.15

Designated and Restricted -----

Sweetbriar Fund - M & G Charifund

8,605.95

b

Designated -----

Reserves - CBF - C of E Investment Fund

30,000.00

b

Unrestricted -----

Church Fund - M & G Charibond

3,201.64

CBF - C of E Investment Fund

13,424.93

b

16,626.58

56,323.68

Cash -----

Lloyds Bank -----

Church --- Treasurer's Account

862.25

Business Account

69,534.80

70,397.05

Friends of St George's

2,876.00

73,273.05

e

604,346.73

Funds -----

Church Fund and Reserves -----

Church Fund -----

Investments -----

Restricted --- as at 1st January 2022 1172.25
Unrealised change in value -81.10

1,091.15

Unrestricted --- as at 1st January 2022 27,771.50
Transfer to Reserves -5,000.00
Unrealised change in value -6,144.92

16,626.58

17,717.73

Reserves - revised by DCC 17th March 2022 -----

Building, Curtilage and Fixtures 15,000.00
General 15,000.00

30,000.00

Cash -----

As at 1st January 2022 6,192.77
Less deficit -304.48

5,888.29

53,606.02 d & e

Friends of St George's Fund -----

Cash -- as at 1st January 2022 2,557.00
Plus surplus 319.00

2,876.00 e

Garden Fund -- In memory of Pam Morris -----

Designated -----

Cash -- as at 1st January 2022 443.04
Less deficit 0.00

443.04 e

Legacies Fund -----

Restricted -----

Cash -- as at 1st January 2022 0.00
Plus additional legacy 56,000.00

56,000.00

Unrestricted -----

Cash -- as at 1st January 2022 11,293.25
Less Purchase of Equipment -2,411.48

8,881.77

64,881.77 c & e

Mission Fund -----

Unrestricted -----

Cash -- as at 1st January 2022 55.97
Plus surplus 64.75

120.72 e

Sweetbriar Fund -- Charity of Stella Rose Blanche Domville -----

Designated and Restricted -----

Bungalow as at 1st January 2022 400,500.00
Unrealised change in value 74,250.00

474,750.00

Investment as at 1st January 2022 9,113.57
Unrealised change in value -507.62

8,605.95

Cash -- as at 1st January 2022 -3,311.24
Plus surplus 2,374.47

-936.77

482,419.18 e

604,346.73

Notes -----

(a) Average of "Zoopla" and "Homipi"

valuations at 31st December 2022

Range from -- £397,000 ---- to ---- £552,500

(b) Bid prices at

31st December 2022

(c) Legacies Fund from 1st January 2010 -----

November 2010	Christine Gladys Campbell	1,000.00	
February 2011	Arthur Kenneth Desmond & Catherine Frances Rutherford	1,000.00	
April 2012	Stanley William Bawden & Maureen Leathlean	5,000.00	
May 2012	Ronald Clark	1,000.00	
December 2015	Harold Ernest Barriball	2,000.00	
January 2017	John Raymond Darnell	2,000.00	
October 2017	Harold John Hayden	129,562.21	
March 2022	Celia Pauline Victoria Ollerenshaw Trust	56,000.00	
		<u>197,562.21</u>	
Less -----			
November 2015 to March 2019	Rebuilding of the Church Room	102,363.83	
September 2019 to February 2020	Replacement of the North Side Roof and repairs to the Bell Tower	27,905.13	
June 2022	Purchase of Hymnal Plus	2,411.48	
		<u>132,680.44</u>	
		<u>64,881.77</u>	
		=====	

f

(d) "Memo" Funds held within the Church Fund -----

Choir Fund	120.00
Community Fund	100.00
Flower Fund	107.25
Messy Church Fund	145.78
Pet Memorial Fund	115.00
	<u>588.03</u>
	=====

(e) Cash Positions -----

Internal loan ----->

From To

Church Fund -----			
Church	5,300.26		5,300.26
"Memo" Funds - see (d)	588.03		588.03
Friends of St George's Fund	2,876.00		2,876.00
Garden Fund - in memory of Pam Morris	443.04		443.04
Legacies Fund - Restricted	56,000.00		56,000.00
Unrestricted	8,881.77	-936.77	7,945.00
Mission Fund	120.72		120.72
Sweetbriar Fund	-936.77	936.77	0.00
	<u>73,273.05</u>		<u>73,273.05</u>
	=====		=====
Lloyds Bank - Church Account	70,397.05		70,397.05
Friends Account	2,876.00		2,876.00
	<u>73,273.05</u>		<u>73,273.05</u>
	=====		=====

f

Peter Dummett
22nd February 2023

CONSOLIDATION: Parish of St Gregory the Great, Dawlish with St. George's, Holcombe

FINANCIAL STATEMENTS - Year ended 31 December 2022

RECEIPTS AND PAYMENTS ACCOUNT

	Note	Unrestricted General fund £	Designated Legacy fund £	Restricted funds only £	TOTAL 2022 £	TOTAL 2021 £
RECEIPTS						
Voluntary Receipts						
Regular giving	1	69,142.32	0.00	0.00	69,142.32	81,556.01
Other voluntary receipts	2	9,787.30	0.00	56,050.00	65,837.30	10,916.83
Activities for generating funds	3	3,600.92	0.00	0.00	3,600.92	0.00
Investment income	4	5,581.40	0.00	13,146.07	18,727.47	17,111.76
Income from church activities	5	9,814.11	0.00	0.00	9,814.11	7,008.49
Other receipts	6	0.00	0.00	0.00	0.00	0.00
Total receipts		97,926.05	0.00	69,196.07	167,122.12	116,593.09
PAYMENTS						
Church activities	7	128,857.84	0.00	9,368.48	138,226.32	119,636.69
Cost of generating funds	8	100.00	0.00	0.00	100.00	0.00
Other costs	9	20,000.00	0.00	0.00	20,000.00	66,760.38
Total payments		148,957.84	0.00	9,368.48	158,326.32	186,397.07
Excess of receipts / (payments)		(51,031.79)	0.00	59,827.59	8,795.80	(69,803.98)
Transfers between funds		9,563.23	0.00	(9,563.23)	0.00	0.00
NET MOVEMENT IN FUNDS	A	(41,468.56)	0.00	50,264.36	8,795.80	(69,803.98)
FUNDS RECONCILIATION						
Total Cash funds at 1 January	B	92,395.30	0.00	26,714.16	119,109.46	188,913.44
Total Cash funds at 31 December	A+B	50,926.74	0.00	76,978.52	127,905.26	119,109.46

0.00 0.00 0.00 0.00

NB: Check Totals from 'Cash Funds Recon' & 'SoAL' tabs **50,926.74** **0.00** **76,978.52** **127,905.26**

CONSOLIDATION: Parish of St Gregory the Great, Dawlish with St. George's, Holcombe

FINANCIAL STATEMENTS - Year ended 31 December 2022

STATEMENT OF ASSETS AND LIABILITIES

	Unrestricted	Designated	Restricted		
	General	Legacy	funds	TOTAL	TOTAL
	fund	fund	only	2022	2021
	£	£	£	£	£
Investments					
CCLA CBF Investment Fund (Reserves)	39,204.06	0.00	0.00	39,204.06	21,499.93
CCLA CBF Global Equity Income Fund (Legacy) 10,11	0.00	44,469.94	0.00	44,469.94	50,305.28
CBF Investment Fund (St George's Designated Reserves Fund)	0.00	30,000.00	0.00	30,000.00	25,000.00
CBF Investment Fund (St George's Restricted Church Fund)	0.00	0.00	610.91	610.91	692.01
M&G Charifund (St George's Desig/ Restricted Sweetbriar Fund)	0.00	0.00	8,605.95	8,605.95	9,113.57
M&G Charifund (St George's Unrestricted Church Fund)	3,201.64	0.00	0.00	3,201.64	3,581.79
CBF Investment Fund (St George's Unrestricted Church Fund)	13,424.94	0.00	0.00	13,424.94	24,189.71
DBF Managed Parish Trust Funds (Restricted Endowments) 10,12	0.00	0.00	0.00	0.00	0.00
	55,830.64	74,469.94	9,216.86	139,517.44	134,382.29
Cash funds					
Bank Accounts - General Fund (Unrestricted)	3,125.14	0.00	0.00	3,125.14	8,789.25
Bank Account - Fabric Fund (Restricted)	0.00	0.00	(377.16)	(377.16)	(377.16)
Bank Account - Youth Fund (Restricted)	0.00	0.00	1,881.55	1,881.55	2,071.50
Bank Account - Mission Community (HCMC) Fund (Restricted)	0.00	0.00	276.78	276.78	289.71
CCLA CBF Deposit Fund (Unrestricted)	37,651.33	0.00	0.00	37,651.33	68,807.87
CCLA CBF Fabric fund (Restricted)	0.00	0.00	3,294.61	3,294.61	9,668.59
CCLA CBF Youth fund (Restricted)	0.00	0.00	8,299.72	8,299.72	12,148.67
CBF Deposit Account (St George's Restricted Church Fund)	0.00	0.00	480.24	480.24	480.24
Lloyds Bank - St George's Church Treasurer's Account	862.25	0.00	0.00	862.25	673.33
Lloyds Bank - St George's Business Account	6,412.02	0.00	63,122.78	69,534.80	14,000.46
Lloyds Bank - Friends of St George's	2,876.00	0.00	0.00	2,876.00	2,557.00
	50,926.74	0.00	76,978.52	127,905.26	119,109.46
Other monetary assets					
Gift aid claim but not received by end of year	0.00	0.00	0.00	0.00	0.00
Other amounts due to be received by end of year	0.00	0.00	0.00	0.00	0.00
	0.00	0.00	0.00	0.00	0.00
Assets retained for church use					
Church Hall (Owned by DBF)	0.00	0.00	0.00	0.00	0.00
Assets retained for Church use (equipment at £Nil value)	0.00	0.00	0.00	0.00	0.00
Bungalow 24 Sweetbriar Lane (Desig/ Restricted Sweetbriar Fund)	0.00	0.00	474,750.00	474,750.00	400,500.00
	0.00	0.00	474,750.00	474,750.00	400,500.00
Liabilities					
Outstanding loans payable by PCC	0.00	0.00	0.00	0.00	0.00
Unpaid employment costs at end of year	0.00	0.00	0.00	0.00	0.00
Other 2021 costs paid after year end	0.00	0.00	0.00	0.00	0.00
	0.00	0.00	0.00	0.00	0.00

CONSOLIDATION: Parish of St Gregory the Great, Dawlish with St. George's, Holcombe

FINANCIAL STATEMENTS - Year ended 31 December 2022

RECEIPTS AND PAYMENTS

DETAILED RECEIPTS

1. Planned giving

Tax efficient planned giving	50,020.10	0.00	0.00	50,020.10	50,426.58
Other planned giving	0.00	0.00	0.00	0.00	0.00
Collections at services	9,299.23	0.00	0.00	9,299.23	6,394.30
Other recurring donations	2,095.00	0.00	0.00	2,095.00	2,350.00
Gift Aid income tax recovered	7,727.99	0.00	0.00	7,727.99	22,385.13
	69,142.32	0.00	0.00	69,142.32	81,556.01

2. Other voluntary receipts

Grants (for St George's from the Celia Trust)	0.00	0.00	0.00	0.00	1,181.13
Donations - Unrestricted St George's Church Fund	530.00	0.00	0.00	530.00	0.00
Donations - Unrestricted Friends of St George's Fund	319.00	0.00	0.00	319.00	289.00
Donations - St Greg's Restricted Fabric Fund	0.00	0.00	0.00	0.00	0.00
Donations - St Greg's Restricted Youth Fund	0.00	0.00	0.00	0.00	240.00
Donations - St Greg's Restrict Mission Com. Fund (HCMC)	0.00	0.00	50.00	50.00	0.00
Legacies	0.00	0.00	56,000.00	56,000.00	0.00
Other Receipts (St George's less Divs & Interest incl in 4)	8,169.81	0.00	0.00	8,169.81	7,819.40
Non-recurring donations and appeals	768.49	0.00	0.00	768.49	1,387.30
	9,787.30	0.00	56,050.00	65,837.30	10,916.83

3. Activities for generating funds

Gross receipts (Fundraising for church only)	904.83	0.00	0.00	904.83	0.00
Gross receipts (Fundraising for other charities only)	2,696.09	0.00	0.00	2,696.09	0.00
Sale of old pews	0.00	0.00	0.00	0.00	0.00
	3,600.92	0.00	0.00	3,600.92	0.00

4. Receipts from investments

Dividends - St Gregory's	1,703.60	0.00	0.00	1,703.60	1,647.67
Dividends - St George's Desig/ Restrict Sweetbriar Fund	0.00	0.00	486.07	486.07	433.37
Dividends - St George's Restricted CBF Invest Fund	0.00	0.00	1,292.50	1,292.50	1,250.01
Interest rec'd - St Gregory's	3,843.46	0.00	0.00	3,843.46	3,076.01
Interest rec'd - St George's Desig/Restrict M&G Charibond	0.00	0.00	65.04	65.04	73.90
Interest rec'd - St George's Restrict CBF Invest Fund	0.00	0.00	21.39	21.39	18.07
Interest rec'd - St George's Unrestricted Bank interest	34.34	0.00	0.00	34.34	1.37
Interest received - Restricted Fabric Fund	0.00	0.00	126.02	126.02	5.03
Interest received - Restricted Youth Fund	0.00	0.00	151.05	151.05	6.33
Rent received - Desig/ Restrict Sweetbriar Fund	0.00	0.00	11,004.00	11,004.00	10,600.00
	5,581.40	0.00	13,146.07	18,727.47	17,111.76

5. Receipts from church activities

Fees from weddings and funerals	8,487.61	0.00	0.00	8,487.61	5,682.00
Gross receipts (Other)	804.00	0.00	0.00	804.00	266.49
Projects - Other	0.00	0.00	0.00	0.00	0.00
Projects - Youth	0.00	0.00	0.00	0.00	900.00
Projects - Community (Defibrillator)	522.50	0.00	0.00	522.50	160.00
	9,814.11	0.00	0.00	9,814.11	7,008.49

6. Other receipts

Loans received	0.00	0.00	0.00	0.00	0.00
Sale of investments	0.00	0.00	0.00	0.00	0.00
	0.00	0.00	0.00	0.00	0.00

CONSOLIDATION: Parish of St Gregory the Great, Dawlish with St. George's, Holcombe

FINANCIAL STATEMENTS - Year ended 31 December 2022

RECEIPTS AND PAYMENTS

DETAILED PAYMENTS

7. Church activities

	Unrestricted General fund £	Designated Legacy fund £	Restricted funds only £	TOTAL 2022 £	TOTAL 2021 £
Diocesan parish contribution	70,932.49	0.00	0.00	70,932.49	72,708.94
Mission giving and donations	9,438.11	0.00	0.00	9,438.11	2,988.67
Salary costs (parish admin/ organ and choir fees)	6,591.24	0.00	0.00	6,591.24	6,640.08
Clergy and staff expenses	1,765.57	0.00	0.00	1,765.57	1,747.16
Church expenses on mission and evangelism	0.00	0.00	0.00	0.00	0.00
Church running expenses	12,063.74	0.00	0.00	12,063.74	6,301.64
Examination of annual accounts	0.00	0.00	0.00	0.00	0.00
Church utility costs (St George's elec & water)	16,629.08	0.00	0.00	16,629.08	10,960.64
Church office and printing costs	1,943.53	0.00	0.00	1,943.53	1,300.97
Major repairs to church building	7,964.40	0.00	0.00	7,964.40	861.54
Projects - Kitchen	0.00	0.00	0.00	0.00	163.00
Projects - Church Office	0.00	0.00	0.00	0.00	1,618.80
Desig/ Restrict Sweetbriar Fund (Contrib Church Fund)	0.00	0.00	7,200.00	7,200.00	7,200.00
Desig/ Restrict Sweetbriar Fund (Let Agent Commission)	0.00	0.00	1,485.60	1,485.60	1,431.06
Desig/ Restrict Sweetbriar Fund (Maintenance)	0.00	0.00	155.00	155.00	1,342.00
Desig/ Restrict Sweetbriar Fund (Insurance - Prop & rent)	0.00	0.00	275.00	275.00	412.72
Restricted Fund - Fabric (Kitchen Roof Repair)	0.00	0.00	0.00	0.00	1,956.00
Restricted Fund - Youth (Swap Shop)	0.00	0.00	189.95	189.95	151.98
Restricted Fund - Mission Community (HCMC)	0.00	0.00	62.93	62.93	0.00
Other expenses	1,529.68	0.00	0.00	1,529.68	1,851.49
	128,857.84	0.00	9,368.48	138,226.32	119,636.69

8. Costs of generating funds

Fundraising activities	100.00	0.00	0.00	100.00	0.00
	100.00	0.00	0.00	100.00	0.00

9. Other costs

Loans repaid	0.00	0.00	0.00	0.00	0.00
Purchase CCLA CBF Invest Fund (Reserves)	20,000.00	0.00	0.00	20,000.00	20,000.00
Purchase CCLA CBF Global Equity Income Fund (Legacy)	0.00	0.00	0.00	0.00	46,760.38
	20,000.00	0.00	0.00	20,000.00	66,760.38

Page 4

Summary amounts for Consolidated Finance Return

23 Church running expenses	14,007.27		14,007.27	7,602.61
99 Other payments/ expenditure		9,368.48	9,368.48	12,493.76
99 Other payments/ expenditure	21,529.68		21,529.68	68,611.87



Section A

Independent Examiner's Report

Report to the trustees/
members of

**Parish of St. Gregory the Great, Dawlish, with St. George's,
Holcombe.**

Charity Name

On accounts for the year
ended

31 December 2022

**Charity no
(if any)**

1133187

Set out on pages

Page 1 of the Consolidated Parish Finance Return V1.2, and Pages 1 to 4 of
the Consolidated Financial Statements (V2.3 Adjusted) at 08.05.22

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above
charity ("the Trust") for the year ended 31/ 12/ 2022.

**Responsibilities and
basis of report**

As the charity trustees of the Trust, 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 Trust's accounts carried out
under section 145 of the 2011 Act and in carrying out my examination, I
have followed 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 (other than that disclosed below) in connection with
the examination which gives me cause to believe that in, any material
respect:

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

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

Signed:

Derrick Sheppard

Date:

08.05.2023

Name:

Derrick Sheppard

**Relevant professional
qualification(s) or body
(if any):**

ACA p/q (Initial career as Chartered Accountant - ICAEW).
ACG (Associate of Chartered Governance Institute - formerly ICS&A, with
specialisations in financial, pension fund & investment management).
IMC (Investment Management Certificate - CFA UK).

Address:

15 Shipley Road, Westbury on Trym, Bristol, BS9 3HR

Only complete if examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

V1.3 of Final Consolidated St Gregory's and St George's accounts was completed on 08.05.2023.

Thanks to the Funds analysis provided with the St George's 2022 accounts, an initial Consolidation difference of excess Unrestricted over Restricted Funds was reduced from £61,742.97 to £791.45.

After requesting a check on my understanding of Fund classifications for IE2022 based on the details given in the St George's Accounts, a few minor corrections were needed as follows:

- 1) £480.24 CBF Deposit Account correction was necessary from Restricted Investment to Restricted Cash Funds. Peter Dunnett confirmed his agreement with this reclassification on 06/05/2023.
- 2) The £443.04 Garden Fund was reclassified from Designated Unrestricted to Designated Restricted at 31/12/22 after confirmation was received from Peter Dunnett on 06/05/23.
- 3) Consequently, the £443.04 Garden Fund was also reclassified from Designated Unrestricted to Designated Restricted in the Consolidated Brought Forward Cash Funds at 01/01/2022.
- 4) An Internal Transfer was included in the Consolidation for an Internal Loan of £936.77 from Unrestricted Legacies to clear a negative balance of -£936.77 in the Restricted Sweetbriar Fund.
- 5) After implementing the above, an adjustment was made to eliminate the final difference on Consolidation of £791.45. This reduced the Unrestricted and increased Restricted Funds by £791.45.

I am confident the St George's financial figures are now correctly included in consolidated accounts. This final consolidation difference is a very small percentage of the overall picture, and this is not significantly impacted by including this balancing figure.

I wish to place on record my sincere thanks and appreciation for Peter Dunnett's timely and helpful responses to my requests over the Coronation Bank Holiday weekend.

This IE review has again highlighted that increased precision and use of control checks will improve the classification of Unrestricted, Designated and Restricted funds, and the production of the respective individual Church and Consolidated accounts.

Accounts



The Parish of St Gregory the Great, Dawlish with St. George's, Holcombe

Address for correspondence:
The Vicarage, 13 West Cliff Road Dawlish, Dawlish EX7 9EB

Annual Report and Financial Statements of the Parochial Church Council

for the year ended 31st December 2021

Rector:
The Reverend Dallas Ayling

Bankers:
Lloyds Bank, Teignmouth
National Westminster Bank, Exeter

Independent Examiner:
Mr. Derrick Sheppard
5 SHIPLEY ROAD, WESTBURY ON TRYM
BRISTOL, BS9 3HR

Our web site:
cofe-in-dawlish.org.uk/st-gregorys-church/

Registered Charity Number 1133187

**The Parochial Church Council of St Gregory's, Dawlish
with St. George's, Holcombe
Annual Report
for the year ended 31st December 2021**

Aim and Purpose

St Gregory's Parochial Church Council (the PCC) has the responsibility of cooperating with the Incumbent, the Reverend Dallas Ayling in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. As well as St. Gregory's, which is a Grade II Listed Building, the PCC is also responsible, with the support of the District Church Council, for St. George's, Holcombe.

Objectives and Activities

The PCC is committed to enabling as many people as possible to worship at our Churches, and to become part of our parish family. When planning our activities, the PCC has considered the Charity Commission's guidance on public benefit, and in particular the specific guidance on charities for the advancement of religion. Our services and worship put faith into practice through prayer and scripture, music and sacrament. We try to enable ordinary people to live out their faith as part of our parish family, through:

- Worship and prayer: learning about the Gospel, and developing their knowledge and trust in Jesus;
- Provision of pastoral care for people living in the parish; and
- Mission and outreach work.

To facilitate this work, it is vital that we maintain the fabric of both Churches.

Achievements and Performance

Worship and Prayer

The PCC is keen to offer a range of services, not only on Sundays, but also during the week, that our community will find both beneficial and spiritually fulfilling. The following services are currently offered:

1st Sunday St. Gregory's 8.00 am BCP Holy Communion
10.00 am Gregs@10
St. George's 9.30 am Holy Communion
2nd Sunday St. Gregory's 10.00 am Holy Communion
St. George's 9.30 am Morning Worship
3rd Sunday St. Gregory's 10.00 am Gregs@10
St. George's 9.30 am Holy Communion
4th Sunday St. Gregory's 10.00 am Holy Communion
St. George's 9.30 am Morning worship
Wednesday St. Gregory's 10.00 am Holy Communion (said)

We have held two 5th Sunday United Benefice Services. In August this was an outside service at St. Mary's Hall, Dawlish Warren. In October we met at St. Paul's Starcross.

We have continued throughout the year to offer a telephone service for the Benefice, which moved to the evening during the year for parishioners who have been unable to return to church. Whilst it is great to be back worshipping together in our church buildings, attendance is still lower than prior to the pandemic.

The Music Group at St. Gregory's supports the worship for Gregs@10. The organist with the choir support the worship for the service of Holy Communion when this has been possible during this year. The organist also supports the worship at St. George's with others. Due to the pandemic and other factors the choir at St. George's is not meeting at the present time.

The use of the overhead screen at St. Gregory's means that we have been able to be more creative in our liturgy and mixing more of the traditional and modern hymns in worship. Throughout the pandemic it has meant that we have not had to hand out service material as advised.

At present there are 121 parishioners on the Electoral Roll. During the year no new names were added and 4 were removed, either because of death or moving away.

The average Sunday attendance at:

- St. Gregory's on Sundays has been 72
- St. George's on Sundays has been 24

At St. Gregory's there have been 1 Baptism, 1 wedding and 20 funerals during the year.

At St. George's there have been 2 weddings and 6 funerals during the year.

We have continued to offer pastoral support by keeping in touch with people throughout the year by phone and a weekly Benefice E-newsletter, which is sent out by email or delivered by hand for those who are not on the internet. St. George's have also had extra newsletters specifically for them. In October we started an experimental E-Magazine which we hope to continue to publish monthly in the future.

Deanery Synod

Four members of the PCC sit on the Kenn Deanery Synod (one on behalf of St. George's). This provides the PCC with a link with the churches around us, and also with the Diocese as a whole. The meetings receive a report from Diocesan Synod.

Church Fabric

In July the lead on the north porch roof above the kitchen was repaired, and the contactors also re-aligned two lamps in the north transept to improve light around the font area.

In August some pews in the north and south transept were removed to allow space for the Kids Swap Shop and for more space where our music group perform.

During the Summer, vandalism occurred causing damage to the glass fronted office door and two wall safes. No entry was gained to the office, but money was taken from the wall safes and the wooden donations box. The Quinquennial Inspection at St Gregory's took place in November, and we await the report. West Access Conservation identified dislodged and broken slates on the church roof during their maintenance visit, and we await a return visit to rectify these problems.

Mission and Evangelism

We have a website for the Mission Community, and this is regularly updated with news and information. There is a weekly Benefice Newsletter which goes out to those on email, and it has been hand delivered to those who are not able to attend throughout the year. Recently we have initiated an online Magazine called Coastline which is emailed to church members. All these publications are also available on the website for the public to view. The Rector also has a slot in the local Holcombe Village Magazine on behalf of St. George's. The Christmas Tree Festival was held at St. Gregory's in December bringing together both church groups and local organisations, including local schools, which was the main mission opportunity in a challenging year.

The Rector also has a good relationship with the Town Council and has led prayers at the beginning of a full Town Council Meeting. There have also been opportunities to work alongside other organisations in the town, through Helping Dawlish and Redeeming Our Communities-Dawlish, and working with Churches Together in Dawlish and District. This gave the local churches opportunities at the Carnival, the Civic Service, Remembrance Sunday, the Christmas lights turn on weekend, including a Sunday service on the town Bandstand. The Rector has also led prayers at other smaller events in the town working with the Royal British Legion.

Other Activities

The PCC publishes for the Annual Meeting a separate document which details some of the activities associated with St. Gregory's, and St. George's usually provide their own separate reports too.

The activities of our churches have been curtailed by the pandemic, but we have been able from time to time throughout the year to offer the following:

- There was a Zoom Lent Course.
- One house group has continued to either meet in person or have had study materials sent to them.
- An afternoon and evening session took place looking at Living in Love and Faith.
- A prayer workshop offering training and support to intercessors took place in the Autumn.
- The Mothers' Union have met, when possible, and they have used the Riverside Centre for their meetings.
- The Julian group has continued to meet throughout the year.
- The Bellringers, once they were able to meet whether in small numbers or as a full complement, re-established ringing for Sunday worship. This group has grown in number.
- Little Greg's, the mother and toddler group, began meeting again in September and is well supported.
- A number of Quiet Days were run with a good take up at St. George's for the whole of the Benefice.
- In September we began a new project for recycling children's clothing, and to support those who find it hard financially to clothe their children. This is called Kid's Swap Shop and has been going well.

Financial Review

Total - receipts for 2021 were £76,506, which is considerably lower than the previous year even if you exclude the significant legacy we received in 2020. Planned giving has reduced but still gives us a degree of stability. We made two income tax claims in 2021 by claiming earlier than usual to mitigate the projected deficit, but this will have a knock-on effect in 2022.

Total payments for 2021 of £147,039 were considerably higher than last year. Under CofE advice the PCC reassigned £66,760 from reserves and legacy to our CBF investments to try and improve on the pitiful interest rate we receive. The total amount spent on church activities of £80,279 was significantly less than the previous year, and we completed our Common Fund by drawing on reserves. General running costs were lower than expected because the Church was not fully open, nevertheless I'm sure we would have all preferred if it had been possible for the Church to open more fully.

The total net result for the year was an excess of payments of £70,533, consisting of £68,677 in the Unrestricted General fund, and £1,857 in Restricted Fabric, Youth and Mission Community (HCMC) funds. After addition of transfers, bank and deposit balances brought forward at the beginning of the year, the total balance carried forward at 31 December was £101,398. As more fully disclosed in the Notes to the Financial Statements, this includes £77,597 in the Unrestricted General fund, and £23,801 in Restricted Fabric, Youth and Mission Community (HCMC) funds.

Reserves Policy

The PCC has resolved to maintain, if possible, a balance on our Unrestricted General Fund, which equates to 50% of annual operating costs (excluding Common Fund payments and Special Projects) to cover emergencies, and for 2021 this was set at £14,500. As actual reserves were in excess of this, funds are available for the general use of the PCC, though the PCC reserve the right to adjust this policy if necessary. Restricted funds are available for Fabric and Youth work. It is our policy to invest any surplus funds with CCLA, through the CBF Church of England Deposit Fund, Investment Fund, and Global Equity Income Fund.

Safeguarding

The PCC has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have regard to House of Bishops' guidance on safeguarding children and vulnerable adults).

Volunteers

The members of the PCC would like to thank all the volunteers who work so tirelessly to make our Church a lively and vibrant community. We have lost volunteers through the pandemic which means that some activities have been put on hold, and new volunteers are always welcome. Our especial thanks go to our Churchwardens, Mike Moulds and Leena Halse.

Structure, Governance and Management

The method of appointment of PCC members is set out in the Church Representation Rules. The Council comprises the Incumbent, the Churchwardens, a representative of the Readers, those elected to the Deanery Synod, and other members who are elected at the Annual Parochial Church Meeting, by those on the Electoral Roll. Members of the congregation are always encouraged to join the Electoral Roll, and to consider standing for election to the PCC.

The PCC members are responsible for making decisions on all matters of general concern and importance in the parish, and for all financial matters. The full PCC met six times during the year on Zoom although this excluded two members who were unable to take part although they received the paperwork. The PCC has a Standing Committee which meets before the PCC to establish the agenda and responds to any emergency decisions which are required. It has one sub-committee, which is the Fabric Working Group who undertake some of the work identified in the Quinquennial and any other fabric issues which need addressing. The PCC employs a Parish Administrator to support the work of the church.

Administrative Information

The Church is situated at Church Street, Dawlish, (EX7 9QT for directions only, no post can be received at the Church) and is part of the Deanery of Kenn in the Diocese of Exeter. The Parish Office can be contacted at 01626 864322 or st.gregs@btinternet.com.

The PCC is a body corporate (PCC Powers Measure 1956, and the Church Representation Rules 2020) and registered with the Charity Commission (No. 1133187).

PCC members who have served from 1st January 2021 until the date this report was approved were:

Ex Officio

The Incumbent Clergy Reader	The Rev'd Dallas Ayling The Rev'd Tim Collins Margaret Noel Will Halse	Chair
Churchwardens	Leena Halse Michael Moulds	Vice Chair
Deanery Synod Reps	Cath Chappell Andrew Fuller Will Halse Anne Leigh	Holcombe Representative
Elected Members	Sabrina Andrews Richard Orr Ann Leigh Michael Burden Roger Garland Cathy Slade Phyllis Bishop Richard Sulch Nicola Twibill Ian Andrews	Until 20 April 2021 Until 20 April 2021 Holcombe Representative Holcombe Representative Died December 2021 From 20 April 2021, PCC Secretary From 20 April 2021
Co-Opted Members	Paul Jones	PCC Treasurer

Approved by the PCC on 22nd March 2022 and signed on its behalf by:

.....
Rev'd Dallas Ayling (Chair)

.....
Paul Jones (Treasurer)



Independent Examiner's Report

Report to the trustees of	St Gregory's Parochial Church Council, Dawlish		
On accounts for the year ended	31 st December 2021	Charity no (if any)	1133187
Set out on pages	7-11		

Respective responsibilities of trustees and examiner

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

It is my responsibility to:

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

Basis of independent examiner's statement

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

Independent examiner's statement

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

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

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

Signed: **Date:**

Name: Derrick Sheppard

Relevant professional qualification(s) or body (if any):

ACA p/q (Initial career as Chartered Accountant - ICAEW)
ACG (Associate of Chartered Governance Institute - formerly ICS&A, with specialisations in financial, pension fund & investment management).
IMC (Investment Management Certificate - CFA UK)

Address: 15 SHIPLEY ROAD, WESTBURY ON TRYM, BRISTOL, BS9 3HR

Parochial Church Council of St Gregory's, Dawlish						
FINANCIAL STATEMENTS - Year ended 31 December 2021						
RECEIPTS AND PAYMENTS ACCOUNT						
		Unrestricted	Designated	Restricted		
		General	Legacy	& Parish	TOTAL	TOTAL
	Note	fund	fund	Trust	2021	2020
		£	£	funds	£	£
RECEIPTS						
Voluntary receipts						
Planned giving	1	65,451	-	-	65,451	61,755
Other voluntary receipts	2	1,300	-	240	1,540	47,732
Activities for generating funds	3	-	-	-	-	-
Investment income	4	4,724	-	11	4,735	5,005
Income from church activities	5	4,779	-	-	4,779	12,337
Other receipts	6	-	-	-	-	-
Total receipts		76,254	-	251	76,506	126,828
PAYMENTS						
Cost of generating funds	7	-	-	-	-	-
Church activities	8	78,171	-	2,108	80,279	103,830
Other costs	9	66,760	-	-	66,760	-
Total payments		144,931	-	2,108	147,039	103,830
Excess of receipts / (payments)		(68,677)	-	(1,857)	(70,533)	22,998
TRANSFERS						
Transfers between funds	11	46,760	(46,760)	-	-	-
Excess of receipts / (payments) after transfers		(21,916)	(46,760)	(1,857)	(70,533)	22,998
Net movement in funds	A	(21,916)	(46,760)	(1,857)	(70,533)	22,998
RECONCILIATION OF FUNDS						
Total Cash funds at 1 January	B	99,513	46,760	25,658	171,932	148,933
Total Cash funds at 31 December	A+B	77,597	-	23,801	101,398	171,932

Parochial Church Council of St Gregory's, Dawlish

FINANCIAL STATEMENTS - Year ended 31 December 2021

STATEMENT OF ASSETS AND LIABILITIES

		Unrestricted	Designated	Restricted		
		General	Legacy	& Parish	TOTAL	TOTAL
	Note	fund	fund	Trust	2021	2020
		£	£	funds	£	£
Investments						
CCLA CBF Investment Fund (Reserves)		21,500	-	-	21,500	-
CCLA CBF Global Equity Income Fund (Legacy)	10,11	-	50,305	-	50,305	-
DBF Managed Parish Trust Funds (Restricted Endowments)	10,12	-	-	184,017	184,017	160,884
		21,500	50,305	184,017	255,822	160,884
Cash Funds						
Bank Current Accounts (including for Restricted Funds)		8,789	-	1,984	10,773	54,394
CCLA CBF Deposit Fund (Unrestricted)		68,808	-	-	68,808	95,732
CCLA CBF Fabric fund (Restricted)	10,11	-	-	9,669	9,669	9,664
CCLA CBF Youth fund (Restricted)	10,11	-	-	12,149	12,149	12,142
		77,597	-	23,801	101,398	171,932
Other monetary assets						
Gift aid claim but not received by end of year		-	-	-	-	-
Other amounts due to be received by end of year		-	-	-	-	-
		-	-	-	-	-
Assets retained for church use						
Church Hall (Owned by DBF)		-	-	-	-	-
Assets retained for Church use (equipment at £Nil value)		-	-	-	-	-
		-	-	-	-	-
Liabilities						
Outstanding loans payable by PCC		-	-	-	-	-
Unpaid employment costs at end of year		-	-	-	-	-
Other costs paid after year end		-	-	-	-	-
		-	-	-	-	-

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

The **Designated** fund relates to money given to the Church in **Legacies** which the PCC would prefer to retain for project work.

The **Restricted** funds relate to the provision for **Church Fabric, Youth and Mission Community (HMC) activities**.

The **Restricted Parish Trust funds** relate to **Endowments the Diocese holds on behalf of the PCC**.

All investments are re-valued each year, with the latest valuation date being 31 December 2021.

In line with the PCC Reserves policy, and on the recommendation of the CofE, a percentage of General reserves were transferred to an Investment Fund for an improved return. For the same reasons, the Legacy Fund was invested in a Global Equity Income Fund.

Approved by the PCC on 22nd March and signed on its behalf by:

Rev'd Dallas Ayling (Chair)

Paul Jones (Treasurer)

Parochial Church Council of St Gregory's, Dawlish						
NOTES TO THE FINANCIAL STATEMENTS - Year ended 31 December 2021						
	Note	Unrestricted General fund £	Designated Legacy fund £	Restricted & Parish Trust funds £	TOTAL 2021 £	TOTAL 2020 £
1. Planned giving						
Tax efficient planned giving		40,835	-	-	40,835	45,677
Other planned giving		-	-	-	-	-
Collections at services		4,140	-	-	4,140	723
Other recurring donations		-	-	-	-	-
Income tax recovered		20,476	-	-	20,476	15,354
		65,451	-	-	65,451	61,755
2. Other voluntary receipts						
Grants		-	-	-	-	-
Donations - Restricted Fabric Fund		-	-	-	-	-
Donations - Restricted Youth Fund		-	-	240	240	240
Donations - Restricted Mission Community Fund (HCMC)		-	-	-	-	211
Legacies		-	-	-	-	47,149
Non-recurring donations and appeals		1,300	-	-	1,300	133
		1,300	-	240	1,540	47,732
3. Activities for generating funds						
Gross income (Fundraising activities)		-	-	-	-	-
Adverts (Church magazine)		-	-	-	-	-
Sale of old pews		-	-	-	-	-
		-	-	-	-	-
4. Income from investments						
Dividends		1,648	-	-	1,648	1,591
Interest received		3,076	-	-	3,076	3,321
Interest received - Restricted Fabric Fund		-	-	5	5	41
Interest received - Restricted Youth Fund		-	-	6	6	51
Rent received		-	-	-	-	-
		4,724	-	11	4,735	5,005
5. Income from church activities						
Statutory fees - weddings, funerals, etc.		3,453	-	-	3,453	2,299
Gross income (Church magazine & web)		-	-	-	-	-
Gross income (Other)		266	-	-	266	6,102
Projects - Sound & Vision		-	-	-	-	200
Projects - Kitchen & Office Refurbishment		-	-	-	-	3,000
Projects - Youth		900	-	-	900	736
Projects - Community (Defibrillator)		160	-	-	160	-
		4,779	-	-	4,779	12,337
6. Other receipts						
Loan received		-	-	-	-	-
Sale of investment		-	-	-	-	-
		-	-	-	-	-

Parochial Church Council of St Gregory's, Dawlish						
NOTES TO THE FINANCIAL STATEMENTS - Year ended 31 December 2021						
			Unrestricted	Designated	Restricted	
			General	Legacy	& Parish	
					Trust	
	Note		fund	fund	funds	TOTAL
			£	£	£	2021
						2020
						£
7. Cost of generating funds						
Fundraising activities			-	-	-	-
			-	-	-	-
8. Church activities						
Mission giving and donations			2,989	-	-	2,989
Diocesan parish contribution			48,896	-	-	48,896
Salary costs (verger, organist, choir, etc.)			5,980	-	-	5,980
Clergy and staff expenses			1,747	-	-	1,747
Church expenses: mission and evangelism			-	-	-	-
Church running expenses			4,039	-	-	4,039
Examination of annual accounts			-	-	-	-
Church utility costs			10,155	-	-	10,155
Church office & printing			1,301	-	-	1,301
Major repairs to church building (incl. in Restricted Fund)			-	-	-	-
Projects - Sound & Vision			-	-	-	-
Projects - Kitchen			163	-	-	163
Projects - Church Office			1,619	-	-	1,619
Restricted Fund - Fabric (Project - Kitchen Roof Repair)			-	-	1,956	1,956
Restricted Fund - Youth (Project - Swap Shop)			-	-	152	152
Restricted Fund - Mission Community (HCMC)			-	-	-	-
Other expenses			1,282	-	-	1,282
			78,171	-	2,108	80,279
						103,830
9. Other costs						
Loans repaid			-	-	-	-
Purchase of CCLA CBF Investment Fund (Reserves)			20,000	-	-	20,000
Purchase of CCLA CBF Global Equity Income Fund			46,760	-	-	46,760
			66,760	-	-	66,760
10. The movements in the Designated and Restricted Funds during the year were:						
			Bal b/fwd	Purchases	Sales	Change in Market Value
						Bal c/fwd
Designated Funds						
CCLA CBF Global Equity Income Fund (Designated Legacy)	11		-	46,760	-	3,545
						50,305
Restricted Funds						
DBF Managed Parish Trust funds (Restricted Endowments)	12		160,884	-	-	23,133
						184,017
			Bal b/fwd	Receipts	Payments	Transfers
						Bal c/fwd
Restricted Funds						
CCLA CBF Fabric fund (Restricted)	11		11,242	5	(1,956)	-
	11		14,126	246	(152)	-
Mission Community (HCMC) fund (Restricted)	11		290	-	0	-
			25,658	251	(2,108)	-
						23,801

Parochial Church Council of St Gregory's, Dawlish

NOTES TO THE FINANCIAL STATEMENTS - Year ended 31 December 2021

11. The movements in the separate Designated and Restricted Funds during the year were:

	Note	Designated Legacy fund £	Restricted Fabric fund £	Restricted Youth fund £	Restricted HCMC Fund £	Restricted TOTAL 2021 £
Balances brought forward at 1 January						
Bank accounts (Legacy & Restricted Funds only)		46,760	1,579	1,983	290	3,852
CBF Deposit accounts (Legacy & Restricted Funds only)		-	9,664	12,142	-	21,806
		46,760	11,242	14,126	290	25,658
Transfers to/ (from) Bank						
Transfer for CCLA CBF Global Equity Income Fund (Legacy)		(46,760)	-	-	-	-
Other Transfers		-	-	-	-	-
		(46,760)	-	-	-	-
Purchases/ (Sales) of Investments						
Purchase CCLA CBF Global Equity Income (Accum. Shares)	9	46,760	-	-	-	-
Sales of investments		-	-	-	-	-
		46,760	-	-	-	-
Change in Market Value of Investments at 31 December						
CCLA CBF Global Equity Income Fund (Accum. Shares)	10	3,545	-	-	-	-
Other changes		-	-	-	-	-
		3,545	-	-	-	-
Receipts						
Donations	10	-	-	240	-	240
Interest from CBF Deposit Fund for Fabric & Youth Funds	10	-	5	6	-	11
		-	5	246	-	251
Payments						
Kitchen Roof Repair	10	-	(1,956)	-	-	(1,956)
Swap Shop	10	-	-	(152)	-	(152)
		-	(1,956)	(152)	-	(2,108)
Excess/ (Shortfall) of Receipts over Payments		-	(1,951)	94	-	(1,857)
Balances carried forward at 31 December						
Bank accounts		-	(377)	2,072	290	1,984
CBF Deposit accounts		50,305	9,669	12,149	-	21,817
	10	50,305	9,291	14,220	290	23,801

12. DBF Managed Parish Trust funds (Restricted Endowments)

The Diocese has advised of Parish Trust Investments which relate to Endowments the Diocese holds on behalf of the PCC. These need to be included in the Statement of Assets and Liabilities in the PCC's Financial Statements for 2021. On the advice of their auditors, the valuations have been calculated on bid prices quoted on 31 December 2021 and 2020.

Over the years bequests have been made to PCC's stipulating that a sum of money should be invested, and only the income used for a specific purpose (a permanent endowment). In these circumstances the Diocesan Board of Finance (the Custodian Trustee) is legally obliged to hold the capital on behalf of the PCC (the Managing Trustee).

Subject to certain criteria that must be met before a permanent endowment can be spent, under current legislation, it is possible for PCC's to consider winding up certain trust funds held as permanent endowments and spending the capital to help fulfill the purpose of the trust, without having to seek the permission of the Charity Commission. The statutory power is in Sections 282-284 and 288-291 of the Charities Act 2011.

The Parochial Church Council of the Ecclesiastical Parish of Dawlish with Holcombe
Registered Charity 1133187

St George's Church, Holcombe

**Receipts and Payments Accounts for the year
ended 31st December 2021**

Church, Garden, Legacies and Mission Funds

Receipts -----	Notes
Planned Giving and Collections ----	
Planned Giving -----	
61% Parish Giving Scheme 8,723.61	
6% Other 868.00	

	9,591.61
16% Collections - Church Services 2,253.93	
17% During Church Closure and non attendance 2,350.00	

	14,195.54
Gift Aid Tax Rebate -----	
Tax year 2020-21 344.87	
Tax year 2021-22 1,564.68	

	1,909.55
Donations and Legacies -----	
Donations - Church (1) 87.00	
Legacies () 0.00	

	87.00
Fees 3,383.00	
Less paid to the Diocese 1,154.00	

	2,229.00
Grants from the Celia Trust 1,181.13	
Other Receipts -----	
Cleaner 21.70	
Dividends and Interest 1,343.35	
Memorial Plaques 555.00	
Pet Memorial 20.00	
Other 22.70	
Sweetbriar Fund Contribution to Church Fund 7,200.00	

	9,162.75

	28,764.97
Payments -----	
Diocesan Common Fund -----	
Assessment Due to 31st December Arrears	
2020 arrears - £1619.44 1,619.44	
2021 - £25,364.00 £25,364.00 #REF! 22,193.50	
Organists and Choir fees 360.00	
Church Running Costs -----	
Cleaner 300.00	
Electricity 635.89	
Garden 530.70	
Insurance 1,392.48	
Repairs and Maintenance 861.54	
Service Consumables 22.49	
Water 170.00	

	3,913.10
Subscriptions and Licences 316.72	
Training 75.00	
Administration -----	
Stationery 38.34	
Other Payments -----	
Memorial Plaques 453.05	
Other 3.12	

	456.17

	28,972.27
Deficit (-)	
Church Fund	-197.31
Garden Fund	-9.99

	-207.30
	=====

Friends of St George's Fund

Receipts -----			
Donations	289.00		
Gift Aid Tax Rebate	0.00		
	-----		289.00
Payments -----			
	0.00		
	-----		0.00

			289.00
			=====
		Surplus	

Sweetbriar Fund -- Charity of Stella Rose Blanche Domville

Receipts -----			
Rent -----	10,600.00		
Dividends	433.37		
	-----		11,033.37
Payments -----			
Contribution to Church Fund	7,200.00		
Letting Agent --			
Commission	1,431.06		
Maintenance	1,342.00		
Insurances - Property and Rent	412.72		
	-----		10,385.78

			647.59
			=====
		Surplus	

Balance Sheet as at 31st December 2021

Assets -----				
Fixed Asset -----				Notes
Designated and Restricted -----				
Bungalow -- 24 Sweetbriar Lane			400,500.00	a
Current Assets -----				
Investments -----				
Restricted -----				
Church Fund - CBF - C of E Investment Fund	692.01			b
CBF - Deposit Account	480.24			
	-----		1,172.25	
Designated and Restricted -----				
Sweetbriar Fund - M & G Charifund			9,113.57	b
Designated -----				
Reserves - CBF - C of E Investment Fund			25,000.00	b
Unrestricted -----				
Church Fund - M & G Charibond	3,581.79			
CBF - C of E Investment Fund	24,189.71			b
	-----		27,771.50	

			63,057.32	
Cash -----				
Lloyds Bank -----				
Church -----				
Treasurer's Account	673.33			
Business Account	14,000.46			
	-----		14,673.79	
Friends of St George's			2,557.00	

			17,230.79	e

			480,788.11	
			=====	
Funds -----				
Church Fund and Reserves -----				
Church Fund -----				

Investments -----				
Restricted --- as at 1st January 2021	1,050.02			
Unrealised change in value	122.23			
	-----	1,172.25		
Unrestricted --- as at 1st January 2021	19,196.40			
Unrealised change in value	8,575.10			
	-----	27,771.50		
		-----	28,943.75	
Reserves - revised by DCC 18th December 2019 -----				
Building, Curtilage, Fabric and Fixtures	12,500.00			
General	12,500.00			
	-----	25,000.00		
Cash -----				
As at 1st January 2021	6,390.08			
Less deficit (-)	-197.31			
	-----	6,192.77		
		-----	60,136.52	d & e
Friends of St George's Fund -----				
Cash -- as at 1st January 2021	2,268.00			
Plus surplus	289.00			
	-----	2,557.00		e
Garden Fund -- In memory of Pam Morris -----				
Designated -----				
Cash -- as at 1st January 2021	453.03			
Less deficit (-)	-9.99			
	-----	443.04		e
Legacies Fund -----				
Unrestricted -----				
Cash -- as at 1st January 2021	11,293.25			
Plus additional legac(y)ies	0.00			
	-----	11,293.25		c & e
Mission Fund -----				
Unrestricted -----				
Cash -- as at 1st January 2021	55.97			
Plus Surplus / Less deficit (-)	0.00			
	-----	55.97		e
Sweetbriar Fund -- Charity of Stella Rose Blanche Domville -----				
Designated and Restricted -----				
Bungalow as at 1st January 2021	350,000.00			a
Unrealised change in value	50,500.00			
	-----	400,500.00		
Investment as at 1st January 2021	7,079.97			
Unrealised change in value	2,033.60			
	-----	9,113.57		
Cash -- as at 1st January 2021	-3,958.83			
Plus surplus	647.59			
	-----	-3,311.24		e
		-----	406,302.33	

			480,788.11	
			=====	

Notes -----

(a) Average of "Zoopla" and "mouseprice" valuations at		31st December 2021				
			Range from --	365,000.00	---- to ----	436,000.00
(b) Bid price valuations at		31st December 2021				
(c) Legacies Fund from 1st January 2010 -----						
November 2010	Christine Gladys Campbell	1,000.00				
February 2011	Arthur Kenneth Desmond & Catherine Frances Rutherford	1,000.00				
April 2012	Stanley William Bawden & Maureen Leathlean	5,000.00				
May 2012	Ronald Clark	1,000.00				
December 2015	Harold Ernest Barriball	2,000.00				
January 2017	John Raymond Darnell	2,000.00				
October 2017	Harold John Hayden	129,562.21				

	-----	141,562.21
Less -----		
Rebuilding of the Church Room - November 2015 to March 2019	102,363.83	
Replacement of the North Side Roof and repairs to the Bell Tower - September 2019 to February 2020	27,905.13	
	-----	130,268.96
		11,293.25
		=====

(d) "Memo" Funds held within the Church Fund -----

Choir Fund	120.00	
Community Fund	100.00	
Flower Fund	107.25	
Messy Church Fund	145.78	

	473.03	
	=====	

(e) Cash Positions -----

		Internal loan ----->	
		From	To
Church Fund -----			
Church	5,719.74		5,719.74
"Memo" Funds - see (d)	473.03		473.03
Friends of St George's Fund	2,557.00		2,557.00
Garden Fund - in memory of Pam Morris	443.04		443.04
Legacies Fund	11,293.25	-3,311.24	7,982.01
Mission Fund	55.97		55.97
Sweetbriar Fund	-3,311.24		0.00
	-----		-----
	17,230.79		17,230.79
	=====		=====
Lloyds Bank - Church Account	14,673.79		14,673.79
Friends Account	2,557.00		2,557.00
	-----		-----
	17,230.79		17,230.79
	=====		=====

CONSOLIDATION: Parish of St Gregory the Great, Dawlish with St. George's, Holcombe

FINANCIAL STATEMENTS - Year ended 31 December 2021

RECEIPTS AND PAYMENTS ACCOUNT

	Note	Unrestricted General fund £	Designated Legacy fund £	Restricted funds £	TOTAL 2021 £	TOTAL 2020 £
RECEIPTS						
Voluntary Receipts						
Regular giving	1	81,556.01	0.00	0.00	81,556.01	0.00
Other voluntary receipts	2	10,676.83	0.00	240.00	10,916.83	0.00
Activities for generating funds	3	0.00	0.00	0.00	0.00	0.00
Investment income	4	4,725.05	0.00	12,386.71	17,111.76	0.00
Income from church activities	5	7,008.49	0.00	0.00	7,008.49	0.00
Other receipts	6	0.00	0.00	0.00	0.00	0.00
Total receipts		103,966.38	0.00	12,626.71	116,593.09	0.00
PAYMENTS						
Cost of generating funds	7	0.00	0.00	0.00	0.00	0.00
Church activities	8	107,142.93	0.00	12,493.76	119,636.69	0.00
Other costs	9	66,760.38	0.00	0.00	66,760.38	0.00
Total payments		173,903.31	0.00	12,493.76	186,397.07	0.00
Excess of receipts / (payments)		(69,936.93)	0.00	132.95	(69,803.98)	0.00
TRANSFERS						
Transfers between funds		46,760.38	(46,760.38)	0.00	0.00	0.00
Excess receipts/ (payments) after transfers		(23,176.55)	(46,760.38)	132.95	(69,803.98)	0.00
Net movement in funds	A	(23,176.55)	(46,760.38)	132.95	(69,803.98)	0.00
RECONCILIATION OF FUNDS						
Total Cash funds at 1 January	B	116,014.89	46,760.38	26,138.17	188,913.44	0.00

Total Cash funds at 31 December	A+B	92,838.34	0.00	26,271.12	119,109.46	0.00
		0.00	0.00	0.00	0.00	
NB: Check Totals from 'Recon Cash Funds' & 'SOA&L' tabs		92,838.34	0.00	26,271.12	119,109.46	

CONSOLIDATION: Parish of St Gregory the Great, Dawlish with St. George's, Holcombe

FINANCIAL STATEMENTS - Year ended 31 December 2021

STATEMENT OF ASSETS AND LIABILITIES

	Unrestricted General fund £	Designated Legacy fund £	Restricted & Parish Trus funds £	TOTAL 2021 £	TOTAL 2020 £
Investments					
CCLA CBF Investment Fund (Reserves)	21,499.93	0.00	0.00	21,499.93	0
CCLA CBF Global Equity Income Fund (Legacy) 10,11	0.00	50,305.28	0.00	50,305.28	0
CBF Investment Fund (St George's Designated Reserves Fund)	0.00	25,000.00	0.00	25,000.00	0
CBF Investment Fund (St George's Restricted Church Fund)	0.00	0.00	692.01	692.01	0
M&G Charifund (St George's Desig/ Restricted Sweetbriar Fund)	0.00	0.00	9,113.57	9,113.57	0
M&G Charifund (St George's Unrestricted Church Fund)	3,581.79	0.00	0.00	3,581.79	0
CBF Investment Fund (St George's Unrestricted Church Fund)	24,189.71	0.00	0.00	24,189.71	0
DBF Managed Parish Trust Funds (Restricted Endowments) 10,12	0.00	0.00	0.00	0.00	0
NB: Excl. £184,016.84 for St Gregory's and £10,285.82 for St George's	49,271.43	75,305.28	9,805.58	134,382.29	0
Cash funds					
Bank Accounts - General Fund (Unrestricted)	8,789.25	0.00	0.00	8,789.25	0
Bank Account - Fabric Fund (Restricted)	0.00	0.00	(377.16)	(377.16)	0
Bank Account - Youth Fund (Restricted)	0.00	0.00	2,071.50	2,071.50	0
Bank Account - Mission Community (HCMC) Fund (Restricted)	0.00	0.00	289.71	289.71	0
CCLA CBF Deposit Fund (Unrestricted)	68,807.87	0.00	0.00	68,807.87	0
CCLA CBF Fabric fund (Restricted)	0.00	0.00	9,668.59	9,668.59	0
CCLA CBF Youth fund (Restricted)	0.00	0.00	12,148.67	12,148.67	0
CBF Deposit Account (St George's Restricted Church Fund)	0.00	0.00	480.24	480.24	0
Lloyds Bank - St George's Church Treasurer's Account	673.33	0.00	0.00	673.33	0
Lloyds Bank - St George's Business Account	12,010.89	0.00	1,989.57	14,000.46	0
Lloyds Bank - Friends of St George's	2,557.00	0.00	0.00	2,557.00	0
	92,838.34	0.00	26,271.12	119,109.46	0
Other monetary assets					
Gift aid claim but not received by end of year	0.00	0.00	0.00	0.00	0
Other amounts due to be received by end of year	0.00	0.00	0.00	0.00	0
	0.00	0.00	0.00	0.00	0
Assets retained for church use					
Church Hall (Owned by DBF)	0.00	0.00	0.00	0.00	0
Assets retained for Church use (equipment at £Nil value)	0.00	0.00	0.00	0.00	0
Bungalow 24 Sweetbriar Lane (Desig/ Restricted Sweetbriar Fund)	0.00	0.00	400,500.00	400,500.00	0
	0.00	0.00	400,500.00	400,500.00	0
Liabilities					
Outstanding loans payable by PCC	0.00	0.00	0.00	0.00	0
Unpaid employment costs at end of year	0.00	0.00	0.00	0.00	0
Other 2021 costs paid after year end	0.00	0.00	0.00	0.00	0
	0.00	0.00	0.00	0.00	0

CONSOLIDATION: Parish of St Gregory the Great, Dawlish with St. George's, Holcombe

FINANCIAL STATEMENTS - Year ended 31 December 2021

RECEIPTS AND PAYMENTS

DETAILED RECEIPTS

1. Regular giving

Tax efficient planned giving
Other planned giving
Collections at services
Other recurring donations
Gift Aid recovered

Unrestricted General fund £	Designated Legacy fund £	Restricted & Parish Trus funds £	TOTAL 2021 £	TOTAL 2020 £
50,426.58	0.00	0.00	50,426.58	0.00
0.00	0.00	0.00	0.00	0.00
6,394.30	0.00	0.00	6,394.30	0.00
2,350.00	0.00	0.00	2,350.00	0.00
22,385.13	0.00	0.00	22,385.13	0.00
81,556.01	0.00	0.00	81,556.01	0.00
1,181.13	0.00	0.00	1,181.13	0.00
289.00	0.00	0.00	289.00	0.00
0.00	0.00	0.00	0.00	0.00
0.00	0.00	240.00	240.00	0.00
0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00
7,819.40	0.00	0.00	7,819.40	0.00
1,387.30	0.00	0.00	1,387.30	0.00
10,676.83	0.00	240.00	10,916.83	0.00
0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00
1,647.67	0.00	0.00	1,647.67	0.00
0.00	0.00	433.37	433.37	0.00
0.00	0.00	1,250.01	1,250.01	0.00
3,076.01	0.00	0.00	3,076.01	0.00
0.00	0.00	73.90	73.90	0.00
0.00	0.00	18.07	18.07	0.00
1.37	0.00	0.00	1.37	0.00
0.00	0.00	5.03	5.03	0.00
0.00	0.00	6.33	6.33	0.00
0.00	0.00	10,600.00	10,600.00	0.00
4,725.05	0.00	12,386.71	17,111.76	0.00
5,682.00	0.00	0.00	5,682.00	0.00
0.00	0.00	0.00	0.00	0.00
266.49	0.00	0.00	266.49	0.00

5. Income from church activities

Statutory fees - weddings, funerals, etc.
Gross income (Church magazine & web)
Gross income (Other)

Projects - Sound & Vision
 Projects - Kitchen & Office Refurbishment
 Projects - Youth
 Projects - Community (Defibrillator)

0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00
900.00	0.00	0.00	900.00	0.00
160.00	0.00	0.00	160.00	0.00
7,008.49	0.00	0.00	7,008.49	0.00
0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00

6. Other receipts

Loan received
 Sale of investment

CONSOLIDATION: Parish of St Gregory the Great, Dawlish with St. George's, Holcombe

FINANCIAL STATEMENTS - Year ended 31 December 2021

DETAILED PAYMENTS

7. Fund raising costs

Fundraising activities

8. Charitable activities

Mission giving and donations

Diocesan parish contribution

Salary costs (verger, organist, choir, etc.)

Clergy and staff expenses

Church expenses: mission and evangelism

Church running expenses

Examination of annual accounts

Church utility costs (St George's elec & water)

Church office & printing

Major repairs to church building

Projects - Sound & Vision

Projects - Kitchen

Projects - Church Office

Projects - Swap Shop

Desig/ Restrict Sweetbriar Fund (Contrib Church Fund)

Desig/ Restrict Sweetbriar Fund (Let Agent Commission)

Desig/ Restrict Sweetbriar Fund (Maintenance)

Desig/ Restrict Sweetbriar Fund (Insurance - Prop & rent)

Restricted Fund - Fabric (Kitchen Roof Repair)

Restricted Fund - Youth (Swap Shop)

Restricted Fund - Mission Community (HCMC)

Other expenses

9. Other costs

Loans repaid

Purchase CCLA CBF Invest Fund (Reserves)

Purchase CCLA CBF Global Equity Income Fund (Legacy)

Unrestricted General fund £	Designated Legacy fund £	Restricted & Parish Trus funds £	TOTAL 2021 £	TOTAL 2020 £
0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00
2,988.67	0.00	0.00	2,988.67	0.00
72,708.94	0.00	0.00	72,708.94	0.00
6,640.08	0.00	0.00	6,640.08	0.00
1,747.16	0.00	0.00	1,747.16	0.00
0.00	0.00	0.00	0.00	0.00
6,301.64	0.00	0.00	6,301.64	0.00
0.00	0.00	0.00	0.00	0.00
10,960.64	0.00	0.00	10,960.64	0.00
1,300.97	0.00	0.00	1,300.97	0.00
861.54	0.00	0.00	861.54	0.00
0.00	0.00	0.00	0.00	0.00
163.00	0.00	0.00	163.00	0.00
1,618.80	0.00	0.00	1,618.80	0.00
0.00	0.00	0.00	0.00	0.00
0.00	0.00	7,200.00	7,200.00	0.00
0.00	0.00	1,431.06	1,431.06	0.00
0.00	0.00	1,342.00	1,342.00	0.00
0.00	0.00	412.72	412.72	0.00
0.00	0.00	1,956.00	1,956.00	0.00
0.00	0.00	151.98	151.98	0.00
0.00	0.00	0.00	0.00	0.00
1,851.49	0.00	0.00	1,851.49	0.00
107,142.93	0.00	12,493.76	119,636.69	0.00
0.00	0.00	0.00	0.00	0.00
20,000.00	0.00	0.00	20,000.00	0.00
46,760.38	0.00	0.00	46,760.38	0.00
66,760.38	0.00	0.00	66,760.38	0.00



Section A

Independent Examiner's Report

Report to the trustees/
members of

**Parish of St. Gregory the Great, Dawlish, with St.
George's, Holcombe.**

Charity Name

On accounts for the year
ended

31 December 2021

Charity no
(if any)

1133187

Set out on pages

Page 1 of the Consolidated Parish Finance Return V1.2, and Pages 1 to 4 of
the Consolidated Financial Statements (V2.3 Adjusted) at 22.06.22

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above
charity ("the Trust") for the year ended 31/ 12/ 2021.

Responsibilities and
basis of report

As the charity trustees of the Trust, 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 Trust's accounts carried out
under section 145 of the 2011 Act and in conducting my examination, I have
followed 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 (other than that disclosed below) in connection with
the examination which gives me cause to believe that in, any material
respect:

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

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

Signed: *Derrick Sheppard*

Date: 22.06.2022

Name: Derrick Sheppard

Relevant professional
qualification(s) or body
(if any):

ACA p/q (Initial career as Chartered Accountant - ICAEW)
ACG (Associate of Chartered Governance Institute - formerly ICS&A,
With specialisations in financial, pension fund & investment management).
IMC (Investment Management Certificate - CFA UK)

Address: 15 SHIPLEY ROAD, WESTBURY ON TRYM, BRISTOL, BS9 3HR

Only complete if examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

V2.0 of the Consolidated St Gregory's and St George's accounts was completed by 15.04.22. However, this was still subject to a £1,989.57 'inexplicable' difference between Total Unrestricted and Total Restricted Funds when Closing Cash Fund balances were checked against the 'Reconciliation of Funds' and 'Statement of Assets & Liabilities' sections in the Consolidation.

As unable to resolve £1,989.57 difference despite 100% verification of Consolidation formulae and all input from St Gregory's and St Georges final accounts, the relevant files were emailed to Elizabeth Anderson on 25.05.22 for review. This highlighted that:

- The difference seems to relate to how some of the income and expenditure has been treated at St George's, and whether it is restricted or unrestricted.
- In the consolidation check it is showing that when you compare the cash funds held at year end for each type of fund (unrestricted, designated and restricted) to anticipated funds calculated from the opening balance and adding or subtracting excess/ deficit produced during year, that £1,989.57 more has been allocated to restricted funds than has been allocated to unrestricted funds.
- Consolidation R&P tab shows an excess of £1,989.57 income less expenditure for restricted funds at St George's, the same difference as in the consolidation check.
- By comparing this to St George's Church Final accounts I think you need to look at the Church, Garden Legacies and Mission Funds in more detail. The only expenditure for the accounts for restricted funds is from Sweetbriar, yet the income shown is greater than the Friends and Sweetbriar income combined.
- I am not sure why figures in the R&P tab of consolidation do not agree to accounts as I would have expected them to have had same source, but anyway – there is a difference between the two sets of figures which gives the £1,989.57 variance.
- Therefore, it suggests some of Church, Garden Legacies and Mission Funds are being treated as restricted in the consolidation R&P tab which are treated as unrestricted funds in the St George's Holcombe accounts. As the expenditure is the same in both, I would start by looking at the income, but only the Treasurer (Peter Dummett) can confirm how this income should be recorded.

Following results of this review, I completed a further 100% audit check on classification between unrestricted and restricted funds for all figures from St George's final accounts. I emailed Paul Jones and Elizabeth Anderson on 09.06.22 to confirm and advise that:

- I had another look at St George's accounts today, but it is not clear where changes are needed in classification between Unrestricted and Restricted in Consolidated R&P, and the Reconciliation Cash Funds/ SOA&L tabs for St George's.
- R&P Account includes £647.59 for Sweetbriar Fund, a Desig. & Restricted Fund (i.e., total receipts £11,033.37 less total payments £10,385.78).
- R&P Account also includes £1,341.98 for Restricted Funds (i.e., £1,250.01 Divis from Restrict CBF Invest Fund + £73.90 Interest from Desig /Restrict M&G Charibond Fund + £18.07 Interest from Restrict CBF Invest Fund).
- Above total of £1,989.57 (i.e., £647.59 + £1,341.98) appears to be a valid Excess of Receipts over Payments on Restricted Funds column for St George's.
- In 'Reconciliation of Funds' section of 'Consol Sum' tab, the above classification in R&P produces Total Cash Funds at 31.12.21 of £26,271.12. If we recognise the R&P account is correct, an explanation is that Restricted Funds appear to be understated and Unrestricted Funds overstated, in both the Recon Cash Funds' & 'SOA&L' tabs for St Georges.
- A possible way to resolve this is to recognise £1,989.57 of St George's Lloyds Bank Business account as Restricted Funds in both 'Recon Cash Funds' & 'SOA&L' tabs. This explanation also aligns with Elizabeth's suggestion above. To enable finalisation for DBF, do you wish to discuss before running this by Peter to ask for his comments? Of course, he may have another way to resolve this difference.

As not possible to reach Peter Dummett, and after discussion with Elizabeth Anderson, we agreed the best option to finalise Consolidation for submission to DBF by 24.06.22 was to make a Provisional Consolidation Adjustment in St George's. **This IE review has highlighted greater transparency and control would improve the classification of unrestricted, designated and restricted funds.**

Accounts

ST GREGORY'S ANNUAL VESTRY MEETING

- 1. Opening Prayers**
- 2. Apologies for Absence**
- 3. Election of Church Wardens**

ST GREGORY'S ANNUAL PAROCHIAL CHURCH MEETING AGENDA

Opening Prayers

Apologies for absence

Note the names of those who have said they are unable to attend the meeting

Minutes of the previous annual parochial church meeting

The minutes of the last meeting should be approved, corrected if necessary and signed.

Matters Arising

Those items which are not covered by the reports

The reports

- (i) The Vicar's Report
- (ii) The electoral roll – changes in membership
- (iii) Annual report – what the PCC has done in the last 12 months to include a statement as to whether the council has complied with the duty under section 5 of the Safeguarding & Clergy Discipline Measure 2016.
- (iv) Financial report
- (v) Annual fabric report – usually presented by churchwardens, but considered by PCC
- (vi) Deanery Synod report

The elections and appointments

- (i) Election of PCC members
- (ii) Appoint independent examiner if necessary – not a PCC member
- (iii) Appoint PCC Treasurer
- (iv) Appoint PCC Secretary

Any other business

Closing prayers

Annual Vestry and Parochial Church Meeting of St Gregory's Church, Dawlish, with Holcombe

Wednesday 14th October 2020, via Zoom due to COVID restrictions

To be chaired by Revd Dallas Ayling

Annual Vestry Meeting

1. Opening Prayers began at 19.30
2. Attendees: Dallas Ayling (chair), Sabrina Andrews (minutes), Tim & Mary Collins, Will Halse, Ray & Georgie Moore, Graham & Gill Reynolds, Ann Leigh, Margaret & Barry Noel, Cathy Slade, Mike Burden, Catherine Godden, Mike Moulds, Chris & Mary May, Paul Jones, Rosemary Hughes-Parry, Gill McAlister, Mike & Janice Smith, Richard Orr, Marjorie Thorne, Chris Wall, Nicola Twibill, Chris Wilkes, Lynne Hughes.
3. Apologies:
Leena Halse, Roz Smith, Richard Sulch, Diane Coombes, Phylis Bishop, Ann Boulton, Andrew Fuller, Andree Smith & Tracey Orr.
4. Election of Church Wardens:
 - Mike Moulds and Leena Halse nominated to be church wardens for 2020 onwards. Mike intends to serve until April 2021 but will then resign as he will have served for six years. Both Mike and Leena declared to be churchwardens by Dallas Ayling.
 - Ray Moore thanked Tracey for her hard work as a church warden.

Annual Parochial Church Meeting for the Parish of Dawlish with Holcombe

1. Apologies
 - As above.
2. Minutes
 - Minutes were accepted and to be signed by Dallas Ayling.
3. Matters Arising
 - None reported.

Reports

Electoral Roll Statement – Graham Reynolds

- 122 on roll previously. 7 were added, 6 were removed. Three moved out of area and three sadly died.
- As far as we know, the current roll is now 123. Full details are in the full report which was duly circulated. St George's is included as a daughter church.
- 185 is the total figure for both St Gregory's and St George's that Graham will send to the Diocese of Exeter.

Annual Report

- Was circulated prior to the meeting.

Financial Report

- PJ reminded everyone that reports were for last year.
- Overall there was a small surplus, which was unexpected, but occurred due to a legacy from John Teed.
- PJ did note that giving was slowly decreasing due to current circumstances and fewer people attending church.

Annual Fabric Report

- Was circulated prior to the meeting.

Deanery Synod Report

- Was circulated prior to the meeting.
- Dallas thanked Will for writing this report.

Elections and Appointments

1. Election of representatives to Deanery Synod

- Dallas thanked Will Halse, Chris Wall and Andrew Fuller for being representatives and attending Deanery Synod.
- Will Halse and Andrew Fuller are happy to continue to serve in this way.
- Ann Leigh represents St George's at Deanery Synod meetings.
- Cath Chappell has also agreed to be a representative for Deanery Synod, which was proposed and seconded.

2. Election of PCC members to serve for 3 years

- Dallas Ayling received a nomination from Richard Sulch to join the PCC meeting. This was accepted and Dallas thanked Richard for being willing to serve.
- Dallas noted that this would mean that numbers on the PCC would be lower for the next few months. We hope and pray that at the next annual meeting in April 2021 that these spaces will be filled by willing volunteers.
- Dallas thanked Mary May, Rosemary Hughes-Parry and Roz Smith for their service as they finish their three years as PCC members.

3. Appoint Independent Examiner if necessary – not a PCC member

- Dallas Ayling thanked Ian Andrews for his work as Independent Examiner.
- PJ nominated Ian Andrews to continue as Independent Examiner, Graham Reynolds seconded this. All in favour. Accepted.

4. Concluding Report by Revd Dallas Ayling

- Dallas Ayling thanked Sabrina Andrews for her work in the office and as secretary.
- Dallas thanked the team around her for their support.
- Richard Orr thanked Dallas for her hard work and direction in the way that the church was re-opened during COVID-19; it was much appreciated by all.
- Mike Moulds also thanked Dallas for her fortitude, good-humoured leadership and work behind the scenes during what has been a very difficult few months.

-
- Dallas spoke about the difficulties involved in ministry at the current time; the difficulty in not being able to conduct pastoral visits and telling people not to come to church! Everyone is learning how to do church fellowship and community in a different way, which has caused concern for both Dallas and the staff team. Without the staff team, this period of time would have been more difficult than it has been. The support and services are happening due to the efforts of retired clergy.
 - It has been difficult to consider all of the events and plans that have not been able to take place because of the past year and how those things have disappeared. It is difficult also to plan due to uncertainty. Dallas and the staff team are beginning to try to plan events over Christmas and what these will look like; how will this be managed. We are trying to get things 'right' in the way that they happen.
 - When multiple services happen in consecutive days, the church building will need to be cleaned. But for Christmas Eve and Day, we will not be able to have a midnight service this year because we will need the church to be cleaned following this service to allow attendance for Christmas day. If there are two services on Christmas Eve, cleaning will need to take place in-between these services and then again after the latter. Details of this will be in the next newsletter. This is being discussed early so that plans may be made; these plans cannot go ahead without volunteers.
 - The desire and aim of Dallas and the staff team is to do the best that can be done with the resources and time we have; if you notice things that are not taking place as they could, please do contact any of the staff team. Gentle reminders are welcome. We are, however, always trying to keep up to date with current guidelines issued by both the Church of England and the Government as they are issued. Our Archdeacon (Andrew Beane) is very helpful and supportive for the staff team.
 - Our focus is to have churches open and being COVID-19 compliant. While church may look empty during services, actually, we are having the numbers that we can to be safe within current guidance and whilst socially distancing.
 - Marjorie Thorne asked about a drive in Carol Service and whether this might go ahead. Dallas reported that it has been agreed that we may use one of the Dawlish Warren car

parks in conjunction with Mark Jones and the DCF Church. These plans are still ongoing and being worked-out. If we could arrange a community drive in Carol service, this would be a great accomplishment for St Gregory's and the community.

Any Other Business

- None Reported.

Final Prayers

- Conducted by Dallas at 8.22pm.
- The meeting closed at 8.25pm.

St Gregory's Church Dawlish

Annual Report and Financial Statements of the Parochial Church Council

for the year ended
31st December 2020

Rector:
The Reverend Dallas Ayling

Independent Examiner:
Mr Ian Andrews
28 Underwood Close
Dawlish
Devon
EX7 9RY

Our web site:
<http://www.cofe-in-dawlish.org.uk/>

The Parochial Church Council of The Parish of Dawlish with Holcombe

Annual Report for the year ended 31st December 2020

Aim and Purpose

We are the Parish of Dawlish, consisting of St Gregory the Great, Dawlish, with St George's of Holcombe, providing worship and outreach to the two communities.

Objectives and Activities

To support and promote the Christian faith through worship, preaching, prayer and teaching.

Worship and Prayer

We provide worship on Sunday in both buildings including Holy Communion, at 8am, 9.30am and 10am as part of main Sunday worship and 6.30pm Choral Evensong and midweek Holy Communion. During this year our Churches were closed either by the Government or by the decision of the PCC of Dawlish and the DCC of Holcombe due to Covid-19. We have provided worship on a Sunday morning via Telephone Conferencing at 10 am and the prayer meeting by Zoom on Tuesday mornings at 9 am.

Electoral Roll

At present there are 125 parishioners on the Electoral Roll, 112 of whom live within the parish. No new names were added during the year and 1 was removed.

Occasional Offices

There have been 2 Baptisms, 0 weddings and 16 funerals during the year. All occasional offices have been affected by Covid-19 restrictions. Weddings were postponed by couples to the following years.

Pastoral Care

Those who are no longer able to come to Church are not forgotten but due to Covid-19 visiting people in their homes has not been encouraged. At the beginning of the first lockdown in March the Rector set up a system of pastoral support giving responsibility to Staff Team members and other group leaders to keep in touch with church members at St. Gregory's. St. George's also provided pastoral support by telephone.

To help with communication a Benefice E-newsletter has been sent out weekly. St. George's has produced the Turret Times on a regular basis and there has been a weekly news round email for St. George's.

Staffing

The year began with the retirement of the Revd. Prebendary Chris Curd from Holcombe. Discussions have been held with the Diocese as to the provision of future ministry for St. George's and the wider Benefice. A new appointment has not yet been made.

Kenn Deanery Synod

We are part of Kenn Deanery. The Rural Dean is the Revd. Dallas Ayling and Chair of Synod. We met three times in the year at churches in the Deanery although in 2020 we were only able to meet once face to face. A second meeting was held on Zoom to appoint officers in December 2020 following the new membership of Synod.

Four members were appointed. Will Halse, Andrew Fuller, Catherine Chappell, Ann Leigh was appointed from St. Georges. This Deanery Synod will run from November 2020-June 2023.

Church Fabric

The Fabric Working Group's members are: Mike Moulds, Ray Moore, Ray Williams, Mike Smith and Paul Jones.

During this lockdown year of 2020 business has been conducted by email and telephone.

The most notable event has been the appointment by the PCC of West Access Conservation to undertake maintenance of the church building. The company provide twice yearly maintenance visits. In the course of their visits the roof coverings, valleys, gutters, rainwater gullies are checked to ensure they are in good condition and any problems or defects are identified in good time.

After one visit, this has already proved beneficial with many loose slates and lead flashing defects

being identified. A maintenance log is provided to allow for a phased schedule of repairs. As a consequence of intermittent lockdowns, the usual handover of responsibilities to the new churchwardens has been delayed. The inventory was not checked during 2020 and this will be undertaken in April 2021. The significant items of change in the inventory are as follows:

- The disposal of one grand piano from the north transept.
- The installation of the projector in the nave.
- The fitments, fittings and equipment in both the kitchen and office will be updated following the complete re-fit of the kitchen and the refurbishment of the office with new stand-alone furniture.

Tim Bryant re-decorated the church office which included the making good of the west wall which had deteriorated badly over the years. This was followed by the fitting of a new carpet to match that of the main area of the lower narthex.

Mike Moulds, March 2021

Other Activities

St Gregory's parishioners are responsible for coordinating and organising a wide range of activities: Home and Prayer groups, Bell ringing, Ramblers, Amblers and Little Greg's, to name just a handful. Much of our activity was curtailed by the Government requirements for lock down and with the Tier system. Some Home Groups have continued via Zoom or keep in contact via email and telephone calls.

Financial Review

Total receipts for 2020 were £126,828 and payments were £103,830, giving a surplus of £22,998.

However it has to be noted that PCC received a substantial legacy in 2020 without which the accounts would have shown a deficit of £24,600.

Planned giving continues to decrease despite those unable to give at services switching their giving to Standing Order and PGS, we now have 30 people using the PGS system.

During 2020 we installed the new projector, completed the long overdue refurbishment of the kitchen and are progressing with the office refresh.

In 2021 we have to consider more electrical repair work, possible roof repairs and a fire-alarm replacement.

Reserves Policy

The PCC has a Reserves Policy that states we should have unrestricted funds that cover 50% of annual operating costs (excluding Common Fund payments and Special Projects) to cover emergencies.

For 2020 this required us to have £16,500 and our general reserves exceeded this .

Similarly for restricted funds the PCC has set the level at £10,000 (fabric) and £2,500 (Young People) which has been maintained.

Administrative Information

The Church is situated in Church Street, Dawlish and is part of the Deanery of Kenn, in the Diocese of Exeter. The PCC is a body corporate (PCC Powers Measure 1956, and the Church Representation Rules 2006) and a Charity excepted from registration with the Charity Commission.

PCC members who have served from 2019 until the date this report was approved were:

Ex Officio

The Incumbent	The Rev'd Dallas Ayling – Chair
Assistant Curate	Rev'd Tim Collins
Readers	Mrs Margaret Noel Mr Will Halse
Churchwardens	Mr Mike Moulds Mrs Leena Halse
Deanery Synod Reps	Cath Chappell Will Halse Andrew Fuller

Elected Members

One Year to Serve (until 2021)	Leena Halse Richard Orr Sabrina Andrews
Two years to Serve (until 2022)	Roger Garland Cath Slade Phylis Bishop Cath Chappell
Three years to Serve (until 2023)	Richard Sulch
Holcombe Representatives	Ann Leigh Mike Burden
Co-Opted	Paul Jones (Treasurer) George Lipscomb

Approved by the PCC on 20th April 2021 and signed on its behalf by:

.....

 Rev'd Dallas Ayling (Chair)

Rector's Annual Report for the Benefice of Dawlish with Holcome, Cofton and Starcorss for the year 2020

We are in difficult and uncertain territory with the Covid-19 pandemic having disrupted the normal patterns of life, which of course has included our church life together. Many of the plans that we had been working towards over the past year we had to let go of. Our churches have been closed more than they have been open. We found ourselves closed by the Government for Easter and had to work out new ways of worshipping together and offering pastoral support. We delayed opening our churches until at least September because we were concerned whether the tourists would bring the Covid-19 infection to us.

Each church required a risk assessment before opening with plans as to how to keep people safe in our buildings and everyone involved worked really hard to make this happen. As the designated "venue manager" by the Government it has been my responsibility to sign off all risk assessments in each of our churches. We had no idea how long we would need these measures in place, but they continue to be necessary.

We were then closed again in November by the Government for a month. This made planning for Christmas extremely difficult. Each church managed to be open for worship on a limited basis. The take up for some services was less than expected.

Funerals with a limited number of mourners have been allowed in our churches, except for the first lockdown. Weddings have for periods been allowed but once again with small numbers. Many were postponed until 2021 and even 2022.

When we have been able to be open for worship with St. Gregory's and St. George's using a booking system because of the limited numbers we were able to accommodate due to the requirements of social distancing at 2 metres. St. Paul's and St. Mary's have mainly managed without a booking system.

We organised ourselves quite quickly and the following were put in place.

Worship

A weekly Sunday Telephone Service has been provided at 10 am

A weekly online service via Facebook and You-tube has been provided.

These have continued when the churches have been open for those who have not been confident to attend public worship or have been shielding.

Prayer

Tuesday morning, we have held a prayer meeting on Zoom and learned how to do that together.

Pastoral care

Telephoning has been our main way of keeping in touch with people.

For the whole Benefice we have also held Zoom Coffee mornings on Sundays and during the week Coffee mornings/Afternoon Tea for those who have been able and willing to join in. It has been a time when we have learned more about each other and these times have often been filled with laughter and the sharing of ideas.

Communication

A weekly Benefice E-Newsletter has been sent out. There has also been a Newsroom, Turret Times and Revd. Richard Allen's email letters too. For those who do not use the internet where possible we have delivered paper copies. Christmas Cards were sent to those on the electoral role of St. George's and St. Gregory's.

Advent Course

In December we held a Benefice Advent Course on Sunday evenings which worked well on Zoom and we had good attendance.

Home Groups and the Julian Group

Some of these have been able to operate either by Zoom or by email.

Mothers' Union

They have been able to meet at times over the year depending on the guidelines. Meetings have mostly taken place at the Riverside Centre under the guidelines of Dawlish Town Council as St. Gregory's lift has not been available for use and space is limited.

PCC/DCC meetings

Legislation was passed to allow these to take place via an online platform wherever possible. I am sorry that this meant that some people have not been able to take part fully in meetings across the Benefice but wherever possible people have been kept informed. In respect of Cofton information has been shared by email mainly and for Starcross there has been different methods of communication.

I would like to thank all of those who have stepped up to learning and using new technology. I would also like to thank the Staff Team who have put in tremendous effort throughout plus our PtO clergy who have been extremely supportive as well.

We have received excellent support from the Diocese helping us to interpret the guidelines together with regular support from the Archdeacon of Exeter to Rural Deans.

Looking beyond and a visible presence

When I realised that we were going to go into lockdown in February, together with Mark Jones (DCF/ROC), we entered into discussions with the Town Council, and then joined by other agencies in the town, we formed Helping Dawlish. We opened a community food larder and with those agencies provided a variety of support for people across our community. Helping Dawlish covers Dawlish, Holcombe, Dawlish Warren and Cofton and this has been a really important engagement with our community which continues. I have got to know people I would not otherwise have known, and I have learned more about their work and we have learned how to work together. This has become a positive outcome of these days. St. Paul's also ran a local food bank for a significant period of time before it was relocated.

Wherever possible we have tried to engage with our wider communities and outside events have taken place. St Paul's held a community market and St. Mary's held a Harvest service and a Carol Service on the Cockwood Green. St. Mary's have been providing material for a prayer space at the lychgate and St. Gregory's have provided a prayer gate.

One of the highlights of last year was the Benefice being involved with Churches Together in providing a Drive in Service in September. The equipment was provided for us by Dawlish

Town Council in a field at Dawlish Warren. This prompted us to organise a carol service in a similar style but this had to be cancelled due to flooding in the car park provided for it by Teignbridge District Council.

Looking to the future

As I write this, we are in lockdown again, and although our churches could be open, we have closed them in line with the request of the Government that everyone should remain at home. With many people receiving their vaccinations and the Government's road map there is hope that we will be able to meet in larger numbers soon. Risk Assessments are required to be renewed and we will need stewards etc. once again.

Financially it has been a difficult time and that could have an effect on our future. Please do read the accounts for your church and any notes which go with them.

We have tried very hard to keep in touch with people, but we are concerned for those we have not heard from for what is a very long time is now. However, we do hope that everyone who usually worships in one of our churches will return and we will look forward to seeing everyone again. Hopefully one day singing will be restored and Holy Communion in both kinds.

Looking at change and opportunities

For a while now there have been some discussions about whether it is time to re-organise the Benefice. There is now a greater opportunity to do so as Revd. Preb. Chris Curd retired from her post as Associate Priest for Holcombe in January 2020 and Revd. Richard Allen, Associate Priest of Cofton and Starcross planned to move in 2021. There are several other factors including:

- the House for Duty post at Kenton remains vacant after 2 years.
- there is a substantial increase in population in Dawlish, Holcombe and Dawlish Warren (part of Cofton Parish)
- a major housing development is planned for Matlock (part of Exminster Parish)
- House for Duty posts are not as easy to fill as they were.

As a result of discussions and prayerful consideration plans are now in hand for Starcross and Kenton to be joined together with a half time stipendiary post for an experimental period of 3 years. Each will remain as part of the Benefice they belong to certainly for that period of time. It is hoped to appoint someone fairly soon in 2021.

It is proposed that Cofton and Holcombe will become a joint House for Duty post with one priest looking after both churches. There may be provision for 1 extra day available to make it a Sunday plus 3 day post.

When I first came to the Benefice, I set out the challenge of staffing the Benefice and at times it has been more challenging than even I expected. The Diocese has a commitment to reduce the number of stipendiary clergy, over time. This Benefice has been blessed by the number of clergy it has had at any one time over the years and in particular the support of PtO clergy. However, we cannot be sustainable by relying on PtO clergy. They are a blessing to us, but they are retired and that must be respected. We also now have two PtO Readers. Margaret Noel and Will Halse are excellent members of the Staff Team but we must also respect their status too. Revd. Tim Collins will be finishing his curacy by July 2022. The

earliest a new curate could be appointed is the summer of 2023 if the Diocese decides that is appropriate. As I spell this out once again, I am sure that you are getting the picture.

Our congregation profiles are on the elderly spectrum so in all of this we must make mission a priority to families and young people. It is therefore important to consider how best to use our priests and readers with the skill set each brings. A challenge for the Benefice is how to take responsibility for the mission of the church. What will you be expecting 1 priest and 1 House for Duty part time priest to do? What should the priorities be?

In the context in which we find ourselves this is an opportunity to re-evaluate and think about what our role is as the Church in the future. What have we learned this year? What have we discovered is important to us? How does that inform the future in the context which I have set out?

Every church community is distinctive and that is important to maintain but to sustain that it will mean working closer together, sharing our strengths and valuing each other and what we bring to the table for the future.

Revd. Dallas Ayling (Rector)

February 2021

Deanery Synod Report for the Benefice of Dawlish with Holcombe for the year 2020

Deanery Synod met only twice during 2020, on 12 February at St James, Teignmouth and on 15 December via Zoom. It was agreed to move synod meetings around the deanery to include every church over time but that has not yet been started due to Covid restrictions.

The guest speakers at the February meeting spoke about Exeter street pastors. There were no guest speakers at the Zoom meeting in December.

Devon Historic Churches Trust

Over £44000 was raised in September 2019 (of which Kenn Deanery raised nearly £3000) but no special day was possible in 2020 due to the pandemic.

Finance

Deanery Synod has more money in the bank than needed (£2000) so we agreed to a contribution holiday for parishes in 2020 and 2021 (usually £50) and also gave £100 to Thika Diocese in Kenya. This will reduce the bank balance to about £1000 in time. There is currently no deanery treasurer, and there is an urgent need to for someone to fulfil this role. The deanery accounts themselves are simple, and the minimum requirement would be to look after these. But ideally the role includes providing support and advice to church treasurers in the deanery, and is often filled by a church treasurer.

Thika Diocese

In February it was reported that the total donations for 'Farming God's Way' now totalled £15,850 towards the target of £18,000. Julius, the field officer is pushing on towards the aim of training 200 'Champion Farmers' in conservation methods. Six priests had been ordained in November. Currently the rains were doing well. There were some Thika donations in hand, which would provide funding for the next few months. Schools are due to reopen in January as most classes had been stopped since March. Jane and Brian Inwood, our link with Thika, are moving out of the diocese and will be greatly missed.

Living in love and faith discussions

This is an initiative to help churches to talk about LGBT+ issues and to raise awareness of the need for inclusion within our church life. There will be study material for churches to use. The emphasis is on openness and acceptance and, where necessary, to be able to disagree while remaining in fellowship. This will happen in the form of teaching/discussion groups over the coming year.

Clergy Wellbeing Covenant

This is a covenant to care for and support our clergy wellbeing, and material has been published to help us understand clergy needs, entitled A Document for Reflection and Action for Local Congregations. The material is available on the Church of England website. We have been asked to review the material within our churches and send the Deanery Synod Lay Chair a report of our conclusions and plans by the end of May, which she will collate and feed back to the diocese. I have written to the Lay Chair to say we need more time. We will need to plan a schedule of meetings, and also decide on a way to engage church members who cannot or will not use Zoom.

Children and Young People

This topic is now to be included on the deanery synod agenda for every meeting.

Ringers' Report for PCC for 2020

The year started normally enough, with plenty of ringers, practice nights and Sunday ringing. We even managed two quarter peals in early 2020 before the Lockdown, being First Quarters for no less than three of our ringers!

When the Lockdown came in mid-March, all ringing was suspended. Within a few weeks we set up a WhatsApp group, and started holding weekly Zoom get-togethers on Wednesday evenings to chat and keep in touch, about half the band taking part regularly ever since. During the autumn we added 'Ringing Room' to the weekly get-togethers alongside Zoom. This website allows each ringer to press a key to 'ring' one or two bells on the computer screen. It's nothing like ringing an actual bell with rope and wheel, but keeps us thinking about methods, and performing together in some way.

When Covid-secure services restarted in September, we resumed very limited ringing for them until the November lockdown, following all the guidelines: limiting ringing to 20 minutes and just 4 ringers, each keeping to just one rope, and all other 'hands/face/space' measures. We rang bells numbered 2,4,6, and 8 to keep well apart. About half our ringers (8) were on the rota for this.

I am delighted that many of us have kept together as a band. We will get through this, and return to ringing keen to move forward; perhaps not exactly with the band as it was, but in new and fresh ways.

Lynne Hughes,

Tower Captain

January 2021.

St Gregory the Great

Dawlish



OUR CHURCH OUR CHALLENGE MY CHOICE



our church

Over its long history, St Gregory's has never stood still in ensuring that this is a church fit for worship, and fit too, as a place for **mission and ministry**

Within the memory of so many who attend, much has been undertaken to ensure that the **building** is in good standing:

- ✚ The Narthex conversion took place in 1984, toilets were added, and the kitchen moved upstairs
- ✚ The lift and disabled toilets were installed in 2015
- ✚ The Upper and lower Narthex redecorated in 2015
- ✚ The lighting in the church was upgraded in 2018
- ✚ A new sound system was introduced in 2019
- ✚ The projector and large projection screen were installed in 2020, just in time to use with the Covid re-opening

Clearly, such major works do not come without a cost

The total cost of these projects was in excess of £200,000 – raised through generous donations and other funds.

This ministry not only supplies the needs of the saints but overflows with many thanksgivings to God

2 Cor 9:12

our commitment

Over the last few months, we have:

- ✚ Developed a bright, spacious and flexible office and meeting space in the Lower Narthex
- ✚ Refurbished the kitchen to ensure that it meets all the necessary Health & Safety requirements. This will mean that we can explore catering options – both for events within the church, and for external ones
- ✚ Undertaken a thorough inspection and completed work on the electrical systems

To complete all this will have cost us:

£4,000 for the office

£10,000 for the kitchen

£6,000 for the essential electrical work

This is in addition to our regular commitments:

£950 per week on the Common Fund

£18,000 on our building: insurance, heat, light etc

£5000 on worship and ministry: for our congregation and wider community, including our commitments to Churches Together in Dawlish and District and ROC Dawlish

£9000 on administrative support to the Benefice

Thank you for helping to make this happen!

our challenge

To cultivate what St Paul calls the **grace of giving** we need to think carefully about all we receive from God and prayerfully review our giving.

Any additional or increase in contribution you make will help us not only to complete our commitment for our church in Dawlish, but also sustain the future for **mission and ministry**.

Please think carefully about how you may best help us now, and in the future

next steps

In considering what you might do next, please talk with members of the PCC, particularly Paul Jones, our treasurer, through the office:

St Gregory's office:

Tel: 01626 864322

email: st.gregs@btinternet.com

*But just as you excel in everything...
see that you also excel in this grace
of giving*

2 Cor 8:7

my choice

Our church planned giving scheme has **68** members, either using the Parish Giving Scheme or regular standing order payments

Is it time to join Parish Giving Scheme?

The scheme is a way of regular giving. Through your generous commitment, St Gregory's can be assured of a regular, tax-efficient source of income, which has the capacity to increase with the cost of living, yet involves virtually no administration within the parish.

Is it time to increase your current contribution?

If you are already a member of the Parish Giving Scheme, then have you agreed for it to increase on a yearly basis? If not, then please consider this as an option.

If you are giving by standing order, might you consider increasing it by a small amount each year, to reflect inflation?

Might you think about leaving a legacy to the church on your death?

Leaving an amount in your will provides another way to secure the future of worship and ministry at St Gregory's

Would you consider a one-off donation?

If you are a basic rate tax-giver, then HMRC will add an extra 25% to any charitable donations you make

*This is a ministry for everyone –
'each according to your means'*

2 Cor 8:11

how much?

How do we decide how much to give?

There is no one, easy answer for everyone. We are called to love God and our neighbour and our giving is an expression of that love.

This leaflet gives some clear guidance and there are very practical things we can do:

- ✚ **increase** our giving to meet our church's needs
- ✚ **join** the Parish Giving Scheme
- ✚ **optimise** our giving using Gift Aid if we pay tax
- ✚ **make a legacy gift** when we plan for the future of those we love and care for

But at the end of the day how much to give is a thoughtful, prayerful decision only you can make. Love is generous, love is kind and love is selfless - we see that in all God gives to us; how will we respond?



***Please think and pray about your
response***

Sent on behalf of the PCC by the PCC Secretary

Dear

On behalf of the PCC, I am writing to express our grateful thanks for your continued support to St. Gregory's Church.

Thank you to everyone who has given to the weekly collection, monthly via Standing Order, bank transfer or through the Parish Giving Scheme, or has sent their gift through the post. We would also like to thank everyone who has included a gift in their will.

All these gifts help us to continue our ministry and mission to the Community.

Thank You.

Rector:
The Revd Dallas Ayling
13, West Cliff Road
Dawlish
EX7 9EB
01626 867386
revddallasayling@yahoo.co.uk

Revd Tim Collins (Curate)
01626 862383
Mrs Margaret Noel (Reader)
01626 863148
Mr Will Halse (Reader)
01626 866054

Treasurer's notes for St. Gregory's 2020 Accounts

As usual there are 3 parts to these accounts

- This notes section which highlights the main items of importance or interest.
- The "Financial Statement" which is the traditional view of the accounts as required by the Diocese.
- The "Year to Date" view that builds up through the year and which is given to the PCC every month.

The "Financial Statement" and "Year to Date" are two different views of the same information

PCC accounts are available for examination at any time

Income

- Covid-19 has prevented us holding services for much of the year (Sunday, weekday, funerals etc.), this has had a significant impact
- Planned giving
Although total planned giving has fallen the situation is much more encouraging than it looked in the early part of the year. Giving using Gift Aid envelopes ceased when services stopped in March, but over the year a number of people transferred their giving to Standing Orders and particularly the Parish Giving Scheme which has made a huge difference. Several people also sent their donations through the post or by bank transfer. I cannot overstate how important regular giving is to the Church both locally and on a Diocesan and national level so my thanks to everyone.
- Income Tax recovered
We are able to reclaim income tax when we have Gift Aid declarations that cover the money given. Tax is automatically recovered monthly in the Parish Giving Scheme for those that agreed that option, and I make a claim annually for other eligible giving. I had planned to ask people to review giving and Gift Aid declarations in 2020 (it is thought to be good practice to do it every few years) but the circumstances did not allow it, if circumstances allow I will do this during 2021.
- Legacies
Occasionally we are fortunate to benefit from a legacy, in 2020 we benefitted from a substantial bequest from the estate of Rex Stone – more on that later.
- Projects
Despite several hopeful grant applications we did not have much success obtaining funding for the kitchen and office uplifts, so we were all the more grateful to the All Churches Trust and to the Hoare Golden Bottle Trust who supported us once again.

Payments

- Common Fund
Having had several years of surplus PCC agreed early in the year that we should commit to complete our Common Fund payments in 2020 (£48,349) which we achieved, our 2021 assessment is £48,896.
- Utilities
Unsurprising our gas and electricity usage was reduced given the Church was closed for much of the year, which helped to offset the reduction in income, I was also able to recover vat we had been overcharged.
In November we changed gas and electricity contracts, we stay with same supplier but are now bundled together with other Churches on a 'group purchase' contract,
My thanks again to Mike Smith and Mike Moulds for their continued vigilance with the heating systems.

- Charity donations

The PCC has donated to the following charities (some more than once).

UCADD CAP

Exeter Cathedral

World Day of Prayer

USPG (United Society)

Church Mission Society

Devon Hist. Churches

Dawlish & District Council of Churches

St. Petrocks Ltd

Mission to Seafarers

Church Army

We also continue to facilitate the project that provided a defibrillator in Dawlish Water

- Fabric / Projects

We completed the Sound & Vision project with the installation of the projector in 2020, funding for which had been accumulated in previous years.

After something like 35 years the kitchen had seen better days and PCC agreed that it was overdue refurbishment and used the money from the Rex Stone legacy to do this.

Similarly the Church Office was not an especially inviting place to meet, particularly when talking to wedding or baptism groups. The refurbished office will hopefully be acceptable to a wider audience.

The electrical system has been inspected as has the roof, both have highlighted maintenance items.

2021 – Probable / Possible expenditure

- The inspection of the electrical system has highlighted some shortcomings, if PCC decide to address these it will cost around £3,000.
- A roof inspection has highlighted several maintenance items but as yet costs are unknown.
- During 2020 PCC decided there was little benefit in upgrading the fire alarm and emergency lighting systems (a difficult and complicated discussion). Following a second inspection PCC may chose to re-examine the situation.

General

The 2020 accounts show an overall surplus of £22,998 but we were in surplus because of the generous legacy from Rex Stone. Without this legacy there would have been a deficit of £26,400.

PCC previously decided that legacies should not be used for general expenses but should be set aside for specific projects and activities, in this instance some of the legacy was used to pay for refurbishment of the kitchen, the remainder is held in a legacy fund.

2021 has started in much the same way that 2020 finished. I have estimated that if things return to 'normal' relatively quickly we would hope to balance the budget in 2021, if the covid situation persists we can expect a deficit of £11,000 or more. To this end I have made the Diocese aware that while we will do our best to complete our 2021 Common Fund allocation as things stand this is unlikely, though ultimately this is a PCC decision.

I could not manage the accounts on my own and I am very grateful for the assistance I receive. I would like to thank all those who help with collections, envelopes, fees etc., but particular thanks once again to Richard Sulch and Graham Reynolds. Also many thanks to Ian Andrews our Independent Examiner.

PJ

St. Gregory's Church, Dawlish - Financial Statement for year ended 31 December 2020

UNRESTRICTED GENERAL FUND RECEIPTS AND PAYMENTS ACCOUNT

Receipts & Payments	2020 (£)		2019 (£)	
	£	£	£	£
<i>Receipts</i>				
Donations and Legacies				
Regular giving				
Tax efficient planned giving	45677.34		47840.94	
Other planned giving				
Collections at services	723.15		3528.62	
Other recurring donations				
Income tax recovered	<u>15354.05</u>	61754.54	<u>18046.32</u>	69415.88
Other voluntary receipts				
Grants				
Legacies	47599.19		10594.19	
Non-recurring donations and appeals	<u>133.30</u>	47732.49	<u>769.63</u>	11363.82
Income from Church activities				
Statutory fees - weddings, funerals, etc.	2299.00		5819.50	
Gross income (Church magazine & Web)	0.00		29.86	
Gross income (Events)	0.00		1314.51	
Other income	<u>6102.30</u>	8401.30	<u>6725.64</u>	13889.51
Receipts from investments				
Dividends / Interest received	5004.64		5224.22	
Rent received	<u></u>	5004.64	<u></u>	5224.22
Projects				
Sound & Vision	200.00		480.00	
Kitchen & Office Refurbishment	3000.00			
Other funds	<u>735.50</u>	3935.50	<u>2089.26</u>	2569.26
Other receipts				
Sale of investment				
		<u>126828.47</u>		<u>102462.69</u>
<i>Payments</i>				
Fundraising costs				
Christmas & Summer Fairs	0.00		231.45	
Church (charitable) activities				
Mission/Charity & Community	2,428.00		3,777.18	
Diocesan Common Fund	48,349.00		50,417.00	
Salary costs (e.g. organist)	7,200.32		3,687.72	
Clergy and staff expenses	1,148.95		1,916.15	
Church running expenses	5,415.11		5,522.77	
Church utility costs	11,817.49		13,926.18	
Church Office & Printing	1,514.03		1,616.35	
Other	1,101.00		2,296.85	
Major repairs / projects	<u>24,856.18</u>		<u>14,562.14</u>	
		<u>103830.08</u>		<u>98015.79</u>
Excess of receipts over payments		<u>22,998.39</u>		<u>4,446.90</u>
		22,998.39		4,446.90
Bank current and deposit accounts at 1 January		<u>148,933.31</u>		<u>144,486.41</u>
Bank current and deposit accounts at 31 December		<u>171,931.70</u>		<u>148,933.31</u>

RESTRICTED FUND RECEIPTS AND PAYMENTS ACCOUNT

Fabric Fund	2020 (£)	2019 (£)
Receipts		
Donations	0.00	0.00
Interest from CBF deposit fund	<u>40.86</u>	<u>71.79</u>
	40.86	71.79
Payments		
	<u>0.00</u>	<u>0.00</u>
	0.00	0.00
Excess of receipts over payments	<u>40.86</u>	<u>71.79</u>
Bank current and deposit accounts at 1 January	11,201.54	11,129.75
Bank current and deposit accounts at 31 December	<u>11,242.40</u>	<u>11,201.54</u>

Youth Fund	2020 (£)	2019 (£)
Receipts		
Donations	240.00	240.00
Interest from CBF deposit fund	<u>51.34</u>	<u>90.20</u>
	291.34	330.20
Payments		
	<u>0.00</u>	<u>0.00</u>
	0.00	0.00
Excess of receipts over payments	<u>291.34</u>	<u>330.20</u>
Bank current and deposit accounts at 1 January	13,834.48	13,504.28
Bank current and deposit accounts at 31 December	<u>14,125.82</u>	<u>13,834.48</u>

Legacies Fund	2020 (£)	2019 (£)
Receipts		
Rex Stone Legacy	47099.19	10594.19
	<u>47,099.19</u>	<u>10,594.19</u>
Payments		
Kitchen Refurb	<u>10933.00</u>	<u>0.00</u>
	10,933.00	0.00
Excess of receipts over payments	<u>36166.19</u>	<u>10594.19</u>
Bank current and deposit accounts at 1 January	10594.19	0.00
Bank current and deposit accounts at 31 December	<u>46,760.38</u>	<u>10,594.19</u>

Mission Community (HCMC)	2020 (£)	2019 (£)
Receipts		
Donations	210.50	442.61
	<u>210.50</u>	<u>442.61</u>
Payments		
Returned to Parishes	<u>400.00</u>	<u>211.96</u>
	400.00	211.96
Excess of receipts over payments	<u>-189.50</u>	<u>230.65</u>
Bank current and deposit accounts at 1 January	479.21	248.56
Bank current and deposit accounts at 31 December	<u>289.71</u>	<u>479.21</u>

St. Gregory's PCC Accounts - 2020 (year to date)

Page 1

INCOME				EXPENDITURE			
Item	Year to date 31.12.20	Budget	Year ending 31.12.19	Item	Year to date 31.12.20	Budget	Year ending 31.12.19
Planned Giving - SO	13,740.00	11,500	12,725.00	Running costs of St Gregory's	25,441.55	25,000	22,667.49
Planned Giving - PGS	30,161.04	28,500	27,367.69	Clergy and Readers	1,148.95	2,400	1,916.15
Gift Aid envelopes	1,776.30	7,000	7,748.25	Music (Organ, Organist etc.)	0.00	1,250	1,301.15
Digital / Mobile giving	32.90			Repairs	0.00	2,500	0.00
General Collections	389.10	2,300	2,819.70	Fundraising costs	0.00	250	0.00
Donations & Legacies	47,599.19	4,000	10,594.19	Youth Work	0.00	200	0.00
Fees	2,299.00	5,000	5,819.50	Mission / Charity donations	2,315.00	2,500	2,655.53
Interest & Dividends (Bank)	1,591.08	1,550	1,544.77	Other payments	1,606.40	2,500	3,349.68
Interest & Dividends (CBF)	3,413.56	3,750	3,679.45	Common Fund (£48,349) / Deanery Costs (£25)	48,349.00	48,374	50,442.00
Youth Work		0		Projects - Sound & Vision	10,893.60		14,562.14
Tax Recovered	15,354.05	14,000	18,046.32	Projects - Kitchen	10,933.00		
Fundraising - General	2,943.77	3,000	6,006.40	Projects - Church Office	3,029.58	2,000	
Projects - Sound & Vision	200.00	0	480.00	Community Projects	113.00	130	1,121.65
Projects - Kitchen & Office	3,000.00						
Community Projects	525.00	0	1,136.65				
Other Income	3,803.48	3,500	4,494.77				
TOTAL INCOME	126,828.47	84,100	102,462.69	TOTAL EXPENDITURE	103,830.08	87,104	98,015.79
<i>(Adjusted Income)</i>	79,229.28						

Main points:

Common Fund payments for 2020 were completed in October

Annual charity donations were completed in December

Kitchen refurbishment was completed and paid for

Fitting of office carpet delayed due to carpet fitter injury, but walls repaired, office painted and first batch of furniture ordered

Majority of electrical inspection bill paid, amount withheld until all reports received.

(Excess) VAT rebate on Gas and Electric received

Reminder - the Rex Stone bequest has significantly inflated income, an 'adjusted' figure indicating our income without this money is shown beneath the Total Income figure.

ANALYSIS OF GENERAL RUNNING EXPENSES

Expense Type	2020	2019
Electricity	1,693.50	2,004.49
Gas	3,103.99	5,058.96
Water	357.00	289.50
Insurance	6,184.48	6,058.62
Heating Maintenance	351.96	1,074.00
Telephones	478.52	514.61
Office Costs	233.00	245.94
Office Administrator	7,200.32	3,267.72
Printer, printing & paper	1,281.03	1,370.41
Communion Costs	60.45	502.62
Advertising, leaflets etc	144.16	432.48
Maintenance / Minor Repairs	4,353.14	1,848.14
	25,441.55	22,667.49

St. Gregory's PCC Accounts - 2020 (year to date)

MONTHLY INCOME AND EXPENDITURE SCHEDULES (GENERAL & COLLECTION ACCOUNTS)

	January	February	March	April	May	June	July	August	September	October	November	December	Totals
Income	6388.44	5317.65	5234.65	4956.47	4573.41	7676.99	52508.91	4815.81	14257.51	4571.11	5556.80	7557.16	123414.91
CBF Reserves		706.82	190.90		733.83	114.96		733.83	117.09		750.14	65.99	3413.56
Expenditure	3148.48	16334.46	5504.87	7817.75	4746.36	5087.61	10313.27	6073.81	5316.68	23448.69	4443.29	11594.81	103830.08
+ / (-)	3,239.96	(10,309.99)	(79.32)	(2,861.28)	560.88	2,704.34	42,195.64	(524.17)	9,057.92	(18,877.58)	1,863.65	(3,971.66)	22,998.39

Notes on extraordinary items: (>£300)

January	£713	Paid	Electricity bill	August	£4,233	Paid	Common Fund
	£915	Paid	Gas bill		£540	Paid	Fire Extinguisher maintenance
February	£3,631	Paid	Projector screen deposit	September	£4,000	Paid	Common Fund
	£672	Paid	Gas bill		£8,375	Received	Tax reclaim
	£10,000	Paid	Common Fund		£306	Paid	Lift inspection
March	£604	Paid	Gas bill		£1,000	Received	Golden Bottle Trust
	£3,278	Paid	Projector screen payment	October	£6,184	Paid	Insurance
April	£5,000	Paid	Common Fund		£352	Paid	Heating maintenance
	£655	Paid	Electricity bill		£4,000	Paid	Kitchen refurbishment
	£461	Paid	Gas bill		£12,116	Paid	Common Fund
	£500	Received	Legacy	November	£3,640	Paid	Kitchen refurbishment
May	£4,000	Paid	Common Fund	December	£2,775	Paid	Kitchen refurbishment
June	£4,000	Paid	Common Fund		£518	Paid	Kitchen refurbishment
	£2,000	Received	All Churches Trust (Kitchen & Office)		£312	Paid	Roof maintenance
July	£5,000	Paid	Common Fund		£2,082	Paid	Office refurbishment
	£3,984	Paid	Projector payment		£947	Paid	Office refurbishment
	£47,000	Received	Bequest		£2,623	Paid	Electrical Inspection
					£2,728	Received	VAT rebate

For your information, the following payments are made from general funds each year to a set schedule

Monthly Payments:

BT (Church phone & broadband)
Total Gas & Power (Gas)
Total Gas & Power (Electricity)
Dawlish Newspapers (Advertising)
South West Water
Grenke (Printer lease)
Clarity Copiers (Printer usage)

Quarterly / 6-monthly Payments:

Vicar & Curate (Expenses)

Annual Payments:

Kenn Deanery Subscription
Ecclesiastical (Insurance)
Walker Fire Protection
MBH Industrial Services (Heating maintenance & servicing)
CCLI (music licence)

Other payments are made as and when they are required (eg service consumables, repairs and maintenance).

**The Parochial Church Council of the Ecclesiastical Parish of Dawlish
with Holcombe**

Registered Charity 11331

St George's Church, Holcombe

Annual General Meeting – 25th March 2021

Treasurer's Report

The final accounts for 2020 are attached. These provide an overall view of the finances of St George's for 2020 and of the financial position at the 31st December 2020. The accounts, which are prepared on a receipts and payment basis, were approved by the D.C.C. at the 4th March meeting.

Church Fund ---

From late March the Church was either closed or services were held with very limited attendance. This resulted in reduced giving and the Church Fund incurred a deficit for the year of £2,853. The cash balance at the end of the year stood at £6,390.

Giving --

Giving decreased and was the lowest in the last six years ---

	Planned	Collections	Total	
2015	£14,687	£5,775	£20,462	+4.5%
2016	£14,707	£5,067	£19,774	-3.4%
2017	£13,328	£4,585	£17,913	-9.4%
2018	£12,308	£4,152	£16,460	-8.1%
2019	£11,332	£5,452	£16,783	+2.0%
2020	£10,299	£4,877*	£15,176	-9.6%

* Collections £1,556, Giving during closure £3,376

Unfortunately, three people stopped planned giving. The Parish Giving Scheme is now being used by 14 households covering 17 Church members. This scheme brings benefits in terms of financial and Gift Aid administration, cash flow and inflationary increases. I would encourage others to consider using this method of giving.

Gift Aid --

The "Small Donations" scheme allows us to claim Gift Aid Tax Rebate on individual cash giving not otherwise gift aided. In our case the limit of £8,000 per year enables all eligible giving to qualify for gift aid tax relief.

Common Fund --

The D.C.C. takes the view that our Common Fund Request should be offset by the value to the Diocese of the provision of an additional member of the clergy via our "House for Duties" position.

Without such provision in 2020 we have paid our contribution in cash. The first nine months were paid in full and 75% was paid during the last three months.

On this basis, we have from 1st January 2011 to 30 September 2020 fully paid our net request. There were arrears of £1,619 at 31st December 2020.

The Deanery Treasurer and the Diocesan Finance Director are aware of and understand our view.

The new Archdeacon raised questions about this arrangement. During 2019 he was fully briefed, both face to face and in writing about the background. We have not had any response.

The 2021 request is £25,364 a decrease of £547 (2.1%). In the current circumstances our ability to pay whilst meeting the Church running costs will be a challenge.

My plan is to prudently maintain a cash balance close to £5,000. This means in terms of the Common Fund we have been able to pay the first three months of 2021 in full but will pay 75% for the rest of the year. This will be revised if we return to normal services and full attendance.

North Roof Project ---

Financially this project was completed during the year with a sum of £27,905 being transferred from the Legacies Fund.

Sweetbriar Fund ---

The letting agents, Dart and Partners, continue to provide an efficient management service. The tenants pay the rent reliably and are looking after the property.

With a surplus of £1,044 the financial situation of the fund improved during the year. The cash deficit decreased from £5,003 to £3,959. This is covered by an internal 'loan' from the Legacies Fund and will hopefully be cleared over the next few years.

Legacies Fund ---

At the end of the year, having financed the North Roof Project and the Sweetbriar Fund cash deficit, the Legacies fund balance stood at £7,334.

Thanks ---

My thanks continue to go to Derek King for dealing with planned giving and the claiming of Gift Aid Tax Rebates, to Brian Pearce (who would, I am sure, have helped with cash counting!) and to those who have, in various ways, assisted me during the year. Thanks, are also due to Andy Watson for examining the accounts and everyone who, directly and indirectly, have quietly supported St George's financially.

Peter Dummett

11th March 2021

The Parochial Church Council of the Ecclesiastical Parish of Dawlish with Holcombe
Registered Charity 1133187

St George's Church, Holcombe

Receipts and Payments Accounts for the year ended 31st December 2020

Church, Garden, Legacies and Mission Funds

Receipts -----				Notes
Planned Giving and Collections ----				
58%	Planned Giving -----			
10%	Parish Giving Scheme	8,742.77		
	Other	1,556.00		
10%	Collections - Church		10,298.77	
22%	During Church Closure and no Collections		1,500.93	
			3,376.00	
			-----	15,175.70
Gift Aid Tax Rebate -----				
	Tax year 2019-20		0.00	
	Tax year 2020-21		1,845.38	
			-----	1,845.38
Donations and Legacies ----				
	Donations - Church (3)		1,374.40	
	Legacies ()		0.00	
			-----	1,374.40
Fees				
			1,572.00	
	Less paid to the Diocese		412.00	
			-----	1,160.00
Mission Collections -----				
	Harvest		10.00	
			-----	10.00
Other Receipts -----				
	Card Sales		6.50	
	Cleaner		65.00	
	Dividends and Interest		1,319.55	
	Memorial Plaques		225.00	
	Other		3.50	
	Sweetbriar Fund Contribution to Church Fund		6,480.00	
			-----	8,099.55
				27,665.03
Payments -----				
Diocesan Common Fund -----				
Assessment	Due	A/tears		
£25,911	£25,191.00	£1,619.44		23,571.56
Priest, Clergy and Vergers fees				269.00
Organists and Choir fees				480.00
Priest's Expenses				102.02
Church Running Costs -----				
	Cleaner		300.00	
	Electricity		2,135.25	
	Equipment and Fittings		31.31	
	Garden		631.69	
	Insurance		1,244.11	
	Repairs and Maintenance		812.37	
	Service Consumables		130.10	
	Water		152.00	
			-----	5,436.83
Subscriptions and Licences				161.40
Mission Donations -----				
	Children's Hospice South West		200.00	
			-----	200.00
Administration -----				
	Advertising		154.76	
	Stationery		96.29	
	Telephone		26.24	
			-----	277.29
Other Payments -----				
	Memorial Plaques		162.00	
	Other		154.41	
			-----	316.41
				30,814.51
Transfer from Legacies Fund to North Roof Fund				27,905.13

Surplus/Deficit (-)	Church Fund	-2,852.53	d
	Garden Fund	-106.95	
	Legacies Fund	-27,905.13	
	Mission Fund	-190.00	
		<u>-31,054.61</u>	

Friends of St George's Fund

Receipts -----			
Donations	564.00		
	<u>564.00</u>		
Payments -----			
	0.00		
	<u>0.00</u>		
	Surplus	<u>564.00</u>	

North Roof Fund

Receipts -----			
Grants	2,000.00		
Gift Aid Tax Rebate	111.70		
Transfer from Legacies Fund	27,905.13		
	<u>30,016.83</u>		
Payments -----			
Building Works	4,122.00		
	<u>4,122.00</u>		
	Surplus	<u>25,894.83</u>	

Sweetbriar Fund -- Charity of Stella Domville

Receipts -----			
Rent -----			
1st January to 30 December 2020	10,500.00		
Dividends	393.36		
	<u>10,893.36</u>		
Payments -----			
Priest -- Housing Allowance	720.00		
Contributions to Church Fund	6,480.00		
Letting Agent -- Commission	1,417.56		
	<u>1,417.56</u>		
Maintenance	986.04		
Insurances - Property and Rent	245.99		
	<u>9,849.59</u>		
	Surplus	<u>1,043.77</u>	

Balance Sheet as at 31st December 2020

Assets -----			
Fixed Asset -----			Notes
Designated and Restricted -----			
Bungalow -- 24 Sweetbriar Lane		350,000.00	a
Current Assets -----			
Investments -----			
Restricted -----			
Church Fund - CBF - C of E Investment Fund	603.60		b
CBF - Deposit Account	480.24		
	<u>1,083.84</u>		
Designated and Restricted -----			
Sweetbriar Fund - M & G Charifund	8,038.18		b
Designated -----			
Reserves - CBF - C of E Investment Fund	25,000.00		b
Unrestricted -----			
Church Fund - M & G Charibond	3,709.19		
CBF - C of E Investment Fund	17,804.99		b
	<u>21,514.18</u>		
		<u>55,736.20</u>	

Cash -----			
Lloyds Bank -----			
Church -----			
Treasurer's Account	732.06		
Business Account	13,501.44		
	-----	14,233.50	
Friends of St George's		2,268.00	
		-----	16,501.50 e
			422,237.70
			=====
Funds -----			
Church Fund and Reserves -----			
Church Fund -----			
Investments -----			
Restricted --- as at 1st January 2020	1046.16		
Unrealised change in value	37.66		
	-----	1,083.84	
Unrestricted --- as at 1st January 2020	18,893.54		
Unrealised change in value	2,720.64		
	-----	21,614.18	
		-----	22,698.02
Reserves - revised by DCC 18th December 2019 -----			
Building, Curtilage and Fixtures			
General	12,500.00		
	-----	12,500.00	
		-----	25,000.00
Cash -----			
As at 1st January 2020		9,629.70	
Pre 1st January 2020 "Garden Fund" expenses		-387.09	
Less deficit (-)		-2,852.53	
		-----	6,390.08
			54,088.10 d & e
Friends of St George's Fund -----			
Cash -- as at 1st January 2020			
Plus surplus		1,704.00	
		-----	564.00
			2,268.00 e
Garden Fund -- In memory of Pam Morris -----			
Designated -----			
Cash -- as at 1st January 2020		172.89	
Pre 1st January 2020 expenses recharged to Church Fund		387.09	
Less deficit (-)		-106.95	
		-----	453.03 e
Legacies Fund -----			
Unrestricted -----			
Cash -- as at 1st January 2020		39,198.38	
Plus additional legacies		0.00	
Transfer to North Roof Fund		-27,905.13	
		-----	11,293.25 c & e
Mission Fund -----			
Unrestricted -----			
Cash -- as at 1st January 2020		245.97	
Less deficit (-)		-190.00	
		-----	55.97 e
North Roof Fund -----			
Unrestricted -----			
Cash -- as at 1st January 2020		-25,894.83	
Plus surplus		25,894.83	
		-----	0.00 e
Sweetbriar Fund -- Charity of Stella Domville -----			
Designated and Restricted -----			
Bungalow as at 1st January 2020	360,000.00		
Unrealised change in value	-10,000.00		
	-----	350,000.00	
Investment as at 1st January 2020	8,339.55		
Unrealised change in value	-301.37		
	-----	8,038.18	
Cash -- as at 1st January 2020	-5,002.60		
Plus surplus	1,043.77		
	-----	-3,958.83	
		-----	354,079.35 e
			422,237.70
			=====

Notes -----

(a) Dart and Partners valuation at 31st December 2020

(b) Bid price valuations at 31st December 2020

(c) Legacies Fund from 1st January 2010 -----

November 2010	Christine Gladys Campbell	1,000.00	
February 2011	Arthur Kenneth Desmond & Catherine Frances Rutherford	1,000.00	
April 2012	Stanley William Bawden & Maureen Leathlean	5,000.00	
May 2012	Ronald Clark	1,000.00	
December 2015	Harold Ernest Barnball	2,000.00	
January 2017	John Raymond Damell	2,000.00	
October 2017	Harold John Hayden	129,562.21	
		<u>141,562.21</u>	
Loss -----			
Rebuilding of the Church Room -		102,363.83	
November 2015 to March 2019			
Replacement of the North Side Roof and repair to the Bell Tower -			
September 2019 to February 2020		27,905.13	
		<u>130,268.96</u>	
		<u>11,293.25</u>	
		<u>=====</u>	

(d) "Memo" Funds held within the Church Fund -----

Choir Fund	120.00
Community Fund	100.00
Flower Fund	107.25
Messy Church Fund	145.78
	<u>473.03</u>
	<u>=====</u>

(e) Cash Positions -----

		Internal loan ----->	
		From	To
Church Fund -----			
Church	5,917.05		5,917.05
"Memo" Funds - see (d)	473.03		473.03
Friends of St George's Fund	2,268.00		2,268.00
Garden Fund - in memory of Pam Moms	453.03		453.03
Legacies Fund	11,293.25	-3,958.83	7,334.42
Mission Fund	55.97		55.97
Sweetbriar Fund	-3,958.83	3,958.83	0.00
	<u>16,501.50</u>		<u>16,501.50</u>
	<u>=====</u>		<u>=====</u>
Lloyds Bank - Church Account	14,233.50		14,233.50
Friends Account	2,268.00		2,268.00
	<u>16,501.50</u>		<u>16,501.50</u>
	<u>=====</u>		<u>=====</u>

PCC of Dawlish (St. Gregorys & St. Georges) - 2020 Accounts

Charity No: 1133187

Income	St. George's General	St. Gregory's General	Combined Income	Expenditure	St. George's	St. Gregory's	Combined Expenditure
Planned Giving	10298.77	43901.04	54199.81	Running costs	5436.83	25441.55	30878.38
General Collection	4876.93	2198.30	7075.23	Clergy and Readers	371.02	1148.95	1519.97
Donations & Legacies	1374.40	47599.19	48973.59	Organ, organist and choir	480.00		480.00
Fees	1160.00	2299.00	3459.00	Repairs & Upgrades		24969.18	24969.18
Interest & Dividends	1319.55	5004.64	6324.19	Fundraising costs			0.00
Tax Recovered	1845.38	15354.05	17199.43	Fees			0.00
Fundraising		6668.77	6668.77	Mission donations	200.00	2315.00	2515.00
Expenses			0.00	Other payments	438.69		438.69
Mission Collections			0.00	Youth			0.00
Youth Work			0.00	Diocesan Common Fund	23571.56	48349.00	71920.56
Other Income	310.00	3803.48	4113.48	Other	316.41	1606.40	1922.81
	21185.03	*1 126828.47	148013.50		30814.51	103830.08	134644.59
Sweetbriar (Charity of Stella Domville)				Sweetbriar (Charity of Stella Domville)			
Rental Income	10500.00		10500.00	Priest's Housing All/Exps	720.00		720.00
Investment Income	393.36		393.36	Rental costs	1417.56		1417.56
				Maint & Refurbishment	986.04		986.04
				Insurances	245.99		245.99
	10893.36		10893.36		3369.59	*1 0.00	3369.59
Friends				Friends			
Donations	564.00		564.00				0.00
Tax Recovered			0.00				0.00
	564.00		564.00		0.00		0.00
North Roof Fund				North Roof Fund			
Donations			0.00	Building work	4122.00		4122.00
Tax Recovered	111.70		111.70				0.00
Grants	2000.00		2000.00				
	2111.70	*2	2111.70		4122.00		4122.00
Unrealised reserves							
Total	34754.09	126828.47	161582.56		38306.10	103830.08	142136.18
			161582.56				142136.18

*1 Excludes £6480 transfer from Sweetbriar Fund to Church Funds

*2 Excludes £27905.63 transfer from St. George's Legacies Fund to North Roof Fund