

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST. WERBURGH, WEMBURY

England & Wales - Charity number 1137599

Details

Other names	ST. WERBURGH'S PCC
Status	Registered
Legal form	Previously excepted
Registered	2010-08-26
Register	View on the Charity Commission register

Contact

Address	21 Southland Park Road Wembury Plymouth PL9 0HG
Phone	01752862602
Website	www.wemburychurch.co.uk

Activities

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

Activities: Religious activities.

Classification

- **How:** Makes Grants To Organisations, Provides Buildings/facilities/open Space, Provides Services
- **What:** Religious Activities
- **Who:** The General Public/mankind

Geography

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

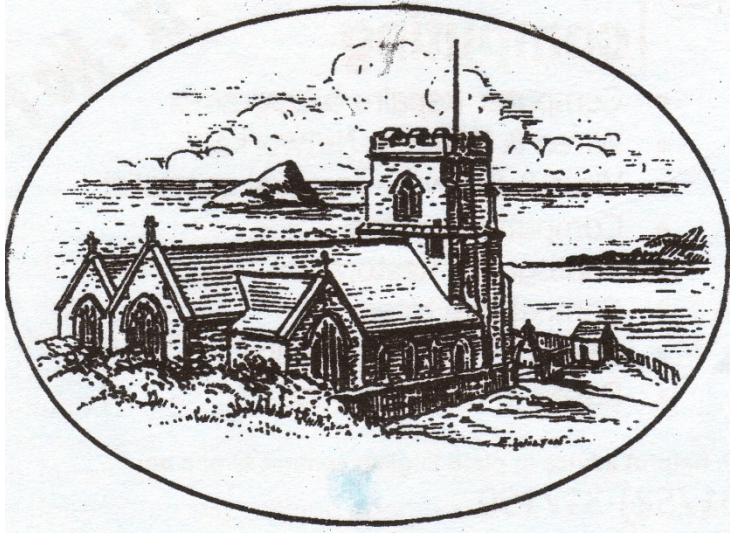
Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£110,407	£134,543	-	-
2023-12-31	£95,969	£76,965	-	-
2022-12-31	£84,622	£79,053	-	-
2021-12-31	£77,243	£52,346	-	-
2020-12-31	£64,667	£65,152	-	-

Trustees

Name	Role	Appointed
BELINDA JANE KEMP		2022-04-03
CAROL ANN STEEL		
Geoffrey Louis Farmiloe		2022-04-03
IVAR JACK HELLBERG		2016-04-17
JAYNE ELIZABETH RICHARDSON		
Rosemary Anne Farmiloe		2023-04-23
SUSAN ANN LORD		2013-02-28

Accounts



**THE PAROCHIAL CHURCH COUNCIL OF
THE ECCLESIASTICAL PARISH OF ST WERBURGH, WEMBURY**

ANNUAL REPORT & FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2024

Stephen J Smith
6 St Nicholas Close
Ludgershall
Wiltshire SP11 9PS

ACCOUNT EXAMINER

To: The Chairperson & Treasurer of The Church Council of The Ecclesiastical Parish of St Werburgh,
Wembury.

THE ANNUAL REPORT & FINANCIAL STATEMENTS FOR 2024

I was forwarded, in advance, the various spreadsheets/word documents that constitute both the Annual Report and the detailed accounts for the period 1st January 2024 to 31st December 2024; this was followed by my visit to Wembury to review the payment vouchers, receipts and the various bank statements and correspondence related to the accounts.

I report to you on my examination of the accounts of The Church Council of The Ecclesiastical Parish of St Werburgh, Wembury, for the year ended 31/12/2024. You are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act") and I report in respect of my examination of the Church's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

I have completed my examination, and I can confirm that no material matters have come to my attention in connection with the examination. There were a small number of minor errors that I have detailed in the attached Summary, but these are not considered to be material to the accuracy of the accounts.

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

I would add that, despite effectively having 3 different Treasurers during the year, the accounts were meticulously presented and the individuals concerned should be congratulated.



Stephen J Smith

07 April 2025

ST WERBURGH, WEMBURY.

2024 ACCOUNTS-SUMMARY FINDINGS

The Annual Report & Account Sheets

- As I commented last year, it would be useful if the Report paragraphs were numbered. This makes referencing comments much easier.
- On Sheet 6 - "Cheques & EBPs" , the entry against P24/014 shows a payment of E22,177.20p but the invoice is for €22,117.20p— but as this is just 0.1% of the total bill for Bell restoration, it is not deemed material.
- For one of the PGS entries the amount of Gift Aid repaid by HMRC was more than claimed/due. [t is not obvious why HMRC have made this overpayment, but is again not deemed material.
- Further to my comments last year it was pleasing to note that nearly every payment was supported by detailed invoices/receipts.

THE PARISH CHURCH OF ST. WERBURGH, WEMBURY

Annual Report of the Parochial Church Council for Year ended 31.12.24

Aims and Purposes

The Parochial Church Council of the Ecclesiastical Parish of St. Werburgh, Wembury (hereinafter called the PCC) has the responsibility of co-operating with the Team Rector (currently in vacancy) and the Team Vicar, the Reverend Kim Lovell (who returned from maternity leave in late September 2024) in promoting in the ecclesiastical parish the whole mission of the church - pastoral, evangelical, social and ecumenical.

Objectives and Activities

The PCC is committed to enabling as many people as possible to worship at the church and to become part of the parish community of St. Werburgh, Wembury. Our services and worship put faith into practice through prayer and scripture, music and sacrament. When planning our activities for the year the PCC have considered the Charity Commission's guidance on public benefit and in particular, the specific guidance on charities for the advancement of religion. We especially aim to enable ordinary people to live out their faith as part of our parish community through: Worship and prayer, learning about the Gospel, and developing their knowledge and trust in God as revealed in the life and teaching of Jesus. Provision of pastoral care for people living in the parish. Missionary and outreach work. To facilitate this work, it is important that we maintain the fabric of the Church of St. Werburgh and its surrounds to a high standard.

Achievements and Performance

Worship and Prayer

The PCC is always keen to offer a range of services that our community will find both beneficial and spiritually fulfilling. Our worship format is both formal and informal applied in a style to help everyone to be welcomed and involved.

There has been a range of services offered during the month, both at the church of St. Werburgh and sometimes at another Mission Community church on the third and fifth Sundays of the month. We offer a variety of services at 8am, 11am and 3pm. These also include a regular monthly Together at Ten Service with other Mission Community churches, as well as a hybrid Holy Communion 10.00 am service which is both in the church of Holy Cross, Newton Ferrers and is sent out live on Zoom as often as possible for those in the Mission Community who are vulnerable, shielding or cautious.

As well as our regular services, we enable our community to celebrate and thank God at the milestones of the journey through life. We have conducted 4 Baptisms, 4 Weddings, 1 Marriage Blessing, 9 Funerals, 1 Memorial Service 10 Interments of Ashes.

We continue to hold an online Morning Prayer service, Monday to Friday at 9.00 am.

Our Home Group has continued to meet monthly to further explore faith and join in fellowship.

Church attendances have slightly increased over the last year with an average of 17 at the 8am services and 52 at the 11am services.

We have seen a decrease in the monies raised at the various church services, the total is down on 2023. However, due to a permanent online giving terminal in the church, the portable card machine which can be used at any venue and the Parish Giving Scheme, total receipts from regular giving is slightly up on last year.

Various fundraising events including the Diocesan-funded Beach Labyrinth, The Wedding Dress Festival, Concerts and Catering at various events have all increased the funds. The Wedding Dress Festival in particular raised over £4000 and our wonderful Catering Team do a marvellous job at all events. We were fortunate that our bellringers continued their fantastic fundraising efforts towards the costs of the bell repairs. The bells were taken down in January 2024, rehung in July and were ready to ring out again at the end of the summer.

As with all churches, St Werburgh has a continued need to be constantly raising money to keep our listed building in good repair.

There are 92 people on the Church Electoral Roll.

Diocesan and Deanery Synods

At the end of the year, the parish has one representative at Deanery Synod where the main areas of discussion have continued to be missional.

Mission and Evangelism

Our informal monthly service "Celebrate" which is held in the Wembury Village Hall on the second Sunday in the month at 3pm has continued throughout 2024 with average attendances of 20-30, with young and old engaging in informal worship together, developing our outreach to families. Celebrate worshipped in the church building for a Pet Service in July and for Advent in December.

Serving coffee once a month after the 11am service is now firmly re-established, any extra help to organize this would always be welcome. In addition to our usual services we held a Pet Service in the summer, Songs of Praise at the end of the Wedding Dress event with the hymn selection by the congregation from those sung at their own wedding ceremonies and a Carol Service with mulled wine and mince pies afterwards. Other Christmas services included the Family service at 5pm on Christmas Eve where the children helped to prepare the chocolate treat, Bethlehem Rocky Road to share in the journey of Mary and Joseph. We reached a total of 200 people in church over the Christmas period.

St Werburgh church Mothers' Union celebrated a milestone anniversary in October 2024 with a service in church and they continue their supportive outreach with their weekly Coffee Stop, providing a valued meeting point and social support to the older parish residents. The Mothers' Union also provide the beautiful posies distributed in church and parish on Mothering Sunday.

Helping those in need is a demonstration of our faith. During the year St. Werburgh Church has raised funds of £2629 which have been distributed amongst various charities both at Home and Overseas. This includes £479.30 which was collected and given immediately to the charity and hasn't gone through the church accounts. This is down on last year, due to many of our donations being restricted to the Bell fund. The charities benefiting from our grants were:

- Grants of between £250 - £500: Parkinson's UK, The Church of England Children's Society.
- Grants of between £500-£600 to Great Ormond Street Hospital
- Grants of between £300-£400 to the National Deaf Children's Society and the RNLI
- Grants up to £700 to the Poppy Appeal
- Smaller donations of under £100 to Shelterbox and Water Aid

Financial Review

The financial statements and accompanying notes on pages 6 to 10 of this report provides a detailed analysis of our income and expenditure for the year.

Total receipts on our unrestricted and designated funds were £82,325.2. In addition, restricted donations of £28,081.57 were also received.

Over the year we have seen the receipts from planned giving via the Parish Giving Scheme (PGS) increase by 2.0%. However, less money was given, but more people offered to gift aid their donations, causing the increase. Gift Aid is an important source of income and must be encouraged. Being in the PGS ensures a steady flow of donated funds, which helps with financial management and budgeting – enabling us to efficiently continue serving the whole community. By the end of 2024 we had 47 individuals/couples as members of the PGS which is down on last year.

£134,543.29 was spent to provide the Christian ministry from St. Werburgh Church. This includes our contribution towards the Diocesan Parish Share, which enables mission and ministry to be provided across our diocese. The parish share that each church in the diocese is asked to find is calculated according to a formula that is based mainly on the number of people in its worshipping community. Our parish share for 2024 was £36,220, which was a small decrease on the previous year, and was paid in full.

The expenses of the Yealm & Erme Mission Community are shared between the six member churches according to a formula that is based on the number of recorded participants for each church. Our Mission Community share for 2024 was £2,079 and was paid in full.

As will be seen from the financial statement on page 8, the net result of the year was an excess of receipts over payments of £14,557.48. It should be pointed out that this surplus includes £3,435.33 earmarked for the Tower Restoration Project and £3,625 of monies held as deposits for weddings scheduled for 2025/6.

The balance of our unrestricted and designated funds held in our Central Board of Finance (CBF) accounts was £43,390 as at the 31 December 2024. This is down due to the Bells repair, which has now been completed in Full.

Our main challenge for 2025, apart from trying to meet our Diocesan Parish Share, will be to restart the work to improve the damp problem in the tower and ensure we have sufficient funds to complete that project now that the bells are repaired and back in situ.

Reserves Policy

The main purpose of holding cash reserves is to smooth out fluctuations in cash flow and meet any emergencies that might arise.

It is PCC policy to maintain, if possible, a balance on unrestricted funds which equates to three months' unrestricted payments (equivalent to approximately £20,000) to cover unforeseen situations that may arise from time to time.

It is our policy to invest our funds balances with the Central Board of Finance (CBF) Church of England Deposit Fund.

Safeguarding

The PCC has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to comply with the 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. Our special thanks go to all those who have made the experience of a relationship with St. Werburgh Church a good one through volunteering to undertake support roles in our worship, taking communion to the housebound and infirm and pastoral visiting.

Structure, Governance and Management

The PCC is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measure.

The method of appointment of PCC members is set out in the Church Representation Rules. All those attending church are encouraged to register on the Electoral Roll and to consider standing for election to the PCC.

The PCC members, the churchwardens and the incumbent are responsible for making decisions on all matters of general concern and importance to the parish including deciding on how the funds of the PCC are to be spent. The PCC held six meetings during the year.

The Yealm & Erme Mission Community brings together six churches; Wembury, Brixton, Yealmpton, Newton Ferrers, Noss Mayo & Holbeton. As a Mission Community they function under the leadership structure of a Team Rector and a Team Vicar. The Team Rector post is currently vacant and is being actively advertised. Our Team Vicar, Revd. Kim Lovell, returned from Maternity Leave at the end of September 2024 and she is based in Newton Ferrers. We must pay tribute to the wonderful team of retired clergy who support Kim in her mission and ensure that worship in Wembury parish has been continuous throughout the year.

A Joint Council operated throughout the year bringing together representatives from each of the six churches to make decisions on policies and service schedules.

Administrative Information:

The Church of St. Werburgh is situated off Church Road in the Parish of Wembury, Devon and is part of the Diocese of Exeter within the Church of England. As the former vicarage in Wembury is now a Letting Property of the Exeter Diocese, the principal address for correspondence is Mrs. Sue Lord, Churchwarden, 21 Southland Park Road, Wembury PL9 0HG.

The members of the Parochial Church Council of the Ecclesiastical Parish of St. Werburgh, Wembury are Trustees registered with the Charity Commission and entered into the Register of Charities. Registered No: 1137599.

Bankers NatWest Bank, Plymouth City Centre Branch
14 Old Town Street, Plymouth, PL1 1DG

Independent Examiner Mr. Stephen Smith, Independent Examiner
Cherry Tree House, 6 St Nicholas Close, Ludgershall SP11
9PS

Church Architect Mr. Grant Elliott, Amanda Le Page Architects, Studio 2, Plumer
House, Tailyour Road, Plymouth PL6 5DH

Approved by the PCC on Wednesday April 16th 2025 and signed on their behalf by Jayne Richardson & Sue Lord (Churchwardens)



Wembury Parochial Church Council Financial Statements (Receipts) for the Year ended 31 December 2024

		Sheet	Unrestricted Funds	Unrestricted Designated Funds	Restricted Funds	Endowment Funds	Total 2024	Total 2023	Variance
			£	£	£	£	£	£	£
RECEIPTS									
Voluntary Receipts - regular giving									
	Tax efficient planned giving	1 & 3	£21,633.40	-	-	-	£21,633.40	20,739	894
	Other planned giving	3	£2,868.81	-	-	-	£2,868.81	3,508	-639
	Collections at Services	2	£5,219.97	-	£1,881.72	-	£7,101.69	9,783	-2,681
	Other recurring donations	2 & 8	£3,862.47	£1,705.00	£17.27	-	£5,584.74	6,934	-1,349
	Gift Aid recovered	3	£7,488.53	-	£4,197.91	-	£11,686.44	6,390	5,296
			£41,073.18	£1,705.00	£6,096.90	£0.00	£48,875.08	47,354	1,521
Other voluntary receipts									
	Legacies	3	-	£0.00	-	-	£0.00	3,000	-3,000
	Grants	2 & 3	£13,476.14	-	£15,724.00	-	£29,200.14	800	28,400
	Non-recurring donations & appeals	2	£233.00	£0.00	£3,137.63	-	£3,370.63	13,290	-9,919
	On-line Giving & Card Reader donations	3	£2,866.19	-	£1,936.32	-	£4,802.51	8,518	-3,715
			£16,575.33	£0.00	£20,797.95	£0.00	£37,373.28	25,608	11,765
Activities for Generating Funds									
	Love & Marriage Festival	2	£4,919.40	-	£0.00	-	£4,919.40	0	4,919
	Concerts	2	£575.46	-	£0.00	-	£575.46	521	54
	Coffee Mornings/Cream Teas etc	2	£664.00	-	£0.00	-	£664.00	0	664
	Other	2	£1,703.19	£45.00	£1,086.72	-	£2,834.91	2,290	545
			£7,862.05	£45.00	£1,086.72	£0.00	£8,993.77	2,811	6,183
Investment Income									
	CBF Deposit Accounts Interest	4	£15.73	£2,708.88	£0.00	£0.00	£2,724.61	1,803	922
Receipts from Church Activities									
	Bookstall	2	£202.03	-	-	-	£202.03	388	-186
	Wembury Review	Sep Acct	£5,000.00	-	-	-	£5,000.00	12,406	-7,406
	Statutory Fees (weddings, funerals etc)	8	£7,138.00	-	-	-	£7,138.00	5,599	1,539
			£12,340.03	£0.00	£0.00	£0.00	£12,340.03	18,393	-6,053
Other Incoming Resources									
	Retirement Gifts	3	£0.00	-	£0.00	-	£0.00	0	0
	Birth of Isaac Lovell	3			£100.00		£100.00	0	
			£0.00	£0.00	£100.00	£0.00	£100.00	0	0
TOTAL RECEIPTS			£77,866.32	£4,458.88	£28,081.57	£0.00	£110,406.77	95,969	14,438

Wembury Parochial Church Council Financial Statements (Payments) for the Year ended 31 December 2024

		Sheet	Unrestricted Funds	Unrestricted Designated Funds	Restricted Funds	Endowment Funds	Total 2024	Total 2023	Variance
			£	£	£	£	£	£	£
PAYMENTS									
Church Activities:									
Mission giving & charitable grants:									
	Home Missions & Charities	5 & 6	0.00	-	2,150.49	-	2,150.49	4,364	-2,214
	Overseas Missions & Charities	5 & 6	0.00	-	0.00	-	0.00	0	0
	Diocesan Parish Share	6	36,220.00	-	-	-	36,220.00	38,928	-2,708
	Salaries / Wages / Honoraria	5	1,200.00	-	-	-	1,200.00	1,200	0
	Clergy Expenses	6	0.00	-	-	-	0.00	0	0
Church Running Expenses									
	Insurance	5	4,145.36	-	-	-	4,145.36	3,753	392
	Yealm & Erme Mission Community	6	2,262.17	-	-	-	2,262.17	2,295	-33
	Administration costs	5 & 6	1,019.24	-	-	-	1,019.24	1,043	-24
	Church maintenance	6	4,622.75	-	-	-	4,622.75	1,340	3,283
	Upkeep of services	6	159.47	-	-	-	159.47	346	-187
	Upkeep of churchyard	6	3,472.50	-	-	-	3,472.50	805	2,668
	Church utility costs (electricity, oil & water)	5 & 6	1,808.84	-	-	-	1,808.84	1,572	237
Trading costs:									
	Bookstall	6	24.95	-	-	-	24.95	97	-72
	Wembury Review	Sep Acct	-	-	-	-	0.00	13,717	-13,717
Church repair & maintenace									
	Major Repairs (Structure)	6	0.00	-	-	-	0.00	2,484	-2,484
	Major Repairs / Replacements (Installations)	6	76,338.84	-	-	-	76,338.84	4,118	72,221
	Church interior & exterior decorating	6	0.00	-	-	-	0.00	0	0
			131,274.12	0.00	2,150.49	0.00	133,424.61	76,062	57,363
Fund Raising Activities:									
	Costs of concerts & other events	2 & 6	40.00	-	0.00	-	40.00	298	-258
	Love & Marriage Festival	2 & 6	640.60	-	0.00	-	640.60	0	641
	Fees for On-line Giving & Card Reader donations	3	29.73	-	6.88	-	36.61	155	-
	Costs of stewardship campaign	6	0.00	-	-	-	0.00	0	0
			710.33	0.00	6.88	0.00	717.21	453	264
Governance Costs:									
	Independent Examination of Annual Accounts	6	88.20	-	-	-	88.20	450	-362
			88.20	0.00	0.00	0.00	88.20	450	-362
Other payments:									
	Church Fabric "in memoriam" of Parishioners	6	0.00	-	0.00	-	0.00	0	0
	Gifts	6	0.00	-	313.27	-	313.27	0	313
			0.00	0.00	313.27	0.00	313.27	0	313
TOTAL PAYMENTS			132,072.65	0.00	2,470.64	0.00	134,543.29	76,965	57,578

Wembury Parochial Church Council

Financial Statements (Assets & Liabilities)

for the Year ended 31 December 2024

	Unrestricted Funds	Unrestricted Designated Funds	Restricted Funds	Endowment Funds	Total 2024	Total 2023
	£	£	£	£	£	£
Excess / (Deficit) of Receipts over Payments	-54,206.33	4,458.88	25,610.93	0.00	-24,136.52	19,004
Transfer between funds	54,951.00		-16,257.00	0.00	38,694.00	0
	744.67	4,458.88	9,353.93	0.00	14,557.48	19,004
Cash Funds:						
Bank Current Account as at 1 January 2024		0.00		0.00	6,375.00	5,833
Bank Current Account as at 31 December 2024		0.00		0.00	18,116.06	6,375
CBF Deposit Accounts as at 1 January 2024			0.00	0.00	79,360.00	54,466
CBF Deposit Accounts as 31 December 2024			0.00	0.00	43,390.66	79,360
Wembury Review Account as at 1 January 2024		0.00	0.00	0.00	0.00	5,344
Wembury Review Account as at 31 December 2024		0.00	0.00	0.00	0.00	4,034
Balance of Cash Funds as 31 December 2024	0.00	0.00	0.00	0.00	61,506.72	89,769
Other Monetary Assets:						
Gift Aid recoverable for period Dec 2024	0.00		0.00	0.00	867.99	3,885
LPWGS VAT recovery claim for 2024	0.00		0.00	0.00	52.00	405
	0.00	0.00	0.00	0.00	919.99	
Other Assets:						
Bookstall Stock		-	-	-	20.00	28
	0.00	0.00	0.00	0.00	20.00	28
Liabilities:						
Uncleared cheques for 2024		-	-	-	-	380.00
2024 onwards Wedding fees paid in advance		-	-	-	3,625.50	1,500
Repairs to tower and external walls		-	-	-	30,000.00	28,000
Repairs to Old Stable		-	-	-	500.00	1,068
Repairs to Bells and Bellframes		-	-	-	-	61,439
	0.00	0.00	0.00	0.00	34,122.50	92,007

Wembury Parochial Church Council Accounts

Notes to the Accounts

1. The financial statements, using the Receipts & Payments basis, have been prepared under the Church Accounting Regulations 2006 in accordance with the applicable accounting standards and the current Statement of Recommended Practice (SORP 2015).
2. Definition of Fund classification:
 - UNRESTRICTED FUNDS may be used by the PCC for any of its ordinary purposes.
 - DESIGNATED FUNDS represent funds set aside, out of ordinary unrestricted funds, for specific designated purposes, which can be transferred back into general funds at any time.
 - RESTRICTED FUNDS represent either income from trusts or endowments which may be expended only on those restricted objectives provided in the terms of the trust or bequest, or donations or grants received or invited for a specific purpose. The funds may only be spent on the specific purpose for which they were given. Any balance remaining unspent must be carried forward as a balance on that fund and cannot be absorbed into general funds.
 - ENDOWMENT FUNDS are funds whose capital must be maintained; only income arising from the investment of the endowment may be used either as restricted or unrestricted funds depending upon the purpose for which the endowment was established. There are no endowment funds on which to report.
3. The headings and sub-headings within the Receipts and Payments sheets are in accordance with the guidance contained in the Charity Commission's Statement of Recommended Practice (SORP 2015).
4. Transactions during the year within the Wembury Review Account were as follows

		2024	2023
Receipts:	Advertisements	8168.96	7144.52
	Subscriptions	4796.43	4078.10
	Shop Sales	1325.90	1171.70
	Donations	12.00	12.00
Total Receipts		14303.29	12406.32
Payments:	Printing Costs	8308.6	7997.00
	Expenses	269.25	554.48
	Postage	87.65	165.2
	Transfer to Wembury PCC	5,000.00	5,000.00
Total Payments		13665.50	13716.68

5. It is a requirement of Charity Law that all receipts are shown gross and fees/expenses are shown separately. Donations received as a result of on-line giving and card reader donations are credited to our bank after the deduction of fees retained by the online giving and card reader donations provider. Therefore, the figures recorded here have been increased to include the fees that were deducted at source. The fees deducted are shown under Fund Raising Activities on page 7.
6. Similarly, as only the “net” amounts for fund raising activities, after the deduction of expenses, were passed to the Treasurer for banking the figures recorded here have been increased to include the expenses incurred. The expenses incurred are shown under Fund Raising Activities on page 7.
7. A list of the charities that we have supported can be found in the section headed “Mission and Evangelism” on page 2 of this report.
8. Clergy expenses are paid by the Yealm and Erme Mission Community.
9. Most of our costs associated with Administration and Upkeep of Services are borne by the Yealm and Erme Mission Community.
10. The movements in CBF Deposit Funds during the year were as follows:

CBF ACCOUNT	01.01.2024	Deposits	Interest	Transfers	31.12.2024
<i>Unrestricted:</i>					
General Fund	296.37	0	15.73	0	312.1
<i>Designated:</i>					
Review Fund	162.48	0	8.62	0	171.1
Organ Fund	3652.77	0	143.47	1465	2331.24
Bell Fund	42922.92	16257.04	792.52	53486	6486.44
Fabric Fund	32325.47	0	1764.25	0	34089.72
	79360.01	16257	2724.61	54951	43390.66

Accounts



**THE PAROCHIAL CHURCH COUNCIL OF
THE ECCLESIASTICAL PARISH OF ST WERBURGH, WEMBURY**

ANNUAL REPORT & FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2023

**Stephen J Smith
6 St Nicholas Close
Ludgershall
Wiltshire
SP11 9PS**

ACCOUNT EXAMINER

To: The Chairperson & Treasurer of The Church Council of The Ecclesiastical Parish of St Werburgh, Wembury.

THE ANNUAL REPORT & FINANCIAL STATEMENTS FOR 2023

I was forwarded, in advance, the various spreadsheets/word documents that constitute both the Annual Report and the detailed accounts for the period 1st January 2023 to 31st December 2023; this was followed by my visit to Wembury to review the payment vouchers, receipts, cheque/paying books and the various bank statements.

I report to you on my examination of the accounts of The Church Council of The Ecclesiastical Parish of St Werburgh, Wembury, for the year ended 31/12 2023. You are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act") and I report in respect of my examination of the Church's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

I have completed my examination, and I can confirm that no material matters have come to my attention in connection with the examination (other than that disclosed in the attached Summary).

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



Stephen J Smith

19/2/24.

THE PARISH CHURCH OF ST. WERBURGH, WEMBURY

Annual Report of the Parochial Church Council for Year ended 31.12.23

Aims and Purposes

The Parochial Church Council of the Ecclesiastical Parish of St. Werburgh, Wembury (hereinafter called the PCC) has the responsibility of co-operating with the incumbent Team Rector, the Reverend Alan Ryan and the Team Vicar, the Reverend Kim Lovell, in promoting in the ecclesiastical parish the whole mission of the church - pastoral, evangelical, social and ecumenical.

Objectives and Activities

The PCC is committed to enabling as many people as possible to worship at the church and to become part of the parish community of St. Werburgh, Wembury. The PCC maintains an overview of worship and undertakes a revision of our printed services on a regular basis, together with the clergy team, to ensure that our services continue to involve as many people as possible who live within the parish and others who wish to share in our worship. Our services and worship put faith into practice through prayer and scripture, music and sacrament. When planning our activities for the year the PCC have considered the Charity Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion. We especially aim to enable ordinary people to live out their faith as part of our parish community through:

Worship and prayer, learning about the Gospel, and developing their knowledge and trust in God as revealed in the life and teaching of Jesus

Provision of pastoral care for people living in the parish

Missionary and outreach work

To facilitate this work, it is important that we maintain the fabric of the Church of St. Werburgh and its surrounds to a high standard.

Achievements and Performance

Worship and Prayer

The PCC is always 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. Our worship format is both formal and informal applied in a style to help everyone to be welcomed and involved.

In normal circumstances there has been a range of services offered during the month, both at the church of St. Werburgh and sometimes at another Mission Community church. These have included a regular monthly Together at Ten Service with other Mission Community churches, as well as a hybrid Holy Communion 10.00 am service which is both in the church of Holy Cross, Newton Ferrers and is sent out live on Zoom for those in the Mission Community who are vulnerable, shielding or cautious.

As well as our regular services, we enable our community to celebrate and thank God at the milestones of the journey through life. We have conducted 8 Baptisms, 5 Weddings, 13 Funerals, 3 Memorial Services, 1 Woodland Burial, 6 Crematorium Services and 7 Internments of Ashes.

Impact of Coronavirus pandemic

We continue to hold an online Morning Prayer service, Monday to Friday at 9.00 am.

Attendances are still lower than in pre-covid times due to some people still reluctant to resume regular church attendance. Zooming the services has provided the opportunity for these groups of people and others to access our services throughout the year.

Whilst we have seen an increase in the monies raised at the various church services, having reintroduced a physical collection, the total is still down on the pre Covid-19 years. We now have a permanent online giving terminal in the church in addition to the portable card machine which can be used at any venue.

We combined a fundraising event with the Diocesan-funded Beach Labyrinth on a damp afternoon in September and held a quiz night in November; both events bringing in some very welcome funds towards the upkeep of our church. Additionally, the bell ringers have organized various fundraising events, taking the lead to raise the money for the urgent repairs needed to the bells.

The Quinquennial survey carried out in 2020 identified problems with our bells. A subsequent report from Nicholson Engineering Ltd in 2022 identified work that needed to be undertaken in the next five to seven years, after which time the bells would be considered unsafe to ring. In August 2023 quotes were obtained from three separate firms of Bellfounders for the restoration work required. After consideration by the PCC it was decided to accept the quotation of £61,439 + VAT from John Taylor & Co of Loughborough. This work has now taken precedence over the remedial works to the back of the church and the tower and the work on the bells is scheduled to commence in January 2024. A magnificent effort has been made with the fund raising for this work especially by the bell ringers themselves.

At the church of St.Werburgh we continue to struggle financially, but used reserves to meet the diocesan share in full.

There are 91 people on the Church Electoral Roll.

Diocesan and Deanery Synods

The parish had two representatives at Deanery Synod; the main areas of discussion have continued to be mission areas. A new Triennium started on 1st July 2023.

Mission and Evangelism

Our informal monthly service "Celebrate" which is held in the Wembury Village Hall on the second Sunday in the month at 3pm has continued throughout 2023 with average attendances of 20-30, with young and old engaging in informal worship together, developing our outreach to families. Celebrate worshipped in the church building for a Pet Service in July and for Advent in December.

Serving coffee after some 11am services was reintroduced in the autumn with the congregation enjoying the opportunity to socialise. Our Annual Carol Service was taken by the Churchwardens and was followed by mulled wine and Christmas treats. The Christmas Eve family service returned to pre-covid numbers and over 300 people attended across the three services on Christmas Eve and Christmas Day.

St Werburgh church has an active branch of the Mothers' Union who also run a weekly Coffee Stop providing a valued meeting point and social support to parishioners.

Helping those in need is a demonstration of our faith. During the year St. Werburgh Church has raised funds of £4,364 which have been distributed amongst various charities both at Home and Overseas. The charities benefiting from our grants were:

- Grants over £500: British Heart Foundation, RABI, Royal British Legion.
- Grants of between £250 - £500: Parkinson's UK, The Church of England Children's Society.
- Grants up to £250: Alzheimer's Society, Bickleigh Down PFA, Breast Cancer Unit Derriford, Devon Wildlife Trust, Gables Dogs & Cats Home, Jeremiah's Journey, National Deaf Children's Society, Plymouth Foodbank, RNLI, Shekinah Mission, St Werburgh Church.

Financial Review

The financial statements and accompanying notes on pages 6 to 10 of this report provides a detailed analysis of our income and expenditure for the year.

Total receipts on our unrestricted and designated funds were £68,651. In addition, restricted donations of £27,318 were also received.

Over the year we have seen the receipts from planned giving via the Parish Giving Scheme (PGS) increase by 2.5%. Being in the PGS ensures a steady flow of donated funds, which helps with financial management and budgeting – enabling us to efficiently continue serving the whole community. By the end of 2023 we had 59 individuals/couples as members of the PGS. We will seek to encourage more individuals to transfer over to this method of donation in 2024.

We are extremely grateful for the legacy of £3,000 received from the estate of Peter Lugar and the generosity of all those parishioners who have continued with their financial support. The response to the Bell Restoration Project has been truly amazing and is a real indication of the concern and support shown by the people of Wembury Parish, and those further afield, to saving the Wembury Church bells. By the end of 2023 we have raised £55,378 towards the £61,439 cost of restoring all the bell fittings and bell frame. The VAT payable on the works we will be able to claim back under the Listed Places of Worship Grant Scheme.

£76,965 was spent to provide the Christian ministry from St. Werburgh Church. This includes our contribution towards the Diocesan Parish Share, which enables mission and ministry to be provided across our diocese. The parish share that each church in the diocese is asked to find is calculated according to a formula that is based mainly on the number of people in its worshipping community. Our parish share for 2023 was £38,928, which was an 8.7% decrease on the previous year, was paid in full.

The expenses of the Yealm & Erme Mission Community are shared between the six member churches according to a formula that is based on the number of recorded participants for each church. Our Mission Community share for 2023 was £2,295 and was paid in full.

As will be seen from the financial statement on page 8, the net result of the year was an excess of receipts over payments of £19,004. It should be pointed out that this £19,004 surplus includes £3,201.00 earmarked for the Tower Restoration Project, £380.00 of uncleared cheques and £1,500 of monies held as deposits for weddings scheduled for 2024/5.

The balance of our unrestricted and designated funds held in our Central Board of Finance (CBF) accounts was £79,360 as at the 31 December 2023.

Our main challenge for 2024, apart from trying to meet our Diocesan Parish Share, will be to raise the balance of the monies towards the repairs required to the Bell fittings and Bell frame.

Reserves Policy

The main purpose of holding cash reserves is to smooth out fluctuations in cash flow and meet any emergencies that might arise.

It is PCC policy to maintain, if possible, a balance on unrestricted funds which equates to three months' unrestricted payments (equivalent to approximately £20,000) to cover unforeseen situations that may arise from time to time. The balance of our free reserves as at 31 December 2023 was £84,647, which is above our target.

It is our policy to invest our funds balances with the Central Board of Finance (CBF) Church of England Deposit 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. Our special thanks go to all those who have made the experience of a relationship with St. Werburgh Church a good one.

Structure, Governance and Management

The PCC is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measure.

The method of appointment of PCC members is set out in the Church Representation Rules. All those attending church are encouraged to register on the Electoral Roll and to consider standing for election to the PCC.

The PCC members, the churchwardens and the incumbent are responsible for making decisions on all matters of general concern and importance to the parish including deciding on how the funds of the PCC are to be spent. The PCC held five meetings during the year.

The Yealm & Erme Mission Community brings together six churches; Wembury, Brixton, Yealmpton, Newton Ferrers, Noss Mayo & Holbeton. As a Mission Community they function under the leadership structure of a Team Rector and a Team Vicar. Our Team Rector is Revd Alan Ryan, (retired September 2023) is based in Yealmpton. Revd Kim Lovell (on maternity leave from December 2023) is our Team Vicar and she is based in Newton Ferrers.

A Joint Council operated throughout the year bringing together representatives from each of the six churches to make decisions on policies and service schedules.

Administrative Information:

The Church of St. Werburgh is situated off Church Road in the Parish of Wembury, Devon and is part of the Diocese of Exeter within the Church of England. As the former vicarage in Wembury is now a Letting Property of the Exeter Diocese, the principal address for correspondence is Mrs. Sue Lord, Churchwarden, 21 Southland Park Road, Wembury PL9 0HG.

The members of the Parochial Church Council of the Ecclesiastical Parish of St. Werburgh, Wembury are Trustees registered with the Charity Commission and entered into the Register of Charities. Registered No: 1137599.

PCC members who have served from 1 January 2023 until the date this report was approved are:

Ex-officio members:

Incumbent	The Revd. Alan Ryan (Team Rector) – Until 30/09/23
Team Vicar	The Revd. Kim Lovell – on maternity leave from 26/12/23

Churchwarden	Mrs. Carol Steel – Until 23/04/23
	Mrs. Jayne Richardson – From 23/04/23
	Mrs. Sue Lord – From 23/04/23

Deanery Synod Representatives

Mrs. Jayne Richardson	Deanery Synod Lay Chair - Until 30/06/23
Mrs. Belinda Kemp	
Mr. Geoffrey Farmiloe	From 01/07/23

Elected members

Mrs. Sue Lord	Secretary & PCC Member – Until 23/04/23
Mrs Belinda Kemp	Secretary from 24/04/23
Mrs Rose Farmiloe	Treasurer from 24/04/23

PCC Members

Mr. Geoffrey Farmiloe	Until 30/06/23
Mrs Sue Gregory	From 23/04/23 until 20/11/23
Mrs Rita Hart	From 23/04/23
Mr. Ivar Hellberg	Until 25/09/23
Mr. Bob Hone	From 23/04/23
Mrs. Margaret MacBean	From 23/04/23

Volunteer Members

Mrs. Carol Steel	Safeguarding Representative
Mr. David Vasey	Acting Treasurer, Until 23/04/23 Parish Giving Scheme Representative Gift Aid Officer
Mr. Robert Rowland	Assistant Treasurer
Mrs. Belinda Kemp	Health & Safety Officer
Mrs. J Richardson	Electoral Roll Officer PCC Vice Chair

Bankers

NatWest Bank, Plymouth City Centre Branch
14 Old Town Street, Plymouth, PL1 1DG

Independent Examiner

Mr. Stephen Smith, Independent Examiner
Cherry Tree House, 6 St Nicholas Close, Ludgershall SP11 9PS

Approved by the PCC on 21 March 2024 and signed on their behalf by Jayne Richardson & Sue Lord (Churchwardens)



Wembury Parochial Church Council Financial Statements (Receipts) for the Year ended 31 December 2023

Notes

	2	Unrestricted Funds	Unrestricted Designated Funds	Restricted Funds	Endowment Funds	Total 2023	Total 2022
		£	£	£	£	£	£
RECEIPTS	3						
Voluntary Receipts - regular giving							
Tax efficient planned giving		20,739	-	-	-	20,739	20,190
Other planned giving		3,508	-	-	-	3,508	3,582
Collections at Services		5,374	-	4,409	-	9,783	10,378
Other recurring donations		4,245	2,678	11	-	6,934	8,768
Gift Aid recovered		5,500	-	890	-	6,390	8,425
		39,366	2,678	5,310	0	47,354	51,343
Other voluntary receipts							
Legacies		-	3,000	-	-	3,000	0
Grants		800	-	0	-	800	826
Non-recurring donations & appeals		662	20	12,608	-	13,290	7,103
On-line Giving & Card Reader donations	5	1,198	-	7,320	-	8,518	596
		2,660	3,020	19,928	0	25,608	8,525
Activities for Generating Funds	6						
Flower Festival		0	-	0	-	0	0
Concerts		0	-	521	-	521	440
Coffee Mornings/Cream Teas etc		0	-	0	-	0	0
Other		731	-	1,559	-	2,290	2,360
		731	0	2,080	0	2,811	2,800
Investment Income							
CBF Deposit Accounts Interest	10	9	1,794	0	0	1,803	592
Receipts from Church Activities							
Bookstall		388	-	-	-	388	456
Wembury Review	4	12,406	-	-	-	12,406	12,187
Statutory Fees (weddings, funerals etc)		5,599	-	-	-	5,599	8,719
		18,393	0	0	0	18,393	21,362
Other Incoming Resources							
Retirement Gifts		0	-	0	-	0	0
		0	0	0	0	0	0
TOTAL RECEIPTS		61,159	7,492	27,318	0	95,969	84,622

Wembury Parochial Church Council Financial Statements (Payments) for the Year ended 31 December 2023

	Notes	Unrestricted Funds	Unrestricted Designated Funds	Restricted Funds	Endowment Funds	Total 2023	Total 2022
		£	£	£	£	£	£
PAYMENTS	3						
Church Activities:							
Mission giving & charitable grants:	7						
Home Missions & Charities		0	-	4,364	-	4,364	6,169
Overseas Missions & Charities		0	-	0	-	0	7,065
Diocesan Parish Share		38,928	-	-	-	38,928	37,657
Salaries / Wages / Honoraria		1,200	-	-	-	1,200	1,200
Clergy Expenses	8	0	-	-	-	0	0
Church Running Expenses							
Insurance		3,753	-	-	-	3,753	3,409
Yealm & Erme Mission Community		2,295	-	-	-	2,295	1,119
Administration costs	9	1,043	-	-	-	1,043	1,063
Church maintenance		1,340	-	-	-	1,340	1,723
Upkeep of services	9	346	-	-	-	346	592
Upkeep of churchyard		805	-	-	-	805	1,300
Church utility costs (electricity, oil & water)		1,572	-	-	-	1,572	1,327
Trading costs:							
Bookstall		97	-	-	-	97	105
Wembury Review	4	13,717	-	-	-	13,717	13,507
Church repair & maintenance							
Major Repairs (Structure)		2,484	-	-	-	2,484	0
Major Repairs / Replacements (Installations)		4,118	-	-	-	4,118	2,341
Church interior & exterior decorating		0	-	-	-	0	0
		71,698	0	4,364	0	76,062	78,577
Fund Raising Activities:							
Costs of concerts & other events	6	113	-	185	-	298	19
Flower Festival		0	-	0	-	0	0
Fees for On-line Giving & Card Reader donations	5	16	-	139	-	155	7
Costs of stewardship campaign		0	-	-	-	0	0
		129	0	324	0	453	26
Governance Costs:							
Independent Examination of Annual Accounts		450	-	-	-	450	450
		450	0	0	0	450	450
Other payments:							
Church Fabric "in memoriam" of Parishioners		0	-	0	-	0	0
Retirement Gifts		0	-	0	-	0	0
		0	0	0	0	0	0
TOTAL PAYMENTS		72,277	0	4,688	0	76,965	79,053

Wembury Parochial Church Council Financial Statements (Assets & Liabilities) for the Year ended 31 December 2023

Notes

	2	Unrestricted Funds £	Unrestricted Designated Funds £	Restricted Funds £	Endowment Funds £	Total 2023 £	Total 2022 £
Excess / (Deficit) of Receipts over Payments		-11,118	7,492	22,630	0	19,004	5,569
Transfer between funds		4,000	-4,000	0	0	0	0
		<u>-7,118</u>	<u>3,492</u>	<u>22,630</u>	<u>0</u>	<u>19,004</u>	<u>5,569</u>
Cash Funds:							
Bank Current Account as at 1 January 2023		1,865	0	3,968	0	5,833	22,032
Bank Current Account as at 31 December 2023		<u>1,253</u>	<u>0</u>	<u>5,122</u>	<u>0</u>	<u>6,375</u>	<u>5,833</u>
CBF Deposit Accounts as at 1 January 2023		287	54,179	0	0	54,466	27,605
CBF Deposit Accounts as 31 December 2023	10	<u>296</u>	<u>79,064</u>	<u>0</u>	<u>0</u>	<u>79,360</u>	<u>54,466</u>
Wembury Review Account as at 1 January 2023		5,344	0	0	0	5,344	6,664
Wembury Review Account as at 31 December 2023		<u>4,034</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>4,034</u>	<u>5,344</u>
Balance of Cash Funds as 31 December 2023		<u>5,583</u>	<u>79,064</u>	<u>5,122</u>	<u>0</u>	<u>89,769</u>	<u>65,643</u>
Other Monetary Assets:							
Gift Aid recoverable for period July to Dec 2023		875	0	3,010	0	3,885	134
LPWGS VAT recovery claim for 2023		405	0	0	0	405	500
		<u>1,280</u>	<u>0</u>	<u>3,010</u>	<u>0</u>	<u>4,290</u>	<u>634</u>
Other Assets:							
Bookstall Stock		28	-	-	-	28	186
		<u>28</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>28</u>	<u>186</u>
Liabilities:							
Uncleared cheques for 2023		380	-	-	-	380	1,036
2024 onwards Wedding fees paid in advance		1,500	-	-	-	1,500	1,050
Repairs to Tower and external walls		28,000	-	-	-	28,000	28,000
Repairs to Old Stables		1,068	-	-	-	1,068	0
Repairs to Bells and Bellframes		61,439	-	-	-	61,439	75,500
		<u>92,007</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>92,007</u>	<u>105,586</u>

The Notes on Pages 9 and 10 form part of these accounts

Approved by the PCC on 21 March 2024 and signed on their behalf by Jayne Richardson & Sue Lord (Churchwardens)





Wembury Parochial Church Council Accounts Notes to the Accounts

1. The financial statements, using the Receipts & Payments basis, have been prepared under the Church Accounting Regulations 2006 in accordance with the applicable accounting standards and the current Statement of Recommended Practice (SORP 2015).
2. Definition of Fund classification:
 - UNRESTRICTED FUNDS may be used by the PCC for any of its ordinary purposes.
 - DESIGNATED FUNDS represent funds set aside, out of ordinary unrestricted funds, for specific designated purposes, which can be transferred back into general funds at any time.
 - RESTRICTED FUNDS represent either income from trusts or endowments which may be expended only on those restricted objectives provided in the terms of the trust or bequest, or donations or grants received or invited for a specific purpose. The funds may only be spent on the specific purpose for which they were given. Any balance remaining unspent must be carried forward as a balance on that fund and cannot be absorbed into general funds.
 - ENDOWMENT FUNDS are funds whose capital must be maintained; only income arising from the investment of the endowment may be used either as restricted or unrestricted funds depending upon the purpose for which the endowment was established. There are no endowment funds on which to report.
3. The headings and sub-headings within the Receipts and Payments sheets are in accordance with the guidance contained in the Charity Commission's Statement of Recommended Practice (SORP 2015).
4. Transactions during the year within the Wembury Review Account were as follows:

		2023	2022
Receipts:	Advertisements	7,144.52	6,604.51
	Subscriptions	4,078.10	4,095.04
	Shop Sales	1,171.70	1,163.60
	Donations	12.00	13.90
	Sale of Mugs	0	310.00
Total Receipts		12,406.32	12,187.05
Payments:	Printing Costs	7,997.00	7,448.60
	Expenses	554.48	467.45
	Postage	165.20	186.29
	Transfer to Wembury PCC	5,000.00	5,000.00
	Cost of Mugs	0	404.65
Total Payments		13,716.68	13,506.99

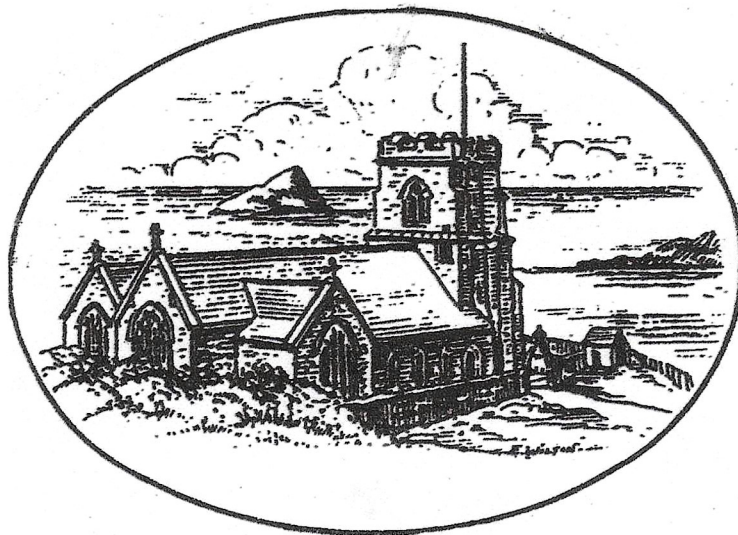
5. It is a requirement of Charity Law that all receipts are shown gross and fees/expenses are shown separately. Donations received as a result of on-line giving and card reader donations are credited to our bank after the deduction of fees retained by the online giving and card reader donations provider. Therefore, the figures recorded here have been increased to include the fees that were deducted at source. The fees deducted are shown under Fund Raising Activities on page 7.
6. Similarly, as only the "net" amounts for fund raising activities, after the deduction of expenses, were passed to the Treasurer for banking the figures recorded here have been increased to include the expenses incurred. The expenses incurred are shown under Fund Raising Activities on page 7.
7. A list of the charities that we have supported can be found in the section headed "Mission and Evangelism" on page 2 of this report.
8. Clergy expenses are paid by the Yealm and Erme Mission Community.
9. Most of our costs associated with Administration and Upkeep of Services are borne by the Yealm and Erme Mission Community.
10. The movements in CBF Deposit Funds during the year were as follows:

CBF ACCOUNT	01.01.2023	Deposits	Interest	Transfers	31.12.2023
Unrestricted:					
General Fund	287.17	0	9.20	0	296.37
Designated:					
Review Fund	157.44	0	5.04	0	162.48
Organ Fund	2,714.66	850.00	88.11	0	3,652.77
Bell Fund	16,973.63	25,350.00	599.29	0	42,922.92
Fabric Fund	34,333.59	890.00	1101.88	4,000.00	32,325.47
	54,466.49	27,090.00	1,803.52	4,000.00	79,360.01

NB. The interest for previous years was paid four times a year at the end of each quarter. However, as a result of a CBF administration change that came into effect on the 20 November 2023, interest will now be paid three working days after the end of the previous quarter. This meant that the interest relating to the last quarter of 2023 was not received before the end of our financial year.

11. In addition to our charity donations of £4,364 we have also collected, as conduit funds, £759 on behalf of other charities. As these conduit funds have not gone through our bank account they are not included within the receipts and payments of our financial statement.

Accounts



**THE PAROCHIAL CHURCH COUNCIL OF
THE ECCLESIASTICAL PARISH OF ST WERBURGH, WEMBURY**

ANNUAL REPORT & FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2022

Independent Examiner's Report to the Parochial Church Council of the Ecclesiastical Parish of St. Werburgh, Wembury, Plymouth (herein after called PCC): Charity Number 1137599.

I report on the accounts of the PCC for the year ended 31 December 2022, which are set out on pages 6 to 10 of the Annual Report.

Respective responsibilities of the PCC and the Examiner

The members of the PCC (the charity's trustees) are responsible for the preparation of the financial statements. The members of the PCC 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 Report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the members of the PCC and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from 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 matter has come to my attention:

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

- to keep accounting records in accordance with section 130 of the Charities Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or

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

Samantha Andrew BSc ACA
Chartered Accountant
93 Church Road
Wembury
Plymouth
PL9 0JX

Date: 20th March 2023

Signed:



THE PARISH CHURCH OF ST. WERBURGH, WEMBURY

Annual Report of the Parochial Church Council for Year ended 31.12.22

Aims and Purposes

The Parochial Church Council of the Ecclesiastical Parish of St. Werburgh, Wembury (hereinafter called the PCC) has the responsibility of co-operating with the incumbent Team Rector, the Reverend Alan Ryan and the Team Vicar, the Reverend Kim Lovell, in promoting in the ecclesiastical parish the whole mission of the church - pastoral, evangelical, social and ecumenical.

Objectives and Activities

The PCC is committed to enabling as many people as possible to worship at the church and to become part of the parish community of St. Werburgh, Wembury. The PCC maintains an overview of worship and undertakes a revision of our printed services on a regular basis, together with the clergy team, to ensure that our services continue to involve as many people as possible who live within the parish and others who wish to share in our worship. Our services and worship put faith into practice through prayer and scripture, music and sacrament. When planning our activities for the year the PCC have considered the Charity Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion. We especially aim to enable ordinary people to live out their faith as part of our parish community through:

Worship and prayer, learning about the Gospel, and developing their knowledge and trust in God as revealed in the life and teaching of Jesus

Provision of pastoral care for people living in the parish

Missionary and outreach work

To facilitate this work, it is important that we maintain the fabric of the Church of St. Werburgh and its surrounds to a high standard.

Achievements and Performance

Worship and Prayer

The PCC is always 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. Our worship format is both formal and informal applied in a style to help everyone to be welcomed and involved.

In normal circumstances there has been a range of services offered during the month, both at the church of St. Werburgh and sometimes at another Mission Community church. These have included a regular monthly Together at Ten Service with other Mission Community churches, as well as a hybrid Holy Communion 10.00 am service which is both in the church of Holy Cross, Newton Ferrers and is sent out live on Zoom for those in the Mission Community who are vulnerable, shielding or cautious.

As well as our regular services, we enable our community to celebrate and thank God at the milestones of the journey through life. We have conducted 6 Baptisms, 13 Weddings, 1 Marriage Blessing, 14 Funerals, 6 Memorial Services, 2 Woodland Burials, 15 Crematorium Services and 10 Internment of Ashes.

Impact of Coronavirus pandemic

We continue to hold an online Morning Worship service Monday to Friday at 9.00 am.

We have continued to take precautions throughout the year, including social distancing, the wearing of masks and limitations on singing.

Attendances have been lower than in normal times due to people isolating or being uncomfortable with wearing masks to worship. Zooming the services has provided the opportunity for these groups of people and others to access our services throughout the year.

Whilst we have seen an increase in the monies raised at the various church services the total is still significantly down on the pre Covid-19 years.

As a result of two separate fundraising events and a donations appeal, we were delighted to be able to send off £6,800 to the British Red Cross Ukraine Appeal. In addition, we were able to put on two further fundraising events which brought in some very welcome funds towards the upkeep of our church.

We now have the necessary funds to complete the remedial works to the back of the church and to the church tower, but we are having difficulties finding specialist companies willing to quote for the work needed. Most of these companies have a huge backlog of work after the pandemic to catch up on before booking further work. We are hopeful that this work will be finished by the summer of 2023. In the 2020 report it was mentioned that the Quinquennial survey carried out in 2020 had identified problems with our bells and that we were awaiting a report from Nicholson Engineering Ltd. The report, which was received in January 2022, identified work that required immediate attention and this work was completed in April at a cost of £2,341. However, this same report also identified work that needs to be undertaken in the next five to seven years, after this time the bells would be considered unsafe to ring. The cost of this additional work was quoted as being in the region of £75,500.

At the church of St. Werburgh we continue to struggle in this period of uncertainty, and again, we were unable to meet the diocesan share in full.

There are 99 parishioners on the Church Electoral Roll.

On Going Concern

The pandemic has impacted on the income for St. Werburgh Church both in 2021 and 2022. The PCC has reviewed budgets and forecasts for receipts and payments for 2023 and anticipate a shortfall in this year.

Diocesan and Deanery Synods

The parish had two representatives at Deanery Synod; the main areas of discussion have continued to be mission areas.

Mission and Evangelism

Our informal monthly service "Celebrate" which is held in the Wembury Village Hall on the second Sunday in the month at 3pm has continued throughout 2022 with attendances of 25-30. The idea behind this is to develop a ministry for those couples who come to be married and for the baptism families. Young and old engaging in informal worship together.

Helping those in need is a demonstration of our faith. During the year St. Werburgh Church has raised funds of £13,234, which have been distributed amongst various charities both at Home and Overseas. The charities benefiting from our grants were:

- Grants over £500: Alzheimer's Society, British Red Cross Ukraine Appeal, RNLI, St Luke's Hospice.
- Grants of between £250 - £500: Brain Tumour Charity, Dementia Friendly Parishes Around the Yealm, MacMillan Cancer Care, Plymouth Foodbank, The Salvation Army.
- Grants up to £250: Barnardo's, Cancer Research, Children's Society, Operation Smile, RABI, Royal British Legion, RSPB.

Financial Review

The financial statements and accompanying notes on pages 6 to 10 of this report provides a detailed analysis of our income and expenditure for the year.

Total receipts on our unrestricted and designated funds were £71,100. In addition, restricted donations of £13,522 were also received.

Over the year we have seen the receipts from planned giving via the Parish Giving Scheme (PGS) increase by 3.0%. Being in the PGS ensures a steady flow of donated funds, which helps with financial management and budgeting – enabling us to efficiently continue serving the whole community. By the end of 2022 we had 61 individuals/couples as members of the PGS. We will seek to encourage more individuals to transfer over to this method of donation in 2023.

We are extremely grateful for the generosity of all those parishioners who have continued with their financial support during these very challenging times.

£79,053 was spent to provide the Christian ministry from St. Werburgh Church. This includes our contribution towards the Diocesan Parish Share, which enables mission and ministry to be provided across our diocese. The parish share that each church in the diocese is asked to find is calculated according to a formula that is based mainly on the number of people in its worshipping community. Our parish share for 2022 was £42,657, which was a 2.6% decrease on the previous year. However, in view of the continued impact of Covid-19 on our income during 2022 and the fact that we were unable to undertake the fund-raising activities that we would have wished, the PCC decided that we would only pay £37,657 towards our parish share. The £5,000 withheld would then enable us to proceed with the urgently needed Phase 2 of the Tower Restoration Project.

The expenses of the Yealm & Erme Mission Community are shared between the six member churches according to a formula that is based on the number of recorded participants for each church. Our Mission Community share for 2022 was £1,119, which was paid in full.

As will be seen from the financial statement on page 8, the net result of the year was an excess of receipts over payments of £5,569. It should be pointed out that this £5,569 surplus includes £1,036 of uncleared cheques and £1,050 of monies held as deposits for weddings scheduled for 2023.

The balance of our unrestricted and designated funds held in our Central Board of Finance (CBF) accounts was £54,466 as at the 31 December 2022.

Our main challenge for 2023, apart from trying to meet our Diocesan Parish Share, will be to raise monies towards the repairs required to the Bells and Bell frames.

Reserves Policy

The main purpose of holding cash reserves is to smooth out fluctuations in cash flow and meet any emergencies that might arise.

It is PCC policy to maintain, if possible, a balance on unrestricted funds which equates to three months' unrestricted payments (pre Covid-19 this was equivalent to approximately £25,000) to cover unforeseen situations that may arise from time to time. The balance of our free reserves as at 31 December 2022 was £61,675, which is above our target.

It is our policy to invest our funds balances with the Central Board of Finance (CBF) Church of England Deposit 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. Our special thanks go to all those who have made the experience of a relationship with St. Werburgh Church a good one.

Structure, Governance and Management

The PCC is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measure.

The method of appointment of PCC members is set out in the Church Representation Rules. All those attending church are encouraged to register on the Electoral Roll and to consider standing for election to the PCC.

The PCC members, the churchwarden and the incumbent are responsible for making decisions on all matters of general concern and importance to the parish including deciding on how the funds of the PCC are to be spent. The PCC held five meetings during the year, three of which were online, plus two Extraordinary PCC Meetings by email.

The Yealm & Erme Mission Community brings together six churches; Wembury, Brixton, Yealmpton, Newton Ferrers, Noss Mayo & Holbeton. As a Mission Community they function under the leadership structure of a Team Rector and a Team Vicar. Our Team Rector is Revd Alan Ryan is based in Yealmpton. Revd Kim Lovell is our Team Vicar and she is based in Newton Ferrers.

A Team Council operated throughout the year bringing together representatives from each of the six churches to make decisions on policies and service schedules. Discussions took place to formalize the structure into a Joint Council, which was approved at SPCMs in January 2022.

Administrative Information:

The Church of St. Werburgh is situated off Church Road in the Parish of Wembury, Devon and is part of the Diocese of Exeter within the Church of England. As the former vicarage in Wembury is now a Letting Property of the Exeter Diocese, the principal address for correspondence is Mrs. Carol Steel, Churchwarden, 47 Mewstone Avenue, Wembury PL9 0JT

The members of the Parochial Church Council of the Ecclesiastical Parish of St. Werburgh, Wembury are Trustees registered with the Charity Commission and entered into the Register of Charities. Registered No: 1137599.

PCC members who have served from 1 January 2022 until the date this report was approved are:

Ex-officio members:

Incumbent	The Revd. Alan Ryan (Team Rector)
Team Vicar	The Revd. Kim Lovell
Churchwarden	Mrs. Carol Steel

Deanery Synod Representatives

Mrs. Jayne Richardson	Deanery Synod Lay Chair Electoral Roll Officer PCC Vice Chair
Mrs. Belinda Kemp	Deanery Synod Member

Elected members

Mrs. Sue Lord	Secretary & PCC Member
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PCC Members

Mr. G.Farmiloe	(from 3.4.2022)
Mrs. R.Farmiloe	(from 9.11.2022)
Mr. Karl Gibson	(to 3.4.2022)
Mr. Ivar Hellberg	
Mrs. Gloria Roberts	(to 3.4.2022)

Volunteer Members

Ms. Alison Hawes	Safeguarding Representative (Child Protection & Vulnerable Adults) (to 17.10.2022)
Mrs. Carol Steel	Safeguarding Representative (Child Protection & Vulnerable Adults) (from 17.10.2022)
Mr. David Vasey	Acting Treasurer Parish Giving Scheme Representative Gift Aid Officer
Mr. Robert Rowland	Assistant Treasurer
Mrs. Belinda Kemp	Health & Safety Officer

Bankers

NatWest Bank, Plymouth City Centre Branch
14 Old Town Street, Plymouth, PL1 1DG

Independent Examiner

Mrs. S. Andrew BSc ACA, Chartered Accountant
93 Church Road, Wembury, Plymouth, PL9 0JX

Approved by the PCC on 31 March 2023 and signed on their behalf by The Revd. Alan Ryan (PCC Chairman)



Wembury Parochial Church Council

Financial Statements (Receipts)

for the Year ended 31 December 2022

Notes

	2	Unrestricted Funds	Unrestricted Designated Funds	Restricted Funds	Endowment Funds	Total 2022	Total 2021
		£	£	£	£	£	£
RECEIPTS	3						
Voluntary Receipts - regular giving							
Tax efficient planned giving		£20,190	-	-	-	£20,190	£19,726
Other planned giving		£3,582	-	-	-	£3,582	£3,597
Collections at Services		£5,013	-	£5,365	-	£10,378	£5,475
Other recurring donations		£4,494	£4,270	£4	-	£8,768	£7,020
Gift Aid recovered		£6,300	-	£2,125	-	£8,425	£7,027
		£39,579	£4,270	£7,494	£0	£51,343	£42,845
Other voluntary receipts							
Legacies		-	-	-	-	£0	£5,000
Grants		£826	-	-	-	£826	£2,728
Non-recurring donations & appeals		£730	£3,040	£3,333	-	£7,103	£4,865
On-line Giving & Card Reader donations	5	£476	-	£120	-	£596	£0
		£2,032	£3,040	£3,453	£0	£8,525	£12,593
Activities for Generating Funds	6						
Flower Festival		-	-	-	-	£0	£0
Concerts		-	-	£440	-	£440	£0
Coffee Mornings/Cream Teas etc		-	-	-	-	£0	£0
Other		£225	-	£2,135	-	£2,360	£718
		£225	£0	£2,575	£0	£2,800	£718
Investment Income							
CBF Deposit Accounts Interest	10	£4	£588	£0	£0	£592	£11
Receipts from Church Activities							
Bookstall		£456	-	-	-	£456	£214
Wembury Review	4	£12,187	-	-	-	£12,187	£13,670
Statutory Fees (weddings, funerals etc)		£8,719	-	-	-	£8,719	£7,192
		£21,362	£0	£0	£0	£21,362	£21,076
Other Incoming Resources							
Retirement Gifts		-	-	-	-	£0	£0
		£0	£0	£0	£0	£0	£0
TOTAL RECEIPTS		£63,202	£7,898	£13,522	£0	£84,622	£77,243

Wembury Parochial Church Council

Financial Statements (Payments)

for the Year ended 31 December 2022

	Notes	Unrestricted Funds	Unrestricted Designated Funds	Restricted Funds	Endowment Funds	Total 2022	Total 2021
		£	£	£	£	£	£
<u>PAYMENTS</u>							
Church Activities:							
Mission giving & charitable grants:	7						
Home Missions & Charities		-	-	6,169	-	6,169	1,931
Overseas Missions & Charities		-	-	7,065	-	7,065	100
Diocesan Parish Share		37,657	-	-	-	37,657	26,806
Salaries / Wages / Honoraria		1,200	-	-	-	1,200	1,080
Clergy Expenses	8	-	-	-	-	0	0
Church Running Expenses							
Insurance		3,409	-	-	-	3,409	3,281
Yealm & Erme Mission Community		1,119	-	-	-	1,119	2,654
Administration costs	9	1,063	-	-	-	1,063	784
Church maintenance		1,723	-	-	-	1,723	1,353
Upkeep of services	9	592	-	-	-	592	145
Upkeep of churchyard		1,300	-	-	-	1,300	1,765
Church utility costs (electricity, oil & water)		1,327	-	-	-	1,327	1,088
Trading costs:							
Bookstall		105	-	-	-	105	126
Wembury Review	4	13,507	-	-	-	13,507	7,227
Church repair & maintenace							
Major Repairs (Structure)		-	-	-	-	0	0
Major Repairs / Replacements (Installations)		2,341	-	-	-	2,341	2,656
Church interior & exterior decorating		-	-	-	-	0	0
		65,343	0	13,234	0	78,577	50,996
Fund Raising Activities:							
Costs of concerts & other events	6	19	-	-	-	19	0
Costs of Flower Festival		-	-	-	-	0	0
Fees for On-line Giving & Card Reader donations	5	5	-	2	-	7	0
Costs of stewardship campaign		-	-	-	-	0	0
		24	0	2	0	26	0
Governance Costs:							
Independent Examination of Annual Accounts		450	-	-	-	450	450
		450	0	0	0	450	450
Other payments:							
Church Fabric "in memoriam" of Parishioners		-	-	-	-	0	870
Retirement Gifts		-	-	-	-	0	30
		0	0	0	0	0	900
TOTAL PAYMENTS		65,817	0	13,236	0	79,053	52,346

Wembury Parochial Church Council

Financial Statements (Assets & Liabilities)

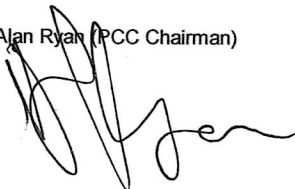
for the Year ended 31 December 2022

	Notes	Unrestricted Funds	Unrestricted Designated Funds	Restricted Funds	Endowment Funds	Total 2022	Total 2021
	2	£	£	£	£	£	£
Excess / (Deficit) of Receipts over Payments		-2,615	7,898	286	0	5,569	24,896
Transfer between funds		1,951	-1,951	0	0	0	0
		-664	5,947	286	0	5,569	24,896
Cash Funds:							
Bank Current Account as at 1 January 2022		16,014	0	6,018	0	22,032	10,195
Bank Current Account as at 31 December 2022		1,865	0	3,968	0	5,833	22,032
CBF Deposit Accounts as at 1 January 2022		283	27,322	0	0	27,605	19,227
CBF Deposit Accounts as at 31 December 2022	10	287	54,179	0	0	54,466	27,605
Wembury Review Account as at 1 January 2022		6,664	0	0	0	6,664	3,728
Wembury Review Account as at 31 December 2022		5,344	0	0	0	5,344	6,664
Balance of Cash Funds as 31 December 2022		7,496	54,179	3,968	0	65,643	56,302
Other Monetary Assets:							
Gift Aid recoverable for period Dec 2022		134	0	0	0	134	38
LPWGS VAT recovery claim for 2022		500	0	0	0	500	336
		634	0	0	0	634	374
Other Assets:							
Bookstall Stock		186	0	0	0	186	197
		186	0	0	0	186	197
Liabilities:							
Uncleared cheques for 2022		1,036	0	0	0	1,036	17,264
2023 onwards Wedding fees paid in advance		0	0	1,050	0	1,050	3,100
Repairs to tower and external walls		28,000	0	0	0	28,000	20,000
Repairs to Bells and Bellframes		75,500	0	0	0	75,500	75,500
		104,536	0	1,050	0	105,586	115,864

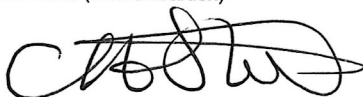
The Notes on Pages 9 and 10 form part of these accounts

Approved by the PCC on 31 March 2023 and signed on their behalf by

Revd Alan Ryan (PCC Chairman)



Carol Steel (Churchwarden)



Wembury Parochial Church Council Accounts Notes to the Accounts

1. The financial statements, using the Receipts & Payments basis, have been prepared under the Church Accounting Regulations 2006 in accordance with the applicable accounting standards and the current Statement of Recommended Practice (SORP 2015).
2. Definition of Fund classification:
 - UNRESTRICTED FUNDS may be used by the PCC for any of its ordinary purposes.
 - DESIGNATED FUNDS represent funds set aside, out of ordinary unrestricted funds, for specific designated purposes, which can be transferred back into general funds at any time.
 - RESTRICTED FUNDS represent either income from trusts or endowments which may be expended only on those restricted objectives provided in the terms of the trust or bequest, or donations or grants received or invited for a specific purpose. The funds may only be spent on the specific purpose for which they were given. Any balance remaining unspent must be carried forward as a balance on that fund and cannot be absorbed into general funds.
 - ENDOWMENT FUNDS are funds whose capital must be maintained; only income arising from the investment of the endowment may be used either as restricted or unrestricted funds depending upon the purpose for which the endowment was established. There are no endowment funds on which to report.
3. The headings and sub-headings within the Receipts and Payments sheets are in accordance with the guidance contained in the Charity Commission's Statement of Recommended Practice (SORP 2015).
4. Transactions during the year within the Wembury Review Account were as follows:

		2022	2021
Receipts:	Advertisements	6,604.51	9,135.40
	Subscriptions	4,095.04	3,706.06
	Shop Sales	1,163.60	791.40
	Donations	13.90	37.20
	Sale of Mugs	310.00	0
Total Receipts		12,187.05	13,670.06
Payments:	Printing Costs	7,448.60	6,744.00
	Expenses	467.45	404.70
	Postage	186.29	78.33
	Transfer to Wembury PCC	5,000.00	3,507.00
	Cost of Mugs	404.65	0
Total Payments		13,506.99	10,734.03

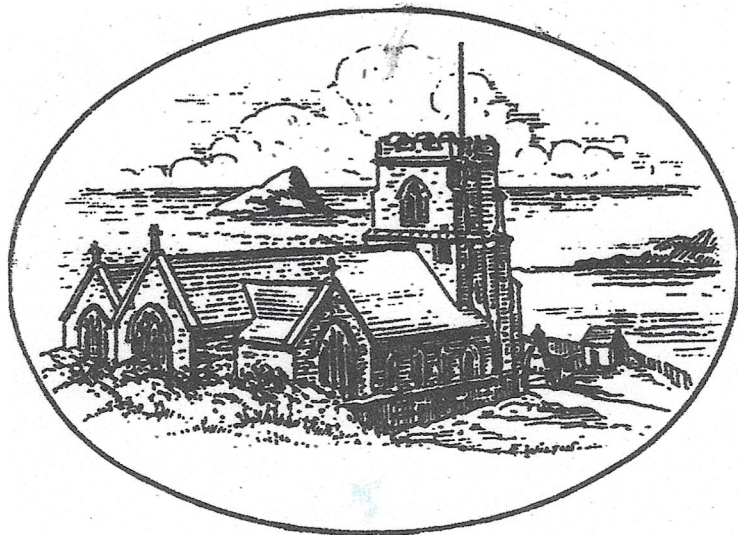
5. It is a requirement of Charity Law that all receipts are shown gross and fees/expenses are shown separately. Donations received as a result of on-line giving and card reader donations are credited to our bank after the deduction of fees retained by the online giving and card reader donations provider. Therefore, the figures recorded here have been increased to include the fees that were deducted at source. The fees deducted are shown under Fund Raising Activities on page 7.
6. Similarly, as only the “net” amounts for fund raising activities, after the deduction of expenses, were passed to the Treasurer for banking the figures recorded here have been increased to include the expenses incurred. The expenses incurred are shown under Fund Raising Activities on page 7.
7. A list of the charities that we have supported can be found in the section headed “Mission and Evangelism” on page 2 of this report.
8. Clergy expenses are paid by the Yealm and Erme Mission Community.
9. Most of our costs associated with Administration and Upkeep of Services are borne by the Yealm and Erme Mission Community.
10. The movements in CBF Deposit Funds during the year were as follows:

CBF ACCOUNT	01.01.2022	Deposits	Interest	Transfers	31.12.2022
<i>Unrestricted:</i>					
General Fund	283.44	0.00	3.73	0.00	287.17
<i>Designated:</i>					
Review Fund	155.39	0.00	2.05	0.00	157.44
Organ Fund	1,340.17	1,350.00	24.49	0.00	2,714.66
Bell Fund	17,956.24	750.00	218.39	1,951.00	16,973.63
Fabric Fund	7,870.42	26,120.00	343.17	0.00	34,333.59
	27,605.66	28,220.00	591.83	1,951.00	54,466.49

11. In addition to our charity donations of £13,234 we have also collected, as conduit funds, £887 on behalf of other charities. As these conduit funds have not gone through our bank account they are not included within the receipts and payments of our financial statement.

Accounts

Registered Charity No. 1137599



**THE PAROCHIAL CHURCH COUNCIL OF
THE ECCLESIASTICAL PARISH OF ST WERBURGH, WEMBURY**

ANNUAL REPORT & FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2021

Independent Examiner's Report to the Parochial Church Council of the Ecclesiastical Parish of St. Werburgh, Wembury, Plymouth (herein after called PCC): Charity Number 1137599.

I report on the accounts of the PCC for the year ended 31 December 2021, which are set out on pages 6 to 10 of the Annual Report.

Respective responsibilities of the PCC and the Examiner

The members of the PCC (the charity's trustees) are responsible for the preparation of the financial statements. The members of the PCC 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 Report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the members of the PCC and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from 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 matter has come to my attention:

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

- to keep accounting records in accordance with section 130 of the Charities Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or

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

Samantha Andrew BSc ACA
Chartered Accountant
93 Church Road
Wembury
Plymouth
PL9 0JX

Date: 10th March 2022

Signed:



THE PARISH CHURCH OF ST. WERBURGH, WEMBURY

Annual Report of the Parochial Church Council for Year ended 31.12.21

Aims and Purposes

The Parochial Church Council of the Ecclesiastical Parish of St. Werburgh, Wembury (hereinafter called the PCC) has the responsibility of co-operating with the incumbent Team Rector, the Reverend Alan Ryan and the Team Vicar, the Reverend Kim Lovell, in promoting in the ecclesiastical parish, the whole mission of the church - pastoral, evangelical, social and ecumenical.

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The PCC is committed to enabling as many people as possible to worship at the church and to become part of the parish community of St. Werburgh, Wembury. The PCC maintains an overview of worship and undertakes a revision of our printed services on a regular basis, together with the clergy team, to ensure that our services continue to involve as many people as possible who live within the parish and others who wish to share in our worship. Our services and worship put faith into practice through prayer and scripture, music and sacrament. When planning our activities for the year the PCC have considered the Charity Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion. We especially aim to enable ordinary people to live out their faith as part of our parish community through:

Worship and prayer, learning about the Gospel, and developing their knowledge and trust in God as revealed in the life and teaching of Jesus

Provision of pastoral care for people living in the parish

Missionary and outreach work

To facilitate this work, it is important that we maintain the fabric of the Church of St. Werburgh and its surrounds to a high standard.

Achievements and Performance

Worship and Prayer

The PCC is always 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. Our worship format is formal and informal applied in a style to help everyone to be welcomed and involved.

In normal circumstances there has been a range of services offered during the month both at the church of St. Werburgh and sometimes at another Mission Community church. These have included a regular monthly Together at Ten Service with other Mission Community churches, as well as a hybrid Holy Communion 10.00 am service which is both in the church of Holy Cross, Newton Ferrers and is sent out live on Zoom for those in the Mission Community who are vulnerable, shielding or cautious.

During the pandemic, the Morning Prayer worship has been widened from one morning a week to five days online, from Monday to Friday.

As well as our regular services, we enable our community to celebrate and thank God at the milestones of the journey through life. There have been 20 funerals, 4 baptisms and 16 weddings.

Impact of Coronavirus pandemic

We reverted to only online services in January 2021, as part of the pandemic lockdown, and resumed services in late March. The vast majority of these services have been at 10.00 am and have been a combination of Parish Communion, Morning Worship and Together at Ten. These services have been shared with the rest of the Mission Community through Zoom.

We have continued to take precautions throughout the year, including social distancing, the wearing of masks and limitations on singing.

Attendances have been lower than in normal times due to people isolating or being uncomfortable with wearing masks to worship. Zooming the services has provided the opportunity for these groups of people and others to access our services throughout the year.

Plate collections, including yellow envelopes, were significantly down on normal years.

We were able to hold two fundraising events during the year raising funds for the upkeep of the church.

As we had not been able to raise the necessary funds, we were unable to commence the final phase of the remedial works to the Church Tower during 2021. However, we now have the necessary funds and authorisation will be given for the works to commence as soon as possible. In the 2020 report it was mentioned that the Quinquennial survey carried out in 2020 had identified problems with our bells and that we were awaiting a report from Nicholson Engineering Ltd. The report, which was received in January, identified work that required immediate attention and this work was completed in April at a cost of £1,237. However, this same report also identified work that needs to be undertaken in the next five to seven years, after this time the bells would be considered unsafe to ring. The cost of this additional work was quoted as being £75,500.

At the church of St. Werburgh, we continue to struggle in this period of uncertainty, and again, we were unable to meet the diocesan share in full.

On Going Concern

The pandemic has impacted on the income for St. Werburgh Church in 2021. The PCC has reviewed budgets and forecasts for receipts and payments for 2022 and anticipate a shortfall in this year.

Diocesan and Deanery Synods

The parish had two representatives at Deanery Synod; the main areas of discussion have continued to be mission areas, with the leader of Christian Surfers UK speaking about engaging young people and a speaker talking about Anna Chaplaincy.

Mission and Evangelism

In 2021 we started an informal afternoon service on a monthly basis in the village hall. The idea behind this is to develop a ministry for those couples who come to be married and for the baptism families. So far, attendance has been around 25 to 30. Young and old engaging in informal worship together.

Helping those in need is a demonstration of our faith. During the year St. Werburgh Church has raised funds of £2,031, which have been distributed amongst various charities both at Home and Overseas. The charities benefiting from our grants were:

- Grants of between £250 - £500: St Luke's Hospice
- Grants up to £250 – Alzheimer's Society, Arts & Minds Project, Children's Hospice SW, Church Urban Fund, Compassion UK, Dame Hannah Rogers Trust, Dementia UK, Devon Air Ambulance, Gable Farm, J-A-C-K, Plymouth Foodbank, Plymouth Street Pastors, Salvation Army, Royal British Legion, Wembury RNLI, Wembury Surgery.

Financial Review

The financial statements and accompanying notes on pages 5 to 10 of this report provides a detailed analysis of our income and expenditure for the year.

Total receipts on our unrestricted and designated funds were £70,124. In addition, restricted donations of £7,119 were also received.

Over the year we have seen the receipts from planned giving via the Parish Giving Scheme (PGS) increase by 4.0%. Being in the PGS ensures a steady flow of donated funds, which helps with financial management and budgeting – enabling us to efficiently continue serving the whole community. By the end of 2021 we had 60 individuals/couples as members of the PGS. We will seek to encourage more individuals to transfer over to this method of donation in 2022.

We are extremely grateful for the legacy of £5,000 received from the estate of Mrs Audrey Bridges and the generosity and support of all those parishioners who have continued with their financial support during these very challenging times.

£52,346 was spent to provide the Christian ministry from St. Werburgh Church. This includes our contribution towards the Diocesan Parish Share, which enables mission and ministry to be provided across our diocese. The parish share that each church in the diocese is asked to find is calculated according to a formula that is based mainly on the number of people in its worshipping community. Our parish share for 2021 was £43,806, which was a 13.6% decrease on the previous year. However, in view of the continued impact of Covid-19 on our income during 2021 and the fact that we were unable to undertake the fund raising activities that we would have wished, the PCC decided that we would only pay £26,806 towards our parish share. The £17,000 withheld would then enable us to proceed with the urgently needed Phase 2 of the Tower Restoration Project.

The expenses of the Yealm & Erme Mission Community are shared between the six member churches according to a formula that is based on the number of recorded participants for each church. Our Mission Community share for 2021 was £2,654, which was paid in full.

As will be seen from the financial statement on page 8, the net result of the year was an excess of receipts over payments of £24,897. Whilst our bank balance of £22,032 at the end of 2021 looks healthy it must be pointed out that this comprises £17,264 of uncleared cheques and £3,100 of monies held as deposits for weddings to be held in 2022 and 2023.

The balance of our unrestricted and designated funds held in our Central Board of Finance (CBF) accounts was £27,606 as at the 31 December 2021.

Our main challenge for 2022, apart from trying to meet our Diocesan Parish Share, will be to raise monies towards the repairs required to the Bells and Bell frames.

Reserves Policy

The main purpose of holding cash reserves is to smooth out fluctuations in cash flow and meet any emergencies that might arise.

It is PCC policy to maintain, if possible, a balance on unrestricted funds which equates to three months' unrestricted payments (pre Covid-19 this was equivalent to approximately £25,000) to cover unforeseen situations that may arise from time to time. Taking into account the £17,264 of uncleared cheques, the balance of our free reserves as at 31 December 2021 was £33,020, which is above our target.

It is our policy to invest our funds balances with the Central Board of Finance (CBF) Church of England Deposit 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. Our special thanks go to all those who have made the experience of a relationship with St. Werburgh Church good!

Structure, Governance and Management

The method of appointment of PCC members is set out in the Church Representation Rules. All those attending church are encouraged to register on the Electoral Roll and to consider standing for election to the PCC.

The PCC members, the churchwarden and the incumbent are responsible for making decisions on all matters of general concern and importance to the parish including deciding on how the funds of the PCC are to be spent. The PCC held five online meetings during the year and one Extraordinary PCC Meeting by email.

Revd. Alan Ryan was Team Rector and Revd. Kim Lovell was Team Vicar throughout 2021.

The Yealm & Erme Mission Community brings together six churches; Wembury, Brixton, Yealmpton, Newton Ferrers, Noss Mayo & Holbeton. As a Mission Community they will function under the leadership structure of a Team Rector and a Team Vicar. The Team Rector is based at Yealmpton and the Team Vicar at Newton Ferrers.

A Team Council operated throughout the year bringing together representatives from each of the six churches to make decisions on policies and service schedules. Discussions took place to formalize the structure into a Joint Council, which was approved at SPCMs in January 2022.

Administrative Information:

The Church of St. Werburgh is situated in the Parish of Wembury, Devon and is part of the Diocese of Exeter within the Church of England.

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

Ex-officio members:

Incumbent	The Revd. Alan Ryan (Team Rector)
Team Vicar	The Revd. Kim Lovell

Churchwarden	Mrs. Carol Steel
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Deanery Synod Representatives

Mrs. Jayne Richardson	Deanery Synod Lay Chair Electoral Roll Officer PCC Vice Chair
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Mrs. Belinda Kemp	Deanery Synod Member
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Elected members

Mrs. Sue Lord	Secretary & PCC Member
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PCC Members

Mr. Karl Gibson
Mr. Ivar Hellberg
Mrs. Gloria Roberts

Volunteer Members

Ms. Alison Hawes	Safeguarding Representative (Child Protection & Vulnerable Adults)
Mr. David Vasey	Acting Treasurer Parish Giving Scheme Representative Gift Aid Officer
Mr. Robert Rowland	Assistant Treasurer
Mrs. Belinda Kemp	Health & Safety Officer

Bankers

NatWest Bank, Plymouth City Centre Branch
14 Old Town Street, Plymouth, PL1 1DG

Independent Examiner

Mrs. S. Andrew BSc FCA, Chartered Accountant
93 Church Road, Wembury, Plymouth, PL9 0JX

Approved by the PCC on 25 March 2022 and signed on their behalf by The Revd. Alan Ryan



Wembury Parochial Church Council Financial Statements (Receipts) for the Year ended 31 December 2021

Notes

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	Unrestricted Funds £	Unrestricted Designated Funds £	Restricted Funds £	Endowment Funds £	Total 2021 £	Total 2020 £
RECEIPTS						
Voluntary Receipts - regular giving						
Tax efficient planned giving	19,726	-	-	-	19,726	19,146
Other planned giving	3,597	-	-	-	3,597	3,210
Collections at Services	3,488	-	1,987	-	5,475	4,845
Other recurring donations	3,273	3,745	2	-	7,020	3,713
Gift Aid recovered	6,296	-	731	-	7,027	6,708
	36,380	3,745	2,720	0	42,845	37,622
Other voluntary receipts						
Legacies	-	5,000	-	-	5,000	0
Grants	0	-	2,728	-	2,728	6,887
Non-recurring donations & appeals	2,819	375	1,671	-	4,865	3,370
	2,819	5,375	4,399	0	12,593	10,257
Activities for Generating Funds						
Flower Festival	0	-	0	-	0	0
Concerts	0	-	0	-	0	0
Coffee Mornings/Cream Teas etc	0	-	0	-	0	1,515
Other	718	-	0	-	718	0
	718	0	0	0	718	1,515
Investment Income						
CBF Deposit Accounts Interest	0	11	0	0	11	81
Receipts from Church Activities						
Bookstall	214	-	-	-	214	261
Wembury Review	13,670	-	-	-	13,670	10,347
Statutory Fees (weddings, funerals etc)	7,192	-	-	-	7,192	4,584
	21,076	0	0	0	21,076	15,192
Other Incoming Resources						
Retirement Gifts	0	-	0	-	0	0
	0	0	0	0	0	0
TOTAL RECEIPTS	60,993	9,131	7,119	0	77,243	64,667

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**Wembury Parochial Church Council
Financial Statements (Payments)
for the Year ended 31 December 2021**

	Notes	Unrestricted Funds	Unrestricted Designated Funds	Restricted Funds	Endowment Funds	Total 2021	Total 2020
	2	£	£	£	£	£	£
<u>PAYMENTS</u>							
Church Activities:							
Mission giving & charitable grants:							
Home Missions & Charities	5	225	-	1,706	-	1,931	2,915
Overseas Missions & Charities	5	100	-	0	-	100	600
Diocesan Parish Share		26,806	-	-	-	26,806	25,351
Salaries / Wages / Honoraria		1,080	-	-	-	1,080	1,080
Clergy Expenses	6	0	-	-	-	0	0
Church Running Expenses							
Insurance		3,281	-	-	-	3,281	3,179
Yealm & Erme Mission Community		2,654	-	-	-	2,654	2,081
Administration costs	7	784	-	-	-	784	436
Church maintenance		1,353	-	-	-	1,353	1,446
Upkeep of services	7	145	-	-	-	145	490
Upkeep of churchyard		1,765	-	-	-	1,765	1,573
Church utility costs (electricity, oil & water)		1,088	-	-	-	1,088	1,549
Trading costs:							
Bookstall		126	-	-	-	126	91
Wembury Review	4	7,227	-	-	-	7,227	6,545
Church repair & maintenance							
Major Repairs (Structure)		0	-	-	-	0	16,932
Major Repairs / Replacements (Installations)		2,656	-	-	-	2,656	0
Church interior & exterior decorating		0	-	-	-	0	0
		49,290	0	1,706	0	50,996	64,268
Fund Raising Activities:							
Costs of concerts & other events		0	-	0	-	0	289
Flower Festival		0	-	0	-	0	0
Costs of stewardship campaign		0	-	-	-	0	0
		0	0	0	0	0	289
Governance Costs:							
Independent Examination of Annual Accounts		450	-	-	-	450	445
		450	0	0	0	450	445
Other payments:							
Church Fabric "in memoriam" of Parishioners		0	-	870	-	870	0
Retirement/Get Well Gifts		30	-	0	-	30	150
		30	0	870	0	900	150
TOTAL PAYMENTS		49,770	0	2,576	0	52,346	65,152

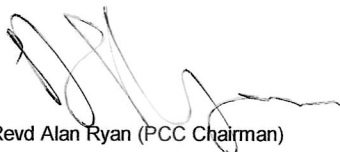
Wembury Parochial Church Council
Financial Statements (Assets & Liabilities)
for the Year ended 31 December 2021

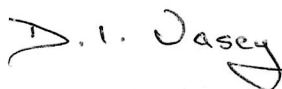
Notes

	2	Unrestricted Funds £	Unrestricted Designated Funds £	Restricted Funds £	Endowment Funds £	Total 2021 £	Total 2020 £
Excess / (Deficit) of Receipts over Payments		11,223	9,131	4,543	0	24,897	-484
Transfer between funds		1,377	-1,377	0	0	0	0
		12,600	7,753	4,543	0	24,897	-484
Cash Funds:							
Bank Current Account as at 1 January 2021		4,257	0	5,938	0	10,195	12,286
Bank Current Account as at 31 December 2021		16,014	0	6,018	0	22,032	10,195
CBF Deposit Accounts as at 1 January 2021		283	18,943	0	0	19,226	19,145
CBF Deposit Accounts as at 31 December 2021	8	283	27,323	0	0	27,606	19,226
Wembury Review Account as at 1 January 2021		3,728	0	0	0	3,728	2,426
Wembury Review Account as at 31 December 2021		6,664	0	0	0	6,664	3,728
Treasurer's Petty Cash as 1 January 2021		75	0	0	0	75	75
Treasurer's Petty Cash as 31 December 2021		0	0	0	0	0	75
Balance of Cash Funds as 31 December 2021		22,961	27,323	6,018	0	56,302	33,224
Other Monetary Assets:							
Gift Aid recoverable for period Dec 2021		38	0	0	0	38	40
LPWGS VAT recovery claim for 2021		336	0	0	0	336	0
		374	0	0	0	374	40
Other Assets:							
Bookstall Stock		197	0	0	0	197	360
		197	0	0	0	197	360
Liabilities:							
Uncleared Cheques from 2021		17,264	0	0	0	17,264	0.00
2022 onwards Wedding fees paid in advance		0	0	3,100	0	3,100	5,938
Repairs to Bells and Bellframe		75,500	0	0	0	75,500	1,300
Repairs to Tower and external walls		20,000	0	0	0	20,000	20,000
		112,764	0	3,100	0	115,864	27,238

The Notes on Pages 9 and 10 form part of these accounts.

Approved by the PCC on 25 March 2022 and signed on their behalf by


 Revd Alan Ryan (PCC Chairman)


 David Vasey (Acting PCC Treasurer)

Wembury Parochial Church Council Accounts Notes to the Accounts

1. The financial statements, using the Receipts & Payments basis, have been prepared under the Church Accounting Regulations 2006 in accordance with the applicable accounting standards and the current Statement of Recommended Practice (SORP 2015).
2. Definition of Fund classification:
 - UNRESTRICTED FUNDS may be used by the PCC for any of its ordinary purposes.
 - DESIGNATED FUNDS represent funds set aside, out of ordinary unrestricted funds, for specific designated purposes, which can be transferred back into general funds at any time.
 - RESTRICTED FUNDS represent either income from trusts or endowments which may be expended only on those restricted objectives provided in the terms of the trust or bequest, or donations or grants received or invited for a specific purpose. The funds may only be spent on the specific purpose for which they were given. Any balance remaining unspent must be carried forward as a balance on that fund and cannot be absorbed into general funds.
 - ENDOWMENT FUNDS are funds whose capital must be maintained; only income arising from the investment of the endowment may be used either as restricted or unrestricted funds depending upon the purpose for which the endowment was established. There are no endowment funds on which to report.
3. The headings and sub-headings within the Receipts and Payments sheets are in accordance with the guidance contained in the Charity Commission's Statement of Recommended Practice (SORP 2015).
4. Transactions during the year within the Wembury Review Account were as follows:

		2021	2020
Receipts:	Advertisements	9,135.40	5,870.30
	Subscriptions	3,706.06	3,649.81
	Shop Sales	791.40	813.50
	Donations	37.20	13.10
Total Receipts		13,670.06	10,346.71
Payments:	Printing Costs	6,744.00	6,231.40
	Expenses	404.70	255.69
	Postage	78.33	58.00
	Transfer to Wembury PCC	3,507.00	2,500.00
Total Payments		10,734.03	9,045.09

5. As already mentioned, the Coronavirus pandemic resulted in a dramatic fall in the number of services provided at St Werburgh Church throughout 2021. As a consequence this has affected the level of charitable giving (grants) that we were able to make to both Home and Overseas Missions and Charities. A list of the charities that we have supported can be found in the section headed "Mission and Evangelism" on page 2 of this report.
6. Clergy expenses are paid by the Yealm and Erme Mission Community.
7. Most of our costs associated with Administration and Upkeep of Services are borne by the Yealm and Erme Mission Community.
8. The movements in CBF Deposit Funds during the year were as follows:

CBF ACCOUNT	01.01.2021	Deposits	Interest	Transfers	31.12.2021
<i>Unrestricted:</i>					
General Fund	283.29	0.00	0.15	0.00	283.44
<i>Designated:</i>					
Review Fund	155.31	0.00	0.08	0.00	155.39
Organ Fund	261.93	1,078.00	0.24	0.00	1,340.17
Bell Fund	18,340.27	862.50	9.47	1,256.00	17,956.24
Fabric Fund	64.75	7,805.00	0.67	0.00	7,870.42
Church Room Fund (Outreach Fund)	120.99	0.00	0.04	121.03	0.00
	19,226.54	9,745.50	10.65	1,377.03	27,605.66

As the need for a separate Church Room Fund is now defunct, it was agreed by the PCC that this Fund should be closed and the monies remaining in that fund be transferred into the church accounts for the benefit of the Tower Restoration Project.

9. In addition to our charity donations of £2,031 we have also collected, as conduit funds, £1,235 on behalf of other charities. As these conduit funds have not gone through our bank account they are not included within the receipts and payments of our financial statement.

Accounts



**THE PAROCHIAL CHURCH COUNCIL OF
THE ECCLESIASTICAL PARISH OF ST WERBURGH, WEMBURY**

ANNUAL REPORT & FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2020

Independent Examiner's Report to the Parochial Church Council of the Ecclesiastical Parish of St. Werburgh, Wembury, Plymouth (herein after called PCC): Charity Number 1137599.

I report on the accounts of the PCC for the year ended 31 December 2020, which are set out on pages 6 to 10 of the Annual Report.

Respective responsibilities of the PCC and the Examiner

The members of the PCC (the charity's trustees) are responsible for the preparation of the financial statements. The members of the PCC 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 Report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the members of the PCC and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from 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 matter has come to my attention:

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

- to keep accounting records in accordance with section 130 of the Charities Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or

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

Samantha Andrew BSc ACA
Chartered Accountant
93 Church Road
Wembury
Plymouth
PL9 0JX

Date: 22nd February 2021

Signed: 

THE PARISH CHURCH OF ST. WERBURGH, WEMBURY

Annual Report of the Parochial Church Council for Year ended 31.12.20

Aims and Purposes

The Parochial Church Council of the Ecclesiastical Parish of St. Werburgh, Wembury (hereinafter called the PCC) has the responsibility of co-operating with the incumbent, the Reverend Alan John Ryan and the Team Vicar Reverend Kim Lovell in promoting in the ecclesiastical parish, the whole mission of the church - pastoral, evangelical, social and ecumenical.

Objectives and Activities

The PCC is committed to enabling as many people as possible to worship at our Church, 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 St. Werburgh Church and its surrounds to a high standard.

Achievements and Performance

In March we temporarily closed our church buildings due to the Coronavirus pandemic and offered, via Zoom, an online daily Morning Prayer Service and a Sunday Service instead. Limited services resumed in July but many parishioners were still isolating so attendance was still lower than usual. In addition, evening reflection was provided by Revd. Alan Ryan and Revd. Kim Lovell. A daily email has been sent to all those who have shown an interest and has gone out throughout the Mission Community.

We are one of the six parishes (with Brixton, Holbeton, Newton Ferrers, Revelstoke and Yealmpton) who work together as the Yealm & Erme Mission Community; sharing Revd. Alan Ryan, Revd. Kim Lovell and the wider ministry team of retired clergy, readers and lay helpers to give Mission and Ministry to all. The 2020 Zoom Ministry has promoted wider connections with our missional neighbours giving us fresh opportunities to work together and share expertise. The Team Council, with equal representation from all parishes, meets regularly to plan and direct the life of the Mission Community.

The lack of church services and subsequent postponed weddings has led to a significant fall in income compared to 2019. We are grateful for the generosity and support of our wonderful parishioners who have continued to donate during this challenging period.

During 2020 we held 2 baptisms, 4 weddings, 4 funerals, 3 memorial services and 12 interment of ashes. The remainder of the 2020 weddings have moved to 2021 and 2022. Six weddings were cancelled.

A quinquennial survey was carried out in August 2020. During this inspection further works were found to be necessary to the bells. We are awaiting a full report from Nicholson Engineering Ltd.

The first phase of the works to rectify the water ingress problem relating to the tower and the back of the church was completed in September 2020 at a cost of £16,884.00. Fundraising for the second and third phases of these works has been extremely difficult due to the pandemic, but this is ongoing and hopefully these works will be completed soon.

Unfortunately, due to the timing of lockdown we were only able to hold our Annual Hot Pot Supper after which all our usual annual fundraising events had to be cancelled. Hopefully, we will be able to hold a few community events before the end of 2021.

A Parish Magazine is produced and printed on a monthly basis. We are very grateful to the dedicated work of all those individuals involved in producing and distributing the Wembury Review. The Review is distributed by volunteers to subscribers and is also available in village shops and from the church bookstall. The magazine provides community information and items relating to both ecclesiastical and civic parish facilities and functions and is independently edited.

Diocesan and Deanery Synods

The parish continues to have two representatives at Deanery Synod. Calvin Roberts stepped down from representing the parish after years of service and Belinda Kemp was elected to the role. Coronavirus has severely restricted the activities of the synod which only held two meetings by zoom during 2020 where the emphasis was on new ways of being church during the pandemic.

Mission and Evangelism

Helping those in need is a demonstration of our faith. During the year St. Werburgh Church has raised funds of £3,515, which have been distributed amongst various charities both at Home and Overseas. The charities benefiting from our grants were:

- Grants above £500 - Church Urban Fund, Compassion UK, Cancer Research
- Grants of between £250 - £500 - Plymouth Street Pastors, MacMillan Cancer Support, Dementia Friendly Parishes around the Yealm
- Grants up to £250 – St Luke's Hospice, Primrose Foundation, Stroke Unit, Wembury Surgery

Financial Review

Total receipts on our unrestricted and designated funds were £61,855. In addition, restricted donations of £2,812 were also received.

Over the year we have seen the receipts from planned giving via the Parish Giving Scheme (PGS) increase by 8.3%. Being in the PGS ensures a steady flow of donated funds, which helps with financial management and budgeting – enabling us to efficiently continue serving the whole community. By the end of 2020 we had 60 individuals/couples as members of the PGS.

The financial statement and accompanying notes on pages 6, 9 and 10 of this report provides a detailed analysis of our receipts.

£65,152 was spent to provide the Christian ministry from St. Werburgh Church. This includes our contribution towards the Diocesan Parish Share, which enables mission and ministry to be provided across our diocese. The parish share that each church in the diocese is asked to find is calculated according to a formula that is based mainly on the number of people in its worshipping community. Our parish share for 2020 was £50,702, which was an 7.2% decrease on the previous year. However, in view of the unexpected and dramatic fall in our income for 2020, the PCC decided that we would pay only 50% of our parish share, i.e. £25,351. This is the first time since 2006 that we have not been in a position to pay our parish share in full.

The expenses of the Yealm & Erme Mission Community are shared between the six member churches according to a formula that is based on the number of recorded participants for each church. Our Mission Community share for 2020 was £4,162, of which we paid 50% (£2,081) at the beginning of the year. As a result of the Coronavirus pandemic, the expenditure of the Mission Community was much less than anticipated. This meant that we were not asked to pay any more than the 50% contribution already paid.

The financial statement and accompanying notes on pages 7, 9 and 10 of this report provides a detailed analysis of our payments.

As will be seen from the financial statement on page 8, the net result of the year was a deficit of receipts over payments of £484. Whilst our bank balance of £10,195 at the end of 2020 looks healthy it must be pointed out that this comprises £5,938 of monies held as deposits for weddings to be held in 2021 to 2023.

The balance of our unrestricted and designated funds held in our Central Board of Finance (CBF) accounts was £19,226 as at the 31 December 2020.

Our main challenge for 2021, apart from trying to meet our Diocesan Parish Share, will be to raise monies for the repairs required to the Bells and Phase 2 of the Tower Restoration.

Reserves Policy

The main purpose of holding cash reserves is to smooth out fluctuations in cash flow and meet any emergencies that might arise.

It is PCC policy to maintain, if possible, a balance on unrestricted funds which equates to three months' unrestricted payments (pre-Coronavirus this was equivalent to approximately £25,000) to cover unforeseen situations that may arise from time to time. Taking into account the £5,938 of monies held as deposits for future weddings, the balance of our free reserves as at 31 December 2019 was £27,286, which is above our target.

It is our policy to invest our funds balances with the Central Board of Finance (CBF) Church of England Deposit 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. Our special thanks go to our Churchwarden, Carol Steel.

Structure, Governance and Management

The method of appointment of PCC members is set out in the Church Representation Rules. All those attending church are encouraged to register on the Electoral Roll and to consider standing for election to the PCC.

The PCC members, the Churchwarden and the Incumbent are responsible for making decisions on all matters of general concern and importance to the parish including deciding on how the funds of the PCC are to be spent.

The PCC held three meetings during the year.

A Fabric Committee, which maintains the church and churchyard, also operates under the control of the PCC.

Administrative Information:

St. Werburgh Church is situated in Church Road in the Parish of Wembury, Devon and is part of the Diocese of Exeter within the Church of England.

The members of the Parochial Church Council of the Ecclesiastical Parish of St. Werburgh, Wembury are Trustees registered with the Charity Commission and entered into the Register of Charities. Registered No. 1137599.

PCC members who have served from 1 January 2020 until the date this report was approved are:

Ex-officio members:

Team Rector	Revd. Alan Ryan
Team Vicar	Revd. Kim Lovell (from 3 November 2020)

Churchwarden	Mrs. Carol Steel
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Deanery Synod Representatives

Mrs. Jayne Richardson	Deanery Synod Lay Chair Electoral Roll Officer PCC Vice Chair
Mr. Calvin Roberts	Deanery Synod Member (to 9th September 2020)
Mrs. Belinda Kemp	Deanery Synod Member (from 9 September 2020)

Elected members:

Treasurer	Mr. Calvin Roberts	(to 9th September 2020)
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Secretary & PCC Member	Mrs. Sue Lord
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PCC Members	Mr. Garry Carn Mr. Karl Gibson Mr. Ivar Hellberg Mrs. Gloria Roberts	(to 9 th September 2020)
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Volunteer Members	Ms. Alison Hawes Mr. Robert Rowland Mrs. Belinda Kemp Mr. David Vasey	Safeguarding Representative (Child Protection and Vulnerable Adults) Assistant Treasurer Health & Safety Officer Parish Giving Scheme Representative Acting Treasurer (from 20th September 2020)
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Bankers

NatWest Bank, Plymouth City Centre Branch
14 Old Town Street, Plymouth, PL1 1DG

Independent Examiner

Mrs. S. Andrew BSc ACA, Chartered Accountant
93 Church Road, Wembury, Plymouth, PL9 0JX

Approved by the PCC on 23 February 2021 and signed on their behalf by The Revd. Alan Ryan

A handwritten signature in black ink, appearing to read 'Alan Ryan', is positioned to the right of the approval text.

Wembury Parochial Church Council Financial Statements (Receipts) for the Year ended 31 December 2020

Notes

	Unrestricted Funds	Unrestricted Designated Funds	Restricted Funds	Endowment Funds	Total 2020	Total 2019
	£	£	£	£	£	£
RECEIPTS						
Voluntary Receipts - regular giving						
Tax efficient planned giving	19,146	-	-	-	19,146	18,157
Other planned giving	3,210	-	-	-	3,210	2,268
Collections at Services	2,849	-	1,996	-	4,845	14,538
Other recurring donations	1,610	2,095	8	-	3,713	9,926
Gift Aid recovered	6,350	-	358	-	6,708	7,160
	33,165	2,095	2,362	0	37,622	52,049
Other voluntary receipts						
Legacies	0	-	-	-	0	0
Grants	6,887	-	-	-	6,887	103
Non-recurring donations & appeals	2,920	-	450	-	3,370	3,539
	9,807	0	450	0	10,257	3,642
Activities for Generating Funds						
Flower Festival	0	-	-	-	0	8,091
Concerts	0	-	-	-	0	2,200
Coffee Mornings/Cream Teas etc	1,515	-	-	-	1,515	252
Other	0	-	-	-	0	5,588
	1,515	0	0	0	1,515	16,131
Investment Income						
CBF Deposit Accounts Interest	1	80	0	0	81	229
Receipts from Church Activities						
Bookstall	261	-	-	-	261	769
Wembury Review	10,347	-	-	-	10,347	8,813
Statutory Fees (weddings, funerals etc)	4,584	-	-	-	4,584	9,359
	15,192	0	0	0	15,192	18,941
Other Incoming Resources						
Retirement Gifts	0	-	0	-	0	0
	0	0	0	0	0	0
TOTAL RECEIPTS	59,680	2,175	2,812	0	64,667	90,991

Wembury Parochial Church Council Financial Statements (Payments) for the Year ended 31 December 2020

Notes

		Unrestricted Funds £	Unrestricted Designated Funds £	Restricted Funds £	Endowment Funds £	Total 2020 £		Total 2019 £
<u>PAYMENTS</u>								
Church Activities:								
Mission giving & charitable grants:								
Home Missions & Charities	6	900	-	2,015	-	2,915		6,272
Overseas Missions & Charities	6	600	-	-	-	600		600
Diocesan Parish Share		25,351	-	-	-	25,351		54,629
Salaries / Wages / Honoraria		1,080	-	-	-	1,080		1,080
Clergy Expenses	7	0	-	-	-	0		195
Church Running Expenses								
Insurance		3,179	-	-	-	3,179		3,084
Yealm & Erme Mission Community		2,081	-	-	-	2,081		3,897
Administration costs	8	436	-	-	-	436		758
Church maintenance		1,446	-	-	-	1,446		2,533
Upkeep of services	8	490	-	-	-	490		2,276
Upkeep of churchyard		1,573	-	-	-	1,573		2,179
Church utility costs (electricity, oil & water)		1,549	-	-	-	1,549		2,164
Trading costs:								
Bookstall		91	-	-	-	91		244
Wembury Review	5	6,545	-	-	-	6,545		7,537
Church repair & maintenance								
Major Repairs (Structure)		16,932	-	-	-	16,932		0
Major Repairs / Replacements (Installations)		0	-	-	-	0		6,848
Church interior & exterior decorating		0	-	-	-	0		0
		62,253	0	2,015	0	64,268		94,296
Fund Raising Activities:								
Costs of concerts & other events		289	-	-	-	289		1,335
Flower Festival		0	-	-	-	0		1,391
Costs of stewardship campaign		0	-	-	-	0		0
		289	0	0	0	289		2,726
Governance Costs:								
Independent Examination of Annual Accounts		445	-	-	-	445		445
		445	0	0	0	445		445
Other payments:								
Church Fabric "in memoriam" of Parishioners		0	-	-	-	0		0
Retirement Gifts		150	-	-	-	150		0
		150	0	0	0	150		0
TOTAL PAYMENTS		63,137	0	2,015	0	65,152		97,467

Wembury Parochial Church Council Financial Statements (Assets & Liabilities) for the Year ended 31 December 2020

Notes

	Unrestricted Funds £	Unrestricted Designated Funds £	Restricted Funds £	Endowment Funds £	Total 2020 £	Total 2019 £
Excess / (Deficit) of Receipts over Payments	-3,456	2,175	797	0	-484	-6,475
Transfer between funds	0	0	0	0	0	0
	<u>-3,456</u>	<u>2,175</u>	<u>797</u>	<u>0</u>	<u>-484</u>	<u>-6,475</u>
Cash Funds:						
Bank Current Account as at 1 January 2020	6,984	776	4,526	0	12,286	3,488
Bank Current Account as at 31 December 2020	10,195	0	0	0	10,195	12,286
CBF Deposit Accounts as at 1 January 2020	282	18,863	0	0	19,145	31,255
CBF Deposit Accounts as at 31 December 2020	9 283	18,943	0	0	19,226	19,145
Wembury Review Account as at 1 January 2020	2,426	0	0	0	2,426	3,651
Wembury Review Account as at 31 December 2020	3,728	0	0	0	3,728	2,426
Treasurer's Petty Cash as 1 January 2020	75	0	0	0	75	140
Treasurer's Petty Cash as 31 December 2020	75	0	0	0	75	75
Balance of Cash Funds as 31 December 2020	14,281	18,943	0	0	33,224	33,932
Other Monetary Assets:						
LPWGS VAT recovery claim for 2020	0	0	0	0	0	0
Gift Aid recoverable for period Dec 2020	40	0	0	0	40	184
	<u>40</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>40</u>	<u>184</u>
Other Assets:						
Bookstall Stock	360	-	-	-	360	300
	<u>360</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>360</u>	<u>300</u>
Liabilities:						
2021 onwards Wedding fees paid in advance	5,938	-	-	-	5,938	5,148
Le Paige Architects - outstanding fees	0	-	-	-	0	225
Repairs to bells and bell frames	1,300	-	-	-	1,300	0
Repairs to tower and external walls	20,000	-	-	-	20,000	30,000
	<u>27,238</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>27,238</u>	<u>35,373</u>

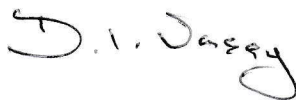
The Notes on Pages 9 and 10 form part of these accounts

Approved by the PCC on 23 February 2021 and signed on their behalf by:

Revd Alan Ryan (PCC Chairman)



David Vasey (Acting PCC Treasurer)



Wembury Parochial Church Council Accounts Notes to the Accounts

1. The financial statements, using the Receipts & Payments basis, have been prepared under the Church Accounting Regulations 2006 in accordance with the applicable accounting standards and the current Statement of Recommended Practice (SORP 2015).
2. Definition of Fund classification:
 - UNRESTRICTED FUNDS may be used by the PCC for any of its ordinary purposes.
 - DESIGNATED FUNDS represent funds set aside, out of ordinary unrestricted funds, for specific designated purposes, which can be transferred back into general funds at any time.
 - RESTRICTED FUNDS represent either income from trusts or endowments which may be expended only on those restricted objectives provided in the terms of the trust or bequest, or donations or grants received or invited for a specific purpose. The funds may only be spent on the specific purpose for which they were given. Any balance remaining unspent must be carried forward as a balance on that fund and cannot be absorbed into general funds.
 - ENDOWMENT FUNDS are funds whose capital must be maintained; only income arising from the investment of the endowment may be used either as restricted or unrestricted funds depending upon the purpose for which the endowment was established. There are no endowment funds on which to report.
3. The headings and sub-headings within the Receipts and Payments sheets are in accordance with the guidance contained in the Charity Commission's Statement of Recommended Practice (SORP 2015), applicable to reports produced on or after 1 January 2016.
4. It is a requirement of Charity Law that all receipts are shown gross and expenses are shown separately. As only the "net" amounts for fund raising activities, after the deduction of expenses, were passed to the Treasurer for banking the figures recorded here have been increased by a total of £238.70 to include the expenses incurred.
5. Transactions during the year within the Wembury Review Account were as follows:

		2020	2019
Receipts:	Subscriptions	3,662.91	2,926.55
	Shop Sales	813.50	737.43
	Advertisements	5,870.30	5,148.78
Total Receipts		10,346.71	8,812.76
Payments:	Printing Costs	6,231.40	7,222.40
	Expenses	255.69	260.99
	Postage	58.00	53.99
	Transfer to Wembury PCC	2,500.00	2,500.00
Total Payments		9,045.09	10,037.38

6. As already mentioned, the Coronavirus pandemic resulted in a dramatic fall in the number of services provided at St Werburgh Church throughout 2020. As a consequence this has affected the level of charitable giving (grants) that we were able to make to both Home and Overseas Missions and Charities. Whilst it is disappointing to fall below the level of grants made in previous years, the total figure of £3,515 nevertheless equates to 5.4% of our assessable income of £64,667. A list of the charities that we have supported can be found in the section headed "Mission and Evangelism" on page 2 of this report.
7. Clergy expenses are paid by the Yealm and Erme Mission Community.
8. Most of our costs associated with Administration and Upkeep of Services are borne by the Yealm and Erme Mission Community.
9. The movements in CBF Deposit Funds during the year were as follows:

CBF ACCOUNT	01.01.2020	Deposits	Interest	Transfers	31.12.2020
<i>Unrestricted:</i>					
General Fund	282.09	0.00	1.20	0.00	283.29
<i>Designated:</i>					
Review Fund	154.65	0.00	0.66	0.00	155.31
Organ Fund	260.82	0.00	1.11	0.00	261.93
Bell Fund	18,262.72	0.00	77.55	0.00	18,340.27
Fabric Fund	64.47	0.00	0.28	0.00	64.75
Church Room Fund (Outreach Fund)	120.48	0.00	0.51	0.00	120.99
	19,145.23	0.00	81.31	0.00	19,226.54

10. In addition to our charity donations of £3,515 we have also collected, as conduit funds, £532.92 on behalf of other charities. As these conduit funds have not gone through our bank account they are not included within the receipts and payments of our financial statement.