



**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: 22<sup>nd</sup> 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 <sup>th</sup> 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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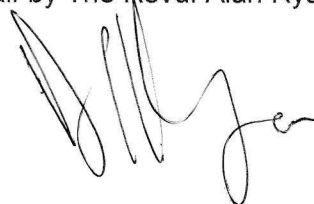
Bankers

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 below 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
		£	£	£	£	£	£
<b>RECEIPTS</b>							
<b>Voluntary Receipts - regular giving</b>							
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
		<b>33,165</b>	<b>2,095</b>	<b>2,362</b>	<b>0</b>	<b>37,622</b>	<b>52,049</b>
<b>Other voluntary receipts</b>							
Legacies		0	-	-	-	0	0
Grants		6,887	-	-	-	6,887	103
Non-recurring donations & appeals		2,920	-	450	-	3,370	3,539
		<b>9,807</b>	<b>0</b>	<b>450</b>	<b>0</b>	<b>10,257</b>	<b>3,642</b>
<b>Activities for Generating Funds</b>							
Flower Festival		0	-	-	-	0	8,091
Concerts		0	-	-	-	0	2,200
Coffee Mornings/Cream Teas etc	4	1,515	-	-	-	1,515	252
Other		0	-	-	-	0	5,588
		<b>1,515</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,515</b>	<b>16,131</b>
<b>Investment Income</b>							
CBF Deposit Accounts Interest		1	80	0	0	81	229
<b>Receipts from Church Activities</b>							
Bookstall		261	-	-	-	261	769
Wembury Review	5	10,347	-	-	-	10,347	8,813
Statutory Fees (weddings, funerals etc)		4,584	-	-	-	4,584	9,359
		<b>15,192</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>15,192</b>	<b>18,941</b>
<b>Other Incoming Resources</b>							
Retirement Gifts		0	-	0	-	0	0
		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>TOTAL RECEIPTS</b>		<b>59,680</b>	<b>2,175</b>	<b>2,812</b>	<b>0</b>	<b>64,667</b>	<b>90,991</b>



# 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
		£	£	£	£	£	£
<b><u>PAYMENTS</u></b>							
<b>Church Activities:</b>							
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
		<b>62,253</b>	<b>0</b>	<b>2,015</b>	<b>0</b>	<b>64,268</b>	<b>94,296</b>
<b>Fund Raising Activities:</b>							
Costs of concerts & other events		289	-	-	-	289	1,335
Flower Festival		0	-	-	-	0	1,391
Costs of stewardship campaign		0	-	-	-	0	0
		<b>289</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>289</b>	<b>2,726</b>
<b>Governance Costs:</b>							
Independent Examination of Annual Accounts		445	-	-	-	445	445
		<b>445</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>445</b>	<b>445</b>
<b>Other payments:</b>							
Church Fabric "in memoriam" of Parishioners		0	-	-	-	0	0
Retirement Gifts		150	-	-	-	150	0
		<b>150</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>150</b>	<b>0</b>
<b>TOTAL PAYMENTS</b>		<b>63,137</b>	<b>0</b>	<b>2,015</b>	<b>0</b>	<b>65,152</b>	<b>97,467</b>

# 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>
<b>Cash Funds:</b>						
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	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
<b>Balance of Cash Funds as 31 December 2020</b>	<b>14,281</b>	<b>18,943</b>	<b>0</b>	<b>0</b>	<b>33,224</b>	<b>33,932</b>
<b>Other Monetary Assets:</b>						
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>
<b>Other Assets:</b>						
Bookstall Stock	360	-	-	-	360	300
	<u>360</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>360</u>	<u>300</u>
<b>Liabilities:</b>						
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>

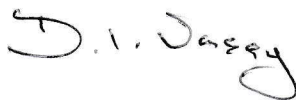
The Notes on Pages 9 and 10 form part of these accounts

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
<b>Receipts:</b>	Subscriptions	3,662.91	2,926.55
	Shop Sales	813.50	737.43
	Advertisements	5,870.30	5,148.78
<b>Total Receipts</b>		<b>10,346.71</b>	<b>8,812.76</b>
<b>Payments:</b>	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
<b>Total Payments</b>		<b>9,045.09</b>	<b>10,037.38</b>



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:

<b>CBF ACCOUNT</b>	<b>01.01.2020</b>	<b>Deposits</b>	<b>Interest</b>	<b>Transfers</b>	<b>31.12.2020</b>
<b><i>Unrestricted:</i></b>					
General Fund	282.09	0.00	1.20	0.00	283.29
<b><i>Designated:</i></b>					
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
	<b>19,145.23</b>	<b>0.00</b>	<b>81.31</b>	<b>0.00</b>	<b>19,226.54</b>

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.