

**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.

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 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

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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)

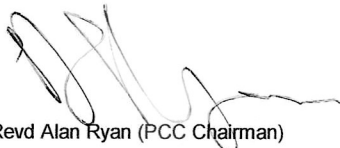
for the Year ended 31 December 2021

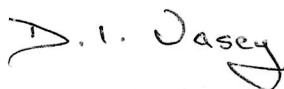
Notes

	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 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.