

**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
	2	£	£	£	£	£	£
<u>PAYMENTS</u>	3						
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 & maintenance							
Major Repairs (Structure)		-	-	-	-	0	0
Major Repairs / Replacements (Installations)		2,341	-	-	-	2,341	2,656
Church interior & exterior decorating		-	-	-	-	0	0
		<u>65,343</u>	<u>0</u>	<u>13,234</u>	<u>0</u>	<u>78,577</u>	<u>50,996</u>
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
		<u>24</u>	<u>0</u>	<u>2</u>	<u>0</u>	<u>26</u>	<u>0</u>
Governance Costs:							
Independent Examination of Annual Accounts		450	-	-	-	450	450
		<u>450</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>450</u>	<u>450</u>
Other payments:							
Church Fabric "in memoriam" of Parishioners		-	-	-	-	0	870
Retirement Gifts		-	-	-	-	0	30
		<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>900</u>
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

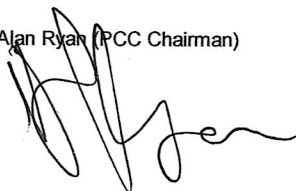
Notes

	2	Unrestricted Funds	Unrestricted Designated Funds	Restricted Funds	Endowment Funds	Total 2022	Total 2021
		£	£	£	£	£	£
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

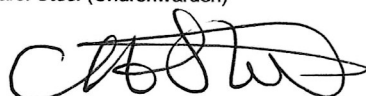
The Notes on Pages 9 and 10 form part of these accounts

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.