



**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
Mrs. Belinda Kemp
Mr. Geoffrey Farmiloe

Deanery Synod Lay Chair - Until 30/06/23
From 01/07/23

Elected members

Mrs. Sue Lord
Mrs Belinda Kemp
Mrs Rose Farmiloe

Secretary & PCC Member – Until 23/04/23
Secretary from 24/04/23
Treasurer from 24/04/23

PCC Members

Mr. Geoffrey Farmiloe
Mrs Sue Gregory
Mrs Rita Hart
Mr. Ivar Hellberg
Mr. Bob Hone
Mrs. Margaret MacBean

Until 30/06/23
From 23/04/23 until 20/11/23
From 23/04/23
Until 25/09/23
From 23/04/23
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
	2	£	£	£	£	£	£
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
		-7,118	3,492	22,630	0	19,004	5,569
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		1,253	0	5,122	0	6,375	5,833
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	296	79,064	0	0	79,360	54,466
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		4,034	0	0	0	4,034	5,344
Balance of Cash Funds as 31 December 2023		5,583	79,064	5,122	0	89,769	65,643
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
		1,280	0	3,010	0	4,290	634
Other Assets:							
Bookstall Stock		28	-	-	-	28	186
		28	0	0	0	28	186
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
		92,007	0	0	0	92,007	105,586

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.