

# THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF THE HARWICH PENINSULA

England & Wales - Charity number 1152910

## Details

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**Other names** HARWICH PENINSULA PARISH PCC

**Status** Registered

**Legal form** Previously excepted

**Registered** 2013-07-17

**Register** [View on the Charity Commission register](#)

## Contact

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**Address** 51 Highfield Avenue  
Harwich  
Essex  
CO12 4DR

**Phone** 01255 502033

**Email** [harwich.peninsular@gmail.com](mailto:harwich.peninsular@gmail.com)

**Website** [www.harwichparish.co.uk](http://www.harwichparish.co.uk)

## Activities

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**Objects:** PROMOTING IN THE ECCLESIASTICAL PARISH THE WHOLE MISSION OF THE CHURCH.

**Activities:** Regular public worship open to all. The provision of sacred space for personal prayer and contemplation. Pastoral work, including visiting the sick and bereaved. Teaching of Christianity through sermons, courses and small groups. Taking of religious assemblies in schools. Supporting other charities in the UK and overseas

## Classification

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

## Geography

- Essex

## Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£193,017	£299,692	-	-
2023-12-31	£447,889	£179,061	-	-
2022-12-31	£157,406	£149,240	-	-
2021-12-31	£125,970	£131,219	-	-
2020-12-31	£247,542	£144,676	-	-

## Trustees

Name	Role	Appointed
Anna Rendell-Knights		2025-05-21
CHRISTOPHER ANTHONY WALLACE		2018-06-04
Elizabeth Marie McLeod		2025-05-21
Janet Ellen Kathleen Goodall		2015-01-21
Joan Hurst		2025-05-21
John Antony Wallace		2018-06-04
Julie Ann Teatheredge		2025-05-21
Linda Joan Anthony		2025-05-21
Maureen Townsend		2025-05-21
Rev IAN SMITH		2025-05-21
Rev Kirsty Dawn Emerson		2022-04-01
Sarah Anne Abbott		2020-04-01
Teresa Audrey Monshall		2025-05-21

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# Accounts

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# Parish of the Harwich Peninsula

Registered Charity No.1152910

## **Annual Report and Financial Statements of the Parochial Church Council**

**For the year ended 31st December 2024**

### **Incumbent:**

Revd Canon Margaret Shaw  
The Rectory  
51 Highfield Avenue  
Dovercourt  
Harwich  
CO12 4DR

### **Bankers:**

Barclays Bank Plc  
TSB Bank Plc  
Central Board of Finance of the Church of England  
CAF Bank Ltd

### **Independent Examiner:**

Ms Louise Harknett  
Membership 20020545 AATQB  
45 Newcastle Avenue  
Colchester  
Essex CO3 9XE

## The Parish of the Harwich Peninsula

Annual Report of the Parochial Church Council for the  
For the year ended 31st December 2024

### Administrative Information

The Parish of Harwich Peninsula covers Dovercourt, Harwich, Little Oakley, Parkeston and Ramsey. It is part of the Diocese of Chelmsford within the Church of England. The correspondence address is the Rectory, 51 Highfield Avenue, Dovercourt, Harwich, Essex CO12 3DR. The PCC is a registered Charity.

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

Team Rector	Reverend Canon Margaret Shaw	To June 2023 (Resigned)
Team Vicar	Rev Kirsty Emmerson	
Associate Priest	Rev Claire Scargill	
Assistant Curate		
LLM	Dr John Shaw	
LLM	Mr John Wallace	Acting Chair (July 2023)
LLM	Mrs Sioux Thorpe	
Wardens:	Mrs Marylynn Mayo	All Saints
	Joan Hurst	All Saints
	Mrs Elizabeth Ford	St Michaels
	Mrs Dawn Wallace	St Michaels (from May 2019)
	Mrs Janet Goodall	St Nicholas
		Vacant
Representatives on Deanery Synod		
	Mr Christopher Wallace	St Michael's
	Mrs Christine Smith	St Nicholas'
Elected Members	Ms Sarah Abbott	All Saints
	Mrs Maureen Townsend	All Saints (from May 2019)
	Mrs Deidre Salter	St Michael's (from May 2019)
	Ms Janet Thomas	St Michael's (from May 2020)
	Mrs Janet Goodall	St Nicholas'
	Mrs Christine Smith	St Nicholas'
Treasurers:	Mr Douglas Cooper	Parish Treasurer
	Dr John Shaw	St Nicholas'
	Mr Douglas Cooper	All Saints
	Mr John Wallace	St Michael's
	Dr John Shaw	PCC Resources

### Structure, Governance and Management

The method of appointment of PCC members is set out in the Church Representation Rules. All Church attendees are encouraged to register on the Electoral Roll and stand for election to the PCC.

The full PCC met 4 times during the year with an average level of attendance of 60 per cent. Committees met between meetings and minutes of their deliberations were received by the full PCC and discussed where necessary.

## **Objectives and activities**

The Harwich Peninsula PCC has the responsibility of co-operating with the incumbent in promoting the ecclesiastical parish the whole mission of the Church, pastoral, evangelical, social and ecumenical. It also has maintenance responsibilities for the Churches in the Parish - All Saints, Main Road, Dovercourt; St Michaels and All Angels, Church Hill, Ramsey; St Nicholas, Church Street, Harwich

As required under section 17 of the Charities Act 2011, the incumbent and the members of the PCC have considered the public benefit guidance published by the Charity Commission. The PCC maintains an overview of worship and other activities and initiatives carried out by the churches and church organisations that make up the Parish, for the benefit of the whole community. Some of the activities undertaken during the year are detailed below under review of the year.

## **Achievements and performance**

## **Review of the year: Chair's Report**

## **Financial Review**

### **PCC**

The financial statements for the Parish as a whole have been drawn up on a Receipts and Payments basis and combine the three sets of local accounts drawn up by DCC Treasurers. The aggregate bank and cash balances at the end of 2023 amounted to £244,465 compared with £226,625 at the end of 2022.

Unrestricted income received in 2023 amounted to £156,903

Unrestricted expenditure was £140,972, This is a decrease on 2021 which in the main is due to ??

The Parish Share for 2022 has been paid in full within the financial year although it required subsidy from parish resources.

### **Reserves Policy**

It is PCC policy to maintain a cash balance on unrestricted funds (if possible) which amounts to at least three months of unrestricted expenditure. This equates to £35,198 for the parish as a whole. The aggregate balance at the end of 2022 on all unrestricted general funds (excluding those which had been designated for specific purposes) was £173,578 This represents in excess of three months of operating costs, based upon 2023 levels. As previously, this is unevenly distributed between the various churches (see note 7 to the financial statements).

**Approved by the PCC on April 2024 and signed on their behalf by  
John Wallace (Chair)**

## **Independent Examiners Report to the Trustees of Harwich and Parkeston PCC**

I report to the Charity trustees on my examination of the accounts of Harwich and Parkeston PCC Charity for the year ended 31 December 2023, which are set out in pages 6 to 12

### **Responsibilities and basis of report**

As the charity's trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act")

I report in respect of my examination of the charity's accounts carried out under section 145 of the 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

### **Independent examiners's statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- 1 Accounting records were not kept in respect of the charity as required by Section 130 of the Act; or
- 2 The accounts do not accord with those records

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.

Louise Harkenett

Date

**THE PARISH OF THE HAMWICH PENINSULA PCC**  
**RECEIPTS AND PAYMENTS ACCOUNT**  
**For the year ended 31st December 2024**

	PCC General Fund	PCC Resource Account	PCC Wedding & Funeral Fees	St Nicholas General Fund	St Nicholas Church Hall	St Nicholas Espinade Hall	St Nicholas Handicraft Fund	All Saints General Fund	All Saints Fabric Fund	All Saints Tea Fund	All Saints Music Fund	St Michael's Fund	St Michael's 100 Club	Unrestricted Funds £	St Nicholas Pearly Fund	St Nicholas Organ Fund	St Nicholas Flower Fund	St Nicholas Appeal Fund	St Nicholas Choir Fund	St Nicholas Clock Fund	All Saints Lighting Fund	All Saints Organ Fund	All Saints Pearly Fund	St Michael's Building Fund	St Michael's Organ Fund	St Michael's Flower Fund	Restricted Funds £	Endowment Funds £			
<b>Receipts</b>																															
Donations and legacies	2a	0.00	0.00	0.00	16,277.61	0.00	0.00	16,022.29	0.00	0.00	0.00	16,422.68	0.00	54,348.43	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-	-	
Activities for generating funds	2b	75,980.20	0.00	0.00	3,000.00	0.00	0.00	796.40	0.00	0.00	0.00	0.00	0.00	79,776.60	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-	-
Income from investments	2c	0.00	0.00	0.00	1,863.74	0.00	0.00	395.65	0.00	0.00	0.00	97.11	0.00	447.76	10,086.78	0.00	0.00	0.00	0.00	5,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15,066.78	-	-
Church activities	2d	40,147.21	0.00	0.00	0.00	0.00	0.00	2,107.50	0.00	0.00	0.00	0.00	0.00	43,377.21	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-	-
Other receipts	2e	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-	-
<b>Total receipts</b>		116,127.41	0.00	0.00	21,131.35	0.00	0.00	19,323.84	0.00	0.00	0.00	17,622.29	0.00	177,950.00	10,086.78	-	-	-	-	5,000.00	-	-	-	-	-	-	-	15,066.78	-	-	
<b>Payments</b>																															
Costs of generating voluntary income	3a	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-	-
Fund-raising trading costs	3a	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	27,900.10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-	-
Church activities	3b	111,023.20	0.00	0.00	15,317.84	0.00	0.00	18,323.28	0.00	0.00	0.00	16,494.00	0.00	136,199.92	223,951.06	160.00	0.00	0.00	0.00	15,318.60	0.00	120.00	0.00	120.00	0.00	0.00	0.00	0.00	239,669.66	-	-
Payments for Weddings/Funerals														0.00																	
<b>Total payments</b>		111,023.20	0.00	0.00	15,317.84	0.00	0.00	18,323.28	0.00	0.00	0.00	16,494.00	0.00	164,099.02	223,951.06	160.00	0.00	0.00	0.00	15,318.60	0.00	120.00	0.00	0.00	0.00	0.00	0.00	8,267.96	-	-	
<b>Excess (Shortfall) of Receipts over Payments</b>		5,104.21	0.00	0.00	5,813.51	0.00	0.00	993.56	0.00	0.00	0.00	1,107.69	0.00	13,850.98	(213,864.28)	(160.00)	0.00	0.00	0.00	(10,318.60)	0.00	(120.00)	0.00	0.00	0.00	0.00	0.00	6,798.82	-	-	
Transfers between funds	7		0.00		0.00	0.00			0.00					0.00		1,000.00												0.00	0.00	0.00	0.00
		5,104.21	0.00	0.00	5,813.51	0.00	0.00	993.56	0.00	0.00	0.00	1,107.69	0.00	13,850.98	(213,864.28)	840.00	0.00	0.00	0.00	(10,318.60)	0.00	(120.00)	0.00	0.00	0.00	0.00	0.00	7,798.82	-	-	
Bank and cash balances at 1 January 2024		130,226.37			57,719.96	0.00	0.00	1,451.00	0.00	72.57	0.00	4,626.62	0.00	193,698.52	283,611.07	116.92	973.45			10,959.67	96.67	3,420.03	16,356.12	0.50	31.00			315,684.43	-	-	
<b>Bank and cash balances at 31 December 2024</b>		135,330.58	0.00	0.00	63,133.47	0.00	0.00	2,444.56	0.00	72.57	0.00	5,636.31	0.00	207,489.50	69,726.79	956.92	973.45	0.00	0.00	640.07	96.67	3,420.03	16,356.12	0.50	31.00	0.00	0.00	32,201.55	-	-	

**THE PARISH OF THE HARWICH PENINSULA PCC  
STATEMENT OF ASSETS AND LIABILITIES AT 31 DEC**

	PCC	PCC	PCC	St Nicholas	St Nicholas	St Nicholas	St Nicholas	St Nicholas	St Nicholas	St Nicholas	All Saints	All Saints	All Saints	St Michaels	St Michael's				TOTAL FUNDS 2022	TOTAL FUNDS 2021
	General Fund	Resources Account	Wedding & Funeral Fees	General Fund	Church Hall	Amenity Fund	Drop In	Esplanade Hall	Choir Fund	Handbells Fund	General Fund	Fabric Fund	Tea Fund	Fund	100 Club	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	TOTAL FUNDS 2022	TOTAL FUNDS 2021
<b>Fixed assets</b>																				
Tangible fixed assets																				
Investments																				
<b>Total fixed assets</b>																				
<b>Cash funds</b>																				
Stock																				
Debtors																				
Short term deposits																				
Cash at bank (current accounts)																				
Cash in hand																				
Creditors: amounts falling due within 12 months																				
<b>Net current assets</b>																				
<b>Total assets less current liabilities</b>																				
Creditors: amounts falling due after 12 months																				
<b>NET ASSETS</b>																				
<b>Funds</b>																				
<b>Endowment funds</b>																				
<b>Restricted funds</b>																				
<b>Unrestricted funds</b>																				
<b>Other Monetary Assets</b>																				
Income tax recoverable for 2018																				
Legacies, bequests, grants awarded																				
<b>Investment Assets</b>																				
CBF Investment Fund shares																				
CBF Fixed Interest Securities																				
<b>Assets retained for Church use</b>																				
Freehold land and buildings																				
<b>Liabilities</b>																				
Ministry expenses & other costs																				

Approved by the Parochial Church Council on April 2021 and signed on their behalf  
Rev'd Canon Margaret Shaw (PCC Chair)

Mr Douglas Cooper

Mr Douglas Cooper (Treasurer)

**THE PARISH OF THE HARWICH PENINSULA PCC**  
**NOTES TO THE FINANCIAL STATEMENTS (continued)**  
**For the year ended 31st December 2024**

**2 RECEIPTS**

	PCC General Fund	PCC Resources Account	PCC Wedding & Funeral Fees	St Nicholas General Fund	St Nicholas Church Hall	St Nicholas Amenity Fund	St Nicholas Drop In	St Nicholas Esplanade Hall	St Nicholas Handbells Fund	All Saints General Fund	All Saints' Fabric Fund	All Saints' Tea Fund	All Saints Music Fund	St Michael's Fund	St Michael's 100 Club	Unrestricted Funds £	Restricted Funds £
<b>a Donations and legacies</b>																	
Planned giving				5,358.90						4,557.00				4,810.00		14,725.90	-
Collections at all services				2,952.90						6,798.79				5,184.13		14,935.82	-
Gift days														4,000.00		4,000.00	-
Sundry donations and appeals	2,625.85			4,560.26	0.00					1,462.80				731.25	0.00	9,380.16	5.00
Income tax recovered				3,405.55						3,203.70				1,697.30		8,306.55	14,854.35
Grants	3,000.00															3,000.00	-
Legacies																0.00	-
	5,625.85	0.00	0.00	16,277.61	0.00	0.00	0.00	0.00	0.00	16,022.29	0.00	0.00	0.00	16,422.68	0.00	54,348.43	14,859.35
<b>b Activities for generating funds</b>																	
Fetes, bazaars and other fund-raising activities															0.00	0.00	-
Other receipts	75,980.20			3,000.00						796.40				0.00	0.00	79,776.60	-
	75,980.20	0.00	0.00	3,000.00	0.00	0.00	0.00	0.00	0.00	796.40			0.00	0.00	79,776.60	0.00	
<b>c Investment income</b>																	
Dividends and interest received	6,804.83									390.65	0.00			57.11		447.76	10,066.78
		0.00	0.00	0.00		0.00			0.00	390.65	0.00			57.11		447.76	10,066.78
<b>d Church activities</b>																	0.00
Church hall lettings etc	10,985.67				0.00					2,107.50				397.50		13,490.67	-
Fees from weddings, funerals etc	29,161.34									0.00				725.00		29,886.34	-
Parish magazine	40,147.21	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,107.50	0.00		1,122.50		43,377.21	-	
	0.00															0.00	0.00
<b>e Other receipts All Saints</b>	0.00															0.00	0.00
	0.00															0.00	-
Internal Transfers					0.00	0.00				0.00				0.00		0.00	-
					0.00	0.00				0.00				0.00		0.00	-
<b>Total receipts</b>	121,753.26	0.00	0.00	19,277.61	0.00	0.00	0.00	0.00	0.00	19,316.84	0.00	0.00	0.00	17,602.29	0.00	177,950.00	24,926.13

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**THE PARISH OF THE HARWICH PENINSULA PCC**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**For the year ended 31st December 2024**

**1. Accounting policies**

**a Accounting basis**

The financial statements have been prepared on a receipts and payments basis and in accordance with the Charities Act 2011 and current church accounting guidance.

**b Funds**

The PCC operates a number of different types of funds, as detailed below:

*Unrestricted funds* - general funds which can be used for PCC ordinary purposes

*Designated funds* - monies set aside by the PCC out of unrestricted funds for specific future purposes or projects.

*Restricted funds* - a) income from trusts or endowments which may be expended only on those restricted objects provided in the terms of the trust or bequest; b) donations or grants received for a specific object or invited by the PCC for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of the year is carried forward as a balance on that fund.

*Endowment funds* - funds the capital of which must be maintained; only income arising from the investment of the endowment may be used, either as restricted or unrestricted funds, depending on the purpose set out in the terms of the original endowment.

**c Receipts**

Receipts are included in the Receipts and Payments Account only when actually received by the PCC. Amounts due but not received at the end of the year (such as income tax claims, legacies or grant awards) are not included, however significant items are noted at the bottom of the Statement of Assets and Liabilities. Receipts for fee income from weddings, funerals etc. relate only to amounts due to the PCC, and exclude amounts collected by the PCC as agent and subsequently paid over to ministers, vergers, organists and the Diocesan Board of Finance.

**d Payments**

Payments are included in the Receipts and Payments Accounts only when paid by the PCC. Amounts due but not paid at the end of the year (such as committed grants or unpaid diocesan parish share contributions) are not included, however significant items are noted at the bottom of the Statement of Assets and Liabilities.

**e Fixed Assets**

Movable church furnishings held by the churchwardens on special trust for the PCC, and which require a faculty for disposal, are treated as inalienable property unless consecrated. Such items are recognised in the Statement of Assets and Liabilities but are not valued. They are listed in the relevant church inventories which can be inspected at any reasonable time. Consecrated and benefice property is not included in the financial statements in accordance with Section 10(2)(a) and (c) of the Charities Act 2011.

Other significant fixed assets retained for use by the PCC are recognised in the Statement of Assets and Liabilities. Approximate values are stated where available.

**f Investments**

Investments held by the PCC are recognised in the Statement of Assets and Liabilities, and are stated at year end market value.





THE PARISH OF THE HARWICH PENINSULA PCC  
NOTES TO THE FINANCIAL STATEMENTS (continued)  
For the year ended 31st December 2024

7 Statement of funds	Bal b/fwd £	Receipts £	Payments £	Transfers £	Bal c/fwd £
<b>Unrestricted Funds</b>					
<i>Undesignated funds</i>					
PCC General Fund	117,181.20	0.00	0.00	(5,000.00)	112,181.20
PCC Wedding & Funeral Fees	1,676.93	-	-	0.00	1,676.93
St Nicholas General fund	20,129.49	21,131.35	(15,317.84)	-	25,943.00
All Saints General Fund	11,063.00	19,316.84	(18,323.28)		12,057.00
St Michael's General Fund	2,554.14	17,602.29	(16,494.60)	0.00	3,661.83
<i>Designated funds</i>					
PCC Children's Work	-			-	0.00
St Nicholas Hall		0.00	0.00	0.00	0.00
St Nicholas Amenities	0.00	Err:509	Err:509	-	Err:509
St Nicholas Drop In	-	Err:509	Err:509	Err:509	Err:509
St Nicholas Choir Fund	0.00	Err:509	Err:509	Err:509	Err:509
St Nicholas Handbells Fund	0.00	-	-	0.00	-
All Saints Music Fund	0.00	600.00			600.00
All Saints Fabric Fund	0.00	0.00	-	0.00	0.00
All Saints Tea Fund	74.15	0.00	0.00	0.00	74.15
St Michael's 100 Club	341.00	0.00	0.00	0.00	341.00
St Michael's Flower Fund	58.50	0.00	0.00	-	58.50
	153,078.41	Err:509	Err:509	Err:509	Err:509
<b>Restricted Funds</b>					
St Nicholas Fabric Fund	53,755.95	10,066.78	(223,951.06)	-	(160,128.33)
St Nicholas Organ Fund	645.00	-	(160.00)	1,000.00	1,485.00
St Nicholas Flowers Fund	1,115.68	0.00	0.00	-	1,115.68
St Nicholas Appeal Fund	0.00	0.00	0.00	0.00	0.00
St Nicholas Choir Fund	0.00	0.00	0.00		0.00
St Nicholas Clock Fund	10,958.67	5,000.00	(15,318.60)		640.07
St Nicholas Children's Corner					
All Saints Lighting Fund	96.67	0.00	-	-	96.67
All Saints Organ Fund	3,069.88	0.00	(120.00)	-	2,949.88
All Saints Fabric Fund	16,102.68	0.00	-		16,102.68
St Michael's Building Fund	0.50	-	0.00	-	0.50
St Michael's Organ Fund	31.00	-	-	-	31.00
	Err:509	Err:509	Err:509	Err:509	Err:509

The above figures represent bank and cash balances only, and exclude the value of church plate, investments and other assets.

Restricted funds are available only for the purposes indicated above, either as a result of conditions stipulated by donors, or as made known by the PCC when inviting donations or raising funds for specific objects. Designated funds have been earmarked by the PCC for specific purposes, but can be re-designated if required at the PCC's discretion.

Transfers within unrestricted funds relate mainly to the allocation between various churches and central PCC funds of shared ministry, administration and other costs, together with transactions relating to the parish magazine. As in previous years, a few transactions shown as payments or receipts within individual DCC accounts have been treated as transfers within the financial statements of the PCC as a whole.

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# Accounts

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# **Parish of the Harwich Peninsula**

**Registered Charity No.1152910**

## **Annual Report and Financial Statements of the Parochial Church Council**

**For the year ended 31st December 2023**

### **Incumbent:**

Revd Canon Margaret Shaw  
The Rectory  
51 Highfield Avenue  
Dovercourt  
Harwich  
CO12 4DR

### **Bankers:**

Barclays Bank Plc  
TSB Bank Plc  
Central Board of Finance of the Church of England  
CAF Bank Ltd

### **Independent Examiner:**

Ms Louise Harknett  
Membership 20020545 AATQB  
45 Newcastle Avenue  
Colchester  
Essex CO3 9XE

## The Parish of the Harwich Peninsula

Annual Report of the Parochial Church Council for the  
For the year ended 31st December 2023

### Administrative Information

The Parish of Harwich Peninsula covers Dovercourt, Harwich, Little Oakley, Parkeston and Ramsey. It is part of the Diocese of Chelmsford within the Church of England. The correspondence address is the Rectory, 51 Highfield Avenue, Dovercourt, Harwich, Essex CO12 3DR. The PCC is a registered Charity.

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

Team Rector	Reverend Canon Margaret Shaw	To June 2023 (Resigned)
Team Vicar	Rev Kirsty Emmerson	
Associate Priest	Rev Claire Scargill	
Assistant Curate		
LLM	Dr John Shaw	
LLM	Mr John Wallace	Acting Chair (July 2023)
LLM	Mrs Sioux Thorpe	
Wardens:	Mrs Marylynn Mayo	All Saints
	Joan Hurst	All Saints
	Mrs Elizabeth Ford	St Michaels
	Mrs Dawn Wallace	St Michaels (from May 2019)
	Mrs Janet Goodall	St Nicholas
		Vacant
Representatives on Deanery Synod		
	Mr Christopher Wallace	St Michael's
	Enid Godfrey	St Nicholas'
	Liz McCleod	Parish Administrator
Elected Members	Ms Sarah Abbott	All Saints
	Mrs Maureen Townsend	All Saints (from May 2019)
	Vacancy	St Michaels
	Ms Janet Thomas	St Michael's (from May 2020)
	Ms Diane Butler	St Nicholas'
	Mrs Christine Smith	St Nicholas'
Treasurers:	Mr Douglas Cooper	Parish Treasurer
	Dr John Shaw	St Nicholas'
	Mr Douglas Cooper	All Saints
	Mr John Wallace	St Michael's
	Dr John Shaw	PCC Resources

### Structure, Governance and Management

The method of appointment of PCC members is set out in the Church Representation Rules. All Church attendees are encouraged to register on the Electoral Roll and stand for election to the PCC.

The full PCC met 4 times during the year with an average level of attendance of 60 per cent. Committees met between meetings and minutes of their deliberations were received by the full PCC and discussed where necessary.

## **Objectives and activities**

The Harwich Peninsula PCC has the responsibility of co-operating with the incumbent in promoting the ecclesiastical parish the whole mission of the Church, pastoral, evangelical, social and ecumenical. It also has maintenance responsibilities for the Churches in the Parish - All Saints, Main Road, Dovercourt; St Michaels and All Angels, Church Hill, Ramsey; St Nicholas, Church Street, Harwich

As required under section 17 of the Charities Act 2011, the incumbent and the members of the PCC have considered the public benefit guidance published by the Charity Commission. The PCC maintains an overview of worship and other activities and initiatives carried out by the churches and church organisations that make up the Parish, for the benefit of the whole community. Some of the activities undertaken during the year are detailed below under review of the year.

## **Achievements and performance**

## **Review of the year: Chair's Report**

## **Independent Examiners Report to the Trustees of Harwich and Parkeston PCC**

I report to the Charity trustees on my examination of the accounts of Harwich and Parkeston PCC Charity for the year ended 31 December 2023, which are set out in pages 6 to 12

### **Responsibilities and basis of report**

As the charity's trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act")

I report in respect of my examination of the charity's accounts carried out under section 145 of the 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 w

### **Independent examiners's statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- 1 Accounting records were not kept in respect of the charity as required by Section 130 of the Act; or
- 2 The accounts do not accord with those records

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.

Louise Harkenett 

Date 26/3/24

## Financial Review

CC

The financial statements for the Parish as a whole have been drawn up on a Receipts and Payments basis and combine the three sets of local accounts drawn up by DCC Treasurers. The aggregate bank and cash balances at the end of 2023 amounted to £526,013 compared with £244,465 at the end of 2022.

Unrestricted income received in 2023 amounted to £451,351.74

however £279,000 was specifically to be used by St Nicholas Fabric Fund a restricted fund.

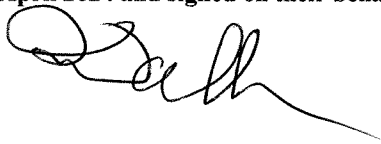
Unrestricted expenditure was £179,061.90, This is a slight decrease on 2022.

The Parish Share for 2023 has been paid in full within the financial year although it required subsidy from parish resources.

## Reserves Policy

It is PCC policy to maintain a cash balance on unrestricted funds (if possible) which amounts to at least three months of unrestricted expenditure. This equates to £44,765 for the parish as a whole. The aggregate balance at the end of 2023 on all unrestricted general funds (excluding those which had been designated for specific purposes) was £173,578 This represents in excess of three months of operating costs, based upon 2023 levels. As previously, this is unevenly distributed between the various churches (see note 7 to the financial statements).

Approved by the PCC on 3 April 2024 and signed on their behalf by  
John Wallace (Vice Chair)



**THE PARISH OF THE HARWICH PENINSULA PCC**  
**RECEIPTS AND PAYMENTS ACCOUNT**  
For the year ended 31st December 2023

	Notes	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	TOTAL FUNDS 2023 £
<b>Receipts</b>					
Donations and legacies	2a	130,730.31	-	-	<b>130,730.31</b>
Activities for generating funds	2b	2,815.50	-	-	<b>2,815.50</b>
Income from investments	2c	1,013.25	-	-	<b>1,013.25</b>
Church activities	2d	34,300.50	-	-	<b>34,300.50</b>
Other receipts	2e	-	-	-	<b>-</b>
<b>Total receipts</b>		<b>172,351.74</b>	<b>-</b>	<b>-</b>	<b>172,351.74</b>
<b>Payments</b>					
Costs of generating voluntary income	3a	2,485.61	-	-	2,485.61
Fund-raising trading costs	3a	6,766.20	-	-	<b>6,766.20</b>
Church activities	3b	169,810.09	-	-	<b>169,810.09</b>
Payments for Weddings/Funerals					
<b>Total payments</b>		<b>179,061.90</b>	<b>8,267.96</b>	<b>-</b>	<b>179,061.90</b>
<b>Excess/(Shortfall) of Receipts over Payments</b>		<b>(6,710.16)</b>	<b>(8,267.96)</b>	<b>-</b>	<b>(6,710.16)</b>
Transfers between funds	7	5,000.00	279,000.00	-	<b>284,000.00</b>
		<b>(1,710.16)</b>	<b>270,732.04</b>	<b>-</b>	<b>277,289.84</b>
Bank and cash balances at 1 January 2023		176,178.69	70,868.00	-	<b>247,046.69</b>
<b>Bank and cash balances at 31 December 2023</b>		<b>174,468.53</b>	<b>341,600.04</b>	<b>-</b>	<b>524,336.53</b>

**THE PARISH OF THE HARWICH PENINSULA PCC**  
**NOTES TO THE FINANCIAL STATEMENTS (continued)**  
**For the year ended 31st December 2023**

**2 RECEIPTS**

	<b>Unrestricted Funds £</b>	<b>Restricted Funds £</b>	<b>TOTAL FUNDS 2023 £</b>
<b>a</b> <i>Donations and legacies</i>			
Planned giving	16,771.42	-	<b>16,771.42</b>
Collections at all services	13,296.81	-	<b>13,296.81</b>
Gift days	701.01	-	<b>701.01</b>
Sundry donations and appeals	81,023.17	30.00	<b>81,053.17</b>
Income tax recovered	6,718.05	-	<b>6,718.05</b>
Grants	1,140.00	-	<b>1,140.00</b>
Legacies	11,079.85	279,000.00	<b>290,079.85</b>
	<b>130,730.31</b>	<b>279,030.00</b>	<b>409,760.31</b>
<b>b</b> <i>Activities for generating funds</i>			
Fetes, bazaars and other fund-raising activities	2,815.50	-	<b>2,815.50</b>
Other receipts		-	
	<b>2,815.50</b>		<b>2,815.50</b>
<b>c</b> <i>Investment income</i>			
Dividends and interest received	1,013.25	-	<b>1,013.25</b>
	<b>1,013.25</b>		<b>1,013.25</b>
<b>d</b> <i>Church activities</i>			
Church hall lettings etc	9,015.00	-	<b>9,015.00</b>
Fees from weddings, funerals etc	25,285.50	-	<b>25,285.50</b>
Parish magazine		-	
	<b>34,300.50</b>	-	<b>34,300.50</b>
<b>e</b> <i>Other receipts</i>			
PCC			
<i>All Saints</i>		-	
Internal Transfers	30,000.00	-	
<b>Total receipts</b>	<b>198,859.56</b>	<b>279,030.00</b>	<b>447,889.56</b>

THE PARISH OF THE HARWICH PENINSULA PCC  
NOTES TO THE FINANCIAL STATEMENTS (continued)  
For the year ended 31st December 2023

3 PAYMENTS

	Unrestricted Funds £	Restricted Funds £	TOTAL FUNDS 2023 £
<b>a</b> <i>Fund-raising trading costs</i>			
Fundraising events and activities	2,485.61	-	<b>2,485.61</b>
	<u>2,485.61</u>	<u>-</u>	<u><b>2,485.61</b></u>
<b>b</b> <i>Church Activities</i>			
Missionary and charitable giving	6,766.20	-	<b>6,766.20</b>
	<u>6,766.20</u>	<u>-</u>	<u><b>6,766.20</b></u>
Ministry costs:			
Diocesan parish share paid	60,515.00	-	<b>60,515.00</b>
Other ministry expenses	11,076.32	-	<b>11,076.32</b>
Church running expenses	28,922.42	-	<b>28,922.42</b>
Insurance	9,692.88	-	<b>9,692.88</b>
Utility bills	13,669.51	-	<b>13,669.51</b>
Church maintenance	760.71	-	<b>760.71</b>
Upkeep of services	1,218.30	-	<b>1,218.30</b>
Upkeep of churchyard	540.00	-	<b>540.00</b>
Parish magazine		-	
Sunday school costs		-	-
Church hall running costs		-	
Bank charges	-	-	
Other payments	36,398.75	-	<b>36,398.75</b>
Independent examination fee	250.00	-	<b>250.00</b>
Transfer			
	<u>169,810.09</u>	<u>-</u>	<u><b>169,810.09</b></u>
		-	-
<b>Total payments</b>	<u><u>172,295.70</u></u>		<u><u><b>179,061.90</b></u></u>

**THE PARISH OF THE HARWICH PENINSULA PCC**  
**NOTES TO THE FINANCIAL STATEMENTS (continued)**  
**For the year ended 31st December 2023**

**4 PCC members and related parties**

Mrs Liz McLeod a PCC Member received a salary of £6,000 during 2022/23 for her work as Parish Administrator. Expenses paid to clergy may include a small immaterial proportion which relates to their function as PCC members. No other payments were made to PCC members, or to related parties, either as remuneration or as expenses, other than the occasional reimbursement for routine items and services paid for by them on behalf of the PCC.

**5 Investment assets (representing endowment funds)**

	<b>Dovercourt</b>		<b>Ramsey</b>	<b>Little Oakley</b>		<b>Total</b>
	<b>Tithe Chancel Trust</b>	<b>Miss Ward Trust</b>	<b>Tithe Chancel Trust</b>	<b>Revd M Wontner Bequest Fund</b>	<b>Ch'yard Trust</b>	
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Market value 1 Jan 2023	7,255.58	11,223.56	5,635.20	2,228.65	333.96	26,676.95
Disposals at carrying value	-	-	-	-	-	-
Purchases at cost	-	-	97.88	-	-	97.88
Net gains and revaluation	478.40	95.37	879.81	(414.47)	(61.13)	977.98
<b>Market value 31 Dec 2023</b>	<b>7,733.98</b>	<b>11,318.93</b>	<b>6,612.89</b>	<b>1,814.18</b>	<b>272.83</b>	<b>27,752.81</b>
Capital	38.10	11,318.93	27.15	1,814.18	272.83	13,471.19
Undistributed income	7,695.88	-	6,585.74	-	-	14,281.62
	<b>7,733.98</b>	<b>11,318.93</b>	<b>6,612.89</b>	<b>1,814.18</b>	<b>272.83</b>	<b>27,752.81</b>
Represented by shares in:	<b>Shares No.</b>	<b>Shares No.</b>	<b>Shares No.</b>	<b>Shares No.</b>	<b>Shares No.</b>	<b>Value £</b>
CBF Investment Fund	371.57	547.83	317.70	-	-	25,665.80
CBF Fixed Interest Securities	-	-	-	1,328.00	199.00	2,087.01
	<b>371.57</b>	<b>547.83</b>	<b>317.70</b>	<b>1,328.00</b>	<b>199.00</b>	<b>27,752.81</b>

The above five endowment trust funds are managed by the Diocese on behalf of the PCC.

Income on the Miss Ward Trust fund is mandated to the PCC, and is available for general ecclesiastical purposes. Income on the Tithe Chancel Trust funds is reinvested until required, and is available for restricted use in connection with eligible costs associated with the chancel areas of the above two churches. The Wontner Bequest is set up for any special need for assistance in the parish. The Wontner churchyard trust income is for the upkeep of Little Oakley Churchyard, especially the graves of Revd Wontner and his relatives.

The capital element of all five endowment funds is permanent.

**6 Fixed assets retained for church use**

Freehold land and buildings comprise St Nicholas Hall, Harwich, Esplanade Hall, Harwich and The Millennium Room, Ramsey. These are stated at estimated cost value. For many years the PCC has also had use of Esplanade Hall, Harwich. The property has been improved with the assistance of the Diocese, to register the hall, which stands on consecrated ground, in the name of the Parish with the Land Registry. Until ownership is established the church continues to insure the building.

**THE PARISH OF THE HARWICH PENINSULA PCC**  
**NOTES TO THE FINANCIAL STATEMENTS (continued)**  
For the year ended 31st December 2023

<b>7 Statement of funds</b>	<b>Bal b/fwd</b>	<b>Receipts</b>	<b>Payments</b>	<b>Transfers</b>	<b>Bal c/fwd</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Unrestricted Funds</b>					
<i>Undesignated funds</i>					
PCC General Fund	145,914.14	104,559.05	(102,529.27)	(5,000.00)	<b>154,169.92</b>
PCC Wedding & Funeral Fees	1,676.93	-	-		<b>1,676.93</b>
St Nicholas General fund	18,286.35	27,470.60	(33,349.17)	5,000.00	<b>17,407.78</b>
All Saints General Fund	5,156.00	21,793.17	(25,498.02)		<b>1,451.00</b>
St Michael's General Fund	6,179.85	14,611.74	(15,890.63)		<b>4,900.96</b>
<i>Designated funds</i>					
PCC Children's Work	-			-	
St Nicholas Hall					
St Nicholas Amenities				-	
St Nicholas Drop In	-			-	
St Nicholas Choir Fund		-	-		-
St Nicholas Handbells Fund		-	-		-
All Saints Music Fund	600.00	600.00			<b>1,200.00</b>
All Saints Fabric Fund			-		
All Saints Tea Fund	74.15				<b>74.15</b>
St Michael's 100 Club	341.00				<b>341.00</b>
St Michael's Flower Fund	58.50			-	<b>58.50</b>
	<b>178,286.92</b>	<b>169,034.56</b>	<b>(177,267.09)</b>		<b>181,280.24</b>
<b>Restricted Funds</b>					
St Nicholas Fabric Fund	45,969.73		(8,016.31)	279,000.00	<b>316,953.42</b>
St Nicholas Organ Fund	490.00	-	(155.00)		<b>335.00</b>
St Nicholas Flowers Fund	1,019.13		(96.55)	-	<b>922.58</b>
St Nicholas Appeal Fund					
St Nicholas Choir Fund					
St Nicholas Clock Fund	3,893.05				<b>3,893.05</b>
St Nicholas Children's Corner					
All Saints Lighting Fund	96.67		-	-	<b>96.67</b>
All Saints Organ Fund	3,069.88		-	-	<b>3,069.88</b>
All Saints Fabric Fund	16,356.12	1,398.07	-		<b>17,754.19</b>
St Michael's Building Fund	0.50	-		-	<b>0.50</b>
St Michael's Organ Fund	31.00	-	-	-	<b>31.00</b>
	<b>70,926.08</b>	<b>1,398.07</b>	<b>(8,267.86)</b>	<b>279,000.00</b>	<b>343,056.29</b>

The above figures represent bank and cash balances only, and exclude the value of church plate, investments and other assets.

Restricted funds are available only for the purposes indicated above, either as a result of conditions stipulated by donors, or as made known by the PCC when inviting donations or raising funds for specific objects. Designated funds have been earmarked by the PCC for specific purposes, but can be re-designated if required at the PCC's discretion.

Transfers within unrestricted funds relate mainly to the allocation between various churches and central PCC funds of shared ministry, administration and other costs, together with transactions relating to the parish magazine. As in previous years, a few transactions shown as payments or receipts within individual DCC accounts have been treated as transfers within the financial statements of the PCC as a whole.

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# Accounts

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# Parish of the Harwich Peninsula

Registered Charity No.1152910

## **Annual Report and Financial Statements of the Parochial Church Council**

**For the year ended 31st December 2022**

### **Incumbent:**

Revd Canon Margaret Shaw  
The Rectory  
51 Highfield Avenue  
Dovercourt  
Harwich  
CO12 4DR

### **Bankers:**

Barclays Bank Plc  
TSB Bank Plc  
Central Board of Finance of the Church of England  
CAF Bank Ltd

### **Independent Examiner:**

Ms Louise Harknett  
Membership 20020545 AATQB  
45 Newcastle Avenue  
Colchester  
Essex CO3 9XE

## The Parish of the Harwich Peninsula

Annual Report of the Parochial Church Council for the  
For the year ended 31st December 2022

### Administrative Information

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Associate Priest	Rev Claire Scargill	
Assistant Curate		
LLM	Dr John Shaw	
LLM	Mr John Wallace	
LLM	Mrs Sioux Thorpe	
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	MRS Elizabeth Ford	St Michaels
	Mrs Dawn Wallace	St Michaels (from May 2019)
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Representatives on Deanery Synod		
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	Dr John Shaw	PCC Resources

### Structure, Governance and Management

The method of appointment of PCC members is set out in the Church Representation Rules. All Church attendees are encouraged to register on the Electoral Roll and stand for election to the PCC.

The full PCC met 4 times during the year with an average level of attendance of 60 per cent. Committees met between meetings and minutes of their deliberations were received by the full PCC and discussed where necessary.

## **Objectives and activities**

The Harwich Peninsula PCC has the responsibility of co-operating with the incumbent in promoting the ecclesiastical parish the whole mission of the Church, pastoral, evangelical, social and ecumenical. It also has maintenance responsibilities for the Churches in the Parish - All Saints, Main Road, Dovercourt; St Michaels and All Angels, Church Hill, Ramsey; St Nicholas, Church Street, Harwich

As required under section 17 of the Charities Act 2011, the incumbent and the members of the PCC have considered the public benefit guidance published by the Charity Commission. The PCC maintains an overview of worship and other activities and initiatives carried out by the churches and church organisations that make up the Parish, for the benefit of the whole community. Some of the activities undertaken during the year are detailed below under review of the year.

## **Achievements and performance**

## **Review of the year: Rector's Report**

## **Rector's Report and Review of 2022**

The year began with a wonderful celebration of Confirmation with candidates from across the deanery. This was the first time since before all the lockdowns that we were able to come together with our brothers and sister from across the deanery and it proved to be an occasion of great hope and joy. We were joined by the Deanery choir who have now become a regular feature of our parish worship and have truly enhanced our worship with their dedication and beautiful singing.

Our pattern of services settled into a new format with worship being offered in all churches every Sunday either morning afternoon or evening, plus additional Team Services from time to time when we all gather together as one. Evensong at St Nicholas has been well supported and Prayer and Praise at St Michael's has been a place of growth and blessed with the addition of a newly formed worship group. Services from All Saints Church continued to be offered online, via our Facebook pages.

In March we welcomed Rev Kirsty Emerson as our Pioneer Team Vicar, as well as her family Jonathan, Grace and Rose. It is fair to say that Kirsty has brought energy, vision and a depth of joy and has been such a blessing to the whole parish. I am delighted that the PCC and indeed all of us at our APCM in 2021 warmly and unequivocally endorsed this new post where Kirsty is in church two Sunday mornings a month and the other Sunday mornings out and about in the parish, getting involved in various locations where people gather. This will continue throughout the upcoming vacancy, in order to ensure that this valuable ministry is not lost. Under Kirsty's leadership we also now have an established Messy Church, Market Church, and we saw a return to our regular Alpha Course which took place in the autumn in the United Services Club. Several who attended will be going on to be baptised and confirmed in February 2023.

During the period of mourning for our dear Queen Elizabeth II, all three of our churches were open and Books of Condolence were provided by Harwich Town Council for all members of our community to offer their prayers and comments. We held a Civic Service of Commemoration and Thanksgiving in St Nicholas to mark this sad occasion and many people from across the town attended.

Other notable events and activities this year include the following: the opening up of the Fryatt Room for the 'Warm Spaces' initiative in co-operation with other venues in the town; a civic service to mark the 70<sup>th</sup> anniversary of the floods and the re-dedication of the memorial garden; the 200<sup>th</sup> birthday celebrations of St Nicholas; St Michaels' Patronal Festival; coffee mornings and fetes, easter egg hunts and Muddy Church to name a few.

Esplanade Hall: with the growth and development of the use of Esplanade Hall for the Wellbeing Lounge, levelling-up money was awarded to enable the hall to be open everyday to offer advisory and support groups to use the hall for free and thus meet the various and often complex needs of local people. There is also a portion of the money available to continue to maintain and update the building. Finally, we have realised the vision for the hall that was expressed to me when I came into 2016 for it to be open, refurbished and a gathering place for the people in our local community, who we are called by God to serve. Managing the project is Mark Tubby of Central Church, alongside team members from our own churches, Central Church and the Salvation Army, a beautiful example of the good that can come under God's guidance, when we work together with our brothers and sisters.

Finally, I would like to offer all of you my very, very sincere thanks and love for welcoming me as your Rector back in June 2016. There were many challenges at the start of my ministry here, but they were, in time, all resolved. I am having to retire sooner than I had planned but I am looking forward to spending more quality time with family and friends, enjoying our lovely new home and garden plus a few extra holidays. I will hugely miss my ministry among you but I believe the future of our three wonderful churches in this great parish is looking hopeful. Never stop praying, never stop loving, be kind and generous and continue to rejoice in the abundance of God's blessing.

**Revd Canon Margaret Shaw**

**Financial Review**

**PCC**

The financial statements for the Parish as a whole have been drawn up on a Receipts and Payments basis and combine the three sets of local accounts drawn up by DCC Treasurers. The aggregate bank and cash balances at the end of 2022 amounted to £244,465 compared with £226,625 at the end of 2021.

Unrestricted income received in 2022 amounted to £156,903  
Unrestricted expenditure was £140,972, This is a decrease on 2021 which in the main is due to ??  
The Parish Share for 2022 has been paid in full within the financial year although it required subsidy from parish resources.

**Reserves Policy**

It is PCC policy to maintain a cash balance on unrestricted funds (if possible) which amounts to at least three months of unrestricted expenditure. This equates to £35,198 for the parish as a whole. The aggregate balance at the end of 2022 on all unrestricted general funds (excluding those which had been designated for specific purposes) was £173,578 This represents in excess of three months of operating costs, based upon 2022 levels. As previously, this is unevenly distributed between the various churches (see note 7 to the financial statements).

Approved by the PCC on April 2023 and signed on their behalf by  
Revd Canon Margaret Shaw (Chair)



## **Independent Examiners Report to the Trustees of Harwich and Parkeston PCC**

I report to the Charity trustees on my examination of the accounts of Harwich and Parkeston PCC Charity for the year ended 31 December 2022, which are set out in pages 6 to 12

### **Responsibilities and basis of report**

As the charity's trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act")

I report in respect of my examination of the charity's accounts carried out under section 145 of the 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

### **Independent examiners's statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- 1 Accounting records were not kept in respect of the charity as required by Section 130 of the Act; or
- 2 The accounts do not accord with those records

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.

Louise Harknett

Date

*L Harknett*  
*25/5/23*

**THE PARISH OF THE HARWICH PENINSULA PCC**  
**RECEIPTS AND PAYMENTS ACCOUNT**  
**For the year ended 31st December 2022**

	Notes	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	TOTAL FUNDS 2022 £
<b>Receipts</b>					
Donations and legacies	2a	56,093.32	20.00	-	56,113.32
Activities for generating funds	2b	1,223.39	-	-	1,223.39
Income from investments	2c	650.24	483.53	-	1,133.77
Church activities	2d	60,980.98	-	-	60,980.98
Other receipts	2e	37,955.46	-	-	37,955.46
<b>Total receipts</b>		<b>156,903.39</b>	<b>503.53</b>	<b>-</b>	<b>157,406.92</b>
<b>Payments</b>					
Costs of generating voluntary income	3a	808.73	-	-	808.73
Fund-raising trading costs	3a	9,414.44	-	-	9,414.44
Church activities	3b	130,749.15	8,267.96	-	139,017.11
Payments for Weddings/Funerals					
<b>Total payments</b>		<b>140,972.32</b>	<b>8,267.96</b>	<b>-</b>	<b>149,240.28</b>
<b>Excess/(Shortfall) of Receipts over Payments</b>		<b>15,931.07</b>	<b>(7,764.43)</b>	<b>-</b>	<b>8,166.64</b>
Transfers between funds	7	5,000.00	-	-	5,000.00
		<b>20,931.07</b>	<b>(7,764.43)</b>	<b>-</b>	<b>13,166.64</b>
Bank and cash balances at 1 January 2022		152,646.96	78,652.33	-	231,299.29
<b>Bank and cash balances at 31 December 2022</b>		<b>173,578.03</b>	<b>70,887.90</b>	<b>-</b>	<b>244,465.93</b>

**THE PARISH OF THE HARWICH PENINSULA PCC**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**For the year ended 31st December 2022**

**1. Accounting policies**

**a Accounting basis**

The financial statements have been prepared on a receipts and payments basis and in accordance with the Charities Act 2011 and current church accounting guidance.

**b Funds**

The PCC operates a number of different types of funds, as detailed below:

*Unrestricted funds* - general funds which can be used for PCC ordinary purposes

*Designated funds* - monies set aside by the PCC out of unrestricted funds for specific future purposes or projects.

*Restricted funds* - a) income from trusts or endowments which may be expended only on those restricted objects provided in the terms of the trust or bequest; b) donations or grants received for a specific object or invited by the PCC for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of the year is carried forward as a balance on that fund.

*Endowment funds* - funds the capital of which must be maintained; only income arising from the investment of the endowment may be used, either as restricted or unrestricted funds, depending on the purpose set out in the terms of the original endowment.

**c Receipts**

Receipts are included in the Receipts and Payments Account only when actually received by the PCC. Amounts due but not received at the end of the year (such as income tax claims, legacies or grant awards) are not included, however significant items are noted at the bottom of the Statement of Assets and Liabilities. Receipts for fee income from weddings, funerals etc. relate only to amounts due to the PCC, and exclude amounts collected by the PCC as agent and subsequently paid over to ministers, vergers, organists and the Diocesan Board of Finance.

**d Payments**

Payments are included in the Receipts and Payments Accounts only when paid by the PCC. Amounts due but not paid at the end of the year (such as committed grants or unpaid diocesan parish share contributions) are not included, however significant items are noted at the bottom of the Statement of Assets and Liabilities.

**e Fixed Assets**

Movable church furnishings held by the churchwardens on special trust for the PCC, and which require a faculty for disposal, are treated as inalienable property unless consecrated. Such items are recognised in the Statement of Assets and Liabilities but are not valued. They are listed in the relevant church inventories which can be inspected at any reasonable time. Consecrated and benefice property is not included in the financial statements in accordance with Section 10(2)(a) and (c) of the Charities Act 2011.

Other significant fixed assets retained for use by the PCC are recognised in the Statement of Assets and Liabilities. Approximate values are stated where available.

**f Investments**

Investments held by the PCC are recognised in the Statement of Assets and Liabilities, and are stated at year end market value.

THE PARISH OF THE HARWICH PENINSULA PCC  
 NOTES TO THE FINANCIAL STATEMENTS (continued)  
 For the year ended 31st December 2022

2 RECEIPTS

	Unrestricted Funds £	Restricted Funds £	Unrestricted Funds £	Restricted Funds £	TOTAL FUNDS 2022 £
<b>a Donations and legacies</b>					
Planned giving	24,120.19	-	24,120.19	-	24,120.19
Collections at all services	12,060.59	-	12,060.59	-	12,060.59
Gift days	2,376.43	-	2,376.43	-	2,376.43
Sundry donations and appeals	4,823.99	-	4,823.99	-	4,823.99
Income tax recovered	10,712.12	20.00	10,712.12	20.00	10,732.12
Grants	-	-	-	-	-
Legacies	2,000.00	-	2,000.00	-	2,000.00
	<u>56,093.32</u>	<u>20.00</u>	<u>56,093.32</u>	<u>20.00</u>	<u>56,113.32</u>
<b>b Activities for generating funds</b>					
Fetes, bazaars and other fund-raising activities	1,083.29	-	1,083.29	-	1,083.29
Other receipts	140.10	-	140.10	-	140.10
	<u>1,223.39</u>		<u>1,223.39</u>		<u>1,223.39</u>
<b>c Investment income</b>					
Dividends and interest received	650.24	936.93	650.24	936.93	1,587.17
	<u>650.24</u>	<u>936.93</u>	<u>650.24</u>	<u>936.93</u>	<u>1,587.17</u>
<b>d Church activities</b>					
Church hall lettings etc	22,133.72	-	22,133.72	-	22,133.72
Fees from weddings, funerals etc	35,247.26	-	35,247.26	-	35,247.26
Parish magazine	3,600.00	-	3,600.00	-	3,600.00
	<u>60,980.98</u>	<u>-</u>	<u>60,980.98</u>	<u>-</u>	<u>60,980.98</u>
<b>e Other receipts</b>					
PCC All Saints	37,955.46	-	37,955.46	-	37,955.46
Internal Transfers		-	37,955.46	-	37,955.46
		<u>-</u>	<u>37,955.46</u>	<u>-</u>	<u>37,955.46</u>
<b>Total receipts</b>	<u>118,947.93</u>	<u>956.93</u>	<u>156,903.39</u>	<u>956.93</u>	<u>157,860.32</u>

THE PARISH OF THE HARWICH PENINSULA PCC  
 NOTES TO THE FINANCIAL STATEMENTS (continued)  
 For the year ended 31st December 2022

3 PAYMENTS

	Unrestricted Funds £	Restricted Funds £	TOTAL FUNDS 2022 £
<b>a</b> <i>Fund-raising trading costs</i>			
Fundraising events and activities	808.73	-	808.73
	<u>808.73</u>	<u>-</u>	<u>808.73</u>
<b>b</b> <i>Church Activities</i>			
Missionary and charitable giving	9,414.44	221.94	9,636.38
	<u>9,414.44</u>	<u>-</u>	<u>9,636.38</u>
Ministry costs:			
Diocesan parish share paid	39,000.00	-	39,000.00
Other ministry expenses	23,641.30	-	23,641.30
Church running expenses	2,787.00	-	2,787.00
Insurance	8,829.32	-	8,829.32
Utility bills	7,547.76	-	7,547.76
Church maintenance	6,119.85	8,016.31	14,136.16
Upkeep of services	1,450.28	251.65	1,701.93
Upkeep of churchyard		-	
Parish magazine		-	
Sunday school costs	520.83	-	520.83
Church hall running costs	9,961.92	-	9,961.92
Bank charges	-	-	
Other payments	20,976.45	33.00	21,009.45
Independent examination fee	500.00	-	500.00
Transfer			
	<u>130,749.15</u>	<u>8,300.96</u>	<u>139,272.05</u>
		-	-
<b>Total payments</b>	<u>131,557.88</u>	<u>8,300.96</u>	<u>149,717.16</u>

THE PARISH OF THE HARWICH PENINSULA PCC  
 NOTES TO THE FINANCIAL STATEMENTS (continued)  
 For the year ended 31st December 2022

4 PCC members and related parties

Mrs Liz McLeod a PCC Member received a salary of £5,000 during 2022 for her work as Parish Administrator. Expenses paid to clergy may include a small immaterial proportion which relates to their function as PCC members. No other payments were made to PCC members, or to related parties, either as remuneration or as expenses, other than the occasional reimbursement for printing items and services paid for by them on behalf of the PCC.

5 Investment assets (representing endowment funds)

	Dovercourt		Ramsey	Little Oakley		Total
	Tithe Chancel Trust	Miss Ward Trust	Tithe Chancel Trust	Revd M Wontner Bequest Fund	Ch'yard Trust	
	£	£	£	£	£	£
Market value 1 Jan 2022	7,255.58	11,223.56	5,635.20	2,228.65	333.96	26,676.95
Disposals at carrying value	-	-	-	-	-	-
Purchases at cost	-	-	97.88	-	-	97.88
Net gains and revaluation	478.40	95.37	879.81	(414.47)	(61.13)	977.98
<b>Market value 31 Dec 2022</b>	<b>7,733.98</b>	<b>11,318.93</b>	<b>6,612.89</b>	<b>1,814.18</b>	<b>272.83</b>	<b>27,752.81</b>
Capital	38.10	11,318.93	27.15	1,814.18	272.83	13,471.19
Undistributed income	7,695.88	-	6,585.74	-	-	14,281.62
	<b>7,733.98</b>	<b>11,318.93</b>	<b>6,612.89</b>	<b>1,814.18</b>	<b>272.83</b>	<b>27,752.81</b>

	Shares	Shares	Shares	Shares	Shares	Value £
	No.	No.	No.	No.	No.	
Represented by shares in:						
CBF Investment Fund	371.57	547.83	317.70	-	-	25,665.80
CBF Fixed Interest Securities	-	-	-	1,328.00	199.00	2,087.01
	<b>371.57</b>	<b>547.83</b>	<b>317.70</b>	<b>1,328.00</b>	<b>199.00</b>	<b>27,752.81</b>

The above five endowment trust funds are managed by the Diocese on behalf of the PCC.

Income on the Miss Ward Trust fund is mandated to the PCC, and is available for general ecclesiastical purposes. Income on the Tithe Chancel Trust funds is reinvested until required, and is available for restricted use in connection with eligible costs associated with the chancel areas of the above two churches. The Wontner Bequest is set up for any special need for assistance in the parish. The Wontner churchyard trust income is for the upkeep of Little Oakley Churchyard, especially the graves of Revd Wontner and his relatives.

The capital element of all five endowment funds is permanent.

6 Fixed assets retained for church use

Freehold land and buildings comprise St Nicholas Hall, Harwich, Esplanade Hall, Harwich and The Millennium Room, Ramsey. These are stated at estimated cost value. For many years the PCC has also had use of Esplanade Hall, Harwich. The property has been in a very poor state of repair for a number of years and during 2015 it was necessary to carry out essential work on the property. Efforts are continuing, with the assistance of the Diocese, to register the hall, which stands on consecrated ground, in the name of the Parish with the Land Registry. Until ownership is established the church continues to insure the building.

**THE PARISH OF THE HARWICH PENINSULA PCC**  
**NOTES TO THE FINANCIAL STATEMENTS (continued)**  
**For the year ended 31st December 2022**

<b>7 Statement of funds</b>	<b>Bal b/fwd</b>	<b>Receipts</b>	<b>Payments</b>	<b>Transfers</b>	<b>Bal c/fwd</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Unrestricted Funds</b>					
<i>Undesignated funds</i>					
PCC General Fund	117,181.20	92,331.45	(68,611.66)	(5,000.00)	<b>135,900.99</b>
PCC Wedding & Funeral Fees	1,676.93	-	-		<b>1,676.93</b>
St Nicholas General fund	20,129.49	20,877.99	(27,721.13)	5,000.00	<b>18,286.35</b>
All Saints General Fund	11,063.00	27,874.35	(33,781.20)		<b>5,156.00</b>
St Michael's General Fund	2,554.14	15,219.60	(11,593.89)		<b>6,179.85</b>
<i>Designated funds</i>					
PCC Children's Work	-			-	
St Nicholas Hall					
St Nicholas Amenities				-	
St Nicholas Drop In	-			-	
St Nicholas Choir Fund		-	-		-
St Nicholas Handbells Fund		-	-		-
All Saints Music Fund		600.00			<b>600.00</b>
All Saints Fabric Fund			-		
All Saints Tea Fund	74.15				<b>74.15</b>
St Michael's 100 Club	341.00				<b>341.00</b>
St Michael's Flower Fund	58.50			-	<b>58.50</b>
	<b>153,078.41</b>	<b>156,903.39</b>	<b>(141,707.88)</b>		<b>168,273.77</b>
<b>Restricted Funds</b>					
St Nicholas Fabric Fund	53,755.95	230.09	(8,016.31)	-	<b>45,969.73</b>
St Nicholas Organ Fund	645.00	-	(155.00)		<b>490.00</b>
St Nicholas Flowers Fund	1,115.68		(96.55)	-	<b>1,019.13</b>
St Nicholas Appeal Fund					
St Nicholas Choir Fund					
St Nicholas Clock Fund	3,893.05				<b>3,893.05</b>
St Nicholas Children's Corner					
All Saints Lighting Fund	96.67		-	-	<b>96.67</b>
All Saints Organ Fund	3,069.88	20.00	-	-	<b>3,089.88</b>
All Saints Fabric Fund	16,102.68	253.44	-		<b>16,356.12</b>
St Michael's Building Fund	0.50	-		-	<b>0.50</b>
St Michael's Organ Fund	31.00	-	-	-	<b>31.00</b>
	<b>78,710.41</b>	<b>503.53</b>	<b>(8,267.86)</b>		<b>70,946.08</b>

The above figures represent bank and cash balances only, and exclude the value of church plate, investments and other assets.

Restricted funds are available only for the purposes indicated above, either as a result of conditions stipulated by donors, or as made known by the PCC when inviting donations or raising funds for specific objects. Designated funds have been earmarked by the PCC for specific purposes, but can be re-designated if required at the PCC's discretion.

Transfers within unrestricted funds relate mainly to the allocation between various churches and central PCC funds of shared ministry, administration and other costs, together with transactions relating to the parish magazine. As in previous years, a few transactions shown as payments or receipts within individual DCC accounts have been treated as transfers within the financial statements of the PCC as a whole.

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# Accounts

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# Parish of the Harwich Peninsula

Registered Charity No.1152910

## Annual Report and Financial Statements of the Parochial Church Council

For the year ended 31st December 2021

### Incumbent:

Revd Canon Margaret Shaw  
The Rectory  
51 Highfield Avenue  
Dovercourt  
Harwich  
CO12 4DR

### Bankers:

Barclays Bank Plc  
TSB Bank Plc  
Central Board of Finance of the Church of England  
CAF Bank Ltd

### Independent Examiner:

Ms Louise Harknett  
Membership 20020545 AATQB  
45 Newcastle Avenue  
Colchester  
Essex CO3 9XE

## The Parish of the Harwich Peninsula

Annual Report of the Parochial Church Council for the  
Year ended 31 December 2021

### Administrative Information

The Parish of Harwich Peninsula covers Dovercourt, Harwich, Little Oakley, Parkeston and Ramsey. It is part of the Diocese of Chelmsford within the Church of England. The correspondence address is the Rectory, 51 Highfield Avenue, Dovercourt, Harwich, Essex CO12 3DR. The PCC is a registered Charity.

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

Team Rector	Reverend Canon Margaret Shaw	Chair
Team Vicar	Vacant	
Associate Priest	Rev Claire Scargill	From 14/10/2021
Assistant Curate	Vacant	
LLM	Dr John Shaw	
LLM	Mr John Wallace	
LLM	Mrs Sioux Thorpe	
Wardens:	Mrs Marylyn Mayo	All Saints From May 2021
	Mrs Joan Hurst	All Saints to May 2021
	Mrs Elizabeth McLeod	All Saints
	Mrs Elizabeth Ford	St Michaels
	Mrs Dawn Wallace	St Michaels (from May 2019)
	Mrs Janet Goodall	St Nicholas From May 2021
	Mrs Fiona Seager	St Nicholas From May 2021 to Nov 2021
Representatives on Deanery Synod		
	Mr Christopher Wallace	St Michael's
	Mrs Christine Smith	St Nicholas'
	Mrs Claire Cooper	All Saints
Elected Members	Ms Sarah Abbott	All Saints
	Mrs Maureen Townsend	All Saints (from May 2021)
	Mrs Deidre Salter	St Michael's (from May 2019)
	Mrs Janet Thomas	St Michael's (from May 2019)
	Mrs Karen Clarke	St Nicholas' (2020 resigned 2021)
	Mrs Christine Smith	St Nicholas' (from 2021)
Treasurers:	Mr Douglas Cooper	Parish Treasurer
	Dr John Shaw	St Nicholas'
	Mr Douglas Cooper	All Saints
	Mr John Wallace	St Michaels
	Dr John Shaw	PCC Resources

### Structure, Governance and Management

The method of appointment of PCC members is set out in the Church Representation Rules. All Church attendees are encouraged to register on the Electoral Roll and stand for election to the PCC.

The full PCC met 4 times during the year with an average level of attendance of 62 per cent. Committees met between meetings and minutes of their deliberations were received by the full PCC and discussed where necessary.

## **Achievements, Performance and Review of the Year.**

The year began in lockdown with all worship being online only. As in 2020, parishoners were encouraged to follow Sunday worship via the churches' Facebook pages, or, for those unable to do so, resources were provided for use at home. In addition, the pattern of midweek Morning and Evening Prayer services continued on Zoom. In January the parish bid farewell to our Curate, Rev Lisselle Clarke-Moisley who left to continue her training at St Luke's Church Colchester. During Lent, we were all encouraged to join together in 'Lent at Home' making a priority for prayer and study of scripture, to give generously and to turn back to God who loves and holds all his people. During Lent we made a commitment to give financial support to the work of The Leprosy Mission, either online or via the collection boxes.

Easter Sunday saw a return to 'in-person' congregational services and, with the Rector, Rev Margaret Shaw on sick leave, we were advised by the Bishop and the Archdeacon to begin with two Sunday morning services at All Saints Church, at 9am and 10.30am, continuing to livestream the 10.30 service. Then, from the 11<sup>th</sup> April, the 9am service was transferred to either St Michael's or St Nicholas Church, alternating between the two. The Rector began her phased return to work from Trinity Sunday, 30<sup>th</sup> May.

During the course of the year 16 weddings were conducted, 15 baptisms and 118 funerals. During the year we mourned the deaths of several of our dear brothers and sisters from our churches. We will continue to love and remember them with great affection. We are hugely grateful to all Deanery Clergy and other Ministers who helped and supported the parish during the year with occasional offices.

Throughout June July and August, with the easing of lockdown regulations, we were all encouraged to commit to a period of prayer, bible study and reflection, rather than simply jumping straight back into our usual activities and events. This led to the development of our 'Garden Groups' and those who attended really appreciated the opportunity to meet up again, to share experiences of lockdown and stories of faith and to pray together. For many this led to a renewing of faith and a new commitment to mission.

A PCC halls working group was set up to come up with a strategy for better promotion of our hall and church spaces for hire, now that restrictions were being lifted. This had already been an area of growth with renewed interest by groups for using our spaces and we hope this will have a significant impact on our income over the coming months. All hall and church bookings for outside groups are now managed by our Parish Administrator who has worked hard to set up the new system.

The PCC also reviewed its Finance Policy, originally agreed in 2018, agreed to a new monthly newsletter (delayed until 2022), received reports from churchwardens on the activities of the three DCCs and related church fabric and maintenance issues as well as reports from Deanery Synod, arrangements for Parish Share and was consulted on changes to our worship pattern as we moved forward.

We were all delighted to officially welcome Rev Claire Scargill into the parish at her Licensing as Associate Priest on 14<sup>th</sup> October, we thank God for her ministry among us and pray that we would be a blessing to her as much as she is a blessing to the parish. Also in October we interviewed two candidates for the Pioneer Team Vicar post and we were delighted that Rev Kirsty Emerson was appointed and we look forward to her licensing service in March 2022. In addition, we were informed that the Grant we had been offered from the Diocesan Mission Opportunities Fund for a Children's and Families' Worker back at the beginning of 2020 was still available and the application was re-submitted at the end of the year. We look forward to seeing the outcome of this in the new year.

The PCC discussed various Christmas services and events and it was agreed that, with the emergence of the new 'Omicron' variant, to cancel the scheduled 'Community Carol Service' and the 'Arrival of St Nicholas' Messy Church event. However, all Christmas services proceeded as planned. Our annual 'Name A Star' was highly successful again this year and very well received by the local community.

With very sincere thanks to our churchwardens, DCC and PCC members, Ministry Team, organists, cleaners and other volunteers who have given so much of their time and energy this year.

**Revd Canon Margaret Shaw**

## **Financial Review**

### **PCC**

The financial statements for the Parish as a whole have been drawn up on a Receipts and Payments basis and combine the three sets of local accounts drawn up by DCC Treasurers. The aggregate bank and cash balances at the end of 2021 amounted to £226,625 compared with £231,874 at the end of 2020.

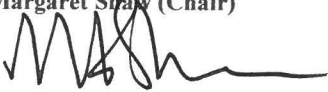
Unrestricted income received in 2021 amounted to £122,482

Unrestricted expenditure was £123,023 This is a decrease on 2020 which in the main is due to Covid Restrictions and a reduction in the Parish Share. The Parish Share for 2021 has been paid in full within the financial year although it required subsidy from parish resources.

### **Reserves Policy**

It is PCC policy to maintain a cash balance on unrestricted funds (if possible) which amounts to at least three months of unrestricted expenditure. This equates to £30,756 for the parish as a whole. The aggregate balance at the end of 2021 on all unrestricted general funds (excluding those which had been designated for specific purposes) was £153,078 between the various churches (see note 7 to the financial statements).

Approved by the PCC on **May 2022** and signed on their behalf by  
Revd Canon Margaret Shaw (Chair)





**Section A Independent Examiner's Report**

**Report to the trustees/  
members of**

**On accounts for the year  
ended**  **Charity no  
(if any)**

**Set out on pages**

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31/12/2021**.

**Responsibilities and  
basis of report** As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent  
examiner's statement** I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

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

*\* Please delete the words in the brackets if they do not apply.*

**Signed:**  **Date:**

**Name:**

**Relevant professional  
qualification(s) or body  
(if any):**

Address: 45 Newcastle Avenue

Colchester

Essex, CO3 9XE

Section B

Disclosure

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

**THE PARISH OF THE HARWICH PENINSULA PCC  
RECEIPTS AND PAYMENTS ACCOUNT  
FOR THE YEAR ENDED 31 DECEMBER 2021**

	Notes	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	TOTAL FUNDS 2021 £
<b>Receipts</b>					
Donations and legacies	2a	58,203.83	5,247.72	-	<b>63,451.55</b>
Activities for generating funds	2b	11,470.86	-	-	<b>11,470.86</b>
Income from investments	2c	456.23	27.98	-	<b>484.21</b>
Church activities	2d	47,058.00	-	-	<b>47,058.00</b>
Other receipts	2e	130.00	3,375.00	-	<b>3,505.00</b>
<b>Total receipts</b>		<b>117,318.92</b>	<b>8,650.70</b>	<b>-</b>	<b>125,969.62</b>
<b>Payments</b>					
Costs of generating voluntary income	3a	-	-	-	-
Fund-raising trading costs	3a	290.62	-	-	<b>290.62</b>
Church activities	3b	117,298.62	8,195.52	-	<b>125,494.14</b>
Payments for Weddings/Funerals		5,434.00			<b>5,434.00</b>
<b>Total payments</b>		<b>123,023.24</b>	<b>8,195.52</b>	<b>-</b>	<b>131,218.76</b>
<b>Excess/(Shortfall) of Receipts over Payments</b>		<b>(5,704.32)</b>	<b>455.18</b>	<b>-</b>	<b>(5,249.14)</b>
Transfers between funds	7				-
		<b>(5,704.32)</b>	<b>455.18</b>	<b>-</b>	<b>(5,249.14)</b>
Bank and cash balances at 1 January 2021		153,619.73	78,255.18	-	<b>231,874.91</b>
<b>Bank and cash balances at 31 December 2021</b>		<b>147,915.41</b>	<b>78,710.36</b>	<b>-</b>	<b>226,625.77</b>

**THE PARISH OF THE HARWICH PENINSULA PCC**  
**STATEMENT OF ASSETS AND LIABILITIES AT 31 DECEMBER 2021**

	Notes	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	TOTAL FUNDS 2021 £
<b>Fixed assets</b>					
Tangible fixed assets	5				
Investments	6				
<b>Total fixed assets</b>					
<b>Cash funds</b>					
Stock					
Debtors	8				
Short term deposits		110,602.52	53,732.15	-	<b>164,334.67</b>
Cash at bank (current accounts)		37,248.77	24,968.18	-	<b>62,216.95</b>
Cash in hand		74.15		-	<b>74.15</b>
	7	<u>147,925.44</u>	<u>78,700.33</u>		<u><b>226,625.77</b></u>
Creditors: amounts falling due within	9				
<b>Net current assets</b>		<b>147,925.44</b>	<b>78,700.33</b>		<b>226,625.77</b>
<b>Total assets less current liabilities</b>		<b>147,925.44</b>	<b>78,700.33</b>		<b>226,625.77</b>
Creditors: amounts falling due after	9				
<b>NET ASSETS</b>		<u><b>147,925.44</b></u>	<u><b>78,700.33</b></u>		<u><b>226,625.77</b></u>
<b>Funds</b>	7				
<b>Endowment funds</b>	10				
<b>Restricted funds</b>	10		78,710.36		
<b>Unrestricted funds</b>	10	147,915.41			
		<u>147,915.41</u>	<u>78,710.36</u>		
<b>Other Monetary Assets</b>					
Income tax recoverable for 2018			-	-	-
Legacies, bequests, grants awarded			-	-	-
			-	-	-
<b>Investment Assets</b>					
CBF Investment Fund shares	5	-	-	22,285.62	<b>22,285.62</b>
CBF Fixed Interest Securities	5	-	-	2,562.61	<b>2,562.61</b>
				<u>24,848.23</u>	<u><b>24,848.23</b></u>
<b>Assets retained for Church use</b>					
Freehold land and buildings	6		-	-	-
<b>Liabilities</b>					
Ministry expenses & other costs			-	-	-

Approved by the Parochial Church Council on May 2022 and signed on their behalf

Revd Canon Margaret Shaw (PCC Chair)

Mr Douglas Cooper (Treasurer)




**THE PARISH OF THE HARWICH PENINSULA PCC  
NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 DECEMBER 2021**

**1. Accounting policies**

**a Accounting basis**

The financial statements have been prepared on a receipts and payments basis and in accordance with the Charities Act 2011 and current church accounting guidance.

**b Funds**

The PCC operates a number of different types of funds, as detailed below:

*Unrestricted funds* - general funds which can be used for PCC ordinary purposes

*Designated funds* - monies set aside by the PCC out of unrestricted funds for specific future purposes or projects.

*Restricted funds* - a) income from trusts or endowments which may be expended only on those restricted objects provided in the terms of the trust or bequest; b) donations or grants received for a specific object or invited by the PCC for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of the year is carried forward as a balance on that fund.

*Endowment funds* - funds the capital of which must be maintained; only income arising from the investment of the endowment may be used, either as restricted or unrestricted funds, depending on the purpose set out in the terms of the original endowment.

**c Receipts**

Receipts are included in the Receipts and Payments Account only when actually received by the PCC. Amounts due but not received at the end of the year (such as income tax claims, legacies or grant awards) are not included, however significant items are noted at the bottom of the Statement of Assets and Liabilities. Receipts for fee income from weddings, funerals etc. relate only to amounts due to the PCC, and exclude amounts collected by the PCC as agent and subsequently paid over to ministers, vergers, organists and the Diocesan Board of Finance.

**d Payments**

Payments are included in the Receipts and Payments Accounts only when paid by the PCC. Amounts due but not paid at the end of the year (such as committed grants or unpaid diocesan parish share contributions) are not included, however significant items are noted at the bottom of the Statement of Assets and Liabilities.

**e Fixed Assets**

Movable church furnishings held by the churchwardens on special trust for the PCC, and which require a faculty for disposal, are treated as inalienable property unless consecrated. Such items are recognised in the Statement of Assets and Liabilities but are not valued. They are listed in the relevant church inventories which can be inspected at any reasonable time. Consecrated and benefice property is not included in the financial statements in accordance with Section 10(2)(a) and (c) of the Charities Act 2011.

Other significant fixed assets retained for use by the PCC are recognised in the Statement of Assets and Liabilities. Approximate values are stated where available.

**f Investments**

Investments held by the PCC are recognised in the Statement of Assets and Liabilities, and are stated at year end market value.

THE PARISH OF THE HARWICH PENINSULA PCC  
 NOTES TO THE FINANCIAL STATEMENTS (continued)  
 FOR THE YEAR ENDED 31 DECEMBER 2021

2 RECEIPTS

	Unrestricted Funds £	Restricted Funds £	TOTAL FUNDS 2021 £
<b>a</b> <i>Donations and legacies</i>			
Planned giving	25,322.86	-	25,322.86
Collections at all services	11,604.08	-	11,604.08
Gift days	2,010.00	-	2,010.00
Sundry donations and appeals	8,876.50	-	8,876.50
Income tax recovered	10,190.26	4,355.72	14,545.98
Grants	-	892.00	892.00
Legacies	200.13	-	200.13
	<b>58,203.83</b>	<b>5,247.72</b>	<b>63,451.55</b>
<b>b</b> <i>Activities for generating funds</i>			
Fetes, bazaars and other fund-raising activities	1,163.44	-	1,163.44
Other receipts	10,307.42	-	10,307.42
	<b>11,470.86</b>		<b>11,470.86</b>
<b>c</b> <i>Investment income</i>			
Dividends and interest received	456.23	27.98	484.21
	<b>456.23</b>	<b>27.98</b>	<b>484.21</b>
<b>d</b> <i>Church activities</i>			
Church hall lettings etc	7,065.00	-	7,065.00
Fees from weddings, funerals etc	44,866.00	-	44,866.00
Parish magazine		-	
	<b>51,931.00</b>	<b>-</b>	<b>51,931.00</b>
<b>e</b> <i>Other receipts</i>			
PCC		-	
Internal Transfers		-	
<b>Total receipts</b>	<b>122,061.92</b>	<b>5,275.70</b>	<b>127,337.62</b>

THE PARISH OF THE HARWICH PENINSULA PCC  
 NOTES TO THE FINANCIAL STATEMENTS (continued)  
 FOR THE YEAR ENDED 31 DECEMBER 2021

3 PAYMENTS

	Unrestricted Funds £	Restricted Funds £	TOTAL FUNDS 2021 £
<b>a</b> <i>Fund-raising trading costs</i>			
Fundraising events and activities	290.62	-	290.62
	<u>290.62</u>	<u>-</u>	<u>290.62</u>
<b>b</b> <i>Church Activities</i>			
Missionary and charitable giving	212.50	221.94	434.44
	<u>212.50</u>	<u>-</u>	<u>434.44</u>
Ministry costs:			
Diocesan parish share paid	44,189.36	-	44,189.36
Other ministry expenses	5,400.00	-	5,400.00
Church running expenses	10,971.23	-	10,971.23
Insurance	8,480.39	-	8,480.39
Utility bills	2,625.88	-	2,625.88
Church maintenance	12,860.13	5,829.52	18,689.65
Upkeep of services	5,906.27	-	5,906.27
Upkeep of churchyard	233.08	-	233.08
Parish magazine		-	
Sunday school costs	69.77	-	69.77
Church hall running costs	88.75	-	88.75
Bank charges	-	-	
Other payments	28,320.26	33.00	28,353.26
Independent examination fee		-	
Transfer			
	<u>119,357.62</u>	<u>5,862.52</u>	<u>125,442.08</u>
		<u>-</u>	<u>-</u>
<b>Total payments</b>	<u>119,648.24</u>	<u>5,862.52</u>	<u>125,732.70</u>

THE PARISH OF THE HARWICH PENINSULA PCC  
 NOTES TO THE FINANCIAL STATEMENTS (continued)  
 FOR THE YEAR ENDED 31 DECEMBER 2021

4 PCC members and related parties

Mrs Liz McCleod a PCC Member received a salary of £5,000 during 2021 for her work as Parish Administrator. Expenses paid to clergy may include a small immaterial proportion which relates to their function as PCC members. No other payments were made to PCC members, or to related parties, either as remuneration or as expenses, other than the

5 Investment assets (representing endowment funds)

	Dovercourt		Ramsey	Little Oakley		Total
	Tithe Chancel Trust	Miss Ward Trust	Tithe Chancel Trust	Revd M Wontner Bequest Fund	Ch'yard Trust	
	£	£	£	£	£	£
Market value 1 Jan 2020	6,591.30	10,501.41	4,019.09	2,247.51	336.79	23,696.10
Disposals at carrying value	-	-	-	-	-	-
Purchases at cost	-	-	160.73	-	-	160.73
Net gains and revaluation	664.28	722.15	1,455.90	(18.86)	(2.83)	2,820.64
<b>Market value 31 Dec 2020</b>	<b>7,255.58</b>	<b>11,223.56</b>	<b>5,635.72</b>	<b>2,228.65</b>	<b>333.96</b>	<b>26,677.47</b>
Capital	38.10	10,501.41	27.15	2,228.65	333.96	13,129.27
Undistributed income	7,217.48	-	4,501.48	-	-	11,718.96
	<b>7,255.58</b>	<b>10,501.41</b>	<b>4,528.63</b>	<b>2,228.65</b>	<b>333.96</b>	<b>24,848.23</b>

	Shares	Shares	Shares	Shares	Shares	Value £
	No.	No.	No.	No.	No.	
Represented by shares in:						
CBF Investment Fund	354.15	547.83	276.23	-	-	22,285.62
CBF Fixed Interest Securities	-	-	-	1,328.00	199.00	2,562.61
	<b>354.15</b>	<b>547.83</b>	<b>276.23</b>	<b>1,328.00</b>	<b>199.00</b>	<b>24,848.23</b>

The above five endowment trust funds are managed by the Diocese on behalf of the PCC.

Income on the Miss Ward Trust fund is mandated to the PCC, and is available for general ecclesiastical purposes. Income on the Tithe Chancel Trust funds is reinvested until required, and is available for restricted use in connection with eligible costs associated with the chancel areas of the above two churches. The Wontner Bequest is set up for any special need for assistance in the parish. The Wontner churchyard trust income is for the upkeep of Little Oakley Churchyard, especially the graves of Revd Wontner and his relatives.

The capital element of all five endowment funds is permanent.

6 Fixed assets retained for church use

Freehold land and buildings comprise St Nicholas Hall, Harwich, Esplanade Hall, Harwich and The Millennium Room, Ramsey. These are stated at estimated cost value. For many years the PCC has also had use of Esplanade Hall, Harwich. The property has been in a very poor state of repair for a number of years and during 2015 it was necessary to carry out essential work on the property. Efforts are continuing, with the assistance of the Diocese, to register the hall, which stands on consecrated ground, in the name of the Parish with the Land Registry. Until ownership is established the church continues to insure the building.

THE PARISH OF THE HARWICH PENINSULA PCC  
NOTES TO THE FINANCIAL STATEMENTS (continued)  
FOR THE YEAR ENDED 31 DECEMBER 2021

7 Statement of funds	Bal b/fwd £	Receipts £	Payments £	Transfers £	Bal c/fwd £
<b>Unrestricted Funds</b>					
<i>Undesignated funds</i>					
PCC General Fund					
PCC Wedding & Funeral Fees	1,947.93	5,163.00	(5,434.00)		<b>1,676.93</b>
St Nicholas General fund	21,388.22	23,851.30	(25,110.03)	-	<b>20,129.49</b>
All Saints General Fund	7,228.82	21,654.60	(17,820.43)		<b>11,063.00</b>
St Michael's General Fund	3,059.81	16,034.75	(16,540.42)		<b>2,554.14</b>
PCC Resources Account	119,521.29	55,778.27	(58,118.36)		<b>117,181.20</b>
<i>Designated funds</i>					
PCC Children's Work	-			-	
St Nicholas Hall					
St Nicholas Amenities				-	
St Nicholas Drop In	-			-	
St Nicholas Choir Fund		-	-		-
St Nicholas Handbells Fund		-	-		-
All Saints Fabric Fund			-		
All Saints Tea Fund	74.15				<b>74.15</b>
St Michael's 100 Club	341.00				<b>341.00</b>
St Michael's Flower Fund	58.50			-	<b>58.50</b>
	<b>153,619.72</b>	<b>122,481.92</b>	<b>(123,023.24)</b>		<b>153,078.41</b>
<b>Restricted Funds</b>					
St Nicholas Fabric Fund	54,395.86	7,188.67	(7,828.58)	-	<b>53,755.95</b>
St Nicholas Organ Fund	790.00	-	(145.00)		<b>645.00</b>
St Nicholas Flowers Fund	1,337.62		(221.94)	-	<b>1,115.68</b>
St Nicholas Children's Corner					
All Saints Lighting Fund	96.67		-	-	<b>96.67</b>
All Saints Organ Fund	3,069.88		-	-	<b>3,069.88</b>
All Saints Fabric Fund	16,092.65	10.03	-		<b>16,102.68</b>
St Michael's Building Fund	0.50	-		-	<b>0.50</b>
St Michael's Organ Fund	31.00	-	-	-	<b>31.00</b>
	<b>78,255.18</b>	<b>8,650.70</b>	<b>(8,195.52)</b>		<b>78,710.36</b>

The above figures represent bank and cash balances only, and exclude the value of church plate, investments and other assets.

Restricted funds are available only for the purposes indicated above, either as a result of conditions stipulated by donors, or as made known by the PCC when inviting donations or raising funds for specific objects. Designated funds have been earmarked by the PCC for specific purposes, but can be re-designated if required at the PCC's discretion.

Transfers within unrestricted funds relate mainly to the allocation between various churches and central PCC funds of shared ministry, administration and other costs, together with transactions relating to the parish magazine. As in previous years, a few transactions shown as payments or receipts within individual DCC accounts have been treated as transfers within the financial statements of the PCC as a whole.

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# Accounts

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# **Parish of the Harwich Peninsula**

**Registered Charity No.1152910**

## **Annual Report and Financial Statements of the Parochial Church Council**

**For the year ended 31st December 2020**

### **Incumbent:**

Revd Canon Margaret Shaw  
The Rectory  
51 Highfield Avenue  
Dovercourt  
Harwich  
CO12 4DR

### **Bankers:**

Barclays Bank Plc  
TSB Bank Plc  
Central Board of Finance of the Church of England  
CAF Bank Ltd

### **Independent Examiner:**

Ms Louise Harknett  
Membership 20020545 AATQB  
45 Newcastle Avenue  
Colchester  
Essex CO3 9XE

## The Parish of the Harwich Peninsula

Annual Report of the Parochial Church Council for the Year Ended 31 December 2020

### Administrative Information

The Parish of the Harwich Peninsula covers Dovercourt, Harwich, Little Oakley, Parkeston and Ramsey. It is part of the Diocese of Chelmsford within the Church of England. The correspondence address is The Rectory, 51 Highfield Avenue, Dovercourt, Harwich, Essex, CO12 3DR. The PCC is a registered charity.

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

Team Rector	Reverend Canon Margaret Shaw	Chair
Team Vicar	(vacancy)	
Associate Priest	Rev Samantha Winney	
Assistant Curate	Rev Lisselle-Clark-Moisley	
LLM	Mrs Sioux Thorpe	
LLM	Dr John Shaw	
LLM	Mr John Wallace	
Churchwardens:	Mrs Joan Hurst	All Saints'
	Mrs Elizabeth McLeod	All Saints'
	Mrs Dawn Wallace	St Michael's
	Mrs Elizabeth Ford	St Michael's
	(vacancy)	St Nicholas'
	(vacancy)	St Nicholas
Representatives on Deanery Synod:		
	Mr Christopher Wallace	St Michael's
	Mrs Christine Smith	St Nicholas
	Mrs Marilyn Mayo	All Saints'
Elected Members:	Miss Sarah Abbott	All Saints' (2020)
	Mrs Claire Cooper	All Saints' (2019)
	Mrs Deidre Salter	St Michael's (2019)
	(vacancy)	St Michael's
	Mrs Karen Clarke	St Nicholas (from 2020)
	Mrs Janet Goodall	St Nicholas (from 2020)
Treasurers:	Mr Douglas Cooper	Parish Treasurer and All Saints'
	Mrs Vicki White	St Michael's
	Dr John Shaw	St Nicholas

### **Structure, governance and management**

The method of appointment of PCC members is set out in the Church Representation Rules. All Church attendees are encouraged to register on the Electoral Roll and stand for election to the PCC. The full PCC met 4 times during the year with an average level of attendance of 62 per cent. The standing committee met between meetings and minutes of their deliberations were received by the full PCC and discussed where necessary.

### **Objectives and activities**

The Harwich Peninsula PCC has the responsibility of co-operating with the incumbent in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. It also has maintenance responsibilities for the Churches in the Parish: All Saints', Main Road, Dovercourt; St Michael's and All Angels, Church Hill, Ramsey; St Nicholas, Church Street, Harwich, and the sale of St Paul's Church, Parkeston. As required under Section 17 of the Charities Act 2011, the incumbent and the members of the PCC have considered the public benefit guidance published by the Charity Commission. The PCC maintains an overview of worship and other activities and initiatives carried out by the churches and church organisations that make up the Parish, for the benefit of the whole community. Some of the activities undertaken during the year are detailed below under review of the year.

### **Review of 2020**

We cannot underestimate the impact of Covid-19 on us all, throughout 2020 and its continuing impact in months and years to come. The world has truly been brought to its knees as a result of the pandemic: millions of lives lost worldwide, suffering, pain, grief, isolation have all been marks of this last year: a year like no other, a wholly unprecedented experience for all of us. Within our own parish, we have seen the impact not only on our own lives, but upon families, the elderly, the young, the frail. In March 2020 'Harwich Helps' was set up: a town-wide initiative springing up out of conversations we had as a parish with our friends in other churches in the town, while other key community leaders were also thinking along the same lines. So we all came together, as a result of which many people in our town were helped through all kinds of ways: shopping, food deliveries for struggling families, lunches provided for the elderly, pastoral phone calls and doorstep visits made. It has proved to be a great example of what can be achieved when we come together, pooling our resources and expertise with the sole purpose of helping those in need. For our own church congregations, we quickly set up a pastoral phone call system, particularly for the most vulnerable and those living alone. People were also given practical help when needed.

With the closure of our churches, worship and prayer resources were provided for us all to pray and worship at home, followed by the provision of online worship, once we had mastered the basic skills to enable this to happen. Not everyone has been able to access online worship but many others who were previously not connected to any of our churches have joined in and so providing live and recorded broadcasts online is here to stay. As well as the provision of worship and prayer resources, the weekly 'At Home' Newsletter has meant that we could keep in touch with each other and as more of us began to master 'Zoom' we have been able to hold some meetings and maintain some of our midweek worship.

All of the guidelines and procedures issued by the Government and the Church of England on church opening, risk assessments, cleaning, social distancing, etc have been strictly adhered to

and we have done our utmost to ensure that anyone coming into our churches for private prayer or for Sunday worship have been kept safe. We could never have previously contemplated that churches would be closed at such key times as Easter and Christmas and yet in these unprecedented times the safety and well being of all was paramount.

The Ministry Team continued to offer ministry and pastoral support during these times. Our funeral ministry and to the bereaved sadly grew in the first few months of the year and many families whose loved ones had died of the virus were supported. In addition, our ministry to Don Thomson House was able to continue. Over the course of the year we continued to pray for Rev Sam Winney who was on long-term sickness from February and there were significant changes in parish management following Rev Margaret Shaw's cancer diagnosis in August and her sick leave from the beginning of October. A huge thank you to our Curate, Rev Lisselle Clarke-Moisley, who with help from the churchwardens, John Wallace and John Shaw and deanery colleagues was able to sustain worship and ministry through the last few months of the year.

### **Financial review**

The financial statements for the Parish as a whole have been drawn up on a Receipts and Payments basis, and combine the three sets of local accounts drawn up by the DCC Treasurers. The aggregate bank and cash balances at the end of 2020 amounted to £206,055 compared with £195,130 at the end of 2019. Relevant comments on the individual DCC figures have been provided by the respective treasurers below. The Parish Share was paid in full for the year with the Parish Resources Account subsidising St Nicholas and St Michaels contributions.

#### **All Saints Dovercourt**

General Fund Income for 2020 totalled £28,963. General Fund expenditure for 2020 was £31,675.

The Parish Share paid in the year was £19,037.

#### **St Michael's Ramsey with Little Oakley**

Income for 2020 totalled £14,400 Expenditure for 2020 was £15,637.

The Parish Share paid in the year was £7,544.

#### **St Nicholas**

All bills received were paid in full to the year ending 31<sup>st</sup> December 2020.

The income for 2020 totalled £29,253 Expenditure for 2020 was £33,545.

The Parish Share paid in the year was £14,508.

#### **Reserves policy**

It is PCC policy to maintain a cash balance on unrestricted funds (if possible) which amounts to at least three months of unrestricted payments. This equates to approximately £20,214 for the Parish as a whole. The aggregate balance at the end of 2020 on all unrestricted general funds (excluding those which had been designated for specific purposes) was £138,329 This represents approximately 18 months of operating costs, based upon 2020 levels, however this is unevenly distributed between the various churches (see note 7 to the financial statements).

Approved on 14/6/21 and signed by Mr John Wallace, Vice-Chair.





**Report to the trustees/  
members of**

THE PARISH OF THE HARWICH PENINSULA PCC

**On accounts for the year  
ended**

31/12/2020

**Charity no  
(if any)**

1152910

**Set out on pages**

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2019.

**Responsibilities and  
basis of report**

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

**Independent  
examiner's statement**

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

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

*\* Please delete the words in the brackets if they do not apply.*

**Signed:**

R Harknett

**Date:**

13.5.21

**Name:**

Louise HARKNETT

**Relevant professional  
qualification(s) or body  
(if any):**

**Address:**

45 Newcastle Avenue  
Colchester  
CO3 9AE

**THE PARISH OF THE HARWICH PENINSULA PCC  
RECEIPTS AND PAYMENTS ACCOUNT  
FOR THE YEAR ENDED 31 DECEMBER 2020**

	Notes	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	TOTAL FUNDS 2020 £	TOTAL FUNDS 2019 £
<b>Receipts</b>						
Donations and legacies	2a	71,404.46	-	-	71,404.46	76,572.34
Activities for generating funds	2b	47,732.26	-	-	47,732.26	58,181.19
Income from investments	2c	488.85	-	-	488.85	1,085.51
Church activities	2d	2,515.99	13,036.96	-	15,552.95	6,476.34
Other receipts	2e	125,400.94	120,000.00	-	245,400.94	6,018.00
<b>Total receipts</b>		<b>247,542.50</b>	<b>133,036.96</b>	<b>-</b>	<b>380,579.46</b>	<b>148,333.38</b>
<b>Payments</b>						
Costs of generating voluntary income	3a	-	-	-	-	-
Fund-raising trading costs	3a	0.08	-	-	0.08	412.77
Church activities	3b	115,643.19	115,961.49	-	231,604.68	154,981.39
Payments for Weddings/Funerals		29,033.39	-	-	29,033.39	40,299.98
<b>Total payments</b>		<b>144,676.66</b>	<b>115,961.49</b>	<b>-</b>	<b>260,638.15</b>	<b>195,694.14</b>
<b>Excess/(Shortfall) of Receipts over Payments</b>		<b>102,865.84</b>	<b>17,075.47</b>	<b>-</b>	<b>119,941.31</b>	<b>(47,360.76)</b>
Transfers between funds	7	(102,700.00)	(92,300.00)	-	(195,000.00)	9,874.00
		165.84	(75,224.53)	-	(75,058.69)	(37,486.76)
Bank and cash balances at 1 January 2020		138,329.36	142,784.57	-	281,113.93	232,617.36
<b>Bank and cash balances at 31 December 2020</b>		<b>138,495.20</b>	<b>67,560.04</b>	<b>-</b>	<b>206,055.24</b>	<b>195,130.60</b>

**THE PARISH OF THE HARWICH PENINSULA PCC  
NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 DECEMBER 2020**

**1. Accounting policies**

**a Accounting basis**

The financial statements have been prepared on a receipts and payments basis and in accordance with the Charities Act 2011 and current church accounting guidance.

**b Funds**

The PCC operates a number of different types of funds, as detailed below:

*Unrestricted funds* - general funds which can be used for PCC ordinary purposes

*Designated funds* - monies set aside by the PCC out of unrestricted funds for specific future purposes or projects.

*Restricted funds* - a) income from trusts or endowments which may be expended only on those restricted objects provided in the terms of the trust or bequest; b) donations or grants received for a specific object or invited by the PCC for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of the year is carried forward as a balance on that fund.

*Endowment funds* - funds the capital of which must be maintained; only income arising from the investment of the endowment may be used, either as restricted or unrestricted funds, depending on the purpose set out in the terms of the original endowment.

**c Receipts**

Receipts are included in the Receipts and Payments Account only when actually received by the PCC. Amounts due but not received at the end of the year (such as income tax claims, legacies or grant awards) are not included, however significant items are noted at the bottom of the Statement of Assets and Liabilities. Receipts for fee income from weddings, funerals etc. relate only to amounts due to the PCC, and exclude amounts collected by the PCC as agent and subsequently paid over to ministers, vergers, organists and the Diocesan Board of Finance.

**d Payments**

Payments are included in the Receipts and Payments Accounts only when paid by the PCC. Amounts due but not paid at the end of the year (such as committed grants or unpaid diocesan parish share contributions) are not included, however significant items are noted at the bottom of the Statement of Assets and Liabilities.

**e Fixed Assets**

Movable church furnishings held by the churchwardens on special trust for the PCC, and which require a faculty for disposal, are treated as inalienable property unless consecrated. Such items are recognised in the Statement of Assets and Liabilities but are not valued. They are listed in the relevant church inventories which can be inspected at any reasonable time. Consecrated and benefice property is not included in the financial statements in accordance with Section 10(2)(a) and (c) of the Charities Act 2011.

Other significant fixed assets retained for use by the PCC are recognised in the Statement of Assets and Liabilities. Approximate values are stated where available.

**f Investments**

Investments held by the PCC are recognised in the Statement of Assets and Liabilities, and are stated at year end market value.

THE PARISH OF THE HARWICH PENINSULA PCC  
 NOTES TO THE FINANCIAL STATEMENTS (continued)  
 FOR THE YEAR ENDED 31 DECEMBER 2020

2 RECEIPTS

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	TOTAL FUNDS 2019 £	TOTAL FUNDS 2018 £	TOTAL FUNDS 2014 £
<b>a Donations and legacies</b>						
Planned giving	36,510.24	-		36,510.24	25,954.90	28,084.64
Collections at all services	4,608.90	-		4,608.90	17,536.57	17,638.39
Gift days		-			880.00	2,034.32
Sundry donations and appeals	6,986.23	-		6,986.23	17,760.68	20,312.44
Income tax recovered	7,934.22	-		7,934.22	14,602.66	15,426.13
Grants	-	-				50.00
Legacies	15,364.87	-		15,364.87		17,504.08
	<u>71,404.46</u>			<u>71,404.46</u>	<u>76,734.81</u>	<u>101,050.00</u>
<b>b Activities for generating funds</b>						
Fetes, bazaars and other fund-raising activities	3,020.45	-		3,020.45	6,197.04	6,014.56
Other receipts	15,700.51	-		15,700.51	17,560.15	1,445.09
	<u>18,720.96</u>			<u>18,720.96</u>	<u>23,757.19</u>	<u>7,459.65</u>
<b>c Investment income</b>						
Dividends and interest received	488.85	-		488.85	1,085.90	723.99
	<u>488.85</u>			<u>488.85</u>	<u>1,085.90</u>	<u>723.99</u>
<b>d Church activities</b>						
Church hall lettings etc	414.09	-	-	414.09	4,185.84	8,634.24
Fees from weddings, funerals etc	29,011.30	-	-	29,011.30	56,916.00	13,989.50
Parish magazine	2,101.90	-	-	2,101.90	2,483.80	2,787.20
	<u>31,527.29</u>			<u>31,527.29</u>	<u>63,585.64</u>	<u>25,410.94</u>
<b>e Other receipts</b>						
<i>All Saints</i>						
Sale of St Pauls	106,997.53	-	-	106,997.53	318.00	-
<i>PCC</i>						
Internal Transfers	106,997.53	-	-	106,997.53	318.00	-
	<u>106,997.53</u>			<u>106,997.53</u>	<u>318.00</u>	
<b>Total receipts</b>	<u>229,139.09</u>			<u>229,139.09</u>	<u>165,481.54</u>	<u>134,644.58</u>

**THE PARISH OF THE HARWICH PENINSULA PCC  
NOTES TO THE FINANCIAL STATEMENTS (continued)  
FOR THE YEAR ENDED 31 DECEMBER 2020**

**4 PCC members and related parties**

Mrs Vicki White a PCC Member received a salary of £5,000 during 2020 for her work as Parish Administrator. Expenses paid to clergy may include a small immaterial proportion which relates to their function as PCC members. No other payments were made to PCC members, or to related parties, either as remuneration or as expenses, other than the

**5 Investment assets (representing endowment funds)**

	Dovercourt		Ramsey	Little Oakley		Total
	Tithe Chancel Trust £	Miss Ward Trust £	Tithe Chancel Trust £	Revd M Wontner Bequest Fund £	Ch'yard Trust £	
Market value 1 Jan 2020	6,591.30	10,501.41	4,019.09	2,247.51	336.79	23,696.10
Disposals at carrying value	-	-	-	-	-	-
Purchases at cost	-	-	160.73	-	-	160.73
Net gains and revaluation	664.28	722.15	1,455.90	(18.86)	(2.83)	2,820.64
<b>Market value 31 Dec 2020</b>	<b>7,255.58</b>	<b>11,223.56</b>	<b>5,635.72</b>	<b>2,228.65</b>	<b>333.96</b>	<b>26,677.47</b>
Capital	38.10	10,501.41	27.15	2,228.65	333.96	13,129.27
Undistributed income	7,217.48	-	4,501.48	-	-	11,718.96
	<b>7,255.58</b>	<b>10,501.41</b>	<b>4,528.63</b>	<b>2,228.65</b>	<b>333.96</b>	<b>24,848.23</b>

Represented by shares in:	Shares	Shares	Shares	Shares	Shares	Value £
	No.	No.	No.	No.	No.	
CBF Investment Fund	354.15	547.83	276.23	-	-	22,285.62
CBF Fixed Interest Securities	-	-	-	1,328.00	199.00	2,562.61
	<b>354.15</b>	<b>547.83</b>	<b>276.23</b>	<b>1,328.00</b>	<b>199.00</b>	<b>24,848.23</b>

The above five endowment trust funds are managed by the Diocese on behalf of the PCC. Income on the Miss Ward Trust fund is mandated to the PCC, and is available for general ecclesiastical purposes. Income on the Tithe Chancel Trust funds is reinvested until required, and is available for restricted use in connection with eligible costs associated with the chancel areas of the above two churches. The Wontner Bequest is set up for any special need for assistance in the parish. The Wontner churchyard trust income is for the upkeep of Little Oakley Churchyard, especially the graves of Revd Wontner and his relatives.

The capital element of all five endowment funds is permanent.

**6 Fixed assets retained for church use**

Freehold land and buildings comprise St Nicholas Hall, Harwich, Esplanade Hall, Harwich and The Millennium Room, Ramsey. These are stated at estimated cost value. For many years the PCC has also had use of Esplanade Hall, Harwich. The property has been in a very poor state of repair for a number of years and during 2015 it was necessary to carry out essential work on the property. Efforts are continuing, with the assistance of the Diocese, to register the hall, which stands on consecrated ground, in the name of the Parish with the Land Registry. Until ownership is established the church continues to insure the building.