

# **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.





**CHARITY COMMISSION  
FOR ENGLAND AND WALES**

**Independent examiner's  
report on the accounts**

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

**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)**

	<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 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>

  

	<b>Shares No.</b>	<b>Shares No.</b>	<b>Shares No.</b>	<b>Shares No.</b>	<b>Shares No.</b>	<b>Value £</b>
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.