

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 11th 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, 30th 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 14th 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)





CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A

Independent Examiner's Report

Report to the trustees/
members of

THE PARISH OF THE HARWICH PENINSULA PCC

On accounts for the year
ended

31/12/2021

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 **31/12/2021**.

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: *L Harknett*

Date: 30/04/22

Name: Louise Harknett

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

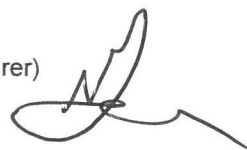
THE PARISH OF THE HARWICH PENINSULA PCC
STATEMENT OF ASSETS AND LIABILITIES AT 31 DECEMBER 2021

	Notes	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	TOTAL FUNDS 2021 £
Fixed assets					
Tangible fixed assets	5				
Investments	6				
Total fixed assets					
Cash funds					
Stock					
Debtors	8				
Short term deposits		110,602.52	53,732.15	-	164,334.67
Cash at bank (current accounts)		37,248.77	24,968.18	-	62,216.95
Cash in hand		74.15		-	74.15
	7	147,925.44	78,700.33		226,625.77
Creditors: amounts falling due within	9				
Net current assets		147,925.44	78,700.33		226,625.77
Total assets less current liabilities		147,925.44	78,700.33		226,625.77
Creditors: amounts falling due after	9				
NET ASSETS		147,925.44	78,700.33		226,625.77
Funds	7				
Endowment funds	10				
Restricted funds	10		78,710.36		
Unrestricted funds	10	147,915.41			
		147,915.41	78,710.36		
Other Monetary Assets					
Income tax recoverable for 2018			-	-	-
Legacies, bequests, grants awarded			-	-	-
			-	-	-
Investment Assets					
CBF Investment Fund shares	5	-	-	22,285.62	22,285.62
CBF Fixed Interest Securities	5	-	-	2,562.61	2,562.61
				24,848.23	24,848.23
Assets retained for Church use					
Freehold land and buildings	6		-	-	-
Liabilities					
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 £
a <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
	58,203.83	5,247.72	63,451.55
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
	11,470.86		11,470.86
c <i>Investment income</i>			
Dividends and interest received	456.23	27.98	484.21
	456.23	27.98	484.21
d <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		-	
	51,931.00	-	51,931.00
PCC			
e <i>Other receipts</i>			
		-	
Internal Transfers		-	
Total receipts	122,061.92	5,275.70	127,337.62

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 £
a <i>Fund-raising trading costs</i>			
Fundraising events and activities	290.62	-	290.62
	290.62	-	290.62
b <i>Church Activities</i>			
Missionary and charitable giving	212.50	221.94	434.44
	212.50	-	434.44
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			
	119,357.62	5,862.52	125,442.08
		-	-
Total payments	119,648.24	5,862.52	125,732.70

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
Market value 31 Dec 2020	7,255.58	11,223.56	5,635.72	2,228.65	333.96	26,677.47
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
	7,255.58	10,501.41	4,528.63	2,228.65	333.96	24,848.23

	Shares No.	Shares No.	Shares No.	Shares No.	Shares No.	Value £
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
	354.15	547.83	276.23	1,328.00	199.00	24,848.23

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

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.