

**ANNUAL  
REPORT**

*for the*  
**Fiscal Year**  
**1<sup>st</sup> January**  
**to**  
**31<sup>st</sup> December**  
**2024**

**The Parochial  
Church Council  
of the  
Ecclesiastical  
Parish  
of  
Chagford**

**Registered  
Charity**  
**1172274**





# ANNUAL REVIEW 2024

2024 dawned with the prospect of a continued vacancy but, very soon after the strains of Auld Lang Syne had faded, we were informed that we were to receive a very special Interim Priest-in-Charge, with the Rt. Revd. Nick McKinnel (retired Bishop of Plymouth) being appointed for a two-year period.

This was truly an answer to our prayers and, within days, plans began on the arrangements for his Licensing Service, which would take place on April 30<sup>th</sup>.

The service, when it came, was full of happiness. One person described it as having *"excitement, joy and even (very un-CofE!) fun"* and another that *"the warmth and love felt in the service and the Jubilee Hall was palpable, and it is because we all care and work together to achieve things."*

It has been an absolute joy to welcome and get to know Bishop Nick and his wife Jan, and they very quickly became part of the 'family' – not least with Jan acting as midwife to the Parishes Coordinator's dog, when she had puppies, within days of their arrival here!

Throughout the year, congregation numbers have remained stable across our wide range of services.

Bishop Nick has welcomed new initiatives and added to our usual rotation of services. We now have a new, more contemporary, monthly evening service; 'Moor Praise', which is run in conjunction with St Basil's church (further down the Teign Valley).

However, the pressure of being a rather unwieldy group of fourteen parishes, even with Revd. Prebendary Sue Sheppard as Rector of Moretonhampstead, does put extra strain on the Ministry Team and we simply could not cope without the indefatigable assistance of Harriet, Noël, Nick and Edwina and all the Lay Team.

St Michael's is also indebted to the tireless work put in by Rosemary and Terry Bleakman who seem to fit far more than a week's work into every seven days. It is worth repeating that Rosemary must be joined by a second Churchwarden, as carrying this role solo is too much for anyone.

We must also publicly acknowledge the outstanding work of: Elinor

d'Albiac as Sacristan and Verger, Jon Bint as Tower Captain, Roger Cleverdon as Organist and the support of those on the cleaner's, lesson reader's, intercessor's, sidesmen's and flower arranger's rotas. Also, all those who volunteer for Chagford Pantry and at Little Angels, help at fundraising events, sing in the choir, accompany hymns at services, ring the bells - in fact, anyone at all who has helped with the highs and lows, the delights and the concerns of the past twelve months.

It is always sad to report the deaths of dear friends and, in 2024 we lost Julia Endacott whose 40+ years on the PCC, tenure as Churchwarden, Foundation Governor of Chagford School, Flower Rota Organiser, Plant Stall supremo and, of course, Tower Captain will never be matched.

And also: Pete Williamson, Mary Parker, John Vicary, Vera Wotton and Shirley Judkins, each of whom in quiet, but determined and good-humoured ways, contributed so much to the life of St Michael's for many years. They will all, always, be remembered.

*Lucy Shields*

*Lay Chairman Chagford Parochial Church Council*



## **CHURCHWARDEN'S REPORT**

It was very exciting to learn, quite early in the year, that the 'Vacancy' created by the departure of the Revd. Paul would end with the North Dartmoor Parishes welcoming a Priest-in-Charge for a two-year period. Even more impressive was that this person was the retired Bishop of Plymouth, the Rt. Revd, Nicholas McKinnel. We were all delighted to welcome 'Bishop' Nick and Jan into our fold in April.

The full and varied pattern of church services has continued with a steady increase in attendance and encouraged by 'Bishop' Nick a new worship band lead contemporary evening service started in October. Initial indications are that this has been well received with both regular and new attendees. Other groups such as 'Celebrating the Earth' have continued to organise bi/monthly services/events, which brings into the church many of our local community who would not normally attend. The Primary School continued to hold its 'end of term' services in the Church; the service on the 18<sup>th</sup> July involved Year-6 pupils telling their own story of their life in our primary school. They were each presented with a bible funded by our Storey Memorial Fund, which was created from a legacy given by a lady whose husband had been a teacher at Chagford School.

There have been thirteen funerals/thanksgiving services and six couples have celebrated their weddings, and the church has been the home for numerous concerts, including double performance sell-out concerts by Sheku Kanneh-Mason and Harry Baker

Elsewhere in the Annual Report, you will read of high level of cash needed to run the church, and the importance of fundraising events to supplement donations and fees in our quest to raise over £90,000 in the year. This year's achievement surpassed all expectations, and I would like to thank everyone involved for their enthusiasm, creativity, and hard work. It is hard to select any particular group, but the Summer Fête and 'The Theatre in the Church' (A Midsummer Night's Dream) were particularly successful.

As well of our own events committee, we are indebted to the Friends of St Michael's, for their financial support to the church. Not only have they provided a full set of folding chairs that are extremely useful to support services, social events and performances, but they have refurbished the popular seating area outside of the main church entrance door and supported the works on the churchyard paths and hedges and other churchyard refurbishment activity.

Their June to August Friday lunch-time concert series, supported by local business sponsorship, has become an established annual festival showcasing music across the genres. Now completing its third year, these events have already raised significant funds towards their next major project to reorder the Gabriel Room & the bellringers balcony cupboards to provide much needed additional storage, and the removal of the unused pews in the southwest corner to make a carpeted, open and versatile space for social gathering, children's play and quiet contemplation. This work will also include the replacement of the mismatch of tables etcetera around the pillar with a custom-built set of cabinets matching in design those at the church entrance. The faculty application process started in October, and we are very hopeful that work will start in 2025.

As you can see our year has been very busy and very much a part of the community, and we are now just a few months away from welcoming back the weekly 'Music on the Wall, 'Chess in the Churchyard', and a new entrant of 'Pétanque on the Drive'

Our church remains at the centre of Chagford life.

*Rosemary Bleakman*  
Churchwarden



## **AIMS AND PURPOSE**

St Michael the Archangel Parochial Church Council (PCC) has the responsibility of co-operating with the incumbent, in promoting within the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The PCC is also responsible for the maintenance of the Grade I listed church building and associated churchyard.

## **MINISTRY & MISSION** **CHILDREN & YOUNG PEOPLE**

### **LITTLE ANGELS**

The Little Angels have continued to delight us. Friday mornings in church can be oases of calm with just a couple of babes in arms being breast fed, or bedlam with toddlers racing up and down the aisles or hiding in the pulpit. Whatever the mornings bring, it is lovely to see the little ones growing and interacting with each other and Mums (and Dads and grandparents) enjoying a hot drink and the opportunity to meet and chat with friends old and new in a warm church.

The dynamics of the group has changed considerably since it was started some ten years ago. The Little Angels are younger as many now leave us at two years old to attend nursery school.



There are currently about 30 names on the register but fortunately for those of us in charge, attendance is irregular. One thing however is constant, the enjoyment each of us feels as we close each morning with the Wiggle Song.

*Lesley Haigh*

## **FAMILY BREAKFAST SERVICES**

The Team now leading the monthly Family Breakfast Service in the Jubilee Hall comprises the remnants of the former Seedlings Group, some experienced, committed Christians and some very enthusiastic and musical newcomers. This group now concentrates on planning and running the Services under the guidance of our Priest in Charge, and has demonstrated a wide range of creative ideas from public speaking, worship through music, arts and crafts and flower arranging.

Originally a spin-off from Messy Church in the local School, the aim was to attract families who were happy to join in the informal introduction to religion, and it was very successful.

Sadly, Covid enforced a break in the initiative and while the eventual move to Jubilee Hall has been supported by many of the regular congregation there are fewer new families, exceptions being for the 'specials' such as the Christingle last December.

It remains to be seen whether the Family Breakfasts can continue or whether we can devise another way to attract younger members of our community.

*Lesley Haigh*

## **CHURCH LIFE** **WORKING WITH THE COMMUNITY**

### **CHAGFORD COMMUNITY & MEMORY CAFE**

Attendance at the cafe has increased this year from an average of 38 people per session in 2023 to 41 people per session in 2024. Some of the highlights of 2024 have been:

Trips in 2024 - Because many of our guests do not drive, our trips provide guests with a rare opportunity to get out of Chagford for a few hours. Last year we organised 4 outings:

- To Jenny Tuckets Garden in Ide where we petted her heavy horses, explored her beautiful garden and enjoyed tea and homemade cake



- To Moretonhampstead Motor Museum followed by afternoon tea at Baskervilles
- To the Devon Rural Archive on the Shilstone estate followed by lunch
- A Christmas lunch at the Fingle Bridge Inn

**Sessions in 2024** - Highlights: Annie Lambert from The Devon Library Service led a reminiscence session using memory boxes, The Dartmoor Shepherd brought lambs and collies to pet in spring, Elizabeth Jane Baldry gave a harp recital, Dartmoor Bill entertained us with folk songs and stories, Stephi from Artisan led a printmaking workshop, Proper Job led 2 craft workshops, Christmas Carol singing led by 3 local musicians.

### **Other News**

We purchased a large promotional feather flag using a grant from the Parish Council to create an awareness of the cafe. We use it outside the hall at Cafe sessions and at fundraising events. We purchased a large promotional A frame using a grant from the Chagford Community Trust which we put out in The Square in the days before each monthly Cafe session to remind guests that the next session is the coming Thursday. We have purchased a Companion Cat from our own funds (that purrs and raises its paw) for the enjoyment of guests with more advanced dementia.

The cafe remains free to all. We serve hot drinks and a selection of savoury and sweet food provided by a dedicated team of volunteers as well as companionship, stimulating activities and support for carers.

### **CHAGFORD PANTRY**



The Chagford Pantry has had another good year supported by the Church and the community. Throughout the year it has actively helped a number of families and individuals by providing essential food and household items both at the Monday morning open coffee session and with discreet provisions available at all times in the Church and school. A small band of volunteers ensure the smooth running of the Pantry and are there to respond quickly in the event of a crisis situation.

The work of the Pantry is always evolving and currently provides a regular and popular weekly coffee morning in the Church to help with emotional and social support that is often needed when times get tough. We have had



visitors who attend rarely or infrequently, and others who come along every week and now help out too.

At Christmas we moved away from providing hampers to gifting vouchers for the butcher and greengrocer in Chagford. This allows for the recipient to choose their food and support our local businesses. From Christmas we have been able to carry on giving fresh fruit and vegetables by continuing with the voucher system through Fruit Loop - and thanks to them for the additional admin that this obviously creates. We are aware that this may have to be reduced as it requires funds rather than relying on donations, but the committee consider it important to enable easy access to fresh food.

The Pantry has also provided activities throughout the year that promote social interaction, creativity and cross-organisational contact (the School, the Community Allotment and Memory Café) and have been represented at research and information events.

With grateful thanks to a grant from the Chagford Community Trust, we were able to purchase and distribute eight heated throws at the beginning of the winter and have had very positive feedback from all the recipients.

We remain very grateful to the regular local donors and the support of the church and community for the funds to keep going, the food and household items donated regularly and the space gifted to display and operate at the rear of the Church.

*Hils Bush & Liz Goodwin*

## **CHAGFORD SANCTUARY**

*Final Chagford Sanctuary Report for January 2024-2025*

The Chagford Sanctuary project was set up in early April 2022 to support Ukrainians and their hosts in the Chagford area.

Over the two years of the project the main activities were:

- a) Providing pastoral care for Ukrainians and their hosts as needed
- b) Providing English language teaching to those Ukrainians without good language skills
- c) Providing small grants (around £500) to Ukrainians for essential items
- d) Organising social events to bring Ukrainians and hosts together in the Chagford area
- e) Providing transport via a list of DBS checked volunteers, contactable

via a WhatsApp group

f) Providing respite accommodation

g) Fundraising to support the above activities

There were also regular gatherings over tea and cake organised to provide peer support between host families and as information sharing sessions. These were generously hosted at the Barefoot Barn by Claire and Roger Ash-Wheeler.

The Chagford Sanctuary Project benefitted from its strong links with St Michael's Church, because the Church provided a venue for fundraising events, advice on safeguarding and DBS checks and, importantly, was custodian of the funds raised by the project. There were a total of 20 Ukrainians who were in close contact with Chagford Sanctuary, and benefited directly from some or all of the key activities listed above.

During the summer and autumn of 2023, the majority Ukrainians who had been hosted in the Chagford area either decided to return to Ukraine to be with their families again or moved to their own independent accommodation. We remained in touch with five Ukrainian families locally who are now living independently.

At the beginning of 2024 we began the process of closing Chagford Sanctuary as a formal 'project' with regular meetings. Although of course hosts and some volunteers have remained in close contact with the Ukrainians being supported.

We provided some further small grants to Ukrainians in the area who were establishing their own independent homes and the very small amount of remaining funds was donated to the Chagford Hospitality Network who also support asylum seekers.

At the end of February 2024, we held a tea at Endecott House to thank all the hosts and volunteers who had supported Ukrainians locally. A few days later Nick Fennemore led a time for meditation and quiet reflection in the church to mark two years since Russia's full-scale attack on Ukraine. At this event the Ukrainian flag (that had been displayed in the church) was carefully folded into a beautiful box that had been specially designed for its safe keeping.

*Jane Elliott*  
*Chagford Sanctuary volunteer Co-ordinator*

## **FINANCIAL SUPPORT**

The PCC believes that we, as Christians, should provide for the support of others who are, for a variety of reasons, unable to do so for themselves. It achieves these aims through the giving of financial support, in cash or in kind, to other charitable organisations and individuals or groups of individuals.

For 2024, the PCC resolved to allocate grants, given from income, to be concentrated primarily on helping those in hardship within the local area.

At the organisation level, cash grants were awarded to:

Farming Community network - £416

St Petrocks Exeter - £417

Chagford's Youth Project - £1000

Royal British Legion 'Poppy Appeal' - £460

Working at the family level our 'Chagford Pantry' project has provided support of £6,800 in food and other items of a personal nature and provided simple one-to-one supportive discussion.

The Joyce Storey Memorial fund also provided financial support of £2,400. In the main this is provided by direct payment of bills rather than 'cash-in-hand'

## **CELEBRATING THE EARTH**

'Celebrating the Earth' originated as a series of events in support of the UN Climate Change Conference in November 2021, and has continued with regular offerings of nature-inspired art, music, talk, folklore, poetry, prayer and meditation ever since.

The programme of events is organised by a cross-community, cross-generational, cross-faith group of volunteers, and all are welcome to participate. These events draw audiences from many different parts of the local community, coming together to share a love of the natural world and commitment to its future.

A brief run-down of CtE events held in 2024:

In February, we gathered for the annual Chagford Wassail on Ore Hill.

Wassailing is an old tradition of 'waking up' the apple trees each year with songs, stories, laughter, and noise-making. This time we were joined by the folk drama group The Chagford Mummers, presenting their seasonal rendition of Gawain and the Green Knight. In March, we celebrated Chagford's long association with sheep and wool. The Dartmoor

Shepherd's Lewis Steer discussed sustainable farming practices, and textile artist Yuli Somme discussed wool in Chagford, past and present. Nicky Scott performed farming songs, Deirdre Skilton read shepherd poetry, and children from Chagford Primary School came dressed as sheep.

In late April (close to May Day), community members young and old gathered at Ore Hill Gate for the annual Jack-in-the-Green Procession, led by two colourful creatures from folklore: the Green Man and the Obby Oss. The event included storytelling by Lisa Schneidau, music by Damien Hackney and Thomas Fynn, a sing-along, and a blessing of the land for the season's turning by Edwina Fennemore. In June's event, Notes from Wild Places, composer Helen Habershon performed her nature-inspired music for clarinet and piano, interspersed with her father's poetry, read by dramatist Howard Gayton. Helen also discussed the ways the natural world influences and supports creativity. After the summer hiatus, we were back in September with a celebration of The Glorious Oak. Elizabeth-Jane Baldry and Thomas Fynn presented a programme of harp music, folklore, and poetry inspired by oak trees, along with a discussion of the Community Feasting Table that Elizabeth-Jane is building among the trees of her Chagford woodland.

In October's event, Senses of Belonging, three photographic artists (Sam Carder, Jack Johnson, and Hannah Fletcher) shared images from their six-year project exploring community, ecology, sustainability, and creativity on Dartmoor. Their photographs of the flora, fauna, and people of Chagford were accompanied by a Wild Chorus tapestry of sound led by vocalist Alice Louise. In December we celebrated the Winter Solstice with seasonal music (performed by Lisa Rowe and her talented group of young Chagford singers), the annual Yule Log Procession, and a new folk drama from The Chagford Mummers based on Robin Hood, plus solstice poetry, a blessing, and a meditation for the dark of the year.

And in late January, we gathered to Wassail the apple tree of Ore Hill once again.

As we plan events for 2025, we continue to work with Chagford Primary School to include young people in these events. We're grateful for the support of the church, and strive (through collecting donations at each event) to support the church in turn.

*Terri Windling*



## **EVENTS & FUNDRAISING**

2024 was a busy year for the Events Committee.

Another successful (and hard-fought!) Puzzling Evening in February was closely followed by the season of Lent Charity Soup Lunches. One could say that these are part of the church's 'outreach', in that the Sunday after-church coffee money funds the hire of Endecott House for each of the lunches, so that the charities and organisations can keep all the profits for their cause.

From the start of May until mid-October, the fortnightly Tuesday Coffee Mornings were held, some in people's homes, others in the church. As always, they were well attended and enjoyed by numerous people.

It was a joy to revive the Summer Fête at Chagford House, this year. With very grateful thanks to Belinda Hayter-Hames for her kind hospitality and to Phil Tucker, Veronica Morriss and their magnificent team for their amazing hard work, the whole day was a tremendous success.

Our Harvest Festival service this year, was followed by a Harvest Lunch of soups, bread & cheese and puddings in church. This was greatly enjoyed by over 50 people.

For a Christmas fundraiser, we had an extremely successful Coffee Morning in the Jubilee Hall which even Storm Darragh wasn't able to spoil! Thanks have to go to all those who worked so hard putting this together.

During the following week, the Okehampton Excelsior Silver Band returned (after entertaining us at the Fête) and a full church enjoyed terrific, seasonal concert, with mulled wine and mince pies in the interval.

Many other performances also took place, which are detailed elsewhere in this Report, with the church being transformed into "a wood near Athens" for Tymesythe Theatares production of 'A Midsummer Night's Dream', the Friends' Summer Concert Programme, Whiddon Autumn Festival, Two Moors Festival, and individual concerts including Jim Causley and the superb Sheku Kanneh-Mason.

*Lucy Shields,  
for the Events Committee*

## **FRIENDS OF ST MICHAEL'S**

*(Officially Chagford Church & Churchyard Trust)*

During 2024, The Friends of St. Michael's continued to put on the popular Summer Music series of 12 free Friday lunchtime concerts, which has now become an anticipated feature of the Chagford calendar.

The Friends were also approached by Music in Country Churches (MICC), a charity whose patron is the King, to put on a concert in the Spring. The concert on 1<sup>st</sup> June resulted in a donation from the charity of £2,000.

The 2024 Summer Music series was extremely popular and successful, raising almost £10,000, which was supplemented by sales of tea towels incorporating Virginia Lee's attractive poster design. Average attendance, at 170 per concert, was slightly down on the previous year but average donations were higher, in part due to a greater proportion made with Gift Aid. A small private concert in September for the charity Path North raised a further £500.

A formal Faculty Application to the DAC was finally made late in the year. It incorporates an expanded plan for church improvements which went on display in the church in early 2025. The cost of these will be substantially covered by the accumulation of funds from the previous years, but as the work will need to be staggered over a couple of years so as not to interfere with the day-to-day workings of the church, the Friends anticipate being able to raise any shortfall in the meantime.

During 2024 the Friends made a substantial contribution to the restoration of some of the paths in the churchyard as well as repairing and re-instating the curved wooden seating outside the West Door.

*Neil Loden*

## **CHURCH FAMILY**

### **CHURCH CHOIR**

We have had a busy year singing and, although not with many weddings, a couple of quartets have been asked to help at small weddings. Some of us attended RSCM and Devon Choral Association events during the year, held in Exeter Cathedral, Buckfast Abbey and Crediton Church.

Our numbers have risen to 26 singers with a healthy quota on each part, though a couple more tenors would be an advantage.

This allows for a few people to be absent without depleting the numbers too drastically, and therefore still allowing us to sing a good range of music under our wonderful Musical Director - Roger Cleverdon. We are grateful to those who come and sing regularly with us, from Sampford Courtenay.

Rehearsals went on during the summer for two identical concerts given in Chagford and Sampford Courtenay in November, and Roger hopes to repeat this with another in the Autumn.

Not quite in time for the first concert, we bought new choir folders - the others having been around for about 25 years, and now passed their best, in every sense. Also, with the increased numbers it was cheaper to replace them all, than to get repeats of the old ones. So now they are black with our church name printed on the front.

We have sung for various special occasions - including Bishop Nick's Licensing. Other services have been for Advent, Christmas, and sadly, for several funerals including one of our former members - Malcolm Fish.

The next thing for us is a Coffee Morning on April 5<sup>th</sup> 2025. Not held for many years, this will help replenish the account so that we can buy and replace music.

Thanks for continuing to support us.

*Elinor d'Albiac  
Choir Secretary*

## **BELLRINGERS**

Another eventful year for our towers, but which sadly included the sudden death of my predecessor as Tower Captain @ St M's, Julia Endacott.

Ruth & I rang the new year in at Holy Trinity Drewsteignton, with four from the parish, and followed this up a few days later with Friday night's annual dinner down Fingle. In fact, we made a weekend of it, with a Saturday outing on downstream – a first for several of our nascent group – and a Sunday Epiphany ring at Buckfast Abbey.

We continue to operate as a squad across the four Parishes, based around regular (usually well-attended) Tuesday practice & Sunday morning service Ringing in Chagford, and usually manage to ring for a Sunday service in Drewsteignton, Gidleigh, & Throwleigh in rotation. On occasions when unable to practise in Chagford, we generally decamp to Drewsteignton. We continue to be grateful for the ongoing assistance of experienced





ringers – Martin, Eddie, Lee, Autumn, & Ewan – which has really aided the progression of our ever-improving group. We have benefited from a special evening's training run by the Devon Association of Ringers' Training Officer, and again taken part in a good many of the annual competitions that run throughout the 'season', which provide further experience, including hosting the DCBRF Competition (& tea) in Drewsteignton.

Ringling for weddings has seemingly been overtaken in frequency by ringling for funerals & thanksgiving services, although it is not so easy to raise a team weekdays, and again we are grateful for the assistance given by ringers from the Moreton benefice & Bovey. Other special occasions for which we have rung include the Induction of our Rt Rev't Priest in Charge, D-Day 80th Anniversary, & the reopening of the Drewe Arms as a Community Pub – we are also shareholders.

Julia 'Auntie' Endacott's death in July was a huge shock, not just to the local ringers, but also to the wider Ringling community. Purely by chance we had an ASCY full 3-hour Peal booked a couple of days after Auntie's passing, and which they readily agreed to dedicate to her memory. I was honoured to be tasked with the Eulogy to her, and grateful for the many ringers who knew her for joining in the ringling at her funeral.

We have welcomed several visiting teams & bands to the tower(s) over the course of the year, and likewise individual visiting ringers to our practices. We ran a successful Coffee Morning to boost our funds, we have installed a 'new' set of ropes, reducing the cost by having new sallies & tail ends spliced on to an old set of ours. We put on an evening tower visit for the local Youth Club. One of the year's biggest undertakings personally was co-organising with Wren Trust a day's Ringling event in October as part of the Sabine Baring-Gould Centenary. This centred around a well-known ringling folk song that he had collected, ringling in the five towers in West Devon & East Cornwall named in the song.

In addition to the wearing out of the set of ropes which were new with the 2017 rehang, the clock continues to be silent due to the broken wire on the clock hammer, we have had the tenor clapper break & are still awaiting its new replacement, meanwhile reinstalling an old one we fortuitously had. We are also hoping for the reinstatement of one of our ringers, and grateful to Rt Rev'd Nick for his work towards this, and to the Drewsteignton Church leaders for their support. This year has seen

Dr Chris Smallwood retire from ringing & passing the Gidleigh Tower Captaincy to one of new ringers, Ian. I cannot overstate my gratitude for the help that Chris has given me and the Chagford Tower over the past twenty or so years, in addition to his considerable work for Gidleigh and, in particular, the huge part he played in the Chagford rehangng project. Ian & I were pleased to present him with a suitably inscribed bell memento at a recent Gidleigh service.

In 2025 the Devon Association of Ringers is celebrating its Centenary, and as Vice Chairman I am heading up the group organising the celebratory events, the key one of which we will be hosting in Chagford on April 19th (Holy Saturday), which includes the premier of a special film documentary of the Association & the vernacular Devon Call Change tradition for which it exists to represent. As a consequence, an already full-on Ringing Life has become even busier. I have, however, still made time to begin training up the daughter & (particularly) the small granddaughter of one of the old South Tawton ringers who regularly assists with Throwleigh service ringing. Meantime, the core of our squad has been together now for a couple of years, and I am grateful for their commitment & proud of their progress.

*Jon Bint Tower Captain*

## **SIDESMEN**

Rather dauntingly, the Church of England states that: "It shall be the duty of the sidesmen to promote the cause of true religion in the parish and to assist the churchwardens in the discharge of their duties in maintaining order and decency in the church and churchyard, especially during the time of divine service."

In reality, Sidesman are the first people seen on entering the church for a service and, therefore, are the friendly and welcoming faces who greet our visitors and regular congregation alike.

In Chagford we are so grateful to this loyal and committed band who give up their time to 'meet and greet'.

The appointment of:

Terry & Jenny Arscott

Caroline & Emily Coleman

Christopher & Penny Deane

John & Julie Elliott

Gay Hill

Margaret & Maurice Jeffreys

Veronica Morriss

John Roberts

Evan Endacott  
Hilary Francis  
Aileen & Vanessa Garratt  
Lesley Haigh

Richard & Tina Thomas  
Sarah Tooley  
Phil Tucker  
John & Sheila Williams

was confirmed by the PCC at its first meeting after last year's APCM.

From January 2025, we are sorry to lose Aileen Garratt, as she has moved abroad, Emily Coleman, as other weekend work commitments have caught up, and Evan Endacott who, after decades of dedicated service, has chosen to retire. We wish all of them well and thank them for their commitment for so many, many years.

However, we are delighted that Jan Dale, Mel Holyoak, Jenny O'Brien and Jo Williamson have agreed to become Sidesmen, from the start of 2025.

## **HERITAGE**

### **CHURCH FABRIC**

We are extremely grateful to the small band of people who tirelessly open and close the church every day regardless of the weather. Once again, we owe thanks to our dedicated volunteer cleaners, who keep our building so spick and span, and the flower arrangers who weekly surprise us with their skills. The hard work by these and many more volunteers who contribute to the praise that St Michael's receives for its warm welcome, both human & spiritual, and its well-kept appearance is evident, from the continuous comments in the Visitors Book.

The PCC's diligent approach to tackling issues as they occur results in there being very few major issues in any year. The main surprise was the structural failure of the 'well-used' bench seating by the church entrance doorway. Fortunately, the 'Friends' Group volunteered immediately to cover the costs, and the work was completed in the early Autumn.

A second surprise, the need to replace the bell rope tails was, with the negotiating skills of the Tower Captain, completed within the budget for general maintenance. The final surprise, given the 'high-tech' nature of the church organ was failure of part of the bellows system due to a mouse chewing through one of the control pieces of 'string'.

The final part of the repair work resulting from the September 2023 office break-in, the repair of the leaded window, was completed late in the year.

## **EXTERNAL MAINTENANCE**

Last year's report covered the extensive discussion that had taken place to find a resilient solution to the churchyard path erosion problems, by creating granite gutters to one side of the pathways with pathways surface sloping towards the gutter. Work on the project was completed in late January on two of the most troublesome paths, (High Street to Lychgate and Cross Tree to church east end). With one minor problem, caused by a cost-cutting use of old material, the project has proven very successful. However, at a cost of at just over £7,600, of which the Friends paid 40%, means that the PCC has insufficient funds, at present to continue the work on the longer Yew Tree and new churchyard pathways pathway at an estimated cost of over £18,000.

The biodiversity management programme for the churchyard maintenance was poorly managed at the start of the year. However, under the enthusiastic management of Jenny O'Brien a recovery programme has been successfully started. This will see some areas of the churchyard retaining the flower/grass growth until the summer months but safe routes to all regularly visited grave will be maintained. We remain very grateful to all the volunteer helpers and, particularly, to Phil Franklin.

It is nearly 8 years since the large trees along the High Street wall were thoroughly inspected and, following a ground level inspection that indicated some possible deterioration of several trees, estimates for a full climbing inspection have been requested so that the work can be conducted in early 2025.

An increase in the level of dog fouling in the churchyard has been noted and the PCC will be taking action to remind all users that it is a condition of using the churchyard that dogs must be on a lead at all times, and it is an offence to not pick-up deposits of a dog in your care. West Devon council dog wardens are to support this activity.

## **STRUCTURE, GOVERNANCE, POLICY AND MANAGEMENT**

The process for the appointment of members to serve on St Michael's governing body, the Parochial Church Council (PCC), is set out in the Church Representation Rules Parts 1 & 2.



The PCC comprises the incumbent, curates, readers & churchwardens as ex-officio members and up to 12 elected members of the laity who are registered on the current Parish Electoral Roll.

The 9 members listed on the back page were elected on 21<sup>st</sup> March, 2024: the role of Treasurer and a further working member were filled by a co-option at the same meeting.

The PCC is a charity registered in England under reference 1172274 with all PCC Members as Trustees of the Charity.

The number on the Electoral Roll for the Parish of Chagford at the end of 2023 was 110, an increase of three since December 2023.

The PCC is responsible for all decisions on matters of general concern and importance to the parish, including deciding on how the funds are spent.

The PCC held meetings on five occasions in the year with an average attendance of 74%.

There are two sub-committees:

the Standing Committee comprising the PCC Chairman, Churchwarden, PCC Lay Chairman, Treasurer and Margaret Jeffreys & Tony Milton, and the Events Committee comprising Mrs L Shields, Mrs R Bleakman, Mrs C Coleman, Mrs J Endacott, Mrs H Francis, Mrs M Jeffreys, Mrs V Morriss, Mrs J O'Brien, Mrs C Thomas, Mrs S Tooley and Mrs P Tucker.

These sub-committees are responsible to the PCC and formally report their progress and decisions at every PCC meeting.

To enable timely day-to-day management of the routine activities of the PCC, it has resolved that the Standing Committee has the authority to spend up to £750 on any event without the need to seek approval of the full PCC

## **FINANCIAL REVIEW**

Overall, the world financial stability improved in 2024 compared with the previous 12 months, but material and wage costs continue to rise if somewhat more slowly. Despite this there a feeling with many people that they had significantly less disposable cash together with a feeling of financial uncertainty about the future; particularly around and following the General Election. These factors resulted in a weighty drop in the church income from visitor donation and service collections, which together with

increased maintenance costs, resulted in the need to use £15,460 of Reserves Funds to balance the operating receipts against payments.

Despite all this gloom, the church fundraising achievements were exceptional. Against a target net income of £5,300 the various fundraising teams achieved £11,809. Noteworthy were the Summer Fair and 'Theatre in the Church (Shakespeare)' but we could not of reached these levels without the 'Puzzling Evening, Coffee Mornings and the new form Christmas Coffee Morning and Evening Concert.; a huge thankyou to all concerned.

At the end of the year, 31<sup>st</sup> December, the total Church PCC worth was £313,485, an increase of £6,356 during the year. £5,649 of this comes from the improvement in the Capital value of the Equity investments: These actually improved by £15,933 but were reduced by the sale of £10,248 of equities to provide sufficient cash to cover the general £9,577 cash outflow of funds during the year.

In addition to the 7% increase in capital value, these investments also provided the PCC with a cash income of £9,659 which is equivalent to an Annual Equivalent Rate (AER) interest rate of 3.66%.

The overall PCC liquid cash assets increased during the year by £707. As this includes income of £10,248 from the asset sale the real cash outflow in the year was £9,577.

This was distributed between the cost centres as shown in Table I.

The Operating Fund, the day-to-day running of the church ministry and church/churchyard maintenance, spent £15,460 more than was received.

The planned budget and actual achievements income and expenditure are detailed below.

|            | Receipts (£) | Payments (£) | Shortfall (£) |
|------------|--------------|--------------|---------------|
| Budget     | 64,524       | 85,240       | 20,716        |
| Actual     | 76,747       | 92,207       | 15,460        |
| Difference | 12,223       | 6,967        | (5256)        |

| TABLE I        |                 |
|----------------|-----------------|
| Operating Fund | (£10,494)       |
| Reserves       | (£480)          |
| Restricted Use | £2,344          |
| Designated     | £744            |
| Employment     | £(1,691)        |
| <b>TOTAL</b>   | <b>£(9,577)</b> |

The £12,223 improvement in Receipts involved all the cost centres. Fundraising as described earlier exceeded budget by £6,509. 'Regular Giving' also exceeded budget mainly because of the response of new and previous regular givers to the November Stewardship service.

Although Statutory Fee receipts from Wedding and Funeral services were slightly better than budget this was more than offset by significant reduction of 'full body' burials and associated memorial stones. Overall, Statutory Fees made a loss of £1,273 against budget.

Although 2024, showed a halt to the previous steady decrease in the level of service collections, visitor giving continued the reducing levels noted in the last quarter of 2023 and was £516 (10%) less than budget. Fortunately, this loss was offset by a similar improvement in the hire of the Church by third-party organisations.

The level of Payments also increased compared with budget. Much of the increase was in the cost of Utilities (Gas, Electricity & Water). The renewed Electricity Contract has not only increased the cost per unit costs by 70% but massive increases in daily standing charges (the result of regulatory changes introduced by Ofgem) has added over £400 to the annual electricity cost. Our renewed Gas Contract had a slight increase in unit costs but also saw a £30 per month increase in standing charge. These changes resulted in a £2,947 overspend against budget.

There has also been above inflation increases in the cost of printing materials and particularly Subscription and Licenses without which the church cannot continue to operate. This again resulted in a £1,148 overspend against budget.

Finally, the cost of churchyard maintenance exceed budget by £680 even with grants of £500 from the Parish Council and £500 from a parishioner being used to support the total cost of costs £5,730.

In all other accounting areas, the actual spend was held within the budgeted levels.

The overall effect of these issues resulted in the actual expenditure increasing by 13%, compared to 2023, to £92,207 [£253 per day].

The major expense for the **Reserves Fund** was the use of £15,460 to support the Operating Fund. Most of the remaining £1,034 expenditure was used to enhance the church sound & video projection system.

Income for the investments of £5,731 and the sale of £10,284 of Investment assets resulted in an overall cash outflow of £480.

Overall, the **Restricted Use Funds** [Church & Churchyard] showed an increased cash level £2,344.

|               | Receipts | Payments | Cash Flow |
|---------------|----------|----------|-----------|
| Church Fabric | 5,340    | 839      | 4,501     |
| Churchyard    | 5,460    | 7,617    | (2,157)   |
| Total         | 10,800   | 8,456    | 2,344     |

The Church Fabric Receipts include £1,442 income from investments, £1000 of bequests and £2,898 insurance settlement relating to the Office Break-in. The Payments all relate to the break-in. There were costs associated with the purchase of stolen items in the 2023 accounts and the work to repair the window remains to be paid in 2025

The Churchyard Receipts comprise £1,860 of investment income, £500 grants towards maintenance of the Churchyard and £3,100 grant from the friends to support the work to refurbish the pathways. Other than the spend of £500 to support the grass cutting the remaining expenditure relates to the pathway refurbishment.

The PCC operates seven '**Discretionary Use**' Funds, where funds are allocated and/or maintained for a specified use. The day-to-day management of these funds is delegated to a local management team but the overall responsibility for all liabilities remains with the PCC.

Overall receipts of £13,177 and payments of £12,433 resulted in an annual cash inflow of £744.

Three of the funds account for most activity. These are:

- The Joyce Storey Memorial Fund, managed by the PCC Standing Committee. It was established from the investment of half of the capital from the Joyce Storey bequest to enable the church to support suitable projects in the community. An opportunity was taken at the start of the year to transfer £5,100 of the cash balance to the PCC Equity Investment Funds reducing the opening cash balance to £483. Receipts of £3,477 from investment income and loan repayments together and spend of £2,381 on hardship grants resulted in a final balance of £1,578. Grants were rarely paid as cash; the usual practice being the payment of a specific debt, where such action will make a significant difference in the ability of the recipient

to manage their financial future. One of the grants was on a loan basis and is being repaid monthly.

- The Café committee manages the Memory Café project. The project continued with monthly café meeting with a variety of themes, warmer weather excursions and a Christmas Lunch. The level of expenses increased this year to £2,717 because of the team investing in additional resources to support its planned programme. Receipts were lower than last year at £1,8885 mainly due to lower grant levels, leaves the project with a healthy year-end balance of £5,145.
- The Pantry Project reached a state of maturity during the year and now concentrates on using a social gathering every Monday to provide both food and other advice. A voucher scheme for fresh vegetables has been introduced. The project is managed by the Chagford Pantry Team initially under the leadership of Tony Milton until he chose to retire due to ill health; Liz Goodwin and Hils Bush are sharing this role for the time being. The main source of income is from donations and, other than training and some basic supporting resources, all the outgoings are for the purchase of food to supplement the food donations made by the public. The size of the need is clear from the expenditure of £6,975; up by over £1,000 from last year. However, income of £7,084, £2,000 less than last year, results in a year-end balance of £5,730. This balance would enable 8 months of support even if donations dropped to zero.

The Employment Funds covers those activities where the PCC conducts people management activities on behalf of other organisations for,

- I. Employment of the Youth Worker on behalf of the On-the-Edge project. The Management Committee although it has a constitution is not recognised as a legal entity and therefore is not allowed to function as an employer: St Michaels already operates as an employer for its paid staff.
- II. Purchase and maintenance activities for the Whiddon family of parishes. As the co-ordinator is based in Chagford it is sensible to locate these services at St Michael's

In both cases it is the legal responsibility of the managing organisation to cover the costs incurred by St Michael's. Normally these funds, the

**Employment Fund**, would finish the year with net zero balance.

However, the youth project has continued with its request for the PCC to




hold their surplus income whilst they are sorting a better banking arrangement for themselves. Their new bank account was opened at the end of 2024 and the surplus fund are being transferred to this account in accordance with Charity Commission Guidance.

### **Independent Examination**

The Accounts have been examined jointly by John Williams who has issued the following Independent Financial Statement. "In the course of our examination of the financial documentation relating to St Michael the Archangel PCC for the financial year 1st January to 31st December 2024, no matter has come to our attention,

1. which give us cause to believe that in any material respect the requirements,
  - to keep accounting records in accordance with section 130 of the 2011 Act, or
  - to prepare account records which accord with these accounting records and comply with the accounting requirements of the 2011 Act have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

  
John B. WILLIAMS  
10 Hares Road  
Glasgow  
TD 13 8FG  
24.2.2025

### **Reserves Policy**

The PCC policy is to maintain unrestricted use funds for works that inevitably occur following the quinquennial inspection & maintenance activities that by their nature do not occur regularly.

## **POLICIES**

### **DATA PROTECTION**

The PCC continues to comply with the General Data Protection Regulation which took effect in May 2018.

Individuals are requested to complete the 'Keeping In Touch' form and records are maintained by the Data Privacy Officer.

No Data Protection issues have occurred during the past year.

Lucy Shields  
Data Privacy Officer

## **SAFEGUARDING**

Safeguarding is everyone's responsibility and it is always on the agenda at St Michael's PCC meetings. We continue to do all we can to ensure we are providing a safe, inclusive and nurturing environment for all children and vulnerable adults within our church community.

### **Safeguarding Training**

The vast majority of our voluntary personnel at St Michael's are up to date with their safeguarding training. We ran our own training session on Domestic Abuse in April to help people who find it hard to access training courses online. It was well attended.

### **DBS Register**

There are about 30 who hold a DBS for their role at St Michael's. A large number of these are due for renewal in 2025 and will be contacted in due course.

### **Policy Review**

The policy was reviewed and updated in June 2024 and is available on the church website

### **Safeguarding cases**

We continue to seek diocesan advice on our safeguarding cases and have worked closely with their advisers on some of our more complex cases over the past year.

*Ann Searson  
Parish Safeguarding Representative*

## **HEALTH & SAFETY**

There have been no reported incidents since the last APCM.

The Health and Safety Policy is kept in a black file in the church office.

*Kathryn Wood  
Health & Safety Officer*

# SAINT MICHAEL THE ARCHANGEL, CHAGFORD PAROCHIAL CHURCH COUNCIL

## Financial Statement

For the Period 01 January to 31 December 2024

### Section A Receipts and Payments

|  | Page | Unrestricted Funds<br>in the account £ | Designated Funds<br>(Heaver, Choir & Laine Angels)<br>in the account £ | Church Fabric Fund<br>(Restricted)<br>in the account £ | Churchyard Fund<br>(Restricted)<br>in the account £ | Employment Fund<br>(Restricted)<br>in the account £ | Total funds<br>in the account £ | Last year<br>in the account £ |
|--|------|--|--|--|---|---|---------------------------------|-------------------------------|
| <b>A3 Payments</b>                             |      |  |  |  |   |   |                                 |                               |
| A3.1 Cost of Generating Funds                  | 6    | 6,440                                  | 9  |  |   | -   | 6,450                           | 4,030                         |
| A3.2 Mission Giving and Donations              | 10   | 2,871                                  | 2,381  |  |   | 820   | 6,073                           | 12,647                        |
| <b>A3.3 Church Activities</b>                  |      |  |  |  |   |   |                                 |                               |
| Diocesan Parish Share                          | 11   | 42,087                                 | -  | -  | -   | -   | 42,087                          | 40,030                        |
| Payments to Deanery/Mission                    |      | 5,978                                  | -  | -  | -   | -   | 5,978                           | 5,037                         |
| Community                                      | 12   | 2,460                                  | -  | -  | -   | 15,721  | 18,181                          | 23,573                        |
| Salary/honoraria                               | 13   | 2,402                                  | 8,887  | -  | -   | -   | 11,288                          | 3,113                         |
| Mission/evangelism costs                       | 14   | 18,564                                 | 360  | -  | 7,617   | 9,855   | 36,395                          | 24,526                        |
| Church running Expenses                        |      | 9,082                                  | -  | -  | -   | -   | 9,082                           | 5,077                         |
| Utility costs                                  |      | -                                      | -  | -  | -   | -   | -                               | -                             |
| Governance Costs                               |      | -                                      | -  | -  | -   | -   | -                               | -                             |
| Other  |      | -                                      | -  | -  | -   | -   | -                               | -                             |
| <b>A3.3 Sub total</b>                          |      | <b>80,573</b>                          | <b>9,247</b>   | <b>-</b>   | <b>7,617</b>  | <b>25,576</b>                                       | <b>123,012</b>                  | <b>101,355</b>                |
| <b>A3.4 Major Capital Expenditure</b>          |      |  |  |  |   |   |                                 |                               |
| Major Church Repairs/Replacements              |      | -                                      | -  | -  | -   | -   | -                               | -                             |
| New Building Works                             |      | -                                      | -  | -  | -   | -   | -                               | -                             |
| <b>A3.4 Sub total</b>                          |      | <b>-</b>                               | <b>-</b>   | <b>-</b>   | <b>-</b>  | <b>-</b>  | <b>-</b>                        | <b>-</b>                      |
| <b>A4 Asset and investment purchases, etc.</b> |      |  |  |  |   |   |                                 |                               |
|  |      | <b>1,356</b>                           | <b>796</b>   | <b>839</b>   | <b>-</b>  | <b>-</b>  | <b>2,991</b>                    | <b>2,258</b>                  |
| <b>Total payments</b>                          |      | <b>91,241</b>                          | <b>12,413</b>  | <b>839</b>   | <b>7,617</b>  | <b>26,396</b>                                       | <b>138,526</b>                  | <b>120,290</b>                |
| <b>Net of receipts/(payments)</b>              |      | <b>-(690)</b>                          | <b>744</b>   | <b>4,501</b>   | <b>-(2,157)</b>                                     | <b>-(1,691)</b>                                     | <b>707</b>                      | <b>2,255</b>                  |
| <b>A5 Transfers between funds</b>              |      | <b>0</b>                               | <b>0</b>   | <b>0</b>   | <b>0</b>  | <b>0</b>  | <b>-</b>                        | <b>-</b>                      |
| <b>A6 Cash funds last year end</b>             |      | <b>2,790</b>                           | <b>15,359</b>  | <b>450</b>   | <b>3,704</b>  | <b>4,140</b>  | <b>26,471</b>                   | <b>24,216</b>                 |
| <b>Cash funds this year end</b>                |      | <b>2,100</b>                           | <b>16,103</b>  | <b>4,951</b>   | <b>1,547</b>  | <b>2,477</b>  | <b>37,178</b>                   | <b>26,471</b>                 |

# SAINT MICHAEL THE ARCHANGEL, CHAGFORD PAROCHIAL CHURCH COUNCIL

## Financial Statement

For the Period 01 January to 31 December 2024

### Section A Receipts and Payments

|  | Notes | Unrestricted Funds<br>to the nearest £ | Designated Funds<br>(Pewee, Choir & Laver Angels)<br>to the nearest £ | Church Fabric Fund<br>(Restricted)<br>to the nearest £ | Churchyard Fund<br>(Restricted)<br>to the nearest £ | Employment Fund<br>(Restricted)<br>to the nearest £ | Total funds<br>to the nearest £ | Last year<br>to the nearest £ |
|--|-------|--|---|--|---|---|---------------------------------|-------------------------------|
| <b>A3 Payments</b>                             |       |  |   |  |   |   |                                 |                               |
| A3.1 Cost of Generating Funds                  | 6     | 6,440                                  | 9   |  |   |   | 6,450                           | 4,030                         |
| A3.2 Mission Giving and Donations              | 10    | 2,871                                  | 2,381   |  |   | 820   | 6,073                           | 12,647                        |
| <b>A3.3 Church Activities</b>                  |       |  |   |  |   |   |                                 |                               |
| Diocesan Parish Share                          | 11    | 42,087                                 |   |  |   |   | 42,087                          | 40,030                        |
| Payments to Deanery/Mission Community          |       | 5,978                                  |   |  |   |   | 5,978                           | 5,037                         |
| Salary/Monoraria                               | 12    | 2,460                                  |   |  |   | 15,721  | 18,181                          | 23,573                        |
| Mission/evangelism costs                       | 13    | 2,402                                  | 8,887   |  |   |   | 11,288                          | 3,113                         |
| Church running Expenses                        | 14    | 18,564                                 | 360   |  | 7,617   | 9,855   | 36,395                          | 24,526                        |
| Utility costs                                  | 14    | 9,082                                  |   |  |   |   | 9,082                           | 5,077                         |
| Governance Costs                               |       |  |   |  |   |   |                                 |                               |
| Other  |       |  |   |  |   |   |                                 |                               |
| <b>A3.3 Sub total</b>                          |       | <b>80,573</b>                          | <b>9,247</b>  |  | <b>7,617</b>  | <b>25,576</b>                                       | <b>133,012</b>                  | <b>101,355</b>                |
| <b>A3.4 Major Capital Expenditure</b>          |       |  |   |  |   |   |                                 |                               |
| Major Church Repairs/Replacements              |       |  |   |  |   |   |                                 |                               |
| New Building Works                             |       |  |   |  |   |   |                                 |                               |
| <b>A3.4 Sub total</b>                          |       |  |   |  |   |   |                                 |                               |
| <b>A4 Asset and Investment purchases, etc.</b> |       | <b>1,356</b>                           | <b>796</b>  | <b>839</b>   |   |   | <b>2,991</b>                    | <b>2,258</b>                  |
| <b>Total payments</b>                          |       | <b>91,241</b>                          | <b>12,433</b>   | <b>839</b>   | <b>7,617</b>  | <b>26,396</b>                                       | <b>138,526</b>                  | <b>120,290</b>                |
| <b>Net of receipts/(payments)</b>              |       | <b>-(690)</b>                          | <b>744</b>  | <b>4,501</b>   | <b>-(2,157)</b>                                     | <b>-(1,091)</b>                                     | <b>707</b>                      | <b>2,255</b>                  |
| <b>A5 Transfers between funds</b>              |       | <b>0</b>                               | <b>0</b>  | <b>0</b>   | <b>0</b>  | <b>0</b>  | <b>0</b>                        | <b>-</b>                      |
| <b>A6 Cash funds last year end</b>             |       | <b>2,790</b>                           | <b>15,359</b>   | <b>450</b>   | <b>3,704</b>  | <b>4,140</b>  | <b>26,471</b>                   | <b>24,216</b>                 |
| <b>Cash funds this year end</b>                |       | <b>2,100</b>                           | <b>16,103</b>   | <b>4,951</b>   | <b>1,547</b>  | <b>2,477</b>  | <b>27,178</b>                   | <b>26,471</b>                 |

# SAINT MICHAEL THE ARCHANGEL, CHAGFORD PAROCHIAL CHURCH COUNCIL

## Financial Statement For the Period 01 January to 31 December 2024

### Section B Statement of assets and liabilities at the end of the period

| Notes  | Unrestricted Funds | Designated Funds<br>(Mission, Clergy & Lay Activities) | Church Fabric Fund<br>(Restricted) | Churchyard Fund<br>(Restricted) | Employment Fund<br>(Restricted) | Total funds      | Last year        |
|--|--------------------|--|------------------------------------|---------------------------------|---------------------------------|------------------|------------------|
|  | to the nearest £   | to the nearest £                                       | to the nearest £                   | to the nearest £                | to the nearest £                | to the nearest £ | to the nearest £ |
| <b>B1 Cash funds</b>                                   |                    |  |                                    |                                 |                                 |                  |                  |
| NatWest Current Account                                | 0                  | 1,632  | 1,000                              | 0                               | 1,264                           | 3,897            | 1,951            |
| Lloyds Current Account                                 | 0                  | 1,051  | 0                                  | 0                               | 0                               | 1,051            | 1,470            |
| Lloyds Deposit Account                                 | 555                | 7,391  | 2,269                              | 0                               | 984                             | 11,199           | 13,311           |
| CBF Deposit Reserves                                   | 100                | 3,774  |                                    |                                 |                                 | 3,874            | 740              |
| CBF Deposit Restricted Use Fabric                      |                    | 0  | 1,154                              |                                 |                                 | 1,154            | 1,082            |
| CBF Deposit Restricted Use Churchyard                  |                    | 1,281  |                                    | 1,547                           |                                 | 2,827            | 8,968            |
| Cash   | 213                | 1,012  | 528                                | 0                               | 229                             | 1,982            | 3,247            |
| Creditors/Debtor                                       | 1,232              | <b>(8,333)</b>   | 0                                  | 0                               | 0                               | 393              | <b>(4,236)</b>   |
| <b>TOTAL</b>   | <b>2,100</b>       | <b>16,103</b>  | <b>4,951</b>                       | <b>1,547</b>                    | <b>2,477</b>                    | <b>27,178</b>    | <b>26,471</b>    |
| <b>B2 Other monetary assets</b>                        |                    |  |                                    |                                 |                                 |                  |                  |
| Hawthorn Investment Plghs, Capital Fund                | 8,515              | 8  | 5,726                              | 57                              | -                               | 14,306           | 10,294           |
| <b>B3 Investment assets</b>                            |                    |  |                                    |                                 |                                 |                  |                  |
| The Vanbrugh C. Inc.                                   | -                  | 97,620   | 30,755                             | -                               | -                               | 128,374          | 121,532          |
| Marland Institutional Services Hawthorn                | 59,799             | 7,818  | 8,816                              | -                               | -                               | 76,433           | 83,276           |
| Marland Institutional services Twentyfour              | 4,097              | 6,970  | -                                  | -                               | -                               | 11,067           | 10,855           |
| AP1 Monument Bond                                      | 7,540              | -  | -                                  | -                               | -                               | 7,540            | 7,293            |
| Durston Global High Yield                              | 6,531              | -  | -                                  | -                               | -                               | 6,531            | 7,906            |
| RP1 Infrastructure Ord                                 | 9,233              | -  | -                                  | -                               | -                               | 9,233            | 8,791            |
| Schroder Unit trust - Strategic Credit L Dis           | 12,100             | 3,049  | -                                  | -                               | -                               | 16,037           | 10,647           |
| CT (UK) ICVC CT Res Global Equity Dis                  | 9,750              | -  | -                                  | -                               | -                               | 9,750            | 9,679            |
| Close Discretionary Funds Close Selection Fixed Income | 6,905              | -  | -                                  | -                               | -                               | 6,905            | 10,306           |
| UK Govt of 5% SNR 07/03/2025 GBP                       | 110                | -  | -                                  | -                               | -                               | 110              | -                |
| 1000   | -                  | -  | -                                  | -                               | -                               | -                | -                |
| accrued interest on above                              | -                  | -  | -                                  | -                               | -                               | -                | -                |
| <b>TOTAL</b>   | <b>116,153</b>     | <b>116,256</b>   | <b>39,590</b>                      | <b>-</b>                        | <b>-</b>                        | <b>272,000</b>   | <b>270,363</b>   |



# SAINT MICHAEL THE ARCHANGEL, CHAGFORD PAROCHIAL CHURCH COUNCIL

## Financial Statement For the Period 01 January to 31 December 2024

| Notes | Unrestricted Funds | Dedicated Funds (Bazaar, Choir & Little Angels) | Church Fabric Fund (Restricted) | Churchyard Fund (Restricted) | Employment Fund (Restricted) | Total Funds      | Last year to the nearest £ |
|-------|--------------------|---|---------------------------------|------------------------------|------------------------------|------------------|----------------------------|
|       | to the nearest £   | to the nearest £                                | to the nearest £                | to the nearest £             | to the nearest £             | to the nearest £ | to the nearest £           |

### Section C Net present Value

|                            |    |         |         |        |       |       |         |         |
|----------------------------|----|---------|---------|--------|-------|-------|---------|---------|
| Cash and Investment Assets | 17 | 126,768 | 132,368 | 50,268 | 1,604 | 2,477 | 313,485 | 316,563 |
|----------------------------|----|---------|---------|--------|-------|-------|---------|---------|

### Section D Trust Investments held by Exeter Diocesan Board of Finance

|                  |  |  |      |       |  |       |       |
|------------------|--|--|------|-------|--|-------|-------|
| Investment Value |  |  | 2904 | 61710 |  | 62616 | 40720 |
|------------------|--|--|------|-------|--|-------|-------|

### Section E Notes

- Note 1:** An increase in new donors particularly following a 'Sewardship' Service in church.  
**Note 2:** General Service collections continued to fall with collections at Weddings and Funerals remaining level.  
**Note 3:** Visitor donation level fell for both amount given and number of donations.  
**Note 4:** Increase due to the work of the Parity in its first full year of operation.  
**Note 5:** Reflects the higher level of 2023 donations and an increase in the use of the Parish Giving Scheme, where Gift Aid is claimed monthly.  
**Note 6:** Fundraising increase as a result of very higher income levels for the Summer Fair and 'The Treasures in the Church' with associated increase in payments.  
**Note 7:** The drop in receipts is due to a continued reduction in the level of full body burials and associated monuments. There was only 1 in 2024.  
**Note 8:** Increased hire of Church by third-parties.  
**Note 9:** Equity Investment Sater to release cash assets to fund continuing cash outflow to balance the operational activities of the church.  
**Note 10:** Much of the valuation relates to the lower level of support for hardship for the Joyce Sweeney Memorial Fund.  
**Note 11:** Payments of the full Parish Share in both years.  
**Note 12:** The lower spend is due to the stopping of the Wedding Coordinator Role and reduced hours for the Whiddon Mission Coordinator role.  
**Note 13:** Reflects the significant increase in their work being undertaken by the Memory Café and Parity.  
**Note 14:** The increases reflect the continuing increase in the costs of material and hourly rates over the last 2 years. This particularly the case for Gas & Electricity where not only has the cost per unit increased but the amount of much larger daily rates has added over £2000 to the costs.  
**Note 15:** Lower level of donations due to increased bank marketing days in Christmas to New Year period offset by late receipt of new regular deposits.  
**Note 16:** Improvement in Capital value of assets offset by sale of over £10,000 of value.  
**Note 17:**



# **ST MICHAEL THE ARCHANGEL**

## **Chagford Parochial Church Council**

### **Registered Address**

**Parish Church, Chagford, TQ13 8BN**

The PCC is a body corporate governed in accordance with the Parochial Church Council (Powers) Measure 1956 and the Church Representation Rules 2006.

It is a charity registered with the Charity Commission under Registration No. 1172274 and is located with the Diocese of Exeter of the Church of England.

The following Persons have served as members (trustees) of the PCC from 21<sup>st</sup> day of March 2024 until the present.

### **Ex Officio Members**

|              |   |
|--------------|---|
| Incumbent    | Rt. Revd. Nicholas McKinnel<br><i>[from 30.04.2024]</i> |
| Churchwarden | Mrs Rosemary Bleakman                                   |

### **Elected Members**

|                       |                        |
|-----------------------|------------------------|
| Dr Colin Barnes       |                        |
| Mrs Julia Endacott    | <i>[died 24.07.24]</i> |
| Mrs Lesley Haigh      | Secretary              |
| Mrs Mel Holyoak       |                        |
| Mrs Margaret Jeffreys |                        |
| Mr Anthony Milton     |                        |
| Mrs Jenny O'Brien     |                        |
| Mrs Lucy Shields      | Lay Chairman           |
| Mr John Wood          |                        |

### **Co-opted Members**

|                     |           |
|---------------------|-----------|
| Mr Terence Bleakman | Treasurer |
|---------------------|-----------|

# SAINT MICHAEL THE ARCHANGEL, CHAGFORD PAROCHIAL CHURCH COUNCIL

## Financial Statement For the Period 01 January to 31 December 2024

### Section A Receipts and Payments

|  | Notes     | unrestricted Funds<br>to the nearest £ | Designated Funds<br>(Rector, Choir & Little Angels)<br>to the nearest £ | Church Fabric Fund<br>(Restricted)<br>to the nearest £ | Churchyard Fund<br>(Restricted)<br>to the nearest £ | Employment Fund<br>(Restricted)<br>to the nearest £ | Managed Funds<br>(Restricted)<br>to the nearest £ | Total funds<br>to the nearest £ | Last year<br>to the nearest £ |
|--|-----------|--|---|--|---|---|---|---------------------------------|-------------------------------|
| <b>A1 Receipts</b>                         |           |  |   |  |   |   |   |                                 |                               |
| <b><u>A1. Voluntary Income</u></b>         |           |  |   |  |   |   |   |                                 |                               |
| Planned Giving (Tax efficient)             | 1         | 24,535                                 |   |  |   |   |   | 24,535                          | 22,068                        |
| Planned Giving (Other)                     |           | 1,025                                  |   |  |   |   |   | 1,025                           | 1,010                         |
| Collections                                | 2         | 7,271                                  |   |  |   |   |   | 7,271                           | 10,316                        |
| All other giving                           | 3         | 4,746                                  |   |  |   |   |   | 4,746                           | 5,508                         |
| Donations & Gifts                          | 4         | 970                                    | 8,268   | 3,939  | 3,500   |   | 13,716  | 30,392                          | 12,699                        |
| Grants from other bodies                   | 5         | -                                      |   | -  | -   | 24,705  |   | 24,705                          | 43,267                        |
| Legacies                                   |           | -                                      |   | -  | -   |   |   | -                               | -                             |
| Tax recovered through Gift Aid             | 6         | 10,129                                 | 447   | -  | -   |   |   | 10,576                          | 9,189                         |
| <b><i>A1.1 Sub total</i></b>               |           | <b>48,675</b>                          | <b>8,715</b>  | <b>3,939</b>   | <b>3,500</b>  | <b>24,705</b>                                       | <b>13,716</b>                                     | <b>103,249</b>                  | <b>104,056</b>                |
| <b><u>A1.2 Fundraising</u></b>             | <b>7</b>  | <b>18,149</b>                          | <b>818</b>  |  |   |   | <b>24,102</b>                                     | <b>43,069</b>                   | <b>17,392</b>                 |
| <b><u>A1.3 Income from Investments</u></b> |           | <b>5,811</b>                           | <b>3,645</b>  | <b>1,402</b>   | <b>1,960</b>  | <b>-</b>  | <b>243</b>  | <b>13,061</b>                   | <b>13,247</b>                 |
| <b><u>A1.4 Church Activities</u></b>       |           |  |   |  |   |   |   |                                 |                               |
| Statutory Fees retained by PCC             | 8         | 5,527                                  |   |  |   |   |   | 5,527                           | 8,438                         |
| Trading Activities                         | 9         | 2,105                                  |   | -  |   |   | 7189  | 9,294                           | 18,766                        |
| VAT Refund                                 |           | -                                      |   | -  |   |   |   | -                               | 405                           |
| <b><i>A1.4 Sub total</i></b>               |           | <b>7,632</b>                           | <b>-</b>  | <b>-</b>   | <b>-</b>  | <b>-</b>  | <b>7,189</b>                                      | <b>14,821</b>                   | <b>27,609</b>                 |
| <b>A2 Asset and investment sales, etc.</b> | <b>10</b> | <b>10,284</b>                          | <b>-</b>  | <b>-</b>   | <b>-</b>  |   |   | <b>10,284</b>                   | <b>-</b>                      |
| <b><i>Total Receipts</i></b>               |           | <b>90,551</b>                          | <b>13,177</b>   | <b>5,340</b>   | <b>5,460</b>  | <b>24,705</b>                                       | <b>45,250</b>                                     | <b>184,483</b>                  | <b>162,304</b>                |

# SAINT MICHAEL THE ARCHANGEL, CHAGFORD PAROCHIAL CHURCH COUNCIL

## Financial Statement

For the Period 01 January to 31 December 2024

### Section A Receipts and Payments

|   | Notes | unrestricted<br>Funds<br>to the nearest £ | Designated Funds<br>(Rector, Choir &<br>Little Angels)<br>to the nearest £ | Church Fabric<br>Fund<br>(Restricted)<br>to the nearest £ | Churchyard<br>Fund<br>(Restricted)<br>to the nearest £ | Employment<br>Fund<br>(Restricted)<br>to the nearest £ | Managed<br>Funds<br>(Restricted)<br>to the nearest £ | Total funds<br>to the nearest £ | Last year<br>to the nearest £ |
|---|-------|---|--|---|--|--|--|---------------------------------|-------------------------------|
| <b>A3 Payments</b>                      |       |   |  |   |  |  |  |                                 |                               |
| A3.1 Cost of Generating Funds           | 11    | 6,440                                     | 9  |   |  |  | 23,178   | 29,628                          | 4,030                         |
| A3.2 Mission Giving and Donations       | 12    | 2,871                                     | 2,381  |   |  | 820  | 17,934   | 24,006                          | 19,471                        |
| <b>A3.3 Church Activities</b>           |       |   |  |   |  |  |  |                                 |                               |
| Diocesan Parish Share                   | 13    | 42,087                                    |  |   |  |  |  | 42,087                          | 40,030                        |
| Payments to Deanery/Mission Community   |       | 5,978                                     |  |   |  |  |  | 5,978                           | 5,037                         |
| Salary/honoraria                        | 14    | 2,460                                     |  |   |  | 15,721   | 410  | 18,592                          | 23,573                        |
| Mission/evangelism costs                |       | 2,402                                     | 8,887  |   |  |  | 136  | 11,424                          | 3,113                         |
| Church running Expenses                 | 15    | 18,564                                    | 360  | -   | 7,617  | 9,855  | 6,033  | 42,428                          | 50,275                        |
| Utility costs                           | 15    | 9,082                                     |  |   |  |  |  | 9,082                           | 5,077                         |
| <b>A3.3 Sub total</b>                   |       | <b>80,573</b>                             | <b>9,247</b>   | <b>-</b>  | <b>7,617</b>   | <b>25,576</b>  | <b>6,579</b>   | <b>129,592</b>                  | <b>127,104</b>                |
| <b>A3.4 Major Capital Expenditure</b>   |       |   |  |   |  |  |  |                                 |                               |
| Major Church Repairs/Replacements       |       | -   |  | -   |  |  |  | -                               | -                             |
| New Building Works                      |       | -   |  |   |  |  |  | -                               | -                             |
| <b>A3.4 Sub total</b>                   |       | <b>-</b>                                  | <b>-</b>   | <b>-</b>  | <b>-</b>   | <b>-</b>   |  | <b>-</b>                        | <b>-</b>                      |
| A4 Asset and investment purchases, etc. |       | 1,356                                     | 796  | 839   | -  | -  | 284  | 3,275                           | 2,258                         |
| <b>Total payments</b>                   |       | <b>91,241</b>                             | <b>12,433</b>  | <b>839</b>  | <b>7,617</b>   | <b>26,396</b>  | <b>47,975</b>  | <b>186,501</b>                  | <b>152,863</b>                |
| <b>Net of receipts/(payments)</b>       |       | <b>-(690)</b>                             | <b>744</b>   | <b>4,501</b>  | <b>-(2,157)</b>  | <b>-(1,691)</b>  | <b>-(2,725)</b>                                      | <b>-(2,018)</b>                 | <b>9,441</b>                  |
| A5 Transfers between funds              |       | 0   | 0  | 0   | 0  | 0  | 0  | 0                               | -                             |
| A6 Cash funds last year end             |       | 2,790                                     | 15,359   | 450   | 3,704  | 4,168  | 25,643   | 52,114                          | 42,673                        |
| <b>Cash funds this year end</b>         |       | <b>2,100</b>                              | <b>16,103</b>  | <b>4,951</b>  | <b>1,547</b>   | <b>2,477</b>   | <b>22,919</b>  | <b>50,097</b>                   | <b>52,114</b>                 |



# SAINT MICHAEL THE ARCHANGEL, CHAGFORD PAROCHIAL CHURCH COUNCIL

## Financial Statement

For the Period 01 January to 31 December 2024

### Section B Statement of assets and liabilities at the end of the period

| Notes   | Unrestricted Funds<br>to the nearest £ | Designated Funds<br>(Rector, Choir & Little Angels)<br>to the nearest £ | Church Fabric Fund<br>(Restricted)<br>to the nearest £ | Churchyard Fund<br>(Restricted)<br>to the nearest £ | Employment Fund<br>(Restricted)<br>to the nearest £ | Managed Funds<br>(Restricted)<br>to the nearest £ | Total funds<br>to the nearest £ | Last year<br>to the nearest £ |
|---|--|---|--|---|---|---|---------------------------------|-------------------------------|
| <b>B1 Cash funds</b>  |  |   |  |   |   |   |                                 |                               |
| NatWest Current Account   | 0                                      | 1,632   | 1,000  | 0   | 1,264   | 1,262   | 5,159                           | 4,735                         |
| Lloyds Current Account  | 0                                      | 1,851   | 0  | 0   | 0   | 0   | 1,851                           | 7,898                         |
| Lloyds Deposit account  | 555                                    | 7,391   | 2,269  | 0   | 984   | 16,969  | 28,168                          | 26,273                        |
| NDP Magazine  |  |   |  |   |   | 2,513   | 2,513                           | 308                           |
| CBF Deposit Reserves  | 100                                    | 3,774   | 0  | 0   | 0   | 0   | 3,874                           | 740                           |
| CBF Deposit Restricted Use Fabric   |  |   | 1,154  |   |   |   | 1,154                           | 1,020                         |
| CBF Deposit Restricted Use Churchyard                                       |  | 1,281   |  | 1,547   |   |   | 2,827                           | 8,968                         |
| Cash  | 213                                    | 1,012   | 528  | 0   | 229   | 2,175   | 4,156                           | 6,409                         |
| <b>TOTAL</b>  | <b>868</b>                             | <b>16,942</b>   | <b>4,951</b>   | <b>1,547</b>  | <b>2,477</b>  | <b>22,919</b>                                     | <b>49,703</b>                   | <b>56,351</b>                 |
| <b>B2 Other monetary assets</b>   |  |   |  |   |   |   |                                 |                               |
| Gift Aid recoverable  | 6,844                                  | 250   | -  | -   | 98  | 2,566   | 9,758                           | 8,006                         |
| Debtors   | 1,258                                  | -   | -  | -   | -   | -   | 1,258                           | 477                           |
| <b>B3 Investment assets</b>   |  |   |  |   |   |   |                                 |                               |
| Hawksmoor Investment Mgrs Capital Fund                                      | 8,515                                  | 8   | 5,726  | 57  | -   | -   | 14,306                          | 10,294                        |
| Investment Assets @ market value (31.12.2024)                               | 18 116,153                             | 116,256   | 39,590   | -   | -   | 284   | 272,284                         | 270,363                       |
| <b>B4 Endowment Trust Assets</b> (held by Exeter Diocesan Board of Finance) |  |   |  |   |   |   |                                 |                               |
| Investment Assets @ market value (31.12.2021)                               |  |   | 2904   | 61710   |   |   | 64614                           | 61214                         |
| <b>B5 Liabilities</b>   |  |   |  |   |   |   |                                 |                               |
| Creditors Various   | (26)                                   | 0   | (838)  | 0   | 0   | 0   | (865)                           | (4,713)                       |
| <b>Section C Net present Value</b>  |  |   |  |   |   |   |                                 |                               |
| Cash and Investment Assets  | 133,612                                | 133,456   | 52,334   | 63,314  | 2,575   | 25,769  | 411,059                         | 401,991                       |

# SAINT MICHAEL THE ARCHANGEL, CHAGFORD PAROCHIAL CHURCH COUNCIL

## Financial Statement For the Period 01 January to 31 December 2024

### Section D Approvals

Signed by two trustees on behalf of all the PCC

Chairman of PCC

Signature

NH McKinnel

Name

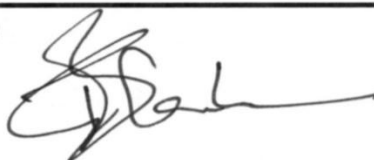
NICHOLAS  
MCKINNEL

Date

5<sup>th</sup> February 2025

Hon Treasurer

Signature



Name

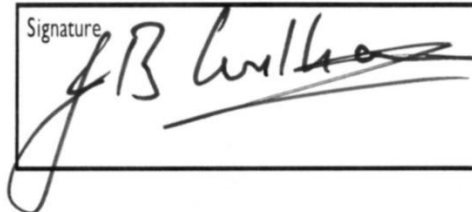
TERENCE  
BREAKHAN

Date

5<sup>th</sup> February 2025

Signed by Independent examiner

Signature



Name

JOHN B.  
WILLIAMS

Date

24-2-2025

# Independent Examiner's Report

to the Trustees of

## Parochial Church Council of St Michael the Archangel, Chagford

Registered Charity No: 1172274

I report on the accounts of the church for the year ended 31<sup>st</sup> December 2024, which are set out on 3 pages referenced 2024-1 to 2024-3 inclusive attached.

### Respective responsibilities of the Trustees and Independent Examiner

The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to

- examine the accounts under section 145 of the 2011 Act;
- follow the procedure laid down in the General Directions given by the Charity Commissioners (under section 145(5)(b) of the 2011 Act); and
- state whether particular matters have come to my attention.

### Basis of Independent Examiner's Statement

My examination was carried out in accordance with the General Directions given by the Charity Commission.

An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with the records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below

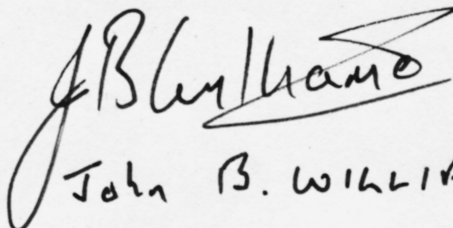
### Independent Examiner's Statement

In connection with our examination, no matters have come to my attention other than those detailed overleaf

1. which give us reasonable cause to believe that in any material respect the requirements
  - to keep accounting records in accordance with section 130 of the 2011 Act; or
  - to prepare accounts which accord with these accounting records and comply with the accounting requirements of the 2011 Act have not been met, or
2. to which, in our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed.

Full Name

  
John B. WILLIAMS

Address.

10 Hares Close  
Chagford  
TQ13 8FG

Date.

24-2-2025