

# THE PAROCHIAL CHURCH COUNCIL OF ST MINVER TOGETHER WITH ST ENODOC AND ST MICHAEL

England & Wales - Charity number 1179001

## Details

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**Other names** ST MINVER PCC

**Status** Registered

**Legal form** Other

**Registered** 2018-07-02

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

## Contact

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**Address** Dozmary  
Rock Road  
St. Minver  
Wadebridge  
Cornwall  
PL27 6PW

**Phone** 01208869421

**Website** [northcornwallclusterofchurches.org.uk](http://northcornwallclusterofchurches.org.uk)

## Activities

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

**Activities:** Activities which promote the Christian faith as part of the Church of England. All regular worship is provided free of charge and open to all.

## Classification

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- **How:** Provides Buildings/facilities/open Space
- **What:** General Charitable Purposes, Religious Activities
- **Who:** Other Charities Or Voluntary Bodies, The General Public/mankind

## Geography

- Cornwall

## Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31		-	-	-
2023-12-31	£88,801	£72,563	-	-
2022-12-31	£95,640	£74,274	-	-
2021-12-31	£84,801	£80,638	-	-
2020-12-31	£75,135	£86,511	-	-
2019-12-31	£107,647	£106,041	-	-

## Trustees

Name	Role	Appointed
DAWN FRANCIS LAWRENCE		2018-04-26
ELIZABETH MARY ELLIOTT		2018-04-26
JANETTE GISBOURNE		2018-04-26
JiIL ELIZABETH Gompertz		2018-04-26
MARION VERONICA STONE		2018-04-26
MUKESH SUMRA		2018-04-26
Martin William Broadfoot		2021-04-27
Ruth Varcoe		2023-04-26
Walter Guest		2018-04-16

**THE PAROCHIAL CHURCH COUNCIL OF ST MINVER TOGETHER WITH ST ENODOC AND ST MICHAEL**

England & Wales - Charity number 1179001

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# Accounts

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## Report and Financial Statements

### St. Minver Parochial Church Council (Charity number 1179001) for the year ended 31<sup>st</sup> December 2023

#### Reference and administrative information

The parish of 'St. Minver with Saint Enodoc and Saint Michael, Rock' is situated on the eastern shore of the Camel Estuary and includes the parish church of St. Menefreda, located at Churchtown, St. Minver, together with the chapels of St. Enodoc at Trebetherick and St. Michael at Porthilly, Rock.

The parish of "St. Minver with Saint Enodoc and Saint Michael Rock" has been, since 2012, part of "The Benefice of The North Cornwall Cluster of Churches" which includes the parish of Saint Endellion with Port Isaac and Saint Kew. The parishes continue distinct.

#### The Parochial Church Council

Address for Correspondence: PCC Secretary, Jill Gompertz, Trellij, Rock Road, Rock, PL27 6NW

Priest in charge: The Reverend Craig Marshall

Assistant Curates:

Retired Clergy: The Reverend Canon Judith Pollinger  
The Reverend Professor Andrew Lewis  
The Reverend Corinne Tournay

Churchwardens Mick Sumra appointed April 2017, assisted by Beth Elliott, Dawn Lawrence, Jan Gisbourne & Martin Broadfoot

Readers: David Elliott, Peter Coster and Henry Gompertz

Representatives of the laity on the Deanery Synod: Jeremy Varcoe, appointed April 2017,  
Jill Gompertz, appointed April 2021.  
Jo Heydon, appointed 2023

PCC Members	Dawn Lawrence (Lay Vice Chair)	
	Mick Sumra (Church Warden)	Jill Gompertz (secretary)
	Gus Guest (Treasurer)	Jan Gisbourne
	Marion Stone	Jo Heydon (Interim Chapel warden)
	Beth Elliott	Bill Nimmo (Chapel Warden)
	Gerry Stone	Andrew Millington
	Martin Broadfoot	Ruth Varcoe

The PCC bankers are Lloyds Bank plc, Molesworth Street, Wadebridge, Cornwall. Its independent examiner is Mark Robinson F.C.A. of Higher Tristram, Polzeath and its architect is David Scott.

#### Structure, governance and management

The Parochial Church Council is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measure. The PCC is registered with the Charity Commission, number 1179001. The appointment of PCC members is governed by and set out in the Church Representation Rules.

The Friends of St Minver closed as a separate charity in April 2019. Its remaining funds were transferred to the restricted account of the PCC. New income raised for the fabric of the churches, which previously would have been generated by the Friends Charity, is now paid into the relevant restricted account of the churches.

The Henry Chase Charity is administered by the incumbent and churchwardens and exists "(1) For the benefit of children and young persons attending or involved in the activities of the Church of England in the Ecclesiastical Parish of St. Minver with St. Enodoc and St. Michael, Rock. (2) If and in so far as income

cannot be applied in the manner aforesaid the same may be applied in furthering the religious and other charitable work of the Church of England in the said parish.”

Perceval Institute The Perceval Institute has been run by a separate management subcommittee of the PCC since 1999, which now has its own charitable number. The trustees are the Diocese of Truro and the members of the PCC. The annual report of the Perceval Institute for 2023 is included as appendix 1.

Compliance The PCC is responsible for such matters as compliance with Health & Safety, Disability Discrimination legislation and Responsible Caring and General Data Protection Regulation (GDPR). Regarding Health & Safety we receive very useful advice from our insurers, Ecclesiastical Insurance, and the major risks to which PCC members may be exposed have been identified. Fire extinguishers are regularly checked, first aid is available, church buildings are assessed and PCC members are covered for the major risks to which they may be exposed. We are aware of the Disability Discrimination Act of 1995 and have endeavoured to apply it where possible. We have a Parish Safeguarding Policy in place. The correct procedures and systems are in place for the PCC's financial management and all building work in the churches is overseen by the PCC's architect, David Scott & Company. The PCC has policies for Finance, Complaints, and Reporting Safeguarding and Non-safeguarding Serious Incidents.

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Objectives The primary object of the PCC is the promotion of the Gospel of our Lord Jesus Christ according to the doctrines and practices of the Church of England. The PCC has the responsibility of co-operating with the priest-in-charge in promoting in the parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. Its other objectives include the maintenance of the church buildings and the stewardship of the parish's financial and other resources.

## **Activities, Strategies and Achievements**

This was a year of changes. At the end of 2022 we said goodbye to Geraldine Ashton, one of our curates, who has left to start a new job as a Parish Nurse in a neighbouring area. In March we welcomed our new vicar, Reverend Craig Marshall and in October our other curate, Rose Jones, left to start a new job in Reading. We miss both our curates but are so glad to have Craig leading us forward in our worship and community outreach. Sadly, we had to say a permanent goodbye to the wonderful Jane Pain, a stalwart of the PCC and chapel warden for St Michaels, who died suddenly. She is greatly missed by family and friends, but we are very grateful to Jo Heydon who has stepped up to be interim chapel warden.

The two home groups, held on Tuesday evenings, one at the Elliott's and one at the Sumra's continue to support us and enrich our faith either with 'face to face' or 'Zoom' meetings'. The weekly bible study group has restarted on Thursday mornings organised by Henry & Jill Gompertz and hosted in different homes each week. Folk attend from across the entire cluster. The annual retreat was held at the Sheldon Retreat centre near Exeter, a new venue for us, which was enjoyed by all who were able to attend. The Open the Book team continue to visit St Minver School weekly under the leadership of Jill Gompertz and Jo Heydon. The team were invited to join the School Harvest Breakfast, which was surprisingly very moving. A successful Zoom Lent course was run by the Elliott's studying the book "God with us" by Rowan Williams. Wendy Walker has been licensed as a pastoral visitor, joining the existing team of Beth Elliott, Bridget Pullen and Ann Sumra. Regular visits to the Windmill Court and parishioner's own homes continue.

Craig organised a cluster wide Vision Day in October at St Endellion, enabling everyone to discuss the way forward for the cluster. It proved very successful, especially as we were encouraged to sit with people from other churches whom we did not know very well and share our thoughts. Craig has summarised the conclusions, which have been made the cornerstone of our plans for the next few years.

The average weekly attendance across the three churches is 57, which is much reduced from 2019 figures before the pandemic. However, the Christmas and Easter attendances have returned to previous levels, with over 400 people attending Easter Services and just over 900 attending advent and Christmas services. The regular congregations are elderly, with most being over 70 years of age, which is in keeping with most rural parishes in Cornwall. The well-loved Nativity and Crib Service was reintroduced to St Minver to great success and was much appreciated by the local community. Hopefully, not just because we provided mulled wine and mince pies afterwards! Throughout the year, there were 3 baptisms, 24 weddings, most of which were held in the two chapels and 8 funerals or interments. This makes a lot of extra work for

the chapel wardens and their teams. The Harvest Festival, Remembrance Service and outdoor Praise by the Beach at Porthilly, were all well attended with the St Minver Silver Band playing the hymns. There are 106 on the electoral role: two deaths and one relocation.

The PCC no longer felt able to run the big Church Fete held annually in the St Minver Cricket ground, but a smaller affair was held in the Perceval Institute without the much-loved games or bric n' brac. Nevertheless, the event was a great success and had to open early due to the crowds outside the door. Over £2500 was raised for the three churches. Other successful fundraising events include the exhibition of Elizabeth Smith's 'Lifetime of Art', which raised £2400, divided equally between the churches and another local charity Camel Estuary Youth Sailing. A Coffee morning at the Perceval in March raised over £1500 for the Disasters Emergency Committee, in aid of the earthquakes in Turkey and Syria. The Annual Christmas Fair held in the Perceval was another well attended event. The Importance of these fund-raising activities really lies in their opportunity for community fellowship, bringing together people from across the cluster to chat over tea and cakes.

The Nostalgia Café, held on the 3<sup>rd</sup> Saturday of the month, and Chatter & Natter Café, held on the first Friday of every month in the Perceval Institute continue to be well attended. The hall is in regular use with weekly Yoga, Chairobics and Pipspeaks playgroup and many more ad hoc bookings, including the Seagirls, craft fairs and art exhibitions. Due to the amazing fundraising efforts of Andrew Millington and his team, the roof of the Perceval was completely refurbished with Delabole slate in 2022 and the interior has been decorated to a very high standard in 2023.

St Minver Church has been used by the community for two concerts: Port Isaac Chorale in November and Wadebridge Choral Society in December. It is hoped that community use of the church will increase in the coming years.

Gavin Tyler continues working as an administrator for the whole North Cornwall Cluster of Churches. He is responsible for all communications for the six churches, including a new monthly cluster newsletter, all the pew sheets, most of the printed information advertising events and updating the cluster website. Liz Williams continues in the role of Cluster administrator for Baptisms, Weddings and Funerals with amazing efficiency.

These two part-time administrators are funded by the cluster, but volunteers play a huge role in the charitable activities of the PCC in generating funds and in the general administration of the parish. It is impossible to quantify this invaluable help. The PCC has also benefited from much practical, unpaid help from many people: those who clean the churches, work our music and microphone systems, arrange the flowers and fundraise; the churchwardens, PCC members and others who help with general administration, the invaluable financial expertise given by the PCC Treasurer and the very hard-working non-stipendiary Clergy and Readers together with worship leaders. Volunteers keep the fabric of the churches in good condition and keep our weekly services on-going. They are all truly wonderful.

**Jill Gompertz PCC Secretary**

## **Treasurer's report**

In my opinion the parish finances are sound. 2023 saw an increase of over £16k in the parish net assets. Net assets, in this case, means the money in the dozen bank accounts held by the churches in the Parish. The total income decreased by nearly £7k, partially due to less income from weddings. During the year our income from collections from services in the three churches has again increased. This is largely due to the regular givers who also agree to have their donations supplemented by HMRC's Gift Aid scheme. In addition, income from regular giving, through the excellent Parish Giving Scheme, was nearly £18k. Contactless giving machines have also been installed in the churches enabling visitors to make a donation using their credit cards.

Overall, the unrestricted assets have increased by £15k and the restricted assets remained at nearly £59k. This is good because we have the Quinquennial Inspection this year, planned for September, after which we may have some repair and maintenance work to do. The utility costs have gone up this year as expected.

The Parish paid, in full and promptly, its share to the Diocese MMF. The MMF contribution to the Diocese is still the largest expenditure at £35k. It is a contribution to our Parish share of the salary cost of the clergy in the Cluster. When our Parish pays the expenses of the Cluster clergy, the items go in "Cluster Payments". In time we are partially repaid by the other Parishes in the Cluster.

The 2023 year ended with just over £75k in the unrestricted accounts and £57k in the accounts restricted to maintenance work on the churches.

Sadly Jane Pain, who was Chapel Warden of St Michael's, died in November. She made a great contribution to the financial running of the Chapel. I continue to be very grateful for help from a number of stalwart people in 2023 : Bill Nimmo who looks after the finances of St Enodoc Church and David Pullen who

manages the gift aid claims. Brian Gisbourne runs the payroll and Liz Williams manages the Wedding and Funeral payments.

A final thanks goes to the independent examiner of our accounts, Mark Robinson, who not only examines the accounts, but is very helpful in the process. **Gus Guest PCC treasurer**

### **Independent examiner's report to the St Minver PCC**

I report on accounts of the PCC for the year ended 31 December 2023, which are set out on pages 5-7

#### **Respective responsibilities of the PCC and the Independent Examiner**

The charity's trustees are responsible for the preparation of the accounts. As members of the PCC and the charity's trustees you consider that an audit for the charity is not required for this year under section 144 of the Charities Act 2022 ("the Charities Act) and that an independent examination is needed.

It is my responsibility to

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

#### **Basis of Independent Examiners Report**

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

#### **Independent Examiner's Statement**

In connection with my examination, no material matters have come to my attention which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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



Mark Robinson FCA  
35 Higher Tristram  
Polzeath  
PL27 6TF

20<sup>th</sup> April 2023

## St Minver PCC Group

### Income and Expenditure Account for the year Ended 31 December 2023

Income	St Minver Church	St Michael	St Enodoc	Central	Total	2022
collections - regular services						
gift aided	3,035	5,276	2,601	29,853	40,766	34,142
non-gift aided	2,038	2,357	3,612	0	8,007	8,251
collections - other services	0		0	0		
gift aided	40	180	0	0	220	718
non-gift aided	210	211	40	0	461	1,084
donations	0	0	0	0		
gift aided	73	688	0	220	981	485
non-gift aided	1,880	1,100	3,159	6,037	12,176	18,502
contactless giving			0	333	333	0
			0	0		
other			0	0		
sales/gifts	169	0	2,446	0	2,615	4,274
wedding/funeral fees	1,499	5,800	5,680	2,282	15,261	16,643
fund raising/events		0		0	0	0
dividends/interest	0	0		93	93	5
dividends/interest restricted	74	84	242	0	400	113
transfer				0	0	125
grant- restricted				0	0	0
gift aid refund	0			6,782	6,782	11,297
gift aid -restricted						
contactless giving				706	706	0
<b>Total income</b>	<b>9,018</b>	<b>15,696</b>	<b>17,780</b>	<b>46,306</b>	<b>88,801</b>	<b>95,640</b>
Expenditure	St Minver Church	St Michael	St Enodoc	Central	Total	2022
group costs						
diocesan fees				35,196	35,196	35,192
clergy exp				84	84	2,214
staff				9,370	9,370	9,114
Cluster payments				4,066	4,066	1,855
general costs						
buildings insurance		0	0	6,627	6,627	6,225
utilities/office supplies	3,457	915	954	1,639	6,965	4,849
general expenses	0	0	130	0	130	81
Perceval hire	0	0	0	436	436	40
maintenance	1,357	209	66	198	1,830	6,846
worship supplies	122	0	284	172	578	334
music	15	620	70	562	1,266	4,395
major projects	0	0	0	0	0	0
sales/fundraising	0		281	0	281	426
honoraria	0		0	900	900	50
Transfer to PCC No 2 A/C	0		0	578	578	
charities	1,128	185	0	2,000	3,313	2,653
Misc	942			0	942	0
<b>Total expenditure</b>	<b>7,021</b>	<b>1,929</b>	<b>1,785</b>	<b>61,828</b>	<b>72,563</b>	<b>74,274</b>
deficit/surplus	1,997	13,767	15,995	-15,521	16,239	21,366
Less Capital Expenditure	0	0	0	0	0	0
Less Transfers to Central	-2,000	-10,000	-15,000	27,000	0	0
<b>Net deficit/surplus</b>	<b>-3</b>	<b>3,767</b>	<b>995</b>	<b>11,479</b>	<b>16,239</b>	<b>21,366</b>
Assets at 31 December 2022	4,399	4,150	24,566	83,594	116,709	95,343
<b>Assets at 31 December 2023</b>	<b>4,397</b>	<b>7,918</b>	<b>25,562</b>	<b>95,073</b>	<b>132,947</b>	<b>116,709</b>
<b>Assets at 31 Dec 2023</b>	<b>4,397</b>	<b>7,918</b>	<b>25,562</b>	<b>95,073</b>	<b>132,947</b>	

<b>St Minver PCC</b>						
<b>STATEMENT OF ASSETS as at 31 December 2023</b>						
<b>Bank accounts and investments</b>						
	<u>St Minver Church</u>	<u>St Michael</u>	<u>St Enodoc</u>	<u>Central</u>	<u>Total</u>	<u>2022</u>
<b>Unrestricted accounts</b>						
Central accounts (Lloyds)						
Group				55,001	<b>55,001</b>	<b>44,432</b>
Group No 2				10,858	<b>10,858</b>	<b>10,023</b>
Group deposit				63	<b>63</b>	<b>62</b>
Church accounts (Lloyds)						
St Minver current	2,239				<b>2,239</b>	<b>2,784</b>
St Enodoc current			503		<b>503</b>	<b>670</b>
St Michael current		4,899			<b>4,899</b>	<b>1,335</b>
St Michael's No 2		1,102			<b>1,102</b>	<b>982</b>
un-deposited income	468				<b>468</b>	<b>0</b>
un-cashed cheques	0				<b>0</b>	<b>0</b>
Church Accounts (CCLA)						
St Minver	0				<b>0</b>	<b>0</b>
<b>Total Unrestricted</b>	<b>2,707</b>	<b>6,001</b>	<b>503</b>	<b>65,921</b>	<b>75,131</b>	<b>60,288</b>
<b>Restricted accounts</b>						
St Enodoc repairs (CCLA)			5,522		<b>5,522</b>	<b>5,279</b>
St Enodoc repairs (Lloyds)			19,355		<b>19,355</b>	<b>18,435</b>
St Michael's repairs (CCLA)		1,916			<b>1,916</b>	<b>1,833</b>
St Minver Tower (CCLA)	1,690				<b>1,690</b>	<b>1,616</b>
St Enodoc Organ appeal - in Lloyds Repair Acct			182		<b>182</b>	<b>182</b>
Freinds of St Minver (Lloyds)				29,152	<b>29,151</b>	<b>29,077</b>
<b>Total restricted</b>	<b>1,690</b>	<b>1,916</b>	<b>25,059</b>	<b>29,152</b>	<b>57,816</b>	<b>56,422</b>
<b>Total Assets</b>	<b>4,397</b>	<b>7,917</b>	<b>25,562</b>	<b>95,073</b>	<b>132,947</b>	<b>116,710</b>

The Notes to these accounts on page 7 form part of these accounts.

## **NOTES to the accounts**

1. The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts and Payments basis.
2. The accounts include monetary transactions, assets and liabilities for which the PCC can be held responsible. They do not include the accounts of other Church groups that owe an affiliation to another body, nor those that are informal gatherings of Church members.
3. The accounts for the Henry Chase Charity, the Perceval Institute and Sarah Darrells Charity have been excluded from this report as each of these are charities are reported separately to the Charity Commission and are not part of the review by the Independent Examiner.
4. There was no capital expenditure in the year.
5. Gift Aid and other tax claims are accounted for at the time the amount is received from HM Revenue and Customs.
6. Unrestricted funds are the general funds of the PCC that are not subject to any special restrictions regarding their use and are available for application to the general purposes of the PCC. This includes funds that are designated to, but not restricted to, a specific project.
7. There were no material movements in restricted funds during the year.



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#### **Curate's report - North Cornwall Cluster of Churches, 2022**

This year has been a year of change and transition in our cluster as we have taken stock following the end of the pandemic and the departure of our incumbent Revd Dr Elizabeth Wild and begun looking towards a new future. This has coincided with a time of profound change in our deanery as we have undergone the 'On the Way' process, reflecting on our fruitfulness and sustainability and drawing up a new plan for renewed mission and reformed parish ministry in the deanery.

As 2022 progressed, ministries and worship patterns which had been suspended during the pandemic have been reinstated. After several months of joint services between St Minver, St Michael and St Enodoc, and combined morning worship services with St Kew and St Minver, the regular pattern of six separate services on a Sunday resumed following my return from maternity leave in June. Communion in two kinds was reinstated over the summer and at St Endellion, midweek and saint's day services have restarted. While we have delighted in the return of our six distinct worship services, it was wonderful to gather altogether as a cluster in October for a joyful All Saints service, on New Year's Day to usher in 2023.

Mission into our three schools has resumed through our 'Open the Book' teams, led by Jill Gompertz and Jean Thorman, with the St Kew team branching for the first time into Port Isaac school. We have felt the loss of Marcus Jones, our children and family's worker, but our small, dedicated teams of volunteers have worked hard to reach out to children through school Christingles, carol concerts, café church and special all age services. In our care homes, clergy have continued to visit the sick and provide end-of-life care, and a team led by Ann Sumra

provide a regular praise party in Windmill Court. Geraldine, Corinne, Bill and Bridget provide regular community communions and seasonal services. It is hoped this ministry will continue to expand and branch into Trewiston Lodge in 2023. With regards our ministry in the arts, reflective days and concerts by Endelienta are flourishing, as are the annual Book Festival, book group and poetry group.

Our two home groups and the Julian Group have continued from strength to strength through the year, providing opportunities to gather together weekly in person or on zoom, and the midweek Bible study group has recently restarted. The Mother's Union has also continued to meet regularly. The fruit of this discipleship can be seen in the wonderful new lay ministers who have been trained and commissioned this year: Meg Weir, Rob Soley and Megan Rees as Local Worship Leaders, and Pip Campbell, Nicky Harley and Wendy Walker as Lay Pastoral Ministers. They join existing active and gifted teams. Andrew and Julia Newland have begun Lay Pastoral Ministry training and we look forward to the development of their ministry. It was also wonderful to celebrate with Elizabeth Lewis and Willow Innes at their confirmations in July and October.

In terms of leadership, the vacancy has presented new opportunities for the lay and ordained leaders from across the cluster to work together. Regular clergy team meetings and warden meetings have begun, and a prayer team has met weekly to pray for the cluster and around the churches in turn. In November, Revd Geraldine Ashton began work overseeing the establishment of a new parish nursing ministry in our deanery.

I would like to take this opportunity to thank the many, many people who have worked tirelessly through the vacancy: our church and chapel wardens and deputy-wardens, who have led us with wisdom and collegiality; the transition and interview team who oversaw the appointment process; our lay worship leaders and readers, who have preached and led our non-Eucharistic services with creativity and vitality; our lay pastoral ministers, who have provided pastoral care, communion and friendship to the housebound and sick; our administrators, particularly Liz Williams, who has taken on a great deal of extra work managing baptisms, funerals and weddings; and our self-supporting clergy who have faithfully shouldered extra services, occasional offices and pastoral ministry. There are far too many of you to name individually but please know that your time, energy and faithful ministry is seen and immensely valued.

## **Reverend Rose Jones**

### **Activities, Strategies and Achievements**

Since the relaxing of Covid restrictions, church and community life has slowly returned to a 'new normal.' Our Curate Rose Jones, returned from maternity leave in June, enabling Geraldine to concentrate on her new role. Geraldine worked incredibly hard managing the church services and parish work during the interregnum and we wish her all the best in her new job.

In the absence of a Children and Youth Worker, much of the school events and the Mother and Toddler Group held in the Perceval have not restarted. However, the Open the Book team returned to St Minver School in September under the leadership of Jill Gompertz and Jo Heydon. The Nostalgia Café, held on the 3<sup>rd</sup> Saturday of the month, and Chatter & Natter Café, held on the first Friday of every month in the Perceval Institute restarted in February. Bookings for the hall have returned to pre-covid levels with weekly Yoga, Chairobics and Pipsqeaks playgroup and many more ad hoc bookings. Due to the amazing fundraising efforts of Andrew Millington and his team, the roof of the Perceval has been completely refurbished with Delabole slate and the interior is expected to be completely redecorated early in 2023.

The two home groups, held on Tuesday evenings, one at the Elliott's and one at the Sumra's continue to support us and enrich our faith either with 'face to face' or 'Zoom' meetings'. Wendy Walker has been accepted for training as a pastoral visitor and regular visits to the Windmill Court and parishioner's own homes have resumed.

In the first half of the year, teams from the parish have worked hard to develop two documents for the diocese; "On the Way 'and the " Statement of Needs ", the latter for appointing a new Rector to the Parish. Both documents can be considered a success, as the diocese has no plans to alter the present configuration of our cluster and a new rector has successfully been appointed, Reverend Craig Marshall, who will start in March 2023. We are very grateful for Dawn, Mick, Henry and Jeremy who were the main workers involved in these processes.

There are now 107 people on the electoral roll of St Minver parish. Three parishioners have died and 6 have moved away. Church attendance has not returned to the levels experienced before the pandemic. The average weekly attendance across the three churches is 63, but the Christmas and Easter attendances have returned to previous levels. Almost 600 people attended Easter Services and just over 800 attended advent and Christmas services. There were 6 baptisms: 45 weddings, most of which were held in the two chapels and 10 funerals. In addition, there were 12 interments. The Harvest Festival, Remembrance Services and outdoor Praise by the Beach at Porthilly, were all well attended with the St Minver Silver Band playing the hymns.

The PCC no longer felt able to run the big Church Fete held annually in the St Minver Cricket ground, but Jaye and Gus Guest kindly allowed their garden to host a smaller event to raise funds for the three churches. This Garden Fete was a huge success, raising almost £4000 and was much appreciated by the regular holiday makers who have missed the fete during the Pandemic.

Gavin Tyler continues working as an administrator for the whole North Cornwall Cluster of Churches. He is responsible for all communications for the six churches, including a new monthly cluster newsletter, all the pew sheets, most of the printed information advertising events and updating the cluster website. Liz Williams continues in the role of Cluster administrator for Baptisms, Weddings and Funerals with amazing efficiency.

These two part-time administrators are funded by the cluster but volunteers play a significant role in the charitable activities of the PCC in generating funds and in the general administration of the parish. It is impossible to quantify this invaluable help. The PCC has also benefited from much practical, unpaid help from many people: those who clean the churches, arrange the flowers and fundraise; also the churchwardens, PCC members and others who help with general administration, the invaluable financial expertise given by the PCC Treasurer and the very hard-working non-stipendiary Clergy and Readers together with worship leaders.

**Jill Gompertz , PCC Secretary**

### **Treasurer's report: St Minver PCC accounts 2022**

2022 saw a return to some sort of normality after the covid restrictions of 2021 which reduced the number of weddings.

The total income improved by nearly £11k, due to more income from weddings, the garden fete at Guinea Liggan and a grant of over £5k from the Diocese, to off-set the likely increase in fuel costs in 2022/23.

During the year our income from collections from services in the three churches has again increased to £16.8k. In addition, income from regular giving, through the excellent Parish Giving Scheme, was £24.5k.

Income from wedding and funeral fees increased to £16.6k from £13.7k last year.

Overall, the unrestricted assets have nearly doubled to £60.3k, but do not take too much comfort from this, as the utility bills will certainly increase in 2023.

The parish paid, in full and promptly, its share to the Diocese MMF. The MMF contribution to the Diocese is still the largest expenditure at £35k, as this covers our parish share of the cluster cost of the ministry.

The 2022 year ended with just over £60k in the unrestricted accounts and £56k in the accounts restricted to maintenance work on the churches. The two unknowns which give me most worry for the future are the increase in utility bills and possible expensive maintenance following the Quinquennial Inspection in 2024/25.

Claire Gooding, for understandable maternal reasons, stood down as treasurer of St Minver Church during the year; I thank her very much for her diligence over the previous years. I continue to be very grateful for help from a number of stalwart people in 2022 : Bill Nimmo who looks after the finances of St Enodoc Church and David Pullen who manages the gift aid claims. Brian Gisbourne runs the payroll and Liz Williams manages the Wedding and Funeral payments.

A final thanks goes to the independent examiner of our accounts, Mark Robinson, who not only examined the accounts, but was again very helpful in the process.

**Gus Guest, PCC treasurer**

### **Independent examiner's report to the PCC of St Minver, North Cornwall**

I report on accounts of the PCC for the year ended 31 December 2022, which are set out on pages 6-8.

### **Respective responsibilities of the PCC and the Independent Examiner**

The charity's trustees are responsible for the preparation of the accounts. As members of the PCC and the charity's trustees you consider that an audit for the charity is not required for this year under section 144 of the Charities Act 2011 ("the Charities Act) and that an independent examination is needed.

It is my responsibility to

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

### **Basis of Independent Examiners Report**

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

### **Independent Examiner's Statement**

In connection with my examination, no material matters have come to my attention which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

A handwritten signature in black ink, appearing to read 'Mark Robinson', with a long horizontal flourish extending to the right.

Mark Robinson FCA  
35 Higher Tristram  
Polzeath  
PL27 6TF

9<sup>th</sup> March 2023

<b>St Minver PCC Group accounts</b>						
<b>St Minver PCC</b>						
<b>Income and Expenditure Account for the year Ended 31 December 2022</b>						
<b>Income</b>	<b>St Minver Church</b>	<b>St Michael</b>	<b>St Enodoc</b>	<b>Central</b>	<b>Total</b>	<b>2021</b>
collections - regular services						
gift aided	1,318	4,026	3,235	25,562	34,142	31,879
non-gift aided	2,524	1,916	3,812	0	8,251	4,311
collections - other services	0		0	0	0	
gift aided	175	543	0	0	718	80
non-gift aided	701	383	0	0	1,084	439
donations	0	0	0	0	0	
gift aided	0	240	0	245	485	4,278
non-gift aided	1,907	1,300	2,810	12,486	18,502	8,645
Friends of St Minver - Restricted			0	0	0	0
			0	0		
other			0	0		
sales/gifts		1,312	2,962	0	4,274	5,187
wedding/funeral fees	3,769	5,754	7,088	32	16,643	13,678
fund raising/events		0		0	0	0
dividends/interest	0	0		5	5	3
dividends/interest restricted	21	24	69	0	113	3
transfer				125	125	0
grant- restricted				0	0	6,000
gift aid refund				11,297	11,297	10,299
gift aid -restricted						
misc					0	0
<b>Total income</b>	<b>10,414</b>	<b>15,498</b>	<b>19,975</b>	<b>49,752</b>	<b>95,640</b>	<b>84,801</b>
<b>Expenditure</b>	<b>St Minver</b>	<b>St Michael</b>	<b>St Enodoc</b>	<b>Central</b>	<b>Total</b>	<b>Total</b>
group costs						
diocesan fees				35,192	35,192	34,363
clergy exp				2,214	2,214	1,097
staff				9,114	9,114	16,500
Cluster payments				1,855	1,855	0
general costs						
buildings insurance		0	0	6,225	6,225	6,055
utilities/office supplies	1,107	202	981	2,559	4,849	4,612
general expenses	81	0	0	0	81	360
Perceval hire	0	0	0	40	40	0
maintenance	806	642	754	4,644	6,846	8,260
worship supplies	145	0	0	189	334	326
music	790	809	0	2,797	4,395	1,035
major projects	0	0	0	0	0	3,605
sales/fundraising	0		426	0	426	924
honoraria	0		0	50	50	650
charities	1,745		168	740	2,653	615
Fraud	0			0	0	2,237
<b>Total expenditure</b>	<b>4,674</b>	<b>1,653</b>	<b>2,329</b>	<b>65,619</b>	<b>74,274</b>	<b>80,638</b>
deficit/surplus	5,740	13,845	17,646	-15,867	21,366	4,163
Less Capital Expenditure	0	0	0	0	0	0
Less Transfers to Central	-7,000	-19,000	-20,000	46,000	0	0
<b>Net deficit/surplus</b>	<b>-1,260</b>	<b>-5,155</b>	<b>-2,354</b>	<b>30,133</b>	<b>21,366</b>	<b>4,163</b>
Assets at 31 December 2021	5,659	9,305	26,920	53,461	95,343	91,181
<b>Assets at 31 December 2022</b>	<b>4,399</b>	<b>4,150</b>	<b>24,566</b>	<b>83,594</b>	<b>116,709</b>	<b>95,344</b>

<b>St Minver PCC</b>						
<b>STATEMENT OF ASSETS as at 31 December 2022</b>						
<b>Bank accounts and investments</b>						
	<u>St Minver Church</u>	<u>St Michael</u>	<u>St Enodoc</u>	<u>Central</u>	<u>Total</u>	<u>2021</u>
<b>Unrestricted accounts</b>						
Central accounts (Lloyds)						
Group				44,432	<b>44,432</b>	<b>8,558</b>
Group No 2				10,023	<b>10,023</b>	<b>9,048</b>
Group deposit				62	<b>62</b>	<b>62</b>
Church accounts (Lloyds)						
St Minver current	2,784				<b>2,784</b>	<b>4,064</b>
St Enodoc current			670		<b>670</b>	<b>2,608</b>
St Michael current		1,335			<b>1,335</b>	<b>6,921</b>
St Michael's No 2		982			<b>982</b>	<b>574</b>
un-deposited income	0				<b>0</b>	<b>0</b>
un-cashed cheques	0				<b>0</b>	<b>0</b>
Church Accounts (CCLA)						
St Minver	0				<b>0</b>	<b>0</b>
<b>Total Unrestricted</b>	<b>2,784</b>	<b>2,317</b>	<b>670</b>	<b>54,517</b>	<b>60,288</b>	<b>31,835</b>
<b>Restricted accounts</b>						
St Enodoc repairs (CCLA)			5,279		<b>5,279</b>	<b>5,211</b>
St Enodoc repairs (Lloyds)			18,435		<b>18,435</b>	<b>18,919</b>
St Michael's repairs (CCLA)		1,833			<b>1,833</b>	<b>1,809</b>
St Minver Tower (CCLA)	1,616				<b>1,616</b>	<b>1,595</b>
St Enodoc Organ appeal - in Lloyds Repair Acct			182		<b>182</b>	<b>182</b>
Freinds of St Minver (Lloyds)				29,077	<b>29,077</b>	<b>35,793</b>
<b>Total Restricted</b>	<b>1,616</b>	<b>1,833</b>	<b>23,896</b>	<b>29,077</b>	<b>56,421</b>	<b>63,509</b>
<b>Total Assets</b>	<b>4,399</b>	<b>4,149</b>	<b>24,565</b>	<b>83,594</b>	<b>116,709</b>	<b>95,344</b>

## **NOTES to the accounts**

1. The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts and Payments basis.
2. The accounts include monetary transactions, assets and liabilities for which the PCC can be held responsible. They do not include the accounts of other Church groups that owe an affiliation to another body, nor those that are informal gatherings of Church members.
3. The accounts for the Henry Chase Charity, the Perceval Institute and Sarah Darrells Charity have been excluded from this report as each of these are charities are reported separately to the Charity Commission and are not part of the review by the Independent Examiner.
4. There was no capital expenditure in the year.
5. Gift Aid and other tax claims are accounted for at the time the amount is received from HM Revenue and Customs.
6. Unrestricted funds are the general funds of the PCC that are not subject to any special restrictions regarding their use and are available for application to the general purposes of the PCC. This includes funds that are designated to, but not restricted to, a specific project.
7. Movements in restricted funds during the year were as follows:

	<b>31/12/21</b>	<b>Offerings/ Donations</b>	<b>Interest</b>	<b>Payments</b>	<b>31/12/22</b>
St Enodoc Preservation	5,211		68		5,279
St Enodoc Repairs	18,919	115		-599	18,435
St Enodoc Organ	182				182
St Michael's Repairs	1,809		24	0	1,833
St Minver Tower	1,595		21		1,616
Friends of St Minver	35,793	75		-6,792	29,077
<b>TOTAL</b>	<b>63,509</b>	<b>190</b>	<b>113</b>	<b>-7,391</b>	<b>56,421</b>

**THE PAROCHIAL CHURCH COUNCIL OF ST MINVER TOGETHER WITH ST ENODOC AND ST MICHAEL**

England & Wales - Charity number 1179001

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# Accounts

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## Report and Financial Statements

### St. Minver Parochial Church Council (Charity number 1179001) for the year ended 31<sup>st</sup> December 2021

#### Reference and administrative information

The parish of St. Minver with Saint Enodoc and Saint Michael Rock" is situated on the eastern shore of the Camel Estuary and includes the parish church of St. Menefreda located at Churchtown, St. Minver, together with the chapels of St. Enodoc at Trebetherick and St. Michael at Porthilly, Rock.

The parish of "St. Minver with Saint Enodoc and Saint Michael Rock" has been, since 2012, part of "The Benefice of The North Cornwall Cluster of Churches" which includes the parish of Saint Endellion with Port Isaac and Saint Kew. The parishes continue distinct.

#### The Parochial Church Council

Address for Correspondence: PCC Secretary, Jill Gompertz, Trellij, Rock Road, Rock, PL27 6NW

Priest in charge: The Reverend Dr Elizabeth Wild

Assistant Curates: The Reverend Geraldine Ashton  
The Reverend Rose Jones

Retired Clergy: The Reverend Canon Judith Pollinger  
The Reverend Professor Andrew Lewis  
The Reverend Corinne Tournay

Churchwardens Ruth Varcoe, appointed April 2016 and Mick Sumra appointed April 2017

Readers: David Elliott, Peter Coster and Henry Gompertz

Representatives of the laity on the Deanery Synod: Jeremy Varcoe , appointed April 2017,

PCC Members	Dawn Lawrence (Lay Vice Chair)	Jill Gompertz (secretary)
	Ruth Varcoe	Mick Sumra
	Gus Guest (Treasurer)	Jan Gisbourne
	Bill Nimmo	Jane Pain
	Beth Elliott	Marion Stone
	Gerry Stone	Andrew Millington
	Martin Broadfoot	

The PCC bankers are Lloyds Bank plc, Molesworth Street, Wadebridge, Cornwall. Its independent examiner is Mark Robinson F.C.A. of Higher Tristram, Polzeath and its architect is David Scott.

#### Structure, governance and management

The Parochial Church Council is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measure. The PCC is registered with the Charity Commission, number 1179001. The appointment of PCC members is governed by and set out in the Church Representation Rules.

The Friends of St Minver closed as a separate charity in April 2019. Its remaining funds have been transferred to the restricted account of the PCC. New income raised for the fabric of the churches, which previously would have been generated by the Friends Charity, will have a new account.

The Henry Chase Charity is administered by the incumbent and churchwardens and exists "(1) For the benefit of children and young persons attending or involved in the activities of the Church of England in the Ecclesiastical Parish of St. Minver with St. Enodoc and St. Michael, Rock. (2) If and in so far as income cannot be applied in the manner aforesaid the same may be

applied in furthering the religious and other charitable work of the Church of England in the said parish.”

### Percerval Institute

The Percerval Institute has been run by a separate management subcommittee of the PCC since 1999, which now has its own charitable number. The trustees are the Diocese of Truro and the members of the PCC. The annual report of the Percerval Institute for 2021 is included as appendix 1. Due to the pandemic the hall only reopened for public use after the summer.

Compliance The PCC is responsible for such matters as compliance with Health & Safety, Disability Discrimination legislation and Responsible Caring and General Data Protection Regulation (GDPR). Regarding Health & Safety we receive very useful advice from our insurers, Ecclesiastical Insurance, and the major risks to which PCC members may be exposed have been identified. Fire extinguishers are regularly checked, first aid is available, church buildings assessed and PCC members are covered for the major risks to which they may be exposed. We are aware of the Disability Discrimination Act of 1995 and have endeavoured to apply it where possible. We have a Parish Safeguarding Policy in place. The correct procedures and systems are in place for the PCC's financial management and all building work in the churches is overseen by the PCC's architect, David Scott & Company. The PCC has policies for Finance, Complaints, and Reporting Safeguarding and Non-safeguarding Serious Incidents.

The PCC elects a Standing Committee from its members to set agendas and to transact the business of the PCC between meetings, subject to PCC direction. Other small sub committees may be elected from time to time for special projects, e.g.. fabric sub-committee, fund-raising, worship, children/youth., Summer Fete management.

Objectives The primary object of the PCC is the promotion of the Gospel of our Lord Jesus Christ according to the doctrines and practices of the Church of England. The PCC has the responsibility of co-operating with the priest-in-charge in promoting in the parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. Its other objectives include the maintenance of the church buildings and the stewardship of the parish's financial and other resources.

## **Rector's report - North Cornwall Cluster of Churches, 2021**

### **Mission, Discipleship and Worship**

Following meetings with Wardens, Clergy and Readers in May, there emerged three strands to our ministry and mission as a Cluster: Prayer / Worship; Growing Faith / Discipleship; and Welcoming and Reaching Out / Mission.

#### Prayer / Worship

We discussed the value of joining together for prayer and worship and also the importance of regular services in each church. We decided to have three Cluster services during the winter - at All Saints on 31st October 2021; Epiphany on Sunday 2nd January 2022; and Candlemas on Sunday 30th January 2022. This means that there can be worship in each church in the Cluster for most weeks of the year but does allow for a coming together on three special occasions during the winter. In addition St Minver PCC decided to trial monthly Unity Services for the three churches of the parish from September.

#### Growing Faith / Discipleship

We talked about how this had been a really fruitful area of growth, even during lockdowns, and how important this is as a foundation of our life as Christians. Everyone in leadership in the Cluster - all Clergy, Readers, Wardens, PCC members, Lay Worship Leaders, Lay Pastoral Visitors and anyone else in any leadership role at all - were encouraged to get involved with some form of discipleship where they can discuss faith with others. It was envisaged that people taking on new ministry would be people who are growing in faith in this way.

#### Welcome and Reaching Out / Mission

We shared the many ways that we welcome people - especially visitors - and the ways we have reached out into our local communities in the past. We discussed the need to have a unified

approach to all of our mission activities. As people in our Cluster grow in faith through discipleship it is hoped that we will have more folk who are able to get involved in mission and ministry in the Cluster, but we will certainly not be able to do everything that we have done before and some things will need to be done in new ways.

As I leave at the end of January, 2022, I would like to thank all those who have offered their prayers, support and kindness to me and the whole family over the last 6 and a half years.

Every blessing

**Rev. Elizabeth Wild**

### **Activities, Strategies and Achievements**

2021 continued to be altered by Covid 19 pandemic. Restrictions were imposed again from before Christmas 2020, with only on-line worship until 14<sup>th</sup> March when rules were eased and parishes could hold worship again within the church buildings, albeit with all wearing masks, no public singing and sitting two metres apart. Outside social gatherings could take place from the summer and the first service with congregational singing was the outdoor Songs of Praise at Porthilly in July. The numbers were less than usual (only 80) but it was a joyous occasion for those who attended. Slowly life opened up, but many people remain cautious about attending large groups and church attendance or social gatherings has not recovered to pre-covid times. The church's normal array of social events remained cancelled including the annual church fete.

Parish Unity and Cluster unity services were planned for the first time, where all the different congregations meet together for worship once a month in one of the three larger churches. On the whole this has worked but closing one service a month in the chapels has not proved very popular. Attendance numbers for weddings were restricted, but several took place despite this year. 25 weddings took place and as usual most of these were at the 2 chapels. There were 6 Baptisms and 8 funerals. The congregation numbers over Easter were low with a total of 79 attending across the parish. 1 metre Distancing and mask wearing restrictions were still in place at Christmas but 260 came to worship over Christmas Eve and Christmas day. The Crib Service on Christmas Eve at St Minver was attended by over 100, including the children. Online zoom meetings of House Groups and an Alpha course took place during covid restrictions and face-to-face meetings have resumed at the end of the year.

Rose Jones, the full time curate went on maternity leave in May 2021. Rose was safely delivered of a daughter in June and is expected to return to post in June 2022. Marcus Jones, the Children and Youth Worker also left the parish in August 2021, moving to Devon to be nearer his family. Marcus will be sorely missed and the cluster managed to hold a farewell party in the vicarage garden in July to say thank you for all his hard work over the years. The pandemic restrictions resulted in all the children's activities remaining cancelled and Messy Church, School involvement and the Mum and Toddlers group has not restarted.

There are now 112 people on the electoral of St Minver parish. Two parishioners have died and 6 have moved away.

Gavin Tyler continues working as an administrator for the whole North Cornwall Cluster of Churches. He is responsible for all communications for the six churches, including a new monthly cluster newsletter, all the pew sheets, most of the printed information advertising events and updating the cluster website. Liz Williams continues in the role of Cluster administrator for Baptisms, Weddings and Funerals with amazing efficiency.

These two part-time administrators are funded by the cluster but volunteers play a significant role in the charitable activities of the PCC in generating funds and in the general administration of the parish. It is impossible to quantify this invaluable help. The PCC has also benefited from much practical, unpaid help from many people: those who clean the churches, arrange the flowers and fundraise; also the churchwardens, PCC members and others who help with general administration, the invaluable financial expertise given by the PCC Treasurer and the very hard-working non-stipendiary Clergy and Readers together with worship leaders.

**Secretary**

**Treasurer's report: St Minver PCC accounts 2021**

2021 was again an unusual and difficult year but not as bad, financially, as the previous one. During the year our income from collections from services in the three churches has doubled from the previous year, to £10.5k. In comparison, income from regular giving, through covenants to the Parish or the excellent Parish Giving Scheme, was £26k.

Income from wedding and funeral fees almost doubled to £13.7k. The increase in income was undoubtedly helped by the relaxation of the pandemic restrictions. Overall we have increased the unrestricted assets by £6k over the year.

The MMF fees to the Diocese were understandably the largest expenditure at £34k, as this covers our parish share of the cluster cost of the ministry. At the time of writing this, the monthly contributions to the MMF for 2022 have not been settled, but they will probably be the same as in 2021 with an inflationary increase. Since Marcus Jones left in August the cost of staff has decreased.

A significant negative event in 2021 was that on 16 November 2021 we were attacked by a very skillful telephone fraudster who said he was from the security department in Lloyds, our bank. As a result of this £4,500 was transferred from our account to a TSB account in Ilford in the name of Wajid Syed. The Treasurer subsequently had lengthy and numerous phone calls with the security department of Lloyds who were in contact with the TSB. The result of this was a repayment to us of a little over half the money. We have lost £2,236-90 to this fraud. The Treasurer has not finished trying to get compensation from Lloyds but he is not too hopeful. When the Diocese financial team was informed, with a recommendation that they warn other parishes in the diocese, they responded within the hour with a warning email to all treasurers in the Diocese.

2022 begins the year with just under £32k in the unrestricted accounts and over £63k in the accounts restricted to maintenance work on the churches.

I continue to be very grateful for help from a number of stalwart people in 2021 : Bill Nimmo and Claire Gooding who look after the finances of St Enodoc and St Minver Churches respectively and David Pullen who manages the gift aid claims. Brian Gisbourne runs the payroll and Liz Williams manages the Wedding and Funeral payments.

A final thanks goes to the independent examiner of our accounts, Mark Robinson, who not only examined the accounts but was again very helpful in the process

**Gus Guest, PCC treasurer**

## **Independent examiner's report to the PCC of St Minver, North Cornwall**

I report on accounts of the PCC for the year ended 31 December 2021, which are set out on pages 6-8

### **Respective responsibilities of the PCC and the Independent Examiner**

The charity's trustees are responsible for the preparation of the accounts. As members of the PCC and the charity's trustees you consider that an audit for the charity is not required for this year under section 144 of the Charities Act 2011 ("the Charities Act) and that an independent examination is needed.

It is my responsibility to

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

### **Basis of Independent Examiners Report**

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

### **Independent Examiner's Statement**

In connection with my examination, no material matters have come to my attention which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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



Mark Robinson FCA  
35 Higher Tristram  
Polzeath  
PL27 6TF

17<sup>th</sup> February 2022

<b>St Minver PCC</b>						
<b>Income and Expenditure Account for the year Ended 31 December 2021</b>						
<b>Income</b>	<b>St Minver</b>	<b>St Michael</b>	<b>St Enodoc</b>	<b>Central</b>	<b>Total</b>	<b>2020</b>
collections - regular services						
gift aided	483	3,210	2,116	26,071	<b>31,879</b>	<b>28,280</b>
non-gift aided	2,149	541	1,621		<b>4,311</b>	<b>1,549</b>
collections - other services						
gift aided		80			<b>80</b>	<b>0</b>
non-gift aided	6	433			<b>439</b>	<b>220</b>
donations						
gift aided		3,033		1,245	<b>4,278</b>	<b>2,856</b>
non-gift aided	325	1,068	3,383	3,870	<b>8,645</b>	<b>9,592</b>
Friends of St Minver - Restricted					<b>0</b>	<b>0</b>
other						
sales/gifts		1,181	4,006		<b>5,187</b>	<b>2,060</b>
wedding/funeral fees	2,829	4,317	5,722	810	<b>13,678</b>	<b>7,384</b>
fund raising/events					<b>0</b>	<b>0</b>
dividends/interest	1	1		1	<b>3</b>	<b>50</b>
dividends/interest restricted			3		<b>3</b>	
transfer					<b>0</b>	<b>0</b>
grant- restricted				6,000	<b>6,000</b>	<b>12,000</b>
gift aid refund				10,299	<b>10,299</b>	<b>11,074</b>
gift aid -restricted						
misc					<b>0</b>	<b>70</b>
<b>Total Income</b>	<b>5,792</b>	<b>13,864</b>	<b>16,850</b>	<b>48,295</b>	<b>84,801</b>	<b>75,135</b>
					<b>84,801</b>	
<b>Expenditure</b>	<b>St Minver</b>	<b>St Michael</b>	<b>St Enodoc</b>	<b>Central</b>	<b>Total</b>	<b>2020</b>
Group Costs						
diocesan fees				34,363	<b>34,363</b>	<b>44,568</b>
clergy exp				1,097	<b>1,097</b>	<b>2,412</b>
staff				16,500	<b>16,500</b>	<b>20,810</b>
					<b>0</b>	<b>0</b>
General Costs						
buildings insurance				6,055	<b>6,055</b>	<b>5,981</b>
utilities/office supplies	2,090	296	970	1,256	<b>4,612</b>	<b>5,965</b>
general expenses	7		353		<b>360</b>	<b>582</b>
Perceval hire					<b>0</b>	<b>270</b>
maintenance	1,098	2,418	1,933	2,810	<b>8,260</b>	<b>1,355</b>
worship supplies	39	28		259	<b>326</b>	<b>810</b>
music	50	440		545	<b>1,035</b>	<b>980</b>
major projects		3,605			<b>3,605</b>	
sales/fundraising			924		<b>924</b>	<b>515</b>
honoraria				650	<b>650</b>	<b>300</b>
charities	615				<b>615</b>	<b>1,962</b>
Fraud				2,237	<b>2,237</b>	<b>0</b>
<b>Total Expenditure</b>	<b>3,899</b>	<b>6,786</b>	<b>4,181</b>	<b>65,772</b>	<b>80,638</b>	<b>86,511</b>
deficit/surplus	1,892	7,078	12,670	-17,477	<b>4,163</b>	<b>-11,376</b>
Less Capital Expenditure	0	0	0	0	<b>0</b>	<b>0</b>
Less Transfers to Central	0	-7,000	-11,000	18,000	<b>0</b>	<b>0</b>
<b>Net deficit/surplus</b>	<b>1,892</b>	<b>78</b>	<b>1,670</b>	<b>523</b>	<b>4,163</b>	<b>-11,376</b>
Assets at 31 December 2020	3,767	9,227	25,250	52,938	<b>91,181</b>	<b>102,558</b>
<b>Assets at 31 December 2021</b>	<b>5,659</b>	<b>9,305</b>	<b>26,920</b>	<b>53,461</b>	<b>95,343</b>	<b>91,181</b>

<b>St Minver PCC</b>						
<b>STATEMENT OF ASSETS as at 31 December 2021</b>						
<b>Bank accounts and investments</b>						
	<b>St Minver</b>	<b>St Michael</b>	<b>St Enodoc</b>	<b>Central</b>	<b>Total</b>	<b>2020</b>
<b>Unrestricted Accounts</b>						
Central accounts (Lloyds)						
Group				8,558	<b>8,558</b>	<b>6,514</b>
Group No 2				9,048	<b>9,048</b>	<b>7,652</b>
Group deposit				62	<b>62</b>	<b>562</b>
Church accounts (Lloyds)						
St Minver current	4,064				<b>4,064</b>	<b>2,173</b>
St Enodoc current			2,608		<b>2,608</b>	<b>1,247</b>
St Michael current		6,921			<b>6,921</b>	<b>3,136</b>
St Michael's No 2		574			<b>574</b>	<b>4,283</b>
un-deposited income					<b>0</b>	<b>0</b>
un-cashed cheques					<b>0</b>	<b>0</b>
Church Accounts (CCLA)						
St Minver CCLA					<b>0</b>	<b>0</b>
<b>Total Unrestricted</b>	<b>4,064</b>	<b>7,495</b>	<b>2,608</b>	<b>17,668</b>	<b>31,835</b>	<b>25,567</b>
<b>Restricted Accounts</b>						
St Enodoc repairs (CCLA)			5,211		<b>5,211</b>	<b>5,208</b>
St Enodoc repairs (Lloyds)			18,919		<b>18,919</b>	<b>18,613</b>
St Michael's repairs (CCLA)		1,809			<b>1,809</b>	<b>1,808</b>
St Minver Tower (CCLA)	1,595				<b>1,595</b>	<b>1,594</b>
St Enodoc Organ appeal - in Lloyds Repair Acct			182		<b>182</b>	<b>182</b>
Freinds of St Minver (Lloyds)				35,793	<b>35,793</b>	<b>38,210</b>
<b>Total restricted</b>	<b>1,595</b>	<b>1,809</b>	<b>24,312</b>	<b>35,793</b>	<b>63,509</b>	<b>65,615</b>
<b>Total Assets</b>	<b>5,659</b>	<b>9,304</b>	<b>26,920</b>	<b>53,461</b>	<b>95,344</b>	<b>91,181</b>

The Notes to these accounts on page 8 form part of these accounts

## **NOTES to the accounts**

1. The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts and Payments basis.
2. The accounts include monetary transactions, assets and liabilities for which the PCC can be held responsible. They do not include the accounts of other Church groups that owe an affiliation to another body, nor those that are informal gatherings of Church members.
3. The accounts for the Henry Chase Charity, the Perceval Institute and Sarah Darrell's Charity have been excluded from this report as each of these are charities that are reported separately to the Charity Commission and are not part of the review by the Independent Examiner.
4. There was no capital expenditure in the year.
5. Gift Aid and other tax claims are accounted for at the time the amount is received from HM Revenue and Customs.
6. Unrestricted funds are the general funds of the PCC that are not subject to any special restrictions regarding their use and are available for application to the general purposes of the PCC. This includes funds that are designated to, but not restricted to, a specific project.
7. Movements in restricted funds during the year were as follows:

	<b>31/12/20</b>	<b>Offerings/ Donations</b>	<b>Fundrais ing</b>	<b>Interes t</b>	<b>Payment s</b>	<b>31/12/21</b>
St Enodoc Preservation	5,208			3		5,211
St Enodoc Repairs	18,613	840	1,400		-1,934	18,919
St Enodoc Organ	182					182
St Michael's Repairs	1,808			1	0	1,809
St Minver Tower	1,594			1		1,595
Friends of St Minver	38,210	50	0		-2,467	35,793
<b>TOTAL</b>	<b>65,615</b>	<b>890</b>	<b>1,400</b>	<b>5</b>	<b>-4,401</b>	<b>63,509</b>

The fundraising of £1,400 in the St Enodoc Repairs account relates to the sale of the golf buggy purchased in 2020.

**THE PAROCHIAL CHURCH COUNCIL OF ST MINVER TOGETHER WITH ST ENODOC AND ST MICHAEL**

England & Wales - Charity number 1179001

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# Accounts

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## Report and Financial Statements

### St. Minver Parochial Church Council (Charity number 1179001) for the year ended 31<sup>st</sup> December 2020

#### Reference and administrative information

The parish of St. Minver with Saint Enodoc and Saint Michael Rock” is situated on the eastern shore of the Camel Estuary and includes the parish church of St. Menefreda located at Churchtown, St. Minver, together with the chapels of St. Enodoc at Trebetherick and St. Michael at Porthilly, Rock.

The parish of “St. Minver with Saint Enodoc and Saint Michael Rock” has been, since 2012, part of “The Benefice of The North Cornwall Cluster of Churches” which includes the parish of Saint Endellion with Port Isaac and Saint Kew. The parishes continue distinct.

#### The Parochial Church Council

Address for Correspondence: PCC Secretary, Jill Gompertz, Trellij, Rock Road, Rock, PL27 6NW

Priest in charge: The Reverend Dr Elizabeth Wild

Assistant Curates: The Reverend Geraldine Ashton

The Reverend Rose Jones

Retired Clergy: The Reverend Canon Judith Pollinger

The Reverend Professor Andrew Lewis

The Reverend Corinne Tournay

Churchwardens Ruth Varcoe, appointed April 2016 and Mick Sumra appointed April 2017

Readers: David Elliott, Peter Coster, Marcus Jones and Henry Gompertz

Representatives of the laity on the Deanery Synod: Jeremy Varcoe , appointed April 2017,

PCC Members	Dawn Lawrence (Lay Vice Chair)	Jill Gompertz (secretary)
	Ruth Varcoe	Mick Sumra
	Gus Guest (Treasurer)	Jan Gisbourne
	Bill Nimmo	Jane Pain
	Beth Elliott	Marion Stone
	Gerry Stone	Andrew Millington
	Martin Broadfoot	

The PCC bankers are Lloyds Bank plc, Molesworth Street, Wadebridge, Cornwall. Its independent examiner is Mark Robinson F.C.A. of Higher Tristram, Polzeath and its architect is David Scott.

#### Structure, governance and management

The Parochial Church Council is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measure. The PCC is registered with the Charity Commission, number 1179001. The appointment of PCC members is governed by and set out in the Church Representation Rules.

The Friends of St Minver closed as a separate charity in April 2019. Its remaining funds have been transferred to the restricted account of the PCC. New income raised for the fabric of the churches, which previously would have been generated by the Friends Charity, will have a new account.

The Henry Chase Charity is administered by the incumbent and churchwardens and exists “(1) For the benefit of children and young persons attending or involved in the activities of the Church of England in the Ecclesiastical Parish of St. Minver with St. Enodoc and St. Michael, Rock. (2) If and in so far as income cannot

be applied in the manner aforesaid the same may be applied in furthering the religious and other charitable work of the Church of England in the said parish.”

#### Percerval Institute

The Percerval Institute has been run by a separate management subcommittee of the PCC since 1999, which now has its own charitable number. The trustees are the Diocese of Truro and the members of the PCC. The annual report of the Percerval Institute for 2020 is included as appendix 1.

Compliance The PCC is responsible for such matters as compliance with Health & Safety, Disability Discrimination legislation and Responsible Caring and General Data Protection Regulation (GDPR). Regarding Health & Safety we receive very useful advice from our insurers, Ecclesiastical Insurance, and the major risks to which PCC members may be exposed have been identified. Fire extinguishers are regularly checked, first aid is available, church buildings assessed and PCC members are covered for the major risks to which they may be exposed. We are aware of the Disability Discrimination Act of 1995 and have endeavoured to apply it where possible. We have a Parish Safeguarding Policy in place. The correct procedures and systems are in place for the PCC's financial management and all building work in the churches is overseen by the PCC's architect, David Scott & Company. The PCC has policies for Finance, Complaints, and Reporting Safeguarding and Non-safeguarding Serious Incidents.

The PCC elects a Standing Committee from its members to set agendas and to transact the business of the PCC between meetings, subject to PCC direction. Other small sub committees may be elected from time to time for special projects, e.g.. fabric sub -committee, fund-raising, worship, children/youth., Summer Fete management.

Objectives The primary object of the PCC is the promotion of the Gospel of our Lord Jesus Christ according to the doctrines and practices of the Church of England. The PCC has the responsibility of co-operating with the priest-in-charge in promoting in the parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. Its other objectives include the maintenance of the church buildings and the stewardship of the parish's financial and other resources.

#### **Rector's report – North Cornwall Cluster of Churches, 2020**

2020 has simply been an extraordinary year due to the impact of the coronavirus pandemic and various restrictions and lockdowns.

We entered the first national lockdown in March when all our church buildings were forced to close. From this time on Revd Rose Jones, Revd Geraldine Ashton, Marcus Jones, Michael Wild and myself worked to adapt to the new situation. We spent many hours learning to record worship and put it online, we established a Facebook Group and updated the website, including online giving options. We provided printed worship resources for those stuck at home and Revd Judith Pollinger began a weekly virtual Julian Meeting.

We began to telephone church members and offer regular calls where these were wanted, directing people to a range of national as well as local spiritual resources. We continued to explore the Holy Habits and Home Groups adapted to meeting on zoom. Other zoom meetings were offered which included discipleship and eventually an online Alpha Course. An online discipleship group for young people was begun. Work with children and families continued within restrictions.

When we were again allowed to hold public worship services in July, the team worked hard with local churches to adapt and implement the new restrictions, while also continuing to offer weekly online worship. We moved gradually from offering one Sunday service for the whole Cluster to three Cluster services and eventually on 1<sup>st</sup> November, services in all six churches as well as online. This pattern resumed after the second national lockdown in November, and we were able to offer a range of Christmas services, including Christingle and Crib services for families and school.

Amazingly, during this year, it has been a joy to see people growing in faith and stepping forward in ministry. Rebecca Evans trained as a Lay Worship Leader; Michael Wild began his training for Reader Ministry; and Rose and Geraldine were ordained as priests.

I would like to thank all those who have worked tirelessly through this extremely challenging year and all who have offered their prayers, support and encouragement to the team.

**Rev. Elizabeth Wild**

### **Activities, Strategies and Achievements**

The Rector's report summarises many of the activities of the churches, which have taken on a very different appearance this year. With the problems of Lockdown due to the Covid 19 pandemic, worship in the church buildings has been absent for much of the year. St Enodoc and St Michael have been able to offer worship with 'covid' distancing for only 4 months of the year. St Minver, being a much larger building, has been able to offer services to a "distanced" congregation for almost 8 months. The two chapels have remained open for visitors and private prayer throughout most of the Lockdown.

Online services have been recorded weekly for those who have been shielding at home. This meant a rapid learning of new IT and recording skills for many. The on-line worship has been well received on u-Tube with services being watched by between 44 and 264 viewers. Understandably the numbers were higher during the first Lockdown, when all the churches were closed. Church services over Easter were cancelled and were only available on-line but Christmas services were able to go ahead with reduced numbers due to the social distancing requirements. Church attendance is obviously very much reduced. However, many people who would not normally go to church have found the on-line services produced by the cluster a great help throughout the year.

Lockdown meant an end to much of the normal children's work. The weekly bible story telling in the St Minver School, 'Open the Book' had to stop as did the Mum and Toddler group Mini-fingers. During the first two lockdowns Child-friendly material was made available on Facebook, but it was a huge amount of work for Marcus Jones, with very little feed-back so he did not continue for the third lockdown. During the summer, families from Mini-fingers have met up socially outside on the beach or in the park and Marcus has been able to support the Cubs with their outdoor activities during the Autumn. Sadly Messy Church was unable to restart as planned due to the pandemic

At Christingle, packs were made available for about 10 families at Port Isaac School (the other schools did not want a pack) and a 'Covid' secure crib service was held in the run-up to Christmas.

The Pandemic resulted in the cancellation of many weddings, but a total of 11 took place during the year: 5 each at the chapels and one at St Minver, all with reduced numbers of guests. There were two blessings of marriage, two renewal of vows and three baptisms. 15 funerals were held within the parish but only 6 were held in church or at the graveside and the other 9 were held at the crematorium. Nearly all the parish's social events had to be cancelled: the Open-Air service at St Michaels, the Church Fete and the annual prayer retreat were just some of the casualties. The Remembrance Day Service was able to go ahead, but with a much reduced socially-distanced congregation.

There are now 120 people on the electoral of St Minver parish. This is a reduction from previous years. Five parishioners have died and Betty Bishop, a previous sacristan and stalwart supporter of all three churches has moved to Lancashire.

Gavin Tyler continues working as an administrator for the whole North Cornwall Cluster of Churches. He is responsible for all communications for the six churches, including a new monthly cluster newsletter, all the pew sheets, most of the printed information advertising events and updating the cluster website. Liz Williams continues in the role of Cluster administrator for Baptisms, Weddings and Funerals with amazing efficiency.

These two part-time administrators are funded by the cluster but volunteers play a significant role in the charitable activities of the PCC in generating funds and in the general administration of the parish. It is impossible to quantify this invaluable help. The PCC has also benefited from much practical, unpaid help from many people: those who clean the churches, arrange the flowers and fundraise; also the churchwardens, PCC members and others who help with general administration, the invaluable financial expertise given by the PCC Treasurer and the very hard-working non-stipendiary Clergy and Readers together with worship leaders.

**Jill Gompertz , PCC Secretary**

### **Treasurer's report: St Minver PCC accounts 2020**

You do not need me to remind you that 2020 was an unusual and difficult year. In 2019 we had the exceptional boost in income from the FoSM donation of £41.6k to our restricted funds. If we remove that to compare like with like, our "normal" income has reduced from £122.6k in 2019 to £75.1k in 2020, a drop of £47.5k . This is a reduction in income of nearly 40%. Expenditure in 2020 was £86.6k, down from £106k in 2019 . Our MMF contribution has been reduced by £5.5k to £44.5k and general expenditure was similar to that in 2019. Unfortunately the reduction in "normal" income (£47.5k) is greater than the reduction in expenditure (£19.5k). We have again had to use some of our reserves to pay our bills and this is shown in the decrease of our unrestricted net assets by £11.4k. This cannot continue. Looking at the assets, £65k is held in accounts which are restricted in their use, mainly for preserving and improving the fabric of the three churches. The unrestricted accounts have £25.5k which is less than 30% of the 2020 expenditure. This is three and a half month's worth of expenditure, if we had no income - not much of a cushion.

The PGS collections continue to sustain the parish and should be encouraged. In October we had a substantial donation from a long standing parishioner who wishes to remain anonymous. We are very grateful for this generosity. The Rev Henry Chase Charity made a donation of £12k towards the costs of running activities for the young. There was no fête in 2020 and consequently no income from it. As might be expected the fees from weddings and funerals fell from £19.6k to £7.4k. We can hope this trend will be reversed in 2021, if the Covid restrictions allow. In order to counteract the continued deficit in unrestricted funds I would suggest to the PCC that we need a fund raising team to consider and set up ways in which we can get more income for the Parish. I continue to be very grateful for help from a number of stalwart people in 2020: Bill Nimmo and Claire Gooding who look after the finances of St Enodoc and St Minver Churches respectively and David Pullen who manages the gift aid claims. Brian Gisbourne runs the payroll and Liz Williams manages the Wedding and Funeral payments.

A final thanks goes to the independent examiner of our accounts, Mark Robinson, who not only examined the accounts but was again very helpful in the process

**Gus Guest, PCC treasurer**

## Independent examiner's report to the PCC of St Minver, North Cornwall

### Independent examiner's report to the PCC of St Minver, North Cornwall

I report on accounts of the PCC for the year ended 31 December 2020, which are set out on pages 2 to 4.

### Respective responsibilities of the PCC and the Independent Examiner

The charity's trustees are responsible for the preparation of the accounts. As members of the PCC and the charity's trustees you consider that an audit for the charity is not required for this year under section 144 of the Charities Act 2011 ("the Charities Act) and that an independent examination is needed.

It is my responsibility to

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

### Basis of Independent Examiners Report

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

### Independent Examiner's Statement

In connection with my examination, no material matters have come to my attention which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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



Mark Robinson FCA  
35 Higher Tristram  
Polzeath  
PL27 6TF

7 April 2021

<b>St Minver PCC</b>						
<b>St Minver PCC</b>						
<b>Income and Expenditure Account for the year Ended 31 December 2020</b>						
<b>Income</b>	<b>St Minver</b>	<b>St Michael</b>	<b>St Enodoc</b>	<b>Central</b>	<b>Total</b>	<b>2019</b>
collections - regular services						
gift aided	1,086	1,427	1,244	24,523	<b>28,280</b>	<b>37,368</b>
non-gift aided	991	190	368		<b>1,549</b>	<b>9,683</b>
collections - other services						
gift aided		0			<b>0</b>	<b>240</b>
non-gift aided	55	165			<b>220</b>	<b>2,420</b>
donations						
gift aided		906	680	1,270	<b>2,856</b>	<b>447</b>
non-gift aided	1,094	2,008	1,720	4,770	<b>9,592</b>	<b>26,524</b>
Friends of St Minver - Restricted				0	<b>0</b>	<b>41,694</b>
other						
sales/gifts			2,060		<b>2,060</b>	<b>3,197</b>
wedding/funeral fees	1,145	3,436	1,727	1,076	<b>7,384</b>	<b>19,688</b>
fund raising/events				0	<b>0</b>	<b>7,752</b>
dividends/interest	17	8	22	2	<b>50</b>	<b>100</b>
dividends/interest restricted						
grant					<b>0</b>	<b>0</b>
grant- restricted				12,000	<b>12,000</b>	<b>5,040</b>
gift aid refund				11,074	<b>11,074</b>	<b>10,054</b>
gift aid -restricted						
misc			0	70	<b>70</b>	<b>134</b>
<b>Total income</b>	<b>4,389</b>	<b>8,140</b>	<b>7,821</b>	<b>54,785</b>	<b>75,135</b>	<b>164,341</b>
<b>Expenditure</b>	<b>St Minver</b>	<b>St Michael</b>	<b>St Enodoc</b>	<b>Central</b>	<b>Total</b>	<b>2019</b>
group costs						
diocesan fees				44,568	<b>44,568</b>	<b>50,077</b>
clergy exp				2,412	<b>2,412</b>	<b>2,516</b>
staff				20,810	<b>20,810</b>	<b>24,142</b>
					<b>0</b>	<b>0</b>
general costs						
buildings insurance				5,981	<b>5,981</b>	<b>5,881</b>
utilities	4,657	312	927	69	<b>5,965</b>	<b>4,322</b>
general expenses	0		0	582	<b>582</b>	<b>4,530</b>
Perceval hire				270	<b>270</b>	<b>860</b>
maintenance	675	254	426	0	<b>1,355</b>	<b>7,504</b>
worship supplies	164	0	80	566	<b>810</b>	<b>211</b>
music	200	160		620	<b>980</b>	<b>1,376</b>
major projects						
sales/fundraising			382	133	<b>515</b>	<b>3,691</b>
honoraria				300	<b>300</b>	<b>850</b>
charities	1,862	100			<b>1,962</b>	<b>80</b>
miscellaneous					<b>0</b>	<b>0</b>
<b>Total expenditure</b>	<b>7,558</b>	<b>826</b>	<b>1,815</b>	<b>76,312</b>	<b>86,511</b>	<b>106,041</b>
deficit/surplus	-3,170	7,314	6,006	-21,526	<b>-11,376</b>	<b>58,300</b>
Less Capital Expenditure	0	0	0	0	<b>0</b>	<b>0</b>
Less Transfers to Central	-4,000	-8,000	-7,500	19,500	<b>0</b>	<b>0</b>
<b>Net deficit/surplus</b>	<b>-7,170</b>	<b>-686</b>	<b>-1,494</b>	<b>-2,026</b>	<b>-11,376</b>	<b>58,300</b>
Assets at 31 December 2019	10,937	9,913	26,744	54,964	<b>102,558</b>	<b>44,259</b>
<b>Assets at 31 December 2020</b>	<b>3,767</b>	<b>9,227</b>	<b>25,250</b>	<b>52,938</b>	<b>91,181</b>	<b>102,558</b>

STATEMENT OF ASSETS as at 31 December 2020						
<b>Bank accounts and investments</b>						
	<u>St Minver</u>	<u>St Michael</u>	<u>St Enodoc</u>	<u>Central</u>	<u>Total</u>	<u>2019</u>
<b>Unrestricted accounts</b>						
Central accounts (Lloyds)						
Group				6,514	6,514	9,885
Group deposit				562	562	562
Group No 2				7,652	7,652	5,789
Church accounts (Lloyds)						
St Minver current	2,173				2,173	5,461
St Enodoc current			1,247		1,247	3,381
St Michael current		3,136			3,136	4,225
St Michael's No 2		4,283			4,283	3,888
un-deposited income	0				0	0
un-cashed cheques	0				0	0
Church Accounts (CCLA)						
St Minver	0				0	3,889
<b>Total Unrestricted</b>	<b>2,173</b>	<b>7,419</b>	<b>1,247</b>	<b>14,728</b>	<b>25,567</b>	<b>37,080</b>
<b>Restricted accounts</b>						
St Enodoc repairs (CCLA)			5,208		5,208	5,004
St Enodoc repairs (Lloyds)			18,613		18,613	18,177
St Michael's repairs (CCLA)		1,808			1,808	1,800
St Minver Tower (CCLA)	1,594				1,594	1,587
St Enodoc Organ appeal - in Lloyds Repair Acct			182		182	182
Freinds of St Minver (Lloyds)				38,210	38,210	38,728
<b>Total restricted</b>	<b>1,594</b>	<b>1,808</b>	<b>24,003</b>	<b>38,210</b>	<b>65,615</b>	<b>65,478</b>
<b>Total Assets</b>	<b>3,767</b>	<b>9,227</b>	<b>25,250</b>	<b>52,938</b>	<b>91,181</b>	<b>102,558</b>

The Notes to these accounts on page 4 form part of these accounts

## **NOTES to the accounts**

1. The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts and Payments basis.
2. The accounts include monetary transactions, assets and liabilities for which the PCC can be held responsible. They do not include the accounts of other Church groups that owe an affiliation to another body, nor those that are informal gatherings of Church members.
3. The accounts for the Henry Chase Charity, the Perceval Institute and Sarah Darrells Charity have been excluded from this report as each of these are charities that are reported separately to the Charity Commission and are not part of the review by the Independent Examiner.
4. There was no capital expenditure in the year.
5. Gift Aid and other tax claims are accounted for at the time the amount is actually received from HM Revenue and Customs.
6. Unrestricted funds are the general funds of the PCC that are not subject to any special restrictions regarding their use and are available for application to the general purposes of the PCC. This includes funds that are designated to, but not restricted to, a specific project.
7. Movements in restricted funds during the year were as follows:

	<b>31/12/19</b>	<b>Offerings/ Donations</b>	<b>Fundraising (net)</b>	<b>Interest</b>	<b>Payments</b>	<b>31/12/20</b>
St Enodoc Preservation	5,004	182		22		5,208
St Enodoc Repairs	18,177	498			-62	18,613
St Enodoc Organ	182					182
St Michael's Repairs	1,800			8	0	1,808
St Minver Tower	1,587			7		1,594
Friends of St Minver	38,728	185	0		-703	38,210
<b>TOTAL</b>	<b>65,478</b>	<b>865</b>	<b>0</b>	<b>37</b>	<b>-765</b>	<b>65,615</b>