

## 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>						
	<b><u>St Minver</u></b>	<b><u>St Michael</u></b>	<b><u>St Enodoc</u></b>	<b><u>Central</u></b>	<b><u>Total</u></b>	<b><u>2019</u></b>
<b>Unrestricted accounts</b>						
Central accounts (Lloyds)						
Group				6,514	<b>6,514</b>	<b>9,885</b>
Group deposit				562	<b>562</b>	<b>562</b>
Group No 2				7,652	<b>7,652</b>	<b>5,789</b>
Church accounts (Lloyds)						
St Minver current	2,173				<b>2,173</b>	<b>5,461</b>
St Enodoc current			1,247		<b>1,247</b>	<b>3,381</b>
St Michael current		3,136			<b>3,136</b>	<b>4,225</b>
St Michael's No 2		4,283			<b>4,283</b>	<b>3,888</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>3,889</b>
<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		<b>5,208</b>	<b>5,004</b>
St Enodoc repairs (Lloyds)			18,613		<b>18,613</b>	<b>18,177</b>
St Michael's repairs (CCLA)		1,808			<b>1,808</b>	<b>1,800</b>
St Minver Tower (CCLA)	1,594				<b>1,594</b>	<b>1,587</b>
St Enodoc Organ appeal - in Lloyds Repair Acct			182		<b>182</b>	<b>182</b>
Freinds of St Minver (Lloyds)				38,210	<b>38,210</b>	<b>38,728</b>
<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>