

Report and Financial Statements

St. Minver Parochial Church Council (Charity number 1179001) for the year ended 31st December 2022

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 Rural Dean Reverend Paul Holley

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 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.

PCC Members	Dawn Lawrence (Lay Vice Chair)
	Mick Sumra (Church Warden) Jill Gompertz (secretary)
	Gus Guest (Treasurer) Jan Gisbourne
	Marion Stone Jane Pain (Chapel warden)
	Beth Elliott Bill Nimmo (Chapel Warden)
	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 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 2021 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.

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 and 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.

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 3rd 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

9th March 2023

St Minver PCC Group accounts						
St Minver PCC						
Income and Expenditure Account for the year Ended 31 December 2022						
Income	St Minver Church	St Michael	St Enodoc	Central	Total	2021
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
Total income	10,414	15,498	19,975	49,752	95,640	84,801
Expenditure	St Minver	St Michael	St Enodoc	Central	Total	Total
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
Total expenditure	4,674	1,653	2,329	65,619	74,274	80,638
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
Net deficit/surplus	-1,260	-5,155	-2,354	30,133	21,366	4,163
Assets at 31 December 2021	5,659	9,305	26,920	53,461	95,343	91,181
Assets at 31 December 2022	4,399	4,150	24,566	83,594	116,709	95,344

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

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:

	31/12/21	Offerings/ Donations	Interest	Payments	31/12/22
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
TOTAL	63,509	190	113	-7,391	56,421