

Report and Financial Statements

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

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.

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 3rd 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

20th 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
Total income	9,018	15,696	17,780	46,306	88,801	95,640
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
Total expenditure	7,021	1,929	1,785	61,828	72,563	74,274
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
Net deficit/surplus	-3	3,767	995	11,479	16,239	21,366
Assets at 31 December 2022	4,399	4,150	24,566	83,594	116,709	95,343
Assets at 31 December 2023	4,397	7,918	25,562	95,073	132,947	116,709
Assets at 31 Dec 2023	4,397	7,918	25,562	95,073	132,947	

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

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.

