

St Andrew's Church, Yarnscombe

Annual Report and Financial Statements of the Parochial Church Council for the year ended 31st December 2021



Rector: Reverend Gary Owen
Focal Minister: Mrs Carol Wyatt

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The Parochial Church Council is an Excepted Charity

The Parochial Church Council of St Andrew's Church, Yarnscombe

Annual Report for the year ended 31st December 2021

Aim and Purpose

St Andrew's Parochial Church Council (the PCC) has the responsibility of cooperating with the Team Rector, the Reverend Gary Owen, in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The PCC is also specifically responsible for the maintenance of the church building, which is a Grade II* Listed Building; there is no longer a church hall.

Objectives and Activities

St Andrew's Church, Yarnscombe is part of the Two Rivers Mission Community, an area of 56 square miles between Barnstaple, Bideford, Torrington and Atherington. The Mission Community aims to build a Christian community in each village, which will worship, pray, grow and reach out with the Gospel.

We recognise that we exist to serve and bless the whole parish and to grow and make visible the kingdom of God. Our building and churchyard are valuable community resources and we value the support of parishioners in maintaining and utilising these for the benefit of the community.

When planning our activities, the PCC has considered the Charity Commission's guidance on public benefit, and in particular the specific guidance on charities for the advancement of religion.

Achievements and Performance

At present there are 10 on the electoral roll, all of whom live in the parish. None was added or removed. The average Sunday attendance was 5. The number of participants was 9.

Because of the continuing Covid-19 restrictions, our activities have again been reduced in number and scope. However, we did manage to hold a cream tea with community Songs of Praise in September, the annual Christmas Fayre in December, and a carols service around the church porch followed by seasonal refreshments, all of which were well attended and supported by parishioners.

There was one infant baptism during the year, one wedding, and two funerals.

The twice monthly home group for Bible study, discussion and prayer, started at the beginning of 2019, has been largely suspended throughout 2021 but plans to resume in January 2022.

The PCC thanks all those who help to run fund-raising events when these are permitted.

For information about achievements and performance as part of the Two Rivers Mission Community see Appendix 1.

Deanery Synod

Rev Tracey Doyle is the rural dean. The synod met three times during the year and discussed Living in Love and Faith, parish nursing and mission action planning.

The deanery chapter of clergy normally meets every two weeks on Zoom for mutual support and sharing of information.

Church Fabric

A quinquennial inspection took place in October. At the time of writing, the report is still awaited but the architect's recommendation is that the PCC should budget for expenditure of £4,000–5,000 for each of the next five years in order to address the necessary maintenance requirements. Raising this amount is seen by the PCC as a major issue.

In conjunction with the quinquennial inspection, a full electrical inspection was carried out and the small number of minor remedial works identified was completed.

The annual inspection of the church's fire extinguishers was carried out; no replacements were necessary.

After four years' diligent work by the Yarnscombe Church Rescue Group (YCRG), a faculty for the improvement of the church's facilities was finally granted. However, the scope for this was considerably reduced from that requested, and is limited to:

- remove pews to the west of the main north-south footway through the church, replacing with chairs where required;
- install kitchen/servery and accessible washroom/toilet;
- resite/supplement/extend radiators/heating;
- install glass panel above bell tower screen;
- redecorate the inside of the church.

The following requested items were excluded:

- solar PV electricity supply;
- glass outer door;
- replace lighting.

As a result of this, and of the difficulties encountered in negotiating with the relevant authorities, the YCRG resigned *en bloc* and the project currently remains suspended pending a possible challenge to the faculty decision. Nonetheless, the PCC wishes to place on record its thanks to all the members of the YCRG for the work they have done thus far.

Maintenance of the churchyard is carried out by Mr Chris Seage from Barnstaple, assisted by members of the PCC.

Financial Review

Total receipts in the unrestricted General Fund were £5,784 and payments from this fund totalled £7,547, giving a deficit of £1,763. Although a budget had not been prepared for 2021 because of the complete uncertainty of receipts while the Covid-19 pandemic remains, this deficit is in line with the anticipated £1,800–2,000 and is to be expected, given the considerable reduction in fund-raising events that took place during the year. As can be seen from the financial statements following, had it not been for the very generous bequest of £20,000 from the estate of the late Robert ("Bob") Baker in 2020 we should now be having to retrieve money from the YCRG Designated Fund. When the national situation and our unrestricted General Fund have returned to normal the PCC will decide on the most appropriate way in which to use the £20,000 bequest. The YCRG Designated and Restricted Funds have seen almost no financial activity during the past year.

In our investments and savings, the CBF (instant access) Deposit Fund has shown very little growth, being dependent on the historically unprecedented low Bank Rate, whereas the CBF Investment Fund has increased in value by 14.3%.

The PCC is pleased to report that, despite the difficult financial situation, it has maintained complete payment of its Common Fund contribution.

The PCC would like to thank everyone who contributed to church finances. Regular donations by the Parish Giving Scheme or standing order are particularly appreciated as they provide a regular income regardless of whether the building is open for worship and enable the PCC to manage a budget effectively.

Reserves Policy

Over the past few years the number of church participants has been reducing, along with the level of receipts from direct giving. The PCC has been placing increasing reliance on the interest, the rate of which is now very low indeed, obtained from its deposits and investments in order to balance its income and necessary expenditure, and therefore does not regard its deposits and investments as "Reserves" in the sense understood by the Charities Commission.

Safeguarding

The PCC has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have regard to the House of Bishops' guidance on safeguarding children and vulnerable adults). The safeguarding officer is Mr Derek Birch.

Structure, Governance and Management

The method of appointment of PCC members is set out in the Church Representation Rules. The Council comprises the incumbent, licensed clergy, churchwarden(s), readers appointed by the Annual Parochial Church Meeting, those elected to the Deanery Synod and other members elected at the Annual Parochial Church Meeting (APCM) by those on the Electoral Roll.

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish and for all financial matters.

Two representatives of the PCC were elected by the PCC to serve on the Two Rivers Mission Community Council. The PCC has delegated responsibility for mission community matters to the Joint Council as outlined in the Joint Council constitution. From 1st January 2022 a new legally constituted Two Rivers Mission Community Joint Council will come into existence. The focal minister of each church and two elected representatives from each PCC will represent each PCC on the council.

Administrative Information

The church is situated close to the centre of Yarnscombe village. The parish is in the deanery of Torrington, archdeaconry of Barnstaple and diocese of Exeter. The correspondence address is The Rectory, High Bickington, Umberleigh, EX37 9AY.

The PCC is a body corporate (PCC Powers Measure 1956 and the Church Representation Rules 2020) and a Charity excepted from registration with the Charity Commission.

PCC members who have served since 1st January 2021 until the date this report was approved were:

Ex Officio

The Incumbent	Rev Gary Owen	Chair
Licensed Clergy	Rev Tracey Doyle	
Focal Minister	Mrs Carol Wyatt	
Deanery Synod Rep	[Mrs Carol Wyatt]	
Churchwardens	Mrs Anne Prowse	
	[Until 31 st August 2021; position now vacant]	

Elected

Mr Grahame Thomas	Secretary (and Vice-Chair)
Mr Richard Pengilley	Treasurer Emeritus
Mrs Rosemary Woollacott	Electoral Roll Officer
Mrs Hazel Jago	
Ms Lisa Smale	

The PCC is very grateful to Mrs Carol Wyatt who has shared the post of Treasurer with Mr Richard Pengilley.

Approved by the PCC on 18th January 2022 and signed on its behalf by:

.....
Rev'd Gary Owen (Chair)

.....
Mr Grahame Thomas (Vice-Chair)



**CHARITY COMMISSION
FOR ENGLAND AND WALES**

**Independent examiner's
report on the accounts**

Independent Examiner's Report

Report to the trustees of

On accounts for the year ended	<input type="text" value="31<sup>st</sup> December 2021"/>	Charity no. (if any)	<input type="text" value="An Excepted Charity"/>
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Set out on pages

Respective responsibilities of trustees and examiner The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit 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 Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

Basis of independent examiner's statement My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees 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 those 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:

- accounting records were not kept in accordance with section 130 of the Charities Act or
- the accounts do not accord with the accounting records

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

Signed: **Date:**

Name:

Relevant professional qualification(s) or body (if any):

Address:

Financial Statements for the year ended 31st December 2021

Receipts & Payments A/c — PCC Funds

Receipts		Unrestricted	Restricted	Restricted	Total	Total
Donations and Legacies		General Fund	Belfry Fund	Ashridge Fund	2021	2020
Regular Giving	1	3013	-	-	3013	2587
Other Voluntary Receipts	2	930	-	-	930	21045
Income from Church Activities	3	1233	-	-	1233	1306
Other Trading Activities	4	-	-	-	-	-
Receipts from Investments	5	608	1	28	637	652
Other Receipts		-	-	-	-	-
Total Receipts		5784	1	28	5813	25590
Payments						
Fund-Raising Costs	6	20	-	-	20	20
Church (Charitable) Activities	7	7527	-	-	7527	7415
Other Costs		-	-	-	-	-
Total Payments		7547	-	-	7547	7435
Excess/(Deficit) of Receipts over Payments		(1763)	1	28	(1734)	18155
Balance b/f at 1 st January 2021					31404	13249
Balance c/f at 31 st December 2021					29670	31404

Receipts & Payments A/c — YCRG Funds

Receipts	Designated YCRG Fund	Restricted YCRG Fund	Total 2021	Total 2020
Donations and Legacies				
Fund-raising events	-	-	-	300
Sale of calendars	-	-	-	75
Gift Aid recovered	-	-	-	71
National Lottery grant	-	-	-	8160
100 Club	-	60	60	-
Special Service Collections	-	-	-	587
Donations	-	-	-	-
VAT Recovered	-	-	-	-
Total Receipts	-	60	60	8606
Payments				
Church maintenance	-	-	-	3321
Total Payments	-	-	-	3321
Excess/(Deficit) of Receipts over Payments	-	60	60	5285
Balance b/f at 1 st January 2021	16070	8606	24676	19391
Balance c/f at 31 st December 2021	16070	8666	24736	24676

Notes to the Financial Statements: Year ended 31st December 2021

PCC Funds

	Unrestricted General Fund	Restricted Belfry Fund	Restricted Ashridge Fund	Total 2021	Total 2020
Note 1: Regular Giving					
Tax efficient planned giving	1572	-	-	1572	1572
Other planned giving	0	-	-	0	0
Collections at services	862	-	-	862	378
Other recurring donations	0	-	-	0	0
Gift Aid etc recovered	579	-	-	579	637
	3013	-	-	3013	2587
Note 2: Other Voluntary Receipts					
Grants	-	-	-	-	-
Legacies	-	-	-	-	20000
Non-recurring donations/appeals	930	-	-	930	1045
	930	-	-	930	21045
Note 3: Income from Church Activities					
Fund-raising events	556	-	-	556	-
Fees [net]	671	-	-	671	1300
Churchyard	6	-	-	6	6
	1233	-	-	1233	1306
Note 4: Other Trading Activities					
[None]	-	-	-	-	-
	-	-	-	-	-
Note 5: Receipts from Investments					
Interest etc	608	1	28	637	652
	608	1	28	637	652
Note 6: Fund-Raising Costs					
Events	20	-	-	20	20
	20	-	-	20	20
Note 7: Church (Charitable) Activities					
Common Fund	3200	-	-	3200	3200
Deanery Fund	-	-	-	-	50
Clergy expenses	-	-	-	-	-
Mission Community expenses	1167	-	-	1167	1140
Upkeep of services	34	-	-	34	-
Church utilities (electricity)	263	-	-	263	211
Church running costs	-	-	-	-	-
Church maintenance	2793	-	-	2793	2733
Independent examination	40	-	-	40	40
Charities	30	-	-	30	40
	7527	-	-	7527	7415

Statement of Assets and Liabilities at 31st December 2021

PCC Funds	Notes	Unrestricted General Fund	Restricted Belfry Fund	Restricted Ashridge Fund	Total 2021	Total 2020
Investments						
CBF Investment Fund	10	23840	-	1094	24934	21814
Monetary Assets						
Lloyds Bank current account		19991	-	-	19991	21729
CBF Deposit Fund	11	8066	1613	-	9679	9675
		<u>28057</u>	<u>1613</u>	<u>-</u>	<u>29670</u>	<u>31404</u>
Liabilities						
Jonathan Rhind Architects Ltd.	12	750	-	-	750	-
Ecotricity	13	28	-	-	28	47
Diocese of Exeter (funeral fees)		-	-	-	-	13
		<u>778</u>	<u>-</u>	<u>-</u>	<u>778</u>	<u>60</u>
YCRG Funds						
			Designated YCRG Fund	Restricted YCRG Fund	Total 2021	Total 2020
Monetary Assets						
Lloyds Bank current account			16070	8666	24736	24676

Notes

8. The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts and Payments basis.
9. Church contents (plate, furniture etc) held by the churchwardens on special trust for the PCC and requiring a faculty for disposal are mainly historic and no reliable cost basis exists for them; therefore they are not listed above.
10. This holding comprises 1018 shares (Unrestricted General Fund) plus 46.74 shares (Restricted Ashridge Fund).
11. Interest from the two CBF Deposit Fund accounts is added to the corresponding fund accounts. Income from the two CBF Investment Fund accounts is paid to the PCC's bank current account.
12. Quinquennial Inspection; estimated figure (invoice awaited).
13. Electricity used from 26th November to 25th December 2021, payable 16th January 2022.

Transfers Between Funds

None

Approved by the PCC on 18th January 2022 and signed on its behalf by:

.....
Rev'd Gary Owen (Chair)

.....
Mr Grahame Thomas (Vice-Chair)

Appendix 1

Two Rivers Mission Community Annual Report 2021

2021 has of course been a year dominated by coronavirus, both in church and society. We have, however, remained focused throughout on our aim of “building a Christian community in each village, which will worship, pray, grow and reach out with the Gospel”. Indeed, during the year we refined and agreed a new Mission Action Plan (see Appendix 2) and agreed a way of organising the mission community to achieve this. In December 2021 the Bishop’s council formally constituted a new Two Rivers Mission Community Joint Council which will further facilitate our parishes working together. This council will come into existence on 1st January 2022. There is now a focal minister in place in each parish.

The year began with England entering a third national lockdown in an attempt to fight coronavirus. Churches were permitted to meet and after careful risk assessments we decided to maintain Sunday services in all parishes. This decision was justified by attendance remaining little different from normal. People obviously wanted to meet together for worship and felt relatively safe in our large, well-ventilated buildings. For those unable to attend church in person we provided a weekly online service or sermon; numbers tuning in averaged around 8-12.

Meeting for other purposes was not permitted and so we made the most of Zoom. Our new year course, “Life on the Front Line” was attended by around 25 people and helped us think through how we live out our faith in our daily lives. During lent we offered 3 “streams” within one weekly Zoom session, looking at 2 Timothy, the events of Holy Week and ‘getting to know the Holy Spirit’.

In March we commenced a very successful online Alpha course, with nine attendees ranging from long standing Christians to those new to church. The group enjoyed exploring the Christian faith together and most attendees are now involved in their local church in a variety of capacities. Some hope to be confirmed when we are able to book a bishop.

Rev Tracey and Rev Gary provided weekly online collective worship for our four local schools until they were able to go into school once more in the summer. Our relationship with local schools remains strong, especially with our church schools in High Bickington and Holywell. High Bickington enjoy weekly assemblies from the clergy and on alternate weeks Open the Book. Collective worship in the other schools is less frequent but there is scope to offer more when resources are available and Covid permits.

Covid restrictions began to ease by the summer and churches tentatively began to reopen coffee mornings and hold other social gatherings. These provided a wonderful opportunity to bring people together and support the wider community in a practical way. These events have continued throughout the rest of the year. Homegroups began to meet in person once more, providing a means for church members to support each other in their journey of faith. St Giles started a new group to add to the existing groups in High Bickington and Newton Tracey. Yarnscombe aim to resume meeting in 2022.

The lifting of the ban on singing in church and lighter restrictions on activities made it feasible to resume more interactive family services in the Autumn. These have helped us reconnect with younger people. A notable success has been the family service in Tawstock where many baptism families have joined in. Churches have sought to be creative in offering harvest, All Souls, remembrance and other services for their communities, sometimes getting outside the church building to do so. A monthly muddy church service in the community woods in High Bickington has seen families previously unconnected with church get involved and provides something different from traditional church. The youth group in Newton Tracey and After School Club in High Bickington resumed in the Autumn, much to the delight of the young people.

The year ended with a flurry of Christmas services and activities as we sought to celebrate Jesus’ birth and share the good news amidst growing concerns over the new Omicron coronavirus strain. Attendance was good and we welcomed many visitors both from the local community and those visiting family and friends.

During the year we conducted 40 funerals across the mission community. Baptisms resumed in the summer, as did weddings, and we baptised 19 children and 1 adult during the year and conducted 7 weddings and a wedding blessing. 13 weddings are booked so far for 2022. These pastoral offices are a wonderful opportunity to share God's love and the good news of Jesus with people at both the high and low points of life.

Our pastoral work relies very heavily on ordinary church members showing love and concern for each other and their neighbour. This is supported by the leadership team in general and Julia our parish nurse in particular. Julia was ordained in Exeter cathedral in September and now combines her role as parish nurse with distinctive deacon – helping the church offer practical care with a spiritual dimension out in the community. She visits baby and toddler groups, the sick and elderly and shares home communion.

Julia's ordination and Elaine Cook (trainee reader) joining us on placement in the Autumn remind us that we need to be constantly raising up people for ministry. We cannot rely on 'the Diocese' to supply our needs. We need to be raising up ministry from within.

All our churches have maintained their common fund payments throughout the year – a wonderful achievement given the inability to fundraise. Church members giving regularly and generously (ideally by direct debit) helps ensure that we can meet our bills. Churches have worked hard to maintain their buildings and to improve them to better serve the mission of the church and local community. It is to be hoped that other churches will be able to follow High Bickington by adding toilet and refreshment facilities.

We are committed to building Christian communities in each parish. These communities are to glorify God (worship and prayer), nurture Christians, and grow the kingdom of God (evangelism and practical action). Each of these rely on the Christians in the community getting involved and playing their part. We pray that God would send us a house-for-duty team vicar and mission enabler – there is certainly plenty of work for them to do! But we are blessed with many good people who have worked hard over the last year to make our churches the lively, vibrant places they are. There are too many to mention by name, but we offer our thanks to our leadership team, wardens and PCC members, and all who play their part. We offer our thanks too, to the retired clergy who have led services and conducted pastoral offices, always waiving their fees. We could not manage without them.

Who knows what the year ahead will bring? God willing, coronavirus will be brought under control, and we will get back to some measure of normality. I do believe we are in a good place to move forward as churches. What might God be calling us to? Well, to a certain extent this is now up to each church to discern. What is God doing in each parish? How might the Christians there join in? But I do believe that as a mission community we do need to consider how we can share the gospel with people of all ages and invite people to enter a relationship with God through Jesus. What can we provide for children and teenagers? How can we help people engage with the Gospel and make a decision for Christ? We also need to be raising up more people for ministry. There are definitely people with the gifts. How can we nurture and grow them?

So, let us be of good cheer. Jesus' promise that he would build his church and the gates of hell would not prevail still stands, as does God's promise to work in all things for the good of those who love him. Let's keep our eyes fixed on Jesus. To him be glory for ever! Amen.

Appendix 2 Mission Action Plan

Values

- Love
- Faith
- Word and Spirit
- Generosity
- Joy

**Which route do we need to take?
What are the stops along the way?**

Authentic, attractive, all-age Christian communities doing life together
Meeting together more than just on a Sunday
Focused on local community—personal relationships, inculturation

People being converted to Christ, growing as disciples and equipped to live as whole life disciples, intentionally working to build God's kingdom.
Our communities and the wider world being transformed by the love of God, through Jesus in the power of the Spirit.
Parish nursing; area chaplaincy, practical action in local communities; support of Christian mission agencies

	Connect	Hear and respond	Grow	Lead
Under 5				
Primary				
Youth				
Adults				
All-age				

Finances, administration and buildings directed towards these goals.
Joint Council
Better administration; sharing of skills for faculties, finances, grant applications etc.
Each church paying its way. Realistic planned giving.
All buildings fit for purpose and well maintained. Teams for ongoing maintenance
Generous giving of parishes to God's work elsewhere

What does the destination look like?

Authentic, attractive, all-age Christian communities, doing life together.

People being converted to Christ, growing as disciples and equipped to live as whole life disciples, intentionally working to build God's kingdom.

Our communities and the wider world being transformed by the love of God, through Jesus in the power of the Spirit.

Finances, administration and buildings directed towards these goals.



We are called by God to build a Christian community in each village, which will worship, pray, grow and reach out with the Gospel..



The Bus and Crew

Local Leadership Teams (LLTs) in each parish chaired by a focal minister to oversee ministry in each parish

Mission Council Leadership Team (MCLT) made up of rector, focal ministers and specialist ministers to set Mission community vision. A working party of the Joint Council

Form a Joint Council to provide legal oversight of the Mission Community. This will replace the Mission Community Council

Rector to act as chair of the MCLT and train and support focal ministers and local ministry teams. Sundays spent moving around the parishes.