



The Parish of St Andrew's Church, Yarnscombe

Annual Report and Financial Statements

of the Parochial Church Council

for the year ended
31st December 2020

Incumbent:
The Reverend Gary Owen

Bankers:
Lloyds Bank, 5 High Street, Bideford, Devon, EX39 2AD

Independent Examiner:
Mr Brian Cooke

Website:
www.yarnscombe.org.uk

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 2020

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 responsible for maintaining the church, which is a Grade II* Listed Building; there is no longer a church hall.

Objectives and Activities

The PCC is committed to enabling as many people as possible to worship at our Church, and to become part of our parish family. 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

Worship and Prayer

The Team Rector, the Reverend Gary Owen, has taken over the full task of running the Mission Community, assisted, where possible, by the Reverend Tracey Doyle and by our Lay Reader, Mrs Carol Wyatt, who took most of the 28 Sunday services during the year. Church services ceased between 15th March and 26th July owing to the threat posed by the Covid-19 coronavirus which afflicted the whole nation. They were resumed with strictly observed measures to prevent the spread of the virus, which severely limited the number of people attending. The church was open for private prayer on Mondays.

This year marked the passing of two ladies, Mrs Doreen Parkhouse, aged 97, and Mrs Marjorie Tombs, aged 100, both of whom had been, for a long time, members of our Church and who will be greatly missed.

During February and March, church services were held, when possible, every Sunday at 6:30pm. Thereafter, from August onward, the aim was to have a service every Sunday at 10:00am. Owing to Covid-19 restrictions, there was only one service in November and the traditional Carol Service was cancelled in December. However, as part of the 'Comfort and Joy' initiative, a special service was held with carols, readings and prayers around the church porch, again observing Covid-19 precautions, at which those attending were invited to hang stars bearing the names of departed loved ones on the Christmas tree. Copies of the *Comfort and Joy* booklet were also distributed.

Church attendance, as a consequence of restricted numbers allowed in the church, has suffered as a result. The following figures are taken from the Service Register.

Church Attendance	2020	2019
Easter	—	10
Harvest	17+2	—
Carol Service †	—	110+14
Average Sunday Attendance	5.4 *	8.3 *
Church Electoral Roll	10	10

† Estimate.

+ Figures preceded by "+" indicate the number of children.

* Excludes special occasions (Easter, etc.), but includes children.

Deanery Synod

One member of the PCC sits on the Torrington Deanery Synod. This provides the PCC with a link with the churches immediately beyond our Mission Community and with the Diocese as a whole. It also receives reports from the General Synod.

Church Fabric

The project for the improvement of the church's facilities has been halted by the onset of Covid-19. The Yarnscombe Church Rescue Group (YCRG) has had its charter extended to the end of 2021 in the hope that the work may be completed by then. The project has been amended to provide the following:

- a properly built toilet;
- a small servery and storage area at the rear of the church;
- improved heating;
- new light fittings;
- redecoration of the church on completion.

Maintenance of the churchyard is carried out by Mr John Tebby from Torrington, assisted by members of the PCC.

Mission and Evangelism

Opportunities to meet with members of the community, other than regular members of the church family, have been almost non-existent, owing to the Covid-19 threat.

The usual fund-raising events such as coffee mornings, the annual fete and the harvest supper were all cancelled.

The two funerals, together with a churchyard burial for a civil parish councillor who lived in the parish but regularly worshipped in Torrington, allowed for only small, carefully monitored gatherings.

A home group met early in the year, twice a month, to discuss passages from Bishop Desmond Tutu's book *God has a Dream*, and to pray.

Church service times are displayed on the church notice board and also, with other activities, in the monthly parish magazine, *The Eagle*, and on the Yarnscombe website, www.yarnscombe.org.uk.

Financial Review

Total receipts in the unrestricted General Fund were £25,556 and payments from this fund totalled £7,435, giving an apparent excess of £18,121. However, the receipts included a very generous bequest of £20,000 from the estate of the late Robert ("Bob") Baker. The PCC is most grateful for this because, without it, we should be facing a deficit of £1,879, although this is an improvement on the anticipated figure of £2,450. Because of the Covid-19 pandemic there has been a significant reduction this year in the number of services held, and in the number of worshippers at those services, which has therefore reduced the total collections taken, but this has been offset by a number of spontaneous donations, for which, again, we are grateful, and by the unusually large number of funerals and memorials. When the national situation has returned to normal the PCC will decide on the most appropriate way in which to use the £20,000 bequest.

There have been mixed fortunes in our investments and savings in 2020, no doubt as a result of the generally volatile economic market. The CBF Investment Fund dividend, including the restricted Ashridge Fund, achieved 11% better than budgeted, while the interest from the CBF Deposit Fund, including the restricted Belfry Fund, was 18% below budget.

Since the pandemic struck early in the year and lasted throughout, it has not been possible to hold any of our usual fund-raising events. This resulted in a shortfall of over £1,500, which, correspondingly, meant we were unable to make our usual October donation of a few hundred pounds to a local charity.

Activities by the Yarnscombe Church Rescue Group have also been severely curtailed in the past year. Income at the beginning of the year from a small number of fund-raising events contributed a total of £446, and the project was fortunate enough to receive a National Lottery grant of £8,160. We are very grateful to the group for the work they have done behind the scenes to obtain this. Payments comprised fees to our architect and for the faculty application (now £260), the result of which is still awaited after almost a year.

Safeguarding

The PCC has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have regard to House of Bishops' guidance on safeguarding children and vulnerable adults) and has adopted the corresponding Two Rivers Mission Community policy.

Volunteers

The PCC thanks all those who contribute to the church financially and who help to run fund-raising events when these are permitted.

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.

Structure, Governance and Management

The method of appointment of PCC members is set out in the Church Representation Rules. The Council comprises the incumbent, the Churchwarden(s), the Reader (who is also the Deanery Synod representative), and other members who are elected at the Annual Parochial Church Meeting (APCM) by those on the Electoral Roll. Members of the congregation are always encouraged to join the Electoral Roll and to stand for election to the PCC.

The PCC members are responsible for making decisions on all matters of general concern and importance in the parish, and for all financial matters. Because of the Covid-19 pandemic and the fact that several members do not have a reliable Internet connection the PCC met only twice during the year, in January and for the deferred APCM in October, with an average attendance level of 67%.

Administrative Information

The Church is situated close to the centre of Yarnscombe village and is part of the Two Rivers Mission Community within the Deanery of Torrington, in the Diocese of Exeter. The church has no parish office and therefore no direct correspondence address.

The PCC is a body corporate (PCC Powers Measure 1956, and the Church Representation Rules 2006) and a Charity excepted from registration with the Charity Commission. PCC members who have served from the 1st January 2020 until the date this report was approved were:

Ex Officio

The Incumbent	The Rev'd Gary Owen	Chairman
Reader	Mrs Carol Wyatt	
Churchwarden	Mrs Anne Prowse	
[Deanery Synod Rep	Mrs Carol Wyatt]	

Elected Members	Mr Grahame Thomas	Vice-Chairman
	Mrs Rosemary Woollacott	Electoral Roll Officer
	Mrs Hazel Jago	
	Mr Richard Pengilley	
	Ms Lisa Smale	

The post of Treasurer has remained vacant throughout the year despite monthly advertising in the village magazine, *The Eagle*. The PCC is very grateful to Mrs Carol Wyatt who has shared the task with Mr Richard Pengilley.

Approved by the PCC on 16th May 2021 and signed on its behalf by:

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

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



**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 2020"/>	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 2020

Receipts & Payments A/c — PCC Funds

Receipts		Unrestricted	Restricted	Restricted	Total	Total
Donations and Legacies		General Fund	Belfry Fund	Ashridge Fund	2020	2019
Regular Giving	1	2587	-	-	2587	2694
Other Voluntary Receipts	2	21045	-	-	21045	776
Income from Church Activities	3	1306	-	-	1306	2922
Other Trading Activities	4	-	-	-	-	-
Receipts from Investments	5	618	7	27	652	665
Other Receipts		-	-	-	-	-
Total Receipts		25556	7	27	25590	7057
Payments						
Fund-Raising Costs	6	20	-	-	20	383
Church (Charitable) Activities	7	7415	-	-	7415	7522
Other Costs		-	-	-	-	-
Total Payments		7435	-	-	7435	7905
Excess/(Deficit) of Receipts over Payments		18121	7	27	18155	(848)
Balance b/f at 1 st January 2020					13249	14097
Balance c/f at 31 st December 2020					31404	13249

Receipts & Payments A/c — YCRG Funds

Receipts	Designated YCRG Fund	Restricted YCRG Fund	Total 2020	Total 2019
Donations and Legacies				
Fund-raising events	-	300	300	1319
Sale of calendars	-	75	75	-
Gift Aid recovered	-	71	71	-
National Lottery grant	-	8160	8160	-
100 Club	-	-	-	770
Special Service Collections	-	-	-	587
Donations	-	-	-	150
VAT Recovered	-	-	-	5800
Total Receipts	-	8606	8606	8626
Payments				
Church maintenance	2967	354	3321	4983
Total Payments	2967	354	3321	4983
Excess/(Deficit) of Receipts over Payments	(2967)	8252	5285	3643
Balance b/f at 1 st January 2020	19037	354	19391	15748
Balance c/f at 31 st December 2020	16070	8606	24676	19391

Notes to the Financial Statements: Year ended 31st December 2020

PCC Funds

	Unrestricted General Fund	Restricted Belfry Fund	Restricted Ashridge Fund	Total 2020	Total 2019
Note 1: Regular Giving					
Tax efficient planned giving	1572	-	-	1572	1632
Other planned giving	0	-	-	0	0
Collections at services	378	-	-	378	484
Other recurring donations	0	-	-	0	0
Gift Aid etc recovered	637	-	-	637	578
	2587	-	-	2587	2694
Note 2: Other Voluntary Receipts					
Grants	-	-	-	-	250
Legacies	20000	-	-	20000	-
Non-recurring donations/appeals	1045	-	-	1045	526
	21045	-	-	21045	776
Note 3: Income from Church Activities					
Fund-raising events	-	-	-	-	2782
Fees [net]	1300	-	-	1300	134
Churchyard	6	-	-	6	6
	1306	-	-	1306	2922
Note 4: Other Trading Activities					
[None]	-	-	-	-	-
	-	-	-	-	-
Note 5: Receipts from Investments					
Interest etc	618	7	27	652	665
	618	7	27	652	665
Note 6: Fund-Raising Costs					
Events	20	-	-	20	383
	20	-	-	20	383
Note 7: Church (Charitable) Activities					
Common Fund	3200	-	-	3200	2999
Deanery Fund	50	-	-	50	-
Clergy expenses	-	-	-	-	135
Mission Community expenses	1140	-	-	1140	1049
Upkeep of services	-	-	-	-	45
Church utilities (electricity)	211	-	-	211	163
Church running costs	-	-	-	-	10
Church maintenance	2733	-	-	2733	2751
Independent examination	40	-	-	40	40
Charities	40	-	-	40	330
	7415	-	-	7415	7522

Statement of Assets and Liabilities at 31st December 2020

PCC Funds	Notes	Unrestricted	Restricted	Restricted	Total	Total 2019
		General Fund	Belfry Fund	Ashridge Fund	2020	
Investments						
CBF Investment Fund	10	20856	-	958	21814	20410
Monetary Assets						
Lloyds Bank current account		21729	-	-	21729	3615
CBF Deposit Fund	11	8063	1612	-	9675	9634
		29792	1612	-	31404	13249
Liabilities						
Ecotricity	12	47	-	-	47	87
Diocese of Exeter (funeral fees)		13	-	-	13	13
Yarnscombe Village Hall (hire)		-	-	-	-	37
		60	-	-	60	137
YCRG Funds						
			Designated YCRG Fund	Restricted YCRG Fund	Total 2020	Total 2019
Monetary Assets			16070	8606	24676	19391

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), both at mid market value (net asset value).
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. Electricity used from 25th November to 31st December 2020 (actual final reading), to be billed and paid in 2021.

Transfers Between Funds

None

Approved by the PCC on 16th May 2021 and signed on its behalf by:

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

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

Appendix 1

Two Rivers Mission Community Annual Report 2020

The year began like most others, but by February news of a new virus was breaking and by March we were in lockdown. In addition to contact through personal relationships, the new mission community database allowed us to keep in touch with over 160 church members. We switched services to YouTube, and increasingly Zoom, and sent prayers and liturgies by post to those without internet access. As soon as permissible, church buildings were opened one day per week for prayer and when permitted nine of the eleven buildings were reopened for Sunday worship. This continued throughout the year, with the exception of a second national lockdown in November. Tribute needs to be paid to the ministry team, wardens and others who worked hard to make our buildings Covid secure and make it possible for worship to continue.

Church members did their best to love and practically care for their communities. Food boxes, prayer request boxes and books appeared in various church porches. Help was offered with shopping. Doorstep singing was organised in Horwood. Neighbours looked out for each other. We were able to offer covid compliant support through our parish nurse. A listening service was set up by church members in Horwood and Newton Tracey.

Government restrictions on church activities meant that few baptisms took place during the year; just two and most weddings were postponed or cancelled with just four taking place. Funerals remained possible throughout the year, although for a period only in churchyards and always with limited numbers. We conducted 20 funerals in church and 7 at the Crematorium.

Sadly, many of our church activities had to be suspended. Both youth groups ceased to meet. Coffee mornings were suspended, although we did offer a Zoom coffee morning in April and May. Homegroups met for periods either online or in person. Zoom did not prove to everyone's liking and others were unable to access the technology but for those able to join in these proved valuable means of support and spiritual growth. Our usual support of the four schools within our mission community switched online with Rev Tracey and Rev Gary providing weekly recorded collective worship. Rev Tracey organised a Christingle bag for every child in the four schools at Christmas.

Christmas provided some limited relief, with outdoor services and carol singing being permitted. Several churches attracted good numbers and won goodwill holding crib building, carol singing or Christmas services. Loved ones were remembered by hanging named stars on Christmas trees.

Despite the difficulties of the circumstances we did our best to progress the Mission Community Vision. We managed to hold weekly services in seven of our eleven churches. In several of these churches church members stepped up to the plate, leading services with support in the form of service sheets or sermons provided by the ministry team. Our aim is to meet at the same time in the same place every week, both for the building up of the church congregation but importantly so that members of the community can be confident that when they want to come to church there will be a service in their village for them to attend. We aim to use Sunday services to worship, pray, grow as followers of Jesus and reach out with the good news of Jesus. Some creative ways of reaching out were the delivering of posies on mothering Sunday and harvest, open air services at war memorials, and carol singing in public places.

During the year Alverdiscott became a chapel of ease of Newton Tracey, it was not possible to reopen Huntshaw church and the AGM decided to become a festival church. A long discernment process resulted in Horwood and Newton Tracey deciding to each meet twice per month in each building and not weekly. Despite three attempts we failed to appoint a half-time team vicar, with a lack of unity in the mission community being given as one of the reasons why one candidate didn't wish to accept the post. Once meeting in person becomes possible again, the mission community will need to decide how to proceed from here – given the situation we currently find ourselves in and not the one detailed in the parish profile two years ago.

The ministry team continues to meet weekly via Zoom for prayer, planning and mutual support. The Mission Community Council meets quarterly to progress the ministry and mission of the Mission Community. These meetings

were held via Zoom in 2020. Most PCCs met infrequently, if at all, during the year, but the churches seemed to manage fine with church members pulling together on a more informal basis. The Mission Community expense account ended the year in surplus (in the region of £3,000) largely due to the community not enjoying the services of a second stipendiary cleric and reduced administration and travel costs due to Covid. Eight of the ten PCCs maintained full common fund payments with the other two aiming to make up their shortfalls in 2021. I commend the churches for maintaining their payments – both because it is important to pay for ministry received and because God has promised to bless those who are generous to him. The hope is that in 2021 we will be able to meet once more in person and having agreed a common vision, will be able to set up a Joint Council which will make administration less onerous.

I would like to pay tribute and offer thanks to everyone who has worked so hard to keep the Mission Community operating during this most difficult of years. The ministry team and those taking services have adapted admirably, and shown great patience and forbearance, with quickly changing circumstances. Wardens and PCCs have worked carefully and patiently to keep buildings Covid secure and open and to maintain contact with church members and vulnerable members of the community. Church members have prayed, shown love in practical ways and maintained a sense of humour and good will.

It is impossible to predict what might happen on 2021. Let's pray that Covid is brought under control, that some normality of life resumes and that our local economy recovers. Let's pray for those who have lost loved ones, suffered illness or lost livelihoods. Let's be ready to accompany those who will emerge from Covid scarred or in need of support.

And let's resolve to do what we can to keep our churches alive and active as signs of God's presence amongst our villages; as beacons of light and life. Let's maintain our commitment to worship, pray, grow as disciples of Jesus and reach out to our communities with the Gospel. Let's be people who know that Jesus is Lord, that one day all will be well and that in life's difficulties we are more than conquerors through him who loves us.