

# St James' Parish Church West Teignmouth



Photo: Andrew Harding © 2018

## Parochial Church Council

# Annual Report & Financial Statements for the year ended 31 December 2020

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## Administrative Information

St James the Less parish church is located at the junction of Bitton Park Road and Exeter Street, Teignmouth, Devon. West Teignmouth parish is part of the Haldon Team Ministry, within the Kenn Deanery in the Diocese of Exeter.

The general correspondence address for the West Teignmouth Parochial Church Council (PCC) is: The Haldon Team Office, St Michael's Church, Dawlish Street, Teignmouth, TQ14 8TB, or by email to [stjames.info@haldonteam.org.uk](mailto:stjames.info@haldonteam.org.uk).

PCC members who have served from 1 January 2020 until the date this report was approved are:

Incumbent <sup>1</sup>	Rev'd Roderick Withnell (#)	<i>Team Rector – Chairman (retired 12/07/2020)</i>
Assistant Clergy <sup>2</sup>	Rev'd Dr Susan Astbury	<i>Associate Priest (Licensed to benefice)</i>
	Rev'd Jane Frost (#)	<i>Team Vicar (Chair from 13/07/2021)</i>
Churchwardens <sup>3</sup>	Mrs Angela Healy (#)	<i>From 11/10/2020</i> • <i>Parish Safeguarding Representative from 19/11/2020</i>
	Mrs Doris Pashley (#)	<i>Deceased 28/04/2020</i>
	Mrs Anna Venables (#)	<i>From 11/10/2020</i> • <i>Hon Secretary</i> • <i>Deanery Synod Representative</i>
	Vacancy	<i>29/04/2020 - 11/10/2020</i>
Deanery Synod Representatives <sup>4</sup>	Mr Peter Wood (#) <i>See above</i>	• <i>Vice-Chairman</i>
Elected Members <sup>5</sup>	Miss Pam Bridger	• <i>Electoral Roll Officer</i>
	Mrs Penny Brooks	<i>Until 11/10/2020</i>
	Mr James Chivers	<i>From 11/10/2020</i>
	Mrs Val Clough	<i>Until 11/10/2020</i>
	Mrs Anita Cooper	<i>Until 11/10/2020</i>
	Miss Caryl Hammond	<i>From 11/10/2020</i>
	Miss Emma Jackson	<i>Resigned 23/02/2020</i>
	Mr Paul Malyn	<i>From 11/10/2020</i>
	Mrs Mary Prior	<i>Until 11/10/2020</i>
	Mrs Carol Stevens	<i>Resigned 23/02/2020</i> <i>Re-elected 11/10/2020</i>
	Mrs Tricia Stuckey	• <i>Friday Club 'Fresh Expression of Church' Coordinator</i>
	Mrs Annie Williams	
	Mrs Di Wrightson	<i>From 11/10/2020</i>
VACANCY		

### Other PCC Officers:

- The Honorary Treasurer to the PCC is Mr Andrew Harding. Mr Harding is not a member of the Council<sup>6</sup>

<sup>1</sup> Church Representation Rules 2020 (CRR): M15 (1)(a)

<sup>2</sup> CRR M15 (1)(a) / M15(1)(d)

<sup>3</sup> CRR M15 (1)(e)

<sup>4</sup> CRR M15 (1)(i)

<sup>5</sup> CRR M15 (1)(j)

<sup>6</sup> CRR M20 (3)(b).

## Structure, Governance & Management

The PCC is a corporate body established by the Church of England. The PCC operates under the Parochial Church Councils (Powers) Measure 1956 as amended, and the [Church Representation Rules](#) (contained in Schedule 3 to the Synodical Government Measure 1969 as amended<sup>7</sup>).

The method of appointment of PCC members is set out in the Church Representation Rules. All church members are encouraged to register on the electoral roll and to stand for election to the PCC.

At the end of 2020, the PCC had one vacancy for an elected member.

The PCC discharges its responsibilities between meetings by a Standing and Finance Committee comprising the Incumbent, Churchwardens, and other members - indicated above (#).

Administrative services to support clergy and PCC officers are provided from the Haldon Team Office located in St Michael's church, Teignmouth.

The PCC is complying with its duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have due regard to House of Bishops' guidance on safeguarding children and vulnerable adults).

The PCC's income is below the statutory threshold for audit and we have opted to have our accounts independently examined. We are grateful for Lichfield Diocesan Board of Finance Ltd who carry out this Independent Examination. Their report is appended as Annex A to this report.

The Charity Commissioners have determined that the PCC's likely income in future years will be below the £100,000 threshold. The PCC is not required to register at this stage and remains excepted from registration.

This report is prepared in accordance with the Church Accounting Regulations 2006.

## Safeguarding

From 11/10/2020 all PCC members have received a copy of the "Promoting a Safer Church" booklet and have been encouraged to complete Church of England "C0" accreditation online.

St James' Parish Safeguarding Representative	Mrs Angela Healy <i>Elected by PCC 19/11/2020</i>
Haldon Team Ministry Safeguarding Coordinator	Mrs Sue Harvey

The Parish Safeguarding Representative works alongside the Haldon Team Ministry Safeguarding coordinator, who is responsible for monitoring all activity via the Diocesan Safeguarding Dashboard for the parishes within the Haldon Team Ministry.

During 2020 the PCC established the safeguarding policies for Procedure for reporting Allegations and Concerns and Recruitment of Ex-Offenders Policy; in addition to being updated regularly by the Team Safeguarding Officer of our status reported via the Diocesan Safeguarding Dashboard. The PCC continues to develop and adopt other policies with the help of the Team and Diocesan Safeguarding Officers.

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<sup>7</sup> Latest version in Schedule 1 to the Church Representation and Ministers Measure 2019

## Objectives

St James' PCC has the responsibility of co-operating with the incumbent in promoting in the ecclesiastical parish of West Teignmouth the whole mission of the Church, pastoral, evangelistic, social and ecumenical.

The PCC has responsibility for the maintenance of St James the Less church building. St James' churchyard is a "closed" churchyard in the care of Teignbridge District Council.

## Public Benefit Statement

The PCC believes that, by promoting the work of the Church of England in the ecclesiastical parish of West Teignmouth it helps to promote the whole mission of the Church more effectively, and that in doing so it provides a benefit to the public by:

- providing facilities for public worship, pastoral care and spiritual, moral and intellectual development, both for its members and for anyone who wishes to benefit from what the Church offers: and
- promoting Christian values, and service by members of the Church in and to their communities, to the benefit of individuals and society as a whole.

## Achievements and Performance

### Church Attendance

As a consequence of the COVID-19 pandemic and following the introduction of government restrictions from March 2020, there were no public Christian worship services offered at St James' Parish Church from Sunday 22 March 2020 until Sunday 23 August 2020; and again between Sunday, 8 November 2020 and 29 November 2020.

Service	2020 <sup>8</sup>	2019 <sup>9</sup>	2018 <sup>10</sup>
Sunday 0800	10a/0c	12a / <1c	12a / <1c
Sunday 1030	33a/<1c	32a / 0c	30a / <1c
Wednesday 0930	7a/0c	8a / 0c	7a / 0c

*During the periods that St James' church was open for public worship, just one Sunday service has been offered, at 1030 (0800 on Sunday 18/10/2020).*

Pastoral Services			
Baptisms	2	6	10
Confirmation	3 candidates	0	0
Weddings	0	1	3
Wedding Blessing in Church	0	1	0
Funerals (in St James church)	9	16	17
Funerals (at Teignmouth cemetery)	5	Not available	
Funerals (at Torquay crematorium)	4		

<sup>8</sup> Source: Statistics for Mission, 2020

<sup>9</sup> Source: Statistics for Mission, 2019

<sup>10</sup> Source: Statistics for Mission, 2018

With so many elderly or vulnerable members of the congregation now shielding (or observing Government advice to stay at home) since March 2020 as their response to the COVID-19 pandemic, it is not possible to estimate how many of them are following the weekly online Haldon Mission Community services that have been available since restrictions began.

The **Friday Club** children’s group (a Fresh Expression of Church led by Mrs Tricia Stuckey and Miss Pam Bridger) met in the church on the first Friday monthly during term time until March 2020 and has continued to maintain contact via email from April through to December 2020. Many of the Friday Club families also participated at the socially distanced ‘Walk Through Carols, Crib & Christingle’ event on Christmas Eve at St Michael’s church.

The ecumenical Julian Prayer Group met during the year on the 3rd Saturday of the month prior to the COVID-19 restrictions.

At the 2020 Annual Parochial Church Meeting there were 54 parishioners on the Church Electoral Roll<sup>11</sup> (2019: 57).

## The “Worshipping Community”

Each year we report to the diocese the size and composition of the “worshipping community” at St James’.

The “worshipping community” is very much a subjective figure that seeks to represent an estimation of those who consider themselves a part of the church family in this parish:

St James’ Worshipping Community as at 31 Dec 2020		Joined St James’ Worshipping community in 2020			Left St James’ Worshipping community in 2020		
			Under 18	18+		Under 18	18+
Children (age 0-10)		For 1 <sup>st</sup> time			Death/illness		2
Young people (11-17)		Moved into area			Moved away		
Adults (18-69)	10	Moved from local church			Moved to other church	1	1
Adults (over 70)	23	Returned to church		1	Not worshipping anywhere		
<b>Total</b>	<b>33</b>	<b>Total joined</b>	<b>0</b>	<b>1</b>	<b>Total left</b>	<b>1</b>	<b>3</b>

## Annual Fabric Report

- Gutters, drainpipes and lower-level flat area were cleared by Birdbusters in January 2020.
- Smith of Derby carried out repairs to the Church Clock in January 2020.
- The North and West churchyard gates were checked by Teignbridge District Council in January 2020.

<sup>11</sup>Source: APCM (11/10/2020)

- The Annual Servicing of the Nave and Whitford Room boilers was carried out by Project Heating Ltd in January 2020.
- Some minor repairs to three stained glass windows were carried out by Heritage Stained Glass Ltd in January 2020.
- The external CCTV system was extended in February 2020 and now also covers the North churchyard gate.
- A new donations box, purpose built by Dave Brantigan and featuring a mounting for the Goodbox contactless device, was installed in church in August 2020.
- BJ Cousins (Builder & Decorator) carried out assorted building repairs and maintenance in September 2020.
- In November 2020, Vantage Deep Cleaning carried out a deep clean of the tower of West Tower Deep Clean by to remove pigeon guano.

A quinquennial Electrical Test was carried out in September which revealed several items that require urgent investigation and repair.

A Fire Risk Assessment was scheduled for 04/01/2021.

Some works identified in the 2019 Quinquennial Inspection as "Urgent" or "To be completed Within 12 months" have not yet been addressed.

## **Review of the year**

All PCC business since the initial lockdown was dealt with via email or "Zoom" video calls. Additionally, two socially distanced face to face meetings of the PCC were held in July and September 2020.

The PCC business raised and discussed during 2020 has focused on the Diocesan Vision of "Pray - Grow - Serve"

Under the spiritual guidance and direction of our Team Rector, the Rev'd Roderick Withnell until his retirement on 12th July 2020, and of the combined work of the Rev'd Jane Frost and the Rev'd Dr Sue Astbury so much was achieved over the year despite restrictions resulting from the COVID-19 pandemic. We give thanks to God for all that was offered across the mission community, especially in the weeks leading up Christmas 2020 relating to the worship being offered.

This included:

- being so greatly blessed by the skills of Mr Richard Frost and the team for the provision of the weekly online services from the onset of the first national lockdown and for the foreseeable future as COVID-19 restrictions continue,
- participating in the Churches Together 'Thy Kingdom Come' call to prayer from Ascension Day to Pentecost,
- the Archbishops' of Canterbury and York call to prayer during November 2020 lockdown,
- contributions to the Archdeacon of Exeter' Facebook Advent reflections from Readers Tricia Stuckey and Anna Venables who are both members of St James',

- Mr Peter Wood continuing his training to be a Reader from September 2020, and
- other events to encourage prayer support which were included in the Weekly News Sheet and Teignmouth Parish News monthly magazine until their suspension in March 2020; and are now published online on the Haldon Mission Community website at [www.haldonteam.org.uk](http://www.haldonteam.org.uk), and by email or post to subscribers.

We are also thankful for the work undertaken by Andy Harding and Peter Wood to ensure all was in place for the first risk assessment before the church building could be opened again for public Christian worship from 23 August 2020.

**'Growing Christian Disciples'** events hosted during 2020 have included:

- the Revd Val Atkinson and the Rev'd Jim Quin maintaining continuing contact with candidates following their confirmation on 5 January 2020 in St James church,
- the invitation to participate alongside other congregations in different venues during the Week of Prayer for Christian Unity and hosting the meeting in St James' church but led by North Teignmouth Community Church,
- hosting the Kenn Deanery Synod at St James, with Anna Venables and Peter Wood leading the opening worship,
- involvement with the Women's World Day of Prayer with other Christians from across the town,
- the invitation extended to 'Quiet Day' events and Study Group discussions that have been hosted across the Haldon Mission Community during 2020 and via "Zoom" video call during December 2020,
- an invitation to join the Advent Walk of Light procession on 02/12/2020 from the Den through the town centre followed by a brief act of worship in St Michael's church,
- providing decorations for two of the trees at the Christmas Tree Festival hosted at St Michael's church during December 2020, and
- hosting the joint Teignmouth Anglican churches Music and Readings for Christmas service which concluded the socially distanced singing of carols outside in St James' churchyard.

**Serving with Joy** during the past year the offering of Christian hospitality has included an extended Pastoral Care team continuing to maintain contact with those currently unable to attend services because of the COVID-19 restrictions, or who are now too infirm to attend services.

At the beginning of the year our social events began with the Revd Jane Frost extending an invitation to an 'Open House' event in January 2020 to the Haldon Mission Community. This was well supported by members from St James.

A Pancake Party (to support the Church Urban Fund) was hosted by Doris Pashley and Jean Wilson on 25/02/2020. Plans for the St James July Community Celebration Event 2020 involving members of the local community was suspended due to the Coronavirus pandemic.

At the start of the first national lockdown in March 2020, a "Coffee & Chat" weekly "Zoom" invitation extended across the Haldon Mission Community including participants from St



James' congregation, alongside the weekly communion services and a telephone contact system to provide contact with church members during the first lockdown and beyond.

As it was not possible to host church and community fundraising events from March 2020 the PCC decided to help raise funds by setting up an initiative that enabled anyone to donate "A Christmas Present to St James" using either the online collections account<sup>12</sup> created for the purpose or by cheque (please see [below](#)).

Being blessed with sufficient financial reserves and having paid the 2020 Common Fund request in full, the PCC also decided, in December 2020, to assist neighbouring parishes' shortfall by making an overpayment for 2020<sup>13</sup>.

Finally, as we pray: 'your kingdom come and your will be done on earth as it is in heaven', we express our gratitude to all those who have contributed in any way during 2020 towards the coming of God's kingdom here in our midst.

## Financial Review and Policies

### Financial Review

Church closure and reduced attendance have had a significant impact on PCC income during the COVID-19 global pandemic and the following report makes quite gloomy reading. The PCC has, however, benefited from a large legacy during 2020, and have continued to maintain the Charitable Giving Policy (set out in full below).

In 2020 our ordinary income (excludes legacies and grants) was £40,334 (2019: £57,177) and our ordinary expenditure (excludes projects) was £58,729 (2019: £59,656), representing a shortfall over the year of £18,395.

Across the year the PCC's regular income has fallen by some 30%, but expenses by only 1%.

The drop in our regular income is largely due to a significant reduction in some Regular Loose Plate (including Contactless) giving due to the church building being closed. Regular giving was down by £2896 (12%) and Loose Plate (& Contactless) by £6202 (73%). This was offset to a small degree by £842 raised in an Appeal to support the churches during the first COVID-19 lockdown.

We are also grateful to those church members, and others, who have reviewed and increased their regular giving during the year.

The shortfalls in the PCC's regular annual income are covered by recent legacies, the balance of which will be required for urgent works on the church building (please see below for more details).

The PCC received funeral tributes to the value of £2074, in memory of the late Edith Tranckle, Bill Warren, Doris Pashley, Winnie Wilkinson, and Ted Phillips.

The value of our invested funds was accidentally misreported at the end of 2019. This error has been rectified in the 2020 Financial Statements and the corrected figures are shown here:

Trust Account	FUND	2018	2019 (Corrected)	2020
9000 (M&G Charifund)	General	£29,335	£34,210	£28,275

<sup>12</sup> <https://www.giftround.co.uk/>

<sup>13</sup> Paid in 2021 accounting period.

9001 (M&G Charifund)	RES Restricted	£21,090	£24,594	£20,328 <sup>14</sup>
9002 (M&G Charifund)	HALL Endowment	£23,098	£26,936	£22,263
9102 (CBF Investment Acct)	HALL Endowment	£44,957	£53,375	£57,060

Dividends on our investments decreased £780 (13.3%). The interest received on monies on deposit also reduced by £173 (33%). This is likely to be due to uncertainty in the markets due to the COVID-19 pandemic.

Once again in 2020, fewer pastoral services were held in St James and this is reflected in the Parochial Fee income reducing by £642 over the year. The PCC collected £2667 in Diocesan Fees on behalf of the Exeter Diocesan Board of Finance (2019: £2695).

St James' Common Fund assessment for 2020 was £36,128 (2018: £36,353) and was again paid in full.

During 2020 we lodged an appeal to correct the participation figures which had been found to have been inflated for several years. As a result, St James' 2021 contribution is assessed at £25,911. This represents approximately 65% of the PCC's regular annual income (based on 2020 income).

The number of parishioners giving under the Parish Giving Scheme (PGS) has been stable. 27 parishioners now take part in this scheme which, together with the tax recovered on PGS donations, now accounts for a little over 40% of our regular annual income. The PGS has proved to be a financial lifeline during the pandemic, as it maintains the PCC's income whilst the building is closed, or donors are "shielding" or "distancing". We will continue to encourage the take up of PGS throughout the coming year.

A further 10 parishioners took part in local regular giving schemes during 2020. Of these, 7 made their offerings under the Gift Aid scheme.

Overall, and including claims under GASDS and the PGS, the PCC recovered £5260 from HM Revenues & Customs.

The PCC would like to thank all those who take part in the regular giving schemes that provide the backbone of our income. Without that ongoing commitment to the life, ministry, and future of St James it is unlikely that it would be possible to maintain our presence here in West Teignmouth. Thank you.

Most of the PCC's regular fundraising activity was cancelled during 2020 due to the COVID-19 restrictions. However, the regular annual Gift Day was replaced by the initiative "A Christmas Present for St James" which raised £1173 (Gift Day 2019: £675)

All team-wide expenses – now including the cost of the Team Office – are shared across all parishes in the Team. Following the correction in participation numbers and the publication of Common Fund requests for 2021, the agreed shares for 2021/2022 are:

Parish	2021/2022	2020/2021
Teignmouth, St James	22%	28%
Teignmouth, St Michaels	40%	35%
Bishopsteignton	28%	26.5%
Ideford with Luton	6%	7%
Ashcombe	4%	3.5%

<sup>14</sup> Corrections to Trust Fund allocations for 2020 have also reassigned the contents of Trust Account 9001 (proceeds from the sale of Christ Church chapel) from the General to Restoration (Restricted) fund upon discovery that the objective of the Trust is recorded as "Church Fabric" at the Diocesan Trusts Office.

## **Forward Look...**

A great deal of work has recently come to light following the Quinquennial Electrical Test, and a recent Fire Risk Assessment. The extent of works has yet to be fully assessed but from the highlights expressed in various reports, I anticipate an overall cost in the order of tens of thousands of pounds.

## **Policies**

### **Banking Policy**

The PCC maintains a current account at CAF Bank for day-to-day transactions. The PCC also continues to maintain a single Lloyds current account for the main purpose of processing electronic donations.

It is the PCC's policy to keep funds on deposit in the CBF Church of England Deposit Fund.

### **Charitable Giving Policy**

St James' Charitable Giving Policy provides for the Giving of Alms, and donations are made to St James are made in the full knowledge of this policy.

The policy was created on the advice of the then Diocesan Stewardship Advisor. The policy:

- supports the biblical principal of tithing,
- allocates 5% of all receipts - based on guidance from church authorities on individual giving to the church,
- supports largely Christian organisations (but does not exclude others) whose charitable objectives are the relief of the sick, the poor or the needy,
- focusses our attention outwards to provide a predominantly equitable split between:
  - those who operate/minister overseas,
  - those who operate/minister at a national level in the UK, and
  - those who support the sick, poor or needy locally in our own community.

In 2020 these donations amounted to £4200 and were allocated to:

- |                                     |      |
|-------------------------------------|------|
| • Operation Imprezza                | £840 |
| • The Leprosy Mission               | £840 |
| • Rowcroft Hospice                  | £840 |
| • HITS Foodbank                     | £840 |
| • Mothers Union: AFIA <sup>15</sup> | £840 |

During 2020 the PCC distributed one gift of £250 to DEC's Coronavirus Appeal from our Emergency Appeals Fund. At the end of 2020, £300 is available for distribution at short notice during 2021.

An additional gift of £50 was made to SSAFA (The Soldiers, Sailors, Airman and Families Association) ([www.ssafa.org.uk](http://www.ssafa.org.uk)) as the PCC's Remembrance Day gift. SSAFA is a UK charity that provides lifelong support to serving men and women and veterans from the British Armed Forces and their families or dependents.

### **Additional Charitable Fundraising**

The collection at the Confirmation service in January (£232.36) was assigned to the Bishop of Exeter's Clergy Fund.

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<sup>15</sup> The Mothers Union "Away From It All" scheme provides short holiday breaks for NHS & Key Workers in the coming year.

In addition to the corporate PCC gifts listed above, church members also raised the following funds for charities:

Church Urban Fund (Pancake Party)	£98.10
Church Pastoral Aid Society Falcon Camps (Lent Boxes)	£139.83
The Leprosy Mission (Leprosy Day Boxes)	£119.80
Organist Leaving Gift	£428.00

## **Fund Policy**

### **Restoration Fund**

Funds raised and designated for the ongoing maintenance of the church building.

### **Hall Fund**

Proceeds of the sale of the parish hall, for the provision of replacement social space.

### **Flower Fund**

Donations for the purchase of flowers and requisites at major festivals and throughout the year

### **Emergency Appeals Fund**

This fund was created at the end of 2013 to provide funds to enable the PCC to respond quickly to emergency appeals throughout the year, with an expectation that the funds will be fully utilised during the year.

## **Reserves Policy**

The PCC has no formal reserves policy. However, at 31 Dec 2020, the PCC holds unrestricted reserves of £84,782 (2019: £62,380) This equates to approximately 75 weeks' ordinary expenditure (2019: approx 56 weeks).

In this context, we take reserves to include all monies in UNRESTRICTED funds held on deposit or in current accounts together with monies held in the LEGACIES (designated) Fund.

## **Investment Policy**

The PCC's investments are reviewed annually, and the current portfolio meets the current trustees' requirement of diversity and a balance between income generation and capital growth to protect the investments of the charity against inflation.

## **Accounting Policies**

The financial statements have been prepared in accordance with the Statement of Recommended Practice for Charities (SORP) and applicable accounting standards (FRSSE) or (FRS102).

The financial statements have been prepared under the historical cost convention. The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body nor those that are informal gatherings of Church members.

The financial statements have been prepared using the Receipts and Payments method and therefore are shown as such.

The PCC has taken advantage of the exemption in FRS102 from the requirement to produce a Cash flow statement on the grounds that the income does not exceed £500,000.

The following assets are recognised but not necessarily valued in the Statement of Assets and Liabilities: Movable church furnishings held by the churchwardens on special trust for the PCC and which require a faculty for disposal.

The expenses paid to clergy may include a small immaterial proportion, which relates to their function as PCC members. Any payments made to PCC members were solely to reimburse them for purchases made on behalf of the PCC and are fully supported by documentation.

Investments are included in the Annual Financial Statements at Market Value. The Investments are revalued each year at the year-end date.

Approved by the Parochial Church Council



.....  
Rev'd J Frost  
Team Vicar  
Chair

Date: 25 Mar 2021

Following approval by the PCC, this Annual Report will be published online at <http://www.haldonteam.org.uk/>

## Annex A - Report of Independent Examiner:



### Independent Examiner's report to the trustees/members of The PCC of St James the Less, West Teignmouth

I report on the accounts for the year ended 31<sup>st</sup> December 2020 which are set out on the following pages.

#### Respective responsibilities of the Trustees and Independent 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 the 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 (other than that disclosed below \*) 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 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: .....  
Jessamine Dace MAAT

Date: .....19<sup>th</sup> March 2021.....

Lichfield Diocesan Board of Finance  
St Mary's House, The Close, Lichfield, WS13 7LD  
Tel: 01543 306030 Fax: 01543 306039

Lichfield Diocesan Board of Finance Inc. is a charitable company limited by guarantee and registered in England (Company No. 239561).  
The Board is a Registered Charity (No. 1107827).

## Annex B – Financial Statements:

### Statement of Financial Activities (SOFA)

	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
<b>Income and endowments from:</b>						
Donations and legacies	£31,396	£48,436	£1,716	—	£81,549	£45,851
Income from charitable activities	£1,542	—	—	—	£1,542	£2,408
Other trading activities	£254	—	—	—	£254	£2,551
Investments	£2,395	£3,017	—	—	£5,412	£6,366
<b>Total income</b>	<b>£35,589</b>	<b>£51,453</b>	<b>£1,716</b>	<b>—</b>	<b>£88,759</b>	<b>£57,177</b>
<b>Expenditure on:</b>						
Raising funds	£447	—	—	—	£447	£689
Expenditure on charitable activities	£61,541	£254	£965	—	£62,760	£62,967
Other expenditure	£198	—	—	—	£198	£65
<b>Total expenditure</b>	<b>£62,187</b>	<b>£254</b>	<b>£965</b>	<b>—</b>	<b>£63,406</b>	<b>£63,722</b>
Gains / losses on investment assets	(£5,935)	—	(£4,267)	(£11,734)	(£21,936)	£31,383
<b>Net income / (expenditure) resources before transfer</b>	<b>(£32,533)</b>	<b>£51,199</b>	<b>(£3,515)</b>	<b>(£11,734)</b>	<b>£3,415</b>	<b>£24,838</b>
<b>Transfers</b>						
Gross transfers between funds - in	£30,000	£50	£24,594	—	£54,644	£10,300
Gross transfers between funds - out	(£24,644)	(£30,000)	—	—	(£54,644)	(£10,300)
<b>Other recognised gains / losses</b>						
<b>Net movement in funds</b>	<b>(£27,178)</b>	<b>£21,249</b>	<b>£21,078</b>	<b>(£11,734)</b>	<b>£3,415</b>	<b>£24,838</b>
<b>Total funds brought forward</b>	<b>£60,313</b>	<b>£65,936</b>	<b>£1,258</b>	<b>£91,057</b>	<b>£218,565</b>	<b>£193,727</b>
<b>Total funds carried forward</b>	<b>£33,134</b>	<b>£87,186</b>	<b>£22,337</b>	<b>£79,323</b>	<b>£221,981</b>	<b>£218,565</b>
<b>Represented by</b>						
<b>Unrestricted</b>						
General fund	£33,134	—	—	—	£33,134	£60,313
<b>Designated</b>						
Children's Work	—	£7	—	—	£7	—
Emergency Appeals	—	£300	—	—	£300	£500
LEGACIES	—	£79,922	—	—	£79,922	£61,168
Parish Hall (Proceeds)	—	£6,956	—	—	£6,956	£4,268
<b>Restricted</b>						
Flower Fund	—	—	£107	—	£107	£142
RESTORATION	—	—	£22,229	—	£22,229	£1,115
<b>Endowment</b>						
Parish Hall (Proceeds)	—	—	—	£79,323	£79,323	£91,057

## Balance sheet

	Total funds	Prior year funds
<b>Fixed assets</b>		
Investments	£127,926	£149,862
	<b>£127,926</b>	<b>£149,862</b>
<b>Current assets</b>		
Cash at bank and in hand	£94,110	£68,702
	<b>£94,110</b>	<b>£68,702</b>
<b>Liabilities</b>		
Creditors: Amounts falling due in one year	£54	—
	<b>£54</b>	<b>—</b>
<b>Net current assets less current liabilities</b>	<b>£94,055</b>	<b>£68,702</b>
<b>Total assets less current liabilities</b>	<b>£221,981</b>	<b>£218,565</b>
<b>Total net assets less liabilities</b>	<b>£221,981</b>	<b>£218,565</b>
<b>Represented by</b>		
<b>Unrestricted</b>		
General fund	£33,134	£60,313
<b>Designated</b>		
LEGACIES	£79,922	£61,168
Children's Work	£7	—
Flower Fund	—	—
RESTORATION	—	—
Parish Hall (Proceeds)	£6,956	£4,268
Emergency Appeals	£300	£500
<b>Restricted</b>		
Churchyard	—	—
Children's Work	—	—
Flower Fund	£107	£142
RESTORATION	£22,229	£1,115
DISBURSEMENT	—	—
Agency collection	—	—
<b>Endowment</b>		
Parish Hall (Proceeds)	£79,323	£91,057
<b>Funds of the church</b>	<b>£221,981</b>	<b>£218,565</b>



## Analysis of income and expenditure

	<u>Unrestricted</u>	<u>Designated</u>	<u>Restricted</u>	<u>Endowment</u>	<u>Total</u> <u>This year</u>	<u>Last year</u>
<b>Income and Endowments</b>						
<b>Donations and legacies</b>						
0101 - Gift Aid - Bank	£1,780	—	—	—	£1,780	£3,100
0105 - Gift Aid - PGS	£13,214	—	—	—	£13,214	£14,721
0110 - Gift Aid - Envelopes	£1,162	—	—	—	£1,162	£1,194
0201 - Other planned giving	—	—	—	—	—	£2,283
0202 - Other Planned Giving - Bank	£600	—	—	—	£600	—
0203 - Other Planned Giving - Envelope	£1,347	—	—	—	£1,347	—
0215 - Other Planned Giving - PGS	£2,827	—	—	—	£2,827	£2,528
0301 - Loose plate collections	£2,400	£11	—	—	£2,411	£8,802
0305 - Contactless Donations	£229	—	—	—	£229	£52
0401 - Regular gift days	£1,173	—	—	—	£1,173	£675
0410 - Church box	—	—	£2	—	£2	£117
0550 - Donations appeals etc	£948	—	£1,713	—	£2,661	£145
0552 - Website donations	£354	—	—	—	£354	—
0553 - Easyfundraising donations	£20	—	—	—	£20	—
0601 - Gift Aid refunds & GASDS	£5,260	—	—	—	£5,260	£7,499
0701 - Legacies	—	£48,425	—	—	£48,425	—
08A1 - Non-recurring one-off grants	—	—	—	—	—	£2,912
0901 - Other funds generated	—	—	—	—	—	£1,665
1225 - Receipts for shared ministry	£77	—	—	—	£77	£154
<b>Total</b>	<b>£31,396</b>	<b>£48,436</b>	<b>£1,716</b>	<b>—</b>	<b>£81,549</b>	<b>£45,851</b>
<b>Income from charitable activities</b>						
0502 - Non-Statutory Fees	£391	—	—	—	£391	£466
1103 - Parochial Fees	£1,089	—	—	—	£1,089	£1,731
1210 - Bookstall sales to promote objectives	£4	—	—	—	£4	£17
1260 - Parish magazine sales	£58	—	—	—	£58	£194
<b>Total</b>	<b>£1,542</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>£1,542</b>	<b>£2,408</b>
<b>Other trading activities</b>						
0902 - Events income	£74	—	—	—	£74	£2,396
1240 - Use of church (fund raising)	£180	—	—	—	£180	£155
<b>Total</b>	<b>£254</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>£254</b>	<b>£2,551</b>
<b>Investments</b>						
1001 - Dividends	£2,372	£2,688	—	—	£5,060	£5,840
1020 - Bank and building society interest	£22	£329	—	—	£352	£525
<b>Total</b>	<b>£2,395</b>	<b>£3,017</b>	<b>—</b>	<b>—</b>	<b>£5,412</b>	<b>£6,366</b>
<b>INCOME TOTAL</b>	<b>£35,589</b>	<b>£51,453</b>	<b>£1,716</b>	<b>—</b>	<b>£88,759</b>	<b>£57,177</b>

## Expenditure

### Raising funds

1720 - Costs of stewardship campaign	£365	—	—	—	£365	£454
1730 - Costs of fetes & other events	£21	—	—	—	£21	£170
1750 - Bank Charges	£60	—	—	—	£60	£65
Total	£447	—	—	—	£447	£689

### Expenditure on charitable activities

1830 - Giving - relief and development agencies	£1,680	£250	—	—	£1,930	£1,200
1850 - Home mission	£840	—	—	—	£840	£400
1870 - Secular charities	£1,780	—	—	—	£1,780	£900
1901 - Common Fund Contribution	£36,128	—	—	—	£36,128	£36,353
2001 - Working Expenses - Assistant Staff	£431	—	—	—	£431	£193
2062 - Organist	£1,230	—	—	—	£1,230	£1,810
2101 - Incumbent - Working Expenses	£189	—	—	—	£189	£625
2160 - Parish training and mission	£135	—	—	—	£135	£67
2210 - Mission Expenses	£173	—	—	—	£173	£315
2301 - Church running - insurance	£4,987	—	—	—	£4,987	£4,879
2320 - Organ tuning & Maintenance	—	—	—	—	—	£168
2330 - Church maintenance	£2,386	—	—	—	£2,386	£849
2331 - Cleaning	£42	—	—	—	£42	£415
2340 - Upkeep of services	£30	—	—	—	£30	£812
2342 - Childrens Work	£36	£4	—	—	£40	£125
2343 - Pastoral Care	—	—	—	—	—	£5
2345 - Cost of Flowers	—	—	£35	—	£35	£121
2350 - Upkeep of churchyard	£231	—	—	—	£231	£615
2360 - Administration	£2,549	—	—	—	£2,549	£3,289
2362 - Office Services	£134	—	—	—	£134	£166
2363 - Music and Hymn Books (inc licences)	£158	—	—	—	£158	£155
2420 - Church running - water	£197	—	—	—	£197	£308
2440 - Church running - heating and lighting	£4,215	—	—	—	£4,215	£4,755
2501 - Magazine expenses	£115	—	—	—	£115	£98
2505 - Website Expenses (haldonteam.org.uk)	£76	—	—	—	£76	£76
2506 - Website Expenses (stjames-teignmouth.org)	£44	—	—	—	£44	£35
2710 - Church major repairs - installation	£1,798	—	—	—	£1,798	—
2720 - Church minor repairs and decorating	£1,949	—	£930	—	£2,879	—
2920 - Church - New facilities	—	—	—	—	—	£4,226
Total	£61,541	£254	£965	—	£62,760	£62,967

### Other expenditure

2332 - COVID-19 pandemic	£193	—	—	—	£193	—
2399 - Governance costs examination/audit fee	£5	—	—	—	£5	£65
Total	£198	—	—	—	£198	£65

<b>EXPENDITURE TOTAL</b>	<b>£62,187</b>	<b>£254</b>	<b>£965</b>	<b>—</b>	<b>£63,406</b>	<b>£63,722</b>
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<b>GRAND TOTAL</b>	<b>(£26,598)</b>	<b>£51,199</b>	<b>£751</b>	<b>—</b>	<b>£25,352</b>	<b>(£6,545)</b>
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## Previous Year (2019) Statement of Financial Activities (SOFA)

	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total funds	Prior year funds
<b>Income and endowments from:</b>						
Donations and legacies	£45,568.93	£22.91	£259.64	—	£45,851.48	£119,744.18
Income from charitable activities	£2,408.95	—	—	—	£2,408.95	£3,505.85
Other trading activities	£1,553.16	—	£998.20	—	£2,551.36	£3,854.74
Investments	£4,715.84	£1,650.21	—	—	£6,366.05	£5,686.04
<b>Total income</b>	<b>£54,246.88</b>	<b>£1,673.12</b>	<b>£1,257.84</b>	<b>—</b>	<b>£57,177.84</b>	<b>£132,790.81</b>
<b>Expenditure on:</b>						
Raising funds	£689.92	—	—	—	£689.92	£238.92
Expenditure on charitable activities	£62,679.35	£322.91	£125.67	—	£63,127.93	£82,600.31
Other expenditure	£65.00	—	—	—	£65.00	£100.00
<b>Total expenditure</b>	<b>£63,434.27</b>	<b>£322.91</b>	<b>£125.67</b>	<b>—</b>	<b>£63,882.85</b>	<b>£82,939.23</b>
Gains / losses on investment assets	£8,380.13	—	—	£23,003.15	£31,383.28	(£12,083.69)
<b>Net income / (expenditure) resources before transfer</b>	<b>(£807.26)</b>	<b>£1,350.21</b>	<b>£1,132.17</b>	<b>£23,003.15</b>	<b>£24,678.27</b>	<b>£37,767.89</b>
<b>Transfers</b>						
Gross transfers between funds - in	£10,000.00	£300	—	—	£10,000.00	£400.00
Gross transfers between funds - out	(£300.00)	(£10,000.00)	—	—	(£10,000.00)	(£400.00)
<b>Other recognised gains / losses</b>						
<b>Net movement in funds</b>	<b>£8,892.74</b>	<b>(£8,349.79)</b>	<b>£1,132.17</b>	<b>£23,003.15</b>	<b>£24,678.27</b>	<b>£37,767.89</b>
<b>Total funds brought forward</b>	<b>£51,260.34</b>	<b>£74,286.06</b>	<b>£126.48</b>	<b>£68,054.67</b>	<b>£193,727.55</b>	<b>£155,959.66</b>
<b>Total funds carried forward</b>	<b>£60,153.08</b>	<b>£65,936.27</b>	<b>£1,258.65</b>	<b>£91,057.82</b>	<b>£218,405.82</b>	<b>£193,727.55</b>

### Represented by

#### Unrestricted

General fund	£60,153.08	—	—	—	£60,453.08	£51,260.34
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#### Designated

Emergency Appeals	—	£500.00	—	—	£200.00	£500.00
LEGACIES	—	£61,168.23	—	—	£61,168.23	£70,671.14
Parish Hall (Proceeds)	—	£4,268.04	—	—	£4,268.04	£3,114.92

#### Restricted

Flower Fund	—	—	£142.81	—	£142.81	£126.48
RESTORATION	—	—	£1,115.84	—	£1,115.84	—

#### Endowment

Parish Hall (Proceeds)	—	—	—	£91,057.82	£91,057.82	£68,054.67
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