

**Independent Examiner's Report**  
**to**  
**St Ervan Parochial Church Council ("the PCC")**

This report on the financial statements of the PCC for the year ended 31<sup>st</sup> December 2020, which are set out in the following pages, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ("the Regulations") and the Charities Act 2011 ("the 2011 Act").

**Respective responsibilities of the PCC and the Independent Examiner**

As members of the PCC and the charity's trustees, you are responsible for the preparation of the financial statements; you consider that the audit requirement of the Regulations and section 144(2) of the 2011 Act do not apply. It is my responsibility to issue this report on those financial statements in accordance with the terms of the Regulations.

**Basis of Independent Examiner's Statement**

My examination was carried out in accordance with the General Directions given by the Charity Commission under section 145(5)(b) of the Act and to be found in the Church guidance on PCC Accountability, The Charities Act 2011 and the PCC, 5<sup>th</sup> edition 2017. That examination includes a review of the accounting records kept by the PCC and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the financial statements and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts,

**Independent Examiner's Statement**

In connection with my examination, no matter has come to my attention:

- (1) which gives me reasonable cause to believe that in any material respect the requirements
  1. to keep accounting records in accordance with section 130 of the Act; and
  2. to prepare financial statements, which accord with the accounting records and comply with the requirements of the Act and the Regulations have not been met; or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

(Signed)

Name: Paul Roberts

Qualification: Qualified Parish Clerk and Responsible Financial Officer

Date: 2021

Address: Rose Cottage, Higher Tolcarne, St Columb, TR9 6DD

# ST ERVAN PARISH CHURCH - ANNUAL REPORT FOR 2020

To be delivered at the APCM on Sunday, 25<sup>th</sup> April 2021

## Rector's Report

Last year, I started my report by saying that I had great faith that we would do what God required of us: “We are rich in the gifts God gives each of us, and it is up to us to use these gifts, in order to grow God’s Kingdom, here, in Lann Pydar.” I ended by saying, “I look forward to the coming year. Whilst hurdles may fall in our way as we continue to walk together, I’m excited by what lies ahead, following Christ and connected through Christ.”

None of us knew back then that the hurdle would be so big, that it would stop us in our tracks! COVID-19 has meant an unprecedented year for all of us. We have all had to learn new ways of living in a world that no longer feels a safe place to be. Normal, everyday things like personal contact, singing, socialising, worshipping and sharing communion have all been put on hold. We have spent most of 2020 in various levels of ‘lockdown’, or limited activities, and we have started 2021 in the same way. COVID-19 has changed the way we live our lives in so many ways, and I think it is unlikely that life will ever be the same again.

That said, we have muddled on through the last year, learning as we went, making mistakes, and discovering new ways of ‘doing church’. Our communities have shown solidarity in the face of COVID-19, while our congregations have continued to follow Christ and stay connected through Christ. In these unusual times, I hope that connection has been a blessing to many.

One of the biggest hurdles we faced was the closure of church buildings in the initial lockdown period, from March to the beginning of July. This didn’t just mean a slight adjustment to how we did church, but a completely new way of working. In rural communities like ours, church buildings are central to the church’s



activities, connectivity and identification.

In April, a popular strap line was, “The church has left the building.” But the church went on: we didn’t close, except to lock the doors; we explored new ways of ‘doing church’ and being together as the body of Christ.

Our services went online, almost overnight! We quickly formed a regular pattern of online worship that has continued and developed over 2020. Resources for those who had limited access to computers were sourced and made available. ‘Buddying’ and phone calls became our main ways of staying in touch with each other. Our online offerings became even more creative: we had two online flower festivals, which not only brought our Benefice together, but also raised much-needed funds for our churches. During the summer, when lockdown eased a little, we gathered for a spectacular ‘Drive-in’ service, safely from our cars; and we found new patterns of services across our Benefice, ensuring that we used our church buildings safely when we were able. Towards the end of the year, we had some beautiful ‘safe’ group-singing for Advent, and we even put on a virtual crib service for Christmas Eve!

I need to thank you all for the part you played in ensuring we didn’t just give up! Our curate, Tess, has shared her extensive skills, knowledge and gifts with us, so that we could stay connected through the internet.

Churchwardens and many others have made sure church buildings are open safely and in keeping with the guidance, not only for gathered worship and private prayer, but for weddings and funerals, as well. Stewards volunteered to supervise open buildings. Many of you have visited, phoned and checked regularly on those who are housebound. So let me thank you all, for continuing to be the church present in our communities during this time of uncertainty. God's presence through you has meant our church did not just close its doors, but found new and exciting ways of being the church!

None of us expected the year we have lived through, and many reports will tell you that COVID-19 has meant that the decline of the church has accelerated. Yet, I feel excited by what we have achieved and feel optimistic about what we are now doing. We are rich in the gifts God gives each of us, and we have used these gifts, to the best of our abilities, in order to grow God's Kingdom, here, in Lann Pydar.

Therefore, I hope and pray, as we move forward together, that we will continue to 'do church'. It may never be like the church of 2019, we may not know what 'normal' is for a long time. That dreaded word, 'change', is ever present, but maybe it isn't such a scary word after all. Over the last twelve months, we have changed beyond recognition, and yet we live in hope that God's Kingdom continues to grow as we continue to journey together following Jesus Christ and led by the a holy Spirit.

With much love to you all,  
Helen  
Rector to the Lann Pydar Benefice

### **Curate's APCM Report, Spring 2021**

When I wrote my previous APCM report in February 2020, the world was a very different place. Looking back through that report reveals how different my work and ministry has been since the pandemic started. Almost all the regular activities mentioned in my previous report have been cancelled during the lockdowns, along with the weddings I was due to take in April and May 2020. Nevertheless, as our situation changes, the Holy Spirit leads in new ways, and new projects and ways of caring for people and worshipping together emerged to take the place of the old.

In March and April last year during the first lockdown, I quickly repurposed my photography and computer skills to learn how to livestream and edit videos for Facebook, and so we were one of the first benefices in the diocese to have the benefit of recorded and live online Sunday services and midweek morning prayer. Because the first lockdown also covered Holy Week and Easter, I was able to pioneer some creative approaches such as an Easter dawn service singing the 'Exsultet' while the light brightened through my window, and readings of Malcolm Guite's Stations of the Cross sonnets using images of Jesus' journey to the Cross. I also took advantage of the warmer weather to record sermons in the open air which proved more memorable than perhaps the words spoken!

Pastorally, along with Helen, I volunteered at the Oasis centre to coordinate volunteer responses to local need for shopping and prescription deliveries, and also contacted members of the church community to make sure they were doing okay. Where I live on Nansledan in Newquay, as secretary of the local community association I was involved in setting up a community support phonenumber and volunteer group for our estate, and acting as chaplain to the volunteer workers.

Sadly, activities I previous enjoyed such as Open the Book, the Wellbeing Café, the youth club at Nansledan, home communions, quiet days, home groups and even bellringing practice, were all hampered or cancelled due to the virus, and although some restarted over the summer, the present lockdown has once again forced them to be paused. On the other hand, because so many of us are now experts in Zoom, we have been able to start online social groups such as the 'Online Coffee Morning' that has offered many of us a way to keep in touch and stay positive and cheerful.

One of the great positives of our online services has been the establishment of a small community of people who share in our online morning prayer services on Tuesdays and Thursdays. Before the virus, Helen and I read these alone in church, but now we have a regular group of over a dozen who join us. This has all required Helen and I to learn new skills of speaking to a camera, and I am quite proud to have dared to offer brief impromptu theological reflections and homilies on the day's readings without any preparation. Indeed, sometimes I've felt that my sermons and homilies are all the better for the spontaneity!

I have of course had several funerals to take this year, including for close family of members of our congregations, and these are always a great privilege and profoundly moving. In gaps between lockdowns there have also been christenings, and one wedding, in which the bridesmaids made the best of the circumstances with colour-coordinated facemasks.

Throughout this year my curacy studies have continued, and I am now in the process of writing my final assignments and reflections for my third year of curacy. God willing, this stage of my training will be complete early this summer, after which I will remain with you as curate while searching for my first post as an incumbent vicar myself. There is no rush for this as I have until June 2022 to find the place to which God is calling me next.

In the meantime, I will continue with joy and gratitude to share your lives in this beautiful part of Cornwall, and I cannot wait until the vaccines do their job and we can resume some sort of normality where we are allowed to greet each other with hugs, handshakes and a holy kiss. And sing.

With every blessing,  
Tess.

## **The Benefice and the Parish**

St Ervan with the parishes of St Columb Major, St Mawgan-in-Pydar and St Eval, all close to the North Coast of Cornwall, comprise The Lann Pydar Benefice in the Deanery of Pydar in the Diocese of Truro. The new Deanery plan, approved by the PCC, contemplates that St Enoder will become the fifth parish in the Benefice during the months to come.



*St Ervan Church – Christmas Crib 2020*

St Ervan's school children attend the primary schools in St Eval or St Mawgan and the secondary schools in Wadebridge or Newquay. With a total population of about 500, the parish is primarily agricultural with scattered farms.

There are three centres of population in the parish – St Ervan 'Churchtown' and the villages of Rumford and Penrose. Shops, cafés, restaurants, public houses and similar public amenities are nearby, but none in the parish. The parish does however have campsites, holiday lets and bed and breakfast accommodation for holiday visitors,

## **St Ervan Church and Churchyard**



*St Ervan Church – Crib Service 2020*

The much loved building that comprises St Ervan Church is distinguished by its truncated tower. Its 'cap' with the pointed roof was added in 1955 to amend the ruin that marked a botched Victorian attempt to deal with cracks appearing in the original. There is a small chapel in Penrose that is the only other place of worship in the parish.

There is a small area in the upper churchyard designated for the burial of ashes and graveyard below the church remains in use. The non-conformist cemetery between Rumford and Penrose holds the parish war memorial.

## **The Parochial Church Council (the PCC)**

The Incumbent, Reverend Helen Baber and our Curate, Reverend Tess Lowe are assisted by retired clergy living locally. One Reader and several Local Worship Leaders are available in the Benefice. Notwithstanding the challenges posed by Covid-19, the PCC continued in 2020 to pursue its primary aim of promoting the Gospel of Our Lord Jesus Christ according to the doctrines and practices of the Church of England.

The PCC is a corporate body established by the Church of England and operates under the Parochial Church Council (Powers) Measure 1956. As such, the PCC is a charity currently exempted by Statutory Order from registration with the Charity Commission. This may change soon.

The Benefice Mission Statement is “Hear the Word of God, Live the Word of God, Spread the Word of God”. It is printed on the weekly pew sheet, ‘The Welcome’.

## **St Ervan Village Hall**

The adjacent Village Hall was built on what is believed to be the site of the original Rectory. It is managed by a volunteer committee, entirely separate from the PCC. A condition, imposed for this use of Glebe land, requires that Committee’s Hon. Treasurer to report its finances annually to the PCC. Village Hall maintenance is funded by fees charged for the use of the Hall supplemented by grants and fundraising.

## **The Benefice and The Oasis Centre - Cornwall**

The Benefice Committee, on which the PCC has representation, coordinates the activities of the four parishes. The pandemic has disrupted its pattern of meetings during 2020.

The Benefice office is based in the Rectory in St Columb. It is usually staffed each weekday afternoon. The outreach in the Benefice is supplemented by the work of The Oasis Centre – Cornwall, a locally based registered charity. The closure of its Wellbeing Café and a Memory Café was necessitated by the pandemic and, sadly, some other activities were also curtailed.

## **The Website**

The joint website for the parishes in the Benefice - <http://lannpydar.org.uk/> provides information about the four parishes and about services and local events.

St Ervan has no parish magazine, but a free magazine ‘Dreckly’, published locally, includes news of church activities.

## **Administration within the Parish**

1. The Incumbent is Reverend Helen Baber of 1, Tippett Meadow, St Columb, TR9 6TY. She is assisted by our curate, Reverend Tess Lowe.
2. Routine correspondence should normally be sent to Mr Jeremy Simmonds, Hon. Secretary, St Ervan PCC, The Old School House, St Ervan, Wadebridge, Cornwall, PL27 7TA.
3. There is no Hon. Treasurer to the PCC. For many years, the Treasurer’s tasks have been split among members of the PCC. Administrative duties, payments and correspondence are handled by Mr Michael O’Connor, Lyngham House, St Ervan, Wadebridge, Cornwall, PL27 7RT. Mrs Tina O’Connor of the same address undertakes the banking of cash and other receipts. The accounts are prepared by Mr Jeremy Simmonds (address above).
4. The parish Independent Financial Examiner is Paul Roberts, Rose Cottage, Higher Tolcarne, St Columb, TR9 6DD.
5. The parish holds one bank account – with Lloyds TSB Bank plc, Molesworth Street, Wadebridge. The parish also has a deposit account and investments with CCLA Investment Management Ltd, the Church of England Central Board of Finance.

## Membership of the PCC

Members of the PCC are elected by the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules or (in the case of the member of the Deanery Synod) are ex-officio. Due to the pandemic, the APCM was delayed until Sunday 11<sup>th</sup> October 2020.

In 2020, the following people served as Churchwardens or as members of the PCC. At the APCM in each year, the Churchwardens are elected for one year and PCC members and member of the Deanery Synod are elected for three-year terms.

To illustrate the arrangements currently in operation for the rotation of PCC members, the year on which the maximum six-year term of office for each Churchwarden and the three-year term of office for each PCC member is due to expire is shown in brackets after his or her name.

### Incumbent:

Rev. Helen Baber

*Chair and Rector*

### Churchwardens:

Mrs Tina O'Connor (2023)

*Standing Committee Member, and Electoral Roll Officer*

Until the APCM Mrs Mary Mitchell (2020)

*Standing Committee Member*

From the APCM Mr Michael O'Connor (2026)

*Standing Committee Member, Vice Chair, Safeguarding Officer and Local Worship Leader*

### Elected Members:

Mr Roger Biddick (2021)

*Standing Committee Member*

Mrs Mary Mitchell (2023)

Mr Jeremy Simmonds (2021)

*PCC Hon. Secretary, Standing Committee Member and Health and Safety Officer*

Mr William Wood (2023)

*Sexton*

Mrs Annette Wood (2023)

The PCC currently lacks a volunteer to serve on the Deanery Synod.

## Committees of the PCC

St. Ervan has one committee responsible to the PCC. This is the Standing Committee, comprising the Incumbent, Churchwardens, Hon. Secretary and Mr Roger Biddick. The Standing Committee has power to transact the business of the PCC between PCC meetings.

## The People of St Ervan

There were twenty-four names on the Electoral Roll in March 2020.

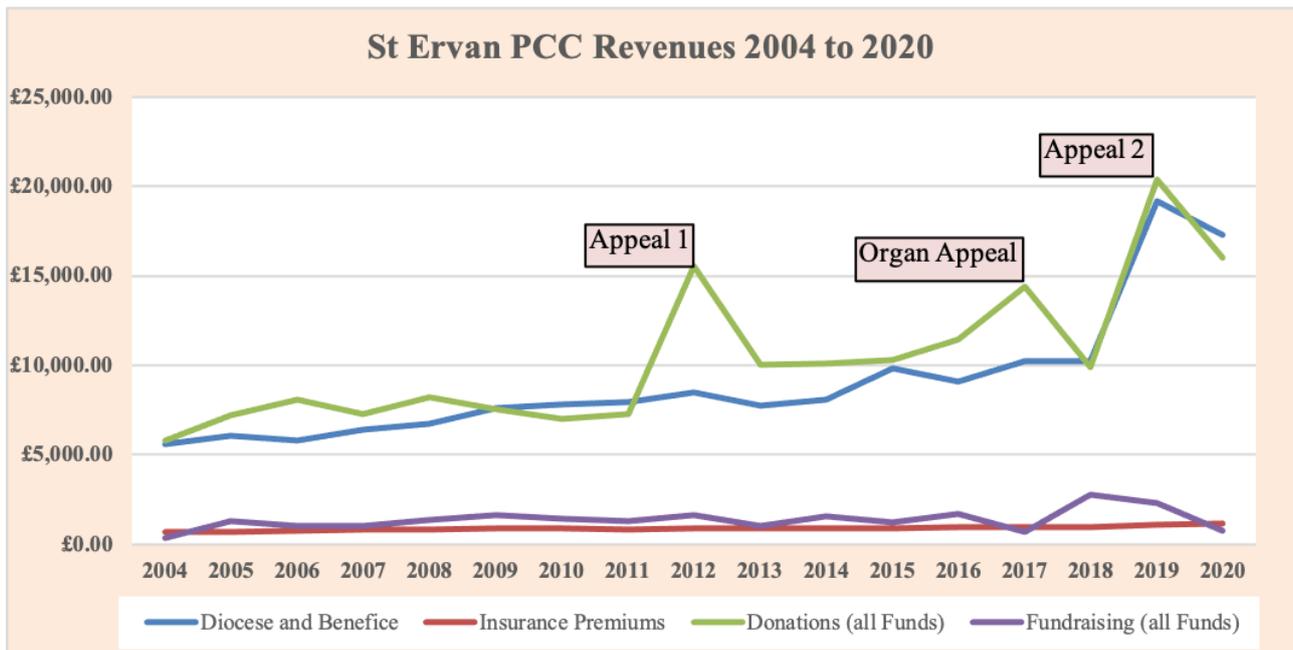
## Volunteers and Supporters

Even before the start of the pandemic, human resources in the form of volunteers and willing supporters were in short supply and reflected the ageing profile of the regular congregation. The onset of the pandemic served to accentuate this feature. The PCC continues to seek younger parishioners to attend fundraising events and to take a part in the running of the parish.

## Financial Trends

The onset of the Covid-19 pandemic and the varying forms of lockdown that were imposed during the year as a result have tended to dominate the activities and thus the financial situation of the parish throughout the year.

The first and most immediate concern related to the ability of the parish to maintain its contribution to the Diocesan Mission and Ministry Fund. In the past, the PCC has managed to pay each year's assessment in full. The assessment for each parish in the Benefice for 2020 was £17,500. This represented an increase of £224 on the assessment paid for 2019.



The above graph illustrates the outcome for 2020. The PCC has struggled to pay its contributions to the Diocese and the Benefice. The contribution to the Diocesan Mission and Ministry Fund has however fallen short of the sum requested by £1,100.00.

Significantly, the total paid to the Diocese and the Benefice is £1,246.23 more than the total of all donations received during 2020. That shortfall has been paid out of the PCC’s slender General Fund, which at the year-end stood at £8,425.10. Short of a significant surge in donations, which is considered unlikely, the period of time during which this pattern can continue is thus limited. Shortfalls in the years to come are predicted.

The closure of the church for much of the year and the reduction in both the number of services held and the number of people attending those services could only result in a significant drop in receipts via open plate collections and the wall box inside the church. Equally, fundraising activities were curtailed and fundraising receipts, it was anticipated, would thus plummet. A drop in fees receivable was also anticipated. In the event, none were received.

The dire predictions that seemed inevitable during the early part of the year were confounded to the extent illustrated by the above graph. The growth in donations has proved both a pleasant surprise to the PCC and a credit to all supporters of St Ervan.

The PCC members are overwhelmed and deeply grateful for the generosity of the response from the supporters of St Ervan Church.

**The Policies of the PCC**

Over the years, the PCC has adopted policies for the more effective discharge of its responsibilities. These comprise: -

1. **The Reserves Policy** – pursuant to which the Designated Roof and Major Works Fund (to which £1,000 was added annually for ten years) is held to defray major repair costs, particularly repairs to the roof, thought to be inevitable within a decade.
2. **The Safeguarding Policy** – for working with children and vulnerable adults in the parish, records the names of those authorised for this work and contains other provisions including one for annual review.

3. **The Health and Safety Policy** – provides for the identification and assessment of all risks in the church and churchyard and for regular inspections and review.
4. **The Burials Policy** – covering arrangements regarding burials in the churchyard.
5. **The Asbestos Management Plan** – created to address what is believed to be a very remote possibility that the church fabric includes asbestos.

### **Essential Repairs and Planned Projects**

The church building was described by English Heritage as ‘at risk’ in 2015. Essential gutter repairs were carried out during the year.

The replacement of the North Door, the work on the vestry screen and works to the East End of the Chancel have all been delayed by the pandemic

### **Social Media**

St Ervan has its own linked Facebook and Twitter accounts together with a YouTube channel on which short videos about the parish are posted.

### **Worship in 2020**

From Epiphany to the third Sunday of Lent worship at St Ervan proceeded conventionally, with weekly Sunday services, alternating Eucharistic and non-Eucharistic, and weekly Morning Prayer on Mondays. However, restrictions due to the Covid 19 pandemic then disrupted worship.

From 22 March the church was closed, apart from security and maintenance checks, and communal worship consisted of attending and contributing to Benefice online services. However, as many of our normal congregation are not online this was only possible for a few households. Pastoral ministry in this period comprised informal phone calls and socially distanced contact. From 17 June the church was opened on Wednesdays for private worship, a facility used by a handful of our congregation. To facilitate this the churchwardens made masks for congregational use.

From 5 August to 4 November regular services resumed with weekly Holy Communion on Wednesday afternoons, with an average of six persons attending, plus a socially distanced Harvest Festival as described separately. However, from 4 November to 1 December regular services were again suspended, though the church was open for private worship on Wednesday and Sundays.

From 2 to 30 December our Wednesday Eucharists resumed. Also we were able to hold our normal Christmas services, albeit with social distancing. There were no funerals, weddings or baptisms during 2020.

Special services held during the year were;

1. Harvest Festival on Sunday, 27<sup>th</sup> September (see below);
2. Lessons and Carols on Wednesday, 16<sup>th</sup> December;
3. The Crib service on Sunday 20<sup>th</sup> December; and
4. Christmas Eve communion service on Thursday, 24<sup>th</sup> December.

### **St Ervan Harvest Festival**

In any rural community in Cornwall, Harvest Thanksgiving is a significant event. After all, like the Service of Lessons and Carols, it is a Cornish Invention! At St Ervan we were particularly keen to try and recapture the spirit of Parson Hawker’s first ever Harvest Festival some 150 years ago.

But how do you do a Harvest Thanksgiving under the current Covid-19 rules? It was a challenge, but with a little help from our friends, on 27<sup>th</sup> September it all worked out OK.

Social distancing was achieved by using alternate pews and carefully positioned groups of chairs. We calculated that we could legally accommodate between about 24 and 48 people, depending on the

size of the ‘bubbles’ or family groups attending. Looking at past attendance we reckoned we would just about be OK. We didn’t have a very good answer where the Rector cheerfully asked ‘Well what if twelve pilgrims suddenly turn up?’

After some thought our answer was ‘Rejoice, and if necessary repeat the service!’ In the event there was a disappointing lack of pilgrims, but our regulars did us proud.

As congregations are not allowed to sing under current rules, we had a pop-up choir of carefully selected volunteers positioned in the chancel, well away from each other and the congregation. Nancy Barker kindly played the organ for them.

Our traditional auction of produce in the Village Hall could not take place, so outside the church we positioned a gazebo kindly loaned by the Oasis Centre. On it kind people placed a terrific variety of food, vegetable fruit and flowers. As always at St Ervan these were offered for free to all comers in the hope that our donations bucket would attract their attention. Wonderfully our congregation was very generous, enabling sizeable contributions to church funds and Penrose Chapel. Also a considerable amount of produce was donated which was earmarked for the Food Bank.

So thanks to one and all the Harvest was celebrated despite Covid-19. Special thanks to Nancy Barker and the pop-up choir, to Oasis for the loan of the gazebo, to Helen for preaching, and to Jo, Tim, Tina and Mary for erecting the gazebo and Roger and Suzanne for helping on the day.

In the words of the old farmers’ toast: ‘Here’s God speed the plough, long life and success to the farmer’.

### **Special Collections**

£115.00 was collected at the Carol Service for St Petrocs and passed to the charity during the year.

### **Church Attendance** (*Electoral Roll Officer’s Report*)

The number of names on the electoral roll in March 2019 was twenty-four. Typical attendance at Sunday services until 15<sup>th</sup> March was about nine persons.

*Tina O’Connor, Electoral Roll Officer*

### **Health and Safety.** (*Health and Safety Officer’s Report*)

There has been no change in the health and safety profile during 2020.

*Jeremy Simmonds, Health and Safety Officer*

### **Review of the Year** (*Hon. Secretary’s Report*)

#### **Meetings.**

Benefice meetings continued to be shared with the PCCs of St Columb, St Mawgan and St Eval but ended with the pandemic lockdown.

1. **PCC.** In 2020 there were PCC meetings in February, July and October.
2. **Benefice Committee.** The Committee met in February.
3. **Deanery Synod.** The PCC was represented at no meetings during the year.

#### **Social and Fundraising.**

‘Motorised Mayhem’ (aka the Lann Pydar Benefice Treasure Hunt) took place on Saturday 19<sup>th</sup> September when ten intrepid car loads set off from St Ervan Churchtown on our Benefice Treasure Hunt. Amazingly, after 2½ hours nine cars had returned. In St Ervan we count that as a success!

The clue sheets, every one of them a masterpiece of literature, required the solution of anagrams (at which our entrants were uniformly dismal) keen powers of observation (at which they did very well) and general knowledge and common sense, on which the organiser was not prepared to comment. This is because one question involved the ability to count to eleven, at which most competitors and the organiser did very badly (not enough fingers!).

The routes (yes, there were more than one) wound through the picturesque lanes of St Ervan, St Eval and St Mawgan, a distance of 16½ miles. Staggered starts meant that cars were well spaced to aid traffic flow and the only clues requiring passengers to alight had car parks nearby.

The winners were the St Eval Starlets, whose sagacity and intellect were of the highest order. Our other brilliant teams included the Treglummings, the Jellyquesters, Rose-Ervan, Flying Fox, the Late Clashers, the Hapless Holidaymakers, the Paw Patrollers, the Rumford Roamers and 'Not Them Again', all of whom showed mental dexterity, stoicism, and good humour.

Participants were invited to make donations to support our parishes and their good works. These donations totalled £320, so £80 went to each of the four parishes in our Benefice. One very generous supporter helpfully addressed her donation envelope in Serbo-Croat, which fortunately the organiser was not able to translate.

We were particularly grateful to St Ervan Parish Hall and the Oasis Centre who kindly lent gazebos from which the event was administered. Special thanks go to Tina O'Connor, Mary Mitchell, Tim and Jo Redgewell for helping to erect the gazebos.

Located perilously close to the Treasure Hunt gazebo was St Ervan's famous cake stall. We are very grateful to Mary Mitchell, Sally Simmonds, Suzanne Biddick, Barbara Griggs and Mike and Tina O'Connor who donated cakes, produce and prizes. Donations to the cake stall were £90. Oh yes, the tenth car did eventually arrive, having stopped for many merry conversations en-route!

### **Voluntary Tasks.**

Several parishioners, some of them members of the PCC, helped with voluntary tasks throughout the year during fundraising events and in routine maintenance and repairs. The PCC is, as ever grateful for all the gifts so freely given during the year to the Church and to the PCC, whether they are money, produce, time or skills.

### **Support from Elsewhere**

Due to the pandemic, the Visitors' Book in the church bearing witness to the many people, from all parts of the United Kingdom and overseas, who enjoy their visit to St Ervan has been sadly underused in 2020.

*Jeremy Simmonds, Hon. Secretary*

### **Child Protection and the Safeguarding of Vulnerable Persons.**

St Ervan complies with Diocesan Safeguarding Guidelines and a copy of the Church of England Parish Safeguarding Handbook and other relevant documents are displayed in the church. There are no regular activities specifically for minors or potentially vulnerable adults. There are few minors in the families of those on the Electoral Roll, or regularly attending St Ervan church. Those that do attend services are usually accompanied by parents or other responsible adults. No vulnerable persons have been identified as having attended services.

*Mike O'Connor, Safeguarding Officer*

**Report on the Fabric, Goods and Ornaments of the Church**

Gutter repairs were carried out in the spring.

**Churchyard**

The churchyard has been maintained very satisfactorily by Mr Rodney Cowling.

*Mike O'Connor and Tina O'Connor, Churchwardens*

**Deanery Synod Report**

The PCC lacks a representative to attend meetings of the Deanery Synod.

**Churchwardens' Report**

The Church at St. Ervan continues to function as part of the Body of Christ.

The pandemic has inevitably affected the work of the Local Worship Leader, Pastoral Care Visitors and other Parishioners in the parish.

The church has not been open to visitors during much of the year.

The Churchwardens are most grateful to all who have supported St Ervan Church during 2020.

Signed

.....

M. J. O'Connor

Churchwarden

.....

C. O'Connor

Churchwarden

Date

2021

**ST ERVAN PARISH CHURCH**  
**NOTES TO THE ACCOUNTS FOR 2019**

**1. BASIS OF THE ACCOUNTS**

The Accounts have been prepared under the ‘receipts and payments’ basis in accordance with the Church Accounting Regulations 2006, the Charities Act 2011 and the Church Guidance.

**2. RECEIPTS AND FUNDRAISING**

**2.1 Gift Aid and Donations** - A total of 25 donors used the Gift Aid scheme during the year, 11 made donations of £100 or less, 7 contributed between £101 and £500, 3 contributed between £501 and £1,000 and 4 contributed £1,001 or more each during the year.

The Gift Aid Small Donations scheme is for loose cash collections at services in the church and the tax recovery for the financial year 2019/20 amounted to £1,012.89. Loose cash collections for the first nine months of the current financial year 2020/21 should provide a tax recovery of £247 when the return is submitted in April 2021.

**2.2 Fees – Receipts – nil – contrast with the budget figure of £500.00.**

**2.3 Interest** - The low interest rates during 2020 have continued to have an impact.

**2.4 Fundraising** – After deducting payments to other parishes in the Benefice and Penrose Chapel, the year’s fundraising efforts produced a net figure of £728.47 (as compared to £2,335.58 in 2019).

This total was made up as follows -

<b>Date</b>	<b>Event</b>	<b>Sum Raised</b>
15 <sup>th</sup> September 2020	Share of Virtual Flower Festival	£377.32
19 <sup>th</sup> September 2020	Share of Benefice Treasure Hunt	£80.00
19 <sup>th</sup> September 2020	‘Bring and Buy’ Cake Stall	£90.00
27 <sup>th</sup> September 2020	Socially Distanced Produce Stall	£181.15
	<b>Total Receipts</b>	<b>£728.47</b>

There was no fundraising for Restricted Funds in 2020.

**3. BUDGET AND SURPLUS**

The 2020 Budget contemplated a deficit of £6,250.00. The end-of-year outcome, although still a deficit, was £4,531.49. The unrealised increase in the value of investments completes the picture – see note 11 below.

**4. RESERVES**

The PCC’s Reserves Policy requires that the sum of £1,000 out of the surplus for each year must be added, at the end of the year, to the Designated Fund named ‘Roof and Major Works Fund’. This year’s deficit means that this target, originally set in 2008, again could not be met in 2020.

**5. FUNDS**

The accompanying Funds Analysis shows the amount in each fund at the beginning and end of the year and the movements in those funds during the year.

**5.1 Unrestricted Fund**

The **General Fund** is the PCC’s only unrestricted fund, which is not subject to any restrictions regarding its use. It is used to meet the day-to-day expenses of running the Church.

**5.2 Restricted Funds**

The PCC has maintained the following restricted funds during 2020 –

**5.2.1 Churchyard Fund** covering monies received and paid out for churchyard grass cutting. After taking into account the Parish Council’s contribution of £500 and one modest donation, the shortfall at the year’s end (£170.00) was made good out of the General Fund.

**5.2.2 Village Hall Fund** was abolished in 2019.

**5.2.3 The Marie Old Memorial Fund** must be used exclusively for the maintenance of St Ervan Church and its churchyard. Nothing was spent from this fund during 2020.

**5.2.4 Fabric Fund** covering monies specifically received for church repairs and restoration and all expenditure for this purpose. The sum of £120.00 was paid out to cover the cost of gutter repairs.

### **5.3 Designated Fund**

This is the **Roof and Major Works Fund**, now totalling £37,000.00, created pursuant to the Reserves Policy (see Note 4).

### **6. CHARITABLE DONATIONS**

A total of £300.00 was donated to charities during 2020. This sum went to The Oasis Centre - Cornwall. To comply with the Church Accounting Regulations 2006, sums collected by and donated to the PCC that are not for the PCC but are for specifically named charities and other worthy causes are not reflected in the accounts. The sum of £115.00 was collected for and paid to St Petros in December.

### **7. WALLBOX, BOOKSTALL AND SALES**

Items for sale are no longer displayed for visitors to the church. Incidental cash receipts from casual visitors and others received via the wall box, clearly labelled 'Donations', are shown under this heading in the accounts and are eligible for the Gift Aid Small Donations Scheme.

### **8. GIFT AID TAX REFUNDS**

Refunds for three-month periods ending on 31<sup>st</sup> December 2019, 5<sup>th</sup> April 2020, 30<sup>th</sup> June 2020 and 30<sup>th</sup> September 2020 respectively were received. The next claim for the final quarter of 2020 will be made in 2021 and is expected to total £561.88.

### **9. GENERAL EXPENSES**

General Expenses were kept to a minimum. No fees were paid to organists.

### **10. ASSETS AND LIABILITIES**

In addition to the cash assets shown in the Balance Sheet: -

1. There are various movable church furnishings and assets held by the Churchwardens on special trust for the PCC. These have not been valued. Some of these would require a faculty for disposal if such a decision were taken.
2. Some valuable items, previously held in safe custody by Lloyds Bank, are held in the safe in St Columb church.
3. A cheque for £25 from the Charities Aid Foundation was awaiting payment at the year-end.

### **11. INVESTMENTS AND INVESTMENT POLICY**

For many years, the PCC adopted the policy of placing the major part of its cash reserves on deposit with the Church of England Central Board of Finance. However, the low rates of interest available from this source prompted a review of this policy in 2014.

On 28<sup>th</sup> February 2014, 1,242.50 Investment Fund Accumulation Shares that the Church of England Central Board of Finance made available for purchase by parishes were purchased for the Roof and Major Works Fund with £30,000.00 from this deposit. On 6<sup>th</sup> December 2016, a further 1,017.72 shares in this fund were purchased for £31,600 from the Fabric Fund. These shares were still held at the end of 2020 and were valued, as at 31<sup>st</sup> December 2020, at £111,091.71 (54.97% due to the Roof and Major Works Fund and 45.03% due to the Fabric Fund).

On 22<sup>nd</sup> November 2016, 5,650.04 Churchwardens Fixed Interest Shares that the Church of England Central Board of Finance made available for purchase by parishes were purchased for the Fabric Fund for £30,000. As at 31<sup>st</sup> December 2020, this holding was valued at £35,281.67.

### **12. MISSION AND MINISTRY FUND**

The call for 2021 is to be £17,417. This is £83 less than the figure for 2020. It will probably not be achievable but we shall do the best we can. Given the capital growth in the PCC's investments over the last six years however (see above), a comprehensive financial review is planned for 2021 in order to determine whether a modest sum can be realised from that growth to make good the 2020 shortfall and to meet the 2021 call.

### **13. BENEFICE EXPENSES**

The parish share of Benefice expenses is agreed at £210.00 per month (£2,520.00 per annum).