

St Peter's Yaxham



Annual Report and Financial Statement
of the
Parochial Church Council
For the year ended
31 December 2019 & 2020

St Peter's Parish Church

Church Lane, Yaxham, Dereham, NR19 1RQ

The PCC is a body corporate (PCC Powers Measure 1956, Church Representation Rules 2006) and a charity currently excepted from registration with the Charity Commission.

Correspondence Address: Benefice Church Office

Church Rooms, Dereham Road, Mattishall, NR20 3QA. 01362 858873 contact@matvchurch.uk

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

Ex Officio members:

- Incumbent: Rev'd Mark McCaghrey (Chair and Standing Committee)
- Assistant Priest: Sally Thurgill (Vice Chair and Standing Committee)
- Curate: Andrea Woods
- Lesley Hoyle (Church Warden and Standing Committee)
- Annette Cheeseman (Church Warden and Standing Committee)

Elected members:

- Susan Martin (Deanery Synod and Secretary)
- Jackie Crisp (PCC)
- Joan Thurgill (PCC until 2021)

Officers (non-members)

- Kathryn Rogers (Electoral Roll Officer)
- Colin Thurgill (Fabric Officer)
- Pauline Street (Treasurer)
- Fiona McCaghrey (Benefice Safeguarding Officer)
- Barbara Crawshaw (Independent Examiner), 2019
- Patricia Menaul (Independent Examiner), 2020

Report approved by the PCC on

and signed on their behalf by

Contents

Page 1	Agenda
Page 2	Minutes of the last meetings
Page 3	Independent Examiner's Certificate 2019
Page 5	Accounts ending 31 st December 2019
Page 7	Benefice Accounts 2019
Page 8	Treasurer's Report 2019
Page 8	Church Wardens Report 2019
Page 9	Electoral Roll 2019
Page 9	Safeguarding Report 2019
Page 10	Fabric Officer's Report 2019
Page 11	Deanery Synod Report 2019
Page 12	Independent Examiner's Certificate 2020
Page 14	Accounts ending 31 st December 2020
Page 19	Benefice Accounts 2020
Page 20	Treasurer's Report 2020
Page 20	Rector's Report 2020
Page 22	Church Wardens Report 2020
Page 22	Electoral Roll 2020
Page 22	Fabric Officer's Report 2020
Page 23	Safeguarding Report 2020
Page 23	Deanery Synod Report 2020

The Agenda for the Annual Meetings for 2021

Annual Meeting of Parishioners

1. Opening prayer, and short homily.
2. Minutes of the last AMP (held in 2019).
3. Nominations read.
4. Election of Churchwardens.
5. Any resolution to allow churchwardens to stand after six successive terms of office, or to disbar them from doing so.

Annual Parochial Church Meeting

APCM 2020

1. Acceptance of the reports for 2019, contained within the Annual Reports document.

APCM 2021

1. Apologies for absence.
2. Minutes of the last APCM (held in 2019).
3. Matters arising from these minutes.
4. Acceptance of the reports for 2020, contained within the Annual Reports document.
5. Elections to vacancies to Deanery Synod.
6. Elections to the PCC.
(as this parish elects on a three year basis, this will include vacancies that would have fallen in 2019 as well as 2020. The vacancies that would have fallen vacant in 2019 will be for a two year term).
7. Resolutions concerning the procedures for elections, or the number of lay representatives on the PCC and other items allowed by the CRR. These resolutions take effect from the next APCM.
8. Any questions from the meeting to be considered by the PCC.
9. Closing prayers.

First PCC Meeting

1. Opening prayer.
2. Apologies for absence.
3. Minutes of the last PCC meeting.
4. Matters arising.
5. Appointment of officers: Lay-chair of PCC, Secretary, Treasurer, Electoral Roll Officer, Independent Examiner.
6. Co-option of members to the PCC until the next APCM.
7. The Standing Committee is constituted in accordance with the CRR rules M31.
8. Important and urgent AOB.
9. Date of next meeting.

Minutes of the Annual Meeting of the Parishioners

St Peter's Church, Yaxham

18th March 2019, 7.30pm held in St Peters, Yaxham

Present; Rev Mark McCaghrey Chair (MM); Rev Sally Thurgill (ST); (AA) Annette Cheeseman Churchwarden (AC); Jackie Crisp (JC); Sheila Doyle (SD); Lesley Hoyle Churchwarden (LH); Susan Martin Secretary and Deanery Synod Rep (SM); Kathryn Rogers (KR); Joan Thurgill (JT); Colin Thurgill Fabric Officer (CT).

Apologies: Adrian Akester Treasurer, Ian Martin.

- 1) Worship & Prayers - MM opened with opening prayers.
- 2) Minutes of the last meeting – 16th April 2018 – these were agreed as an accurate record.
- 3) Appointment of Churchwardens – AC and LH were appointed.

Annual Parochial Church Meeting

- 1) Apologies and Present – as above.
- 2) Minutes of the last meeting – 16th April 2018 these were agreed as an accurate record.
- 3) Matters arising not covered by reports – None.
- 4) Adoption of the Annual Report and Accounts - these were agreed as an accurate record.
- 5) Reports

All reports have been prepared and circulated so will not be read out. However, time will be allowed for questions about any of the reports.

- a) Rector's report – ST led with a period of reflection on Mathew 14: 22 -23. She proposed a "Stepping Out Service" to replace the Sunday Special. The format to be finalised but to make it a community and children friendly "Messy Church" style of Service, with a break for coffee part way through and interactive games and crafts. The first Service would be Sunday 28th April. The idea was supported unanimously. ST closed with Philipians 4-7.
- b) The Electoral Roll - changes in membership.
- c) Annual report - what the PCC has done in the last 12 months.
ST thanked SM for all her work on the heating project.
LH and AC thanked SM and CT for their assistance as Sub-Wardens in 2018.
- d) Financial report – correction from "oil" to "all". MM thanked AA for all his hard work and wished him a happy retirement in July.
- e) Annual Fabric report.
- f) Deanery Synod report.
- 6) Adoption of the Child Protection and Vulnerable Adult Policy
Fiona McCaghrey and Sally Thurgill.
- 7) Elections and Appointments
 - a) Election of representatives to Deanery Synod, if required – N/A
 - b) Election of PCC members – JC and JT, four vacancies
 - c) Appointment of Deputy Churchwardens (where appropriate) SM and CT
 - d) Appointment of Sides men – everyone's responsibility.
 - e) To approve a Named Person for Child Protection - ST
 - f) To approve a Named Person for Vulnerable Adults Fiona McCaghrey
- 8) AOB – KR asked whether it would be helpful to move the Yaxham service to 11:00am, to give the Celebrants more time to get to St Peters from the previous service. ST to reflect and discuss with MM.

Closing Prayers – JC

Independent Examiners Certificate

Report to the trustees/ members of:

ST. PETER'S YARMHAM PCC

On accounts for the year ended:

31st DECEMBER 2019

Charity no (if any):

—

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2019

Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

~~[The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of {~~ ☐ ~~]. Delete [] if not applicable.~~

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (~~other than that disclosed below*~~) which gives me cause to believe that in, any material respect:

- ~~• the accounting records were not kept in accordance with section 130 of the Charities Act; or~~
- ~~• the accounts did not accord with the accounting records; or~~
- ~~• the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.~~

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

* Please delete the words in the brackets if they do not apply.

Signed:

B. Crawshaw

Date:

20.2.2020

Name:

BARBARA CRAWSHAW

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

Address:

5 GREGS CLOSE
MATTISHALL
NORFOLK NR20 3QN

Section B

Disclosure

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose

St Peters Yaxham PCC

General (unrestricted) fund Receipts & Payments account Financial Statement as at 31st December 2019

2018		2019	Budget
	Income		
1323.83	Collection Plate	1530.51	1400.00
390.08	Charity collections	461.05	400.00
0.00	Insurance Claim	941.60	
665.00	Envelopes gift aided	411.50	500.00
3127.92	Other Donations	6423.25	3200.00
10804.00	donations gift aided	6804.00	10000.00
2533.62	HMRC refunds	3244.40	2700.00
4622.00	Statutory fees	1157.00	3000.00
33737.08	Transfer from Fabric Account	5123.62	
<u>57203.53</u>	Total	<u>26096.93</u>	<u>21200.00</u>
	Expenditure		
8646.00	Parish Share	8622.00	8622.00
247.15	Support costs	311.80	450.00
2904.22	Churchyard expenses	2487.50	1600.00
701.09	Church cleaning & Maintenance	535.36	1000.00
1444.50	Utilities	1100.23	1500.00
2119.30	Insurance	2178.23	2200.00
2280.00	Benefice shared costs	2280.00	2304.00
273.46	Missionary costs	229.36	
33147.65	Electrical works	5210.62	3000.00
249.60	Fees	0.00	
45.00	Transfer to Fabric Account	60.00	
711.28	Donations	295.10	500.00
<u>52769.25</u>	Total	<u>23310.20</u>	<u>21176.00</u>
<u>4434.28</u>	Excess/(Deficit) of income over expenditure in year	<u>2,786.73</u>	<u>24.00</u>

Other Funds (Restricted) Receipts & Payments account
Financial Statement as at 31st December 2019

2018		2019	Budget
	Income		
4467.17	Dividends and Interest	4519.22	
350.00	Donations	6127.76	
45.00	Transfers from general fund	60.00	
<u>4862.17</u>	Total	<u>10706.98</u>	<u>0.00</u>
<u>33737.08</u>	Transfer to General Fund	<u>5123.62</u>	
<u>(28,874.91)</u>	Excess/(Deficit) of income over expenditure in year	<u>5583.36</u>	

Financial Statement as at 31st December 2019

	Bank balances as at 1st January 2019		
	Barclays PCC account	12116.90	
	Barclays Fabric account	12035.70	
	Barclays Business Premium account	1310.68	
50145.44	CBF Deposit account	<u>241.53</u>	25704.81
4434.28	General Fund surplus in year	2786.73	
(28,874.91)	Fabric Fund surplus in year	<u>5583.36</u>	8370.09
<u>25704.81</u>			<u>34074.90</u>

	Bank balances as at 31st December 2019		
	Barclays PCC account	14903.63	
	Barclays Fabric account	17616.46	
	Barclays Business Premium account	1313.28	
<u>25704.81</u>	CBF Deposit account	<u>241.53</u>	<u>34074.90</u>

NOTES TO THE ACCOUNTS

	CCLA Investment Fund - Restricted Fund		
	Number of shares held at 31st December 2019	8051	
	Price per share (pence)	1610.96	
<u>129698.39</u>	Value at 31st December 2019		<u>129698.39</u>

	Bell Fund - held in Fabric Account		
	Balance at 1st January 2019	1780.70	
	Receipts	<u>60.00</u>	
<u>1780.70</u>	Balance st 31st December 2019		<u>1840.70</u>

	Organ Fund - held in General Account		
	Balance at 1st January 2019	160.00	
	Receipts	<u>20.00</u>	
<u>160.00</u>	Balance st 31st December 2019		<u>180.00</u>

BENEFICE EXPENSES ACCOUNT

This is held as a Restricted Fund in the accounts of Mattishall PCC on behalf of the other parishes in the Benefice

		2019 ACTUAL £	2019 BUDGET £	2020 BUDGET £
Expenditure				
Benefice Staff Costs		10292	9500	10700
Ministerial Costs	1)	4229	2800	3000
Church Office Overheads		2131	2500	2400
Church Office Repairs & Renewals	2)	978	500	300
Printing & Stationery		2919	3500	2250
Initiatives and Core Groups		203	800	158
Resources & Misc Costs	3)	4858))
		<u>£25,610</u>	<u>£19,600</u>	<u>£18,808</u>
Receipts				
Adverts, photocopying, miscellaneous		673	256	100
Donations		10000	0	0
Gift Aid recovered		2500	0	0
Parish Contributions				
East Tuddenham		1608	1608	1464
Hockering		1066	1068	1332
Mattishall		12192	12192	10620
North Tuddenham		984	984	1308
Welborne		1164	1188	1500
Yaxham		2280	2304	2484
		<u>£32,467</u>	<u>£19,600</u>	<u>£18,808</u>
SURPLUS/(DEFICIT) FOR THE YEAR		<u>£6,857</u>	<u>£0</u>	<u>£0</u>
Balance b/fwd at 1st January 2019		8739		
Balance c/fwd at 31st December 2019		<u>£15,596</u>		
The above balance is accounted for as below:				
Benefice Office Expenses Account		4020		
Benefice Initiatives Account		11576		
		<u>£15,596</u>		

RECEIPTS & INVOICES RECEIVED AFTER 31 DECEMBER 2019 (Not included in these accounts)

	£	£
Contribution towards Winter Booklet printing	30	0
Welborne PCC - balance of year's contribution	79	72
	<u>109</u>	<u>72</u>
	£	£
Ministerial expenses	384	3343
Photocopying	116	37
	<u>500</u>	<u>3380</u>

NOTES

1) These cost include 2 years' expenses

2) This figure includes the cost of an asbestos survey.

3) The Benefice Initiatives & Resources account is funded by voluntary donations and is used for the cost of benefice resources & the printing of the Easter & Winter booklets. It has also been made available for each parish to cover any mission/outreach activity costs up to £500.

Treasurer's Report 2019

The General Fund's income is largely made up of church service collections, parochial fees (wedding and funeral fees) regular donations from church members and funding from other bodies. We did however have a large donation of £5,000 from the estate of Ms Bruce. Income amounted to £26,097 and included £16,111 donations, £461 from Yaxham Parochial Charities, £3,244 gift aid reclaim from HMRC, £1,157 from statutory fees for weddings and funerals and £5,124 was transferred from the fabric fund into the general fund to pay for oil, the installation of heaters and associated electrical work.

St Peter's is pleased to say it was able to pay its parish share in full of £8,622 and contributed £2,280 to the benefice shared costs, maintenance to the churchyard including grass cutting and tree works, electrical repair work was undertaken to the cost of £5,124. Other major expenditure included insurance at a cost of £2,179.

Overall there was an excess of income over expenditure for the year for the general fund of £2,787.

With regards to the fabric fund and other accounts, a total of £4,519 was received from interest and investment proceeds and £6,338 from donations. In addition, donations of £60 were received for the bell fund and transferred from the general account accordingly.

Overall there was an excess of expenditure over income for the fabric fund and other accounts of £8,369.

Pauline Street

Churchwardens Report 2019

This last year has gone so quickly and it is Annual report once again.

Our chosen charities for the year were The Bishops Le church yard appeal, Christian Aid, Guide Dogs for the Blind and Water Aid.

Bridget Wright retired as our organist and her husband Bob who used to tidy the churchyard has also had to give up due to ill health. Bridget was presented with gifts for her and Bob. Many thanks go to both of them. Organist Rob Amey comes and plays at our communion services. Occasionally we have a guest organist and sometimes we sing unaccompanied. Fortunately, we have a couple of good singers to keep us going if we have no music.

In July Graham Darken came to talk to us about Guide Dogs for the Blind. He came with his old guide dog who is now retired and his new one. Several other dogs were in the congregation. All of them were very well behaved and enjoyed dog treats and lots of fuss after the service.

On 2nd August we had a bat evening. Philip Parker from the Bats in Norfolk Churches Project came and gave us a talk and slide show of our native bats. We had a break during the evening for refreshments of Pimm's and nibbles. Then lights went out, infrared lights and sound system went on and we waited for the bats to emerge. We could hear them as they came out flew round and then disappeared through a very small hole in the window high above the altar. It was a very interesting evening and was very well attended and everyone enjoyed it.

We continue to have strong links with our village school. They have daily collective worship with Mark, Andrea or Sally taking part once a week. Sally does Messy Church once a fortnight. The school walks down to the church for collective worship twice a term.

Pauline Street is now looking after our accounts and everything is going well. Many thanks to her for taking this on.

Two windows in the vestry were vandalised during the summer. They were sent away to be repaired and are now back in place.

Annette and I would like to thank all those who contribute to the upkeep of our church. The cleaners Joan and Olive, flower arrangers. To Colin who keeps his eye on the fabric of this building and to Colin, Jeffrey and Tony who keep the churchyard looking so good. Thank you.

During the year we have had 1 wedding, 2 Thanksgivings of births and 1 interment of ashes.

Lesley Hoyle & Annette Cheeseman

Electoral Roll Report 2019 / 2020

This stands at 19, an increase of one since last year.

Safeguarding 2019

In 2019, we hosted a training event which was run by the safeguarding team in the Diocese for Churchwardens, those working with young people and vulnerable adults and Mattishall PCC. In 2020, we are hosting further training for those Church Wardens, Mattishall PCC and those people who lead events involving young people and vulnerable adults. These events were also open to people who hold similar roles within the Deanery.

Throughout this year, all PCCs have complied with the 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).

Although I am the Parish Safeguarding Officer for the safeguarding of children in the benefice, safeguarding is all our responsibility, so if you have any worries or concerns, please phone me on 07736 301549 and I will respond as soon as I am able to.

Thank you for your support.

Fiona McCaghrey

Fabric Officer's Report 2019

Routine servicing carried out during the year was on the following:
the vestry safe lock, the fire extinguishers, the organ and the boiler.

In March Scott Cole removed a pine tree growing in an oak tree in the churchyard which was impacting on the growth of the oak. As last year, we have continued with the grass cutting regime adopted in 2018. Grateful thanks to Scott and volunteers Jeffrey and Tony for all their help.

During July two separate panels of the north vestry window were damaged. They were removed and sent to Chapel Studios in Horsford for repair. They were refitted fully repaired in January 2020. We were successful with an insurance claim for the repair work.

Mark asked me to present to the September 2019 PCC meeting a summary of St. Peter's Church Quinquennial Inspection Report dated 9th November 2017.
(Priority B denotes work which requires attention within 12 months).

I have been through the 16 items listed in category B, page 37 of QI report and recommend the following as priority:

Priority Major Repair Works

7.6 South side nave roof parapet: Replace flashing and re-render back of parapet £1,500-£2,000.
8.14 Decay of coping stones on south aisle east elevation: Require renewal £1,000-£1,200.

Priority Maintenance

7.3 Tower roof: remove old flagpole and rotten framework.
Repoint above flashing on tower roof.

15.14 Bench: adjacent to south pathway unsafe. Repair or removal – has been removed.

Listed under Reports main section – page 13 which is now a priority.

7.14 South aisle slated roof (Lady Chapel) needs re-slating.
This is now leaking and rainwater dripping internally on window ledge and back pew attached to the wooden chest. (I spoke to architect who verbally suggested repair would be in region of 30K).

At a meeting of the PCC in January 2020 a decision was made to start proceedings for the repair of the Lady Chapel roof.

Colin Thurgill

Dereham and Mitford Deanery Synod Report 2019

There were three meetings of the Deanery Synod in 2019:

27th February 2019, 2nd July 2019, and 17th October 2019

The February meeting was held at Church House in Dereham. Rev Louisa Pittman was licensed at the end of March to the curacy of the Barnham Broom Group. She explained her journey to ministry in rural Norfolk from South Carolina. We also heard Rev Heather Butcher's insight into her first experience of General Synod and the Rural Dean Rev Mark McCaghrey gave us some insight into his sabbatical on Luke 15.

In July Swanton Morley kindly hosted the Synod and Summer Social. Our speakers were Rev Sally Theakston and Robert Culyer. Reverend Sally Theakston was invited to give her reflections on her time in the Deanery. Sally spoke about her ordination 30 years ago and how her work in the Navy, Hackney, Putney, Gaywood and Dereham had shown her how people share the same dreams and hopes. She said how the Team is facing a time of great challenge now, with generations of people unfamiliar with hymns, church, liturgy, bible, and faith. She sees ministry now as a mission ministry going back to the time of the disciples who also faced indifference in the general population. There will be challenges around how to use our buildings, how to raise the parish share, ageing congregations such that we will need to develop different ways of having clergy, perhaps more as an organisational role in the future rather than pastoral. Sally asked the question, what will ministry look like in 30 years' time? Sally has hope and knows that working with God is the way forward. Robert Culyer (Funding Support Officer for the Diocese) talked about stewardship and legacies. Charities gain 50% of their income from legacies while the church is getting 7.5% of its income from legacies. Robert was keen for us to promote and celebrate legacies among our congregations, possibly having a Legacy Officer in each benefice. We were also encouraged to engage with our local communities, not just for fund raising but also inviting people to help the church with their talents and skills and using our buildings as community hubs.

In October, the meeting was held at All Saints, Mattishall. We had two speakers: Rev. Canon Heather Butcher - *Every Day Faith*. Heather talked about the initiative *Setting God's People Free*. It encourages lay people to become more confident in discipleship. We are all called to be Disciples. Everybody should be encouraged and enabled to lead intercession and to share their faith stories. The Lay Development and Spirituality Officer (Rev Susannah Gunner) has been appointed.

+Graham will be visiting the Deanery on 11th March 2020. The Archdeacon's Visitation to Deaneries will take place on 20th June 2020 at Mattishall. These are both open to all Deanery and congregation members, in addition to clergy and church wardens.

Susan Martin - Deanery Synod Representative

Independent Examiners Certificate

Report to the trustees/ members of:

ST. PETER'S YAXHAM PCC

On accounts for the year ended:

31-12-2020.

Charity no (if any):

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended / / .

Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

[The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [~~the Institute of Chartered Accountants in England and Wales~~]. ~~Delete if not applicable.~~

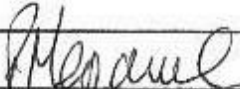
I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (~~other than that disclosed below~~ *) which gives me cause to believe that in any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

** Please delete the words in the brackets if they do not apply:*

Signed:



Date:

5.4.2021

Name:

PATRICIA MARIE MENAUL

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

RETIRED, FINANCIAL DIRECTOR / COMPANY SECRETARY

Address:

HOLLY LODGE, 47, WELGATE, MATTISHALL
NORFOLK NR20 3PS

Section B

Disclosure

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose

St Peters Yaxham PCC

General (unrestricted) Fund Receipts & Payments account Financial Statement as at 31st December 2020

2019	2020	Budget
Income		
1,530.51 Collection Plate	0.00	0.00
461.05 Charity collections	136.00	400.00
941.60 Insurance Claim	0.00	0.00
411.50 Envelopes gift aided	130.00	500.00
6,804.00 Other Donations gift aided	7,620.89	10,000.00
6,423.25 Other Donations	111,494.65	3,200.00
3,244.40 HMRC refunds	2,215.24	2,700.00
1,157.00 Statutory fees	2,551.00	3,000.00
0.00 Interest income	6.03	0.00
5,123.62 Transfer from Fabric Account	0.00	0.00
26,096.93 Total	124,153.81	21,200.00
Expenditure		
8,622.00 Parish Share	8,646.00	8,622.00
311.80 Support costs	295.58	450.00
2,487.50 Churchyard expenses	2,328.25	1,600.00
535.36 Church cleaning & Maintenance	1,645.36	1,000.00
1,100.23 Utilities	722.72	1,500.00
2,178.23 Insurance	2,220.69	2,200.00
2,280.00 Benefice shared costs	2,090.00	2,304.00
0.00 Gift to Bishop	50.00	0.00
229.36 Missionary costs	179.41	0.00
5,210.62 Electrical works	0.00	0.00
60.00 Transfer to Fabric Account	0.00	0.00
295.10 Donations	30.00	500.00
23,310.20 Total	18,208.01	21,176.00
 2,786.73 Excess/(Deficit) of income over expenditure in year	 105,945.80	 24.00

St Peters Yaxham PCC

Other Funds (Restricted) Receipts & Payments account Financial Statement as at 31st December 2020

2019		2020	Budget
	Income		
4,519.22	Dividends and Interest	4,636.16	4600.00
6,127.76	Donations	646.13	
0.00	Donations gift aided	180.00	
60.00	Transfers from general fund		
<hr/>		<hr/>	<hr/>
10,706.98	Total	5,462.29	4,600.00
<hr/>		<hr/>	<hr/>
5,123.62	Transfer to General Fund		
<hr/>		<hr/>	<hr/>
5,583.36	Excess/(Deficit) of income over expenditure in year	5,462.29	
		<hr/>	

St Peters Yaxham PCC

Financial Statement as at 31st December 2020

Bank balances as at 1st January 2020

	Barclays PCC account	14,903.63	
	Barclays Fabric account	17,616.46	
	Barclays Business Premium account	1,313.28	
25,704.81	CBF Deposit account	241.53	34,074.90
2,786.73	General Fund surplus in year	105,945.80	
5,583.36	Fabric Fund surplus in year	5,462.29	111,408.09
34,074.90			145,482.99

HMRC Refund Due

2,215.24

Bank balances as at 31st December 2020

	Barclays PCC account	8,749.14	
	Barclays Fabric account	22,223.15	
	Barclays Business Premium account	111,952.57	
34,074.90	CBF Deposit account	244.39	143,169.25

Cash in hand

98.50

145,482.99

St Peters Yaxham PCC

Notes to the Accounts For the year ended 31 December 2020

CCLA Investment Fund - Restricted Fund

Number of shares held at 31st December 2020	8051	
Price per share (pence)	2048.73	
<u>129,698.39</u> Value at 31st December 2020		<u>164,943.25</u>

Bell Fund - held in Fabric Account

Balance at 1st January 2020	1,840.70	
Receipts	<u>586.13</u>	
<u>1,840.70</u> Balance at 31st December 2020		<u>2,426.83</u>

Organ Fund - held in General Account

Balance at 1st January 2020	180.00	
Receipts	<u> </u>	
<u>180.00</u> Balance at 31st December 2020		<u>180.00</u>

St Peters Yaxham PCC
Statement of Assets & Liabilities
as at 31 December 2020

Funds

Unrestricted General Fund	125,876.66
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Restricted Funds:-

Fabric Fund	16,999.50
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Bell Fund	2,426.83
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Organ Fund	180.00
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	<hr style="border: 1px solid black;"/> 145,482.99
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Represented By:

HMRC Refund Due	2,215.24
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Cash in Hand	98.50
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Barclays PCC account	8,749.14
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Barclays Fabric account	22,223.15
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Barclays Business Premium account	111,952.57
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CBF Deposit a/c	244.39
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	<hr style="border: 1px solid black;"/> 145,482.99
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BENEFICE EXPENSES ACCOUNT

**This is held as a Restricted Fund in the accounts of Mattishall PCC
on behalf of the other parishes in the Benefice**

	2020 ACTUAL £	2020 BUDGET £	2021 BUDGET
Expenditure			
Benefice Staff Costs	7429	10700	6500
Ministerial Costs	856	3000	3000
Church Office Overheads	2097	2400	2000
Church Office Repairs & Renewals	653	300	250
Printing & Stationery	1492	2250	1600
Initiatives and Core Groups	152	158	0
Resources & Misc Costs	4018	0	0
	<u>£16,698</u>	<u>£18,808</u>	<u>£13,350</u>
Receipts			
Adverts, photocopying, miscellaneous	230	100	0
Donations	1796	0	0
Gift Aid recovered	443	0	0
Parish Contributions			
East Tuddenham	1130	1464)
Hockering	895	1332)
Mattishall	7950	10620)
North Tuddenham	811	1308)
Welborne	1001	1500)
Yaxham	1613	2484) 17600
	<u>£15,868</u>	<u>£18,808</u>	<u>£17,600</u>
SURPLUS/(DEFICIT) FOR THE YEAR	<u>£(830)</u>	<u>£0</u>	<u>£4,250</u>
Balance b/fwd at 1st January 2020	15596		
Balance c/fwd at 31st December 2020	<u>£14,766</u>		
The above balance is accounted for as below:			
Benefice Office Expenses Account	4970		
Benefice Initiatives Account	9797		
	<u>£14,766</u>		

NOTES

The Benefice Initiatives & Resources account is funded by voluntary donations and is used for the cost of benefice resources & the printing of the Easter & Winter booklets.

It has also been made available for each parish to cover any mission/outreach activity costs up to £500.

During the year 2020 a COVID related grant was received relating to the Church Rooms & Office. This was allocated on the basis of 50% to All Saints Mattishall for use in the Church Rooms and the remaining 50% was split across all the parishes based on the electoral roll figure of each church and allocated to the cost of the Church Offices expenses.

Early in 2021 further COVID related grants were received totalling £8097 which will be split 50/50 between the church rooms and church office. This means that £4048.50 will be offset against office costs.

Treasurer's Report 2020

During this year we have been affected by the closure of public gatherings due to Covid. Although we have still received the normal donations via standing orders, the vestry donations have been very restricted.

The PCC has been very fortunate to have received a large legacy during the year of £100,000 from the Estate of Ms Bruce. At present, this is in the business premium account, however, the use of it is to be discussed when meetings are allowed again so that we may be able to transfer part of it to a CCLA bond to generate a higher return.

Excluding the above-mentioned legacy, the unrestricted General Fund's income consists of a few church service collections but mainly parochial fees (wedding and funeral fees), regular donations from church members and funding from other bodies.

Income amounted to £124,154 and included £119,252 donations, £136 from Yaxham Parochial Charities, £2,215 gift aid reclaim from HMRC, £2,551 from statutory fees for weddings and funerals.

St Peters is pleased to say it was able to pay its parish share in full of £8,646 and contributed £2,090 to the benefice shared costs, maintenance to the churchyard amounting to £2,328 including grass cutting and tree works. Other major expenditure included insurance at a cost of £2,221. Due to the church not being open for a large proportion of the year, utility costs have been greatly reduced compared to previous years.

There was an excess of income over expenditure for the year for the general fund of £105,946.

With regards to the fabric fund and other accounts, a total of £5,462 was received from interest and investment proceeds and from donations. Included in these figures is a donation of £586 which was received for the bell fund.

Overall, there was an excess of expenditure over income for the fabric fund and other accounts of £5,462.

The total excess of income over expenditure during the year was £111,408.

Pauline Street

Rector's Reflection for 2020

It is difficult to know how to reflect on 2020 without becoming glib or bombastic.

First of course, it is important to recognise those in our communities for whom 2020 was a year of loss. Lost loved ones. Lost time. Lost relationships. Lost business.

And for those it has been hard – forced to be in lockdown with those who abuse them; on the breadline because they have lost their jobs; those who have struggled to access healthcare or whose lives have felt on pause; those who have been locked down on their own.

But I believe we can also give thanks.

Thanks for those who have worked tirelessly behind the scenes, in the NHS, essential shops and services, and the many, many other people in this country and around the world who have ensured that despite the huge shock of the pandemic, we have been able to get through this most difficult of times without the famines, millions of deaths and other effects of previous similar pandemics.

Thanks for the ingenuity and skill of the scientists who were able to map the virus and create successful vaccines in record time.

Thanks for those in our communities who have come alongside neighbour and stranger in their time of need. And for those around the world who have worked tirelessly in foodbanks, and among vulnerable communities to ensure that they would not be forgotten.

Thanks for the consideration shown by those who step to one side as you walk, wear masks in enclosed spaces, and keep away from you.

Thanks for the opportunities as those who live in small villages of being able to obey the lockdown rules of staying at home, but yet still being able to walk in the countryside.

Thanks for the technology which has meant we can meet together with family and friends despite being scattered across this country or the world and has meant we can meet together as a benefice church family.

Thanks for the new good things in our world, inspired by the creativity of the human mind and the fluttering of the wings of the Holy Spirit.

Thanks for the hope we have in Jesus Christ, which means we can trust in God through the darkest of times.

Thanks for the staff team here who have adjusted to new ways of working and continued to support our benefice church family, and those who have taken part week by week.

Thanks for those who have carried on to enable our parishes to carry on into the future despite the shock of this year and the closure of buildings.

Thanks for friends and family and those who encourage and support.

As we hold our APCMs in 2021 we will be hoping that the road out of lockdown is a sure and steady one, but the future will not be the same as the past. We are not the same people we were in March 2020 and neither are our villages.

Things have changed and we face increased challenges. We have lost valued members of our congregations. Members of the staff team have stepped down or wish to change the focus of their ministry in a way which means they will be less available for Sunday worship.

And for parishes which relied on people bringing cash to collections or fund-raising events, there is a real fear that money will run out in 2021.

But there is also opportunity. People in our villages have also had time to reflect and re-evaluate their lives. And if people never 'go back to the office' in the same way, they may be around in our communities in a way we haven't seen for fifty years.

Are we attentive to the opportunities to be a listening ear, a welcoming presence, an encourager of healthy patterns of life?

So let us open our eyes and our lives to the God who does a new thing (Isaiah 43:19) and is at work in our world and in people's lives, pandemic, or no pandemic.

Rev Mark McCaghrey

Church Wardens Report 2020

The last 16 months have been very challenging for all of us. Trying to keep our church life going, while living with lock down restrictions. Many people have got used to using the zoom services and many THANK YOU'S go to all those who have provided the technical 'know how' to keep them up and running.

Also, to all those who have led the services. It must have been very strange taking the services while not being able to see the church and congregation in front of you.

During 2020 we had 12 normal services until the end of March. We had 2 services in September, 1 in October, an outside Remembrance service in November, 1 service in December plus Christmas Eve Holy Communion.

During the year we had 2 baptisms and 3 funerals.

Lesley Hoyle and Annette Cheeseman

Electoral Roll Report 2020 / 2021

The total roll is 18

Fabric Officer's Report 2020

From the logbook - The lawn mower and strimmer, fire extinguishers and organ were all serviced during the year. The recommendation to replace an existing fire extinguisher before the next service date of October 2021 is awaiting approval from the PCC.

Externally - General maintenance to clear drain gullies of debris has been completed and continues to be monitored. The rotten bench in the church drive has been removed.

Internally - The building is checked regularly. To date no further water damage.

The decision to start proceedings for the repair of the Lady Chapel roof was put on hold when we went into lockdown in March 2020. To be referred to PCC for action.

Churchyard maintenance has continued throughout the year with regular grass cuts from April to October by Scott Cole and two volunteers.

In May three diseased yew trees were removed following the Archdeacon's approval to prevent the spread of disease to the remaining yew trees in the churchyard.

In July, an Covid 19 Risk Assessment for Opening Church Buildings was completed. Health and safety measures are in place with roped off pews, 2m floor markings and sanitiser stations. This is constantly under review and follows Government/CofE guidelines.

Action needed:

Attention to coronation oak.

Free standing noticeboard bottom rails are rotting and will need attention soon.

Colin Thurgill

Safeguarding Report 2020

The PCC has complied with the duty under section 5 of the of the Safeguarding and Clergy Discipline Measure 2016 (duty to have regard to House of Bishops' guidance on safeguarding children and vulnerable adults). Training was held in the Benefice at the end of 2019 and the beginning of 2020 towards training local volunteers and PCC members in the Foundation (C1) and Leadership (C2) models. Unfortunately, more local training has not been possible owing to Covid-19 restrictions.

Fiona McCaghrey

Deanery Synod Report 2020

On 11th March 2020, the new Bishop of Norwich, Bishop Graham, visited the Deanery. Evensong was held in St. Nicholas' Church followed by refreshments and a Question-and-Answer session. +Graham answered questions on his journey into ministry, his love of bees (but surprisingly not honey), and his connections with Norfolk. He expressed his delight at coming to Norfolk and said he was in conversation about a joint vision for the church in Norfolk during his tenure. The environment, evangelism and deepening discipleship and our life in prayer will be part of his focus. (This vision has now been produced and agreed by Diocesan Synod). Little did we know at the time that this was almost the last time we could have a meeting of people mingling in a building and sharing food and drink together!

Mark McCaghrey