

***Parish of Calstock
Annual Report &
Financial Statements
2018***

*Please note that the accounts for 2018
have not yet been externally examined.
If any alterations are required, they will
be re-issued.*

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Agenda for Annual Parochial Church Meeting (APCM)

11.30 Sunday 7th April 2019

Gunnislake Church Hall

- 1. Welcome***
- 2. Prayer***
- 3. Signing of attendance sheet & apologies***

Annual Vestry Meeting

- 1. Election of Church Wardens***

(Nomination forms available from the secretary)

Annual Parochial Church Meeting

- 1. Agreement of minutes of last APCM held on Sunday 29th April 2018***
- 2. Matters arising***
- 3. Acceptance of electoral roll***
- 4. Appointment of scrutineers (if necessary)***
- 5. Election of Deanery Synod members (up to 3 people)***
- 6. Election of PCC members*** (up to 11 excluding Church Wardens and Deanery Synod Reps; nomination list displayed in all three churches)
- 7. Presentation of Annual Report with 2018 accounts, with questions***
 - a. Rector***
 - b. Church Wardens***
 - c. Treasurer***
 - d. Deanery Synod report***
 - e. Safeguarding***
 - f. Questions on other reports***
 - g. Acceptance of annual report***
 - h. Vote of thanks***
- 8. Appointment of independent examiner***
- 9. Any other business (to be notified at least 48 hours in advance)***
- 10. Close of meeting with blessing***

Parish of Calstock – Background Information for Annual Report 2018

Background: Calstock PCC is a charity, excepted from Registration by Order, and it has the responsibility of cooperating with the Incumbent, the Revd Christopher Painter in promoting the whole mission of the Church, pastoral, evangelistic and ecumenical within the ecclesiastical parish of Calstock. It also has maintenance responsibilities for the three churches, the church hall at Gunnislake and Church House, Calstock. The three churches are The Parish Church of St Andrew, Church Hill, Calstock, PL18 9SG, All Saints Church, Harrowbarrow, PL17 8BG and St Anne's Church, Calstock Road, Gunnislake, PL18 9DS.

Membership: Members of the PCC are ex-officio or elected by the Annual Parochial Church Meeting (APCM) in accordance with Church Representation Rules. During 2018 the following served as:

Chairman: The Revd Christopher Painter (Rector), The Rectory, Oaklands House, Albaston, Gunnislake, Cornwall. PL18 9EZ

Church wardens Mrs Deborah Crocker (30.9.18) Mrs Julie Hick (until 31.12.18)

Secretary Mrs Caroline Lake (also Gift Aid Secretary)

Treasurers (as at 31.12.18):

PCC: Mrs Lauren Haywood

Calstock Vestry: Mr Douglas Dillow (non PCC)

Gunnislake Vestry: Mrs Mary Deacon (Child Protection Officer)

Harrowbarrow Vestry: Angie Castle (non PCC)

Other Members: Mr Spencer Wearne, Mrs Sylvia Milford, Mrs Angela Start, Mrs Jenny Snuggs, Mr Ian Courtis, Mrs Mary Staff, Mrs Sue Mullin, Mr John Roberts

Deanery Synod Reps: Mrs Mary Deacon, Mrs Cathy Grieve, Mrs Li Selman

Standing Committee: This is the only committee required by law. It has power to transact the business of the PCC between meetings, subject to any direction given by the Council. This was elected at the first PCC meeting following the APCM: Rector, Church wardens, secretary, treasurer, Sue Mullin.

Electoral Roll: 59 persons on 19th March 2019.

Bankers: Nat West Bank

Independent Examiner: Vacant

Safeguarding: Each parish within the benefice has a voluntary safeguarding officer who has access to training available and who keeps a record of training development. Calstock Parish's safeguarding officer is Mary Deacon.

RECTOR'S REPORT

How good are our congregations? Well it depends on what you mean by good, and by good, I mean how eager are we to flourish and grow? In 1998 an important survey was carried out into flourishing churches and considered what it was about them that cause them to flourish. The conclusion was that there were 7 marks or characteristics in a flourishing church

1. Energized by faith - Rather than just keeping things going or trying to survive, people experience God's love through the worship of the church, and are motivated to serve God and each other. The church engages with scripture and nurtures people's faith.
2. Outward-looking, concerned for a whole life rather than a church life. Deeply rooted in their local community, passionate and prophetic about Justice and Peace, making connections between faith and daily living, and responding to human need by loving service.
3. Seek to find out what God wants and discern the Spirit's leading rather than trying to please everyone. Explores what's God wants it to be and do has a clear vision of where it is going
4. Faces the cost of change and growth, rather than resisting change and living in fear of failure. Embraces the past and dares to try new things taking risks, responding creatively to challenges and building of positive experiences
5. Operates as a community rather than a club or religious organisation. Nurtures relationships, has a strong sense of leadership, lay and ordained working together, and a strong sense of the value of lay ministry
6. Makes room for all and is inclusive rather exclusive, welcoming newcomers, helping children and young people to belong, supporting enquirers of faith, and recognising that different characteristics of people are a strength.
7. It does a few things and does them well - it is focused rather than frenetic. Believes in being good news as a church enjoys what it does and is relaxed about what is not being done.

I was very encouraged because we do very well against these marks. The agenda for all meetings and the benefice such as PCCs, Benefice Council, Chapter and Greater Chapter focus on how we can meet and improve on them. The following comments suggest how we meet them, and we could fulfill them more effectively.

We are always reflecting on how we worship and considering how we can improve it. We look for new ways to worship which would engage with different groups of people. In 2018, mainly due to the enthusiasm and energy of our worship leaders, we were able to increase the number of services at St Dominic so there is one every week for the parish. In addition it gave the opportunity to explore different types of worship, holding a more modern morning service alongside traditional services of Holy Communion and Morning Worship.

Landulph experimented with a 'messy church' session in the summer which was well received and so lead to a 'messy Christmas' session. we hope this is now a fixture in the benefice calendar.

Across the summer we experimented with a service of 'Thanksgiving for marriage' which sadly attracted little interest, but was still worthwhile to try. Better received were the Services of Remembering, inviting those for whom we had conducted a funeral in recent years. The service open to anyone and the response suggested that it met an important pastoral need. This expansion of services stands in stark contrast to the often heard mantra that the church is in retreat - this is very much a benefice on the move.

Being a Christian is more than being in church for an hour on Sunday morning. We encourage people to think deeply about their faith and how it applies as they live their life in work, education and the community. In addition to our aspiration of delivering preaching and teaching which forms disciples, rather than churchgoers, we are making

opportunities for people to explore their faith, pray and learn together via an expanding homegroup network. 2018 saw the creation of a Home Group at St. Dominic to complement those already meeting in Calstock and Gunnislake; those who attend enjoy the sessions which are more than bible study. The benefice is developing a recognisable bible-based ministry.

Our weakness continues to be work with children and young people despite many ideas to engage them in church life. Likewise, there is room for significant improvement in the engagement of our congregation with them.

The same can be said for pastoral care in the benefice. As the Rector I'm not always sure that I am meeting the pastoral need of the parishes as effectively as I might and our response as congregations to pastoral need lacks continuity and coordination. It should be recognised that there is a significant amount of pastoral work being undertaken by individuals in all the parishes and for that we are grateful.

Many members of the congregation are involved in Mission (even if they may not recognise it as such) as individuals; again we are grateful for their sizeable contribution. Soon after my arrival I suggested that I'd like to see each parish adopt a charity to become a focus for prayer action and possibly fundraising (although this wasn't the primary motive). It's healthy for a church community to sometimes think beyond its own issues and concerns into the wider world and this was a way of achieving this. Fundraising often captures the imagination and excites the community more, but sadly is also a way of avoiding engaging with the real issues behind the need. The response to adopting a charity has sometimes been a little lacklustre; I hope this is something we can address and revitalise.

We continue to work hard on our Communications and I'm grateful to Caroline Lake and Betty Reynolds and others for their work on the weekly 7Link which reports on news across the benefice. I also thank a small army of volunteers who carry our large amounts of necessary admin. The upgrade of the website remains to be done, but we encourage people to refer to this regularly not least because the weekly 7Link is uploaded on the Thursday before the Sunday it's released. We would appreciate more engagement of our Facebook page not least because it's our public face on social media. Many comment that they don't use Facebook or social media - however it's a major means of communicating our presence to a younger audience beyond our regular congregation.

The friends at Calstock and St Dominic continue to provide a rich variety of social events which is important in acting as a meeting place between the worshipping and secular community.

We said goodbye finally to Bishop Tim, but were encouraged by the appointment of Bishop Philip at the end of the year.

I continue as Rural Dean and two major matters have occupied the Deanery this year; Mission and Ministry Fund (how we pay for our clergy) and the pastoral reorganisation - grouping together parishes formerly cared for by three clergy, to be cared for by two. This and encouraging news about the Deanery generally appears in the report from your Deanery reps.

It was exciting to find ourselves with yet another ordinand and Li Selman was accepted for ordination training, alongside Laura Bushell-Hawke (although they are on different courses). Debbie Crocker became the first member of a local congregation to begin training as an LLM/ reader in many years. We are blessed in having them among us. Their ministry alongside Roger Desborough and Bill Watson (our long-standing and hard working LLMs), 9 worship leaders and a number of PTO (retired) clergy means that the benefice is led by Ministry team of some 15 people. This represents a sizeable achievement for all concerned. But there is more to it than just having a large leadership. Firstly it's reminder to every member of our congregation that they too have

a ministry and we're very keen to help them discern what that is. Secondly it's a physical demonstration of clergy and laity working together with different but equally valued gifts.

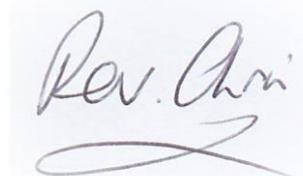
In more good news for the benefice we appointed a Benefice Administrator at the end of the year. We are delighted to welcome Hilary Hawkins who ably and enthusiastically manages an increasing amount of administration, thereby freeing me to do the things for which I was ordained.

As always there are a large number of people I wish I could thank by name were the list not so long. A big thank you to the churchwardens for all their support and hard work, often performing tasks beyond their role. Also the PCC members, treasurer's and secretaries. A particular thank you to Jackie Leverton and Nigel Cummings in Landulph who have worked particularly hard to rescue the finances. Thank you to Ann Murphy, Deb Crocker and Julie Hick who have stepped down as Churchwardens. On the other hand a thank you and welcome to Sue McLaughry as a Churchwarden of Pillaton.

Thank you to the whole ministry team for their support hard work and patience (particularly when they struggle to extract information from the Rector, or receive instructions at the last minute). Thank you to all those in the community who manage our buildings, raise funds, enable worship, offer hospitality and contribute to mission in any way. Apologies to anyone who feels they have been overlooked - I assure you that all your efforts are noted and appreciated.

Finally I'd like to thank Andrea for her sacrificial and generous support, mostly unseen, and for her encouragement, unwavering loyalty and honesty. We are hugely appreciative of the support and love we receive from the congregations, which was particularly poignant with the arrival of Charles and Phoebe, and loss of my mother.

It is a great privilege to serve as Rector in these historic, beautiful (and sometimes idiosyncratic) parishes. Thank you for inviting me to be your priest.

A handwritten signature in blue ink that reads "Rev. Chris" followed by a large, stylized flourish.

(PREVIOUS) CHURCH WARDENS' REPORT

The parish has had another successful year with many opportunities for worship and fellowship. We are extremely lucky that we can hold a service in all 3 churches every Sunday – apart of course from the Together at Ten service at the start of each month. We would like to encourage all three congregations to travel around the parish on these occasions as worshipping together is an important part of our spiritual life.

Concerns over financial matters continue and we have again been unable to pay our MMF (Mission and Ministry Fund) in full. The system for calculating MMF has changed and, as we hoped, our parish's share has been reduced a little and this reduction should continue year by year until a more equitable balance has been achieved. On a more positive note our treasury system is working well; many thanks to Karen and Paul Alderton who work extremely hard to keep the database up to date and to Lauren Haywood who pays all the bills.

Plans for building work at All Saints and St Andrew's are progressing as rapidly as anything does in the Church of England. We are hopeful that work can start soon at Harrowbarrow. We were granted a faculty for the reordering at Calstock, and the work on the new hospitality area is almost complete; pews have been removed, a radiator moved, walls repaired and painted, the floor sanded and oiled. Many thanks to all those who have helped. The path from the lych gate to the porch has a lovely layer of tarmac

which makes it much easier and cleaner to get to the church. We were so enthusiastic about it that we have also had part of the tarmac at Gunnislake replaced.

The Calstock bells will be coming down from the tower in March and making the long trip to Loughborough for repairs – many thanks to Sue McClaughry, Owen and Kevan Borlase and all the bell=ringers.

Laura Bushell-Hawke, our trainee ordinand, has continued her invaluable work within the benefice and has been joined by Li Selman whom I am sure most of you know. Li is training with South West Ministry Training Course.

We continue to derive much needed income from community groups using Gunnislake Church Hall; U3A, art classes, choir rehearsals, GLAD rehearsals, birthday parties, meetings and much more. Our monthly Craft Café continues; this community group is run jointly by church and community members and is a great opportunity to meet 'non-church' people in one of our buildings and develop our relationship with the wider community.

Thanks: this list cannot be exhaustive as we know there are many people who give generously of their time but keep what they do to themselves – first thanks go to all these unsung heroes!

Thank you to all those who prepare our churches for worship; Robert and Caroline Sutton, Julie Hick, Ian Curtis, Douglas Dillow, Peter Bonsey, Peter Lee and all the others I don't know about.

Thank you to all the musicians who add so much to our worship, particularly to Doug and Gabrielle for their wonderful organ playing, to Ann Sutcliffe for running the Ecumenical Choir to Sue McClaughry our new Tower Captain and all the bellringers. Sadly, Jean Nelson Harrowbarrow's much loved organist of many years, died in November; she will be greatly missed.

A big thank you to everyone who is involved with services; the retired clergy, Readers (LLMs), worship leaders, servers, readers and intercessors. Particular thanks need to go to Rev Martin Sellix who has been unstinting of his time supporting us. Thank you to all the members of the PCC without whom the parish could not function. We would welcome new members to the PCC - a new perspective is always helpful. Even if attending meetings is not your thing there are many other jobs that need doing and the more people involved then the less work there is for each to do. I appeal to all members of the congregations of our churches to 'do your bit' to help each other in our mission within our parish. We all have a responsibility to further the Kingdom of God in whatever way he calls us to serve, whether it is leading prayers, cleaning brass, gardening, making cushion covers, visiting, doing paperwork - anything that supports the church. I would ask you all to consider taking on a role, however small, to support your church.

Both Julie and I resigned as Churchwardens towards the end of 2018 so we are currently without a churchwarden at all – a far from ideal situation.

Finally, the biggest thank you goes to Chris and Andrea; we can't imagine being without you!

Julie Hick & Debbie Crocker, previous Churchwardens.

SAFEGUARDING REPORT

Below is a quote from 'Promoting a Safer Church' The Church of England's Safeguarding Policy Statement:

'The Church of England is called to share the good news of God's salvation through Jesus Christ. The life of our communities and institutions is integral to how we address this task. The good news speaks of welcome for all, with a particular regard for those who are most vulnerable, into a community where the value and dignity of every human being is affirmed and those in positions of responsibility and authority are truly trustworthy. Being faithful to our call to share the gospel therefore compels us to take with the utmost seriousness the challenge of preventing abuse from happening and responding well where it has.'

In the light of this statement the PCC is the main decision maker of a parish. Its members are clergy, church wardens and others elected by the Annual Parochial Church meeting (APCM) of the parish. The PCC and the incumbent have a duty of care to ensure the protection of the vulnerable in their church community.

At the meeting there will be some important information for people to take home and read regarding this important role which directly or indirectly affects us all.

Mary Deacon Safeguarding Co-ordinator (Calstock parish)

NURTURE

Open the Book report

Over 2018 the 'Open the Book' group has gone from strength to strength under the leadership of Louise James (the Methodist youth leader) and we now have sufficient volunteers from both the Anglican and Methodist congregations that, depending on the story being presented, we do not always need everyone to attend every week. We visit Delaware Primary school every Tuesday afternoon and the children are always keen to dress up and take part in the presentation when volunteers are needed. The staff are pleased to see us and it is very rewarding when their communication with the children demonstrates that they too have been paying attention to the stories. We hope that our efforts will enable the children at the school to learn about the Christian Faith in a fun and non-threatening way. Although our number of volunteers has grown over the year there is always room for more. *Caroline Lake*

Gunnislake Home Group report

Gunnislake Home Group continue to meet monthly in various church members' homes to study a specific Christian topic or passage in the Bible. We number nine at the moment, a good size for a group to share thoughts and more personal topics. We have completed a study recently on Prayer, using a study book from The Good Book Company. Currently we are tackling the Old Testament book of Nehemiah with his wall building project, from which we are able to apply encouragement for our own lives through his struggles. When we discussed the merits of belonging to a home group, members felt that it was healthy to discuss opinions with each other, to share new thoughts and even feel able to disagree. Different views enlarged our understanding. We also felt it was a good, safe, space to encourage praying together. We would very much encourage other church members to join or start a home group

Lorna Baker

Calstock Home Group report

We are a group of eleven meeting on the second Thursday of each month at 2pm. We have continued to follow the Church of England Pilgrim Courses. This year we have completed 'The Beatitudes' and 'The Eucharist'. They provide a good structure to worship, prayer and bible study. We have supported each other through quite a few journeys this year, some of growth and some tinged with sadness. After one meeting in particular I was struck by how much we feel like a little family, so important when our biological families are dispersed around the country. As a group we provided refreshments at the Calstock Open Gardens where we raised around £600 for St Luke's Hospice. Although well established as a group we welcome new members so please get in touch. There are also lots of opportunities to eat cake, laugh and natter. *Li Selman*

Julian group report

What a highlight in the week. The Julian group meeting on a Tuesday morning at 10:30 and spending some quiet time with God. You are welcome to join us if you would appreciate a change of pace. Contact Catherine Walker 01822832444 for details of venue.

Catherine Walker

WORSHIP

Worship Leaders Report

We now have 8 worship leaders based in Calstock Parish and 2 based in the southern half of our benefice. We meet regularly every 3 months at 'Greater Chapter' meetings to plan who will be leading services for that quarter and to share highlights and problems in our work. All the worship leaders regularly lead Morning Praise services and generally do this as individuals although sometimes in pairs. We also work alongside Chris (or other clergy) for Sunday morning communion services and at baptisms or funerals. Some of our number also lead evensong and some have even taken services in the southern half of the benefice! We are very grateful for the support we have received from all our congregations who appreciate that our input allows a Sunday morning service to take place in each of our Churches every week. This would be impossible to maintain without the work of the worship leaders.

We all enjoy the opportunity to take part in services in all or our churches. This has helped to develop a deeper understanding of what we are about in worship and how best we can share fellowship and faith with others. If anyone is thinking of giving it a go I would encourage you to do so.

Caroline Lake

PASTORAL

Church Visitors report

The group has been working within the parish for 10 years, having first been commissioned in 2009. The members have completed two cycles of the diocesan approved training and have received further training from Rev Martin Sellix. We meet bi-monthly for fellowship, prayer and discussion of current needs within the parish. Our ministry involves visiting members of the community as well as parishioners wherever a need is seen. This may be after a bereavement, during illness or supporting families unfamiliar with church considering baptism or marriage. We are mentored in our efforts by Rev. Martin Sellix. His guidance and support have been invaluable, and his humour has helped to keep our meetings from becoming gloomy and morbid when we are discussing difficult issues. I would like to take this opportunity to thank him publicly! The technical name for the work we do is Pastoral Ministry, and Chris is in the process of formalising this ministry in the Southern half of the Benefice. Calstock's group will be taking the opportunity to update our training and possibly extending the group - exciting times!

If any members of the parish know of someone who needs a visit (do ask them first!) then please make contact with the group via Rev Chris Painter (01822 834170) or Debbie Crocker (01822 832956)

Debbie Crocker

MISSION AND OUTREACH

Food Bank Report

In 2018 Callington Foodbank has given out nearly 7 tonnes of food to locals in need. The main areas that we have covered have been Callington and Gunnislake, with clients also coming from the smaller villages and rural areas. The need is still there; Universal Credit has been a major contributor, with delays and sanctions bringing chaos, but we also see those affected by redundancy, illness, and many other factors. Our volunteers are

amazing, and at present we are running with all volunteers and no paid members of staff at all. We have also been overwhelmed by the generosity of all those who donate food. Our Christmas food collection filled our warehouse to bursting, and we are still full! Since we are only low on one or two stock items, we are asking if people will consider financial giving instead of cans, we have standing order forms at the Foodbank. We would love to be able to say that we are no longer needed, but sadly at present this is not the case. We would like to take this opportunity to thank all those who give their support, in time, money, prayer, and donations of food, we could not do it without you, and for those locals in need, it is a lifeline. *Ian Courtis*

Christian Aid Report

In 2018 we sent £3,230 to H.Q. We are indebted to a great number of people for raising this amount in the Parish. Without their tireless efforts and the generosity of supporters it would be impossible. In 2019 we are not planning to run a House-to-House Collection. We aim to get out as many envelopes as possible through the Churches and to make up the short-fall through our Christian Aid events. Katrine Musgrave is the new Christian Aid Co-ordinator for Cornwall and is planning to come to the Concert and Cream Tea to say a few words of encouragement.

Ian Courtis, Christian Aid Committee

COMMUNICATION

7Link Report

The 7Link continues to be produced each week to and distributed to all 7 churches in the benefice which allows us to share information with all of our congregations. The amount of information varies depending on the number of upcoming services and events but it always contains information about services for the following 2 weeks and suggestions for prayers. Copies are also made available for people attending evensong or one of the midweek communion services.

If you would like something included to the 7Link please contact Caroline Lake who puts the 7Link together on a Wednesday/Thursday each week. Thanks to Kathy Thomas who photocopies the 7Link each week and makes sure that the copies get to each of our 3 churches. *Caroline Lake*

SOCIAL & SUPPORT GROUPS

Parish Breakfast

Parish Breakfast numbers have largely remained at the same level for the last few years. We all enjoy the big plate of egg, bacon, beans, tomato and mushrooms that Michael serves up to us and especially the unlimited toast, marmalade and tea or coffee to follow. It builds us up for the rest of the day and we only have it once a month ! It is a good social time and we all look forward to 9.30 am on the first Saturday of the month. Please join us. We will make you very welcome and it is nice to see some new faces. Just ring 01822 832342 to book your place up until Friday lunch time the day before.

We would like to thank all at the Tavistock Hotel for looking after us so well.

Sue Mullin

MUSIC

Bell ringers report

This year the decision was taken to re-hang the bells at St Andrew's Church. Quotes were sought from three bell-hangers, a Faculty was gained from the Diocese and a major fundraising exercise was launched. Once sufficient funds had been secured to undertake the re-hang a contract was placed with John Taylor & Co of Loughborough.

Unsurprisingly continued investigation brought up a number of other problems with the bell fittings, which should be addressed while the bells are out of the tower, fundraising continues in order to cover additional costs. By the year end around £40,000 had been raised or promised in donations or grants; and offers of help from across the benefice had been received which would reduce the cost of the project by about £9,000.

Particular thanks should go to Truro Diocesan Guild of Ringers, Duke of Cornwall's Benevolent Fund, Hobson Charity, Allchurches Trust, Central Council of Church Bell Ringers, Elmgrant, Sharpe Trustees, Cornwall Council, Cyril Worth and Son, Owen Borlase, Kevan Borlase and Chris Facey.

The bell ringers were heavily involved on 11th November. Bells were rung half muffled for the morning service, then open as part of both the national Ringing Remembers celebration at 12.30 and the Battles Over event at 19.05. Throughout the year the band has rung regularly for services, weddings and funerals. The group continues to work with ringers from around the area to ensure that the bells are available whenever and wherever they are needed. Throughout the year Kevan Borlase has given freely of his time to train new ringers for St Andrew's, for which we are most grateful.

Sue McCloughry

The Ecumenical Church Choir

The choir has continued to contribute music for a wide range of services in churches throughout the Benefice. It is a meeting point for a dedicated group of singers from the Anglican and the Tamar Valley Methodist Churches sharing a love of music in worship and the fellowship that comes with this.

The choir is a present a combination of soprano and alto voices, and is working on a varied repertoire of classical, modern, Taize and liturgical pieces to be incorporated as appropriate to each service.

This year we have contributed to the Christian Aid Concert, a baptism (much appreciated and enjoyed by the family and a very full congregation), the quarterly T@T services, and memorably sang the Faure 'In Paradisum' from his Requiem, with our sister choir in the South at the Ascension Day Service held at Pillaton. We especially enjoy the occasions when we can meet up and sing together!

We hold Thursday morning rehearsals at St Anne's Gunnislake, and Wednesday evening rehearsals at Tamar Valley Methodist Church and would be delighted to welcome new members to sing with us.

I would like to thank all those who contribute to these rehearsals but especially our stalwart organists, Gabrielle, Joan and Mark, who very generously give of their time and skills to support us.

As always, I have to thank and commend the individual members of the choir who show such commitment and joy throughout the year. The quality of sound and difficulty level of the music is constantly being raised, and it gives me a great deal of joy to see a strength of love and friendship reflected in the development of such an act of worship. In spite of dark nights, freezing cold, gale force winds, and the usual Cornish rain, your commitment is wonderful and very much appreciated. Thank you. *Ann Sutcliffe*

MANAGING OUR CHURCH

PCC Report

The full PCC has met 6 times since the APCM last year. No 'extraordinary' meetings have been necessary but there have been meetings of the finance committee and treasury team.

We have continued the routine have having a meeting every 2 months (usually on the first Monday/Tuesday of the month) and the agenda has allowed discussion on topics such as mission and nurture although finance and buildings do tend to take up a large proportion of our time.

The PCC makes decisions on a range of topics relating to the running of our churches, not just financial and would welcome the input from as wide a range of people as possible. If you think you have something to offer, why not put your name down for election to the PCC for 2019.

Caroline Lake

Electoral Roll report

The Electoral Roll demonstrates the strength of our congregations and are made public. A number of people worship infrequently, or during the week; these only show up on our electoral roll and there are more of us than we see. The Calstock Wednesday communion service for example is attended by 6-12 people; however there are some 20 people in total who come at different times. This year the Electoral Roll has been created from new - no names were carried forward and everybody on the list has requested to be on the list. We have endeavoured to reach all those who worship with us and remind them to re-register; we suspect that some have yet to do so. Sadly there have been removals due to bereavements and moving away. Names can be added after the APCM. The new role comprises 58 people who may attend and vote at the APCM. *Claire Nelson*

ECUMENICAL AND INTERFAITH

Deanery Synod Report

There have been 4 meetings of the Deanery Synod in the year 2018. The first meeting in February was given over to a taster session of the Discipleship course 'Freedom in Christ' which Tony Stephens and his team hope to run in Callington. An interesting meeting and subsequently a course has run for those who were interested.

The second meeting was held in April. There was a discussion and presentation about the reorganisation of parishes in SE Cornwall. It is proposed to form a new cluster with the Benefice of Maker with Rame and Millbrook St John and Torpoint with one full time stipendiary priest and a house for duty clergy (half time). The St Germans group parish joins with the benefit of Shevioc & Anthony with the vicar to live at St Germans vicarage. There was a presentation on the Deanery led allocation of MMF. Some discussion took place about whether this should be parish or cluster led.

The third meeting was held in June. This meeting had an update on the reorganisation of parishes and an update on the Deanery led allocation of MMF.

The fourth meeting was in September. Bishop Cornish School led us in worship to open the meeting which was very uplifting.

Sue Green head of Bishop Cornish school gave a presentation to the meeting with regard to having a new church school in Saltash in conjunction with the new houses being built. The meeting was happy to support Sue and her governors to recommend this to the diocese.

Sarah Welby gave a presentation about the 'Way to Welcome' in our churches which also involved some discussion.

Mary Deacon

RESOURCE

Finance Report: Parish of Calstock-Financial Review 2018

This report will be much briefer this year; all the necessary information is contained within the accounts and these will be explained at the Annual Meeting. The treasury team are happy to answer questions but ask that they are put in writing and presented before the meeting as our accounts are quite complex and it is impossible to remember all the facts and figures.

The biggest change this year has been the removal of our current account from TSB to Nat West. We had been receiving very poor service from the bank and were paying very high monthly charges; the final straw being their inability to set up internet banking for us. The move was time consuming and complex, but the new account is working well and incurs no charges. Thank you to Lauren Haywood who persisted with the process and succeeded against the odds.

The accounts for the year to Dec 2018 need studying carefully but come with several warnings! We appear to have had an income of £124,000 for the year but £60,400 of this was from the sale of our problematic investments which finally went through. This is therefore not income but transfer of funds and the money will be reinvested very soon. There is also income shown under "collections, donations & other giving" in the restricted column: this is donations for the bell restoration which is already committed and is not part of the parish's income. Taking these figures into account it means that instead of the very healthy surplus of £47,450 the actual surplus is probably in the order of a few thousand.

During 2018, for several complex reasons, we did not reclaim tax through the Gift Aid Scheme. This has been rolled over to this year and we are in the process of claiming it now which will make the figures look a bit brighter. That said, we have not paid our full MMF allocation for the fourth year running. We paid £25,000 of the £55,444 we were asked for. This is a larger sum than in 2017 and represents a larger proportion as our share had reduced a little, but the picture is not good. As of 31st Dec. 2017, we owed the Diocese £82,000 and this figure will now have increased to over £110,000. We recognise the importance of paying for the costs of ministry, but the PCC felt that it was not appropriate to continue to use deposit funds to meet our MMF contribution as these funds generate income. Each year that we use assets to meet our costs brings us closer to a situation where we have no funds left and we would be able to pay nothing. Had we paid our full contribution for MMF we would now have almost nothing left in reserve. As was said in last year's report the need is for ever more sacrificial giving if we are to meet our commitments and intentions. We would like to encourage all our congregations to consider increasing their weekly contributions, at least in line with inflation. Also, to complete a direct debit mandate as it is easy to forget a week's collection when on holiday and these missed weeks add up. Were we to be in a self-supporting church (Lutherans and others) we would have little choice but to give more or we would find ourselves without a minister!

Debbie Crocker

Two groups now oversee our finances. As always the Finance Committee is a sub-committee of the PCC and makes, or recommends, *strategic* decisions on how money is managed (eg what MMF will be paid, how money will be invested).

The Treasury Team now manages the money on a day-to-day basis and performs the role once undertaken by a single Treasurer. A Vestry Treasurer in each church pays collections and fees into the bank. The Treasurer receives any post from the bank, claims for fees and arranges payments via BACS. Gift Aid is monitored and applied for annually. At the centre, every transaction is recorded by the Book-keepers, who advise on payments, check our incomings and outgoings, calculate what fees we must pass on to the diocese and generate financial reports. This is a far more complex operation than previously and relies on good communications, patience and readiness to solve problems. However, we have an excellent team and it works! A big thanks to Chris, Mary and Angie; Caroline and Debbie. Particular thanks to Lauren who deals with the banking and to Karen and Paul for their magic ability with the spreadsheet and keeping a watchful eye over us all.

Appendix 1 – Summary of accounts 2018
Financial Statement for the year ended 31st December 2018

	<u>Unrestricted</u>	<u>Restricted</u>		
	2018	2018	TOTAL 2018	TOTAL 2017
<u>RECEIPTS</u>				
<u>Donations and legacies</u>				
Planned Giving	24,173	0	24,173	23,528
Collections, donations & other giving	8,386	11,224	19,610	7,451
All tax recovered through Gift Aid	0	0	0	7,696
Legacies	0	0	0	36,786
<u>Other Trading activities</u>				
Income from trading (Hall lettings)	3,786		3,768	2,419
Income from property	0			4,115
Gross Income from Fundraising Activities	93		93	1,189
<u>Receipts from Investments</u>				
Dividend (Diocesan Trust Income)	3,894	3,539	7,433	6,505
<u>Receipts from Church Activities</u>				
Statutory Fees retained by PCC (weddings/funerals etc)	8,347			6,058
Other	225			723
TOTAL RECEIPTS	48,904	14,763	63,667	96,470
Sale proceeds for fixed assets	5	60,416	60,416	

PAYMENTS

	Unrestricted 2018	Restricted 2018	Total 2018	Total 2017
<u>Charitable Activities:</u>				
Mission and evangelism				65
Parish Share	25,000		25,000	20,000
Clergy Expenses	2,786		2,786	2,060
Church Running Expenses	5,981	2,127	8,106	12,157
Churchyard maintenance	1,968		1,968	
Cost of raising funds	3,052		3,052	1,207
<u>Support Costs</u>				
Admin costs (inc staff costs)	7,594		7,594	2,984
other	12,387		12,387	9,896
<u>Major Expenditure</u>				
Repairs to church buildings		16,294	16,294	775
Repairs to other property		52	52	
Capital purchases/additions	608		608	
TOTAL	58,160	18,473	76,633	49,430

STATEMENT OF ASSETS AND LIABILITIES
As at 31st December 2018

	Unrestricted Funds £	Restricted Funds £	Permanent Endowment £	TOTAL 2018 £	TOTAL 2017 £
Monetary Assets					
Cash and bank deposits-					
Bank Current account	114,475			114,475	61,558
CBF Deposit Fund	3,581			3,581	3,563
TOTAL	<u>118,056</u>			<u>118,056</u>	<u>65,121</u>
<hr/>					
Other monetary assets					
Income tax recoverable (ESTIMATE)	6,000			6,000	6,000
TOTAL				<u>6,000</u>	<u>6,000</u>
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Investment Assets (market valuation)					
Calstock Heritage Fund	5,018			5,018	4,916
Rogers Memorial Fund	28,977			28,977	28,387
City of London Unit Trust (Emerging World)	0			0	11,708
Schroder Unit Trust (Tokyo Fund)	5,808			5,808	6,535
IP*-Far Eastern Growth (Pacific)Unit Trust	0			0	11,889
IP* - UK Smaller Companies Unit Trust	0			0	35,656
Bell Fund		0		0	5,457
TOTAL	<u>39,803</u>	<u>0</u>		<u>39,803</u>	<u>104,548</u>

**Permanent Endowments held by the
Diocesan Board of Finance as
custodian trustee in accordance with
the PCC (Powers) Measure 1956:**

Capital Values

Anonymous Donor ®	647
Snell ®	1,900
Collom ®	61,269
Sunday School ®	239
Charlotte Batchelor ®	1,246
Harrowbarrow Church House proceeds ®	8,265
Gunnislake Church House proceeds ®	20,829
St Michael's Latchley proceeds	90,843
Good Shepherd proceeds	4,812
Bowhay ®	2,193
TOTAL	<u>192,243</u>

® = Restricted fund

Other Assets: Church house Calstock, a residential property let out to rent on a commercial basis. Moveable church furnishings as listed on the terrier (held by the Churchwardens on special trust for the PCC and which require a faculty for disposal) - Restricted.

Appendix 2 –

Minutes of APCM held on 29th April 2018

Welcome: Parishioners were welcomed to the meeting which was opened with prayers.

Present & Apologies: there were 25 people present at the meeting and apologies have been received from: Chris Painter, Graham Parkinson, Ian Courtis, Doug & Valerie Dillow, Bob Sutton, Caroline Sutton

ANNUAL VESTRY MEETING

Election of Church Wardens: There have been 2 nominations – Debbie Crocker and Julie Hick. Both have been proposed and seconded. Carried unanimously.

ANNUAL PAROCHIAL CHURCH MEETING

Minutes of the last APCM on Sunday 2nd April 2017 and matters arising.

The minutes of the meeting held on 2nd April 2017 were agreed as a true record. Proposed by Jenny, seconded by Mary Deacon. Carried unanimously. There were no matters arising.

Acceptance of Electoral Roll:

The Electoral roll was agreed. Prop: Sue Mullin, Seconded David Grieve. _

Election of Deanery Synod members (up to 3 people) – there were 2 nominations, Mary Deacon and Cathy Grieve who were elected to the Deanery Synod. Li Selman volunteered to take the third post.

Election of PCC members

There have been 9 nominations (excluding Church Wardens and Deanery Synod representatives) Last year we agreed to elect up to 11 members. The following were therefore elected to serve for the coming year: Angela Start. Mary Staff, Sue Mullin, Ian Courtis, Sylvia Milford, Caroline Lake, Spencer Wearne, Jenny Snuggs, John Roberts
At the first meeting of the new PCC we will discuss whether Lauren Haywood (treasurer) should be co-opted to the PCC or be invited at attend meetings when relevant.

Presentation of the Annual Report with 2017 accounts and any questions.

1. Priest in Charge Report
Debbie read this in Chris's absence.
2. Church Wardens Report
Debbie read her report which outlined what has been achieved over the last year. Introduced Lauren Haywood (treasurer). Q: What has happened to the Stations of the cross A: Deb explained that they were damp and damaged and need a chance for walls to dry.
3. Treasurers report
Deb explained the changes that have taken place concerning the financial arrangements and went over the main points of the report. There is an excess of expenditure over income and a plea was made for everyone to increase their giving if able to do this. Deb highlighted our investments which we are trying to

withdraw from their current location in order to invest somewhere more suitable. Thanks were expressed to Graham Parkinson for his great contribution towards this process. Karen gave thanks to Debbie for taking this task on temporarily. Martin re-iterated the problems and issues we face. These are only provisional accounts as they have not yet been examined. This will be done as soon as possible once an external examiner has been appointed. Provisional accounts cannot be accepted but they can be agreed as they stand. Prop: Sylvia Milford, Seconded Peter Bonsey. Carried by all.

4. Deanery Synod Report

Mary summarised her written report from the Annual Report and explained how Deanery Synod allows us a glimpse at the bigger picture.

5. Safeguarding

Martin explained the importance of safeguarding and keeping everyone safe and Mary (safeguarding officer) supported this. More recently there has been more emphasis on protecting vulnerable adults and Mary explained what this means and that there are likely to be vulnerable adults within all our congregations.

6. Questions on other reports

There were no questions on other reports. If anyone has any questions at a later date they can approach the writer of the relevant report directly.

7. Acceptance of annual report

Prop Angela Start, Seconded Cathy Grieve. Carried by all.

8. Vote of thanks.

Martin gave thanks to everyone – those we see and those we don't. Martin suggested that we go and thank people individually.

Appointment of independent examiner: Mrs Pam Cox was accepted as independent examiner.

Any other business (to be notified at least 48 hours in advance): None

Martin's closing comments

Martin gave a few observations on the life of the parish and highlighted some of the issues around having fewer clergy and that we would not always have retired clergy to help out. Ever increasing responsibilities fall on the laity and we all need to contribute and not rely on a few people who do a huge amount behind the scenes. He then closed the meeting with prayers. We then enjoyed a bring and share lunch.