# APCM MAILING
# JANUARY 2025

DIOCESE OF TRURO

## Welcome!

A warm welcome to this new APCM briefing. It contains up-to-date guidance, information, dates, and news about events. Please feel free to share this with anybody you feel this might be relevant to and who might benefit.

There are a number of links and email addresses in this document. If you do not have access to the internet please call us at Church House on **01872 274351** for more information or resources.

## MESSAGE FROM ARCHDEACON CLIVE

Finally, brothers and sisters, whatever is true, whatever is noble, whatever is right, whatever is pure, whatever is lovely, whatever is admirable—if anything is excellent or praiseworthy—think about such things. Whatever you have learned or received or heard from me, or seen in me—put it into practice. And the God of peace will be with you.

*Philippians 4;8-9*

When I arrived in the Diocese of Truro in June 2024 the first thing I was involved with was the admitting of churchwardens, where Archdeacon Kelly and I were able to thank and encourage those who had responded to a call to serve as churchwardens that year. It caused me to reflect that so often the life of a churchwarden, and indeed the life of an archdeacon, is centred around problem-solving, around trying to fill gaps and to fix things that are broken.

As we gather for our annual meetings it can be tempting to think that our priority there is to ensure that all is in place for the next year, to solve the problem of who will participate in the oversight and leadership of our parish churches this year.

When Paul writes to the church in Philippi his final point is to remind them to concentrate on the good stuff, not on the bad. So while our elections are indeed a significant aspect of our business, these meetings are also an opportunity to hear about all that has been done over the last year, to celebrate our good news and to learn more about how to be church together.

The Bible offers us wise advice, and this year we would do well to ensure that we all take the time to really celebrate all that has gone well and to encourage one another.

## THE VEN CLIVE HOGGER
## ARCHDEACON OF CORNWALL

## TELL US WHAT'S CHANGED

It is really important that we know who's who in terms of your parish officers to make sure the right information gets to the right people. This means that each year we ask PCC Secretaries to confirm the details of your parish officers by completing the Place Audit.

The Place Audit is sent out via email – so if you are the PCC Secretary and don't have an email address please let us know asap who we can send it to instead (name and email).

If you don't have a PCC Secretary (yet) let April Bullard know.

An email about the Place Audit is sent out in March by April Bullard who will include helpful instructions in her message and is always happy to help with queries. Contact her via email: **april.bullard@truro.anglican.org** or call 01872 247219.

## PARISH RESOURCES WEB

This **website** is packed with relevant resources for PCCs and their officers. This includes PCC governance, finances, buildings, administration and managing life events (occasional offices).

# PARISH FACING SUPPORT SERVICE

We know that there is so much that you all do in your parishes, and in order for us to be as responsive to your needs as possible we have allocated a Deanery Liaison Advocate (DLA) for each deanery – a named contact who can help you access information and support.

The DLAs are existing staff who also have other roles, and are connected with their colleagues across Church House, so can get answers to your questions quickly, signposting where necessary to the right person. You might find that you already know your DLA, but if not, please do get in touch – there is no such thing as a silly question and they are there to help.

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|---|---|---|---|
| **East Wivelshire**<br>**Sarah Welply** | **Trigg Major**<br>**Rebecca Evans** | **Carnmarth North**<br>**Mel Pomery** | **Penwith**<br>**Sue Thorold** |
| **St Austell**<br>**April Bullard** | **Trigg Major, Trigg Minor & Bodmin**<br>**Rebecca Evans** | **Carnmarth South**<br>**Sue Thorold** | **Powder**<br>**Jenny Wreford** |
| **Stratton**<br>**Sarah Welply** | **West Wivelshire**<br>**Mandy Wells** | **Kerrier**<br>**Mel Pomery** | **Pydar**<br>**Rebecca St Ledger-Renfree** |

# FREE PARISH TRAINING AVAILABLE

Each year we offer a range of training for parishes. The programme can be found **here** on our website. Relevant sessions including:

• Being a PCC Secretary/Churchwarden/Treasurer

• Finance drop-ins

• Filling in parish returns

• Data protection

We are always happy to receive requests for training and will offer what we can.

There are resources from previous training for Secretaries available **here**.

## HOW TO RUN YOUR APCM FROM START TO FINISH

We are running a session called 'How to run your APCM from start to finish' twice to help you.

To book please click on the date:

**5 February 10am-12pm (Zoom)**
**12 March 1.30pm - 3.30pm at the Old Cathedral School, Truro**

# PAPERWORK AND PERSONAL DATA

We know that PCC Secretaries may end up with a lot of paperwork and hold a lot of information, some of it sensitive personal data.

There are resources and guidance available on our website **here**. The Church of England also has a handy guide covering what to do with the paperwork you hold; it is called Keep or Bin and can be found **here**.

If you have a specific query Kate Cortez may be able to advise: **kate.cortez@truro.anglican.org**

Your PCC needs to be able to demonstrate it has considered data protection and you should have a privacy notice as a minimum. The above resources include a checklist and useful templates to ease the process.

# PREPARATION FOR THE NEW ELECTORAL ROLL

Please note that 2025 is a year when a completely new Electoral Roll should be prepared.

The process of preparing a New Electoral Roll begins earlier than in the years a revision takes place so we are sending this briefing to you well in advance.

The information and materials you will need for the preparation of a new Electoral Roll, including the Notice & Application Form, can be found on our website **here**.

If you have any queries about the process of preparing the new roll, please email **lesley.fusher@truro.anglican.org**

# DEANERY PLANS & THE DIOCESAN PLAN

The Diocesan Plan for Change and Renewal is about how we plan to lead change. The plan allows leaders and partners to understand what we intend to do, it has a role in communicating and supporting decision-making, and it can help us to understand what is and is not effective over time. You can find the plan **here**. The plan was built from the deanery plans. You can find the deanery plans **here**.

## Cyber Security
### Small Charity Guide

This advice has been produced to help charities protect themselves from the most common cyber attacks. The 5 topics covered are easy to understand and cost little to implement. Read our quick tips below, or find out more at www.ncsc.gov.uk/charity .

### Backing up your data

Take *regular* backups of your important data, and *test* they can be restored. This will reduce the inconvenience of any data loss from theft, fire, other physical damage, or ransomware.

- **Identify what needs to be backed up.** Normally this will comprise documents, emails, contacts, legal information, calendars, financial records and supporter or beneficiary databases.
- **Ensure the device containing your backup is *not* permanently connected** to the device holding the original copy, neither physically nor over a local network.
- **Consider backing up to the cloud.** This means your data is stored in a separate location (away from your offices/devices), and you'll also be able to access it quickly, from anywhere.

### Keeping your smartphones (and tablets) safe

Smartphones and tablets (which are used outside the safety of the office and home) need even more protection than 'desktop' equipment.

- **Switch on PIN/password protection/fingerprint recognition** for mobile devices.
- **Configure devices so that when lost or stolen they can be tracked, remotely wiped or remotely locked.**
- **Keep your devices (and all installed apps) up to date,** using the 'automatically update' option if available.
- **When sending sensitive data, don't connect to public Wi-Fi hotspots - use 3G or 4G connections** (including tethering and wireless dongles) **or use VPNs.**
- **Replace devices that are no longer supported by manufacturers** with up-to-date alternatives.

### Preventing malware damage

You can protect your charity from the damage caused by 'malware' (malicious software, including viruses) by adopting some simple and low-cost techniques.

- **Use antivirus** software on all computers and laptops. **Only install approved software** on tablets and smartphones, and prevent users from downloading third party apps from unknown sources.
- **Patch all software and firmware** by promptly applying the latest software updates provided by manufacturers and vendors. Use the 'automatically update' option where available.
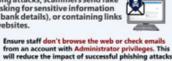- **Control access to removable media** such as SD cards and USB sticks. Consider disabling ports, or limiting access to sanctioned media. Encourage staff to transfer files via email or cloud storage instead.
- **Switch on your firewall** (included with most operating systems) to create a buffer zone between your network and the Internet.

### Avoiding phishing attacks

In phishing attacks, scammers send fake emails asking for sensitive information (such as bank details), or containing links to bad websites.

- **Ensure staff don't browse the web or check emails from an account with Administrator privileges.** This will reduce the impact of successful phishing attacks.
- **Scan for malware and change passwords** as soon as possible if you suspect a successful attack has occurred. **Don't punish staff** if they get caught out (it discourages people from reporting in the future).
- Check for obvious signs of phishing, like **poor spelling and grammar,** or **low quality versions** of recognisable logos. Does the sender's email address look legitimate, or is it trying to mimic someone you know?

### Using passwords to protect your data

Passwords - when implemented correctly - are a free, easy and effective way to prevent unauthorised people from accessing your devices and data.

- Make sure all laptops, MACs and PCs **use encryption products** that require a password to boot. Switch on **password/ PIN protection** or **fingerprint recognition** for mobile devices.
- **Use two factor authentication (2FA)** for important websites like banking and email, if you're given the option.
- **Avoid using predictable passwords** (such as family and pet names). Avoid the most common passwords that criminals can guess (like *passw0rd*).
- Do not enforce regular password changes; they only need to be changed when you suspect a compromise.
- **Change** the manufacturers' default passwords that devices are issued with, before they are distributed to staff.
- **Provide secure storage** so staff can write down passwords and keep them safe (but not with the device). Ensure staff can reset their own passwords, easily.
- **Consider using a password manager.** If you do use one, make sure that the 'master' password (that provides access to all your other passwords) is a strong one.

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## PAROCHIAL FEES AND OCCASIONAL OFFICES

This may not be your role, but there is training on Parochial Fees in 2025 for anyone who would find it helpful.

There is also a helpful section on the Church of England website **here** which covers many related matters including what the fees are for; clergy expenses, grave spaces and monuments.

The 2024 fees table can be found **here**, the 2025 one will be uploaded onto our website in this **area** in the new year.

You may receive queries about occasional offices, for example about how to reserve a grave space. More information about these is available **here**.

## CYBER SECURITY

Most of us use computers now and we know the threat of viruses and other dangers but do you know how to minimise the risks to you and your PCC?

The National Cyber Security Centre has a small charity guide (**here**) which explains how to do the most important things: back up your data; protect from viruses and criminals trying to get your data; and using good passwords.

## ADMINISTRATORS NETWORK

Having consulted parish administrators earlier this year about the proposal of a support network, the general consensus was that a shared online space for resources would be preferred. As such, we are working on putting together an online space to facilitates this. Whilst there isn't a definitive date as yet, we anticipate that this will be available in the first half of 2025. If you would like to join the network and/or be kept up to date with plans, please email **april.bullard@ truro.anglican.org** or call Church House on 01872 274351.

# ELECTORAL ROLL NUMBERS DECIDE REPRESENTATION

Deanery Synod elections are due to take place in 2026, and the number of Deanery Synod Representatives your parish is permitted to elect is calculated using your Electoral Roll number for 2025.

These calculations and the resulting number of representatives for each parish will be presented to Diocesan Synod when it meets in November 2025. It is therefore essential that we receive your parish's Electoral Roll number as soon as possible after your APCM has taken place and by no later than July 1 (CRR 10). This should be the number as at the date of your APCM.

As soon as your APCM has taken place, please send your Electoral Roll number to the Diocesan Secretary, c/o lesley. fusher@truro.anglican.org

# BEING ON A PCC MAKES YOU A TRUSTEE

PCCs are legally charities and therefore its members are charity trustees. This role comes with specific responsibilities:

| YOUR LEGAL DUTY | IT'S VITAL THAT YOU |
|---|---|
| Act in your charity's best interests | Deal with conflicts of interest |
| Manage your charity's resources responsibly | Implement appropriate financial controls Manage risks |
| Act with reasonable care and skill | Take appropriate advice when you need to, for example when buying or selling land, or investing (in some cases this is a legal requirement) |

This **booklet** explains more about this. and there is also a Charity Commission general **guide** for trustees. The APCM would be a good time to make sure people joining the PCC understand this.

## LEGAL NEWS

# PERMANENT ENDOWMENT FUNDS & RECENT CHANGES TO THE CHARITIES ACT 2011

The Charities Act 2011 has recently been updated with the aim of reducing unnecessary bureaucracy for charities, including PCCs.

One particular change of which PCCs should be aware relates to the power to release restrictions on capital expenditure which may apply to certain funds held by a PCC. The nature of the restrictions on capital expenditure will mean that a PCC can only spend the income accruing to the invested capital amount. Frequently this income is not high enough for PCCs to use in any meaningful way. These funds are often referred to as 'endowment' (or 'permanent endowment') funds.

The Charities Act 2011 has recently been updated to allow PCCs which hold permanent endowment funds valued at no more than £25,000 to pass a resolution to release the restrictions preventing the PCC from spending the capital amount. The PCC will need to be satisfied that it is 'expedient' in the interests of the fund to spend the capital as well as the income. Once passed the resolution will take effect immediately. There is no requirement for the Charity Commission to provide its consent.

Before a PCC considers using this power, it will need to fully understand the terms on which the relevant funds are held to make sure that, once the resolution is passed, the PCC spends the funds appropriately and not in a way which is or may be in breach of trust.

# PARISH RETURN DEADLINES

We contact the registered people for each parish in plenty of time to let them know when the relevant deadlines for the parish returns are – but in case it's you, or you need to nudge the person who does it, these are the deadlines:

**January 31** Statistics for Mission (open now for submissions)

**June 28** Return of Parish Finance (open now for submissions)

**July 31** Energy Footprint tool (open now for submissions)

We are immensely grateful for each of you who assist us with the completion of these returns. Please contact info@truro.anglican.org if you need any assistance with them.

## LEGAL NEWS

# REVIEW OF FINANCIAL CONTROLS

The Charity Commission has recently updated its guidance **Improving your charity's finances**. The Commission states that this guidance provides "advice on actions trustees can take to improve their charity's finances [and] protect against financial difficulties".

This guidance appears, on the face of it, only to be aimed at charities who are facing financial difficulty, but the Charity Commission has confirmed that all charities should be aware of the contents of the guidance. In particular, for those PCCs who are employers, in light of the financial pressures that are likely to be added as a result of the increase in employer National Insurance contributions (NIC) and the NIC thresholds, and increase in the National Living Wage and National Minimum Wage, announced in the October Budget to take effect from 1 April 2025, a review of this guidance now would be sensible.

The Charity Commission also maintains **guidance** relating to internal financial controls. The guidance usefully includes a checklist and we would recommend that, as a matter of good governance, PCCs use this checklist to review the internal controls currently in place to assess whether (or not) they are sufficiently robust and in line with the Charity Commission's expectations.

# LEGAL NEWS

# FIRST REGISTRATION OF LAND

PCCs should review their property portfolio to check that their property is registered with HM Land Registry.

Registering land provides a number of advantages. The Land Registry is a government department meaning that the Government provides a title guarantee to an owner of property once it is registered. Registering the property makes it clear what rights, reservations, restrictive covenants and other matters that the property could be subject to. This is useful for the owner to understand but also any prospective buyer.

A PCC cannot hold land directly as they do not have the power to do so under the Parochial Church Council (Powers) Measure 1954. Therefore, the usual ownership of PCC land is for the legal title to be vested in and registered in the name of the Truro Diocesan Board of Finance as the 'diocesan authority' (with the beneficial ownership vesting in the PCC).

Land can be registered by using deeds. If the PCC is in possession of the title deeds, in order to register title you must provide:

- the 'root of title' showing that the beneficial ownership of the Property is vested in the PCC;

- documents referred to in the root of title (although if there are documents missing this will not necessarily prevent the land from being registered); and

- land charges searches for previous owners.

If the PCC owns unregistered land and is not in possession of the title deeds, then a statutory declaration supporting a claim for adverse possession can be used to register the property. A statutory declaration is a bespoke document, and we would recommend that legal advice is obtained to prepare it to ensure that the statutory declaration meets the requirements to support a claim. Adverse possession is much simpler to prove over unregistered land rather than registered land, which is another reason why it is important to check your property portfolio.

Certain property transactions trigger compulsory first registration, which includes the following:

- a transfer of unregistered freehold land for consideration or by way of gift;

- leasehold interests where a lease is granted for seven years or more;

- leasehold interests granted to take effect three months or longer after the date of the grant;

- an existing unregistered leasehold interest in land with more than seven years to run at the time of the transfer; or

- the creation by the owner of an interest in unregistered land of a mortgage.

Land Registry fees are charged based on the value of the land. On compulsory registration, the fee is significantly higher than the fee for a voluntary application to register land of the same value. Many lawyers will now require that the land is registered before acting on a purchase of land, as it provides greater certainty of ownership. Given the advantages of registering property, we would recommend that each PCC review their property portfolio to identify any unregistered land with a view to registering it.