

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF PADSTOW

England & Wales · Charity number 1126984

Details

Other names	PADSTOW PCC
Status	Registered
Legal form	Previously excepted
Registered	2008-11-28
Register	View on the Charity Commission register

Contact

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Activities

Objects: Promoting in the ecclesiastical parish the whole mission of the Church.

Activities: To care for the Parish Church of St. Petroc's Padstow and the Mission Church of St. Saviour's Trevone. To support the parish priest in the mission and ministry of the parish. To reach out into the community and witness to it. To act as a focus for raising funds for charitable causes and supporting local not-for-profit community organisations.

Classification

- **How:** Makes Grants To Organisations, Provides Buildings/facilities/open Space, Provides Services
- **What:** Religious Activities
- **Who:** The General Public/mankind

Geography

- **Area of benefit:** PADSTOW
- Cornwall

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£124,933	£144,657	-	-
2024-12-31	£104,333	£106,660	-	-
2023-12-31	£119,824	£92,161	-	-
2022-12-31	£88,827	£83,914	-	-
2021-12-31	£74,010	£90,696	-	-
2020-12-31	£91,392	£83,015	-	-

Trustees

Name	Role	Appointed
Alan Barrymore Veck		2025-04-29
Andrea Lesley Curnow		2024-04-24
Christopher John Newman		2020-10-25
Hugh Martin Saunders		2020-10-25
Iola Cotterill		2024-04-24
JANET CAROL DAWE		2017-03-15
Janet Margaret Prescott		2023-04-26
Molly Anne Bishop		2026-05-07
Patrick Charles Edward Atkinson		2017-03-15
Peter John Cotterill		2026-05-07
Rosemary Ann Wyatt Howells		2025-04-29
SUE HOLLINGSWORTH		
Susan Norfolk		2021-04-18
TIM BISHOP		
Tracey Tigwell		2026-05-07

Accounts

The Parish of Padstow

St. Petroc's Padstow & St. Saviour's Trevone

Thursday 7th May 2026



ANNUAL PAROCHIAL CHURCH MEETING



REPORTS FOR THE YEAR 2025

Please take this booklet home with you for reference

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THE PARISH OF PADSTOW
(St. Petroc's Padstow and St. Saviour's Trevone)

7.00 pm ANNUAL MEETING OF PARISHIONERS (VESTRY MEETING) - AGENDA

- 1) Appointment of clerk for the meetings.
- 2) Apologies
- 3) Minutes of the last Annual Meeting of Parishioners April 26th 2025 (Vestry Meeting)
- 4) Election of Churchwardens for 2026-2027

Present Wardens are **Padstow:** Mrs Sue Norfolk (2012) and Mrs Janet Dawe (2019)

Trevone: Mrs Sue Hollingsworth (2011) and Mr Chris Newman (2018)

7.30 pm ANNUAL PAROCHIAL CHURCH MEETING - AGENDA

- 1) Apologies
- 2) Minutes of the last Annual meeting held on Tuesday 29th April 2025
- 3) Matters arising from the minutes
- 4) Rector's report.
- 5) Presentation of the **NEW** Electoral Roll which stood at 88 at the 2025 Annual Meeting
- 6) Annual report on the financial affairs of the parish and presentation of P.C.C. accounts
- 7) Appointment of **INDEPENDENT EXAMINER** (Present Examiner: Mrs. Karen Wright)
- 8) Comments and questions on Parish Reports - as written and received
P.C.C. Annual Report; Churchwardens' report - St. Petroc's; Chapel-warden's report - St. Saviour's; Deanery Synod; Safeguarding, Health & Safety; GDPR: Work with Children, JAM, Messy Church, Taize, Creation Care; Bell Ringers; Church Rooms.
- 9) Deanery Synod Members 2023-2026 - Janet Dawe, Susan Norfolk, Christopher Newman & Jan Fisher.
- 9a) Diocesan Synod Members 2024-2027 - Martin Saunders, Janet Prescott
- 10) Election of members to the P.C.C. - *as nominated*

Sue Norfolk
Tim Bishop

The present P.C.C. consists of:-

Ex-Officio members

Susan Norfolk and Janet Dawe (Church wardens - Padstow); Chris Newman and Sue Hollingsworth (Chapel Wardens - Trevone); Deanery Synod Members (as elected above);

Elected members: There are 2 vacancies for the full term (2 Padstow and 1 Trevone)

Padstow:

Tim Bishop (2026) Jane Trimmer (2026)) retires this year

Andrea Curnow, (2027) vacancy Padstow, (2027)

Rosemary Howells (2028) Alan Veck (2028)

Trevone:

Susan Luckham (2026) (retires this year)

Iola Cotterill (2027)

Jane Myles (2028)

"The P.C.C. has 9 elected members with 3 representatives from Trevone and 6 from Padstow. The term of office to be three years and re-election cannot be sought for one year. 1 representative from Trevone and 2 from Padstow to retire each year. 3 members retire each year giving other members of the congregation an opportunity to serve.

- 11) Amendments to Standing Orders - if any.
- 12) Any other business - by leave of the Chairman
- 13) Date of next APCM meeting (provisional)
- 14) Closing Grace

The Parish of Padstow
St Petroc's Padstow & St Saviour's, Trevone
Minutes of the Annual Parochial Church Meeting (APCM)
held on 29th April 2025

Minutes of the Vestry Meeting held in the Church rooms, Padstow at 7pm

Opening and Welcome: Revd Paul Beynon (Chairman). The meeting was opened with a prayer by Revd Paul Beynon. The chair welcomed all present.

Appointment of clerk for the meeting: Tracey Tigwell. Proposed by: Jan Fisher and seconded by: Susan Luckham. Paul thanked Jan Fisher who was stepping down from this role after many years of service.

Apologies for Absence: Sian Howells, Rebecca & Neville Saunders, Margaret Jones, Chris Newman and Jane Trimmer.

Those Present: Tim Bishop & Molly Bishop, Iola & Peter Cotterill, Revd Oli Myles, Janet Dawe, Sue Norfolk, Tracey Tigwell, Jane Myles, Susan Luckham, Patrick Atkinson, Claire Atkinson, Janine Ogborne, Andea Curnow, Jan Fisher, Michael Fisher, Andrew Nicholls, Alison Nicholls, Alan Veck, Revd Fiona Giorla, Rosemary Howells, Pat Scarborough

Minutes of the last Annual Meeting of Parishioners - Wednesday 24th April 2025 (Vestry Meeting)

Agreed as a clear and accurate account. Proposed by Janet Dawe and seconded by Sue Norfolk

Election of Churchwardens for 2025-2026

St Petroc's Church, Padstow

Susan Norfolk: Proposed by Patrick Atkinson and seconded by Tim Bishop

Janet Dawe: Proposed by Susan Norfolk and seconded by Michael Fisher

All in favour.

St Saviour's Church, Trevone

Chris Newman: Proposed by Iola Cotterill and seconded by Peter Cotterill

Sue Hollingsworth: Proposed by Martin Saunders and seconded by Tim Bishop

All in favour.

There is a slight anomaly with whether we need four Churchwardens. Chris Newman and Sue Hollingsworth are Chapelwardens, it is thought that this is to do with St Saviour's Church being seen as a chapel rather than a lesser order of their offices. This was raised by the Rural Dean so it was mentioned to the committee. It has never been questioned by the Diocese.

There being no further business, the meeting closed at 7.20pm

The Parish of Padstow
St Petroc's Padstow & St Saviour's, Trevone
Minutes of the Annual Parochial Church Meeting (APCM)
held on 29th April 2025

Minutes of the last Annual Parochial Church meeting for the Parish of Padstow, Held on the 24th of April 2025 in the Church rooms, Padstow at 7.30pm.

Apologies for Absence: Sian Howells, Rebecca & Neville Saunders, Margaret Jones, Chris Newman and Jane Trimmer.

Those Present: Tim Bishop & Molly Bishop, Iola & Peter Cotterill, Revd Oli Myles, Janet Dawe, Sue Norfolk, Tracey Tigwell, Jane Myles, Susan Luckham, Patrick Atkinson, Claire Atkinson, Janine Ogborne, Andea Curnow, Jan Fisher, Michael Fisher, Andrew Nicholls, Alison Nicholls, Alan Veck, Revd Fiona Giorla, Rosemary Howells, Pat Scarborough

The Minutes of the Annual meeting held on 24th April - agreed as a clear and accurate account. Proposed by Peter Cotterill and seconded by Rosemary Howells

Matters arising – none.

Rector's report - nothing more to say other than what is in the report but just to say I have tried to be transparent in this report over the 8 months I have been here. Janet Dawe thanked Revd Paul for adding the statistics it was helpful.

Electoral Roll – Electoral Roll re-built this year. Many thanks to Sue Norfolk for all her hard work. 129 last year, this year, down 47 so a loss of 42 people off the Electoral Roll. 30 for Trevone and 57 for Padstow = 87 total. The Chair commented that it is a fairly accurate reflection of the uncertainty the Benefice has gone through and the loss of members due to the transition which is expanded upon in the treasurer report. The PCC requires 9 elected members for an electoral roll between 51-100. Ex officio officers do not count towards this total. The PCC requires 3 synod reps for an electoral roll between 51-100. There were 3 reps but Janet Prescott was elected to the DBE which made her ex officio. The PCC was advised it didn't require her replacement because the electoral roll had fallen. Either way, the PCC is advised it requires 3 reps - if they can be found!

Treasurer's report – the points you mentioned earlier are the key factors affecting our financial activities of 2024. Due to the transition, we lost a number of generous contributors, which halved our planned giving and with this the loss of the Gift aid recovery of £10,000. Trevone stayed the same.

There was a negative impact on income until Croust started and generated income that we previously had not budgeted for and ended the year not too far off budget. We need to grow our income and the only way of doing that is getting more people involved who then contribute to collections and planned giving. We then have more people to do things and run our existing ventures and new fund-raising activities. At the moment, particularly at St Petroc's, there is a very willing and hard-working band of people to help. From the accounts I look to a bright future, but I have concerns. We can all help grow Church members and income.

Andrea asked if the payment machine is being used in Church and Tim said that the takings are fruitful from weekday visitors to the church. They can donate to mission or fabric. It works out at two thirds fabric and one third mission. This is paid straight into our bank account. There is a hiccup with it when we have people in the church moving around the new CCTV uses up bandwidth.

The Chairman thanked Tim Bishop for his stewardship, and the accounts were approved by the meeting. Proposed by Sue Norfolk and seconded by Peter Cotterill. All in favour.

Appointment of Independent Examiner. Karen Wright. Proposed by Sue Hollingsworth and seconded by Sue Norfolk.

Questions /Updates on reports:

Worship – the Chair thanked our retired Clergy, worship leaders and Lay preachers for all they contribute and continue to do for the Benefice.

St Petroc's, Padstow Churchwardens' report – there was nothing to add to the report. The Chair thanks Janet and Sue for returning as Churchwardens. Janine Ogborne wanted to thank Sue and Janet for all that they do.

St Saviour's, Trevone Chapel wardens' report – electronic terminal now installed and looking at replacing the new roof. Iola Cotterill wanted to thank Sue Hollingsworth and Chris Newman for all they do not only in Church but Trevone village as well.

Curate's report - started FT in the middle of January and had a massive catch-up. Focus has been to shadow Revd Paul in his offices and worship and also relaxed forms of worship in St Merryn.

Two projects trying to get up and running – (1) **pastoral visiting ministry team** which will go to the next PCC as

it requires nominations. It is difficult to form that team hard to get people who are interested in part of a pastoral visiting team right across our Benefice. Even used social media to ask if anyone out of 400 people would like to be involved but got nothing. This was disappointing but hopefully getting there now (2) **the pilgrimage** - 10 people put their names down but have been cancelling. Online ministry of 400 people on social media is a very useful tool. Visibility and relationship - both Revd Paul & Revd Oli have been working hard to be seen in the community and to convey that they authentically care about the communities. Lifeboat Chaplaincy appreciated Revd Paul visiting. I still have further studies one day a week. Revd Oli would like to publicly thank Revd Paul who has been an incredible mentor and teacher. Janet Prescott – anybody who is interested in doing the pastoral training at home, it is free and only two hours in your home. Oli knows that people are involved in a lot.

Revd Paul said that the pastoral needs are still the clergy responsibility, even with a team, but if anyone is in need and wants a member of the clergy to visit to let the clergy know.

Safeguarding – Nothing to add but just to emphasize my sincere thanks for everybody with their vigilance and openness.

The Chair mentioned that Patrick and himself are always on top of the dashboard, raising safeguarding and will need to go through Children's ministry with regards communication and other ministries to give a solid framework with safeguarding protocols. Meeting on 27th May 2025 for this purpose.

GDPR –Chris Newman has firmed up and secured the protocol and processes around the way we communicate. We have added a disclaimer to wedding applications, baptisms, funerals etc. for contacting them again in the future so we do not breach GDPR. We thank Chris in his absence.

Deanery Synod and the Diocesan

Martin raised concerns about The Diocesan implementation team (DIT) and its decision to retract the £90,000 awarded for the benefice ministry plan in 2022-23. The Chair informed the meeting that Janet Prescott had been tasked with creating a 'bid' for all or part of the funding to fund a Youth and children's worker for the Benefice, which the previous incumbent was working towards. If successful, the position will be funded from the deanery mission funds. They will assess our bid and let us know.

Creation Care – nothing further to say. Susan Luckham is making good headway. Thank you to Revd Fiona and Susan Luckham for all the recycling and green areas.

JAM Club - nothing to add although Janet Prescott mentioned omitting the £500 donation received from her report. The team has not decided yet what to do with it. We saw seventeen children for Easter Sunday, not just swollen with holiday children but also local children. If normal Sundays did not clash with rugby etc., they think there would be more children.

Tim Bishop mentioned that £500 is a restricted donation to children's activities. Thank you to the anonymous donator. The chair thanked Janet.

Messy Church - reaches out to local families and children, it has a particularly good base of parents and children attending once a month. The team is brilliant. Messy Church can operate if Andrea is not there, and the preparation has already happened

The Chair mentioned that Andrea is a refreshing, inspiring, gifted leader and teacher and the children respond well to her. The Chair thanked Andrea (Messy Church), Janet Prescott (JAM Club) and all the teams involved in helping.

Croust – Janine Ogborne presented a cheque for £1,000 of their £2,000 donation budget to Friends of Padstow School for the renovations of the library. Janine said she had a beautiful message back. They are going to promote Croust at school by giving flyers to everyone.

Everyone who attends Croust has a need and there is a lot of loneliness. Croust is growing so I am hopeful more families will come. Posters and flyers have been dropped into school. All is going extremely well, fabulous team and always looking for people even just for an hour to support the existing team.

Bellringers – Pat Scarborough records all bellringing, and Barbara Flanagan writes the report. Nothing more to add except we need more bellringers.

Church Rooms – nothing to add to report. The Church rooms will be open for May Day from 9am to 5.45pm for refreshments and toilet. The Church will also be open.

Holy Dusters St Petroc - Second Saturday of the month 10am in the morning. Thank you Sue and Janet.

Parish Magazine - In their absence I want to thank Pam and Peter and for Geoff Speer who brings in £2,500 a year donations for the magazine. The magazine is so worthwhile and promotes the Church.

Flower Team – There has always been a history of flowers in the Church. It used to be the ladies of the parish would donate flowers, but this has had to stop. Tim Bishop has given a float. The chair and everyone thanked the flower team for the stunning flowers over Easter especially. Thanks, expressed to Claire and the team.

Election of members to the Parochial Church Council – The Chair thanked all who were retiring from the PCC

for their service namely in **PADSTOW**: Janine Ogborne, Molly Bishop, John Hinchliffe and in **TREVONE**: Peter Cotterill.

Those elected for **St Petroc's, Padstow** - Rosemary Howells. Proposed by Sue Norfolk and seconded by Janine Ogborne. All in favour. Alan Veck (Form to be filled in retrospectively).

Proposed by Janet Dawe and seconded by Sue Norfolk. All in favour.

That leaves 1 remaining place for Trevone. The Chair asked that we please give this some thought.

The date of the 2026 APCM to be Tuesday 28th of April. provisionally 7pm in the Church rooms.

The meeting closed at 8.20pm with 'The Grace.'

The Chair requested the PCC to remain for the first meeting of the PCC.

Electoral Roll Report

CHANGES TO THE ELECTORAL ROLL FOR 2026 ANNUAL MEETING

Sue Norfolk

Following the Revision of the Electoral Roll the total number on the roll after revision or 2026 in the Parish of Padstow, which includes St. Saviour's Trevone is 96

(At the 2026 APCM there were 31 for Trevone and 65 for Padstow making in total 96)

Last year's electoral roll	88
Deceased/moved away	- 1
New additions/ Rejoins	+ 9

Therefore, numbers on the Electoral Roll 2026 after revision stands at 96.

The Benefice of the Padstow Churches
The Vicarage, 46 Treverbyn Road, Padstow, Cornwall PL28 8DN
01841 721439

I Introduction

Thank you for reading this report. Questions are encouraged at the APCM but please contact the rector for clarity or comment as necessary.

I remain thankful for the privilege of continuing to serve among you, and that God has provided both strength and stamina to continue to hold each of the parishes in the benefice along with their wider communities. I acknowledge with profoundest gratitude our churchwardens, and each member of our pcc's, and in doing so take this opportunity to thank them for their hard work, commitment, and the dedication to their parishes, the benefice, and the wider communities that they serve.

This report also sets out to inform our parishioners about the mission and ministry within the benefice in the last year. It also sets out the parochial commitments and schedule of the Rector over that period. Because the rector of this benefice presides over three parishes with five distinct communities, this report does not attempt to cover the parochial contexts of each of our parishes; that information will be contained in the individual reports from each of those parishes.

II A Personal Review of the Past Year

Last year my aspirations were to have continued to encourage closer relationships between our parishes, to have promoted and developed closer links with our schools, to have evaluated our worship services so they were the best experiences they could be, to have launched a pastoral visiting team, and to have become embedded more deeply in our communities. It is hoped that much of those aspirations were fulfilled, if not entirely then at least in part.

On a personal note, we spent 2025 settling into the vicarage in Padstow. Much had been achieved by way of home improvements before we relocated, but such extensive renovation works came with the customary snagging issues – which were duly and satisfactorily attended to. Linda and I did as much as we realistically could to continue to embed ourselves in the communities in the benefice, and this seemed to be appreciated by congregations and the wider communities alike.

Ministry and Activities

It can often seem as though nothing of note was achieved when undertaking a retrospective review such as this, and during the first year of a new incumbency that might have been the wisest course of action that an incumbent could have made! I deliberately refrained from making any substantial changes within our parishes or from introducing any major new initiatives, choosing instead to continue to listen to the stories of our parishes, their history, traditions, and values.

The changes that were made were generally minor ones, mainly to streamline the way ministry was organised across the wider benefice which included early on assembling a ministry team. There were also some minor changes to the service patterns in some places, again to make it easier for those involved in leading services. There were some new initiatives launched last year which came about as a result of collaborative and fruitful discussions with some of the key leaders and our schools. It is hoped that the remainder of report will set out some of that valuable work.

Ministerial statistics for January 2025 – December 2025

Engagements & Appointments	640		
Christenings	3	Benefice	<i>See churchwarden's Report</i>
Weddings	9	Benefice	Jan 1 st 2025 – Dec 31 st 2025
Funerals	9	Benefice	Jan 1 st 2025- Dec 31 st 2025
Interment of Ashes	5	Benefice	<i>See churchwarden's Report</i>
Pastoral Visits	127		
Other	485	(Diocesan/deanery/parish/community functions)	

Worship Statistics for January 2025- December 2025

Sunday & Mid-week Eucharistic Services 74

St Petroc's Padstow	30 (including mid-week Eucharist)
St Saviour's Trevone	9
St Merryn	8
St Issey	18 (Including mid-week Celtic Eucharist)
St Petroc Minor	9
Sunday Non-Eucharistic Services	13

Attendance figures, the types of services the benefice offers, the worshipping liturgy, and music can be found more fully in the Churchwarden's reports.

Outreach and Mission:

Linda and I continued to take every opportunity to make new connections in each of the communities served by the church. This, along with the continued efforts to develop friendships and relationships within each parish has been rich and rewarding. Our first May Day as 'locals' was an experience never to be forgotten, and it was rewarding to recognise so many people and equally to be recognised by them as 'their vicar' – which was perhaps indicative of our networking efforts. I was encouraged last year to receive many positive comments from residents and visitors alike about the warm and friendly atmospheres in our churches, as well as the uplifting services enjoyed by many.

I continued to visit as many of our parish and community events as I was able, including coffee mornings, croust, the watering hole, Messy Church, concerts, community Christmas events as well as the air ambulance, RNLI funders, and the lifeboat station crew.

Last year also saw the launch of the Open the Book mission to both St Issey Church of England and Padstow primary schools, which meant over 120 children heard the stories of the Bible twice a month. I was also able to develop our connection with the head of Padstow school who remained overwhelmingly supportive of the church's involvement with the school. St Merryn primary school continued its connection with the church when they visited at Christmas and Easter, and interpersonal relationships with children and staff remained fruitful.

Fuller details of our church-based initiatives can be found in the various reports.

Pastoral Care:

Last year saw an incremental increase in the pastoral visits I was able to undertake, up from 75 to 127.

Last year also saw significant developments in appointing a pastoral visiting team. The training and administration for this initiative was undertaken largely by Revd. Oli Myles. It is hoped that next year we will be able to report on its launch and positive impact across the benefice.

I was encouraged that last year two people from St Merryn were confirmed and this was duly celebrated in a deanery wide confirmation service in St Agnus church with the Bishop, their families and friends. I was particularly encouraged by this because they were the first confirmation candidates to present in almost a decade. More about the pastoral work of each parish can be found in the churchwardens' and curate's report.

Youth and Children:

At the end of last year, I was among the first cohort to attend a new diocesan initiative exploring parish ministry to children, young people and families (CYPF). The year-long course was run by Trinity Theological College in Bristol and was aimed at resourcing incumbents for more effective engagement with CYPF. It is hoped that I will be able to report more fully about this new initiative next year. More about our children's ministry across the benefice can be found in the reports from our youth leaders.

Other Roles & Responsibilities:

I remained a member of the diocesan and deanery synods, which included working collaboratively with fellow deanery colleagues on the deanery plan. (Further details about the deanery and its plans can be found in the deanery synod reps report)

I remained as a facilitator for the diocesan safeguarding team although last year I had less involvement than previous years.

Last year I attended six stage one carousel conversations and two stage two Bishop's Advisory Panels as a Bishop's Vocation Adviser, and I conducted two affidavits as a Bishop's surrogate for marriages in order for wedding couples to receive their common licences.

I remained a training incumbent for Revd. Oli Myles.

III. Budget:

Early last year I invited the diocesan stewardship and giving lead to visit the benefice to give a presentation about generous giving in our parishes. Unfortunately, the meeting was not well attended but I was grateful to the few who were there. Once again, I remain thankful to our dedicated treasures for their tireless work on our behalf, and to all our faithful congregations who continue to regularly and sacrificially support the church. A fuller report on the budget can be found in the treasurer's report.

IV. Church Fabric and Property

The more I got to know each of the churches last year the greater I became aware of just how important and valued they were by their wider communities. That notwithstanding, the maintenance and upkeep costs associated with them remained a burden borne predominantly by the small but faithful congregation who regularly attended them. Last year, each of our parish churches required some degree of maintenance, whether it was routine upkeep or a major repair project such as a new roof or heating system. A more detailed report about the frame and fabric of the church, its maintenance record and the improvements carried out in the last year can be found in the churchwarden's report.

IV. Safeguarding:

I have once again worked closely with each of our Parish Safeguarding Officers and the Pcc's this past year to ensure the safeguarding protocols in each parish were where they should be. The diocesan safeguarding dashboard recorded a compliance rate of 99% across the benefice, an improvement of 17% on 2024. I was again grateful for the support of each of the safeguarding officers for their support in this area, and a more detailed report can be found in their reports.

V. Plans for the Coming Year

This year the diocese of Truro has launched a new and exciting initiative entitled 'Growing congregations younger'. This coming year and I anticipate for at least the next 2-3 years I would like to establish a vision group within the benefice consisting of established and experienced leaders from across the benefice to pray and think creatively about this initiative.

I will continue to champion and promote the positive branding of our benefice—that we are a multigenerational church which offers something for everybody.

I will continue to encourage the benefice to boldly and courageously explore, and at times experiment with, mission and ministry so that we are truly multigenerational.

I will continue to encourage each of our parishes to be deliberate and intentional to promote children, young people, and families.

I will continue to be among you as your parish priest first and foremost;

VI. Thank you:

The Administrator: a gift to the benefice through whom we all benefit.

The church wardens: who have faithfully and selflessly carried out so much of the work of the work of parish as the Bishop's representatives.

Treasurers: we are fortunate to have had good ones holding the accounts – and they can be hard to find!

The PCC Officers: for their unfailing commitment and dedication who have shouldered the heavy lifting again this past year.

The Children's Ministry Team: who once again nurtured and cherished our seedlings – God knows!

The Community Outreach Teams: who fed hungry bodies and showed us what care for the community looked like.

The Bible study group who faithfully met and fed the spirit and who were fed by the Spirit in turn.

The Organists: so often taken for granted – but not in this benefice! We were blessed because of you.

The Worship Band: for devoting yourselves to worship and providing worship for the devoted.

The Holy Dusters, and church cleaners: who often go unnoticed until the dust starts to show.

The Flower Arrangers: who brought something of God's colourful outdoors indoors.

The Churchyard Maintenance: for their care and attention for God's sacred acres and those who rest in them.

The Bell Tower Teams: who called the faithful to prayer and enriched the prayers of the faithful.

The 'Retired' Clergy so called; ministry in the benefice would have been vastly impoverished without you.

The readers & worship leaders; who exemplified what it meant to answer God's call to minister to the local church, and who contributed to its life this year.

The Curate: whose growth was due to his continued engagement with his training and who will excel in whatever area of ministry he is called.

We recall the faithful departed of each of our parishes and communities who died this past year. We thank God for their faithful service and lasting legacy.

George Phillips	Yvonne Hawkins	Roger Gool	Heather Ehart	Peter Curnow
David Jewell	Katie Thomas	Debbie Brewer	Constance Geach	Marta Milne
Muriel May	Laura Colwill	Carole Williams	Dennis Colcombe	Tony Lee
George Barnes	Diana Armstead	Mrs Grundy	Gillian Henford	
Jessie Webster	Valerie Hampton	Patricia Kessell		
Robert Edward Lobb	Michael Turner	Peter Prideaux-Brune	Sheila Vine	John Parkyn
Nancy Banbury	Michelle Robertson	Michael Regan	Mark Evans	Clifton Fuller
Elizabeth King	Jean Hague	Carol Dann	Mark Dawe	Robert Lobb

Annual Report on the year 2025

1). Legal and Administrative Information

Name: Parochial Church Council of The Parish of Padstow (St Petroc's Padstow and St Saviour's Trevone).

Location: St Petroc's Padstow is in Church Street, Padstow. O.S. ref: 916 754 Post-code: PL28 8BG
St Saviour's Trevone is located in Trevone village. O.S. ref: 893 757 Post-code: PL28 8QX

Members: Members of the PCC are either ex-officio or elected by the Annual Parochial Meeting in accordance with the Church Representation Rules. During the year the following served as members of the PCC.

Clergy: Vicar: **Revd Paul Beynon (2024)**
Curate: **Revd Oli Myles (2025)**

Churchwardens Mrs Janet Dawe (Padstow - first elected 2019)
Mrs Susan Norfolk (Padstow - first elected 2012)
Chapel Wardens Mr Chris Newman (Trevone - first elected 2018)
Mrs. Sue Hollingsworth (Trevone - first elected 2011)

Deanery Synod Mrs Janet Dawe (Elected 2023 for 3 years)
Triennium 2023-26 Mrs Susan Norfolk (Elected 2023 for 3 years)
Mrs Jan Fisher (Elected 2023 for 3 years)
Chris Newman (Elected 2023 for 3 years)

Diocesan Synod Martin Saunders (Elected in 2024 for 3 years)
2024-2027 Mrs Janet Prescott (Elected in 2024 for 3 years)

P.C.C. – Elected *Maximum of 6 from Padstow and 3 from Trevone.*

Mr Tim Bishop -1 Mrs Jane Trimmer -1 Mrs. Sue Luckham(T) – 1
Mrs Andrea Curnow – 2 Vacant – 2 Mrs Lola Cotterill (T) – 2
Mrs Rosemary Howells – 3 Mr Alan Veck – 3 Jane Myles (T) – 3

Code: 1 = retires APCM in 2026 2 = retires in 2027 3 = retires 2028
(T) =Trevone Rep.

Co opted members Patrick Atkinson (Safeguarding), Tracey Tigwell (PCC secretary), Tim Bishop (Treasurer)

Status The PCC is a Charity and is registered with the Charity Commission from 28th November 2008. The registration number is 1126984 and appears on all PCC correspondence.

2) Aims and Organisation

The main purpose of the PCC is defined in the Parochial Church Councils (Powers) Measure 1956 as
“to co-operate with the Parish Priest in promoting in the Parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical”

PCC The PCC met 4 times during the year and the Standing Committee, consisting of the Officers, met as required.

Committees: Church Rooms: Janet Dawe, Sue Norfolk & Tim Bishop

Electoral Roll: Stood at 88 in 2025

3. Review of Progress and Achievements

A. Worship

Retired & Self Supporting Clergy & Readers: The Parish continues to be extremely grateful for the ministries of Canon Michael Fisher, Revd. Katie Kirby, Father Lawrence & Revd Fiona Giorla. Oli Myles was priested in the summer of 2025 and is now serving his curacy in the Benefice. We are very grateful to our readers Charles Howlett and Graham Wilkinson for all that they do in the Parish. We are also thankful to our musicians, The Worship Band and John Holmes organist, who accompany our worship each week.

Lay Worship Leaders

We offer our thanks to all our Lay worship leaders who have worked hard to give the parish acts of worship on the weeks when there is no Eucharist. Our thanks to: **Jan Fisher, Christine Cunningham, Janine Ogborne, Susan Luckham & Linda Beynon.**

Mid-week Communion and Saints Days. The parish is able to offer a regular said Eucharist at St. Petroc's Padstow on Thursdays and also a new Eucharist service on Thursday evenings. Morning Prayer via Zoom on Wednesdays, Taize bi-monthly at Trevone. The Eucharist of Wholeness and Healing on a monthly basis. The sacrament is taken to the sick and housebound on a regular basis.

Children. JAM Club now operates on 2 Sundays a month on Sunday mornings at 10.00 am in the Church hall and Messy Church on the last Friday of the month. Grateful thanks to Janet Prescott and Andrea Curnow and their teams of helpers.

B. Buildings

The Church Property Registers for St Petroc's, Padstow and St Saviour's, Trevone are both updated each year before the Annual Parochial Church Meeting and are available for anyone to view at the Meeting. St. Saviour's and St. Petroc's have both had recent Quinquennials are pleased to report no serious problems with the churches.

Church Rooms

The Church Rooms are in regular use by the community for a variety of activities.

C. Mission

Mission Action Planning is an automatic item on the agenda of the PCC.

Safeguarding is an automatic item on the agenda of the PCC. Thanks to Patrick Atkinson our Safeguarding officer who keeps our Safeguarding files up to date.

GDPR is an automatic item on the agenda of the PCC. Thanks to Chris Newman our GDPR officer who keeps the PCC up to date on GDPR matters.

Creation Care is now an automatic item on the agenda of the PCC

D Ecumenical relations

The **"Churches Together" (formerly known as "South Camel Christians Together)** have now resumed under the Chairmanship of Sally Lee. Events such as Carols on the Quay, Walk of Witness, Sea Sunday and various other joint services took place over 2025.

The Church Sharing Agreement: in operation since November 2011 and continues to work extremely well. The joint Catholic & Anglican Council meet twice a year.

4. Review of Financial Activities and Affairs

Honorary Independent Examiner: Mrs Karen Wright, agreed to examine the accounts for 2025.

Bankers: Lloyds TSB Bank Plc, Molesworth Street Wadebridge and HSBC plc. 12 Molesworth Street Wadebridge.

Thanks: We offer our sincere thanks to Tim Bishop our PCC Treasurer who manages the Accounts and does the banking for Padstow; Martin Saunders who looks after the day to day cash-book and banking for Trevone; our Church Wardens, Susan Norfolk and Janet Dawe, who handle the collections and Sue Norfolk who maintains the cash-book for Padstow; and to Geoff Spear who collects and banks Magazine advertising income. We also thank Karen Wright for her work in examining the Accounts of the PCC this year and Martin Saunders and Angela Reskelly for their work with the Planned Giving and Gift-Aid tax claims.

Parish Finances

See the Annual Accounts documents at the back of your booklet on **pages 33-41.**

Parish Reserves Policy

Parish Reserve funds may be established and expended solely under the control of the PCC

1. Quinquennial Reserves

See the Annual Accounts "ACC9 & ACC10 Padstow PCC Accounting Policies"

2. General Reserve Policy

See the Annual Accounts "ACC9 & ACC10 Padstow PCC Accounting Policies"

3. Restricted Funds

See the Annual Accounts "ACC8 "Restricted Funds Summary"

Signed:

Paul Beynon

Revd Paul Beynon

(PCC Chair) 26th April 2025 (approval of accounts)

Introduction

Since being ordained priest in June 2025, I have found myself moving from a period of close accompaniment into a more independent pattern of ministry. Following six months of shadowing Reverend Paul, I have been largely 'flying solo' in my day-to-day responsibilities across the benefice. The foundations laid during that initial curacy period have been invaluable. Reverend Paul's teaching, encouragement, and careful guidance equipped me well for this transition, and I would like to place on record my sincere gratitude for his faithful and generous support.

Over the past year, I have grown in both confidence and competence across the core aspects of parish ministry. I now feel fully able to lead services and to minister pastorally in the contexts of weddings, baptisms, and funerals. In particular, the winter months proved to be a demanding and formative season, especially in Padstow, where there was a significant increase in funeral ministry. Walking alongside families in times of grief, often in quick succession, has been both a challenge and a privilege. This period has deeply shaped my identity as a priest, strengthening my pastoral sensitivity, resilience, and reliance on God in the midst of human sorrow.

Alongside this practical experience, I have continued to meet regularly with Reverend Paul for supervision. These sessions have provided a valuable space for reflection, accountability, and discernment, ensuring that my ministry remains both grounded and intentional. Together, we have begun to establish a clear and structured approach to my ongoing development.

An important part of this process has been my 360-degree review, conducted in February. As part of this, I invited a range of individuals from across the benefice to offer honest feedback on my ministry. This proved to be a deeply insightful and encouraging exercise. It highlighted areas of strength and gifting, helped to clarify the kinds of ministry contexts to which I am particularly suited, and also identified areas where further growth is needed. This feedback is now helping to shape a thoughtful and prayerful approach to the next stage of my curacy.

Pastoral Ministry Team

The establishment of a Pastoral Ministry Team across the benefice is now underway, with the initial stages of development largely in place. This has been a significant and, at times, demanding piece of work. Progress has necessarily involved waiting on diocesan training provision, as well as ensuring that all appropriate structures and safeguards are carefully followed.

In addition to identifying and inviting suitable members, I have worked on producing a comprehensive Policy and Overview document to provide clarity around the purpose, scope, and expectations of the team's ministry. Alongside this, it has been essential to adhere closely to the Church of England's Safer Recruitment processes, ensuring that all appointments are made responsibly and with due diligence. While this has extended the timeline, it is vital that this ministry is built on firm and accountable foundations.

At present, the team is partially operational. There remain three members who are in the process of completing their safeguarding training and/or DBS checks. I am hopeful that these requirements will be finalised in the near future, allowing the team to become fully active.

Despite the challenges involved in reaching this stage, I am confident that once fully established, the Pastoral Ministry Team will be a significant asset to the life of the benefice. It will enable a more intentional and shared approach to pastoral care, ensuring that those in need are supported more consistently and that this vital aspect of church life is not carried by a small number of individuals alone. I look forward to seeing how this ministry develops and grows in the coming year.

Thursday Night Holy Communion

The Thursday Night Holy Communion service began in September 2025 as a new initiative within the benefice, emerging from a desire to explore a slightly different expression of worship alongside our existing pattern of services. The initial service was encouraging in terms of attendance; however, this was not sustained in the weeks that followed. Numbers dropped off quite significantly, and those who attended the first service were

largely drawn from our existing congregations. Some expressed that the style of worship felt “too high up the candle” for them, which provided helpful insight as I reflected on the nature and intention of the service.

In the months that followed, attendance remained low, often between four and six people. During this time, I found myself questioning whether this initiative had been the right one to pursue and began to reflect more carefully on its long-term place within the life of the benefice. However, just as I was beginning to reconsider its future, there was a gradual but noticeable shift.

Attendance has now grown to a more consistent congregation of between 10 and 15 people. For a midweek evening service, this feels both encouraging and significant. More importantly, the congregation represents something of a developing “mixed ecology” of church, in that it is not simply drawing from those already embedded in our existing worshipping communities, but is also beginning to engage those on the edges of church life and beyond.

It is particularly encouraging that a number of those attending are younger individuals, especially men in their 40s, who are either new to faith or returning after time away. This suggests that the service is beginning to play a role not only in sustaining worship, but also in mission and gentle re-engagement with the life of the Church.

In conversation with regular attendees, a clear pattern has emerged. There is a desire for worship that is recognisably distinct from the rhythms and pressures of everyday life. Rather than something that mirrors contemporary culture, there is an appetite for worship that is rooted in the historic traditions of the Church, something that has stood the test of time, is connected to the Church’s ancient liturgy, and carries a sense of reverence and mystery. In this sense, the service may be offering a different but complementary pathway into discipleship.

The contemplative character of the service has also been frequently noted. The inclusion of silence, stillness, and space for reflection appears to resonate deeply with those who attend, providing an environment in which people are able to encounter God in a quieter and more reflective way. This suggests that, alongside its sacramental focus, the service is beginning to nurture a depth of prayer and spiritual attentiveness among those present.

While it took time to find its footing, the Thursday night service now appears to be developing a clearer sense of identity and purpose within the benefice. It is beginning to contribute not only to our pattern of worship, but also to our wider mission and discipleship, particularly among those who might not initially connect with our more established congregations. I look forward to seeing how this continues to grow and develop in the coming year.

Open the Book

I have been privileged to play an active role in our *Open the Book* team, which regularly visits both Padstow School and St Issey School. This has become a valued and distinctive part of my ministry, offering a refreshing and often light-hearted contrast to some of the other responsibilities of parish life.

For those unfamiliar, *Open the Book* is a national initiative that enables teams from local churches to go into primary schools and share Bible stories in an engaging, interactive, and accessible way. Through simple storytelling, drama, and participation, children are introduced to the narrative of Scripture in a way that is both memorable and meaningful.

This ministry has been particularly significant for me personally, as children’s ministry is not an area in which I would naturally feel most at home. As such, being part of this team has provided an important opportunity for growth and development. Over time, I have become more confident in communicating the Christian faith in a way that is accessible to younger audiences, and more aware of the importance of clarity, creativity, and joy in sharing the Gospel.

One of the great strengths of *Open the Book* is its ability to create a consistent and positive Christian presence within the life of the school. Our regular visits help to build relationships with staff and pupils alike, and there is a growing sense of familiarity and trust. The children engage enthusiastically with the stories, often responding with humour, curiosity, and thoughtful questions. It is encouraging to see how even well-known biblical narratives can come alive for them in this context.

From a wider perspective, this ministry plays an important role in the mission of the benefice. It enables us to connect with children and families who may have little or no other contact with the Church, offering a gentle and welcoming point of engagement. In this sense, it is a key expression of the Church's commitment to being present in the community and sharing the Christian story beyond the walls of our buildings.

There is also a strong sense in which this work contributes to the longer-term task of discipleship. While the encounters are necessarily brief, they form part of a wider pattern of sowing seeds - helping children to become familiar with the story of God's love and purposes, and laying foundations that may be built upon in later years.

On a personal level, I have found this to be a deeply rewarding and formative aspect of my ministry. It has stretched me in new ways, broadened my experience, and reminded me of the importance of approaching faith with simplicity, openness, and joy. I am grateful for the opportunity to be involved in this work and for the dedication of the wider team, whose commitment and enthusiasm make this ministry both effective and enjoyable

Deanery Implementation Team

I continue to be an active member of the Deanery Implementation Team, a group which has responsibility for discerning and supporting the strategic direction of mission and ministry across the deanery. Over the past year, our work has been focused largely on the *Growing Younger* initiative set out by *Truro Diocese*, which seeks to encourage churches to engage more intentionally with children, young people, and younger adults.

Being part of this team has provided a valuable opportunity to step beyond the immediate context of parish ministry and to engage with the wider life of the Church at a deanery level. It has given me greater insight into the challenges and opportunities that are shared across our neighbouring parishes, as well as a deeper appreciation of the need for collaboration, creativity, and long-term thinking in addressing them.

The *Growing Younger* initiative has prompted important conversations about culture, accessibility, and the ways in which our churches communicate the Gospel to different generations. It has encouraged us to think not simply in terms of sustaining what already exists, but of being willing to reflect honestly on where change may be needed in order to engage more effectively with those who are currently underrepresented in our congregations.

Through this work, I have been able to contribute to discussions around how these priorities might be translated into practical action within our local context. This has included reflecting on patterns of worship, community engagement, and the development of new forms of church that sit alongside more traditional expressions, what is often described as a "mixed ecology" of church. In this sense, the work of the Deanery Implementation Team connects closely with some of the developments we are beginning to see within our own benefice.

On a personal level, involvement in the team has been both stretching and formative. It has helped me to begin thinking more strategically about ministry, considering not only immediate pastoral and liturgical responsibilities, but also the longer-term health and mission of the Church. Listening to the perspectives and experiences of others from across the deanery has been particularly enriching, broadening my understanding and challenging some of my own assumptions.

It has also been encouraging to see a shared commitment among colleagues to prayerfully discern God's leading for the future of our churches, even where this involves uncertainty or change. This has reinforced for me the importance of holding together faithfulness to the Church's tradition with a willingness to respond to the needs of the present moment.

I am grateful for the opportunity to be involved in this work and look forward to continuing to contribute to the life of the deanery in this way. I believe it will not only shape my own development as a priest, but also help to inform and strengthen the ministry we share within the benefice.

Christians Against Poverty (Newquay Area Debt Centre)

I have recently taken on the role of Chair of the Steering Committee for the Newquay Area Debt Centre, which operates in partnership with *Christians Against Poverty*. This is a significant and humbling responsibility, and one which places me at the intersection of pastoral ministry, community engagement, and social justice.

The work of the Debt Centre is focused on supporting individuals and families who are struggling with unmanageable debt, offering both practical help and ongoing relational support. Through a combination of professional financial guidance and local volunteer involvement, the centre seeks not only to address immediate financial crises, but also to bring longer-term stability, dignity, and hope to those who are often facing very difficult circumstances.

As Chair of the Steering Committee, my role is to help provide oversight, direction, and encouragement to the work of the centre. This includes working closely with the Centre Manager and the wider team, supporting good governance, and helping to ensure that the ministry remains faithful to its vision and values. It also involves fostering strong relationships between the Debt Centre and the local churches that support it, recognising that this is a shared expression of Christian mission within the wider community.

Although I have only recently stepped into this role, it is already clear that this ministry addresses a very real and growing need. Many of those who come into contact with the Debt Centre are experiencing not only financial hardship, but also isolation, anxiety, and a loss of hope. The opportunity to offer both practical assistance and compassionate, person-centred support is therefore deeply significant.

This work is a powerful expression of the Church's calling to serve the most vulnerable, demonstrating the love of Christ in tangible and transformative ways. It also provides an important bridge between church and community, often connecting with individuals who may have had little prior engagement with the Church.

On a personal level, this role represents a new area of responsibility and learning for me. It is stretching in terms of leadership and governance, and is helping me to develop a broader understanding of how the Church can respond to issues of poverty and inequality in a meaningful and structured way. I am grateful for the trust that has been placed in me and look forward to supporting and strengthening this vital ministry in the months and years ahead

Barnes Nicholls Trust

In December, I was invited to become a trustee of the *Barnes Nicholls Trust*, an appointment which I was pleased to accept. I understand that this invitation was, in part, shaped by my developing pastoral knowledge of Padstow and the relationships I have been able to build within the community through my ministry.

The Trust plays an important role in supporting local people, and it is a privilege to be involved in an organisation that seeks to serve the community in such a practical and focused way. While this role is distinct from my parish responsibilities, there is a clear overlap in terms of concern for the wellbeing of individuals and families, particularly those who may be vulnerable or in need of support.

As a trustee, I am part of a group responsible for the careful stewardship of the Trust's resources and the discernment of how best these can be used for the benefit of the community. This involves thoughtful decision-making, a commitment to fairness and integrity, and a shared desire to ensure that the Trust's work remains both effective and responsive to local needs.

Although I am still relatively new to this role, it has already provided a valuable opportunity to engage with the community in a different but complementary way to parish ministry. It has also deepened my understanding of some of the underlying challenges faced by individuals in the area, further informing my pastoral perspective.

I see this as an important aspect of the Church's wider presence within the community, working alongside other organisations and initiatives to seek the good of the place in which we are called to serve. I am grateful for the opportunity to contribute in this way and look forward to growing into the role over time.

Padstow Lifeboat Crew Chaplain

I continue to serve as Chaplain to the *Royal National Lifeboat Institution* crew in Padstow, a role which remains a significant and deeply valued part of my ministry. It is a privilege to be alongside those who give their time and energy in service of others, often in demanding and potentially dangerous circumstances.

The chaplaincy role is, at its heart, a pastoral one, centred not on visibility or activity, but on presence, relationship, and trust. Over time, I have sought to build meaningful connections with members of the crew, being available in both formal and informal settings, and gradually becoming a familiar and approachable figure within the life of the station.

In particular, this past year has involved walking closely alongside certain crew members during especially difficult seasons of life. This has included times of personal loss, family challenges, and periods of significant emotional strain. In these moments, the role of chaplain has been less about providing answers and more about offering a steady, compassionate presence - listening, supporting, and, where appropriate, praying with those who are navigating complex and often painful circumstances.

These experiences have been both humbling and formative. They have deepened my appreciation of the importance of simply "being there," and of the trust that is extended when individuals are willing to share something of their own vulnerability. It has also reinforced for me the quiet but vital nature of this ministry, which often takes place away from public view but carries real significance in the lives of those involved.

Alongside this more personal pastoral work, I continue to be present at key moments in the life of the crew and station, offering support where appropriate and maintaining a visible connection between the lifeboat community and the wider life of the Church.

This chaplaincy is a meaningful expression of the Church's presence within the community, standing alongside those who serve others, and offering care and support in the midst of both the ordinary and the extraordinary demands of their role. I am grateful for the trust that has been placed in me and for the opportunity to continue in this ministry.

Conclusion

As I reflect on this past year, I am deeply grateful for the encouragement, guidance, and support I have received from so many across the benefice. From colleagues, lay leaders, and ministry teams to the wider congregation, your patience, collaboration, and generosity have been invaluable in helping me grow into my priestly ministry. Whether in shared worship, pastoral care, community initiatives, or simply in everyday conversation, I have felt consistently supported, challenged, and affirmed. I want to express my sincere thanks to everyone who has journeyed alongside me, offered wisdom, and shared in the joys and challenges of this year. Your partnership has made a real difference, not only in my own development, but in the life and witness of our churches as a whole. I look forward to continuing to serve and grow together in the coming year.

Church Wardens Report – St Petrocs

Janet Dawe & Susan Norfolk

Fabric, Goods and Ornaments

Overview

It has been a productive year. We are grateful to the local tradesmen that support us. Padstow Town Council for their management of the closed churchyard areas, and the volunteers both church and unchurched that help us keep the grounds and buildings in good order.

The Fabric of the Church

Following on from the last Quinquennial Inspection, we have focused on the Mortuary Roof, also the window kilns in the ringing room chamber. Both these jobs have been completed. QI Report
Repainting of the church gates, which comes under the maintenance programme of the Padstow Town Council, they are awaiting faulty agreement. QI Report
The clock had a new spring manufactured and replaced by Cumbria Clocks. The chimes still require some attention, but it is now keeping better time.
The sound system was completely upgraded.
The Glebe allotments have been re-allocated.

Completed works

The Service record book is completed weekly and up to date.
The Annual boiler service was carried out.
The Electrical Inspection Condition Report (5 Year check) was carried out, and no remedials have been noted.
The PAT (Portable Appliance Testing) has been carried out (to include the Church Rooms).
Health and Safety and Fire Risk assessments carried out – at time of writing we are still awaiting the written reports.

Gutter and Moat cleaning carried out.
Lightening conductor checked.
Clock and bell checks and maintenance have been carried out.
Fire extinguishers checked and replaced if necessary.
Grass cutting and Tree works as scheduled by Padstow Town Council along with keeping the pathways and cremation plot area safe and clear.
All of these things are part of the yearly maintenance, that is required, along with ensuring that building, contents and public liability insurance is in place.

Church Goods and Ornaments

The church Inventory was reviewed and found to be in order. No significant items were acquired or disposed of this year. The Church Property register(The Terrier and the Inventory) are both up to date. It should be noted that to replace any fixed furniture, vestments and other sundry items has to have faculty approval.

Ongoing and Future Maintenance

As growing concerns of health and safety in the church tower, in the clock maintenance chamber, (there being a 24 x42 inch gaping hole in the floor) and for the bell tower captain and maintenance team, there being a issue on the slate platform with slippery surfaces and no handrail, we are in the process of gaining faculties for a grill for inside the tower to make it safe and a guard rail outside the tower door on the platform. We hope to have both in place in the next few months.

We would still like to carry out some refurbishment work to the toilet, but this will require some funding and faculty approval.

Also, an issue in the Glebe garden with the next-door neighbour over the adjoining wall, which is in a state of disrepair.

There may be remedial works to carry out on the receipt of the Health and Safety and Fire Risk Assessment reports

Outstanding QI jobs

- To establish whether the Prideaux Brune memorial is the PCC responsibly or the P-B family.
- Resolve whether the external floodlight is temporary or might be made permanent, permanent will require faculty approval.
- Consider local patch repairs to cement damaged killas walling, East side of church.
- Add or improve grille protection to historic lead windows.
- Secure loose hardwood step riser up to chancel floor level.
- Obtain a conservator's report on the 3 17th century carvings on the lady chapel buttresses and arrange to undertake any recommended work.

Finally, we would like to express our grateful thanks for the support we have received over the last twelve months in what has been both a busy and challenging year.

St Saviour's Chapel Wardens Report	Sue Hollingsworth & Chris Newman
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St. Saviour's has continued to be at the heart of the Trevone community.

Christian worship and support of the community and visitors remaining our lifeblood.

We have continued to delight in welcoming residents, holiday and second homeowners and tourists alike. All continue, of course, to be very welcome irrespective of their chosen denomination or none.

Whilst traditional Eucharist services continue to be at the heart of St. Saviour's monthly diary, we also continue to embrace Service of the Word and hold bi-monthly Taizé services and monthly Wholeness and Healing services.

It was, as always, a delight to welcome a wedding party during the year, and the church is particularly well supported at Christmas for the Festival of Nine Lessons and Carols and Christmas

Day Service and of course most recently for Easter when the church was full.

August 20th saw Reverend Paul announce, at the Church BBQ, Fete and Dog Show, the launch of our maintenance appeal. We needed to raise £50,000 primarily for the replacement of the church's roof but also to cover the cost of redecoration and other tasks around the building.

Due to the incredible effort of several key individuals in the church and the wider community we managed to coordinate an incredible level of support from residents and holiday / second homeowners alike, along with a very much valued grant from the Cornwall Historic Churches Trust. So much so that by the end of 2025, barely four months later we had raised all the money required to replenish reserves. The roof had been replaced, and we could rejoice in celebrating Christmas in a once again secure building.

So many individuals are worthy of their names being included in this report. However, with their understanding we mention but a few connected with the project just detailed. Roofer Chris Karlsson who we were blessed to find with the professional help of Architect Robert Shaw, Phil Woodward for overseeing the work every day of the project and Martin Saunders for galvanising the required fund raising.

St. Saviour's is so pleased to be a part of this wonderful parish and five church Benefice. We see the Benefice services that take place on the fifth Sundays of the months key to the unity that we all enjoy. We were therefore honoured to be able to host the Benefice service on Sunday June 22nd followed by a buffet on the church's lawn. This being the day after Curate Oli was priested at Truro Cathedral and the first Eucharist service that he led.

As part of the Trevone Village Association, we were able to enjoy the benefit of the upgraded Christmas Lights along with the village and WI halls, thanks to a grant from Padstow TC. The Christmas tree and lights continuing to be installed by the community, enabling the children to visit with their home-made lanterns to sing carols outside of the church at the beginning of December and officially switch on the lights for 2025.

We look forward to welcoming another four weddings this year and hope that this will see a continued broadening of the demographic representation within our congregations.

General Data Protection Regulation (GDPR) Report

Chris Newman

GDPR rightly remains a standing item on the Padstow PCC's agenda.

Members of the PCC are aware of their roles in ensuring that the PCC complies with its legal requirements under the relevant legislation.

Data is only used for the purpose that it was gathered for, and with the knowledge and agreement of the individual that gave it. It is retained for no longer than is deemed necessary or indicated by relevant statutory bodies.

Truro Diocese published a template to guide PCC's in ensuring that their duties under GDPR are fulfilled correctly. The PCC maintains this spreadsheet to detail the various activities carried out under the PCC. It records the type of data gathered and the purpose for that data and who the individual lead is that oversees it.

Safeguarding – Everyone Matters – Everyone’s Responsibility

- **Health & Safety.** Health and Safety matters have been dealt with by the Standing Committee and the Church Rooms Management Committee. There has been one major incident, it did not result in any physical injury to persons, though there was undoubtedly shock involved. Safety measures have been put in place to ensure that there is no repeat of the aforementioned incident.

Additional Health & Safety information from Janet Dawe and Sue Norfolk - we have had a health and safety review completed on the Church, the Church rooms and the tower. We are now waiting for Sue Pope’s report to see what actions are needed.

- **The Parish Safeguarding Policy:** The parish policy, known as the *Statement of Safeguarding Principles*, has been reviewed. No amendments or updates were thought to be necessary. Whilst this review has not resulted in amendments or updates to the Statement of Principles it has generated discussion which demonstrates and reflects engagement and concern for safeguarding matters. The Statement of Safeguarding Principles is available on the parish website where there is also a page dealing specifically with safeguarding matters. Notices including contact details are displayed in the porches of St Petroc’s, St Saviour’s and the Church Rooms. The Safeguarding Statement is recommended to the PCC for approval.
- **The Parish Safeguarding Dashboard:** Active use of and engagement with the Parish Safeguarding Dashboard continues. Safeguarding Reports have been presented to the PCC at each PCC meeting. Safe Recruitment procedures have been followed, as required, for the establishment of the Lay Pastoral Ministry Visiting Team.
- **Safeguarding Concerns:** Safeguarding concerns are and have been, dealt with through close communication between Activity Leaders, Members of the PCC, the Parish Safeguarding Officer and the Rector. Where necessary the diocesan safeguarding team has been consulted. None of the local cases have required referral to Social Services or the Police.
- **Diocesan Safeguarding Conference:** Rev Paul, Rev Oli, Janet Dawe and Sue Norfolk represented the Parish at the annual Safeguarding Conference.

Pydar Deanery Report	None
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Diocesan Synod Report	Janet Prescott
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“Themes central to ‘Growing Younger’ - intergenerational worship, shared prayer and mission - were evident throughout the Diocesan Synod in February this year.” (Isaac McNish)

The Minutes of 28th February run to some 18 pages. My report is not a summary but an attempt to convey from Synod what is pertinent, encouraging and challenging to us at Parish, Benefice and Deanery level.

Bishop David’s Presidential Address is probably best viewed on the Diocesan Website.

Synod began with a group of children from St Agnes leading worship. This generated some interesting discussion, and I would like to include this fully in my report to PCC.

There was some interesting discussion about “Why did we applaud when the children led us in worship?” Did this suggest that the children were genuinely part of the service or performers? Are they genuinely part of our worshipping communities or a cute add on? Their leader from St Agnes

assured Synod that the clapping was a joyful response not a performative one and that the children *are* active members of their Church. Perhaps the lesson here is that more of our services could inspire joy and spontaneous applause.

Language creates culture so we must guard against 'Intergenerational Worship' becoming just a re-branding of All Age Services or Family Services and look at 'Growing Younger' through a fresh lens. As we carefully navigate inroads into the culture of worship it will need clear commitment and a willingness to adapt to our personal preferences.

Isaac McNish stressed the importance of avoiding tokenism and ensuring that children's roles are genuinely valued. He affirmed the need to engage children in their own environments and that children also need to experience adult styles of worship. 'Growing Younger' and 'intergenerational' are **not** just buzz words introduced by Isaac McNish since he came into post as Head of Ministry last year. They indicate the necessity for a "paradigm shift" in our mindset, our services, Parishes and Benefices.

There was much praise at Synod for the excellent practice in our church primary schools. These are signs of hope that we should celebrate by meeting children where they already are rather than worrying about bringing them into our church buildings. There is much to be celebrated by the input, support and engagement in schools by the DBE. (Take note all those busy 'Messy Church' and 'Open the Book' folk... your efforts are celebrated by more than just the numbers of 'bums on seats' on a Sunday morning)

We were then set the task in our small groups to consider where we had seen signs of intergenerational church. We were reminded that our Parish System is not an inherited structure to be managed but a theological conviction to be lived.

'A house of prayer for all who live within earshot of its bells.'

There was more encouragement from Ruth Marriot (Director of Change and Renewal) that Deanery Plans are progressing and that most Clergy Posts are now filled. She highlighted the breadth of community initiatives across the Diocese including parish nurses, food and clothes banks, CAP centres and debt advice services. She was also keen to remind us that each Deanery is a different place and that the Diocesan emphasis is for each to respond to its own local context. May I take this opportunity to inform you that Becka from CAP is at the Benefice Service at St Petroc's, Padstow on May 31st.

There then followed a lengthy presentation led by Archdeacon Clive Hogger, the Rev Laura Bushel Hawke (Chair of the Building Strategy Advisory Group) and Mrs Kate Cortez (Head of Operations and Governance). Cornwall has a wealth of valuable church buildings on every landscape and horizon. These 305 buildings, whilst valuable assets, beloved and central to Cornish identity and worshipping life, bring increasing demands amidst dwindling financial resources. They are tired, fragile, costly and many in need of significant repair. PCC's collectively spent £3 million last year simply maintaining buildings. The Diocesan Buildings Strategy is keen not to just preserve a few buildings but to strengthen all 305 with a faithful mindset of abundance and investment. Rev Laura Bushel Hawke was keen to point out that this shift in mindset is spiritual, rooted in theology, is realistic and shaped by consultation. There is hope that God's hand will multiply what is faithfully offered.

Archdeacon Clive drew attention to the symbolism of church bells and the requirement under Canon F8 to ring them to summon people to worship. He encouraged Parishes to reinstate this practice as a sign of God's presence and invitation. I felt proud of this Parish, Benefice and Deanery as so many of our churches' bells ring loud and clear.

A longer strategy document will follow. Kate Cortez highlighted that Synod feedback will shape the full strategy which she plans to present to the BDC for approval this month. (April)

I am often in awe of the professional, knowledgeable and articulate voices on all things Diocesan that we hear at Synod. However, I did find it disturbing to hear the same voices of dissent raised as in previous Synod. Whilst I admire the tenacity of some opinions I do find the lack of courtesy and respect at times tiresome! In fact I have been prompted in previous Synod to quote from Hebrews 13 v17.

“Obey your leaders and submit to their authority. They keep watch over you as men and women who must give an account. Obey them so that their work will be a joy, not a burden, for that would be of no advantage to you”

The meeting closed with a long and entertaining talk by Mrs Diana Favell. Diana is newly elected to General Synod and gives a full and interesting account of her days there. It was one of those, ‘you had to be there’ scenarios that reinforced Bishop David’s encouragement to us to engage fully with all things Diocesan at both local and national levels.

Children’s Ministry	Andrea Curnow
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I have been asked to provide overall leadership in Children’s Ministry within our parish. The aim is to co-ordinate all sections of our ministry, promoting co-operation, transparency and continuity in what we are offering. I will continue, with the help of an amazing team, to lead Messy Church; Janet Prescott will continue to lead JAM Club. Under Paul and Linda’s leadership and guidance, the Open the Book team work together to plan and deliver Open the Book (our new outreach into schools).

Overview Planning

With help from Tracey I have drawn up an overview of Children’s Ministry. There will be a copy of the current in the office. It shows the dates of any ministry which might involve children and their families; it gives the theme and Bible references for each session. Hopefully this will be useful to all to aid continuity and planning.

Safeguarding is of paramount importance. It is the responsibility of everyone to report any issue they become aware of; the leaders of each area are responsible for checking that the helpers are aware of their role in this and that safeguarding training and DBS checks are in place as appropriate. Before our new term began we held meetings to refresh safeguarding procedures and also as part of our safer recruiting policy, ensured that all regular helpers have talked through and signed a copy of their role description.

Messy Church

Messy Church runs on a seasonal basis:

- Autumn term from September to November
- Christmas celebrated with the Crib/Nativity service and involvement with Nadelik Lowen, where we run our popular and much appreciated Children’s Present stall.
- Spring/Summer term from January to June. This year we hope to hold our first Messy Church on the beach at Trevone in June!

Messy Church reaches out to children and their families in an accessible and welcoming manner. Children and parents alike are able to relax and enjoy engaging in activities and a short service in which children are actively involved – the best way to learn about our faith and love for Jesus.

Our themes this year are based on Christian values such as Love, Kindness, Hope, Joy and Perseverance and are always referenced to stories from the Bible. Children particularly love helping to act out stories and join in singing (and often moving to) the appropriate songs led by our fabulous band.

Messy Church is only possible because we have an amazing team who all pull together and do so much in the way of preparation before, during and after the services. Thank you for preparing and running activities ,music, power points, for setting up, clearing up, welcome and food. Special mention to the Croust team who are so kind in preparing the refreshments for the children.

Highlights of the past year:

- Encouraging local participation in and attendance at the Crib Service
- Younger children growing within Messy Church – some who were brought whilst very young are now participating in their own right – at the last Messy Church 3 year olds were trying hard to join in singing and actions .Some older children are growing in confidence to speak, answer questions and offer their own ideas.
- Mums, dads, aunties and those who bring children are more involved in activities and taking part in the service as well as having the opportunity to talk to others and learn themselves. They are also very supportive in clearing up afterwards!

Open the Book

It was a joy to be invited to Padstow School for our first Open the Book assembly in September and we have continued to visit on a monthly basis since then. We have a warm welcome from Miss Joyce, the head teacher and present our (extremely visual) Bible stories. Children from the older classes help us present the story to the rest of the school. The children and staff thoroughly enjoy the assemblies; the children who participate are amazing, having had only half an hour to prepare with us. The school should be commended on the excellent behaviour and respect shown by all the pupils attending. We're grateful to Sue Hollingsworth, members of the Quilting group and others who helped make costumes and props.

Children & Families Ministry - Messy Church/JAM/Open the Book Planner

Day	Date	What	<u>Theme</u> <u>Core values</u>	Bible Reference	Leader(s)	Helper(s)
Sunday	4 th & 18 th January	JAM			Janet	Noelle, Margaret
Friday	23 rd January	Messy Church	<u>Perseverance</u> Postponed due to weather warnings	Luke 15:1-7 Hebrews12:1-2	Andrea Chris	Paul/Oli,, Molly, Tim, Janine , Noelle Jane (prep), Linda, Barbara, Janet
Wednesday	28 th January	Open the Book	Abraham	Genesis 1	Paul	Oli, Linda, Andrea, Janine, Janet
Sunday	1 st & 15 th February	JAM			Janet	Noelle, Margaret or Jane
Wednesday	25 th February	Open the Book	A Wife for Isaac		Paul	Oli, Linda, Andrea, Janine, Janet
Friday	27 th February	Messy Church	<u>Perseverance</u> Following Jesus takes perseverance and practice	Luke 15:1-7 Hebrews12:1-2	Andrea Chris	Paul/Oli, Tim, Molly, Janine, Noelle, Jane, & Barbara
Sunday	1 st & 15 th March	JAM			Janet to arrange	Noelle, Margaret or Jane
Wednesday	25 th March	Open the Book	Palm Sunday		Paul	Oli, Linda, Andrea,
Friday	27 th March	Messy Church	<u>Love</u> – God's unconditional love for us	Luke 15:11-32	Andrea Chris	Paul/Oli, Tim, Molly, Linda Janine, Noelle, Jane, & Barbara
Sunday	5 th & 19 th April	JAM			Janet	Noelle, Margaret or Jane
Friday	24 th April	Messy Church	Remembering those we love but see no more	Luke 24:13-35	Andrea Chris	Paul/Oli, Linda Janine, Noelle & Barbara
Wednesday	29 th April	Open the Book	Jacob and Esau			
Sunday	3 rd & 17 th May	JAM			Janet	Noelle or Margaret
Wednesday	20 th May	Open the Book	The Runaway			

Planner continued

Friday	22 nd May	Messy Church	Community – a home for all	1 Corinthians 12 12-27	Andrea Linda	Paul/Oli, Tim, Molly, Linda Janine, Noelle, Jane, Janet & Barbara
Sunday	7 th & 21 st June	JAM			Janet	Noelle, Margaret or Jane
Wednesday	24 th June	Open the Book	Joseph the Dreamer			
Friday	26 th June	Messy Church	Patience – Noah Beach based		Andrea Chris	Paul/Oli, Tim, Molly, Linda Janine, Noelle, Jane, Janet & Barbara
Sunday	5 th & 19 th July	JAM			Janet	Noelle, Margaret or Jane
Wednesday	22 nd July	Open the Book	Joseph the Prisoner			
Wednesday	30 th September	Open the Book	Joseph the ruler			
Wednesday	28 th October	Open the Book	The Secret Baby			
Wednesday	25 th November	Open the Book	The Burning Bush			
Wednesday	9 th December	Open the Book	Nativity			
	December	TBC Crib Service				

It is great to be back in the Church rooms where activities can be livelier, more varied and challenging. We adapted well to the small room at the rear of church but it was far from ideal. JAM Club has continued to meet twice a month. We did so throughout a busy August in 2025, when our numbers increased by up to 15 children each week. As in previous Summers, I attempted to introduce extra sessions in August but it was felt this might confuse the existing pattern of first and third Sundays. We welcomed 17 children and 5 accompanying adults to JAM Club on Easter Sunday 2026. Every child received a chocolate egg and an Easter Activities book. There are families who are prepared to travel further to be with us. We have also attracted two new families with their children.

JAM Club is advertised in the monthly Parish News and at Tesco. There are flyers each week at 'Croust' Community Kitchen. The 'Kids Eat Free' offer has been promoted by Padstow School.

The creative and faithful use of the Bible is our vital resource. Within Lectionary guidelines the children engage in Bible stories, drama, crafts, songs and games. We try to balance contemplative and movement activities, as children need both to learn. It is important to be flexible with planning and to 'read the room.' The children are listened to, their ideas and insights valued and their prayer needs taken seriously. God speaks into their hearts in ways we adults cannot fathom.

We have been welcoming more children's participation in the Services. For the past year the children have been encouraged to share their JAM Club learning with the congregation. This has needed a clear commitment to adapt personal preferences in order to enable the fuller participation of children and I am grateful to Church Wardens, Rev Paul, Rev Fiona and Rev Oli for their encouragement with this. This has achieved meaningful interactions and some mutually valued and affirming intergenerational relationships. The response from the congregation has been warm and the children have grown in confidence. Some have described it as 'a highlight' in the Service, one they look forward to. All this makes the church building a more familiar place for our young families. During 2024 I was co-opted onto the DBE and have attended a number of networking events. This has opened doors to more resources and the support that is available. The support offered by the DBE is professional and knowledgeable, particularly when schools undergo OFSTED inspections. The DBE are keen to engage with a wider landscape of schools beyond the 44 Church Schools and 11 MAT in the Diocese. Our own plans to reach local primary schools have borne fruit. "Open the Book" is now welcomed at both St Issey and Padstow schools. As a result, it was particularly encouraging to share in Padstow's School Carol Service having become a more familiar face to many of the children.

This clear commitment to advocate the presence and participation of children has required some carefully navigated inroads into the culture of worship. Our trajectory will require further commitment and knowledge about how the missional principles of "Growing Younger" are achievable and important. We are aware that to expedite all that needs to be done may overstretch the time, energy and commitment of those folk already involved.

Jesus said, "The harvest is plentiful but the workers are few" (Matt 9:37) yet we cannot simply shrug our spiritual shoulders and accept the situation thus described without reading on... In Matthew 9:38 Jesus advises that we should, "Ask the Lord of the harvest to send workers into his fields."

BIBLE STUDY GROUP

Since October 2023 a Bible Study Group has been running in the WI Hall in Trevone organised by Chris Cunningham [LWL] and a team of helpers.

We have just completed our seventh course which was the second half of the Gospel of Luke. This is a study guide written by Tom Wright. We began this lengthy course in October 2025 with 10

sessions, then after Christmas held another ten to complete the book. This tied in well with bringing us up alongside the Easter Story and Holy Week.

As a final get together, before taking a break over the summer, 21 of us got together and celebrated a lovely evening with an Agape Meal on the Wednesday of Holy Week.

We now have over 32 members in the group, who come when they can. We usually have up to 20 coming each Wednesday. Those attending are of several denominations and none; they come from as far as Newquay, Truro, Wadebridge, St Eval, Porthcothan, St Merryn and St Issey, as well as locally from Padstow and Trevone.

All the costs are funded by generous donations from those who attend, and their wonderful giving has enabled us to send a total of £400 to St Petroc's Society for the homeless.

The evenings start at 7pm with getting together and enjoying coffee, tea and cakes made by a friend who loves baking.

From 7.30 pm - 9.00 pm we sit at tables in small groups following the course and discussing our questions raised in the scriptures and the questions asked in the accompanying booklet.

There is a real sense of Christian unity among the group and many friendships have been made over the last 3 years. It is a wonderful thing that all those who come are wanting to grow deeper in their knowledge of the Bible and in their faith.

We still have a large proportion of men who come to these sessions, who continue to meet once a month regardless of the weather to walk and talk - a dedication to friendship, fellowship and keeping fit!

I would like to thank all those who have given their time, their help and donations to running these successful courses. Finally, grateful thanks to our Lord God who has inspired all that is being done in His name.

Creation Care Report

Revd Fiona Giorla

In November 2025 St Saviour's was awarded the Eco church Bronze award. Congratulations to all involved and thanks especially to Susan Luckham for her enthusiasm as Creation Care Champion. The award will be officially presented by Bishop David at the Diocesan Creationtide service in 2026.

During 2025 in St Petroc's we have not made significant progress towards achieving our Eco Church Silver Award, and realistically for both churches our aim now is for 2027. The 'Silver' audit questions are much more focussed on a 'whole church' response. They ask us whether our churches (not just our Creation Care Champions) are truly committed to Creation Care and whether we as a church have strategies and policies in place to further our creation care commitments. Good questions but challenging to answer. We have a commitment as a PCC to the Ecochurch project, and also presumably to the Anglican fifth mark of mission – **"To strive to safeguard the integrity of creation and sustain and renew the life of the earth."** I hope we can work together this year and become more involved as a whole church in caring for God's wonderful creation.

The Ecochurch project is not solely inward focussed as we are encouraged to participate in community events (Beach Guardian beach cleans for example) and to arrange events to which we can invite the wider community. Both of which could be good relationship building activities. Philippa and Robin again took responsibility for the Churches Count on Nature survey in June as I was away, gathering much useful data for the iNaturalist database. There is an amazing variety of plant and animal life in our Churchyard. We provided information and activity sheets and encouraged others to take part but sadly there was no take up. This year we will try again, and we hope to encourage some children (with their responsible adults) to take part. Bug and beetle hunts can be a lot of fun.

We did not have any additional services for Creationtide in 2025 but a Sunday service in each church was dedicated to creation care. In 2026 we have Revd Paul's blessing to celebrate through the whole season of Creationtide in our Sunday services.

In St Petroc's we have finally committed to using FairTrade tea and coffee (once we have used up old stock!) and are now changing to refillable Ecover washing-up liquid. Small steps but in the right direction. Please contact me or Susan if you would like to be more involved – we'd be grateful for any help - and please continue to do all you can to 'Cherish Creation, Cut Carbon, Speak up'. Thank you.

Bell Ringers Report

Barbara Flanagan

Our ringers: Barbara Flanagan (Captain), Brian and Anne Wood, Pat Scarborough, John Holmes, Alison Smith, Philippa Reid Dalglish, Robin Dalglish.

This report covers our activities during 2025.

Our thanks to Barbara and Brian for their commitment and time spent on the final training so we have welcomed Alison to our team of ringers.

We have had our annual visit from Taylor's & Co to service the bells, and they undertook some minor adjustments.

We had a quiet start to the year hosting "the Pydar Improvers" on 15th February. A short training session, a great way to support trainee ringers across the Deanery.

We had eight weddings last year, starting in March and finishing in December. Our thanks to all the ringers for their continued commitment.

We rang special bells for –

1. On 9th May - The short service for VE Day
2. 11th August - The funeral of Peter Prideaux-Brune with muffled bells.
3. 15th August – we rang a special Peal of bells especially written for VJ Day called "80 St.Dominic 3rd hunt doubles – Peter Henshaw assisted by calling the changes.
4. 17th August - we rang "Watts Knell" before the Sunday Service.
5. 17th October - The Cornwall Trefoil Guild, the Padstow Guides hosted this annual event.

In November we rang half-muffled bells for the Remembrance Sunday service continuing until the armistice procession reached the town War Memorial for the laying of wreaths.

We had a total of 22 individual visitors during the summer and visiting groups in August and September.

Thank you to the PCC for approving the increase in wedding fees, this will help when we need support from other towers.

Looking forward to 2026 we would like to recruit new ringers to help cover for illness and holidays. Please spread the word and make contact if you find anyone interested in learning or returning.

Church Rooms Report

Sue Norfolk

The last 12 months has been a bit of a roller coaster for the Church Rooms, all had been going well, until an unfortunate accident in October to the kitchen area, meant that we had to close the Church Rooms for 5 months. We offer our condolences to Barry and Maureen Vickers' family, as both have passed away since the accident, though not because of it.

We were very lucky that some groups managed to locate temporarily to other venues such as Trevone WI Hall, St. Issey village hall and St Petroc's church and we thank everyone for accommodating our groups at such short notice. We also thank all of our groups for their patience and understanding during this time.

Thankfully, we are now up and running again back in the hall, though one of the groups didn't return, we have now picked up another group to replace them.

There are still session slots available on Monday afternoons; Tuesday afternoons; Wednesday

mornings, and all day on a Thursday; and also evenings, for anyone wanting to book the space, and also we are already welcoming back pilgrims who are walking The Cornish Celtic Way and The Saints Way.

All bookings can be made through Tracey our Administrator at the Benefice Office. Telephone 01841 534898 or email office@padstowchurch.org

Parish Magazine	Pam & Peter Finlay
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As with all the years since Covid, we are still only publishing an online version of the Parish magazine and this is being sent each month to over 150 people. The numbers have increased very slightly this year. We publish the straight page by page version but also a version in print format for anyone who wishes to be able to print it out.

The content largely remains the same with interesting articles from various local organisations, and we were very pleased recently to include an article from the new Methodist minister, Rev. Nichola Jones, and it's good to have contributions from all the churches again.

Whilst it is a shame that we cannot produce a printed version any more, at least the advertising revenue remains with the church. Also it allows colour in the magazine, which we could never do with a printed version because of the additional cost.

Peter Finlay

Report on the Advertising in The Parish Magazine: Geoffrey Spear-Advertising Editor.

At the time of writing, subscription received from businesses supporting us by being in the Parish Magazine has remained broadly similar to last year, although it will be noticed that both non fixed and fixed advert pages underwent a number of adjustments due to advertisers moving away from the locality, change of ownership, retirement and where we welcomed a new business.

We express our sincere gratitude for the support we receive from all businesses advertising in the Parish Magazine, be it annually from many valued long-standing advertisers and from the new advertisers we are pleased to welcome.

Geoffrey Spear

Croust Community Kitchen	Janine Ogborne
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Croust Community Kitchen first started in July 2024 and continues to serve our community. Our strapline is 'A place to meet, and a bite to eat'. We meet every Friday from 10am – 1pm and it is a joy to see so many people enjoying their time there, and it has grown beyond my expectations. The menu varies each week with occasional requests from our customers, which confirms that there is a need for our local community who see it as 'their' café and look forward to what they can order week on week. This is a real answer to prayer as the vision for Croust was to fill a need for those who live locally. The price for food and drinks remains the same as when we began in July 2024.

This will be reviewed at our next Committee meeting.

We experienced an unfortunate incident in October when a car accidentally reversed into the kitchen window and the church rooms had to close temporarily. However, we were very blessed and grateful to be offered the use of the back of the church until the repairs were completed, and we are now fully functional again. We are just waiting for a new dishwasher, and I believe the church has been given a grant towards that, which is amazing, although it will be tough to drag Molly away from the sink as she loves washing up!

We are witnessing new relationships being built as people meet on a regular basis. We also have a number of new volunteers who have joined the team which eases the pressure on Janet completing the rota.

One of the team travels to Truro once a week (on a Thursday) to pick up end of day food waste from Cornwall Food Action, a charity that supports local projects. Food is donated by stores such as Waitrose and Marks & Spencer. This food is either used to create meals on a Friday or distributed amongst the local community as we have 'Save the Planet' boxes on a table for people to help themselves when they leave the Community Kitchen. We also deliver food to local families who are struggling financially at times, and to the Social Club for their locals group which meets on a Thursday afternoon. We have welcomed a few homeless people who love to help with clearing tables and sweeping up and they look forward to their Friday mornings with us. We also provide tea for the children at Messy Church.

The local primary school promotes Croust to the parents. We offer a free main meal and a drink to primary aged children who are accompanied by an adult during school holidays. This needs to be re-visited and promoted again to encourage our young families to come along.

There are two events taking place this year. One will be held in the Church rooms, and another at the Cornish Arms, as Reggie and Nisha, who own the Indian Restaurant in St. Merryn and the Stein's company are keen to support us again. Funds from both will be donated to local ventures. The production unit at Steins have set aside an area for us to go and collect food on a weekly basis.

St Petroc's Flower Team Report	Claire Atkinson
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Over the past year the flower team has continued to maintain the floral displays in St Petroc's Church, keeping costs to church funds quite modest. The total was less than £800 for a whole year of flowers (excluding 10 weeks without flowers during Lent and Advent). The main festivals of Easter, Remembrance and Christmas accounted for £400 of the total and we paid the Cornwall Council bill of £58 for the green waste bin which we had to acquire when the town council closed the compost area by the lych gate. We were able to add donations of £170 to the coffers from a wedding, a funeral and from members of the team. We all contribute flowers and greenery from our own gardens and hedgerows, but we cannot avoid the increased costs of buying in flowers.

We have very much reduced our use of floral foam in line with Church of England guidelines though we have not found a way to avoid it entirely for the big displays for the main festivals. We would like to be able to acquire more stands and pillars that are suitable and strong enough to support vases of flowers, and to restore and reinstate the wooden platforms, that do exist in a secret compartment we found, that are engineered to provide flat surfaces on the sloping windowsills. This would enable us to move away from using pedestal stands which will only support plastic containers of floral foam. To do this we need extra funds either from church funds or from fundraising, maybe by direct appeal, a crowdfunding page, a stall of some kind, a coffee morning? - any ideas are welcome.

We have prepared a simple leaflet offering our services for weddings at modest rates, a copy of which is attached. We would love it to look a bit more professional if there is anyone who could help with formatting and editing.

A longstanding member of the team has recently stepped down and we are always on the lookout for new recruits. We are a happy team and although we tend to work in pairs, we keep in touch with regular planning meetings. We enjoy what we do and appreciate the positive comments we have received. We are open to suggestions about other new ways in which we can keep the church looking cared for as a celebration of a communal and spiritual space.

Claire Atkinson (with contributions from the St Petroc's Flower Team)
(Aly Heath, Ally Bain, Karen Duncan, Kate Gray, Sally Lee, Judith Rowse, Lisa Snow)

St Petroc's Church Flower Team Wedding Packages

The Flower Team is a group of volunteers who maintain the floral displays at St Petroc's Church Padstow throughout the year. We can also provide additional flowers for special occasions for a modest fee to cover costs and support church funds.

For weddings we can offer the following by prior arrangement.

1. Pew ends only from £6 per pew end



2. Pedestal displays from £70 each



3. Standard package – 2 pedestals, pew ends on main aisle and windowsills in main entrance- from £250



4. Standard package as above plus altar from £300



5. Standard package as above plus altar and font from £350



We may be able create a display around the main entrance to the church if we have enough members of the team involved as this is very labour intensive and requires extra construction. Details would need discussion and costs from £250.

Appendix 2 continued

Please note that we cannot arrange for transport to a reception venue and if our equipment is removed we would need it to be returned or replaced.

We can be contacted through Tracey Tigwell, Benefice Administrator or by email to claire@familyatkinson.co.uk.



After a 7 year period, comprising 4 years of 3 successive Transitions and 3 years of widely differing styles of worship as well as the Covid shut-downs, in 2025 the Parish, and St Petroc's in particular, has seen a welcome period of leadership stability. Under the guidance of a new Rector, assisted by a new Curate together with the established team of retired Priests, Readers and Worship Leaders, the Parish is re-engaging with the local communities and has introduced programmes of worship and outreach to address many. Nevertheless, whilst St Saviour's congregation has been stable, attendance at St Petroc's remains well below pre-Covid levels. The positive financial effect of the above changes is that St Petroc's is now back in favour as a venue for occasional offices generating £8.4K. However, on the negative side, St Petroc's Planned Giving remains at half the pre-Covid levels.

2025 has been a year of significant unplanned, unbudgeted events, most dramatic of which was that of a car driving into St Petroc's Church Rooms demolishing a large section of wall and destroying the kitchen. Thankfully the c. £40K repair is mostly covered by insurance but we have been hit with the £1K excess and a significant loss of bookings in the last quarter. The largest unplanned event was the need for a £40K+ re-roofing of St Saviour's following storm damage showing that the slate retaining nails were badly corroded. Thankfully the Church team quickly organised a very successful Roof Fund campaign raising c.£38K by year end and will, once all grants, donations and Gift Aid are in, fully cover the final costs. At St Petroc's equipment failures and technology changes necessitated c.£5.6K unbudgeted expenditure on the repair/renovation of the Church Sound system, upgrade of the CCTV monitor system and replacement of Office equipment to move to Windows 11.

Unfortunately, the significant St Saviour's Roof fundraising together with illness distracted our Gift Aid Officer from completing the Gift Aid claim in time for 2025 payment thus leaving a possible £9K to be obtained next year. This is an example of the problems raised by having a dwindling band of volunteers willing and able to donate time to the growing number of tasks expected of them. Most of the dwindling bands of active volunteers are Wardens, PCC Officers, Worship Leaders or run Outreach activities and many have more than one of these roles in Church life, so they are constantly at risk of overload. As stated in past Annual Reports, if it is to survive Padstow Parish must take action to grow its Church community with local members who are able and willing to contribute, in time, cash and kind, to both the mission and the maintenance of our two Churches.

Despite the above problems and because of being blessed with a brilliant, hard working leadership team the PCC committed to pay the full Parish MMF share of £45K. To achieve this and address all the issues listed above necessitated using c.£20K of reserves with, currently, little prospect of replacement.

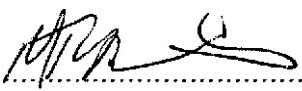
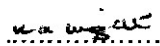
ACC2 - FINANCIAL ACCOUNTS FOR YEAR ENDED 31st DECEMBER 2025

The following pages contain the end-of-year accounts of Padstow PCC for 2025, together with other required documents and statements:

ACC3	Independent Examiner's Report to Padstow PCC for 2025
ACC4	Statement of Financial Activities for Year Ended 31 st December 2025
ACC5&6	Income and Expenditure Account for Year Ended 31 st December 2025
ACC7	Balance Sheet as at 31 st December 2025
ACC8	Coracle Appeal — Restricted Fund — Summary 2025
ACC8	Special Appeals — Restricted Fund — Summary 2025
ACC8	St Saviour's Fabric & Furniture — Restricted Funds — Summary 2025

ACC9&10 Padstow PCC Accounting Policies

The Accounts were prepared by Mr. Tim Bishop and examined by Mrs. Karen Wright

Signed 	Signed 
Mr. Tim Bishop	Mrs. Karen Wright
PCC Honorary Treasurer	Independent Examiner

ACC2

ACC3 - INDEPENDENT EXAMINER'S REPORT TO PADSTOW PCC

This report on the Accounts of the PCC for the year ended 31 December 2024 which are set out in the booklet provided, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ('the Regulations') and s.43 of the Charities Act 1993 ('the Act') as amended by Charities Act 2011 Part 8.

Respective responsibilities of the PCC and the Examiner

As members of the PCC you are responsible for the preparation of the Accounts; you consider that the audit requirements of Regulations and section 43(2) of the Act do not apply. It is my responsibility to issue this report on those Accounts in accordance with the terms of the Regulations.

Basis of this report

My examination was carried out in accordance with the directions given by the Charity Commissioners under section 43(7)(b) of the Act and to be found in the Church guidance, 2006 edition. That examination includes a review of the accounting records kept by the PCC and a comparison of the Accounts with these records. It also includes considering any unusual items or disclosures in the Accounts and seeking explanations from you as trustees concerning such matters.

Independent examiner's statement

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

- 1) which gives me reasonable cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with section 41 of the Act; and
 - to prepare accounts which accord with the accounting records and comply with the requirement of the Act and the Regulations have not been met; or
- 2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed... W. A. Wright Dated... 7 Feb 2026 2026
Name... Caren Audrey Wright
Address... Seal Cottage, St Edmunds Lane, Padstow PL28 8BZ

ACC3

ACC4 - STATEMENT OF FINANCIAL ACTIVITIES FOR YEAR ENDED 31st DECEMBER 2025

The Parochial Church Council for the Parish of Padstow
St. Petroc's Church, Padstow with St. Saviours Church, Trevone

STATEMENT OF FINANCIAL ACTIVITIES FOR YEAR ENDED 31st DECEMBER 2025

References are to the "Income and Expenditure Account for year ended 31st December 2025"

	References	Unrestricted Funds £	Restricted Funds £	TOTAL FUNDS £
Incoming Resources				
Voluntary Income	1 to 8, 15 to 17, 19, 22, 24 & 25	30567	15872	46439
Resources from Church Activities	9 to 12, 14, 18, 20, 21	29614	38987	68601
Income from Investments	13	9893		9893
Total Incoming Resources		70074	54859	124933

Note 1: Intangible Assets (e.g. donated assistance otherwise purchasable) are not quantified.

Note 2: Dedicated Fund-Raising programmes and events held to support specified Special Appeals.

Note 3: Restricted Special Appeal Income - Item 15 is expended in the accounting period against Donations, items 53-58, item 20 against item 48 and items 24 and 25 against items 59 to 60. Restricted Special Appeal Income not paid out in the accounting period is carried forward.

Note 4: Restricted Extraordinary Income - Reference items 15-18 & 22 (Total £13424) is expended in the accounting period against the General cost items for which its use was restricted i.e. items 16 & 18 against items 35, 36, 38, 41, 45 & 51 and items 17 & 22 against items 47 & 51.

Resources Expended

Cost of generating Voluntary Income	33 & 35 to 40, 45 & 47	16754	0	16754
Cost of Church Activities	31, 32, 34 & 41 to 44, 46 & 48 to 60	124974	2929	127903
Activities cost allocation as per Note 4		-13424	13424	
Total Resources Expended		128304	16353	144657
Net Incoming Resources				-19724
Net Movement of Funds		-58230	38506	-19724

Balances

	Unrestricted £	Restricted £	TOTAL £
Balances Brought Forward 1st January 2024	259738	30370	290108
Balances Carried Forward 31st December 2025	201508	68876	270384

ACC5 & 6 – INCOME AND EXPENDITURE 2025

The Parochial Church Council for the Parish of Padstow

St. Petroc's Church, Padstow with St. Saviours Church, Trevone

(to be read also as notes to the Statement of Financial Activities)

2024 £		Ref	2025 £
	<u>INCOMING RESOURCES</u>		
	Direct Giving		
9798	Gift Aid Tax recovered	1	0
18844	Planned Giving - Gift Aided	2	18810
200	Planned Giving - Other	3	200
4559	Collections - Ordinary	4	4509
2502	Collections - Gift Aided	5	1752
971	Collections - Offertory Boxes	6	488
3372	Voluntary Donations	7	3490
1656	Votive Candles	8	1318
<u>41902</u>	Sub-Total Direct Giving		<u>30567</u>
	Other Activities		
0	Magazine Sales (Now Free e-magazine)	9	0
2119	Magazine Advertising	10	2083
9385	Fees	11	15385
6700	Church Hall Income	12	5169
9749	Investment Income	13	9893
5907	Croust Community Kitchen	14	6559
<u>33860</u>	Sub-Total Other Activities		<u>39089</u>
<u>75762</u>	Total Ordinary Income 2025		<u>69656</u>
	Non-Recurrent Extraordinary Income - (R) = Restricted		
1961	Special Appeal Donations (excluding Coracle Appeal) (R)	15	2036
8400	RC's Contribution to Church Expenses (R)	16	8400
700	Grant Aid for Equipment & Outreach (R)	17	1070
1314	Solar Panel Electricity Cost Offset (R)	18	1418
5000	Bequests	19	0
5727	St Saviour's Roof, Fabric & Furniture Fund (R)	20	37569
1225	General Funding Events income	21	418
361	Children's Outreach Donation (R)	22	500
<u>24688</u>	Sub-Total N-r Extraordinary Income		<u>51411</u>
	Non-recurrent Extraordinary Income - Coracle Appeal Restricted		
0	Major Donations	24	0
3883	Other Donations and Fund Raising	25	3866
<u>3883</u>	Sub-Total N-r Extraordinary. Income - Coracle Appeal		<u>3866</u>
<u>28571</u>	Total Non-recurrent Extraordinary Income 2025		<u>55277</u>
<u>104333</u>	<u>TOTAL INCOMING RESOURCES 2025</u>		<u>124933</u>

ACC 7 – BALANCE SHEET

The Parochial Church Council for the Parish of Padstow St. Petroc's Church, Padstow with St. Saviours Church, Trevone

BALANCE SHEET AS AT 31st DECEMBER 2025

		£	£
Fixed Assets	No book value (see note 2 below)	nil	
Current Assets	Bank Deposits and Investments (see note 3 below)	270384	
	TOTAL		270384
Current Liabilities	(see note 2 below)	nil	
Total Assets - Financed by	(see note 1 below)		
	Accumulated Fund 2024 Brought Forward	290108	
	Plus Surplus (or - Loss) 2025	-19724	
	TOTAL		270384
Note 1	Accumulated Fund consists of:		
	Restricted Coracle Buildings Restoration Fund	20785	
	Restricted St Saviour's F&F Fund Carried Forward	8063	
	Restricted Special Appeal Funds Carried Forward	88	
	St Petroc's Quinquennial Reserve	40000	
	St Saviour's Quinquennial Reserve	40000	
	PCC General Reserve	50000	
	PCC Unrestricted General Working Fund	111448	
	Total Accumulated Fund 2025		270384
Note 2	For Church property not disposable without faculty see Terrier/Inventory. Fixed Assets purchased in previous and current years written-off in accordance with PCC policies. (see Accounting Policies document) Accruals and Prepayments, if any, are treated as immaterial and are included in year of payment.		
Note 3	Bank Balances, Deposits and Investments:		
	HSBC "PCC General Fund" Current Account	17014	
	CBF Share Fund 3036177 [001S] (Book Value) St Petroc's	80000	
	CBF Share Fund 3036179 [002S] (Book Value) St Petroc's	69783	
	Lloyds "St Saviour's Trevone" Current Account	29081	
	CBF Deposit Account 3036178 [002D] St Saviour's	33621	
	CBF Share Account 3036180 [003S] (Book Value) St Saviour's	40885	
	Total Bank Balances, Deposits and Investments 2025		270384
	Reconcilliation of Funds		
	Accumulated Fund 2024 Brought Forward	290108	
	Add Surplus (or - Loss) 2025	-19724	
	Total Accumulated Fund 2025		270384

ACC8 – RESTRICTED FUNDS SUMMARY

The Parochial Church Council for the Parish of Padstow St. Petroc's Church, Padstow with St. Saviours Church, Trevone

CORACLE APPEAL - RESTRICTED FUND - SUMMARY 2025

Restricted Scope: The Refurbishment of Padstow's St. Petroc's Parish Church buildings, fittings and fixtures

CORACLE APPEAL INCOME AND EXPENDITURE	£
Coracle Appeal Fund Balance 2024 Brought Forward	
Coracle Appeal Current Account Balance 01/01/2024	16919
Coracle Appeal Investment Account Balance 01/01/2024	0
Total Coracle Appeal Balance 2024 Brought Forward	16919
Income to Coracle Appeal Fund 2025	
Gift Aid Tax Recovered from Coracle Appeal Donations	0
Listed Places of Worship Grants	0
Coracle Appeal Restricted Bequests, Donations and Fundraising	3866
Total Income to Coracle Appeal Fund 2025	3866
Expenditure from Coracle Appeal Fund 2025	
Expenditure Item	0
Total Expenditure from Coracle Appeal Fund 2025	0
TOTAL CORACLE APPEAL RESTRICTED FUNDS AT YEAR END 2025	20785
Accumulated Coracle Appeal Fund 2025 Consists Of:	
Coracle Appeal funds held in the General Account	20785
Coracle Appeal funds held in the Investment Account	0
TOTAL CORACLE APPEAL RESTRICTED FUNDS CARRIED FORWARD	20785

SPECIAL APPEALS - RESTRICTED FUNDS - SUMMARY 2025

Restricted Scope: Specified Charitable Donations for which Special Appeal collections/events were held

SPECIAL APPEAL FUNDS INCOME AND EXPENDITURE	
Special Appeal Funds in General Account 2024 Brought Forward	981
Special Appeal Income 2025	2038
Less Special Appeal Charitable Donation Expenditure 2025	2929
TOTAL SPECIAL APPEAL FUNDS CARRIED FORWARD	88

ST SAVIOURS FABRIC & FURNITURE - RESTRICTED FUND - SUMMARY 2025

Restricted Scope: The repair/replacement/renovation of the Fabric & Furniture of St Saviours Church Trevone

ST SAVIOURS ROOF, FABRIC & FURNITURE FUND INCOME AND EXPENDITURE	
St Saviours Fabric & Furniture Funds in General Account Brought Forward	8317
Income in 2025 from Events and Insurance claims	37568
Less Fund Raising Event Expenses in 2025	0
Less Expenditure on Roof, Fabric & Furniture paid from this fund in 2025	37822
TOTAL ST SAVIOURS FABRIC & FURNITURE FUNDS CARRIED FORWARD	8063

TOTAL RESTRICTED FUNDS HELD AT YEAR END 2025	28936
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The Parochial Church Council for the Parish of Padstow
St. Petroc's Church, Padstow with St. Saviours Church, Trevone

PADSTOW PCC ACCOUNTING POLICIES

The financial statements are to be prepared in accordance with the Church Accounting Regulations, 1997, as amended by the Church Accounting (Amendment) Regulations, 2006, (the Regulations) together with applicable accounting standards, the Charities SORP and s43 of the Charities Act 1993 (the Act) as amended by Charities Act 2011 Part 8. The financial statements are prepared under the historic cost convention.

To standardise treatment of transactions by cheque, direct debit, standing order, electronic funds transfer and cash deposit, the PCC have adopted the general principle that all income is 'Received' when credited to the bank account and all expenditure is 'Paid' when debited to the bank account.

Funds

General funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application on the general purposes of the PCC. General funds that may have been designated for a particular purpose are also unrestricted.

Restricted funds must be used for the purpose(s) named when the appeal was made or the bequest donated (unless a condition was made at the time allowing a surplus remaining in the fund after its purpose was satisfied to be applied to general uses).

The accounts include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body or those that are informal gatherings of church members.

INCOMING RESOURCES

Voluntary income and capital sources

Collections are recognised when received and banked by or on behalf of the PCC.

Planned giving receivable under Gift Aid is recognised when received and banked.

Income tax recoverable under Gift Aid donations is recognised when received and banked.

Grants and legacies to the PCC may be accounted for as soon as the PCC is notified of its legal entitlement provided the amount due is quantifiable and reasonably certain to be received. Otherwise, as with grants or legacies that are advised and released in stages, the sums are recognised only when the income is received and banked.

Funds raised by fetes, garden parties, barbecues and similar events are accounted for gross. Sales of books, magazines, cards etc. are accounted for gross.

Other income

Rental income from letting of church premises is accounted for when rent is received and banked.

Income from investments

Dividends and Interest are accounted for when received. The PCC consider all such income from Investments and Deposit Accounts to be General income.

Gains and losses on investments

Realised gains or losses are recognised when investments are sold.

OUTGOING RESOURCES

Grants and Charitable Donations

PCC Grants and donations are accounted for when paid over.

Activities directly relating to the work of the Church

The Diocesan share (Mission & Ministry Fund or MMF) is accounted for when paid. It is PCC policy to pay the agreed share monthly when due.

The Parochial Church Council for the Parish of Padstow
St. Petroc's Church, Padstow with St. Saviours Church, Trevone

FIXED ASSETS

Consecrated property and moveable church furnishings

Consecrated and beneficed property of any kind is excluded from the accounts by s.96(2) of the Charities Act 1993. Moveable church furnishings held by the Vicar and Churchwardens on special trust for the PCC, and which require a Faculty for disposal, are not included in the accounts. They are listed in the Inventory (Terrier) which is open to inspection.

Depreciation

All property purchased by the PCC in past years has been written off, and therefore has no book value. All moveable capital items purchased by the PCC are written off in the year of purchase.

Investments

Investments are valued at cost price.

Current Assets, Accruals and Prepayments

The PCC consider debtors & prepayments and creditors & accruals to be not material to the presentation of the results for the year end and they are, therefore, not taken account of in the Income and Expenditure Account. Such sums are accounted for when payment or receipt occurs.

RESERVE FUNDS

Reserve funds may be established and expended solely under the control of the PCC

Quinquennial Reserves

The PCC have established a reserve fund of £40,000 for each Church in the Parish in order that they may be able to address, in a timely manner, any maintenance, repair, replacement or restoration work that may be required following a Quinquennial inspection. The PCC shall aim to replenish any such reserve funds expended within the 5 years before the next Quinquennial inspection.

General Reserve

A General Reserve fund has been established by the PCC for the following purposes:-

- a) In order that the PCC shall be able to continue the work of the Parish, by maintaining the upkeep of services, paying fees, salaries and expenses, and covering all Church running costs, should the Parish income become dramatically or unexpectedly adversely impacted (e.g. due to the Parish being in transition or due to the necessary closure of the Church for repair work).
- b) In order that the PCC can act in a timely manner should there be a need for significant or urgent Parish expenditure on church property or facilities (other than may be associated with Quinquennial inspection matters).

The PCC shall aim to maintain a General Reserve at the level of at least 25%, of the latest past year's annual income. When and if such reserve is expended it shall be replenished at a rate that the PCC decides to be appropriate given their ongoing financial position.

PURCHASING APPROVALS

The decision to purchase new services or materials up to the value of £250.00 may be made by an individual PCC Officer. The purchasing of new services or materials over the value of £250.00 and up to £2500.00 shall require the approval of the PCC Standing Committee. All purchases of new services or materials over the value of £2500.00 shall be approved by the full PCC (either in meeting or by virtual contact). A list of all such purchases shall be reported to the PCC at the next full meeting.

Where the PCC have previously approved purchases of repetitive services and materials (e.g. Insurance, Maintenance Contracts, Utilities, Consumables) no new approvals need be sought for re-purchase unless there is a significant change to either content or cost.

The Parochial Church Council for the Parish of Padstow

St. Petroc's Church, Padstow with St. Saviour's Church, Trevone

Treasurer's Report for Year Ended 31st December 2025

After a 7 year period, comprising 4 years of 3 successive Transitions and 3 years of widely differing styles of worship as well as the Covid shut-downs, in 2025 the Parish, and St Petroc's in particular, has seen a welcome period of leadership stability. Under the guidance of a new Rector, assisted by a new Curate together with the established team of retired Priests, Readers and Worship Leaders, the Parish is re-engaging with the local communities and has introduced programmes of worship and outreach to address many. Nevertheless, whilst St Saviour's congregation has been stable, attendance at St Petroc's remains well below pre-Covid levels. The positive financial effect of the above changes is that St Petroc's is now back in favour as a venue for occasional offices generating £8.4K. However, on the negative side, St Petroc's Planned Giving remains at half the pre-Covid levels.

2025 has been a year of significant unplanned, unbudgeted events, most dramatic of which was that of a car driving into St Petroc's Church Rooms demolishing a large section of wall and destroying the kitchen. Thankfully the c. £40K repair is mostly covered by insurance but we have been hit with the £1K excess and a significant loss of bookings in the last quarter. The largest unplanned event was the need for a £40K+ re-roofing of St Saviour's following storm damage showing that the slate retaining nails were badly corroded. Thankfully the Church team quickly organised a very successful Roof Fund campaign raising c.£38K by year end and will, once all grants, donations and Gift Aid are in, fully cover the final costs. At St Petroc's equipment failures and technology changes necessitated c.£5.6K unbudgeted expenditure on the repair/renovation of the Church Sound system, upgrade of the CCTV monitor system and replacement of Office equipment to move to Windows 11.

Unfortunately the significant St Saviour's Roof fundraising together with illness distracted our Gift Aid Officer from completing the Gift Aid claim in time for 2025 payment thus leaving a possible £9K to be obtained next year. This is an example of the problems raised by having a dwindling band of volunteers willing and able to donate time to the growing number of tasks expected of them. Most of the dwindling band of active volunteers are Wardens, PCC Officers, Worship Leaders or run Outreach activities and many have more than one of these roles in Church life, so they are constantly at risk of overload. As stated in past Annual Reports, if it is to survive Padstow Parish must take action to grow its Church community with local members who are able and willing to contribute, in time, cash and kind, to both the mission and the maintenance of our two Churches.

Despite the above problems and because of being blessed with a brilliant, hard working leadership team the PCC committed to pay the full Parish MMF share of £45K. To achieve this and address all the issues listed above necessitated using c.£20K of reserves with, currently, little prospect of replacement.

The Parochial Church Council for the Parish of Padstow

St. Petroc's Church, Padstow with St. Saviour's Church, Trevone

My thanks go to the PCC and to the Standing Committee who have worked hard to manage our resources and commitments and to maintain our programme of Services in this challenging year. I am indebted to Sue Norfolk, Janet Dawe, Geoff Spear and Martin Saunders for their diligence in collecting, counting, recording, and in Martin's and Geoff's case, banking collections, donations and magazine advertising payments. Also, my thanks go to Martin Saunders, aided by Angela Reskelly, for managing the planned giving scheme and the invaluable task of preparing our annual Gift Aid claim. Finally, my thanks go to Karen Wright for agreeing to inspect these Annual Accounts.

Tim Bishop - Honorary Treasurer, Padstow Parochial Church Council

Addendum to Treasurer's Report

Explanation of Banking Changes: With the closure of local HSBC Banks all such banking is now being done via the local Post Office. However, whilst when banking at HSBC branch we were able to bank any cash coin amount and keep the sums banked directly linked to the Service collections taken, the Post Office will only accept coins in full bag amounts up to a maximum cash value of £2K at any one time. Thus there is no longer a direct date and amount link between the Service collections recorded and the amount banked.

On-Line Income Sources: Payments made through the SumUp terminal in the Church Rooms Office and via the SumUp QR Code on the pew notices are recorded on the HSBC General account bank statements as "SumUp Payments ACC". Such payments are allocated as either Payments to Church Rooms bookings and activities or as General Voluntary Donations respectively.

Donations made through the Donation Station are recorded on the HSBC General account as "013779761 AIB". Such payments are split and allocated as either General Voluntary Donations or Coracle Appeal Donations based upon the proportions indicated in the system's on-line reports.

Cash Payments: The Organist at St Saviour's requires payment in cash so that is paid out of collection monies and does not go through the St Saviour's bank account. In order to correctly record all costs and also keep the accounts in line with the bank records these cash incomes and payments are recorded in the accounts and balanced out by an adjustment.

The Parochial Church Council for the Parish of Padstow
St. Petroc's Church, Padstow with St. Saviours Church, Trevone

FINANCIAL ACCOUNTS FOR YEAR ENDED 31st DECEMBER 2025

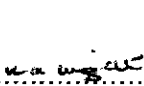
The following pages contain the end-of-year accounts of Padstow PCC for 2025, together with other required documents and statements:

ACC3	Independent Examiner's Report to Padstow PCC for 2025
ACC4	Statement of Financial Activities for Year Ended 31 st December 2025
ACC5&6	Income and Expenditure Account for Year Ended 31 st December 2025
ACC7	Balance Sheet as at 31 st December 2025
ACC8	Coracle Appeal – Restricted Fund – Summary 2025
ACC8	Special Appeals – Restricted Fund – Summary 2025
ACC8	St Saviour's Fabric & Furniture – Restricted Funds – Summary 2025
ACC9&10	Padstow PCC Accounting Policies

The Accounts were prepared by Mr. Tim Bishop and examined by Mrs. Karen Wright

Signed.....

Mr. Tim Bishop
PCC Honorary Treasurer

Signed.....

Mrs. Karen Wright
Independent Examiner

The Parochial Church Council for the Parish of Padstow

St. Petroc's Church, Padstow with St. Saviours Church, Trevone

INDEPENDENT EXAMINER'S REPORT TO PADSTOW PCC

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Respective responsibilities of the PCC and the Examiner

As members of the PCC you are responsible for the preparation of the Accounts; you consider that the audit requirements of Regulations and section 43(2) of the Act do not apply. It is my responsibility to issue this report on those Accounts in accordance with the terms of the Regulations.

Basis of this report

My examination was carried out in accordance with the directions given by the Charity Commissioners under section 43(7)(b) of the Act and to be found in the Church guidance, 2006 edition. That examination includes a review of the accounting records kept by the PCC and a comparison of the Accounts with these records. It also includes considering any unusual items or disclosures in the Accounts and seeking explanations from you as trustees concerning such matters.

Independent examiner's statement

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

- 1) which gives me reasonable cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with section 41 of the Act; and
 - to prepare accounts which accord with the accounting records and comply with the requirement of the Act and the Regulations have not been met; or
- 2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed..... *K. A. Wright* Dated..... *7-4-26* 2026

Name..... *Karen Audrey Wright*

Address..... *Seal Cottage, St. Edmunds Lane, Padstow, PL28 8BZ*

The Parochial Church Council for the Parish of Padstow
St. Petroc's Church, Padstow with St. Saviours Church, Trevone

STATEMENT OF FINANCIAL ACTIVITIES FOR YEAR ENDED 31st DECEMBER 2025

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Income from Investments	13	9893		9893
Total Incoming Resources		<u>70074</u>	<u>54859</u>	<u>124933</u>

Note 1: Intangible Assets (e.g. donated assistance otherwise purchasable) are not quantified.

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Total Resources Expended		<u>128304</u>	<u>16353</u>	<u>144657</u>
Net Incoming Resources				<u>-19724</u>
Net Movement of Funds		-58230	38506	<u>-19724</u>

Balances	Unrestricted £	Restricted £	TOTAL £
Balances Brought Forward 1st January 2024	259738	30370	290108
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The Parochial Church Council for the Parish of Padstow

St. Petroc's Church, Padstow with St. Saviours Church, Trevone

(to be read also as notes to the Statement of Financial Activities)

2024 £		Ref	2025 £
	<u>INCOMING RESOURCES</u>		
	Direct Giving		
9798	Gift Aid Tax recovered	1	0
18844	Planned Giving - Gift Aided	2	18810
200	Planned Giving - Other	3	200
4559	Collections - Ordinary	4	4509
2502	Collections - Gift Aided	5	1752
971	Collections - Offetory Boxes	6	488
3372	Voluntary Donations	7	3490
1656	Votive Candles	8	1318
41902	Sub-Total Direct Giving		30567
	Other Activities		
0	Magazine Sales (Now Free e-magazine)	9	0
2119	Magazine Advertising	10	2083
9385	Fees	11	15385
6700	Church Hall Income	12	5169
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361	Children's Outreach Donation (R)	22	500
24688	Sub-Total N-r Extraordinary Income		51411
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0	Major Donations	24	0
3883	Other Donations and Fund Raising	25	3866
3883	Sub-Total N-r Extraordinary. Income - Coracle Appeal		3866
28571	Total Non-recurrent Extraordinary Income 2025		55277
104333	TOTAL INCOMING RESOURCES 2025		124933

The Parochial Church Council for the Parish of Padstow

St. Petroc's Church, Padstow with St. Saviours Church, Trevone

2024			2025
£	<u>RESOURCES EXPENDED</u>	Ref	£
	Ordinary Recurrent Expenditure		
0	PCC Donations - Mission/Charity	31	2000
43725	MMF (Common Fund)	32	45363
893	Clergy Expenses	33	1463
752	Fees Payable to Diocese / Deanery	34	3295
4168	Heat, Light, Water	35	6013
7178	Running Expenses	36	1963
4041	Upkeep of Services	37	2782
8903	Minor Repairs/Organ Maintenance	38	1797
0	Mission Budget	39	0
565	Votive Candles	40	537
9070	Insurance	41	9249
5918	Hall Running Expenses	42	6172
1831	Croust Community Kitchen	43	3305
8698	Parish Administration Costs	44	8448
958	Cleaning Costs	45	1661
4199	Outgoing Fees passed to Bells, Verger, Organist etc.	46	3738
888	Outreach Resources and Activities	47	538
<u>101787</u>	Sub-Total Ordinary Recurrent Expenditure		<u>98324</u>
	Ordinary Non-recurrent Expenditure		
0	St Saviour's Roof, Fabric & Furniture Purchase/Repairs	48	37822
0	Quinquennial Report corrective actions	49	0
0	Fund Raising Event Expenses	50	0
3031	Church Equipment (CCTV, PC, Copier, Sound)	51	5582
<u>3031</u>	Sub-Total Ordinary Non-recurrent Expenditure		<u>43404</u>
	Non-recurrent Expenditure - Special Appeal Restricted Donations		
787	St Petroc's Society	53	1537
20	Royal British Legion (2023 Collection went direct to RBL)	54	834
0	Seafarers Mission UK	55	358
100	The Children's Society	56	0
535	Padstow FoodBank	57	0
400	Celtic Way Books	58	200
<u>1842</u>	Sub-Total N-r Expenditure Special Appeal Donations		<u>2929</u>
	Non-Recurrent Expenditure - Coracle Appeal Restricted Fund		
0	Coracle Fund Expenditure	59	0
0	Coracle Appeal Other Expenditure (Bank Charges)	60	0
<u>0</u>	Sub-Total N-R Expenditure Coracle Appeal		<u>0</u>
<u>106660</u>	<u>TOTAL RESOURCES EXPENDED 2025</u>		<u>144657</u>
<u>-2327</u>	<u>SURPLUS (or - LOSS) INCOME OVER EXPENDITURE</u>		<u>-19724</u>

The Parochial Church Council for the Parish of Padstow

St. Petroc's Church, Padstow with St. Saviours Church, Trevone

BALANCE SHEET AS AT 31st DECEMBER 2025

		£	£
Fixed Assets	No book value (see note 2 below)	nil	
Current Assets	Bank Deposits and Investments (see note 3 below)	270384	
	TOTAL		<u>270384</u>
Current Liabilities	(see note 2 below)	nil	
Total Assets - Financed by	(see note 1 below)		
	Accumulated Fund 2024 Brought Forward	290108	
	Plus Surplus (or - Loss) 2025	-19724	
	TOTAL		<u>270384</u>
Note 1	Accumulated Fund consists of:		
	Restricted Coracle Buildings Restoration Fund	20785	
	Restricted St Saviour's F&F Fund Carried Forward	8063	
	Restricted Special Appeal Funds Carried Forward	88	
	St Petroc's Quinquennial Reserve	40000	
	St Saviour's Quinquennial Reserve	40000	
	PCC General Reserve	50000	
	PCC Unrestricted General Working Fund	111448	
	Total Accumulated Fund 2025		<u>270384</u>
Note 2	For Church property not disposable without faculty see Terrier/Inventory. Fixed Assets purchased in previous and current years written-off in accordance with PCC policies. (see Accounting Policies document) Accruals and Prepayments, if any, are treated as immaterial and are included in year of payment.		
Note 3	Bank Balances, Deposits and Investments:		
	HSBC "PCC General Fund" Current Account	17014	
	CBF Share Fund 3036177 [001S] (Book Value) St Petroc's	80000	
	CBF Share Fund 3036179 [002S] (Book Value) St Petroc's	69783	
	Lloyds "St Saviour's Trevone" Current Account	29081	
	CBF Deposit Account 3036178 [002D] St Saviour's	33621	
	CBF Share Account 3036180 [003S] (Book Value) St Saviour's	40885	
	Total Bank Balances, Deposits and Investments 2025		<u>270384</u>
	Reconciliation of Funds		
	Accumulated Fund 2024 Brought Forward	290108	
	Add Surplus (or - Loss) 2025	-19724	
	Total Accumulated Fund 2025		<u>270384</u>

The Parochial Church Council for the Parish of Padstow

St. Petroc's Church, Padstow with St. Saviours Church, Trevone

CORACLE APPEAL - RESTRICTED FUND - SUMMARY 2025

Restricted Scope: The Refurbishment of Padstow's St. Petroc's Parish Church buildings, fittings and fixtures

CORACLE APPEAL INCOME AND EXPENDITURE

£

Coracle Appeal Fund Balance 2024 Brought Forward

Coracle Appeal Current Account Balance 01/01/2024	16919
Coracle Appeal Investment Account Balance 01/01/2024	0
Total Coracle Appeal Balance 2024 Brought Forward	16919

Income to Coracle Appeal Fund 2025

Gift Aid Tax Recovered from Coracle Appeal Donations	0
Listed Places of Worship Grants	0
Coracle Appeal Restricted Bequests, Donations and Fundraising	3866
Total Income to Coracle Appeal Fund 2025	3866

Expenditure from Coracle Appeal Fund 2025

Expenditure Item	0
Total Expenditure from Coracle Appeal Fund 2025	0

TOTAL CORACLE APPEAL RESTRICTED FUNDS AT YEAR END 2025

20785

Accumulated Coracle Appeal Fund 2025 Consists Of:

Coracle Appeal funds held in the General Account	20785
Coracle Appeal funds held in the Investment Account	0

TOTAL CORACLE APPEAL RESTRICTED FUNDS CARRIED FORWARD

20785

SPECIAL APPEALS - RESTRICTED FUNDS - SUMMARY 2025

Restricted Scope: Specified Charitable Donations for which Special Appeal collections/events were held

SPECIAL APPEAL FUNDS INCOME AND EXPENDITURE

Special Appeal Funds in General Account 2024 Brought Forward	981
Special Appeal Income 2025	2036
Less Special Appeal Charitable Donation Expenditure 2025	2929

TOTAL SPECIAL APPEAL FUNDS CARRIED FORWARD

88

ST SAVIOURS FABRIC & FURNITURE - RESTRICTED FUND - SUMMARY 2025

Restricted Scope: The repair/replacement/renovation of the Fabric & Furniture of St Saviours Church Trevone

ST SAVIOURS ROOF, FABRIC & FURNITURE FUND INCOME AND EXPENDITURE

St Saviours Fabric & Furniture Funds in General Account Brought Forward	8317
Income in 2025 from Events and Insurance claims	37568
Less Fund Raising Event Expenses in 2025	0
Less Expenditure on Roof, Fabric & Furniture paid from this fund in 2025	37822

TOTAL ST SAVIOURS FABRIC & FURNITURE FUNDS CARRIED FORWARD

8063

TOTAL RESTRICTED FUNDS HELD AT YEAR END 2025

28936

The Parochial Church Council for the Parish of Padstow

St. Petroc's Church, Padstow with St. Saviours Church, Trevone

PADSTOW PCC ACCOUNTING POLICIES

The financial statements are to be prepared in accordance with the Church Accounting Regulations, 1997, as amended by the Church Accounting (Amendment) Regulations, 2006, (the Regulations) together with applicable accounting standards, the Charities SORP and s43 of the Charities Act 1993 (the Act) as amended by Charities Act 2011 Part 8. The financial statements are prepared under the historic cost convention.

To standardise treatment of transactions by cheque, direct debit, standing order, electronic funds transfer and cash deposit, the PCC have adopted the general principle that all income is 'Received' when credited to the bank account and all expenditure is 'Paid' when debited to the bank account.

Funds

General funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application on the general purposes of the PCC. General funds that may have been designated for a particular purpose are also unrestricted.

Restricted funds must be used for the purpose(s) named when the appeal was made or the bequest donated (unless a condition was made at the time allowing a surplus remaining in the fund after its purpose was satisfied to be applied to general uses).

The accounts include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body or those that are informal gatherings of church members.

INCOMING RESOURCES

Voluntary income and capital sources

Collections are recognised when received and banked by or on behalf of the PCC.

Planned giving receivable under Gift Aid is recognised when received and banked.

Income tax recoverable under Gift Aid donations is recognised when received and banked.

Grants and legacies to the PCC may be accounted for as soon as the PCC is notified of its legal entitlement provided the amount due is quantifiable and reasonably certain to be received. Otherwise, as with grants or legacies that are advised and released in stages, the sums are recognised only when the income is received and banked.

Funds raised by fetes, garden parties, barbecues and similar events are accounted for gross. Sales of books, magazines, cards etc. are accounted for gross.

Other income

Rental income from letting of church premises is accounted for when rent is received and banked.

Income from investments

Dividends and Interest are accounted for when received. The PCC consider all such income from Investments and Deposit Accounts to be General income.

Gains and losses on investments

Realised gains or losses are recognised when investments are sold.

OUTGOING RESOURCES

Grants and Charitable Donations

PCC Grants and donations are accounted for when paid over.

Activities directly relating to the work of the Church

The Diocesan share (Mission & Ministry Fund or MMF) is accounted for when paid. It is PCC policy to pay the agreed share monthly when due.

The Parochial Church Council for the Parish of Padstow

St. Petroc's Church, Padstow with St. Saviours Church, Trevone

FIXED ASSETS

Consecrated property and moveable church furnishings

Consecrated and beneficed property of any kind is excluded from the accounts by s.96(2) of the Charities Act 1993. Moveable church furnishings held by the Vicar and Churchwardens on special trust for the PCC, and which require a Faculty for disposal, are not included in the accounts. They are listed in the Inventory (Terrier) which is open to inspection.

Depreciation

All property purchased by the PCC in past years has been written off, and therefore has no book value. All moveable capital items purchased by the PCC are written off in the year of purchase.

Investments

Investments are valued at cost price.

Current Assets, Accruals and Prepayments

The PCC consider debtors & prepayments and creditors & accruals to be not material to the presentation of the results for the year end and they are, therefore, not taken account of in the Income and Expenditure Account. Such sums are accounted for when payment or receipt occurs.

RESERVE FUNDS

Reserve funds may be established and expended solely under the control of the PCC

Quinquennial Reserves

The PCC have established a reserve fund of £40,000 for each Church in the Parish in order that they may be able to address, in a timely manner, any maintenance, repair, replacement or restoration work that may be required following a Quinquennial inspection. The PCC shall aim to replenish any such reserve funds expended within the 5 years before the next Quinquennial inspection.

General Reserve

A General Reserve fund has been established by the PCC for the following purposes:-

- a) In order that the PCC shall be able to continue the work of the Parish, by maintaining the upkeep of services, paying fees, salaries and expenses, and covering all Church running costs, should the Parish income become dramatically or unexpectedly adversely impacted (e.g. due to the Parish being in transition or due to the necessary closure of the Church for repair work).
- b) In order that the PCC can act in a timely manner should there be a need for significant or urgent Parish expenditure on church property or facilities (other than may be associated with Quinquennial inspection matters).

The PCC shall aim to maintain a General Reserve at the level of at least 25%, of the latest past year's annual income. When and if such reserve is expended it shall be replenished at a rate that the PCC decides to be appropriate given their ongoing financial position.

PURCHASING APPROVALS

The decision to purchase new services or materials up to the value of £250.00 may be made by an individual PCC Officer. The purchasing of new services or materials over the value of £250.00 and up to £2500.00 shall require the approval of the PCC Standing Committee. All purchases of new services or materials over the value of £2500.00 shall be approved by the full PCC (either in meeting or by virtual contact). A list of all such purchases shall be reported to the PCC at the next full meeting.

Where the PCC have previously approved purchases of repetitive services and materials (e.g. Insurance, Maintenance Contracts, Utilities, Consumables) no new approvals need be sought for re-purchase unless there is a significant change to either content or cost.

The Parochial Church Council for the Parish of Padstow

St. Petroc's Church, Padstow with St. Saviour's Church, Trevone

Treasurer's Report for Year Ended 31st December 2025

After a 7 year period, comprising 4 years of 3 successive Transitions and 3 years of widely differing styles of worship as well as the Covid shut-downs, in 2025 the Parish, and St Petroc's in particular, has seen a welcome period of leadership stability. Under the guidance of a new Rector, assisted by a new Curate together with the established team of retired Priests, Readers and Worship Leaders, the Parish is re-engaging with the local communities and has introduced programmes of worship and outreach to address many. Nevertheless, whilst St Saviour's congregation has been stable, attendance at St Petroc's remains well below pre-Covid levels. The positive financial effect of the above changes is that St Petroc's is now back in favour as a venue for occasional offices generating £8.4K. However, on the negative side, St Petroc's Planned Giving remains at half the pre-Covid levels.

2025 has been a year of significant unplanned, unbudgeted events, most dramatic of which was that of a car driving into St Petroc's Church Rooms demolishing a large section of wall and destroying the kitchen. Thankfully the c. £40K repair is mostly covered by insurance but we have been hit with the £1K excess and a significant loss of bookings in the last quarter. The largest unplanned event was the need for a £40K+ re-roofing of St Saviour's following storm damage showing that the slate retaining nails were badly corroded. Thankfully the Church team quickly organised a very successful Roof Fund campaign raising c.£38K by year end and will, once all grants, donations and Gift Aid are in, fully cover the final costs. At St Petroc's equipment failures and technology changes necessitated c.£5.6K unbudgeted expenditure on the repair/renovation of the Church Sound system, upgrade of the CCTV monitor system and replacement of Office equipment to move to Windows 11.

Unfortunately the significant St Saviour's Roof fundraising together with illness distracted our Gift Aid Officer from completing the Gift Aid claim in time for 2025 payment thus leaving a possible £9K to be obtained next year. This is an example of the problems raised by having a dwindling band of volunteers willing and able to donate time to the growing number of tasks expected of them. Most of the dwindling band of active volunteers are Wardens, PCC Officers, Worship Leaders or run Outreach activities and many have more than one of these roles in Church life, so they are constantly at risk of overload. As stated in past Annual Reports, if it is to survive Padstow Parish must take action to grow its Church community with local members who are able and willing to contribute, in time, cash and kind, to both the mission and the maintenance of our two Churches.

Despite the above problems and because of being blessed with a brilliant, hard working leadership team the PCC committed to pay the full Parish MMF share of £45K. To achieve this and address all the issues listed above necessitated using c.£20K of reserves with, currently, little prospect of replacement.

The Parochial Church Council for the Parish of Padstow

St. Petroc's Church, Padstow with St. Saviour's Church, Trevone

My thanks go to the PCC and to the Standing Committee who have worked hard to manage our resources and commitments and to maintain our programme of Services in this challenging year. I am indebted to Sue Norfolk, Janet Dawe, Geoff Spear and Martin Saunders for their diligence in collecting, counting, recording, and in Martin's and Geoff's case, banking collections, donations and magazine advertising payments. Also, my thanks go to Martin Saunders, aided by Angela Reskelly, for managing the planned giving scheme and the invaluable task of preparing our annual Gift Aid claim. Finally, my thanks go to Karen Wright for agreeing to inspect these Annual Accounts.

Tim Bishop - Honorary Treasurer, Padstow Parochial Church Council

Addendum to Treasurer's Report

Explanation of Banking Changes: With the closure of local HSBC Banks all such banking is now being done via the local Post Office. However, whilst when banking at HSBC branch we were able to bank any cash coin amount and keep the sums banked directly linked to the Service collections taken, the Post Office will only accept coins in full bag amounts up to a maximum cash value of £2K at any one time. Thus there is no longer a direct date and amount link between the Service collections recorded and the amount banked.

On-Line Income Sources: Payments made through the SumUp terminal in the Church Rooms Office and via the SumUp QR Code on the pew notices are recorded on the HSBC General account bank statements as "SumUp Payments ACC". Such payments are allocated as either Payments to Church Rooms bookings and activities or as General Voluntary Donations respectively.

Donations made through the Donation Station are recorded on the HSBC General account as "013779761 AIB". Such payments are split and allocated as either General Voluntary Donations or Coracle Appeal Donations based upon the proportions indicated in the system's on-line reports.

Cash Payments: The Organist at St Saviour's requires payment in cash so that is paid out of collection monies and does not go through the St Saviour's bank account. In order to correctly record all costs and also keep the accounts in line with the bank records these cash incomes and payments are recorded in the accounts and balanced out by an adjustment.

The Parochial Church Council for the Parish of Padstow
St. Petroc's Church, Padstow with St. Saviours Church, Trevone

FINANCIAL ACCOUNTS FOR YEAR ENDED 31st DECEMBER 2025

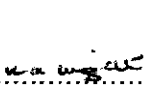
The following pages contain the end-of-year accounts of Padstow PCC for 2025, together with other required documents and statements:

ACC3	Independent Examiner's Report to Padstow PCC for 2025
ACC4	Statement of Financial Activities for Year Ended 31 st December 2025
ACC5&6	Income and Expenditure Account for Year Ended 31 st December 2025
ACC7	Balance Sheet as at 31 st December 2025
ACC8	Coracle Appeal – Restricted Fund – Summary 2025
ACC8	Special Appeals – Restricted Fund – Summary 2025
ACC8	St Saviour's Fabric & Furniture – Restricted Funds – Summary 2025
ACC9&10	Padstow PCC Accounting Policies

The Accounts were prepared by Mr. Tim Bishop and examined by Mrs. Karen Wright

Signed.....

Mr. Tim Bishop
PCC Honorary Treasurer

Signed.....

Mrs. Karen Wright
Independent Examiner

The Parochial Church Council for the Parish of Padstow

St. Petroc's Church, Padstow with St. Saviours Church, Trevone

INDEPENDENT EXAMINER'S REPORT TO PADSTOW PCC

This report on the Accounts of the PCC for the year ended 31 December 2024, which are set out in the booklet provided, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ('the Regulations') and s.43 of the Charities Act 1993 ('the Act') as amended by Charities Act 2011 Part 8.

Respective responsibilities of the PCC and the Examiner

As members of the PCC you are responsible for the preparation of the Accounts; you consider that the audit requirements of Regulations and section 43(2) of the Act do not apply. It is my responsibility to issue this report on those Accounts in accordance with the terms of the Regulations.

Basis of this report

My examination was carried out in accordance with the directions given by the Charity Commissioners under section 43(7)(b) of the Act and to be found in the Church guidance, 2006 edition. That examination includes a review of the accounting records kept by the PCC and a comparison of the Accounts with these records. It also includes considering any unusual items or disclosures in the Accounts and seeking explanations from you as trustees concerning such matters.

Independent examiner's statement

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

- 1) which gives me reasonable cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with section 41 of the Act; and
 - to prepare accounts which accord with the accounting records and comply with the requirement of the Act and the Regulations have not been met; or
- 2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed..... *K A Wright* Dated..... *7-4-26* 2026

Name..... *Karen Audrey Wright*

Address..... *Seal Cottage, St. Edmunds Lane, Padstow PL28 8BZ*

The Parochial Church Council for the Parish of Padstow
St. Petroc's Church, Padstow with St. Saviours Church, Trevone

STATEMENT OF FINANCIAL ACTIVITIES FOR YEAR ENDED 31st DECEMBER 2025

References are to the "Income and Expenditure Account for year ended 31st December 2025"

	References	Unrestricted Funds £	Restricted Funds £	TOTAL FUNDS £
Incoming Resources				
Voluntary Income	1 to 8,15 to 17, 19, 22,24 & 25	30567	15872	46439
Resources from Church Activities	9 to 12, 14, 18, 20, 21	29614	38987	68601
Income from Investments	13	9893		9893
Total Incoming Resources		<u>70074</u>	<u>54859</u>	<u>124933</u>

Note 1: Intangible Assets (e.g. donated assistance otherwise purchasable) are not quantified.

Note 2: Dedicated Fund-Raising programmes and events held to support specified Special Appeals.

Note 3: Restricted Special Appeal Income - Item 15 is expended in the accounting period against Donations, items 53-58, item 20 against item 48 and items 24 and 25 against items 59 to 60. Restricted Special Appeal Income not paid out in the accounting period is carried forward.

Note 4: Restricted Extraordinary Income - Reference items 15-18 & 22 (Total £13424) is expended in the accounting period against the General cost items for which it's use was restricted i.e. items 16 & 18 against items 35,36,38,41,45 & 51 and items 17 & 22 against items 47 & 51.

Resources Expended

Cost of generating Voluntary Income	33 & 35 to 40,45 & 47	16754	0	16754
Cost of Church Activities	31,32,34 & 41 to 44, 46 & 48 to 60	124974	2929	127903
Activities cost allocation as per Note 4		-13424	13424	
Total Resources Expended		<u>128304</u>	<u>16353</u>	<u>144657</u>
Net Incoming Resources				<u>-19724</u>
Net Movement of Funds		-58230	38506	<u>-19724</u>

Balances	Unrestricted £	Restricted £	TOTAL £
Balances Brought Forward 1st January 2024	259738	30370	290108
Balances Carried Forward 31st December 2025	201508	68876	<u>270384</u>

The Parochial Church Council for the Parish of Padstow

St. Petroc's Church, Padstow with St. Saviours Church, Trevone

(to be read also as notes to the Statement of Financial Activities)

2024 £		Ref	2025 £
	<u>INCOMING RESOURCES</u>		
	Direct Giving		
9798	Gift Aid Tax recovered	1	0
18844	Planned Giving - Gift Aided	2	18810
200	Planned Giving - Other	3	200
4559	Collections - Ordinary	4	4509
2502	Collections - Gift Aided	5	1752
971	Collections - Offetory Boxes	6	488
3372	Voluntary Donations	7	3490
1656	Votive Candles	8	1318
41902	Sub-Total Direct Giving		30567
	Other Activities		
0	Magazine Sales (Now Free e-magazine)	9	0
2119	Magazine Advertising	10	2083
9385	Fees	11	15385
6700	Church Hall Income	12	5169
9749	Investment Income	13	9893
5907	Croust Community Kitchen	14	6559
33860	Sub-Total Other Activities		39089
75762	Total Ordinary Income 2025		69656
	Non-Recurrent Extraordinary Income - (R) = Restricted		
1961	Special Appeal Donations (excluding Coracle Appeal) (R)	15	2036
8400	RC's Contribution to Church Expenses (R)	16	8400
700	Grant Aid for Equipment & Outreach (R)	17	1070
1314	Solar Panel Electricity Cost Offset (R)	18	1418
5000	Bequests	19	0
5727	St Saviour's Roof, Fabric & Furniture Fund (R)	20	37569
1225	General Funding Events income	21	418
361	Children's Outreach Donation (R)	22	500
24688	Sub-Total N-r Extraordinary Income		51411
	Non-recurrent Extraordinary Income - Coracle Appeal Restricted		
0	Major Donations	24	0
3883	Other Donations and Fund Raising	25	3866
3883	Sub-Total N-r Extraordinary. Income - Coracle Appeal		3866
28571	Total Non-recurrent Extraordinary Income 2025		55277
104333	TOTAL INCOMING RESOURCES 2025		124933

The Parochial Church Council for the Parish of Padstow

St. Petroc's Church, Padstow with St. Saviours Church, Trevone

2024			2025
£	<u>RESOURCES EXPENDED</u>	Ref	£
	Ordinary Recurrent Expenditure		
0	PCC Donations - Mission/Charity	31	2000
43725	MMF (Common Fund)	32	45363
893	Clergy Expenses	33	1463
752	Fees Payable to Diocese / Deanery	34	3295
4168	Heat, Light, Water	35	6013
7178	Running Expenses	36	1963
4041	Upkeep of Services	37	2782
8903	Minor Repairs/Organ Maintenance	38	1797
0	Mission Budget	39	0
565	Votive Candles	40	537
9070	Insurance	41	9249
5918	Hall Running Expenses	42	6172
1831	Croust Community Kitchen	43	3305
8698	Parish Administration Costs	44	8448
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4199	Outgoing Fees passed to Bells, Verger, Organist etc.	46	3738
888	Outreach Resources and Activities	47	538
<u>101787</u>	Sub-Total Ordinary Recurrent Expenditure		<u>98324</u>
	Ordinary Non-recurrent Expenditure		
0	St Saviour's Roof, Fabric & Furniture Purchase/Repairs	48	37822
0	Quinquennial Report corrective actions	49	0
0	Fund Raising Event Expenses	50	0
3031	Church Equipment (CCTV, PC, Copier, Sound)	51	5582
<u>3031</u>	Sub-Total Ordinary Non-recurrent Expenditure		<u>43404</u>
	Non-recurrent Expenditure - Special Appeal Restricted Donations		
787	St Petroc's Society	53	1537
20	Royal British Legion (2023 Collection went direct to RBL)	54	834
0	Seafarers Mission UK	55	358
100	The Children's Society	56	0
535	Padstow FoodBank	57	0
400	Celtic Way Books	58	200
<u>1842</u>	Sub-Total N-r Expenditure Special Appeal Donations		<u>2929</u>
	Non-Recurrent Expenditure - Coracle Appeal Restricted Fund		
0	Coracle Fund Expenditure	59	0
0	Coracle Appeal Other Expenditure (Bank Charges)	60	0
<u>0</u>	Sub-Total N-R Expenditure Coracle Appeal		<u>0</u>
<u>106660</u>	<u>TOTAL RESOURCES EXPENDED 2025</u>		<u>144657</u>
<u>-2327</u>	<u>SURPLUS (or - LOSS) INCOME OVER EXPENDITURE</u>		<u>-19724</u>

The Parochial Church Council for the Parish of Padstow

St. Petroc's Church, Padstow with St. Saviours Church, Trevone

BALANCE SHEET AS AT 31st DECEMBER 2025

		£	£
Fixed Assets	No book value (see note 2 below)	nil	
Current Assets	Bank Deposits and Investments (see note 3 below)	270384	
	TOTAL		<u>270384</u>
Current Liabilities	(see note 2 below)	nil	
Total Assets - Financed by	(see note 1 below)		
	Accumulated Fund 2024 Brought Forward	290108	
	Plus Surplus (or - Loss) 2025	-19724	
	TOTAL		<u>270384</u>
Note 1	Accumulated Fund consists of:		
	Restricted Coracle Buildings Restoration Fund	20785	
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	Restricted Special Appeal Funds Carried Forward	88	
	St Petroc's Quinquennial Reserve	40000	
	St Saviour's Quinquennial Reserve	40000	
	PCC General Reserve	50000	
	PCC Unrestricted General Working Fund	111448	
	Total Accumulated Fund 2025		<u>270384</u>
Note 2	For Church property not disposable without faculty see Terrier/Inventory. Fixed Assets purchased in previous and current years written-off in accordance with PCC policies. (see Accounting Policies document) Accruals and Prepayments, if any, are treated as immaterial and are included in year of payment.		
Note 3	Bank Balances, Deposits and Investments:		
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	Lloyds "St Saviour's Trevone" Current Account	29081	
	CBF Deposit Account 3036178 [002D] St Saviour's	33621	
	CBF Share Account 3036180 [003S] (Book Value) St Saviour's	40885	
	Total Bank Balances, Deposits and Investments 2025		<u>270384</u>
	Reconciliation of Funds		
	Accumulated Fund 2024 Brought Forward	290108	
	Add Surplus (or - Loss) 2025	-19724	
	Total Accumulated Fund 2025		<u>270384</u>

The Parochial Church Council for the Parish of Padstow

St. Petroc's Church, Padstow with St. Saviours Church, Trevone

CORACLE APPEAL - RESTRICTED FUND - SUMMARY 2025

Restricted Scope: The Refurbishment of Padstow's St. Petroc's Parish Church buildings, fittings and fixtures

CORACLE APPEAL INCOME AND EXPENDITURE

£

Coracle Appeal Fund Balance 2024 Brought Forward

Coracle Appeal Current Account Balance 01/01/2024	16919
Coracle Appeal Investment Account Balance 01/01/2024	0
Total Coracle Appeal Balance 2024 Brought Forward	16919

Income to Coracle Appeal Fund 2025

Gift Aid Tax Recovered from Coracle Appeal Donations	0
Listed Places of Worship Grants	0
Coracle Appeal Restricted Bequests, Donations and Fundraising	3866
Total Income to Coracle Appeal Fund 2025	3866

Expenditure from Coracle Appeal Fund 2025

Expenditure Item	0
Total Expenditure from Coracle Appeal Fund 2025	0

TOTAL CORACLE APPEAL RESTRICTED FUNDS AT YEAR END 2025

20785

Accumulated Coracle Appeal Fund 2025 Consists Of:

Coracle Appeal funds held in the General Account	20785
Coracle Appeal funds held in the Investment Account	0

TOTAL CORACLE APPEAL RESTRICTED FUNDS CARRIED FORWARD

20785

SPECIAL APPEALS - RESTRICTED FUNDS - SUMMARY 2025

Restricted Scope: Specified Charitable Donations for which Special Appeal collections/events were held

SPECIAL APPEAL FUNDS INCOME AND EXPENDITURE

Special Appeal Funds in General Account 2024 Brought Forward	981
Special Appeal Income 2025	2036
Less Special Appeal Charitable Donation Expenditure 2025	2929

TOTAL SPECIAL APPEAL FUNDS CARRIED FORWARD

88

ST SAVIOURS FABRIC & FURNITURE - RESTRICTED FUND - SUMMARY 2025

Restricted Scope: The repair/replacement/renovation of the Fabric & Furniture of St Saviours Church Trevone

ST SAVIOURS ROOF, FABRIC & FURNITURE FUND INCOME AND EXPENDITURE

St Saviours Fabric & Furniture Funds in General Account Brought Forward	8317
Income in 2025 from Events and Insurance claims	37568
Less Fund Raising Event Expenses in 2025	0
Less Expenditure on Roof, Fabric & Furniture paid from this fund in 2025	37822

TOTAL ST SAVIOURS FABRIC & FURNITURE FUNDS CARRIED FORWARD

8063

TOTAL RESTRICTED FUNDS HELD AT YEAR END 2025

28936

The Parochial Church Council for the Parish of Padstow

St. Petroc's Church, Padstow with St. Saviours Church, Trevone

PADSTOW PCC ACCOUNTING POLICIES

The financial statements are to be prepared in accordance with the Church Accounting Regulations, 1997, as amended by the Church Accounting (Amendment) Regulations, 2006, (the Regulations) together with applicable accounting standards, the Charities SORP and s43 of the Charities Act 1993 (the Act) as amended by Charities Act 2011 Part 8. The financial statements are prepared under the historic cost convention.

To standardise treatment of transactions by cheque, direct debit, standing order, electronic funds transfer and cash deposit, the PCC have adopted the general principle that all income is 'Received' when credited to the bank account and all expenditure is 'Paid' when debited to the bank account.

Funds

General funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application on the general purposes of the PCC. General funds that may have been designated for a particular purpose are also unrestricted.

Restricted funds must be used for the purpose(s) named when the appeal was made or the bequest donated (unless a condition was made at the time allowing a surplus remaining in the fund after its purpose was satisfied to be applied to general uses).

The accounts include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body or those that are informal gatherings of church members.

INCOMING RESOURCES

Voluntary income and capital sources

Collections are recognised when received and banked by or on behalf of the PCC.

Planned giving receivable under Gift Aid is recognised when received and banked.

Income tax recoverable under Gift Aid donations is recognised when received and banked.

Grants and legacies to the PCC may be accounted for as soon as the PCC is notified of its legal entitlement provided the amount due is quantifiable and reasonably certain to be received. Otherwise, as with grants or legacies that are advised and released in stages, the sums are recognised only when the income is received and banked.

Funds raised by fetes, garden parties, barbecues and similar events are accounted for gross. Sales of books, magazines, cards etc. are accounted for gross.

Other income

Rental income from letting of church premises is accounted for when rent is received and banked.

Income from investments

Dividends and Interest are accounted for when received. The PCC consider all such income from Investments and Deposit Accounts to be General income.

Gains and losses on investments

Realised gains or losses are recognised when investments are sold.

OUTGOING RESOURCES

Grants and Charitable Donations

PCC Grants and donations are accounted for when paid over.

Activities directly relating to the work of the Church

The Diocesan share (Mission & Ministry Fund or MMF) is accounted for when paid. It is PCC policy to pay the agreed share monthly when due.

The Parochial Church Council for the Parish of Padstow

St. Petroc's Church, Padstow with St. Saviours Church, Trevone

FIXED ASSETS

Consecrated property and moveable church furnishings

Consecrated and beneficed property of any kind is excluded from the accounts by s.96(2) of the Charities Act 1993. Moveable church furnishings held by the Vicar and Churchwardens on special trust for the PCC, and which require a Faculty for disposal, are not included in the accounts. They are listed in the Inventory (Terrier) which is open to inspection.

Depreciation

All property purchased by the PCC in past years has been written off, and therefore has no book value. All moveable capital items purchased by the PCC are written off in the year of purchase.

Investments

Investments are valued at cost price.

Current Assets, Accruals and Prepayments

The PCC consider debtors & prepayments and creditors & accruals to be not material to the presentation of the results for the year end and they are, therefore, not taken account of in the Income and Expenditure Account. Such sums are accounted for when payment or receipt occurs.

RESERVE FUNDS

Reserve funds may be established and expended solely under the control of the PCC

Quinquennial Reserves

The PCC have established a reserve fund of £40,000 for each Church in the Parish in order that they may be able to address, in a timely manner, any maintenance, repair, replacement or restoration work that may be required following a Quinquennial inspection. The PCC shall aim to replenish any such reserve funds expended within the 5 years before the next Quinquennial inspection.

General Reserve

A General Reserve fund has been established by the PCC for the following purposes:-

- a) In order that the PCC shall be able to continue the work of the Parish, by maintaining the upkeep of services, paying fees, salaries and expenses, and covering all Church running costs, should the Parish income become dramatically or unexpectedly adversely impacted (e.g. due to the Parish being in transition or due to the necessary closure of the Church for repair work).
- b) In order that the PCC can act in a timely manner should there be a need for significant or urgent Parish expenditure on church property or facilities (other than may be associated with Quinquennial inspection matters).

The PCC shall aim to maintain a General Reserve at the level of at least 25%, of the latest past year's annual income. When and if such reserve is expended it shall be replenished at a rate that the PCC decides to be appropriate given their ongoing financial position.

PURCHASING APPROVALS

The decision to purchase new services or materials up to the value of £250.00 may be made by an individual PCC Officer. The purchasing of new services or materials over the value of £250.00 and up to £2500.00 shall require the approval of the PCC Standing Committee. All purchases of new services or materials over the value of £2500.00 shall be approved by the full PCC (either in meeting or by virtual contact). A list of all such purchases shall be reported to the PCC at the next full meeting.

Where the PCC have previously approved purchases of repetitive services and materials (e.g. Insurance, Maintenance Contracts, Utilities, Consumables) no new approvals need be sought for re-purchase unless there is a significant change to either content or cost.

Accounts

The Parish of Padstow
St. Petroc's Padstow & St. Saviour's Trevone

Tuesday 29th April 2025



**ANNUAL PAROCHIAL
CHURCH MEETING**



REPORTS ON THE YEAR OF 2024

Please take this booklet home with you for reference

**THE PARISH OF PADSTOW
(St. Petroc's Padstow and St. Saviour's Trevone)
AGENDA**

7.00 pm ANNUAL MEETING OF PARISHIONERS (VESTRY MEETING)

To elect two Churchwardens to serve for one year in accordance with the Churchwardens' Measure 2001.

- 1) Prayers
- 2) Appointment of clerk for the meeting.
- 3) Apologies
- 4) Minutes of the last Annual Meeting of Parishioners Wednesday April 24th 2024 (Vestry Meeting)
- 5) Election of Churchwardens for 2025-2026

Present Wardens are:

Padstow: Mrs. Sue Norfolk (2023) and Mrs. Janet Dawe (2019)

Trevone: Mrs. Sue Hollingsworth (2011) and Mr. Chris Newman (2018)

- 6) Thanks

AGENDA

7.30 pm ANNUAL PAROCHIAL CHURCH MEETING

- 1) Prayers
- 2) Appoint Clerk to the meeting
- 3) Apologies
- 4) Minutes of the last Annual meeting held on Wednesday April 24th 2024
- 5) Matters arising from the minutes
- 6) Presentation of the **NEW** Electoral Roll **p5**
- 7) **Rector's Report** **p6-8**

REPORTS OF THE PCC

- a) **P.C.C.** - Annual report for 2024 **p9-11**

- b) **Annual report on the financial** affairs of the parish and presentation of P.C.C. accounts **Tim Bishop p25-38**

Comments and questions on Parish Reports - as written and received **p12-24**

Churchwardens' report - St. Petroc's; Chapel-warden's report - St. Saviour's; Curate's Report: Safeguarding; Health & Safety; GDPR; Deanery & Diocesan Report; Creation Care; JAM; Messy Church; Bell Ringers; Church Rooms; Parish Magazine; Flower ladies.

Election & Appointments

"The P.C.C. has 9 elected members with 3 representatives from Trevone and 6 from Padstow. The term of office to be three years and re-election cannot be sought for one year. 1 representative from Trevone and 2 from Padstow to retire each year. 3 members retire each year giving other members of the congregation an opportunity to serve.

- A) To elect 3 members to serve the PCC for a 3-year term (2025-28) 2 for Padstow, 1 for Trevone.
- B) Appointment of **INDEPENDENT EXAMINER** (Present Examiner: Mrs. Karen Wright)

- 11) Amendments to Standing Orders - if any.
- 12) Any other business - by leave of the Chairman
- 13) Date of next APCM meeting Tuesday 28th April 2026 (provisional)
- 14) Closing Grace

Agenda for PCC Meeting immediately after the APCM

1. To co-opt additional members where appropriate
2. Appoint Vice Chair, Treasurer, Secretary, Electoral Roll Officer, Safeguarding Office, Health & Safety Officer.
3. Other appointments were deemed necessary.
4. The date/s of next PCC Meetings.

The Parish of Padstow APCM 29.04.2025

MINUTES OF THE VESTRY MEETING HELD ON 24TH APRIL 2024 IN THE CHURCH ROOMS. PADSTOW AT 7PM.

Opening Prayer: Canon Michael Fisher.

Appointment of clerk for the meetings: Jan Fisher. Proposed by Martin Saunders and seconded by Peter Cotterill

Apologies: Rev Helen Baber, (Rural Dean) Susan Luckham, Peter and Heather Crawford, Jane Trimmer, Oli Myles, Clare Atkinson, Brian Cunningham,

Those present: Janet Dawe (Chairman) Sue Norfolk, Tim Bishop, Molly Bishop, Canon Michael Fisher, Betty Tucker, Andrea Curnow, Janine Ogborne, Chris Newman, Sue Hollingsworth, Iola Cotterill, Peter Cotterill, Janet Prescott, Christine Cunningham, Jan Fisher, Rev Fiona Giorla, Patrick Atkinson, Jane Myles and Martin Saunders.

The Minutes of the Annual Parish meeting (Vestry meeting) held on 26th April 2023 were agreed as a true and accurate record.

Proposed by Sue Hollingsworth and seconded by Janine Ogborne.

Election of Churchwardens for 2024/25

St Petroc's Church Padstow,

Susan Norfolk: Proposed by Tim Bishop and seconded by Molly Bishop.

Janet Dawe: Proposed by Susan Norfolk and seconded by Molly Bishop

All in favour.

St Saviour's Church Trevone

Chris Newman: Proposed by Iola Cotterill and seconded by Peter Cotterill

Sue Hollingsworth: Proposed by Martin Saunders and seconded by Graham Wilkinson,

All in favour.

There being no further business, the meeting closed at 7.20pm.

MINUTES OF THE ANNUAL PAROCHIAL CHURCH MEETING FOR THE PARISH OF PADSTOW, HELD ON 24TH APRIL 2024 IN THE CHURCH ROOMS. PADSTOW AT 7.30PM.

Apologies: Rev Helen Baber, (Rural Dean) Susan Luckham, Peter and Heather Crawford, Jane Trimmer Oli Myles, Clare Atkinson, Brian Cunningham,

Those present: Janet Dawe (Chairman) Sue Norfolk, Tim Bishop, Molly Bishop, Canon Michael Fisher, Betty Tucker, Andrea Curnow, Janine Ogborne, Chris Newman, Sue Hollingsworth, Iola Cotterill, Peter Cotterill, Janet Prescott, Christine Cunningham, Jan Fisher, Rev Fiona Giorla, Patrick Atkinson, Jane Myles and Martin Saunders.

The Minutes of the Annual meeting held on 26th ~April 2023 were agreed by the meeting as a true and accurate record.

Proposed by Peter Cotterill and seconded by Betty Tucker.

Matters arising – none

Rector's report Awaiting an appointment of a new Rector.

Electoral roll. 129 Lost 3. Moved 8. 5 new. Down by 6..

32 Trevone and 97 Padstow.

2025 would see the completely new build of the electoral roll.

Treasurer's report.

The Treasurer reported that as well as a donation from the Diocese, we had received a donation from the Constantine Trust. Though we had had a good year, there was a worry that 'planned giving' would decrease.

We had undertaken no major works on the church this year, but some works needed to be done. The Quinquennial

had shown a number of things requiring attention.

Legally we were one Parish with Trevone, for the Charity Commissioners, but accounts were kept separately but pulled together for legal reports.

The Chairman thanked Tim Bishop, and the Accounts were approved by the meeting. Proposed by Peter Cotterill and seconded by Sue Norfolk. All in favour.

Appointment of Independent Examiner. Karen Wright. Proposed by Molly Bishop and seconded by Betty Tucker. All in favour.

Questions /updates on reports:

St Petroc's Churchwardens report.

The CCTV cameras had been updated due to things going missing and other incidents. There are now 5 cameras and a link to the Churchwardens together with a monitor in the office. There was still a blind spot in the vestry, so that another camera needs to be added. There was no plan for audio to be introduced. The system overrides every 30 days. The cameras cost £3,000 for the basic system.

Janet Prescott reminded the meeting that the question of the service held on the third Sunday was to be under review. This would be reviewed when a new Rector was appointed.

St Saviour's Trevone Churchwardens report

Christine Salazman had been in touch and the equipment for the giving 'online' was tested

Peter Cotterill asked about the state of the roof, which had been repaired 'for now'. The roof was 60 years old and would need to be replaced as the nails were rusty. Fund raising would be needed.

GDPR.

Chris Newman reminded everyone that each and every one of us are responsible for GDPR.

Safeguarding.

There was nothing to add to the report.

Patrick Atkinson was aware of the courses and the Office would undertake DBS. Everyone should check their own certificates to see if it was necessary to retrain.

Pydar Deanery

Nothing to add to the report

Diocesan Synod.

Members were asked to consider standing for Diocesan Synod.

Children's ministry

There was nothing to add to the report.

Jam Club would continue throughout the school holidays.

Creation care

Rev Fiona asked that anyone who wished to be involved get in touch with her.

Bell ringers

The clock was temperamental.

Church rooms

The Ballet class was leaving.

The Toddler group was restarting

The 'Pilgrims' were using the hall.

Canon Michael suggested that there should be a sign in the Hall that this was a 'Church hall'.

Parish Magazine

Most magazines were e-mailed to readers, but a printed record was added to the records each month. There had been offers to deliver the Parish magazine, but the cost of printing was high. It was hoped that new people could have a Welcome pack and communication was under review. Take to PCC

Election of members to the Parochial Church Council.

The Chairman thanked those who were retiring from the PCC for their service: Christine Cunningham, Betty Tucker and Rosemary Howells.

Deanery Synod members.

Sue Norfolk, Janet Dawe, Chris Newman and Jan Fisher all remain in place.

Nominations for PCC.

St Petroc's Padstow. Andrea Curnow. **Proposed by Christine Cunningham and seconded by Janine Ogborne. All in favour.**

St Saviour's Trevone, Iola Cotterill. **Proposed by Peter Cotterill and seconded by Jan Fisher. All in favour.**

Amendments to standing orders.

None

The meeting closed at 8.35pm with 'The Grace'.

The date of the 2025 AGM to be decided.

The Chairman requested the PCC to stay in the hall for their first meeting.

CHANGES TO THE ELECTORAL ROLL FOR 2025 ANNUAL MEETING

Sue Norfolk

Number on the Roll at 2024 Annual Meeting stood at 129.

Under Church of England Rules this year 2025 saw the total rebuild of the Electoral roll. This takes place every 6 years. This is also reviewed on an annual basis.

Following the total rebuild of the Electoral Roll for 2025 the number on the Roll for 2025 in the Parish of Padstow, which includes St. Saviour's Trevone is 87.

(At the 2025 APCM there were 30 for Trevone and 57 for Padstow making in total 87)

Last year's electoral roll	129
Failure to respond/deceased/moved away/Transition	- 47
New additions	+5
overall loss	42 people.

Therefore, numbers on the Electoral Roll 2025 after the total rebuild stands at **87**

The Rector's Report

I. Introduction

Thank you for taking the time to read this report and to reflect on it. Questions are of course encouraged in the APCM itself but please feel free to contact me for clarity of comments if necessary.

I give thanks to God daily for the opportunity to be among you as your rector, and for the strength and stamina to serve you as the flock of His pasture.

In this, my first rector's report I will acknowledge each of our pcc's, and give thanks for their hard work, commitment, and dedication to their parish, the benefice, and their wider communities.

This report intends to inform all our parishioners about the life, work, and mission and ministry of their parish church in the past year.

I will also provide a transparent account of my parochial ministerial commitments and schedule for the past six months.

II A Personal Review of the Past Year

Linda and I moved into the refurbished vicarage in early October 2024. We were thankful for your warm welcome, kindnesses, and considerations as we settled in. We used the two-week settling in period to maximum effect, dismantling our 'cardboard city', locating furniture, and enjoying the view! Much of the subsequent time was spent relocating the 'cardboard mountain' to the recycling centre!

Ministry and Activities

Linda and I have been warmly welcomed by all the parishes, and we have spent the last 6 months getting to know you and to learn your stories, customs, and traditions. We have also spent as much time as we can supporting events and activities within the community, especially the ones that hold the most significance to you.

Ministerial statistics for October 2024 – 31st March 2025

Engagements & Appointments	313			
Christenings	1	Benefice	-	<i>See churchwarden's Report</i>
Weddings	1	Benefice	7	Jan 1 st , 2024 – Dec 31 st , 2024
Funerals	11	Benefice	29	Jan1st, 2024-Dec 31st, 2024
Interment of Ashes	3	Benefice	-	<i>See churchwarden's Report</i>
Pastoral Visits	75			
Other	212 (Diocesan/community/social)			

Worship Statistics for October 2024-31st March 2025

Sunday Eucharistic Services	
St Petroc's Padstow	13
St Saviour's Trevone	5
St Merryn	1
St Issey	8
St Petroc Minor	3
Sunday Non-Eucharistic Services	
	4

Attendance figures, the types of services the benefice offers, and the range of worshipping styles, liturgy, and music can be found more fully in the Churchwarden's reports.

The Parish of Padstow APCM 29.04.2025

Outreach and Mission:

Linda and I have wholeheartedly embraced the wider communities within the benefice. The Harvest and Christmas schedules provided us with the perfect platform from which to do that. Of the 212 unspecified engagements listed, many of them were community-based events, organisations, and with people that do not attend our churches regularly.

I have attempted to show my support for the community-based initiatives that are organised by our churches, including coffee mornings, croust, the watering hole, Messy Church, bingo evenings, concerts and recitals, community Christmas tree erecting, and quilting and craft exhibitions, as well as carolling around the town! Fuller details of our church-based initiatives can be found in the various reports.

I have also actively supported the Anglican-Catholic partnership, sharing services with Fr. Robbie Low, and attending and leading some of the stations of the cross services in Lent. It was a joy to welcome Fr. Palcidus to his first mass in October. I have also attempted to support the churches together fraternity, attending their council and speaking at their Christmas churches together evening in December.

I have visited the Padstow town council offices with Deputy Mayor Dawes and visited the lifeboat station personal with Revd. Oli.

Pastoral Care:

I have undertaken over 75 pastoral visits, including bereavement support to bereaved families. I have asked Revd Oli to establish a pastoral visiting team so that pastoral visiting and care can become more efficient and happen more often for more of our parishioners.

Youth and Children:

I have visited the three primary schools in the benefice, taking a morning assembly and classroom-based learning session in St Merryn. I led an assembly-based learning session in Padstow school and have held significant talks about how St Issey & Little Petherick might continue to support the school in the village. I have asked some of the St Issey congregation to form an Open the Book team, comprising of willing dramatists from across the benefice.

Key Highlights:

I was elected to the diocesan synod in January, and have taken my place on the deanery synod, with input into the deanery implementation team (D.I.T).

I continue to facilitate a diocesan course preparing incumbents who are taking up a position of first responsibility post in Cornwall.

I continue to work closely with the diocesan safeguarding team as a safeguarding training facilitator.

In November I completed my training as a Bishop's Vocations Advisor.

In January I became a Training Incumbent for Revd. Oli.

III. Budget:

2025 already looks likely to be a financially difficult and challenging year, and I continue to pray for our congregations and communities who are experiencing hardships. I am thankful to those who continue to regularly and sacrificially support the church. A fuller report on the budget can be found in the treasurer's report.

IV. Church Fabric and Property

Each of our parish churches are repositories of their community's stories and histories. They are valued and cherished places that hold deep emotional connections for people, and as such are rightly valued and treasured. They are also sacred spaces and places for the worshipping community. But we know to our cost that they can also be inordinately expensive commodities to maintain, a burden usually borne by a small but faithful congregation.

Each of our parish churches requires some degree of maintenance, whether its routine upkeep or a major

repair project such as a new roof or heating system. A more detailed report about the condition of the frame and fabric of the church, its ongoing maintenance and any improvements carried out in the last year can be found in the churchwarden's report.

IV. Safeguarding:

I have worked closely with each of our Parish Safeguarding Officers and the Pcc's since my appointment. I am pleased to say that our benefice performances as monitored on the Diocesan Safeguarding Dashboard have shown significant improvements in the past 6 months. Currently the benefice is 82. % compliant in our safeguarding practices and protocols. A more detailed safeguarding report can be found in the Parish Safeguarding Officer's Report.

V. Plans for the Coming Year

To continue to work together for unity and closer cross parish relationships.

To promote and develop closer links with our schools.

To evaluate our worship services so they are the best experiences they can be.

To have a fruitful pastoral visiting team.

To continue to embed in our wider communities.

VI. Thank you:

The Administrator: a gift to us all and because of whom we all benefit; she shares the load.

The church wardens: who faithfully and selflessly carry out so much as the Bishop's representatives.

Treasurers: good ones are as rare as hen's teeth, and we have three of the finest!

The Pcc Officers: for their unfailing commitment and dedication to the life of the parish.

The Children's Ministry Team: who nurture and cherish our seedlings – God sees!

The Community Outreach Teams: who feed hungry bodies and show us what care for the community looks like.

The Organists: so often taken for granted – but not in this benefice! We are blessed because of you.

The Worship Band: for devoting yourselves to music and providing music for the devoted.

The Holy Dusters, and church cleaners: who often go unnoticed until the dust starts to show.

The Flower Arrangers: who bring something of God's wonderful outdoors indoors.

The Churchyard Maintenance: for your care and attention for God's sacred acres and those who rest in them.

The Bell Tower Teams: for calling the faithful to worship and enriching the worship of the faithful.

The Retired Clergy: so called – ministry in the benefice would not be as rich without you.

The Curate: whose teachability, curiosity, and thirst for learning has refreshed me; he'll make a fine vicar!

The faithful departed of each of our parishes who have died in the past year. We thank God for their faithful service and lasting legacy.

Revd. Paul Beynon

Rector of the Padstow Benefice of Churches

Annual Report on the year 2024

1). Legal and Administrative Information

Name: Parochial Church Council of The Parish of Padstow (St Petroc's Padstow and St Saviour's Trevone).

Location: St Petroc's Padstow is in Church Street, Padstow. O.S. ref: 916 754 Post-code: PL28 8BG
St Saviour's Trevone is located in Trevone village. O.S. ref: 893 757 Post-code: PL28 8QX

Members: Members of the PCC are either ex-officio or elected by the Annual Parochial Meeting in accordance with the Church Representation Rules. During the year the following served as members of the PCC.

Clergy: Vicar: Revd Paul Beynon (October 2024)
Churchwardens Mrs. Janet Dawe (2019) Mrs. Susan Norfolk (2023)
Chapel Wardens Mr. Chris Newman (Trevone - 2018) Mrs. Sue Hollingsworth (Trevone -2011)

Deanery Synod Mrs Janet Dawe, Susan Norfolk, Chris Newman, Jan Fisher
Triennium 2023-26

Diocesan Synod
2024 -27 Martin Saunders & Janet Prescott (Elected in 2024 for 3 years)

P.C.C. – Elected *Maximum of 6 from Padstow and 3 from Trevone.*

Mrs Molly Bishop -1 Mrs Janine Ogborne – 1 Mr. Peter Cotterill (T) -1

Mr Tim Bishop -2 Mrs Jane Trimmer -2 Mrs. Sue Luckham (T) -2

Mrs Andrea Curnow -3 Vancant Mrs Iola Cotterill (T) -3

Code: 1 =retires APCM 2025 2 = retires APCM in 2026 3 = retires APCM in 2027
(T) =Trevone Rep.

Status The PCC is a Charity and is registered with the Charity Commission from 28th November 2008. The registration number is 1126984 and appears on all PCC correspondence.

2) Aims and Organisation

The main purpose of the PCC is defined in the Parochial Church Councils (Powers) Measure 1956 as

“to co-operate with the Parish Priest in promoting in the Parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical”

PCC The PCC met 4 times during the year and the Standing Committee, consisting of the Officers, met as required.

Committees: Church Rooms: Janet Dawe, Sue Norfolk & Tim Bishop

Electoral Roll: Stood at 129 in 2024

3. Review of Progress and Achievements

A. Worship

Clergy, Curate, Retired Clergy & Readers: In October we welcomed Revd Paul Beynon and his wife Linda to Padstow and the Benefice, and we are excited to be working with him as we go forward after our 3rd Transition. The Parish continues to be extremely grateful for the ministries of Canon Michael Fisher, Revd. Katie Kirby & Revd Fiona Giorla. Oli Myles continues his training for Priesthood and will be Priested in June and will serve his curacy in the Benefice. We are very grateful to our readers Charles Howlett and Graham Wilkinson our Readers for all that they do in the Parish. We are also thankful to our musicians, The Worship Band and John Holmes organist, who accompany our worship each week.

Lay Worship Leaders We offer our thanks to all our Lay Worship Leaders who have all worked hard to give the parish acts of worship on the weeks when there is no Eucharist.

Thanks to: **Jan Fisher, Christine Cunningham, Janine Ogborne & Susan Luckham.**

Mid-week Communion and Saints Days. The parish is able to offer a regular said Eucharist at St. Petroc's Padstow on Thursdays, Morning Prayer via Zoom on Wednesdays, Taize bi-monthly at Trevone. The Eucharist of Wholeness and Healing has resumed on a monthly basis. The sacrament is taken to the sick and housebound on a regular basis.

Children. JAM Club now operates on 2 Sundays a month on Sunday mornings at 10.00 am, and Messy Church on the last Friday of the month. Grateful thanks to Janet Prescott, Andrea Curnow and their teams of helpers.

B. Buildings

The Church Property Registers for St Petroc's, Padstow and St Saviour's, Trevone are both updated each year before the Annual Parochial Church Meeting and are available for anyone to view at the Meeting. St. Saviour's and St. Petroc's have both had recent Quinquennials are pleased to report no serious problems with the churches.

Church Rooms

The Church Rooms is in regular use by the community for a variety of activities alongside church based activities.

C. Mission

Mission Action Planning is an automatic item on the agenda of the PCC.

Safeguarding is an automatic item on the agenda of the PCC. Thanks to Patrick Atkinson our Safeguarding officer who keeps our Safeguarding files up to date.

GDPR is an automatic item on the agenda of the PCC. Thanks to Chris Newman our GDPR officer who keeps the PCC up to date on GDPR matters.

Creation Care is now an automatic item on the agenda of the PCC

D Ecumenical relations

The "**Churches Together**" (formerly known as "**South Camel Christians Together**") have now resumed under the Chairmanship of Sally Lee. Events such as Carols on the Quay, Walk of Witness, Sea Sunday and various other joint services took place over 2023.

The Church Sharing Agreement: in operation since November 2011 and continues to work extremely well. The joint Catholic & Anglican Council meet twice a year.

4. Review of Financial Activities and Affairs

Honorary Independent Examiner: Mrs Karen Wright, agreed to examine the accounts for 2024.

Bankers: Lloyds TSB Bank Plc, Molesworth Street Wadebridge and HSBC plc. 12 Molesworth Street Wadebridge.

Thanks: We offer our sincere thanks to Tim Bishop our PCC Treasurer who manages the Accounts and completes the banking for Padstow; Martin Saunders who looks after the day to day cash-book and banking for Trevone; our Church Wardens, Susan Norfolk and Janet Dawe, who handle the collections and Sue Norfolk who maintains the cash-book for Padstow; and to Geoff Spear who collects and banks Magazine advertising income. We also thank Karen Wright for her work in examining the Accounts of the PCC this year and Martin Saunders and Angela Reskelly for their work with the Planned Giving and Gift-Aid tax claims.

Parish Finances

See the Annual Accounts document at the back of your booklet :- Pages 25-38

Parish Reserves Policy

Parish Reserve funds may be established and expended solely under the control of the PCC

1. Quinquennial Reserves

See the Annual Accounts "Padstow PCC Accounting Policies"

2. General Reserve Policy

See the Annual Accounts "Padstow PCC Accounting Policies"

3. Restricted Funds

See the Annual Accounts "Restricted Funds Summary"

Signed:

(PCC Chair) 29th April 2025

Parish Reports - as written and received

Churchwardens' report - St. Petroc's

Janet Dawe & Sue Norfolk

This report looks to give an overview of the last 12 months which continued at the beginning of the year in vacancy and ended following the licensing of Rev Paul Beynon on 1st October. It is both a 'business' report and a personal view from us both as Churchwardens.

St Petroc's remains well supported by retired Clergy, Readers and Worship Leaders which has enabled us to continue with the services that we offer. Our thanks go to Johnny Homes as our resident organist and the Worship Band for all they do to support all the services held.

We remain grateful to everyone, both churched and unchurched, that work (often unseen) in the background to support the services and life at St Petroc's involving such things as opening and closing the church, checking the clock, changing the flag, flower arranging and cleaning. The upkeep and maintenance of St Petroc's is an on-going challenge, and we are very lucky to have willing volunteers to help with these tasks. The Holy Dusters group continue to meet once a month to help keep the church looking neat and tidy.

The sound system is due an overhaul and we are grateful to Tim for contacting a company that will be doing this for us. The heating finally seems to be improved after further tweaks were carried out. The Prideaux Brune memorial continues to be monitored with tell tales and at the last check, no movement had been detected. The church toilet is still on the list for maintenance. The church clock requires some repairs to keep it working (which is why it has currently been stopped). We hope to have a visit from Cumbria clocks soon. The tower still requires some safety improvements, and the tower door requires repair.

We can also report that both the Terrier and the log book are up to date and that due to the imminent closure of Lloyds Bank in Wadebridge, the silver that was held in a Lloyds Bank deposit box has been retrieved and is now in the church safe.

In addition to welcoming Rev Paul and Linda last October who hit the ground running, we also feel blessed to have Oli Myles as part of the Benefice Team.

At Christmas 2024, to try and encourage better community links we held a joint exhibition of Quilts, Nativity scenes and Christmas Trees. We received some positive feedback, and a lot of community groups took part. This is something that we would like to look at doing again. St Petroc's was used to host an afternoon (by Historic Environment, Cornwall Council and the Cornwall Archaeological Unit) back in the summer that explored and explained some of the findings behind the historic human remains that were found buried in the cliff path at Newtrain Bay, Trevone. This discovery led to the remains being laid to rest in Padstow Cemetery.

Finally, we would like to express our grateful thanks for the support we have received over that last 12 months in what has often been a challenging and busy time and we look forward to all that 2025 will bring.

Chapel-warden's report - St. Saviour's**Sue Hollingsworth & Chris Newman**

A glorious new chapter begins.

As one of the five churches of the Padstow Benefice we are so delighted to welcome the Reverend Paul Beynon and his wife Linda. In a relatively short space of time, they have become part of the community and the parish, and this has certainly helped to raise the morale of those attending the church and beyond.

St. Saviour's, as well as being a wonderfully uncomplicated and noted local space for residents to enjoy their worship, it is blessed with the opportunity to regularly welcome visitors to join us. Whether holiday homeowners, holidaymakers, friends, or family. Attendees from more than just the Church of England communion, attendees from other denominations and indeed none. People needing solace and or company in a quiet place. Through '24, despite the challenges of the Transition to the Benefice, St. Saviour's has continued to try and embrace a range of services and styles. Encouraging all to participate whatever their personal preferences, the acts of giving and supporting being noted as more rewarding.

We hope that this is demonstrated through the church hosting a range of services on a regular basis. Yes, continuing to celebrate the traditional Eucharist that is important to many, but doing this whilst also hosting the Morning Worship led by Worship Leaders or Readers, through to the monthly Wholeness and Healing Service and the bi-monthly Taizé service. The styles of leadership and preferred settings reflecting those variances – robed, to those leading in everyday clothing, using the silverware to the simple and poignant wooden cross and candlesticks.

We have been so grateful for the support of those leading our acts of worship. It is difficult to comprehend how we would have got to this point without their Christian leadership, dedication and support.

In addition to the Reverend Paul, we particularly wish to acknowledge and thank the worship leadership shown by Canon Michael and Jan Fisher, Reverend Fiona, Reverend Katie, Reverend Tim, Curate Oli Myles, Readers Charles and Graham, Worship Leaders Susan and Janine. Also, those that read and lead Prayers of Intercession.

Music is so important to our services, with regular contributions from Bobby Vindenes on the church organ and A Capello singing led by Jane Myles.

Attendances are improving but are still not back at pre-Covid levels. However, Easter Sunday attracted a congregation of over 90 with the Christmas Festival of Nine Lessons and Carols attracting a similar number.

St. Saviour's is now 18 months into the five years between quinquennial inspections. It has become clear, since that report, that the roof needs repair, and we are in the process of working towards permission to conduct such work. We are also about to install an electronic payment terminal to make it easier for those visiting the church to support its mission and upkeep.

In 2024 Trevone saw the creation of a Village Association aimed at bringing the various organisations and businesses together to further develop the wonderful community spirit. It was borne out of the organising of events to mark the late Queen's Platinum Jubilee, the King's Coronation and the national Big Lunch.

Over the past eight years the church has brought residents together to arrange the village's Christmas Tree and lights. As part of the Trevone Village Association, it is looking to upgrade the durability and quality of the lights used and enjoyed by the village residents and visitors. In August we held our annual fete, BBQ and dog show and raised £2,554 for church funds.

Outreach must also, and does, embrace the need to care for ones 'neighbours' through a network of support which several of the church congregation have been leading components of.

From a spiritual sense, this is being achieved in several different ways. On Wednesday evenings Chris Cunningham continues to facilitate weekly bible classes in the WI Hall. These have looked to, and continue to, appeal to not only church attendees but those that would not normally attend church. Attendee numbers of 25 – 30 being usual.

A monthly men's walking group, coordinated by Brian Cunningham, continues to meet to enjoy each other's company and discussions.

Andy Nicholls organised again the raising of a cross for the Easter weekend next to Madrips Rock.

Thank you to Martin Saunders in his role as Sacristan and for all that he does. Indeed, most if not all regular attendees have taken on tasks for the church to whom we are also grateful. Whether refreshments, flowers, cleaning, opening and closing or many other important tasks, thank you.

Although like so many churches we face the challenges of the demography of attendees and the upkeep of the building, we believe that we have a lot to be positive about and look forward to in the future of the church in Trevone.

Curate's Report:

Revd Oli Myles

From the 28th June 2024 to 12th of January 2025, I was a Self-Supporting Curate. This was a particularly challenging time for me because I was mostly only able to engage with ministry on a Sunday. Obviously where I could, I did my best to be as visible as possible in our communities and build relationships.

On the 13th January 2025 I began my role as a stipend Curate and it has been a steep learning curve. In many ways, I was six months behind and I felt like I had a lot of catching up to do.

In my first month of stipend ministry working alongside Revd. Paul, I learnt more than I had in six months as a Self-Supporting Curate. Revd. Paul has, and continues to, devote a huge amount of time and energy in helping me understand and experience the 'behind the scenes' aspects of public ministry.

Occasional Offices

Revd. Paul and I agreed that during this first period of my curacy in a full-time capacity I would 'shadow' him. This has meant that I have been able to get a significant amount of experience visiting bereaved families and understanding how to plan funerals and liaise with local undertakers. I have had the opportunity to do a number of funeral services in collaboration with Revd. Paul, and at the end of this month (March 2025) I will be taking my first funeral alone.

I have also been learning the process of meeting wedding couples, planning their services and gaining an understanding of the legal routes that couples can access to marry. I have participated in one wedding and, as Spring arrives, I will be observing many more. I am due to take my first wedding in the first week of July.

Worship

Although this is my 'deacon' year, there is also a sense that this is a time of preparation for my ordination to the priesthood, especially since starting full-time ministry in January. In terms of worship, as a general rule, I have been shadowing Revd. Paul, gaining a deeper understanding of sacramental worship and leading such services.

Prior to Revd. Paul arriving, I was working alongside other priests with Permission to Officiate (PTO) and also leading Morning Worship in St Merryn. I come from a sacramental tradition within the Church of England, so leading Morning Worship (Service of the Word) was a little out of my comfort zone. I have come to enjoy these services and come to appreciate and understand more 'relaxed' forms of worship.

Much of my training up to this point in terms of worship has been done in a way that prepares me for 'flying solo' once I am ordained this coming June.

Projects

Two projects that I have been involved with and continue to work on are the formation of a Local Pastoral Visiting Team and leading a pilgrimage on the Saints' Way.

It was harder than I imagined to form this team due to our congregations being older, lacking time, and, if I am honest, energy. It strikes me that people have been doing everything and more to sustain the life of our churches and don't feel that it is within them to be part of a team like this. However, I do have four people now who have agreed to do the training, which in itself is a big commitment. I am at the stage of contacting the Diocese to arrange a course for these individuals (myself included). Once this team is up and running, it will be a great asset to our communities. This team will work collaboratively with myself and Revd. Paul as well as together in pairs.

A date has been confirmed for the 2025 Saints' Way Pilgrimage. We will be setting off from Padstow on 24th May and staying overnight in Lanivet Methodist Church. The idea behind this project is to reach out to people beyond our church walls and our regular congregations. Currently I have a number of people who are interested and none of them attend any of our churches. I have primarily used my Instagram account to promote this project.

Online Ministry

I created an Instagram account for my curacy called 'revd.olimyles'. I realised that being self-supporting was so limiting and one of the only ways I could make connect with the people of the benefice was by having a strong online presence. To date (22nd March 2025) I have 368 followers. This may not seem like a lot as far as Instagram goes, but if one considers how many people are in all of our churches on Sunday, this is a significant amount. The majority of the people who follow me are locals who do not engage with the life of our churches on a regular basis. This platform has been, and remains, a powerful way in which I can demonstrate what the life of a curate entails and what happens in our churches.

Visibility and Relationships

Since starting life as a full-time curate, it has allowed me to really get a sense of the character and personality of each of our churches which will help me to help them flourish and be fruitful within the communities that they represent.

I was very aware that many of our churches have felt like they have been 'on their own' over recent years, so I have been working hard to demonstrate to them that this is no longer the case. We, the clergy, are equally committed to all of the churches within the benefice and doing all that we can to help them grow.

I have also, where possible, attended church events such as coffee mornings and the Community Kitchen in Padstow, to be a visible presence, and to get to know members of our congregations and those of the local community.

This idea of 'being seen' is an important part of my ministry, not because I want people to see me, but to see the Church and the light of Christ our community. I am committed to wearing my collar in public at all times to reassure and remind people that their church is

still here, and we still care about them. I know that there is a lot of work to be done in terms of building relationships and regaining the trust of a local communities, but that work has begun.

I have visited St Merryn and Padstow schools on a couple of occasions with Revd. Paul and we are developing good working relationships in different ways with both of them. St Merryn have requested that we support them with their Religious Education syllabus, and we are in the process of developing and implementing 'Open the Book' in Padstow.

Lifeboat Chaplaincy

Since being ordained in June 2024, I took on the role of chaplain to the Padstow Lifeboat. After serving on the crew myself for many years, this is a great privilege to be able to serve them and those who support them.

I attend one training exercise a month and just recently I took Revd. Paul up to the station to meet some of the crew and to see what they do. I know that the crew appreciated his presence there.

Further Studies

As part of my ongoing training known as 'IME 2' or 'Phase 2', I attend monthly training days at Epiphany House in Truro. Further to this, I attend two residentials at the same location. As a curate, I have to submit a portfolio of evidence to demonstrate how I am fulfilling the expected criteria. It is also expected from the diocese that a certain amount of time in the week is dedicated to this work.

Safeguarding & Health & Safety

Patrick Atkinson

Health & Safety. Health and Safety matters have been dealt with by the Standing Committee and the Church Rooms Management Committee. There has been one accident reported since the last APCM and a safety issue has been identified regarding risks arising from the North Door steps particularly when they are wet and slippery. Measures have been put in place.

- Safeguarding Training: An audit of training needs is underway. Many volunteers' training is due for updating. There are new volunteers who need to follow the training pathway appropriate to their role
- The Parish Safeguarding Policy: Following the appointment of Rev Paul the parish policy, now known as the Statement of Safeguarding Principles, was reviewed, updated where necessary and formally adopted by the PCC. The Statement of Safeguarding Principles is available on the parish website where there is also a page dealing specifically with safeguarding matters. Notices including contact details are displayed in the porches of St Petroc's, St Saviour's and the Church Rooms.
- The Parish Safeguarding Dashboard: The dashboard is a useful tool for tracking actions associated with implementing safeguarding related policies and procedures as required by the Diocese and Church of England. The Dashboard has been updated a number of times in the past year and actions have and are being taken in the areas of training, safe recruitment and management of "Church Activities".
- Safeguarding Concerns: Safeguarding concerns are and have been, dealt with through close communication between Activity Leaders, Members of the PCC, the Parish Safeguarding Officer and the Rector. Where necessary the diocesan safeguarding team has been consulted. None of the local cases have required referral to Social Services or the Police.

- The Makin Report: The parish received, acknowledges and responded to Bishop Hugh's letter following the publication of the Makin Report and the subsequent resignation of Archbishop Justin.
- Diocesan Safeguarding Conference: Rev Paul and Janet Dawe represented the Parish at the annual Safeguarding Conference "Challenging the Myths of Domestic Abuse".
- Safeguarding is of concern to us all. Survivors of abuse are front and centre in our concerns, support and prayers. I should like to express my sincere thanks to everyone for their support, their vigilance, openness and above all desire to do all they can to protect the vulnerable.

GDPR

Chris Newman

The Padstow and Trevone PCC remains mindful of its legal responsibilities under the General Data Protection Regulation (GDPR) legislation.

The incumbent, the Reverend Paul Beynon and all members of the PCC are equally responsible for ensuring that this is the case.

Personal data is requested, retained and used only in ways that the individual has given express permission for. The data is only retained as is necessary.

The PCC has established an excel spreadsheet, formulated by the Diocese, that looks to detail all Parish activities. The spreadsheet gives guidance as to who is responsible for each function within the Parish and the nature of the information maintained, for what periods of time, and the reasons why.

Deanery & Diocesan Reports

Martin Saunders

Pydar Deanery – Three meetings were held in 2024, February, June & October. The February meeting was brought to a premature end because the fire alarm sounded. Fortunately, it was a false alarm.

At each meeting reports of the previous Diocesan Synod meeting and the Bishops Diocesan Council are considered. When they are available, the deanery synod minutes are circulated to all PCC members.

The two main topics throughout the year have been the ongoing work with children and the setting up of the project based in Newquay about 'Christians Against Poverty' (CAP). The third ongoing topic has been somewhat skeletal reports from the Deanery Implementation Team (DIT), which is not a sub-committee of Deanery Synod.

As well as the above, at the October meeting new lay officers were appointed, namely, Charlotte Irwin as lay co-chair and Margaret Miles as Secretary. David Clues had been appointed vicar of the Atlantic Coaster Cluster and Chris McQuillen-Wright had resigned from Towan Blystra (Newquay) to take up a post in Roche. A deanery newsletter was launched and then Christine Salaman, a generous gift advisor from Church House, gave a talk on biblical generosity.

Diocesan Synod Report – Three meetings were held in 2024, in May, September & November.

At each meeting there is the Bishop's 'Presidential Address', a report from the Bishop's

Diocesan Council and formal questions under standing orders as well as a report from General Synod, if there had been one since the last DS meeting. When the minutes are available, they are distributed to benefice/PCC secretaries etc.

The May meeting included an update on 're-organisation' from the Ministry Team and the launch of the 'Smaller Churches' initiative, headed by Bishop Graham James. The afternoon was devoted substantially to the approval of the 2023 statutory accounts. The September meeting, being the first meeting of the new Triennium (with several new members), was primarily a logistics and information meeting. Much of the morning of the November meeting was concerned with hearing about some of the important work that is undertaken 'With and for those in need'. The afternoon was concerned with primarily the 2025 budget which was approved by 40 to 9 votes, with 3 abstentions.

Creation Care Report for St Petroc's Revd. Fiona

In 2024 St Petroc's Church achieved the A Rocha EcoChurch Bronze Award, with the presentation being made by Bishop Hugh at the Diocesan Creation Care Service in September. At the same time the Catholic congregation of St Petroc's achieved the Bronze Award and also received their certificate from Bishop Hugh. A unique achievement for one church to receive two distinct Bronze Awards, and a good ecumenical witness. Thank you to all who helped in any way.

It is great to have been joined by St Saviour's in the EcoChurch program, and to have Susan as a Creation Care Champion to work alongside Philippa and myself.

A Rocha have completed updated the audits for each level of award, and the Silver Award now appears considerably harder to reach. We are currently at silver level in just one of the five categories. There is more emphasis now on involving the whole church and in looking beyond the church as well, which does mean it would be helpful to build more of a team of like-minded people with a passion for the natural world. Representatives from different areas of our church life and mission would be wonderful.

Philippa again took the lead in the Churches Count on Nature event as I was on holiday. Poor weather didn't help, and there wasn't much participation from adults or children. The event will happen again in June this year and hopefully with better weather we may have greater numbers involved. It is amazing how many species of plants, insects, birds, and mammals can be found in the churchyard.

We are still slowly working towards use of more eco-friendly and Fairtrade products, recycling as much as we can and avoiding unnecessary single use items where possible. The Creation Care noticeboard in St Petroc's is updated with relevant articles, dates and links to current campaigns. Please draw people's attention to it and take any leaflets that are of interest.

Please contact me if you would like to be more involved, and please continue to do all you can to 'Cherish Creation, Cut Carbon, Speak up'. Thank you.

Creation Care report for St Saviour's Susan Luckham

In September of 2024 I officially became a Champion for St Saviour's church, and joining with Rev Fiona and Philippa from the RC church we attended the presentation meeting in Redruth where St Saviour's was officially recognised as part of the A Rocha scheme, and St Petroc was awarded the bronze award.

I have not yet achieved a bronze level in each of the 5 questionnaires to achieve the awards but continue to make small inroads to improve the score.

During the year St Saviour has planted wild seeds locally, had a nest box attached to the shed, and in December we received £250 from a local charity towards eco-green purchases for St Saviour's.

I am taking pro-active steps investigating Eco-friendly providers and products, to locate economical and ethnic goods and hope to assist with the purchasing of products used by the church and hall users during 2025.

We all need to Cherish Creation, Cut Carbon, and live our whole lives following this path.

JAM Club

Janet Prescott

St Petroc's has a team of enthusiastic people keen to reverse any decline in engagement with children and young people and build our existing Children's Ministries. The activities in Padstow Benefice already link with the 'Five Principles of Growing Younger,' produced by The Diocese.

JAM Club meets at least twice a month and continued, throughout a busy August 2024, when our numbers increased weekly by up to 15 children. We linked Bible stories like 'Jesus Calming the Storm' with some free RNLI Beach Safety resources. This showed awareness of our particular context as a local church and a busy coastal, tourist destination.

Within Lectionary guidelines the children engage in Bible stories, prayer, drama, crafts, videos, songs and games. The creative and faithful use of the Bible is our vital resource. We try to balance contemplative and movement activities, as children need both to learn. The children are listened to, their ideas valued and their prayer needs taken seriously. The JAM Club Team are all conscientiously pursuing DBS checks and Safeguarding training. We have at least two adults with a current DBS at each JAM Club session.

There are families who have continued to join us regularly from further afield. They are prepared to travel when there is no provision for children in their local church.

We have been encouraging children's participation on Sundays. In recent months the children have also been encouraged to feedback to the congregation about their JAM Club activities. This relies on the personal preferences of the person leading the service and the time constraints they adhere to. This has needed a clear commitment to adapt personal preferences in order to enable the full participation of children and young people. This has achieved meaningful interactions across the generations and some mutually valued warm, affirming intergenerational relationships. All this makes the church building an accessible and more familiar place for our young families.

In 2024 we had a BBQ and made use of the church garden (despite a rainy Summer).

During 2024 I was co-opted onto the DBE and attended a Children and Young People networking event in February 2025. This has opened doors to more resources and the support that is available. The DBE are keen to engage with a wider landscape of schools beyond the 44 Church Schools and 11 MAT in the Diocese. There are further plans to reach our local primary schools. Padstow School Easter Service recently spoke highly of Rev Paul's engagement with this.

A clear commitment at St Petroc's advocating the presence and participation of children and young people has required some carefully navigated inroads into the culture of worship. Our trajectory will require further training and knowledge about how the missional principles of "Growing Younger" are achievable and important. We are aware that to expedite all that we believe needs to be done may over-stretch the time, energy and commitment of those folk already involved.

“The harvest is plentiful but the workers are few” (Matt 9:37) We cannot simply shrug our spiritual shoulders and accept the situation thus described without reading on... In Matthew 9:38 Jesus advises that we should, “Ask the Lord of the harvest to send workers into his harvest fields.”

I firmly believe that we are planted in a ‘Field of Dreams’ and that if we build it, they will come.

Messy Church

Andrea Curnow

People often ask ‘What is Messy Church?’ It is church but maybe not as you know it! Each session begins with a variety of activities based on a central theme and Bible verse(s). The churches ‘buzzes’ as the children and their families engage in these. This is also an important time for people to chat and share anything that is on their mind if they wish.

Next we come together to worship – we sing (led by our fabulous band who have already been playing during the activity time), we pray, we think about what we can learn from our activities and the bible and finally the children all say grace and sit at tables to eat together. We are grateful to the Croust team for helping us out with providing and preparing food for the children. Last June children and their families were also offered a BBQ.

Messy Church is held on a seasonal basis, on either the third or fourth Friday of the month, from 4.30pm to 6pm. It runs from September to June, with a different format for the December service. This year we held a Crib Service on 23rd December which incorporated a simple Nativity.

Themes for this year have included: Re-discovering God in Creation (a great service when a squirrel tried to come and join us!); Having Jesus in your boat helps you sail through the storms and Fishers of Men.

During the November session we created a Jesse Tree which is essentially about the family tree of Jesus. The tree was the Messy Church contribution to the Crib/Christmas Tree/Quilt exhibition. As well as children being able to visit and see their contribution to this event we also purchased enough activity books to give each family one copy to take home and be encouraged to make their own Jesse Tree during Advent.

We have a dedicated team of helpers who give freely of their time and skills to help us to reach out to children and families in our community. We are delighted when Rev Paul is able to join us and meet lots of our children and families. It is so important that we give them opportunities to find out more about our Christian faith and love for Jesus, in a warm, welcoming and accessible way and this is one way in which we believe Messy Church fulfils this aim.

We welcome your support and prayers for this vital ministry. Thank you.

Croust

Janine Ogborne

Croust Community Kitchen first started in July 2024. No-one envisaged just how popular it would be. And yet, here we are almost 12 months later and Croust continues to flourish. Our strapline is ‘A place to meet, and a bite to eat’. We meet every Friday from 10am – 1pm and its popularity is growing.

Croust is a not-for-profit initiative, the purpose of which is to encourage the local community of Padstow to join us, at a price for those who want the 'café' style experience but may not be able to access cafes on the quay for a number of reasons. The majority of shops/cafes/restaurants in town are rather busy as they naturally cater for tourists and rely on tourist trade. Croust offers a quieter and more relaxed and affordable environment. No-one is excluded from eating at the venue and all are welcome. We are witnessing new relationships being built as people meet regularly.

Kevin Ogborne (professional Health & Safety Lead) took a number of people through a Food Safety in Catering Level 2 training day on Saturday 6th July 2024 and 15 free places were taken up. This included people who prepare/serve food at the WI, Village Hall, Social Club, Churches, and The Well Parc. He ran this course free of charge. The course is approved by the Chartered Institute of Environmental Health as whenever holding events involving food preparation, it is essential that at least 1 person present has this certification.

The Church rooms are now registered with the Local Authority as a food business and has a 5 rating which is excellent.

The Rick Stein Company is supporting Croust in a number of areas:-

- Donating excess food from the Stein's delicatessen on a regular basis
- Providing staff to support in the kitchen
- Producing food at the local Stein's production unit on a weekly basis at cost price
- Giving fundraising support for special events e.g. Christmas lunch and themed events

One of the team travels to Truro once a week (on a Thursday) to pick up end of day food waste from Cornwall Food Action, a charity that supports local projects. Food is donated by stores such as Waitrose and Marks & Spencer. This food is either used to create meals on a Friday or distributed amongst the local community as we have 'Save the Planet' boxes on a table for people to help themselves when they leave the Community Kitchen. We also deliver food to local families and to the Social Club for their customers to help themselves. The menu varies each week based on the food donated from the Truro charity, local businesses and local residents.

The Community Kitchen follows the 'Safer Food Better Business' controls as developed by the Food Safety Advisor (FSA). This is in line with the Food Standards Agency Food Safety Management system. This is updated weekly by the Supervisor on duty and reviewed monthly by the Advisor.

We have purchased a freezer as we have 'outgrown' the one in the kitchen. We have also had to buy another microwave based on the increasing volume of orders coming in. There are more people coming forward to volunteer at Croust and the rota is looking healthy.

We regularly promote church activities with fliers on the tables at Croust. The Benefice clergy also attend regularly and enjoy the opportunity of linking with the community whilst having a coffee or a meal.

There is a core team at Croust who work tirelessly each week. We welcome anyone who would like to help any week to join us.

The PCC approved a donation budget of up to £2000 from Croust's surplus income in the financial year 2025. It will be up to the Croust committee to allocate that money to one or more local charitable or community organisations as and when they see fit. This is a

wonderful opportunity to link with local ventures as a further form of outreach. One of these is the local Primary School Library Project that the 'Friends of Padstow School' are raising funds for, towards a complete refurbishment of their library.

Croust Community Kitchen – Who we are

We are a cafe style community meeting place where people can pop in and have a bit of breakfast or lunch at a reasonable and affordable price. We are not a Foodbank. We are a Community Kitchen that fills a need. Our food is affordable because it is mostly donated and we are run by volunteers. We are a place to meet and a bite to eat. We are not a Church Fund raiser. We are non-profit making. We do fund raise but for other local charities. We are supported by the church in that they don't charge us for the Church Hall. We are good stewards of the earth's resources and stand against any food waste. Our food production also provides a takeaway meal for those who require one and for the children's tea for Messy Church each month. Our menu relies on food and cash donations. We do not run as a restaurant where there is multiple choice. Our range is limited, but always popular. We encourage people to attend church activities through leaflets and posters around the hall.

Bell Ringers

Barbara Flanagan Tower Captain

Our ringers: Barbara Flanagan (Captain), Brian and Anne Wood, Pat Scarborough, Josie Colwill, John Holmes, Peter and Debbie Henshaw, Philippa Reid Dalglish, Robin Dalglish. This report covers our activities during 2024.

Unfortunately, 2 of our ringers have incurred injuries (not as a result of Bell ringing) and are not able to continue, we wish both of them well. We have a new trainee Alison Smith who started in November and is progressing well. Our thanks to Barbara and Brian for their commitment and time spent on the training. Although training is a continuous process for all of us, the level of commitment remains high, and we hope to be able to maintain a full team and be able to ring regularly on Sundays.

We have had our annual visit from Taylor's & Co to service the bells, and they undertook some minor adjustments. In March we had the bell ropes repaired. There was considerable wear and fraying in parts. Continuous maintenance is required to ensure we have bells available.

We had a quiet start to the year hosting "the Pydar Improvers". A short training session, a great way to support trainee ringers across the Deanery.

We had only three weddings last year, one in April, one in June and one in September.

We rang special bells for –

1. The Installation of the New Rector, Rev. Paul Beynon on 1st October
 2. The Sea Cadets Service for Trafalgar Day on 13th October
 3. The Cornwall Trefoil Guild, the Padstow Guides hosted this annual event on 25th October.
- We supported St. Denys Church Ringers on 19th August for the ringing of their new Bells. In November we rang half-muffled bells for the Remembrance Sunday service continuing until the armistice procession reached the town War Memorial for the laying of wreaths. We had a total of 20 individual visitors during the summer and visiting groups in August and October.

We are looking forward to 2025 and will hopefully have a compliment of ringers large enough to cope with illness, holidays etc.

Church Rooms & Holy Dusters**Sue Norfolk**

The Church Rooms continues to be used by various community groups and also church based activities. It was great to see that over the 2024 period we had approximately 30 Pilgrims booked and staying overnight in the hall, whether walking The Saint's Way or The Cornish Celtic Way. All the pilgrims have been very complementary about our facilities, and the welcome they received on their arrival and the breakfast supplied. The hall is already receiving bookings for 2025.

With the commencement of Croust Community Kitchen, the kitchen received a 5* hygiene rating, and to ensure this stays at this level, we have undertaken to have the floors regularly steamed cleaned.

The church rooms committee has met on a regular basis to sort out problems that have arisen, throughout the year, and it is good to know that the hall continues to pay for itself, without having to put too much financial pressure on the community groups who use the hall, but we do keep in mind the ever increasing cost of utilities that we use, and review prices regularly. Bookings can be made through the office.

Holy Dusters cleaning team – The Holy Dusters cleaning team have been faithfully keeping the church clean and tidy for at least 15 years, and as churchwardens we are very grateful to the very small group of people that come along once a month to give the church a good clean through.

Along the way we have lost a few volunteers, so we have plenty of room for more people to come along on the second Saturday of each month. You can contact either myself Sue or Janet if you can spare a couple of hours once a month.

We are also very grateful to Mervyn Stewart who comes along on a regular basis and cleans all the church brass.

Parish Magazine**Peter & Pam Finlay**

Parish Magazine report.

This year has proceeded in the same way as the last few years, in that we are still only producing an online copy of the magazine but we do offer a printable copy for anyone who wants one.

Almost all of the organisations who put articles in each month are still with us and their contributions are always appreciated. We mail out to 150 email addresses each month, and whilst we would like to increase this number, it remains fairly static.

Report on the Advertising in The Church Magazine Editor**Geoffrey Spear-Advertising**

At the time of writing, revenue from the advertisers in the magazine has remained similar to last year as has the 'number' of advertisers we carried over.

In the event although we lost a number of adverts during the year and at renewal time, we have fortunately taken on advertising from new businesses locally and outside the area.

Flower Team Report**Claire Atkinson**

The Flower Team has successfully recruited some talented and enthusiastic new members, all volunteers of course, so now we have a team of nine to keep the church suitably florally adorned. A rota with 2-3 members of the team each week enables us to maintain the

flowers in the church apart from during Advent and Lent when the tradition is to keep the church unadorned.

Last year we changed our regular flower changeover from Friday to Thursday afternoon to avoid so many clashes with other activities such as Messy Church, wedding rehearsals and funerals.

We have been trying to avoid use of non-recyclable floral foam, in line with Church of England guidance, though this is sometimes unavoidable for pedestal arrangements which have to last for a whole week or longer.

We bring greenery and flowers from our own gardens, we have some kind friends who allow us to have flowers and greenery from their gardens, and we have some local suppliers, the Prideaux Walled Garden providing beautiful locally grown flowers and Tesco providing flowers for Mothering Sunday, at reduced prices. However, we still have to buy flowers regularly and are always looking at ways of minimising the costs to the church. We have had a few donations for providing flowers for funerals and weddings. We have several ideas for generating income such as promoting our offer of additional flowers in the church for special occasions, for which we would make a modest charge to subsidise the costs to church funds of flowers throughout the year. We are working on a leaflet about flowers for special occasions aimed at those who make enquiries to the church office about weddings and funerals.

We would like to refresh our collection of stands and containers, some of which are very unsteady, and elderly and we will need some additional funds to do this, hence our wish to develop an income stream if this is considered appropriate

Anyone who is interested in joining us is very welcome to come along and see what we do. No experience is required! Some of the team are usually in the church on Thursday afternoons and we meet together 3-4 times a year to plan the rotas and we need all the help we can get for big occasions like Christmas, Easter and Remembrance.

Contact: Claire Atkinson claire@familyatkinson.co.uk 07799605109

Treasurer's Report for Year Ended 31st December 2024

For the greater part of 2024 the Benefice was in the third successive round of Transition in the past 7 years. This, as well as the social after effects of Covid, has had a very detrimental effect upon Church attendance that has dwindled despite the hard work of our Benefice team of worship leaders and retired priests. Whilst St Saviour's attendance has been essentially unchanged, St Petroc's, having been turned into a "Destination Church", has, since entering transition, suffered the departure of most of those who had attended from outside the Parish and it has not yet recovered those local congregants who, for form of worship reasons, had left for other Churches in the Benefice. Whilst it was good to see new visiting Sunday congregation members they were unavailable to support Church activities and fund-raising throughout the week thus putting a greater strain upon the dwindling band of local members. It is of very great concern that, as a result of the above factors, St Petroc's Planned Giving income in 2024 was half that of previous years being reduced by some £8K on the year. Overall Giving from all sources was down by over £20K on 2023. Also, probably due to the uncertainty of Transition, Fees income was down by some £6K.

On the plus side, St Petroc's new Community Kitchen venture generated an unbudgeted near £6K income in the second half of 2024 and we received a £5K Bequest. St Saviours also held a very successful BBQ & Dog Show raising some £2.5K. However, with limited Parish fund-raising, due mainly to the shortage of local volunteers, and the severe decline in giving as well as a long period of limited Pastoral engagement with the local community, we cannot be confident of maintaining income levels and we cannot maintain a budget based upon windfall grants or legacies. We pray that the new Rector of the Benefice will be able to lead us into a more populous and prosperous future

Despite the above problems, the PCC decided to donate The full MMF Call on the Parish of c. £44K near £8K up on 2023. The PCC continued to try to minimise capital expenditure except for the unfortunately necessary installation of a £3K CCTV system together with the welcome improvement of a £4K repair/renovation of the heating boilers at St Petroc's. The £3K roof storm damage repair at St Saviour's was aided by insurance claim. Nevertheless, due mainly to the necessary capital expenditure above and the MMF increase the Parish made a trading loss of £2,3K on the year. Whilst we have sufficient reserves to address urgent capital expenses and absorb such losses we are prudent not to liquidate our investments as the interest and dividends still contribute some 10% of the annual Parish income.

The provision of both a contactless / chip & pin card reader together with in pew QR code donation facilities has continued to prove beneficial, especially for donations from casual congregation members and visitors. Surprisingly loose cash collections have made a comeback but the closing of local bank branches pose cash deposit problems – see addendum item over page.

As I have stated in my past Annual Reports, if it is to survive as a thriving Church, Padstow Parish must take action to grow its Church community with local members who are able and willing to contribute, in time, cash and kind, to both the mission and the maintenance of our two Churches. Key to this will be the ongoing support and work of our existing congregations with outreach to motivate and involve the diverse communities that surround our two Churches.

My thanks go to the PCC and to the Standing Committee who have worked hard to manage our resources and commitments and to maintain our programme of Services in this challenging year. I am indebted to Sue Norfolk, Janet Dawe, Geoff Spear and Martin Saunders for their diligence in collecting, counting, recording, and in Martin's and Geoff's case, banking

collections, donations and magazine advertising payments. Also, my thanks go to Martin Saunders, aided by Angela Reskelly, for managing the planned giving scheme and the invaluable task of preparing our annual Gift Aid claim. Finally, my thanks go to Karen Wright for agreeing to inspect these Annual Accounts.

Tim Bishop - Honorary Treasurer, Padstow Parochial Church Council

Addendum to Treasurer's Report

Explanation of Banking Changes: With the closure of local HSBC Banks all such banking is now being done via the local Post Office. However, whilst when banking at HSBC branch we were able to bank any cash coin amount and keep the sums banked directly linked to the Service collections taken, the Post Office will only accept coins in full bag amounts up to a maximum cash value of £2K at any one time. Thus there is no longer a direct date and amount link between the Service collections recorded and the amount banked.

On-Line Income Sources: Payments made through the SumUp terminal and via the SumUp QR Code on the pew notices are recorded on the HSBC General account bank statements as "SumUp Payments ACC". All such payments are allocated as General Voluntary Donations.

Donations made through the Donation Station are recorded on the HSBC General account as "013779761 AIB". Such payments are split and allocated as either General Voluntary Donations or Coracle Appeal Donations based upon the proportions indicated in the system's on-line reports.

Cash Payments: The Organist at St Saviour's requires payment in cash so that is paid out of collection monies and does not go through the St Saviour's bank account. In order to correctly record all costs and also keep the accounts in line with the bank records these cash incomes and payments are recorded in the accounts and balanced out by an adjustment.

FINANCIAL ACCOUNTS FOR YEAR ENDED 31st DECEMBER 2024

The following pages contain the end-of-year accounts of Padstow PCC for 2024, together with other required documents and statements:

ACC3	Independent Examiner's Report to Padstow PCC for 2024
ACC4	Statement of Financial Activities for Year Ended 31 st December 2024
ACC5&6	Income and Expenditure Account for Year Ended 31 st December 2024
ACC7	Balance Sheet as at 31 st December 2024
ACC8	Coracle Appeal – Restricted Fund – Summary 2024
ACC8	Special Appeals – Restricted Fund – Summary 2024
ACC8	St Saviour's Fabric & Furniture – Restricted Funds – Summary 2024
ACC9&10	Padstow PCC Accounting Policies

The Accounts were prepared by Mr. Tim Bishop and examined by Mrs. Karen Wright

Signed.....	Signed.....
Mr. Tim Bishop	Mrs. Karen Wright
PCC Honorary Treasurer	Independent Examiner

(The original accounts have been signed and are on file.)

ACC3 - INDEPENDENT EXAMINER'S REPORT TO PADSTOW PCC

This report on the Accounts of the PCC for the year ended 31 December 2024, which are set out in the booklet provided, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ('the Regulations') and s.43 of the Charities Act 1993 ('the Act') as amended by Charities Act 2011 Part 8.

Respective responsibilities of the PCC and the Examiner

As members of the PCC you are responsible for the preparation of the Accounts; you consider that the audit requirements of Regulations and section 43(2) of the Act do not apply. It is my responsibility to issue this report on those Accounts in accordance with the terms of the Regulations.

Basis of this report

My examination was carried out in accordance with the directions given by the Charity Commissioners under section 43(7)(b) of the Act and to be found in the Church guidance, 2006 edition. That examination includes a review of the accounting records kept by the PCC and a comparison of the Accounts with these records. It also includes considering any unusual items or disclosures in the Accounts and seeking explanations from you as trustees concerning such matters.

Independent examiner's statement

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

- 1) which gives me reasonable cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with section 41 of the Act; and
 - to prepare accounts which accord with the accounting records and comply with the requirement of the Act and the Regulations have not been met; or
- 2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed..... Dated..... 2025

Name.....

Address.....

ACC4**STATEMENT OF FINANCIAL ACTIVITIES FOR YEAR ENDED 31st
DECEMBER 2024**

References are to the "Income and Expenditure Account for year ended 31st December 2024"

	References	Unrestrict ed Funds £	Restrict ed Funds £	TOTAL FUNDS £
Incoming Resources				
Voluntary Income	1 to 8, 15 to 17, 19, 22, 24 & 25	46902	15305	62207
Resources from Church Activities	9 to 12, 14, 18, 20, 21	19429	12948	32377
Income from Investments	13	9749		9749
Total Incoming Resources		<u>76080</u>	<u>28253</u>	<u>104333</u>

Note 1: Intangible Assets (e.g. donated assistance otherwise purchasable) are not quantified.

Note 2: Dedicated Fund-Raising programmes and events held to support specified Special Appeals.

Note 3: Restricted Special Appeal Income - Item 15 is expended in the accounting period against Donations, items 53-63, item 20 against item 48 and items 23 to 27 against items 64 to 65.
Restricted Special Appeal Income not paid out in the accounting period is carried forward.

Note 4: Restricted Extraordinary Income - Reference items 15-18 & 22 [Total £12736]
is expended in the accounting period against the General cost items for which it's use was restricted
i.e. items 15 to 18 against items 35, 36, 38, 41 & 45 and items 17 & 22 against items 47.

Resources Expended

Cost of generating Voluntary Income	35 to 37, 39,40 & 43	15952	1831	17783
Cost of Church Activities	31 to 34, 38, 41, 42 & 44 to 62	86147	2730	88877
Activities cost allocation as per Note 4		-12736	12736	
Total Resources Expended		<u>89363</u>	<u>17297</u>	<u>106660</u>
Net Incoming Resources				<u>-2327</u>
Net Movement of Funds		-13283	10956	<u>-2327</u>
Balances		Unrestrict ed £	Restrict ed £	TOTAL £
Balances Brought Forward 1st January 2023		273021	19414	292435
Balances Carried Forward 31st December 2024		259738	30370	<u>290108</u>

ACC5-6

(to be read also as notes to the Statement of Financial Activities)

2023		Ref	2024
£			£
	<u>INCOMING RESOURCES</u>		
	Direct Giving		
10000	Gift Aid Tax recovered	1	9798
25420	Planned Giving - Gift Aided	2	18844
207	Planned Giving - Other	3	200
6356	Collections - Ordinary	4	4559
5028	Collections - Gift Aided	5	2502
1393	Collections - Offertory Boxes	6	971
13508	Voluntary Donations	7	3372
1728	Votive Candles	8	1656
63640	Sub-Total Direct Giving		41902
	Other Activities		
100	Magazine Sales (Now Free e-magazine)	9	0
2083	Magazine Advertising	10	2119
15354	Fees	11	9385
5475	Church Hall Income	12	6700
8975	Investment Income	13	9749
0	Croust Community Kitchen	14	5907
31987	Sub-Total Other Activities		33860
95627	Total Ordinary Income 2024		75762
	Non-Recurrent Extraordinary Income - (R) = Restricted		
1062	Special Appeal Donations (excluding Coracle Appeal) (R)	15	1961
8200	RC's Contribution to Church Expenses (R)	16	8400
4917	Grant Aid for Energy, Equipment, Children (R)	17	700
1712	Solar Panel Electricity Cost Offset (R)	18	1314
2000	Bequests	19	5000
2417	St Saviour's Fabric & Furniture Fund (R)	20	5727
935	General Funding Events income	21	1225
0	Children's JAM Club Special Appeal (R)	22	361
21243	Sub-Total N-r Extraordinary Income		24688
	Non-recurrent Extraordinary Income - Coracle Appeal Restricted		
0	Major Donations	24	0
2954	Other Donations and Fund Raising	25	3883
2954	Sub-Total N-r Extraordinary. Income - Coracle Appeal		3883
24197	Total Non-recurrent Extraordinary Income 2024		28571
119824	<u>TOTAL INCOMING RESOURCES 2024</u>		<u>104333</u>

£	<u>RESOURCES EXPENDED</u>	Ref	£
2023	Ordinary Recurrent Expenditure		2024
0	PCC Donations - Mission/Charity	31	0
35838	MMF (Common Fund)	32	43725
2483	Clergy Expenses	33	893
2297	Fees Payable to Diocese / Deanery	34	752
5566	Heat, Light, Water	35	4168
2834	Running Expenses	36	7178
1838	Upkeep of Services	37	4041
676	Minor Repairs/Organ Maintenance	38	8903
319	Mission Costs	39	0
834	Votive Candles	40	565
7873	Insurance	41	9070
11043	Hall Running Expenses	42	5918
0	Croust Community Kitchen	43	1831
9414	Parish Administration Costs	44	8698
917	Cleaning Costs	45	958
7684	Outgoing Fees passed to Bells, Verger, Organist etc.	46	4199
1402	Children's Outreach Resources and Excursions	47	888
91018	Sub-Total Ordinary Recurrent Expenditure		101787
	Ordinary Non-recurrent Expenditure		
0	St Saviour's Fabric & Furniture Fund Purchase/Repairs	48	0
0	Quinquennial Report corrective actions	49	0
150	Fund Raising Event Expenses	50	0
0	Church Equipment (CCTV)	51	3031
150	Sub-Total Ordinary Non-recurrent Expenditure		3031
	Non-recurrent Expenditure - Special Appeal Restricted Donations		
371	St Petroc's Society	53	787
0	Royal British Legion (2023 Collection went direct to RBL)	54	20
391	Seafarers Mission UK	55	0
193	The Children's Society	57	100
0	Padstow FoodBank	58	535
0	Celtic Way Books	59	400
0	Cornwall Air Ambulance	60	0
955	Sub-Total N-r Expenditure Special Appeal Donations		1842
	Non-Recurrent Expenditure - Coracle Appeal Restricted Fund		
0	Coracle Fund Expenditure	61	0
38	Coracle Appeal Other Expenditure (Bank Charges)	62	0
38	Sub-Total N-R Expenditure Coracle Appeal		0
92161	<u>TOTAL RESOURCES EXPENDED 2024</u>		106660
27663	<u>SURPLUS (or - LOSS) INCOME OVER EXPENDITURE</u>		-2327

ACC7BALANCE SHEET AS AT 31st DECEMBER 2024

		<u>£</u>	<u>£</u>
<u>Fixed Assets</u>	<u>No book value (see note 2 below)</u>	<u>nil</u>	
<u>Current Assets</u>	<u>Bank Deposits and Investments (see note 3 below)</u>	<u>290108</u>	
	<u>TOTAL</u>		<u>290108</u>
<u>Current Liabilities</u>	<u>(see note 2 below)</u>	<u>nil</u>	
<u>Total Assets - Financed by:</u>	<u>(see note 1 below)</u>		
	<u>Accumulated Fund 2023 Brought Forward</u>	<u>292435</u>	
	<u>Plus Surplus (or - Loss) 2024</u>	<u>-2327</u>	
	<u>TOTAL</u>		<u>290108</u>

Note 1Accumulated Fund consists of:

<u>Restricted Coracle Buildings Restoration Fund</u>	<u>16919</u>	
<u>Restricted St Saviour's F&F Fund Carried Forward</u>	<u>8317</u>	
<u>Restricted Special Appeal Funds Carried Forward</u>	<u>981</u>	
<u>St Petroc's Quinquennial Reserve</u>	<u>40000</u>	
<u>St Saviour's Quinquennial Reserve</u>	<u>40000</u>	
<u>PCC General Reserve</u>	<u>50000</u>	
<u>PCC Unrestricted General Working Fund</u>	<u>133891</u>	
<u>Total Accumulated Fund 2024</u>		<u>290108</u>

Note 2

For Church property not disposable without faculty see Terrier/Inventory.
Fixed Assets purchased in previous and current years written-off in
accordance with PCC policies. (see Accounting Policies document)
Accruals and Prepayments, if any, are treated as

immaterial and
are included in year of payment.

Note 3

Bank Balances, Deposits and Investments:

<u>HSBC "PCC General Fund" Current Account</u>	<u>37594</u>	
<u>CBF Share Fund 3036177 [001S] (Book Value) St</u>	<u>80000</u>	
<u>Petroc's</u>		
<u>CBF Share Fund 3036179 [002S] (Book Value) St</u>	<u>69783</u>	
<u>Petroc's</u>		
<u>Lloyds "St Saviour's Trevone" Current Account</u>	<u>31665</u>	
<u>CBF Deposit Account 3036178 [002D] St</u>	<u>30181</u>	
<u>Saviour's</u>		
<u>CBF Share Account 3036180 [003S] (Book Value) St</u>	<u>40885</u>	
<u>Saviour's</u>		
<u>Total Bank Balances, Deposits and Investments</u>		<u>290108</u>
<u>2023</u>		<u> </u>

Reconcillation of Funds

<u>Accumulated Fund 2022 Brought</u>	<u>292435</u>	
<u>Forward</u>		
<u>Add Surplus (or - Loss) 2023</u>	<u>-2327</u>	
<u>Total Accumulated Fund 2024</u>		<u>290108</u>

ACC8**CORACLE APPEAL - RESTRICTED FUND - SUMMARY 2024**

Restricted

Scope: The Refurbishment of Padstow's St. Petroc's Parish Church buildings, fittings and fixtures

CORACLE APPEAL INCOME AND EXPENDITURE **£****Coracle Appeal Fund Balance 2023 Brought Forward**

Coracle Appeal Current Account Balance 01/01/2024 13036

Coracle Appeal Investment Account Balance 01/01/2024

Total Coracle Appeal Balance 2023 Brought Forward **13036****Income to Coracle Appeal Fund 2024**

Gift Aid Tax Recovered from Coracle Appeal Donations

Listed Places of Worship Grants

Coracle Appeal Restricted Bequests, Donations and Fundraising 3883

Total Income to Coracle Appeal Fund 2024 **3883****Expenditure from Coracle Appeal Fund 2024**

Expenditure Item

Total Expenditure from Coracle Appeal Fund 2024**TOTAL CORACLE APPEAL RESTRICTED FUNDS AT YEAR END 2024** **16919****Accumulated Coracle Appeal Fund 2024 Consists Of:**

Coracle Appeal funds held in the General Account 16919

Coracle Appeal funds held in the Investment Account

TOTAL CORACLE APPEAL RESTRICTED FUNDS CARRIED FORWARD **16919****SPECIAL APPEALS - RESTRICTED FUNDS - SUMMARY 2024**

Restricted

Scope: Specified Charitable Donations for which Special Appeal collections/events were held

SPECIAL APPEAL FUNDS INCOME AND EXPENDITURE

Special Appeal Funds in General Account 2023 Brought Forward 862

Special Appeal Income 2024 1961

Less Special Appeal Charitable Donation Expenditure 2024 1842

TOTAL SPECIAL APPEAL FUNDS CARRIED FORWARD **981****ST SAVIOURS FABRIC & FURNITURE - RESTRICTED FUND - SUMMARY 2024**

Restricted Scope: The repair/replacement/renovation of Fabric & Furniture in St Saviours Church Trevone

ST SAVIOURS FABRIC & FURNITURE FUND INCOME AND EXPENDITURE

St Saviours Fabric & Furniture Funds in General Account Brought Forward 5368

Income in 2024 from Events and Insurance claim 5727

Less Fund Raising Event Expenses in 2024

Less Expenditure on Fabric & Furniture paid from this fund in 2024
TOTAL ST SAVIOURS FABRIC & FURNITURE FUNDS CARRIED FORWARD

2778

8317

TOTAL RESTRICTED FUNDS HELD AT YEAR END 2024

26217

ACC9-10**PADSTOW PCC ACCOUNTING POLICIES**

The financial statements are to be prepared in accordance with the Church Accounting Regulations, 1997, as amended by the Church Accounting (Amendment) Regulations, 2006, (the Regulations) together with applicable accounting standards, the Charities SORP and s43 of the Charities Act 1993 (the Act) as amended by Charities Act 2011 Part 8. The financial statements are prepared under the historic cost convention.

To standardise treatment of transactions by cheque, direct debit, standing order, electronic funds transfer and cash deposit, the PCC have adopted the general principle that all income is 'Received' when credited to the bank account and all expenditure is 'Paid' when debited to the bank account.

Funds

General funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application on the general purposes of the PCC. General funds that may have been designated for a particular purpose are also unrestricted.

Restricted funds must be used for the purpose(s) named when the appeal was made or the bequest donated (unless a condition was made at the time allowing a surplus remaining in the fund after its purpose was satisfied to be applied to general uses).

The accounts include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body or those that are informal gatherings of church members.

INCOMING RESOURCES**Voluntary income and capital sources**

Collections are recognised when received and banked by or on behalf of the PCC.

Planned giving receivable under Gift Aid is recognised when received and banked.

Income tax recoverable under Gift Aid donations is recognised when received and banked.

Grants and legacies to the PCC may be accounted for as soon as the PCC is notified of its legal entitlement provided the amount due is quantifiable and reasonably certain to be received. Otherwise, as with grants or legacies that are advised and released in stages, the sums are recognised only when the income is received and banked.

Funds raised by fetes, garden parties, barbecues and similar events are accounted for gross. Sales of books, magazines, cards etc. are accounted for gross.

Other income

Rental income from letting of church premises is accounted for when rent is received and banked.

Income from investments

Dividends and Interest are accounted for when received. The PCC consider all such income from Investments and Deposit Accounts to be General income.

Gains and losses on investments

Realised gains or losses are recognised when investments are sold.

OUTGOING RESOURCES

Grants and Charitable Donations

PCC Grants and donations are accounted for when paid over.

Activities directly relating to the work of the Church

The Diocesan share (Mission & Ministry Fund or MMF) is accounted for when paid. It is PCC policy to pay the agreed share monthly when due.

FIXED ASSETS

Consecrated property and moveable church furnishings

Consecrated and beneficed property of any kind is excluded from the accounts by s.96(2) of the Charities Act 1993. Moveable church furnishings held by the Vicar and Churchwardens on special trust for the PCC, and which require a Faculty for disposal, are not included in the accounts. They are listed in the Inventory (Terrier) which is open to inspection.

Depreciation

All property purchased by the PCC in past years has been written off, and therefore has no book value. All moveable capital items purchased by the PCC are written off in the year of purchase.

Investments

Investments are valued at cost price.

Current Assets, Accruals and Prepayments

The PCC consider debtors & prepayments and creditors & accruals to be not material to the presentation of the results for the year end and they are, therefore, not taken account of in the Income and Expenditure Account. Such sums are accounted for when payment or receipt occurs.

RESERVE FUNDS

Reserve funds may be established and expended solely under the control of the PCC

Quinquennial Reserves

The PCC have established a reserve fund of £40,000 for each Church in the Parish in order that they may be able to address, in a timely manner, any maintenance, repair, replacement or restoration work that may be required following a Quinquennial inspection. The PCC shall aim to replenish any such reserve funds expended within the 5 years before the next Quinquennial inspection.

General Reserve

A General Reserve fund has been established by the PCC for the following purposes:-

- a) In order that the PCC shall be able to continue the work of the Parish, by maintaining the upkeep of services, paying fees, salaries and expenses, and covering all Church running costs, should the Parish income become dramatically or unexpectedly adversely impacted (e.g. due to the Parish being in transition or due to the necessary closure of the Church for repair work).
- b) In order that the PCC can act in a timely manner should there be a need for significant or urgent Parish expenditure on church property or facilities (other than may be associated with Quinquennial inspection matters).

The PCC shall aim to maintain a General Reserve at the level of at least 25%, of the latest past year's annual income. When and if such reserve is expended it shall be replenished at a rate that the PCC decides to be appropriate given their ongoing financial position.

PURCHASING APPROVALS

The decision to purchase new services or materials up to the value of £250.00 may be made by an individual PCC Officer. The purchasing of new services or materials over the value of £250.00 and up to £2500.00 shall require the approval of the PCC Standing Committee. All purchases of new services or materials over the value of £2500.00 shall be approved by the full PCC (either in meeting or by virtual contact). A list of all such purchases shall be reported to the PCC at the next full meeting.

Where the PCC have previously approved purchases of repetitive services and materials (e.g. Insurance, Maintenance Contracts, Utilities, Consumables) no new approvals need be sought for re-purchase unless there is a significant change to either content or cost.

Accounts

The Parish of Padstow

St. Petroc's Padstow & St. Saviour's Trevone

Wednesday 24th April 2024



ANNUAL PAROCHIAL CHURCH MEETING



REPORTS FOR THE YEAR 2023

Please take this booklet home with you for reference

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THE PARISH OF PADSTOW
(St. Petroc's Padstow and St. Saviour's Trevone)

7.00 pm ANNUAL MEETING OF PARISHIONERS (VESTRY MEETING) - AGENDA

- 1) Appointment of clerk for the meetings.
 - 2) Apologies
 - 3) Minutes of the last Annual Meeting of Parishioners April 26th 2023 (Vestry Meeting)
 - 4) Election of Churchwardens for 2024-2025
- Present Wardens are: **Padstow:** Mrs. Sue Norfolk (2023) and Mrs. Janet Dawe (2019)
Trevone: Mrs. Sue Hollingsworth (2011) and Mr. Chris Newman (2018)

7.30 pm ANNUAL PAROCHIAL CHURCH MEETING - AGENDA

- 1) Apologies
 - 2) Minutes of the last Annual meeting held on Wednesday April 26th 2023
 - 3) Matters arising from the minutes
 - 4) No Rector's report benefice in Transition.
 - 5) Presentation of the **NEW** Electoral Roll which stood at 135 at the 2023 Annual Meeting
 - 6) Annual report on the financial affairs of the parish and presentation of P.C.C. accounts
 - 7) Appointment of **INDEPENDENT EXAMINER** (Present Examiner: Mrs. Karen Wright)
 - 8) Comments and questions on Parish Reports - as written and received
- P.C.C. Annual Report; Churchwardens' report - St. Petroc's; Chapel-warden's report - St. Saviour's; Deanery Synod; Safeguarding, Health & Safety; GDPR: Work with Children-Friday Club, JAM, Messy Church, Taize, Creation Care; Bell Ringers; Church Rooms.*
- 9) Deanery Synod Members 2023-2024
Janet Dawe, Susan Norfolk, Christopher Newman & Jan Fisher.

*PCC Secretary
Tim Bishop*

- 10) Election of members to the P.C.C. - as nominated

The present P.C.C. consists of:-

Ex-Officio members

Susan Norfolk and Janet Dawe (Church wardens - Padstow); Chris Newman and Sue Hollingsworth (Chapel Wardens - Trevone); Deanery Synod Members (as elected above);

Elected members: There are 4 vacancies for the full term (3 Padstow and 1 Trevone)

Padstow:

Betty Tucker (2024) Rosemary Howells (2024) Vacancy (2024) Retires this year.

Molly Bishop (2025) Janine Ogborne (2025) John Hinchliffe (2025)

Tim Bishop (2026) Jane Trimmer (2026) Janet Prescott (2026)

Trevone:

Christine Cunningham (2024) Retires this year

Peter Cotterill (2025)

Susan Luckham (2026)

"The P.C.C. has 12 elected members with 3 representatives from Trevone and 9 from Padstow. The term of office to be three years and re-election cannot be sought for one year. 1 representative from Trevone and 3 from Padstow to retire each year. 4 members retire each year giving other members of the congregation an opportunity to serve."

- 11) Amendments to Standing Orders - if any.
- 12) Any other business - by leave of the Chairman
- 13) Date of next APCM meeting Wednesday 23rd April 2025 (provisional)
- 14) Closing Grace

**MINUTES OF THE VESTRY MEETING OF PARISHIONERS.
HELD ON WEDNESDAY 26TH APRIL 2023 AT 7PM IN THE CHURCH ROOMS**

Opening Prayer: Led by Revd Ian Gulland

1. Appointment of Clerk to the Meeting: Sue Norfolk was appointed Clerk for the meeting. This was proposed Tim Bishop, and seconded by Peter Crawford.

2. Apologies for absence: Susan Luckham, Pat Jenks, Janine Ogborne, Canon Michael & Jan Fisher, Catherine Brewer, Ann Johnsons, Alison & Andy Nicholls, Oli Myles.

Present at the Meeting: Revd Ian Gulland (Chair), Sue Norfolk (Clerk), Janet Dawe (Churchwarden for Padstow), Andrea Curnow (Churchwarden for Padstow) John Hinchliffe, Iola & Peter Cotterill, Christine & Brian Cunningham, Martin Saunders, Revd Fiona Giorla, Patrick Atkinson, Sue Hollingsworth (Trevone Churchwarden), Chris Newman (Trevone Churchwarden), Jane Trimmer, Janet Prescott, Mark Price, Alison Price, Gill Price, John Price, Jane Myles, Heather & Peter Crawford, Tim Bishop (Treasurer), Molly Bishop, Rosemary Howells, Kate Gray, Claire Atkinson.

3. Minutes of the last Annual Meeting of Parishoners (Vestry Meeting) held on Wednesday April 27th 2022 in the Church Rooms.

The Minutes of the last Annual Meeting of Parishoners (vestry meeting) were agreed as a true and accurate record)

Proposed: Sue Hollingsworth Seconded: Chris Cunningham All: In favour

4. Matters Arising There were no matters arising.

5. Election of Churchwardens for 2023/2024:

Big thank you to Andrea Curnow.

St. Petroc's Church Padstow

Janet Dawe	Proposed: Rosemary Howells	Seconded: Tim Bishop	All: In favour.
Sue Norfolk	Proposed: Tim Bishop	Seconded: Janine Ogborne	All: In favour

St. Saviour's Trevone

Sue Hollingsworth	Proposed: Iola Cotterill	Seconded: Michael Fisher	All: In favour
Chris Newman	Proposed: Sue Hollingsworth	Seconded: Michael Fisher	All: In favour

There being no other business the meeting closed at 7.10 pm

MINUTES OF THE ANNUAL PAROCHIAL CHURCH MEETING.
HELD ON WEDNESDAY 26th APRIL 2023 AT 7.30 PM IN THE CHURCH ROOMS

1. Apologies for absence: Susan Luckham, Pat Jenks, Janine Ogborne, Canon Michael & Jan Fisher, Catherine Brewer, Ann Johnson,

Present at the Meeting: Revd Ian Gulland (Chair), Sue Norfolk (Clerk), Janet Dawe (Churchwarden for Padstow), Andrea Curnow (Churchwarden for Padstow) John Hinchliffe, Iola & Peter Cotterill, Christine & Brian Cunningham, Martin Saunders, Revd Fiona Giorla, Patrick Atkinson, Sue Hollingsworth (Trevone Churchwarden), Chris Newman (Trevone Churchwarden), Jane Trimmer, Janet Prescott, Mark Price, Alison Price, Gill Price, John Price, Jane Myles, Heather & Peter Crawford, Tim Bishop (Treasurer), Molly Bishop, Rosemary Howells, Kate Gray, Claire Atkinson.

2. Approval of the Minutes of the Annual Parochial Church Meeting held on Wednesday April 27th 2022:

The chair asked those present if there were any amendments required to the minutes of that meeting. There were no amendments. The minutes were agreed as a true and accurate account.

Proposed: Sue Hollingsworth Seconded: Tim Bishop All: In favour

3. Matters arising from those minutes.

There were no matters arising.

4. Rector's Report:

Questions on the Rector's report.

Tim asked about progress on the Deanery Plan: In answer to Tim's question Revd Ian explained the plan had been accepted and adopted by the Deanery.

There will be set up a (DIT) delivery implementation team.

First initiative is a New church set up in Newquay, St. Gregory's in an area of deprivation.

Revd Ian also said there would be the Saturday 3rd June Diocesan Roadshow.

5. Presentation of the new Electoral Roll for 2023

The PCC Secretary presented the 2023 electoral roll which stands at 136.

6. The Annual Report on the Financial Affairs of the Parish and Presentation of Accounts.

Tim gave a brief overview of finances.

Brian Cunningham asked why the final payment of MMF wasn't paid. Tim gave an explanation to Brian regarding MMF.

Mark Price asked if there was an expected budget forecast this year. Tim gave an explanation.

There were no further questions for Tim.

The meeting were asked if they were happy to accept the accounts. Proposed by Peter Crawford Seconded by John Hinchliffe. All: In favour.

It was minuted a big thank you to Tim for all his hard work in keeping the books straight and producing the accounts.

7. Appointment of Independent examiner:

The Treasurer advised that the Independent Examiner for the 2022 accounts was Mrs Karen Wright. If she is willing would be asked to do the 2023. Proposed by Tim Bishop Seconded by Patrick Atkinson All: In favour.

8. Comments and Questions of Parish Reports – as written and received beforehand.

Padstow Report St. Petroc's Church wardens: Sue to defer retirement.

Trevone report St Saviour's Church wardens: No questions.

Deanery & Diocesan Synod: No questions

GDPR: No Questions

Safeguarding & H&S: No Questions

Children's Ministry JAM/Friday Club/Messy Church: No questions. Thanks was expressed to Pat Jenks and Andrea Curnow for all their excellent works with the children's ministry.

Creation Care: No questions

Worship Ministry: No questions

Church Rooms: No Questions

9. Election of Lay Reopresentatives to Deanery Synod.

Deanery Synod for the new Triennium 2023 – 2026 New Triennium: Thanks to all those who have stood for the last 3 years. New members for the next 3 years: Chris Newman, Jan Fisher, Janet Dawe and Sue Norfolk

10. Election of members to the Parochial Church Council

The Chair expressed grateful thanks to those who had served the PCC and were now standing down.

St. Saviour's, Trevone:

There were 5 nominations to serve the 3 yr & 2 yr vacancy terms. After a ballot the following were chosen to represent St. Saviour's Trevone.

3yr. Susan Luckham Proposed by Sue Hollingsworth **Seconded by** Martin Saunders

2 yr. Peter Cotterill Proposed by Susan Luckham **Seconded by** Sue Hollingsworth

St. Petroc's, Padstow:

3-year terms.

Nomination: Tim Bishop Proposed by Sue Norfolk **Seconded by** Molly Bishop

Nomination: Jane Trimmer Proposed by Molly Bishop **Seconded by** Janet Dawe

Nomination: Janet Prescott Proposed by Betty Tucker **Seconded by** Tim Bishop

12. Amendment to Standing Orders

There were no amendments recorded.

13. Any Other Business by leave of the Chairman

The date of the next APCM 24th April 2024 to be confirmed at a meeting of the PCC.

The meeting closed with a prayer at 7.50 pm.

The Chair requested the new PCC to remain for their first meeting.

Annual Report on the year 2023

1). Legal and Administrative Information

Name: Parochial Church Council of The Parish of Padstow (St Petroc's Padstow and St Saviour's Trevone).

Location: St Petroc's Padstow is in Church Street, Padstow. O.S. ref: 916 754 Post-code: PL28 8BG
St Saviour's Trevone is located in Trevone village. O.S. ref: 893 757 Post-code: PL28 8QX

Members: Members of the PCC are either ex-officio or elected by the Annual Parochial Meeting in accordance with the Church Representation Rules. During the year the following served as members of the PCC.

Clergy:	Vicar: Benefice in Transition	
Churchwardens	Mrs. Janet Dawe	(Padstow - first elected 2019)
	Mrs. Susan Norfolk	(Padstow - first elected 2023)
Chapel Wardens	Mr. Chris Newman	(Trevone - first elected 2018)
	Mrs. Sue Hollingsworth	(Trevone - first elected 2011)
Deanery Synod	Mrs Janet Dawe	(Elected 2023 for 3 years)
<i>Triennium 2023-26</i>	Mrs. Susan Norfolk	(Elected 2023 for 3 years)
	Mrs Jan Fisher	(Elected 2023 for 3 years)
	Chris Newman	(Elected 2023 for 3 years)

Co-opted Not required

P.C.C. – Elected *Maximum of 9 from Padstow and 3 from Trevone.*

Mrs. Betty Tucker – 1 Mrs .Rosemary Howells – 1 Vacancy (P) Mrs. Chris Cunningham (T)- 1

Mrs Molly Bishop -2 Mrs Janine Ogborne – 2 Mr John Hinchliffe – 2 Peter Cotterill (T) -2

Mr Tim Bishop -3 Mrs Jane Trimmer -3 Mrs Janet Prescott -3 Mrs. Sue Luckham(T) -3

Code: 1 =retires APCM 2024 2 = retires APCM in 2025 3 = retires APCM in 2026
(T) =Trevone Rep.

Status The PCC is a Charity and is registered with the Charity Commission from 28th November 2008. The registration number is 1126984 and appears on all PCC correspondence.

2) Aims and Organisation

The main purpose of the PCC is defined in the Parochial Church Councils (Powers) Measure 1956 as *“to co-operate with the Parish Priest in promoting in the Parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical”*

PCC The PCC met 4 times during the year and the Standing Committee, consisting of the Officers, met as required.

Committees: Church Rooms: Janet Dawe, Sue Norfolk & Tim Bishop

Electoral Roll: Stood at 136 in 2023

3. Review of Progress and Achievements

A. Worship

Retired & Self Supporting Clergy & Readers: The Parish continues to be extremely grateful for the ministries of Canon Michael Fisher, Revd. Katie Kirby, Revd. Tim Ling & Revd Fiona Giorla. Oli Myles continues his training for Priesthood and will be ordained in the summer. We are very grateful to our readers Charles Howlett and Graham Wilkinson our Readers for all that they do in the Parish. We are also thankful to our musicians, The Worship Band and John Holmes organist, who accompany our worship each week.

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Lay Worship Leaders We offer our thanks to all our Lay Worship Leaders who have all worked hard to give the parish acts of worship on the weeks when there is no Eucharist. Our thanks to: **Jan Fisher, Christine Cunningham, Janine Ogborne. Susan Luckham** has recently been commissioned as a Worship Leader and will be joining the team.

Mid-week Communion and Saints Days. The parish is able to offer a regular said Eucharist at St. Petroc's Padstow on Thursdays, Morning Prayer via Zoom on Wednesdays, Taize bi-monthly at Trevone. The Eucharist of Wholeness and Healing has resumed on a monthly basis. The sacrament is taken to the sick and housebound on a regular basis.

Children. With the retirement of Pat Jenks, JAM Club now operates on 3 Sundays a month on Sunday mornings at 10.00 am, and Messy Church on the last Friday of the month. Grateful thanks to Janet Prescott, Helen Godwin, Andrea Curnow, Janine Ogborne, Christine Cunningham and their teams of helpers.

B. Buildings

The Church Property Registers for St Petroc's, Padstow and St Saviour's, Trevone are both updated each year before the Annual Parochial Church Meeting and are available for anyone to view at the Meeting. St. Saviour's and St. Petroc's have both had recent Quinquennials are pleased to report no serious problems with the churches.

Church Rooms

The Church Rooms is in regular use by the community for a variety of activities.

C. Mission

Mission Action Planning is an automatic item on the agenda of the PCC.

Safeguarding is an automatic item on the agenda of the PCC. Thanks to Patrick Atkinson our Safeguarding officer who keeps our Safeguarding files up to date.

GDPR is an automatic item on the agenda of the PCC. Thanks to Chris Newman our GDPR officer who keeps the PCC up to date on GDPR matters.

Creation Care is now an automatic item on the agenda of the PCC

D Ecumenical relations

The "**Churches Together**" (formerly known as "**South Camel Christians Together**) have now resumed under the Chairmanship of Sally Lee. Events such as Carols on the Quay, Walk of Witness, Sea Sunday and various other joint services took place over 2023.

The Church Sharing Agreement: in operation since November 2011 and continues to work extremely well. The joint Catholic & Anglican Council meet twice a year. We said farewell to Fr Ciaran and we welcome Fr Paul to Padstow.

4. Review of Financial Activities and Affairs

Honorary Independent Examiner: Mrs Karen Wright, agreed to examine the accounts for 2022.

Bankers: Lloyds TSB Bank Plc, Molesworth Street Wadebridge and HSBC plc. 12 Molesworth Street Wadebridge.

Thanks: We offer our sincere thanks to Tim Bishop our PCC Treasurer who manages the Accounts and does the banking for Padstow; Martin Saunders who looks after the day to day cash-book and banking for Trevone; our Church Wardens, Susan Norfolk and Janet Dawe, who handle the collections and Sue Norfolk who maintains the cash-book for Padstow; and to Geoff Spear who collects and banks Magazine advertising income. We also thank Karen Wright for her work in examining the Accounts of the PCC this year and Martin Saunders and Angela Reskelly for their work with the Planned Giving and Gift-Aid tax claims.

Parish Finances

See the Annual Accounts document :-

"ACC1	Treasurer's Report"
"ACC3	Independent Examiner's Report"
"ACC4	Statement of Financial Activities"
"ACC5&6	Income and Expenditure"
"ACC7	Balance Sheet"

Parish Reserves Policy

Parish Reserve funds may be established and expended solely under the control of the PCC

1. Quinquennial Reserves

See the Annual Accounts "ACC9 & ACC10 Padstow PCC Accounting Policies"

2. General Reserve Policy

See the Annual Accounts "ACC9 & ACC10 Padstow PCC Accounting Policies"

3. Restricted Funds

See the Annual Accounts "ACC8 "Restricted Funds Summary"

Signed:

J. C Dawe

(PCC Chair) 24th April 2024

REPORTS ON THE YEAR 2023

Church Wardens Report – St. Petrocs

Janet Dawe & Susan Norfolk

This report looks to give an overview of the last 12 months over the time of Ian's departure from the Benefice and during the time of transition we are currently in. It is both a 'business' report and a personal view from us both as Churchwarden's.

We are well supported by the Worship Leaders, Readers, retired Clergy and Fiona which has enabled St Petroc's to offer a varied number of services throughout this time. The Worship Band continue to play for 2 services a month and we have been joined by Johnny Holmes who has agreed to become our regular resident organist. We feel that the balance we have achieved is well received and enables everyone to find something that they feel comfortable with. Alongside this are the people, both churched and unchurched, working in the background to support these services involving everything from the welcoming, flower arranging, cleaning and making refreshments to helping with maintenance when things go wrong. Our thanks go out to all these people for everything that they do often on a weekly basis and which often takes up more time than might be imagined or sometimes appreciated.

Whilst we have lost some members of our congregation over the last twelve months, we have seen some new people joining us and some re-joining us, which is always lovely to see. The children's work which has been co-ordinated by Janet Prescott and her team are showing strength in their services and again we see new families engaging with this.

The monthly meeting of the Holy Dusters continues with a small and loyal team. It really is important that the fabric of St Petroc's is cared for and we appreciate the time given to do this.

The Coffee and Chat mornings will hopefully continue in the coming year, they are a good opportunity for the local community to meet and socialise but also a great opportunity for the church to engage with the community.

The Quinquennial inspection was carried out by Robert Shaw and we were pleased to receive a report that had no nasty surprises on it! All in all, the building is in good repair and the level of maintenance that we carry out is holding it in good stead.

The appointment of Tracey Tigwell as Benefice Administrator allowed Sue Norfolk to finally step down from the role. Tracey is a great addition to the Benefice and (with some help from Sue) is taking on the many challenges presented to her. I'm sure that many of you will have met her by the time this report is received.

Finally, we must express our grateful thanks to Patrick Atkinson (for Padstow) and Sue Hollingsworth (for Trevone) for all the many hours of discussion and work that has been carried out by the Transition Team in production of the Benefice profile. Also, we must thank Phil Gorse who has spent many hours helping with the layout of the document. With such determination and dedication to ensure that the correct information was presented, we hope that going forward we can attract a new incumbent to the role of Rector.

St. Saviour's Chapel Wardens Report

Sue Hollingsworth & Chris Newman

As well as being a wonderfully uncomplicated and noted local space for residents to enjoy their worship, it is blessed with the opportunity to regularly welcome visitors to join us, whether holiday homeowners, holidaymakers, friends, and family. Attendees from more than just the Church of England communion but also various denominations and none.

Through '23 and into '24, despite unexpected changes to the Benefice, we have continued to try and embrace a range, and styles, of services. Encouraging all to participate whatever their personal preferences, the acts of giving and supporting being noted as more rewarding.

We hope that this is demonstrated through the church hosting a range of services on a regular basis. Yes, continuing to protect the traditional Eucharist style important to many, but whilst also hosting the Morning Worship led by Worship Leaders or Readers, through to the bi-monthly Taizé services. The styles of leadership and preferred settings reflecting those variances – robed leaders to those in daytime clothing, silverware to the simple and poignant wooden cross and candlesticks.

We have also welcomed wedding and christening celebrations and in September a group of American pilgrims from New York State lead by the Reverend Doctor McFadden.

Easter Sunday for both of the last two years attracted a congregation of 90 with the Christmas Festival of Nine Lessons and Carols attracting slightly more.

St. Saviour's had its quinquennial inspection in August. Although little was reported as needing attention the roof had incurred some slate slippage that was addressed in September only for Storm Henk to wreak wider problems that were resolved in March with local fund raising and an insurance claim covering the cost. However, as a result of the work the indication is that the roof is in need of complete replacement which will have to be considered in the not-too-distant future.

As an integral part of a small community with a substantial number of visitors outreach is an imperative, taking many forms – From the Annual Dog show at the Well Parc, now organised by Martin Saunders and Becky Saunders with support from across the community, which helps to cement the church's presence in the community, as well as raising a much needed £2,417 for church funds, the ad-hoc group that raises and decorates the village Christmas Tree, through to the church being a part of the recently formed Trevone Village Association which seeks to bring the very important and successful groups of the village together – The WI, Village Hall and Church, along with the Road Associations and commercial entities. Through this we helped to celebrate His Majesty Charles III's Coronation in May. Such is the strength of this fledgling group that the Village Hall committee within it, in March organised an Indian banquet raising £717 for the repair of the Church roof.

Outreach must also, and does, embrace the need to care for ones 'neighbours' through a network of support which several of the church congregation are leading components of.

From a spiritual sense, in several different ways.

Andy Nicholls organising the raising of a cross for the Easter weekend next to Madrips Rock.

Cannon Michael leading several house Bible Study meetings at which the Gospels and their messages were explored.

Chris Cunningham driving series of very well supported and appreciated weekly bible classes in the WI Hall. These have looked to, and have, appealed to not only church attendees but those that would not normally attend church. (Please see Chris's Report for further details). These in turn have given rise in '24 to a monthly men's walking group, facilitated by Brian Cunningham amongst others, enabling attendees to share experiences in a relaxed outdoor environment.

Oli Myles leading discussion groups during Advent, as part of his studies, around the Magnificat, hosted in the main by Iola and Peter Cotterill.

We particularly wish to acknowledge and thank the worship leadership shown by Canon Michael and Jan Fisher, Reverend Fiona, Ordinand Oli Myles, Readers Charles and Graham, Worship Leaders Susan, Janine and Chris. Also, those that read and lead Prayers of Intercession.

Music is so important to our services, with regular contributions from Bobby Vindenes on the church organ, A Capella singing led by Jane Myles and Taizé flute accompaniment by Phil Gorse.

Thank you also to Martin Saunders in his role as Sacristan and for all that he does. Indeed, most if not all regular attendees have taken on tasks for the church to whom we are also grateful. Whether refreshments, flowers, cleaning, opening and closing or many other important tasks, thank you.

We enter the year of 2024 / 25 with attendances rising and praying for a positive outcome to the current Transition.

General Data Protection Regulation (GDPR) Report

Chris Newman

GDPR continued to be a standing agenda item for all PCC meetings through '23 and into '24.

The parish maintains a spreadsheet based upon diocesan guidance relating to all activities that impact upon its GDPR responsibilities. Ian Gulland had appraised himself of the contents of the spreadsheet and how personal data is handled.

However, with Ian's departure it highlighted that all members of the PCC are equally responsible for all aspects of GDPR as they relate to the activities of the parochial church council.

The inclusion of GDPR on all PCC agendas enables its members to have the opportunity to raise matters of relevant concern. The PCC remained cognisant of its responsibilities, on behalf of Padstow PCC, as they related to personal data obtained for and retained by the parish and the

requirements to ensure that such data was only obtained for purposes notified to and approved by the individuals to whom the data applied.

Safeguarding Report & Health & Safety

Patrick Atkinson

Safeguarding Training: This is ongoing as the needs arise.

The Parish Safeguarding Policy: The parish policy, now known as the *Statement of Safeguarding Principles*, will be fully reviewed and where necessary revised in the next few months and once again the PCC will be asked to ratify it. The Statement of Safeguarding Principles is available on the parish website where there is also a page dealing specifically with safeguarding matters.

Safeguarding Concerns: A number of safeguarding concerns have been raised since the last APCM, both within the parish and across the diocese. These have been responded to actively and positively so that people are informed, reassured and able to respond appropriately. None of the local cases have required referral to Social Services or the Police.

Safeguarding is of concern to us all. I should like to express my sincere thanks to everyone for their support, their vigilance, openness and above all desire to do all they can to protect the vulnerable.

Health & Safety. Health and Safety have been dealt with by the Standing Committee and the Church Rooms Management Committee. There have been no accidents reported since the last APCM.

Pydar Deanery Report

Martin Saunders

There were two meetings in 2023, in March and October.

The main item for the March meeting was an update on the Deanery Plan, which was given by Bishop Hugh, Ruth Marriott (Diocesan Director for Change) and Anna Mason (St Gregory's). In particular, Bishop Hugh said

"But common to them all (the deanery plans) was the changed roll of stipendiary priests to that of 'Oversight Minister', an emphasis on Children, help to/for the poorest communities and more activity outside the church walls with more emphasis on the laity."

There were then questions and a discussion, but no decisions were taken.

There was a wider agenda for the October meeting, where the new Rural Dean, Helen Baber, was welcomed.

The final draft of the Deanery Plan was noted, as it had previously been approved subject to some alterations and "Acknowledging that the Plan is an aspirational hope of what could be achieved, rather than a prescriptive plan of what must be achieved". The draft terms of reference for the Deanery Plan

Implementation Team ('DIT') were referred to the standing committee for amendment. In the meantime, the informal DIT should continue to meet and report back to Deanery Synod. The Rev'd Anna Mason gave a review of the work of St Gregory's to date and Jackie Oglethorpe, a synod member, gave a talk on the Community Chaplaincy Association and its work in helping former prisoners when they come out of jail.

Diocesan Synod

Martin Saunders

There were three meetings in 2023, in May, September and November. The minutes (usually 10-15 pages long) are circulated to PCCs, but if you want a copy, please let me know. A very brief synopsis of the meetings is:

In May, Bishop Hugh and the senior Chaplain at RNAS Culdrose gave a presentation on the work of the Armed Forces Chaplains. Following the report from General Synod, Living in Love and Faith was discussed. The Diocesan Plan was presented by Bishop Hugh. Following questions and discussion, the Plan was noted by synod. Meeting then as members of the Company, following a

presentation from Mrs Sophie Eddy, the director of finance and assets, there was a long discussion on the statutory accounts for 2022 before they were approved by members.

The September meeting was a shorter meeting with, other than the Bishop's address, only one major item of business. For most of the morning, there were presentations, discussions etc on the teaching of RE in schools, with particular reference to church schools. There were standard reports to be noted in the afternoon.

For the November meeting, in the morning, as well as the bishop's address, there was a report and discussion on the diocesan strategy to "Cherish Creation, Cut Carbon and Speak Up." The remaining time was taken up on the budget for 2024 and the use of assets to finance it. The Company and Synod agreed to use £22 million of investments over the next ten years to fund revenue deficits.

Children's Ministry

Janet Prescott & Christine Cunningham

There is a team of enthusiastic people at St Petroc's keen to establish and celebrate our Children's Ministries and we will continue to build on the legacy of Pat Jenks and Rev Ian Gulland within our local communities, schools and those we welcome here on holiday. Pat Jenks retired last Summer 2023, after running JAM Club at St Petroc's for many years. We must also recognize the enormous contribution made over the years with 'Friday Fun Club' at St Petroc's and the Teatime gatherings at St Saviour's, Trevone.

During the August break in 2023 we put plans in place to re-launch our 'Jesus and Me' Club, JAM Plus (11-15's) and 'MESSY Church' for September 2023.

As this Benefice navigates the uncertain seas of Transition we will not tread water. This community has been plunged into Transition twice in under 6 years, yet as far as Children's Ministry is concerned, I keep hearing the word 'burgeoning'... in my head; and the phrase from the film 'Field of Dreams' ... "If you build it, they will come"

St Petroc's is an extremely welcoming and hospitable church family. This is one of its most noticeable strengths. We are a growing team at St Petroc's, committed to reversing any decline in engagement with children and young people. This is one of the key themes of the 'On the Way' vision for Cornwall. As Rev Ian advised (Minutes PCC 25th May 2023) I made contact with Rev Anna Mason at St Gregory's in Newquay. In November 2023 five of us joined others involved in children's work at a meeting in St Columb Minor. This meeting, "Celebrating Work with Children and Young People" was hosted by our Rural Dean, Rev Helen Baber, under the auspices of DIT (Deanery Implementation Team). There are further plans, with Rev Helen Baber, for a working party to share experiences and plan ahead. We look forward to the DIT having an impact.

JAM CLUB 'Jesus and Me' Club for 3-10 years old.

To date a rota for **JAM Club** has been produced every month since September 2023. It links with Lectionary readings, church services and signposts these to the Susan Sayers resources. The children engage in Bible Stories, prayer, drama, crafts, videos, songs and games. We try to have a balance of quiet and movement activities as children need both to learn.

Average attendance at **JAM Club** from Sept 2023 to Easter Sunday has been 9 children each week. Easter Sunday was 20 children and 11 accompanying adults!

JAM Club has met 19 times since September 2023.

JAM Club and JAM Plus meet on Sundays in the Church Rooms. We meet at least twice a month (whenever there isn't a 'Songs of Praise' or an 'All Age Service.') We start and finish in the main service with the adults. At the end of the service juice and biscuits are provided in church whilst the

adults enjoy a coffee. This cuts down the amount of clearing up and setting up needed in the Church Rooms. Whenever there is no direct 'child friendly' input to a Sunday Service there are related activities provided on tables in church.

The anticipated growth of 'JAM Plus' for the 11-15's age group has not happened (YET!). This group numbered only 5 and we were believing it would grow! Two families no longer attend St Petroc's regularly, yet some of these older children still come to MESSY Church. Local families now join us regularly from Padstow, St Eval, St Merryn and Porthcothan.

We have a **JAM Club** Team of 8 great people. We need to maintain the correct ratio of adult to child each week and no-one works alone with a group. Children under age 3 are accompanied. This adult does not contribute to our adult/child ratio. All helpers are DBS checked. Leaders have received excellent Safeguarding Training through the Diocese. We have 2 First Aiders. We are grateful to Patrick Atkinson for his advice re Safeguarding.

All parental consent forms are in place and have been updated since September. These are reviewed annually. The Team are aware of any important Safeguarding matters.

Visitor's children, and new children, are approached and details completed in church by an adult.

Transfer of children to the Church Rooms is made wearing 'Hi Viz' jackets. This is important as vehicles are often still moving in the church car park.

Leaders and helpers all have name badges.

We have received donations of £250 and £40.00. Thank you cards were sent. All **JAM Club** children were given a small Christmas Gift and a Christmas card. Thankyou cards were given to the **JAM Club** and **Messy Church** Teams at Christmas.

It was great to see St Merryn and Padstow School use our church buildings for their School Christmas services. It was also an opportunity to promote the **Messy Church** 'Christingle Service' and maintain the links forged already through Samaritan's Purse.

This year two of our local schools enthusiastically agreed (again) to take part in 'Samaritan's Purse, Operation Christmas Child.' This has been organized from St Petroc's for the past three Christmases. It is an international 'shoebox appeal' that has successfully expanded. We are hopeful that St Issey School will also come on board, perhaps next Christmas. We collected over 80 boxes this year.

'MESSY CHURCH' at St Petroc's

It is church, but not as you know it! It is Christ-centred for all ages and based on creativity, hospitality and celebration. Fun, Faith and Food!

Messy Church began in 2004 in St Wilfred's Church, Portsmouth. With its registered name and trade mark the BRF (Bible Reading Fellowship) became its natural home when resources and training were needed for it to spread. Its CORE VALUES are: a belief in one God, who is Father, Son and Holy Spirit. It believes that God's revelation is in accordance with The Bible composed of the Old and New Testaments and no other book is regarded as of equal importance. There are now thousands of 'Messy Churches' across 4 continents.

Our '**Messy Church**' meets once a month in St Petroc's Church and the age group is fluid.

Children are accompanied by an adult. At our re-launch in September, we were delighted to welcome 17 children with 20 accompanying adults and helpers. Similar numbers of children and adults have been maintained for the past six months with 64 children and adults attending the **Messy Church** Christingle Service. £96.00 was collected for The Children's Society.

As with JAM Club there are local families who now join us regularly from Padstow, St Eval, St Merryn and Porthcothan. Visiting families also swell our numbers.

Messy Church ticks all the boxes as a 'Fresh expression of church' ...often **reaching the families who might otherwise not come to a regular church service**. We seek to bless these families with music, food, fun, faith and good solid Bible teaching in language that is accessible to all.

It is encouraging to see that families really want their children to hear Bible Stories and understand the Christian calendar. In this way the adults are also reached with a celebration of The Gospel. It also helps to make the church building feel accessible and a more familiar place. In warmer months we have BBQ's.

Despite the affluent appearance of Padstow and the crazy property prices its local demographic is not wealthy. Incomes are low and employment often seasonal. This socio-economic situation is reflected in a fairly high percentage of children eligible for free school meals. There is no charge for anything we provide at **Messy Church** or **JAM Club**.

Messy Church has a Team of 11 helpers and the Worship Band led by Christine Cunningham. All roles are well established and it runs very smoothly each month. As with JAM Club, we are vigilant about our responsibilities for Safeguarding.

We are grateful to Padstow Tesco for the contribution they make with fresh fruit and salads.

We are grateful to Tim Bishop for his input with promotional materials, flyers etc for both **JAM Club** and **Messy Church**

We would love to forge more links with our 'sister' church in nearby St Merryn. Particularly for 'Messy Church' and 'Jam Club' as we are their nearest church that offers children's activities on a Sunday. Their Church Warden, Elizabeth Bennett, has promoted **Messy Church** in their notices. The key to our successes with Children's Ministry is enthusiasm, fun, fellowship and excellent Team work. We have great people running **JAM Club** and **Messy Church** and would like to encourage more adults to volunteer their time.

Janet Prescott April 2024.

REPORT ON OUTREACH in Padstow and Trevone

Christine Cunningham

Since October 2023 a Bible Study has been running in the WI Hall in Trevone under the authority of the Parish and the PCC. Run by Chris Cunningham [LWL] and a team of helpers. We have now completed two courses. The Autumn one, was called THE BIBLE COURSE and was on a set of 10 DVDs. It was led, on the DVD, by Dr. Andrew Ollerton, and produced by The Bible Society. The set of discs were paid for by the PCC and are a resource that can be used again. Those attending bought the booklet that went with it.

This was very popular with over 23 people on the list, with a minimum of 15 arriving each week. There were people of several denominations and none. They came from as far as Newquay, Wadebridge, St Eval, Porthcothan, St Merryn and St Issey, as well as locally from within the Parish. The evenings started at 7pm with coffee and an amazing cake (provided by anonymous donation and ordered from Cherry Trees café).

From 7.30pm -9.00pm we sat at tables in small groups following the DVD course and discussing the questions raised. This course is a clear overview of the structure of the Bible, telling God's story from Genesis to Revelation and how Jesus is central from the beginning until now. The fellowship and friendship generated also resulted in the group meeting for a Christmas Party at the end of the course. The WI Hall rental was also paid for by donation. This event was so enjoyable that the group asked for another course after Christmas. So in January 2024 we began a second Bible Study Course. This course was produced by Scripture Union and is one of "The Life Builder Studies". People paid for their booklet and we studied "Characters from the New Testament". Written by Carolyn Nystrom. This course has been very interesting, introducing us to characters many of us had not come across before, Simon, A jailer, Priscilla and Aquila, Governor Felix, Philemon to name a few. Again, an amazing cake was provided each week, the hall fees were paid for, and our numbers on the List increased to 30. We have recently completed this course, and as it was Easter week, for our final study on 27th March, we held a simple "Agape Meal" before delving into the last Chapter of the course, " St. Paul's letter to Philemon".

The group have asked for another course and we will be looking to use another Scripture Union " Life Builder Study", beginning in April 2024. One of the very interesting things that is noticeable, is the number of men who are attending. There are 12 men coming to these evenings. Also, the men have organised themselves into a "Men's Walking Group" and have been meeting once a month for a walk and fellowship. The people in this Bible Study group have said that they are really enjoying not just the studies or "The Cake!", but also the friendship and fellowship these evenings have created, and the warm and friendly atmosphere of being with other Christians. These courses are clearly meeting a need. I would like to thank all those who have given their time, their help and donations to running these successful courses.

The Parish of Padstow APCM 24.04.2024

Creation Care Report

Revd. Fiona Giorla

St Petroc's church was awarded the Kernow Green Church Award last year and presented with the certificate at the Diocesan Creation Care service in Truro Cathedral in September.

We are currently very close to achieving the necessary score to gain the Eco church Bronze Award. Four of the five categories are already there. I am hoping we can soon begin to use more eco-friendly cleaning products and Fairtrade products, once we can find some acceptable coffee. The Catholic community are in a similar position, and we hope to submit our audits at much the same time.

Recycling has improved over the year, and we are now also collecting soft plastic that is taken to Tesco for recycling. Please encourage people to recycle as much as possible.

The Creation Care noticeboard in St Petroc's is updated with relevant articles, dates and links to current campaigns. There is in addition a holder for various leaflets for Creation Care, A Rocha Eco church and Green Christian. Please take any leaflets that are of interest.

Philippa organized the Churches Count on Nature event in June, recording species of plants and animals observed in the churchyard. It was arranged at short notice so without much chance to involve many people or our children's groups. It will be run again this year, and we hope to encourage more participants.

It would be helpful to build a team of like-minded people to progress our creation care agenda in St Petroc's. If you have a passion for the natural world or know of anyone who does, please consider joining us. Spreading the Eco Church message to other churches is also an aim. Having learnt a lot this year about the process I would be happy to assist.

Please contact me if you would like more information, and please continue to do all you can to 'Cherish Creation, Cut Carbon, Speak up'.

Bell Ringers Report

Barbara Flanagan

Our ringers: Barbara Flanagan (Captain), Brian and Anne Wood, Pat Scarborough, Josie Colwill, John Holmes, Peter and Debbie Henshaw, Philippa Reid Dalglish and Robin Dalglish.

This report covers our activities during 2023.

We are pleased to confirm that 2 of our trainee ringers have now almost achieved their level one qualification and another is progressing well. Our thanks to Barbara and Brian for all the time they spend on the training. Although training is a continuous process for all of us, the level of commitment remains high and we hope to be able to maintain a full team and be able to ring regularly on Sundays.

We have had our annual visit from Taylor's & Co to service the bells, and they undertook some minor adjustments.

On 6th May we were able to make it a full house of Ringers for the Coronation of King Charles III. Our trainee ringers joined us to chime the bells at the beginning and end of our session with a special "set" for the Coronation in the middle.

We had a busy wedding season in 2023, with 11 weddings and rang muffled bells for 2 funerals. We also rang "Watts' Knell" before the service on Sunday 20th August. During the summer we regularly have holiday visitors who drop in and this year there were 10.

On 3rd September we rang the bells for the Gorsedh Service for the Cornish Bards Installation held at Prideaux Place.

In November we rang half-muffled bells for the Remembrance Sunday service continuing until the armistice procession reached the town War Memorial for the laying of wreaths.

Padstow hosted one of the regular training sessions for the Pydar Improvers, this helps all towers who have trainee ringers.

The Parish of Padstow APCM 24.04.2024

We are looking forward to the coming season and will hopefully have a compliment of ringers large enough to cope with illness, holidays etc.

Church Rooms Report

Sue Norfolk

The Church Rooms underwent a programme of re-decoration during the summer when the hall was not in use, and I would like to thank Matthew Alcock and his team for an excellent job.

The hall is still in constant use, though the Slimming World organization has now left due to low numbers.

But we are hosting; Ballet, Yoga, Quilting, Wednesday Watering Hole, A.A. meetings, Parent & Toddlers, Women's well being, along with church use, elections, Pilgrims, and other one off community meetings.

We have a great facility built for the Community by the Community from the generous Legacy of the late Revd Barry Kinsmen so new ideas for its use are always welcome.

Parish Magazine

Pam & Peter Finlay

We have been editing and producing the Parish magazine for some time now, but since the pandemic, we are now only producing this in an online format. We produce two versions - one that can be read straight through, and one that can be used should anyone want to be able to print their own copy.

Getting enough copy can be a little challenging at times, and at other times we seem to get more than enough. In its own way this has become easier just doing the online version since we can add extra pages without worrying about the cost (and take pages out if necessary)

We seem to get the same contributors each month, and these regular articles are of very much local interest, although the Padstow Sailing Club have just come on board with hopefully, ongoing news letters.

I know the printed magazine is missed by many people, but one advantage, I suppose, is that it costs nothing to produce, so that the advertising revenue, supervised by Geoff Spear, is all profit to the Church.

I think I can safely say that we enjoy being able to produce the Magazine, and another small bonus is that we can put in colour advertisements and pictures, which we never could with the printed format because of the cost.

Treasurer's Report for Year Ended 31st December 2023

The latter half of the year has been challenging for our Parish (and Benefice) due to being in the third successive round of Transition in the past 6 years. This again has had a detrimental effect upon our regular Church attendance which continues to dwindle despite the hard work of our team of worship leaders. Whilst St Saviour's is essentially unchanged, we have now suffered the departure of many of those who had followed Revd. Ian to St Petroc's and we are yet to recover those congregants who left for other Churches when St Petroc's was changed from High Church to an Evangelical format of worship. Whilst it is good to see new congregation members from anywhere the fact that St Petroc's had become a "destination Church" for both visitors and regulars from outside the Parish had meant that, however committed many of our new members were, they were unavailable to support Church activities and fund-raising. It is of great concern that, as a result of the above factors, our Planned Giving income has continued on a declining trend especially in the second half of the year.

On the plus side, our Ordinary Collections and Donations from visitors together with Fees income from Occasional Offices have increased. We have also benefited from a £4k Diocese heating grant (which was comforting having received a surprise £4K gas bill for our Church Rooms), together with a £2K legacy and a generous £10K donation from the winding up of The Constantine Trust, a local charitable fund. Overall our income was c.£30K up on 2022 at c.£120K taking it to around the level of income that we were used to pre-Covid. Nonetheless, with limited fund-raising (due mainly to a lack of local volunteers) as well as a lack of Pastoral engagement with the local community (who had previously contributed significantly to the renovation of St Petroc's buildings) as well as the continued decline in Planned Giving, we cannot be confident of maintaining this level of income and we cannot budget on having windfall grants, legacies or donations.

The PCC continued to minimise capital expenditure and, thankfully, the 2023 Quinquennial Inspections on both Churches in the Parish did not identify any significant capital cost additions. Whilst we have sufficient reserves to address urgent capital expenses we are prudent not to liquidate our investments as the interest and dividends contribute some 10% of the annual Parish income. Nonetheless, with inflation increases in basic costs, particularly in utilities, our expenditure increased by some £8K or 10% over 2022

The provision of both a contactless / chip & pin card reader together with in pew QR code donation facilities has continued to prove beneficial, especially for donations from casual congregation visitors. The banking approvals and functional problems delayed the commissioning of the unattended Donation Station until the last quarter of the year but in it's first two months of operation it attracted c.£500 of donations. Surprisingly loose cash collections have made a comeback but the closing of local bank branches pose cash deposit problems – see addendum item over page.

As I have stated in my past Annual Reports, if it is to survive as a thriving Church, Padstow Parish must take action to grow its Church community with local members who are able and willing to contribute, in time, cash and kind, to both the mission and the maintenance of our two Churches. Key to this will be the Benefice recruitment of a suitable new Rector who can involve and motivate the diverse communities that surround the 5 Benefice Churches.

My thanks go to the PCC Standing Committee who have worked hard to manage our resources and commitments and to maintain our programme of Services in these challenging times. I am indebted to Sue Norfolk, Janet Dawe, Geoff Spear and Martin Saunders for their diligence in collecting, counting, recording, and, in Geoff's and Martin's cases, banking collections, donations, magazine advertising payments and other incoming funds. Also, my thanks go to Martin Saunders, aided by Angela Reskelly, for managing the planned giving scheme and the invaluable task of preparing our annual Gift Aid claim.

Finally, my thanks go to Karen Wright for agreeing to inspect these Annual Accounts.
Tim Bishop - Honorary Treasurer, Padstow Parochial Church Council

Addendum to Treasurer's Report

Explanation of Banking Changes: HSBC are the main bank used by Padstow PCC for all St Petrocs finances and all major Parish incomes and expenses. The HSBC Charity accounts used to be free but in mid 2022 they introduced a monthly charge and transaction charges. These charges are less than for business accounts (without any benefits) but, on our limited use Coracle Appeal account, they made significant inroads into the small regular donations being made. Then, in mid 2023 HSBC closed several branches in Cornwall leaving just Truro and Falmouth. It was decided to close the Coracle Appeal account and move those funds into the General account where they are now recorded as a Restricted Fund within that account.

With closure of local HSBC Banks all such banking is now being done via the local Post Office. However, whilst when banking at HSBC branch we were able to bank any cash coin amount and keep the sums banked directly linked to the Service collections taken, the Post Office will only accept coins in full bag amounts up to a maximum cash value of £2K. Thus there is no longer a direct link between the Service collections recorded and the amount banked.

New Income Sources: Payments made through the SumUp terminal and via the SumUp QR Code on the pew notices are recorded on the HSBC General account bank statements as "SumUp Payments ACC". All such payments are allocated as General Voluntary Donations. Donations made through the Donation Station are recorded on the HSBC General account as "013779761 AIB". Such payments are split and allocated as either General Voluntary Donations or Coracle Appeal Donations based upon the system's on-line reports.

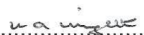
The Parochial Church Council for the Parish of Padstow
St. Petroc's Church, Padstow with St. Saviours Church, Trevone

FINANCIAL ACCOUNTS FOR YEAR ENDED 31st DECEMBER 2023

The following pages contain the end-of-year accounts of Padstow PCC for 2023, together with other required documents and statements:

ACC3	Independent Examiner's Report to Padstow PCC for 2023
ACC4	Statement of Financial Activities for Year Ended 31 st December 2023
ACC5&6	Income and Expenditure Account for Year Ended 31 st December 2023
ACC7	Balance Sheet as at 31 st December 2023
ACC8	Coracle Appeal – Restricted Fund – Summary 2023
ACC8	Special Appeals – Restricted Fund – Summary 2023
ACC8	St Saviour's Fabric & Furniture – Restricted Funds – Summary 2023
ACC9&10	Padstow PCC Accounting Policies

The Accounts were prepared by Mr. Tim Bishop and examined by Mrs. Karen Wright

Signed..... 	Signed..... 
Mr. Tim Bishop	Mrs. Karen Wright
PCC Honorary Treasurer	Independent Examiner

ACC2

The Parochial Church Council for the Parish of Padstow
St. Petroc's Church, Padstow with St. Saviours Church, Trevone

INDEPENDENT EXAMINER'S REPORT TO PADSTOW PCC

This report on the Accounts of the PCC for the year ended 31 December 2023, which are set out in the booklet provided, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ('the Regulations') and s.43 of the Charities Act 1993 ('the Act') as amended by Charities Act 2011 Part 8.

Respective responsibilities of the PCC and the Examiner

As members of the PCC you are responsible for the preparation of the Accounts; you consider that the audit requirements of Regulations and section 43(2) of the Act do not apply. It is my responsibility to issue this report on those Accounts in accordance with the terms of the Regulations.

Basis of this report

My examination was carried out in accordance with the directions given by the Charity Commissioners under section 43(7)(b) of the Act and to be found in the Church guidance, 2006 edition. That examination includes a review of the accounting records kept by the PCC and a comparison of the Accounts with these records. It also includes considering any unusual items or disclosures in the Accounts and seeking explanations from you as trustees concerning such matters.

Independent examiner's statement

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

- 1) which gives me reasonable cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with section 41 of the Act; and
 - to prepare accounts which accord with the accounting records and comply with the requirement of the Act and the Regulations have not been met; or
- 2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed..... *Karen Audrey Wright* Dated *23rd March* 2024

Name..... *KAREN AUDREY WRIGHT*

Address..... *Seal Cottage, St Edmunds Lane, Padstow PL28 8BZ*

ACC3

STATEMENT OF FINANCIAL ACTIVITIES FOR YEAR ENDED 31st DECEMBER 2023*References are to the "Income and Expenditure Account for year ended 31st December 2022"*

		Unrestricted	Restricted	TOTAL
	References	Funds	Funds	FUNDS
Incoming Resources		£	£	£
Voluntary Income	1 to 8,15 to 17, 19, 21 & 25	66575	17133	83708
Resources from Church Activities	9 to 12, 18, 20, 22	23012	4129	27141
Income from Investments	13	8975		8975
Total Incoming Resources		98562	21262	119824

Note 1: Intangible Assets (e.g. donated assistance otherwise purchasable) are not quantified.

Note 2: Dedicated Fund-Raising programmes and events held to support specified Special Appeals.

Note 3: Restricted Special Appeal Income - Item 15 is expended in the accounting period against Donations, items 53-63, item 20 against item 48 and items 23 to 27 against items 64 to 65. Restricted Special Appeal Income not paid out in the accounting period is carried forward.

Note 4: Restricted Extraordinary Income - Reference items 16-18 & 22 [Total £14829] is expended in the accounting period against the General cost items for which it's use was restricted i.e. items 16 to 18 against items 35,36,38,41&45 and items 17 & 22 against items 47, 50 & 51.

Resources Expended

Cost of generating Voluntary Income	35 to 37, 39,40 & 43	11391		11391
Cost of Church Activities	31 to 34, 38, 41, 42 & 44 to 65	79777	993	80770
Activities cost allocation as per Note 4		-14829	14829	
Total Resources Expended		76339	15822	92161

Net Incoming Resources **27663**

Net Movement of Funds **22223** **5440** **27663**

Balances	Unrestricted	Restricted	TOTAL
	£	£	£
Balances Brought Forward 1st January 2023	250798	13974	264772
Balances Carried Forward 31st December 2023	273021	19414	292435

The Parochial Church Council for the Parish of Padstow
 St. Petroc's Church, Padstow with St. Saviour's Church, Trevone
 (to be read also as notes to the Statement of Financial Activities)

2022		Ref	2023
£	<u>INCOMING RESOURCES</u>		£
	Direct Giving		
9163	Gift Aid Tax recovered	1	10000
25800	Planned Giving - Gift Aided	2	25420
206	Planned Giving - Other	3	207
6496	Collections - Ordinary	4	6356
2914	Collections - Gift Aided	5	5028
1246	Collections - Offetory Boxes	6	1393
2349	Voluntary Donations	7	13508
1278	Votive Candles	8	1728
<u>49452</u>	Sub-Total Direct Giving		<u>63640</u>
	Other Activities		
150	Magazine Sales	9	100
2215	Magazine Advertising	10	2083
11068	Fees	11	15354
4780	Church Hall Income	12	5475
8440	Investment Income	13	8975
<u>26653</u>	Sub-Total Other Activities		<u>31987</u>
<u>76105</u>	Total Ordinary Income 2023		<u>95627</u>
	Non-Recurrent Extraordinary Income - (R) = Restricted		
1850	Special Appeal Donations (excluding Coracle Appeal) (R)	15	1062
6500	RC's Contribution to Church Expenses (R)	16	8200
644	Grant Aid for Energy, Equipment, Children (R)	17	4917
671	Solar Panel Electricity Cost Offset (R)	18	1712
28	Bequests	19	2000
1865	St Saviour's Fabric & Furniture Fund Dog Show (R)	20	2417
334	General Funding Events income	21	935
100	Children's JAM Club Special Appeal (R)	22	0
<u>11992</u>	Sub-Total N-r Extraordinary Income		<u>21243</u>
	Non-recurrent Extraordinary Income - Coracle Appeal Restricted		
0	Gift Aid Tax Recovered	23	0
0	Major Donations	24	0
730	Other Donations and Fund Raising	25	2954
<u>730</u>	Sub-Total N-r Extraordinary. Income - Coracle Appeal		<u>2954</u>
<u>12722</u>	Total Non-recurrent Extraordinary Income 2023		<u>24197</u>
<u>88827</u>	<u>TOTAL INCOMING RESOURCES 2023</u>		<u>119824</u>

The Parochial Church Council for the Parish of Padstow

St. Petroc's Church, Padstow with St. Saviour's Church, Trevone

2022			2023
£	<u>RESOURCES EXPENDED</u>	Ref	£
	Ordinary Recurrent Expenditure		
0	PCC Donations - Mission/Charity	31	0
31500	MMF (Common Fund)	32	35838
3940	Clergy Expenses	33	2483
1821	Fees Payable to Diocese / Deanery	34	2297
4183	Heat, Light, Water	35	5566
2838	Running Expenses	36	2834
1915	Upkeep of Services	37	1838
2129	Minor Repairs/Organ Maintenance	38	676
0	Mission Costs	39	319
206	Votive Candles	40	834
7419	Insurance	41	7873
7232	Hall Running Expenses	42	11043
525	Magazine Printing & Postage	43	0
5985	Parish Administration Costs	44	9414
1115	Cleaning Costs	45	917
3784	Outgoing Fees passed to Bells, Verger, Organist etc.	46	7684
930	Adult & Children's Outreach Resources and Excursions	47	1402
75522	Sub-Total Ordinary Recurrent Expenditure		91018
	Ordinary Non-recurrent Expenditure		
0	St Saviour's Fabric & Furniture Fund Purchase/Repairs	48	0
0	Quinquennial Report corrective actions	49	0
0	Fund Raising Event Expenses	50	150
6416	Church Equipment & Signage	51	0
6416	Sub-Total Ordinary Non-recurrent Expenditure		150
	Non-recurrent Expenditure - Special Appeal Restricted Donations		
140	Unicef	52	0
262	St Petroc's Society	53	371
605	Royal British Legion (2023 Collection went direct to RBL)	54	0
438	Seafarers Mission UK	55	391
187	The Children's Society	57	193
100	MSF UK from JAM Club collection	58	0
180	Celtic Way Books	59	0
0	Cornwall Air Ambulance	60	0
1912	Sub-Total N-r Expenditure Special Appeal Donations		955
	Non-Recurrent Expenditure - Coracle Appeal Restricted Fund		
0	Coracle Fund Expenditure	61	0
64	Coracle Appeal Other Expenditure (Bank Charges)	62	38
64	Sub-Total N-R Expenditure Coracle Appeal		38
83914	TOTAL RESOURCES EXPENDED 2023		92161
4913	<u>SURPLUS (or - LOSS) INCOME OVER EXPENDITURE</u>		27663

ACC5-6

The Parochial Church Council for the Parish of Padstow

St. Petroc's Church, Padstow with St. Saviour's Church, Trevone

BALANCE SHEET AS AT 31st DECEMBER 2023

		£	£
Fixed Assets	No book value (<i>see note 2 below</i>)	nil	
Current Assets	Bank Deposits and Investments (<i>see note 3 below</i>)	292435	
	TOTAL		<u>292435</u>
Current Liabilities	(<i>see note 2 below</i>)	nil	
Total Assets - Financed by:	(<i>see note 1 below</i>)		
	Accumulated Fund 2022 Brought Forward	264772	
	Plus Surplus (or - Loss) 2023	<u>27663</u>	
	TOTAL		<u>292435</u>
Note 1	Accumulated Fund consists of:		
	Restricted Coracle Buildings Restoration Fund	12998	
	Restricted St Saviour's F&F Fund Carried Forward	5368	
	Restricted Special Appeal Funds Carried Forward	862	
	St Petroc's Quinquennial Reserve	40000	
	St Saviour's Quinquennial Reserve	40000	
	PCC General Reserve	50000	
	PCC Unrestricted General Working Fund	<u>143207</u>	
	Total Accumulated Fund 2023		<u>292435</u>
Note 2	For Church property not disposable without faculty see Terrier/Inventory. Fixed Assets purchased in previous and current years written-off in accordance with PCC policies. (<i>see Accounting Policies document</i>) Accruals and Prepayments, if any, are treated as immaterial and are included in year of payment.		
Note 3	Bank Balances, Deposits and Investments:		
	HSBC "PCC General Fund" Current Account	56662	
	HSBC "St Petroc's Coracle Appeal" Current Account	0	
	CBF Deposit Account 001D	0	
	CBF Deposit Account 003D	0	
	CBF Share Fund 3036177 [001S] (Book Value) St Petroc's	80000	
	CBF Share Fund 3036179 [002S] (Book Value) St Petroc's	69783	
	Lloyds "St Saviour's Trevone" Current Account	18371	
	CBF Deposit Account 3036178 [002D] St Saviour's	26734	
	CBF Share Account 3036180 [003S] (Book Value) St Saviour's	40885	
	Total Bank Balances, Deposits and Investments 2023		<u>292435</u>
	Reconciliation of Funds		
	Accumulated Fund 2022 Brought Forward	264772	
	Add Surplus (or - Loss) 2023	<u>27663</u>	
	Total Accumulated Fund 2023		<u>292435</u>

ACC7

The Parish of Padstow APCM 24.04.2024

The Parochial Church Council for the Parish of Padstow

St. Petroc's Church, Padstow with St. Saviour's Church, Trevone

CORACLE APPEAL - RESTRICTED FUND - SUMMARY 2023

Restricted Scope: The Refurbishment of Padstow's St. Petroc's Parish Church buildings, fittings and fixtures

CORACLE APPEAL INCOME AND EXPENDITURE **£**

Coracle Appeal Fund Balance 2022 Brought Forward

Coracle Appeal Current Account Balance 01/01/2023	9076
Coracle Appeal Investment/Deposit Account Balance 01/01/2023	0
Coracle Appeal funds in General Account 01/01/2023	1044
Total Coracle Appeal Balance 2022 Brought Forward	10120

Income to Coracle Appeal Fund 2023

Gift Aid Tax Recovered from Coracle Appeal Donations	0
Listed Places of Worship Grants	0
Coracle Appeal Restricted Bequests, Donations and Fundraising	2954
Total Income to Coracle Appeal Fund 2023	2954

Expenditure from Coracle Appeal Fund 2023

Bank Charges	38
Other Expenditure	0
Total Expenditure from Coracle Appeal Fund 2023	38

TOTAL CORACLE APPEAL RESTRICTED FUNDS AT YEAR END 2023	13036
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Accumulated Coracle Appeal Fund 2023 Consists Of:

Coracle Appeal funds held in Coracle Appeal Current Account (Now Closed)	0
Coracle Appeal funds held in the General Account	13036
Coracle Appeal funds held in Investment/Deposit Account (Now Closed)	0

TOTAL CORACLE APPEAL RESTRICTED FUNDS CARRIED FORWARD	13036
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SPECIAL APPEALS - RESTRICTED FUNDS - SUMMARY 2023

Restricted Scope: Specified Charitable Donations for which Special Appeal collections/events were held

SPECIAL APPEAL FUNDS INCOME AND EXPENDITURE

Special Appeal Funds in General Account 2022 Brought Forward	755
Special Appeal Income 2023	1062
Less Special Appeal Charitable Donation Expenditure 2023	955

TOTAL SPECIAL APPEAL FUNDS CARRIED FORWARD	862
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ST SAVIOURS FABRIC & FURNITURE - RESTRICTED FUND - SUMMARY 2023

Restricted Scope: The repair/replacement/renovation of Fabric & Furniture in St Saviours Church Trevone

ST SAVIOURS FABRIC & FURNITURE FUND INCOME AND EXPENDITURE

St Saviours Fabric & Furniture Funds in General Account Brought Forward	3101
Income in 2023	2417
Less Fund Raising Event Expenses in 2023	150
Less Expenditure on Fabric & Furniture paid from this fund in 2023	0

TOTAL ST SAVIOURS FABRIC & FURNITURE FUNDS CARRIED FORWARD	5368
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TOTAL RESTRICTED FUNDS HELD AT YEAR END 2023	19266
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The Parish of Padstow APCM 24.04.2024

The Parochial Church Council for the Parish of Padstow
St. Petroc's Church, Padstow with St. Saviour's Church, Trevone

PADSTOW PCC ACCOUNTING POLICIES

The financial statements are to be prepared in accordance with the Church Accounting Regulations, 1997, as amended by the Church Accounting (Amendment) Regulations, 2006, (the Regulations) together with applicable accounting standards, the Charities SORP and s43 of the Charities Act 1993 (the Act) as amended by Charities Act 2011 Part 8. The financial statements are prepared under the historic cost convention.

To standardise treatment of transactions by cheque, direct debit, standing order, electronic funds transfer and cash deposit, the PCC have adopted the general principle that all income is 'Received' when credited to the bank account and all expenditure is 'Paid' when debited to the bank account.

Funds

General funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application on the general purposes of the PCC. General funds that may have been designated for a particular purpose are also unrestricted.

Restricted funds must be used for the purpose(s) named when the appeal was made or the bequest donated (unless a condition was made at the time allowing a surplus remaining in the fund after its purpose was satisfied to be applied to general uses).

The accounts include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body or those that are informal gatherings of church members.

INCOMING RESOURCES

Voluntary income and capital sources

Collections are recognised when received and banked by or on behalf of the PCC.

Planned giving receivable under Gift Aid is recognised when received and banked.

Income tax recoverable under Gift Aid donations is recognised when received and banked.

Grants and legacies to the PCC may be accounted for as soon as the PCC is notified of its legal entitlement provided the amount due is quantifiable and reasonably certain to be received. Otherwise, as with grants or legacies that are advised and released in stages, the sums are recognised only when the income is received and banked.

Funds raised by fetes, garden parties, barbecues and similar events are accounted for gross. Sales of books, magazines, cards etc. are accounted for gross.

Other income

Rental income from letting of church premises is accounted for when rent is received and banked.

Income from investments

Dividends and Interest are accounted for when received. The PCC consider all such income from Investments and Deposit Accounts to be General income.

Gains and losses on investments

Realised gains or losses are recognised when investments are sold.

OUTGOING RESOURCES

Grants and Charitable Donations

PCC Grants and donations are accounted for when paid over.

Activities directly relating to the work of the Church

The Diocesan share (Mission & Ministry Fund or MMF) is accounted for when paid. It is PCC policy to pay the agreed share monthly when due.

The Parochial Church Council for the Parish of Padstow
St. Petroc's Church, Padstow with St. Saviour's Church, Trevone

FIXED ASSETS

Consecrated property and moveable church furnishings

Consecrated and beneficed property of any kind is excluded from the accounts by s.96(2) of the Charities Act 1993. Moveable church furnishings held by the Vicar and Churchwardens on special trust for the PCC, and which require a Faculty for disposal, are not included in the accounts. They are listed in the Inventory (Terrier) which is open to inspection.

Depreciation

All property purchased by the PCC in past years has been written off, and therefore has no book value. All moveable capital items purchased by the PCC are written off in the year of purchase.

Investments

Investments are valued at cost price.

Current Assets, Accruals and Prepayments

The PCC consider debtors & prepayments and creditors & accruals to be not material to the presentation of the results for the year end and they are, therefore, not taken account of in the Income and Expenditure Account. Such sums are accounted for when payment or receipt occurs.

RESERVE FUNDS

Reserve funds may be established and expended solely under the control of the PCC

Quinquennial Reserves

The PCC have established a reserve fund of £40,000 for each Church in the Parish in order that they may be able to address, in a timely manner, any maintenance, repair, replacement or restoration work that may be required following a Quinquennial inspection. The PCC shall aim to replenish any such reserve funds expended within the 5 years before the next Quinquennial inspection.

General Reserve

A General Reserve fund has been established by the PCC for the following purposes:-

- a) In order that the PCC shall be able to continue the work of the Parish, by maintaining the upkeep of services, paying fees, salaries and expenses, and covering all Church running costs, should the Parish income become dramatically or unexpectedly adversely impacted (e.g. due to the Parish being in transition or due to the necessary closure of the Church for repair work).
- b) In order that the PCC can act in a timely manner should there be a need for significant or urgent Parish expenditure on church property or facilities (other than may be associated with Quinquennial inspection matters).

The PCC shall aim to maintain a General Reserve at the level of at least 25%, of the latest past year's annual income. When and if such reserve is expended it shall be replenished at a rate that the PCC decides to be appropriate given their ongoing financial position.

PURCHASING APPROVALS

The decision to purchase new services or materials up to the value of £250.00 may be made by an individual PCC Officer. The purchasing of new services or materials over the value of £250.00 and up to £2500.00 shall require the approval of the PCC Standing Committee. All purchases of new services or materials over the value of £2500.00 shall be approved by the full PCC (either in meeting or by virtual contact). A list of all such purchases shall be reported to the PCC at the next full meeting.

Where the PCC have previously approved purchases of repetitive services and materials (e.g. Insurance, Maintenance Contracts, Utilities, Consumables) no new approvals need be sought for re-purchase unless there is a significant change to either content or cost.

Accounts

The Parochial Church Council for the Parish of Padstow
St. Petroc's Church, Padstow with St. Saviour's Church, Trevone

Treasurer's Report for Year Ended 31st December 2022

The year has been another challenging year for our Parish due to the continued adverse impacts of 5 years of both the Covid Pandemic and two successive rounds of Transition on our regular Church attendance. It seems that people, following the Covid pandemic, have lost the habit of involvement both in Church and community activities. Whilst St Saviour's is essentially unchanged, there have been departures of previously contributing congregation members, some to other Churches, as well as gains of new congregation members at St Petroc's Church as it has settled from High Church to an Evangelical format of worship. Whilst it is good to see new congregation members from anywhere the fact that St Petroc's is becoming a "destination Church" means that, however committed, many of our new members are from way outside the Parish and hence unavailable to support weekday Church activities and fund-raising. It is of concern that, as a result of the above factors our Planned Giving income, although marginally up on last year, has been on a declining trend this year and we must take some Stewardship action to recover this. However, on the plus side, our Ordinary Collections and Donations from holiday visitors and Fees income from Occasional Offices are returning well. Overall our income was c.£15K up on 2021 at c.£89K. Nonetheless, with limited fund-raising, due mainly to a lack of volunteers, as well as little local community support for our previously very successful Church Building restoration "Coracle Appeal" our overall income remains c.30% below pre-Transition levels.

The PCC continued to minimise capital expenditure by deferring high cost Quinquennial restoration work for which it was not practicable either to fund-raise or undertake during Covid. However, with the next Quinquennial due in 2023, such action will have to be taken soon with a probable impact of as much as £50K on our reserves. It is of note that the interest and dividends on those invested reserves contribute some 10% of the annual Parish income, which will reduce as reserves diminish. Having eaten into our reserves by c. £17K in 2021 in order to donate the full MMF Call the PCC decided not to expend reserves again this year and, hence, did not donate the final c.£10K of the full MMF call of c.£41K. This restraint on spending held our expenditure to c.£6K less than 2021 at c.£84K

The provision of both a contactless/chip & pin card reader together with in pew QR code donation facilities has proved beneficial, especially for donations from casual visitors. Banking approval difficulties delayed the installation of a full function unattended Donation Station in the year but it is now expected to be operational in early 2023. However, with loose cash collections making a comeback, the closing of local bank branches will pose cash deposit problems in the future.

As I have stated in my past Annual Reports, if it is to survive as a thriving Church, Padstow Parish must take action to grow its Church community with members who are able and prepared to contribute, in time, cash and kind, to both the mission and maintenance of our Churches.

My thanks go to the PCC Standing Committee who have worked hard to manage our resources and commitments in these difficult times. I am indebted to Sue Norfolk, Janet Dawe, Geoff Spear and Martin Saunders for their diligence in collecting, counting, recording and, in Geoff and Martin's case, banking collections, donations, magazine advertising payments and other incoming funds. Also, my thanks go to Martin Saunders, aided by Angela Reskelly, for managing the planned giving scheme and the invaluable task of preparing our annual Gift Aid claim. Finally, my thanks go to Karen Wright for agreeing to inspect these Annual Accounts.

Tim Bishop - Honorary Treasurer, Padstow Parochial Church Council

The Parochial Church Council for the Parish of Padstow

St. Petroc's Church, Padstow with St. Saviours Church, Trevone

(to be read also as notes to the Statement of Financial Activities)

2021		Ref	2022
£	<u>INCOMING RESOURCES</u>		£
	Direct Giving		
5916	Gift Aid Tax recovered	1	9163
24300	Planned Giving - Gift Aided	2	25800
190	Planned Giving - Other	3	206
2799	Collections - Ordinary	4	6496
1817	Collections - Gift Aided	5	2914
959	Collections - Offetory Boxes	6	1246
2330	Voluntary Donations	7	2349
806	Votive Candles	8	1278
39117	Sub-Total Direct Giving		49452
	Other Activities		
70	Magazine Sales	9	150
2171	Magazine Advertising	10	2215
0	Bookstall	11	0
5072	Fees	12	11068
1550	Church Hall Income	13	4780
7881	Investment Income	14	8440
16744	Sub-Total Other Activities		26653
55861	Total Ordinary Income 2022		76105
	Non-Recurrent Extraordinary Income - (R) = Restricted		
3342	Special Appeal Donations (excluding Coracle Appeal) (R)	15	1850
6500	RC's Contribution to Church Expenses (R)	16	6500
899	Grant Aid for Equipment, Children's Fun Club & Garden (R)	17	644
1545	Solar Panel Electricity Cost Offset (R)	18	671
1000	Bequests	19	28
0	St Saviour's Fabric & Furniture Fund Dog Show (R)	20	1865
81	General Funding Events income	21	334
0	Children's JAM Club Special Appeal (R)	22	100
13367	Sub-Total N-r Extraordinary Income		11992
	Non-recurrent Extraordinary Income - Coracle Appeal Restricted		
0	Gift Aid Tax Recovered	23	0
4000	Major Donation	24	0
782	Other Donations and Fund Raising	25	730
4782	Sub-Total N-r Extraordinary. Income - Coracle Appeal		730
18149	Total Non-recurrent Extraordinary Income 2022		12722
74010	<u>TOTAL INCOMING RESOURCES 2022</u>		<u>88827</u>

The Parochial Church Council for the Parish of Padstow

St. Petroc's Church, Padstow with St. Saviours Church, Trevone

2021			2022
£	<u>RESOURCES EXPENDED</u>	Ref	£
	Ordinary Recurrent Expenditure		
499	PCC Donations - Mission/Charity	31	0
42000	MMF (Common Fund)	32	31500
3075	Clergy Expenses	33	3940
2316	Fees Payable to Diocese / Deanery	34	1821
3687	Heat, Light, Water	35	4183
4675	Running Expenses	36	2838
3403	Upkeep of Services	37	1915
8450	Minor Repairs/Organ Maintenance	38	2129
178	Mission Costs	39	0
0	Votive Candles	40	206
6248	Insurance	41	7419
3140	Hall Running Expenses	42	7232
0	Magazine Printing & Postage	43	525
6170	Parish Administration Costs	44	5985
1244	Cleaning Costs	45	1115
570	Outgoing Fees passed to Bells, Verger, Organist etc.	46	3784
500	Adult & Children's Resources and Excursions	47	930
86155	Sub-Total Ordinary Recurrent Expenditure		75522
	Ordinary Non-recurrent Expenditure		
0	St Saviour's Fabric & Furniture Fund Purchase/Repairs	48	0
0	Quinquennial Report corrective actions	49	0
1213	Church Rooms Equipment	50	0
0	Church Equipment & Signage	51	6416
1213	Sub-Total Ordinary Non-recurrent Expenditure		6416
	Non-recurrent Expenditure - Special Appeal Restricted Donations		
0	Unicef	52	140
551	St Petroc's Society	53	262
574	Royal British Legion	54	605
0	Seafarers Mission UK	55	438
2000	J Constance (Organist) Educational Costs Gift	56	0
0	The Children's Society	57	187
97	MSF UK from JAM Club collection	58	100
0	Celtic Way Books	59	180
100	Cornwall Air Ambulance	60	0
3322	Sub-Total N-r Expenditure Special Appeal Donations		1912
	Non-Recurrent Expenditure - Coracle Appeal Restricted Fund		
0	Coracle Fund Expenditure	61	0
6	Coracle Appeal Other Expenditure (Bank Charges)	62	64
6	Sub-Total N-R Expenditure Coracle Appeal		64
90696	<u>TOTAL RESOURCES EXPENDED 2022</u>		83914
-16686	<u>SURPLUS (or - LOSS) INCOME OVER EXPENDITURE</u>		4913

The Parochial Church Council for the Parish of Padstow
St. Petroc's Church, Padstow with St. Saviours Church, Trevone

INDEPENDENT EXAMINER'S REPORT TO PADSTOW PCC

This report on the Accounts of the PCC for the year ended 31 December 2022, which are set out in the booklet provided, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ('the Regulations') and s.43 of the Charities Act 1993 ('the Act') as amended by Charities Act 2011 Part 8.

Respective responsibilities of the PCC and the Examiner

As members of the PCC you are responsible for the preparation of the Accounts; you consider that the audit requirements of Regulations and section 43(2) of the Act do not apply. It is my responsibility to issue this report on those Accounts in accordance with the terms of the Regulations.

Basis of this report

My examination was carried out in accordance with the directions given by the Charity Commissioners under section 43(7)(b) of the Act and to be found in the Church guidance, 2006 edition. That examination includes a review of the accounting records kept by the PCC and a comparison of the Accounts with these records. It also includes considering any unusual items or disclosures in the Accounts and seeking explanations from you as trustees concerning such matters.

Independent examiner's statement

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

- 1) which gives me reasonable cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with section 41 of the Act; and
 - to prepare accounts which accord with the accounting records and comply with the requirement of the Act and the Regulations have not been met; or
- 2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed..... Dated..... 2023

Name.....

Address.....

Accounts

The Parish of Padstow

St. Petroc's Padstow & St. Saviour's Trevone

Wednesday 27th April 2022



ANNUAL PAROCHIAL CHURCH MEETING



REPORTS FOR THE YEAR 2021

Please take this booklet home with you for reference

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THE PARISH OF PADSTOW
(St. Petroc's Padstow and St. Saviour's Trevone)

7.00 pm ANNUAL MEETING OF PARISHIONERS (VESTRY MEETING) - AGENDA

- 1) Appointment of clerk for the meetings.
- 2) Apologies
- 3) Minutes of the last Annual Meeting of Parishioners (Vestry Meeting)
- 4) Election of Churchwardens for 2022/2023:
Present Wardens are: **Padstow:** Mrs. Andrea Curnow (2021) and Mrs. Janet Dawe (2019)
Trevone: Mrs. Sue Hollingsworth (2011) and Mr. Chris Newman (2018)

7.30 pm ANNUAL PAROCHIAL CHURCH MEETING - AGENDA

- 1) Apologies
- 2) Minutes of the last Annual meeting held on 18.4.2021
- 3) Matters arising from the minutes
- 4) Rector's report
- 5) Presentation of the **NEW** Electoral Roll which stood at 124 at the 2021 Annual Meeting
Betty Tucker
- 6) Annual report on the financial affairs of the parish and presentation of P.C.C. accounts
Tim Bishop
- 7) Appointment of **INDEPENDENT EXAMINER** (Present Examiner: Mr. Robert Nelmes)
- 8) Comments and questions on Parish Reports - as written and received
P.C.C. Annual Report; Churchwardens' report - St. Petroc's; Chapel-warden's report - St. Saviour's;
Deanery Synod; Safeguarding, Health & Safety; GDPR: Work with Children-Friday Club, JAM, Messy Church, Taize - Church Rooms.
- 9) Election of Lay Representatives to Deanery Synod for the new Triennium 2020-2023. - as nominated. Jan Fisher, Peter Crawford, Janine Ogborne & Chris Newman.
- 10) Election of members to the P.C.C. - as nominated

The present P.C.C. consists of:-

Ex-Officio members

Andrea Curnow and Janet Dawe (Church wardens - Padstow); Chris Newman and Sue Hollingsworth (Chapel Wardens - Trevone); Deanery Synod Members (as elected above);
Elected members: There are 4 vacancies for the full term (3 Padstow and 1 Trevone)

Padstow:

Molly Bishop (2022), Alan Veck(2022); John Hinchliffe(2022) - **Retire this year** (2022)
Tim Bishop (2023) Angela Reskelly (2023) Vacancy (2023)
Betty Tucker (2024), Rosemary Howells (2024) Vacancy (2024)

Trevone:

Janine Ogborne - **Retires this year** (2022)
Susan Luckham - (2023)
Christine Cunningham (2024)

"The P.C.C. has 12 elected members with 3 representatives from Trevone and 9 from Padstow. The term of office to be three years and re-election cannot be sought for one year. 1 representative from Trevone and 3 from Padstow to retire each year. 4 members retire each year giving other members of the congregation an opportunity to serve.

- 11) Amendments to Standing Orders - if any.
 - 12) Any other business - by leave of the Chairman
 - 13) Date of next APCM meeting Wednesday 26th April 2023 (provisional)
 - 14) Closing Grace
-

**MINUTES OF THE VESTRY MEETING OF PARISHIONERS
Sunday 18th April 2021 IN ST. PETROC'S CHURCH, PADSTOW AT 11am**

Opening Prayer: Led by new Rector Revd Ian Gulland.

1. Appointment of Clerk for the meeting: Janine Ogborne was appointed Clerk for the meeting. This was proposed by Sue Norfolk and seconded by Janet Dawe.

2. Apologies for absence

Apologies for absence: Michael & Jan Fisher

Present at the meeting

Revd Ian Gulland (Chair) Sue Norfolk, Patrick Atkinson, Claire Atkinson, Angela Reskelly, Andrea Curnow, Chris and Brian Cunningham, Janet Dawe, Rosemary Howells, Chris Newman, Sue Hollingsworth, Martin Saunders, Peter and Heather Crawford, Alan Veck, Tim and Molly Bishop, Betty Tucker, John Hinchliffe, Janine Ogborne, Peter Chadderton, Hilary Datchens, Fiona Giorla.

**3. Minutes of the last Annual Meeting of Parishioners (vestry meeting)
Sunday 20th October 2020**

The minutes of the last Annual Meeting of Parishioners (vestry meeting) were agreed as an accurate record.

Proposed: Sue Hollingsworth Seconded: Tim Bishop All: In favour

4. Matters Arising There were no matters arising.

5. Election of Church Wardens for 2021/2022

After 10 years of service, Sue Norfolk was stepping down as Churchwarden and was presented with a bouquet of flowers in recognition of all her hard work.

Padstow and St. Petroc's Church Padstow:

Andrea Curnow :	Proposed: Sue Norfolk	Seconded: Tim Bishop
Janet Dawe:	Proposed: Janine Ogborne	Seconded: Sue Hollingsworth
All: In favour		

St. Saviour's Trevone:

Sue Hollingsworth:	Proposed: Chris Newman	Seconded: Jan Fisher
Chris Newman:	Proposed: Sue Hollingsworth	Seconded: Christine Cunningham
All: In favour		

There was no other business and the meeting closed at 11.15am.

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**MINUTES OF THE ANNUAL PAROCHIAL CHURCH MEETING HELD ON
Sunday April 18th 2021 IN ST. PETROC'S CHURCH, PADSTOW AT 11.30 am**

1. Apologies for absence

Apologies for absence: Michael and Jan Fisher

Present at the meeting

Revd Ian Gulland (Chair) Sue Norfolk, Patrick Atkinson, Claire Atkinson, Angela Reskelly, Andrea Curnow, Chris and Brian Cunningham, Janet Dawe, Rosemary Howells, Chris Newman, Sue Hollingsworth, Martin Saunders, Peter and Heather Crawford, Alan Veck, Tim and Molly Bishop, Betty Tucker, John Hinchliffe, Janine Ogborne, Peter Chadderton, Hilary Datchens, Fiona Giorla.

2. Minutes of the Annual Parochial Church Meeting held on 25th October 2021

The Chair asked those present if there were any amendments required to the minutes of the Annual Parochial Church meeting held on 25th October 2021. There were no amendments.

Proposed: Tim Bishop

Seconded: Peter Crawford All: In favour

3. Matters Arising from the Annual Parochial Church Meeting held on 25th October

There were no matters arising.

4. Rector's Report presented by the new Rector Revd Ian Gulland Looking Back

The parish has experienced two transitions in quick succession, which has resulted in a sense of uncertainty, which the pandemic further compounded. The past year has included a mixture of in-person services, online services and working hard to ensure there is a pastoral presence in our communities. Special thanks to all who have worked so hard to ensure there is a worshipping presence from our churches. Whilst many have been so helpful during this transition, I would like to especially thank our wardens, retired clergy, curate and treasurer. For the past two months, since I started, we have seen further changes in our worship patterns. There has been an online service via Zoom, the development of our Facebook and YouTube presence, the start of a live-streamed service from Padstow, and most recently we have seen the re-establishment of regular services in each church across the benefice. We have seen increasing numbers come into church each week and over 300 people viewing our online services. The Lent course was also a source of encouragement as we explored the Gospel

of John.

Since arriving, I have been spending much of my time building relationships, listening, and seeking to equip people across the benefice. I have seen a tangible change in outlook and an openness to reach out to the community. I have also been encouraged to see new (including young) people attending our services, many of whom have expressed an interest in becoming 'members' of the church.

Looking Forward

As I write this, we have just started having regular services again, which has provided some stability and normality. More than that, it allows and encourages us to be the worshipping community we have been called to be. It will be easy to slip back to familiar patterns; however, we need to be listening to how God may be leading us (His people and His church) in a new direction.

You will have noticed that the Sunday service at Padstow has become more contemporary, which is a response to: i) the mandate set out in the parish profile, and ii) the need for a service that reaches out to the community in a new way. Initially, I didn't set out to make a significant change; however, it does seem to be right, and people have responded positively.

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I appreciate not everyone may initially appreciate the change, but I hope that we can all be reminded of our duty to serve and leave a Spiritual legacy for the next generation, as well as be generous to others.

In addition to wholesome worship together, in the months ahead I hope we can go through a process that starts to articulate our ministry and mission priorities, which inevitably means planning for growth. Of course, we hope for numerical growth, but we also need to seek to grow in depth. John 15 helpfully sets out (in Jesus' own words) the desire of the Father and Son, which is that we are fruitful and abide in Him (Jesus). We need to ensure that what we are doing is fruitful according to God's heart. You will notice that one of the conditions for healthy growth and fruit is pruning... which can be uncomfortable!

In the next year I hope that we can look at these specific areas:

- Engaging our local families and children.
- Equipping and encouraging worship leaders, and build our ministry team.
- Enhance and diversify our worship.
- Explore what it is to be a house of prayer, worship and ministry.
- Explore what 'mission' is in our context, linked to the wider and global context.
- Upgrade our technology and communication.
- Diocesan/Deanery initiative: On the Way.

Encouragingly, many of these things are already underway. However, in order to make them achievable we will need to ensure that operationally and financially we are 'investing' in growth. We are fortunate to have healthy reserves; therefore, I will seek PCC approval for the Treasurer to set aside £25k as an initial development fund (the emphasis will be people rather than buildings, growth rather than maintenance).

As we start on this journey and seek to share this with others who may join us, I would like our new PCC to explore the use of this vision statement and three missional priorities:

Our Vision

Our vision is to love God and each other generously and reflect the hope of the gospel.

Faith

We are committed to deepening our faith together. God has revealed himself most clearly through the gift of his Son, Jesus Christ. God makes himself known personally to each believer through the work of the Holy Spirit.

Hope

The hope we have is found in our loving God and all that Jesus has done for us. This hope is for all and so we seek to speak of it, share it and demonstrate it when we are together and in our community.

Love

We are called to share the love, joy and peace that comes from God with all who come to our church. Our desire is to see all belong and be transformed by the warmth and generosity of our love and hospitality.

Character and Culture

One of the great joys of this part of Cornwall is the strong sense of identity and community. One of the great challenges is aligned with this; how do we act and behave like one church? This is not meant to be critical; often our strengths have a corresponding blind-spot or potential weakness. Our pride in place and past may lead to holding others at arms distance.

In the coming months we will need to understand what it means to be one church under God, with Christ as our head. Where is he leading us (together!)? Then we have the need to work together as one united benefice. As I have repeatedly mentioned, I have no blueprint but it would seem unwise not to state the obvious. Much of this will depend on our character and seeking to demonstrate brotherly and sisterly love (Gal 5.22-23, Phil 4.8, 2Pet 1.5-7, Col 3.12-15, Acts 20.35). Love is not a feeling; it is a commitment. Church is always described in the context of loving God and loving others, how (well) we do this will be a mark of our Christ-like character.

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Reminder

Finally, I would like to remind you of what you as a church have asked of me. I believe this forms the mandate for our shared ministry, it also articulates how our PCC should run, as well as every area of church life. I will be frequently asking the PCC to ask how we are doing in each of these areas.

Excerpt from the Parish (& Benefice) Profile:

- Someone who is a good communicator, who is **approachable** and sensitive – able to work with people from a wide range of backgrounds.
- A **team** person – someone who is able to **build, enable, encourage, collaborate** with and lead a team.
- Experience in developing **worship**. Confident in what they **believe** but open to God showing them **new** things.
- **Passionate** about **growing** the Church, with a particular emphasis to engage **young people**.
- **Relates** well with other people, able to balance having a sense of **humour** and being **resilient**.

Team

Approachable
Build
Enable
Encourage

Collaborate

Worship
Believe
New
Passionate

Grow

Young people
Relate
Humour
Resilience

I look forward with anticipation to all God has in store in this parish.
With every blessing, Revd Ian Gulland

5. Presentation of the new Electoral Roll 2021.

Janine Ogborne PCC Secretary presented the 2021 electoral roll which stands at 125.

Many thanks to Betty Tucker for collating and providing the data.

6. The Annual Report on the Financial Affairs of the Parish and Presentation of the PCC accounts

2020, the first year of the Pandemic, has been a challenging year for our Church Community due both to the fact that we were without a Rector, being in the second year of Transition in just a 3 year period, and the impact of the Covid19 virus precautions which stopped tourist visitors to the Churches, prohibited social fund-raising events, curtailed the hiring-out of the Church Rooms and severely limited attendance at all kinds of services - even at those limited periods when they were allowed. Add to these constraints the additional costs of PPE, hand-gel, after-service Church cleaning, signage and record keeping and it became clear, in the first quarter, that the Budget was a fallacy. A review identified that at least 20% of our income was at risk (c.£20+K) whilst any savings on such items as Upkeep of Services were matched by increased Running Costs etc.

The 2020 budget was, therefore, recast to reduce outgoings by 20% where possible (e.g. halting planned restoration work, reducing MMF commitment to just £35K or 50% of the Benefice total call instead of the intended 60%, avoiding all but necessary repairs etc. [Note: Total MMF donated in the period was £41.5K inclusive of the final 2019 donation that was, due to some confusion, not debited by the Diocese until into the new year]

However, by the grace of God, two unplanned incomes came to our aid during the year. Firstly, we were left a £10K legacy and later, after a 2year delay sorting out our Gift Aid recovery with HMRC (withheld due to confusions caused by the simultaneous departure of both Incumbent and Gift Aid Officer as sole signatories) we obtained £17K in back-dated Gift Aid. So rather than end the year having to take £20K+ out of our reserves, as had been anticipated, we ended the year with £6.9K Unrestricted surplus.

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Whilst this was very good for 2020 we have to look forward to a 2021 without the prospect of Gift Aid windfalls but with Pandemic restrictions still impacting the first half of the year. Thus, we will probably need much more than the £6.9K to fund the expected 2021 income shortfall and renovation and Quinquennial repair work cannot be deferred for ever. Other than the above, Income items worthy of comment were :- Planned Giving dropped by £3K or 13% due both to Covid and, more worryingly, the continued impact of congregation loss due to the Incumbent turmoil of the past 3 years. All other direct giving together with Church Rooms and Fees income was down by over 50% due to Covid which also reduced Special Appeals to less than 1/3 of normal and reduced Coracle Appeal fund-raising by over 60%. Expense items worthy of comment were :- Outgoing Fees were down by 66% due to the lack of Weddings. A £3K increase in Minor Repairs was due to St Petroc's Boiler repairs and St. Saviour's Store Hut replacement. The £1K increase in Parish Administration costs represented the additional work/expense associated with the recruitment process for a new Rector. The action to avoid all unnecessary project outgoings reduced all Non-Recurrent Expenditure to less than 10% of the previous year's figure.

I am indebted to Sue Norfolk, Janet Dawe, Geoff Spear and Martin Saunders for their diligence in collecting, counting, recording and, in Geoff and Martin's case, banking collections, donations, magazine payments and other incoming funds.

Also, my thanks go to Martin Saunders, aided by Angela Reskelly, for managing the planned giving scheme and the invaluable task of preparing our Gift Aid claim. Finally, my thanks go to Mike Huntley for inspecting these Annual Accounts.

Proposed: Tim Bishop Seconded: Patrick Atkinson All: Approved

The Chairman wished to formally thank the Treasurer, Mr. Tim Bishop for his continued hard work in preparing the accounts for the Parochial Church Council. Those present gave a round of applause to show appreciation of the work that goes unseen.

7. Appointment of Independent Examiner

The Treasurer advised that the Independent Examiner for the 2020 accounts was Mr. Mike Huntley, who inspected the accounts in the absence of Mr Robert Nelmes.

Proposed: Tim Bishop Seconded: Patrick Atkinson All in favour.

8. Comments and Questions on Parish Reports - as written and received

There were no comments or questions in relation to the Parish Reports.

9. Election of Lay Representatives to Deanery Synod

Deanery Synod for the new Triennium 2020-2023. - Jan Fisher, Peter Crawford, Janine Ogborne & Chris Newman.

10. Election of members to the Parochial Church Council

The Chair expressed grateful thanks to those who had served the PCC and were now standing down this year.

There were three - 3 year vacancies for Padstow and a 2 year casual vacancy and one 3 year vacancy and a 2 year casual vacancy for Trevone. Following a vote, the elected members to the Parochial Church Council were confirmed as follows:-

St. Saviour's, Trevone:

Nomination: Christine Cunningham **Proposed** Sue Hollingsworth **Seconded** Brian Cunningham

There were no nominations for the 2 year casual vacancy

St. Petroc's, Padstow

There were no nominations for St. Petroc's Church, but retiring members Rosemary Howells and Betty Tucker agreed to carry on for another 3 years. This still left a 3 year vacancy and a 2 year vacancy to fill.

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11. Election of Sidesmen

Although recognizing the significance of the roles of sidesmen, in the current circumstances regarding restrictions, the Churchwardens, would carry on the duties of the sidesmen, and this will be looked at once restrictions have been lifted and how we re-instate the role.

12. Amendment to Standing Orders

There were no amendments recorded.

13. Any Other Business by leave of the Chairman

The date of the next APCM would be reviewed closer to the time due to COVID_19 restrictions still being in place.

The meeting closed with the Grace and the chair requested the members of the new PCC to remain for their first meeting.

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PADSTOW PAROCHIAL CHURCH COUNCIL
St. Petroc's Padstow and St. Saviour's Trevone
Annual Report on the year 2021

1). Legal and Administrative Information

Name: Parochial Church Council of The Parish of Padstow (St Petroc's Padstow and St Saviour's Trevone).

Location: St Petroc's Padstow is in Church Street, Padstow. O.S. ref: 916 754 Post-code: PL28 8BG

The Parish of Padstow APCM 27.04.2022

St Saviour's Trevone is located in Trevone village. O.S. ref: 893 757 Post-code: PL28 8QX

Members: Members of the PCC are either ex-officio or elected by the Annual Parochial Meeting in accordance with the Church Representation Rules. During the year the following served as members of the PCC.

Clergy:	Vicar: Revd. Ian Gulland
Churchwardens	Mrs. Andrea Curnow (Padstow - first elected 2021) Mrs. Janet Dawe (Padstow - first elected 2019)
Chapel Wardens	Mr. Chris Newman (Trevone - first elected 2018) Mrs. Sue Hollingsworth (Trevone - first elected 2011)
Deanery Synod <i>Triennium 2020-23</i>	Dr. Peter Crawford (Elected 2020 for 3 years) Mrs. Jan Fisher (Elected 2020 for 3 years) Janine Ogborne (Elected 2020 for 3 years) Chris Newman (Elected 2020 for 3 years)

Co-opted Not required

P.C.C. - Elected *Maximum of 9 from Padstow and 3 from Trevone.*

Mr. Alan Veck - 1 Mr John Hinchliffe - 1 Molly Bishop - 1 Mrs Janine Ogborne - (T) 1
Mrs. Angela Reskelly - 2 Mr. Tim Bishop - 2 Mrs. Sue Luckham - (T) 2
Mrs. Betty Tucker - 3 Mrs .Rosemary Howells - 3 Mrs. Chris Cunningham (T) - 3

Code: 1 = retires APCM in 2022 2 = retires APCM in 2023 3 = retires APCM in 2024
(T) =Trevone Rep.

Status The PCC is a Charity and is registered with the Charity Commission from 28th November 2008. The registration number is 1126984 and appears on all PCC correspondence.

2) Aims and Organisation

The main purpose of the PCC is defined in the Parochial Church Councils (Powers) Measure 1956 as

"to co-operate with the Parish Priest in promoting in the Parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical"

PCC The PCC met 4 times during the year and the Standing Committee, consisting of the Officers, met as required.

Committees: Church Rooms;

Electoral Roll: At the Annual Parochial Church Meeting held on October 25th 2020 the Electoral Roll stood at 125 members.

Sunday Attendance: The average Sunday attendance in the parish for a "Normal" Sunday was 70.

3. Review of Progress and Achievements

A. Worship

Retired Clergy The Parish continues to be extremely grateful for the ministries of Canon Michael Fisher, Revd. Katie Kirby.

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Lay Worship Leaders We offer our thanks to all our Lay Worship Leaders who have all worked

hard to give the parish acts of worship on the weeks when there is no Eucharist.

Our thanks to: **Andrea Curnow, Jan Fisher, Keith Fyleman, Martin Saunders, Christine Cunningham and Janine Ogborne.**

Mid-week Communion and Saints Days. With the assistance of the honorary assistant clergy, the parish is able to offer a regular said Eucharist at St. Petroc's Padstow on Thursdays. The Eucharist of Wholeness and Healing has been suspended due to the pandemic. The sacrament is taken to the sick and housebound on a regular basis.

Children. Children's Clubs have returned, with JAM on Sunday mornings at 10.00 am, Friday Club at 6pm and Messy Church on the last Friday of the month. Grateful thanks to Pat Jenks, Andrea Curnow, Christine Cunningham and their teams of helpers.

B. Buildings

The Church Property Registers for St Petroc's, Padstow and St Saviour's, Trevone are both updated each year before the Annual Parochial Church Meeting and are available for anyone to view at the Meeting. A full report on the fabric appears in the Churchwardens' reports and the Restoration Report.

Restoration of St Petroc's Church Buildings and Fixtures.

The "Coracle Appeal" has raised £4,782 during the year from fund personal donations. Unfortunately, in the second year of Covid restrictions there has been no opportunity for fund raising activities. Thanks to everyone who has who generously donated.

Church Rooms

The Church Rooms were out of action for much of the year due to Covid restrictions. Please refer to accounts for income and expenditure.

C. Mission

Mission Action Planning is an automatic item on the agenda of the PCC. 2021 was a year which saw the arrival of our new Rector of the Benefice Revd. Ian Gulland. Revd Ian is slowly mapping out the Vision for Mission for the Parish of Padstow and the United Benefice.

Safeguarding is an automatic item on the agenda of the PCC. Thanks to Patrick Atkinson our Safeguarding officer who keeps our Safeguarding files up to date.

GDPR is an automatic item on the agenda of the PCC. Thanks to Chris Newman our GDPR officer who keeps the PCC up to date on GDPR matters.

D Ecumenical relations

The "**Churches Together**" (formerly known as "**South Camel Christians Together**") have now resumed under the Chairmanship of Sally Lee. They look forward to again events such as Carols on the Quay, Walk of Witness, Sea Sunday and various other joint services.

The Church Sharing Agreement: in operation since November 2011 and continues to work extremely well. The joint Catholic & Anglican Council meet twice a year.

4. Review of Financial Activities and Affairs

Honorary Independent Examiner: Mr. Mike Huntley, who examined our Annual Accounts last year, declined to do so this year for personal family reasons. Because of this the Annual Accounts for 2021 were independently examined by newly appointed Independent Examiner Mrs Karen Wright, Treasurer of Padstow Museum.

Bankers: Lloyds TSB Bank Plc, Molesworth Street Wadebridge and HSBC plc. 12 Molesworth Street Wadebridge

Thanks: We offer our sincere thanks to Tim Bishop our PCC Treasurer who manages the Accounts and does the banking for Padstow; Martin Saunders who looks after the day to day cash-book and banking for Trevone; our Church Wardens, Andrea Curnow and Janet Dawe, who handle the collections and Sue Norfolk who maintains the cash-book for Padstow; and to Geoff Spear who collects and banks Magazine advertising income. We also thank Karen Wright for her work in examining the Accounts of the PCC this year and Martin Saunders and Angela Reskelly for their work with the Planned Giving and Gift-Aid tax claims.

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Parish Finances

See the Annual Accounts document :-

"ACC1	Treasurer's Report"
"ACC3	Independent Examiner's Report"
"ACC4	Statement of Financial Activities"
"ACC5&6	Income and Expenditure"
"ACC7	Balance Sheet"

Parish Reserves Policy

Parish Reserve funds may be established and expended solely under the control of the PCC

1. Quinquennial Reserves

See the Annual Accounts "ACC9 & ACC10 Padstow PCC Accounting Policies"

2. General Reserve Policy

See the Annual Accounts "ACC9 & ACC10 Padstow PCC Accounting Policies"

3. Restricted Funds

See the Annual Accounts "ACC8 "Restricted Funds Summary"

Signed:

Revd Ian Gulland
(Chair) 27th April 2022

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Rector's Report

REPORTS ON THE YEAR 2021

Church Wardens Report - St. Petrocs

Janet Dawe & Andrea

Curnow

In preparation for drafting this report, we read back over the Churchwarden's reports from the APCM's held in October 2020 and April 2021. It helped to focus on so much that has happened in the last two years in our Parish. Up until the start of war in Ukraine in February, the Pandemic was the biggest and longest challenge that we faced. We read about how we dealt with the lockdowns and keeping people safe, to the opening of the church again and how the services and worship have been transformed into where we are today. The introduction of the internet for the streaming of services, a new musical direction, and the new challenges of building back up the congregation and the finances!

But, having looked backwards to see where we have come from over this time, we should also be looking forward and taking with us all the positive things that have happened. The Children's clubs and Messy Church are going from strength to strength, Christmas services were well received, and we hope to see a continuing increase in the weekly attendance at all the other services on offer through the week.

To create a better awareness of St Petroc's and what is on offer, some work has been done to create new signage around the church and churchyard. This is a staged approach to gradually increase awareness of the church throughout the town by improving signage over a greater area. We hope to see the first signs in place shortly. The new signs will allow for greater flexibility in displaying what is on and when.

As you read this, the first printed edition of the Parish magazine will be in circulation following the pandemic. We are running a trial copy to see if there is still enough interest to continue with an annual subscription.

We will be looking at starting some small fundraising events such as coffee mornings over the next few months to raise some much-needed funds and to provide outreach and encouragement for people in the community to come and engage and socialise. Our hope is that these will be organised and run by separate groups of people to share the responsibility. Alongside this, we are always open to more volunteers to help with the running of services, setting up

and serving coffee after a service or helping to clean the church...a regular commitment doesn't have to be every week, but it is very much appreciated and a particularly important part of the hospitality and welcome.

The contactless giving station is on order, and we are hoping that this will soon be installed. It is also hoped that this will encourage more regular giving and will encourage visitors to the church to contribute as we move ever closer to a cashless society.

The works identified in the last Quinquennial inspection continues to be monitored. A lot of time, effort and meetings have taken place around the issues raised in relation to the Prideaux Brune memorial, but we are pleased to say that on recent advice from a Health and Safety inspection we have hopefully found a solution to the problem which doesn't incur a full restoration. The focus will now be on repairing/replacing the floor in the area by the choir stalls.

Finally, we would like to say a big thank you to the support we have received this year from Fiona and all the worship leaders. To Pat and all the team that lead the children's services and clubs. To Ian for always being available (and Vicky for her support!). To our fellow Chapelwarden's, Sue and Chris in Trevone. To Tim, for keeping us all on the straight and narrow and especially Sue, who has the answer to everything and is always at the end of the phone!

St. Saviour's Chapel Wardens Report

Sue Hollingsworth & Chris Newman

Another year to report the continuing impact of the pandemic. Faith can be tested in many ways. However, at the same time what has become evident is the love and neighbourly approach to supporting others in our wonderful community. How fortunate we are.

We have enjoyed being able to continue to extend a very warm welcome to all, local residents and their visiting families and friends, holiday homeowners and holiday makers.

We have been able to continue to facilitate a range of forms of worship and music from the more traditional Eucharist service, though it continued to be taken in one form, through to Morning Worship, Songs of Praise and Taizé. The music has on occasions been provided by the band, facilitated by Chris Cunningham and on others led by the singing of Jane Myles. However, in the main we have relied upon piped organ or choral music as regrettably we no longer have a resident organist. We are therefore so glad that we installed a hearing loop in the last few years. We were delighted to have Jamie Constance play for the Service of Nine Lessons and Carols which brought members of the community together to read the lessons.

Outreach is so important and takes many forms. Whether that be social care or the simple display at Easter of a cross made of driftwood by Andy Nichols or the raising of a large Christmas Tree by a group from the village and the illumination of the Church stain glass window.

St. Saviours has seen average Sunday attendance numbers in the low to mid-twenties. Slightly lower than those enjoyed pre-pandemic but consistent. As indicated we have looked to continue to embrace different styles of worship and we are grateful to all that participate in the life of the church in whatever capacity that is. We are particularly grateful for the lead taken by retired Canon Michael Fisher, though the term retired does not seem appropriate in view of all that he does. We also benefitted from services lead by Curate Fiona Giorla, and occasionally Rev'd Diane Powell and Rev'd Katie Kirby. Reader Charles Howlett has added an additional insight into services. Towards the end of the year, we were delighted to hear Ordinant Oli Myles preach for the first time and through

his and his family's presence give hope and support to the future of the local church.

Sunday morning worship continues to be lead, in the main, by the worship leaders Jan Fisher, Chris Cunningham and Martin Saunders. We are delighted that they bring their own individuality to the leading of worship enabling St. Saviours, as a small church, to widen its appeal.

The church's congregation was delighted to welcome in February the licensing of Ian Gulland as the new vicar for the Benefice, and in turn the parish of Padstow including St. Saviour's Church, Trevone to which of course this report relates. We have since enjoyed Ian leading a 7 o'clock morning vigil on Easter Sunday and morning worship on the Sunday before Christmas.

The church locally and nationally has to face many challenges, and therefore it is difficult to state the congregation's disappointment in having seen so little of Ian leading worship in Trevone during 2021. We acknowledge that adjusting to a new role and responsibilities can take time. We look forward in the future to him leading through his role as vicar.

The pandemic has quite obviously impacted upon every individual, and upon all activities in the village, as it has throughout the country and indeed the world. Our thoughts and prayers are with those that have lost loved ones or experienced pressures upon them in whatever form they may be, whether financial, mental, or physical.

Thanks to the guidance Patrick Atkinson and Oli Myles gave back in 2020 we have been able to continue to conduct services in as fuller way as possible and continue to have the church available for private prayer. This has proved to be so important for personal reflection.

Pydar Deanery Report

Diocesan Synod

Martin Saunders

General Data Protection Regulation (GDPR) Report

Chris

Newman

GDPR continued to be a standing agenda item for all PCC meetings through 2021.

The year saw the licensing of Ian Gulland as the new vicar for the St. Petroc's Benefice and therefore vicar for the Padstow Parish.

The parish maintains a spreadsheet based upon diocesan guidance relating to all activities that impact upon its GDPR responsibilities. Ian Gulland has appraised himself of the contents of the spreadsheet and how personal data is handled.

Ian and all members of the PCC are equally responsible for all aspects of GDPR as they relate to the activities of the parochial church council.

The inclusion of GDPR on all PCC agendas enables its members to have the opportunity to raise matters of relevant concern. The PCC remained cognisant of its responsibilities, on behalf of Padstow PCC, as they related to personal data obtained for and retained by the parish and the requirements to ensure that such data was only obtained for purposes notified to and approved by the individuals to whom the data applied.

Atkinson

Since the APCM meeting in April of last year the parish has embarked on a number of projects or initiatives.

Risk Management: Whilst not associated exclusively with Safeguarding and the Protection of Children and Vulnerable Adults, Risk Management and moreover the mitigation of risk is a key part of all areas of Parish functioning and activity and bears heavily on protecting the vulnerable. A Risk Management register (a matrix) has been created that identifies and captures areas of risk associated with the various activities and responsibilities the parish is engaged in identifies areas of risk, where mitigations exist to reduce those risks and where action needs to be taken to further reduce risk. Reviewing the Risk Management Register is an ongoing activity which has been incorporated into the functioning of the Standing Committee, the Parish Safeguarding Officer (PSO) and other groups as necessary.

Turning to Safeguarding:

- **Disclosure & Barring Service (DBS).** Once again it is important to acknowledge the hard work of Sue Norfolk who carries out all the administration required to get those for whom it is necessary their Disclosure and Barring Service (DBS) certificates. This is a key element of the safe recruitment process, a process that has to be applied to the appointment of all employees and volunteers within the parish who work with children and vulnerable adults on a regular basis. **Many thanks Sue for all that you do.**
- **Safeguarding Training:** It is a pleasure to report that the momentum established last year in this area has been maintained. A significant number of people have completed their Basic and Foundation Training and Leadership training where necessary. This has generated a healthy degree of interest and therefore discussion about Safeguarding matters amongst members of the parish. This in turn has created a heightened awareness of the issues and this is a blessing which we should all acknowledge and value.
- **The Parish Safeguarding Policy:** The parish policy, now known and the *Statement of Safeguarding Principles* has been fully reviewed and where necessary revised. The new version was formally adopted by the PCC on July 14th, 2021. The Statement of Safeguarding Principles is available on the parish website where there is also a page dealing specifically with safeguarding matters.
- **Safeguarding Audit:** In mid-December 2021 the parish engaged with the Safeguarding Audit process made available to the Parish through the recently established Safeguarding Dashboard. There were two outcomes to this work stream. The first is the Safeguarding Action Plan and the second is that the Parish has moved from Level 1 to Level 2 (out of 3 levels). The principle area for development is that of **Safe Recruitment and People Management:** This is a significant 'project' within the current development of good safeguarding practice within the Church of England. Discussion continues within the Parish so that we can meet the requirements without detriment to the recruitment and interest of volunteers.
- **Safeguarding Concerns:** It would not be right to share the details of instances where there has been a Safeguarding concern save to say that the number is not zero. If it were zero there would be no comfort in that because the sad realities of life are that there will be Safeguarding cases in our community and all that zero would show is that we're not identifying

them. One of the most important responses to such things is to see what can be learnt and to take specific action to protect, to make things better, both as individuals and as a community.

'Love is patient, love is kind..... It always protects, always trusts, always hopes, always perseveres'. 1 Corinthians 13.4-7,13

JAM Club (Jesus and Me Club)

Leaders: Pat Jenks and Vicky Gulland

Team: Rosemary Howells, Amanda Pascoe and Jessica Thorpe

Since JAM Club started up again (25th April 2021) we have enjoyed a very encouraging year. Our team has increased and I am delighted to report that Vicky has joined me as a co-leader. Our lovely teenager, Jess Thorpe, is now a regular helper. We have also been blessed with the help of parents of new children, who stay with us each session. Our numbers are on the increase and we can have 10-12 children each Sunday.

We meet every Sunday (10am-11am) coming into church for a blessing at the end of Communion services and starting in church on the second Sunday of each month. We aim to start each session at 10am, with activities available for children who arrive early. These are related to the lesson for the day, which we continue to take from the Readings in church each Sunday. At 10am we have a "Welcome Time", hearing the children's "news" and introducing the theme for the day. Then one or two worship songs (with actions/dance); followed by a Bible story; prayer time (sometimes led by the children) and craft activities. Drinks, biscuits and fruit snacks are always included in the session!

We continue to take a collection each week, to teach the children that "giving" is part of a church family's life. The children decide what we collect for and this year we have done:

- **£96** - **£25** to vaccinate 150 people in Africa against River Blindness and Elephantiasis; **£35** for a solar cooker and water heater for a family in Africa and **£36** to provide 4 pairs of shoes for 4 children in Africa, to protect them from getting hookworm in their feet – chosen by Jamie, Josh and Charlie (Rev. Ian and Vicky's boys).
- **£100** – for "Doctors without Borders"/"Medicine Frontier" for their work abroad – chosen by Jess.
- **£76** – for 5 chickens, one cockerel and 2 goats, for an African family (through the Good Gifts company) – chosen by Jamie, Josh and Charlie.
- We are now half way towards purchasing a cow for **£125**, to send to Africa – chosen by Charlie.

As always, my heart-felt thanks go to the JAM Club team for their continued, enthusiastic support! JAM Club very much values the support of the whole congregation of St. Petroc's and would always welcome anyone who would like to join us for a session, to see what we do and share in the fun!

Children's and Family Ministry

Curnow

Andrea

What a lot has happened since this time last year! We have cautiously progressed from largely online services and occasional meetings on Zoom to a new pattern of children's clubs and services. From May until the school summer holidays we trialled running Fun Club initially with small outdoor groups and also trialled Messy Church on a small scale. During December we were able to hold a Nativity Special when the children were able to have a short service in church and watch a film of the Nativity which lots of them were involved with the previous year. We are grateful to Vicky and helpers for organising a Christingle service on Christmas Eve.

Following some reviews of our practice we have settled into a pattern of children's clubs and services, although we still have to respond to events (usually Covid related) as appropriate.

FRIDAY CLUB - (previously known as Friday Fun club)

Where we are - our purpose:

"open to all but with Christian leadership and input"

"enables children to find out more about Jesus and his love for us"

"an opportunity to sow seeds of faith" "children can enjoy themselves in a safe setting"

Developments since our review of how Friday Club is structured

- 2 Friday Clubs and 1 Messy Church per month have been adopted as a manageable pattern. Tim does a useful flyer to summarise each month 'What's on for Children and Families'. Due to our forward planning the dates are also on the website, Facebook and in the Parish magazine.
- A TV monitor has been very useful. We are able to access short film clips/ Bible stories on U-Tube to support our reflection and teaching.
- Offering snacks such as chopped fruit throughout the session is also proving a success.
- Friday Club is a useful time to chat to parents as well as children and it is pleasing to note that some families are now joining JAM Club on Sundays

Messy Church - This is a real team effort, currently led by Andrea, Christine and Janine and supported by a band of dedicated helpers from both Padstow and Trevone. Messy Church is usually held once a month on a Friday evening from 4.30- 6pm. The service involves lots of activities including music and playing drums and a short act of worship and celebration. Currently families are asked to bring their own picnic if they wish to eat together. We are very grateful to everyone who helps in any way but more help is always welcome It is pleasing that as well as members of Padstow and Trevone Churches some other members of the community are joining us. Attendances continue to be encouraging and some families are attending who may not have been accustomed previously to attending church.

Following the meaningful World Day of Prayer Service held on 4th March, which several of us attended and were inspired by, we decided to use some of the children's ideas from this service for the next Messy Church. The theme will be 'Seeds of Hope' and donation plates were available to collect for Ukraine.

Ministry and Outreach to Children and Families including schools

We are hoping to hold a second general meeting soon to include all those interested in the above in any way. Please speak to Andrea, Janine, Chris or one of the team if you would like to join us. We would particularly welcome anyone who feels they might like to work with older children, parents with young babies and/or our outreach into schools.

Future Dates

Friday Club 6-7pm

Apr 1st & 15th (am)

Services

May 6th & 13th

June 10th & 17th

July 1st & 8th

Aug

Sept 9th & 16th

Oct 7th & 14th

Nov 11th & 18th

Dec tbc

Messy Church 4.30-6pm

Apr 29th

May 20th

June 24th

July 15th (Trevone- beach based activities?)

Sept 23rd

Oct 21st

Nov 25th

Other

Easter Church

Church Rooms Report

Sue

Norfolk

The Church Rooms are now up and functioning again. We have seen some of the regular users return, some new groups, but sadly have also lost some groups. The past two years of the Pandemic has had a significant impact on the halls finances. So it was agreed that the room rates would rise by £5 per session, to cover the costs of increased utilities.

As the building is now showing signs of wear and tear, the committee have met to make a list of snagging issues and draw up a programme of maintenance and re-decoration. This will take place when funds allow.

We have a wonderful facility for the local community, and as we get back to some normality, we welcome ideas for its use.

The Parochial Church Council for the Parish of Padstow

St. Petroc's Church, Padstow with St. Saviours Church, Trevone

INCOME AND EXPENDITURE ACCOUNT FOR YEAR ENDED 31st DECEMBER 2021

(to be read also as notes to the Statement of Financial Activities)

2020		Ref	2021
£	<u>INCOMING RESOURCES</u>		£
	Direct Giving		
25174	Gift Aid Tax recovered	1	5916
19220	Planned Giving - Gift Aided	2	24300
431	Planned Giving - Other	3	190
1662	Collections - Ordinary	4	2799
2217	Collections - Gift Aided	5	1817
59	Collections - Offetory Boxes	6	959
1260	Voluntary Donations	7	2330
415	Votive Candles	8	806
50438	Sub-Total Direct Giving		39117
	Other Activities		
1390	Magazine Sales	9	70
2511	Magazine Advertising	10	2171
89	Bookstall	11	0
3985	Fees	12	5072
1035	Church Hall Income	13	1550
7712	Investment Income	14	7881
16722	Sub-Total Other Activities		16744
67160	Total Ordinary Income 2021		55861
	Non-Recurrent Extraordinary Income - (R) = Restricted		
1044	Special Appeal Donations (excluding Coracle Appeal) (R)	15	3342
6500	RC's Contribution to Church Expenses (R)	16	6500
1650	Grant Aid for Equipment, Children's Fun Club & Garden (R)	17	899
1084	Solar Panel Electricity Cost Offset (R)	18	1545
10491	Bequests	19	1000
0	St Saviour's Fabric & Furniture Fund Dog Show (R)	20	0
200	General Funding Events income	21	81
0	Children's Fun Club Fund Raising (R)	22	0
20969	Sub-Total N-r Extraordinary Income		13367
	Non-recurrent Extraordinary Income - Coracle Appeal Restricted		
1044	Gift Aid Tax Recovered	23	0
0	Listed Places of Worship Grants (Tower & Chimney)	24	0
0	Major Donation	25	4000
1264	Fishermens Friends Concert	26	0
955	Other Donations and Fund Raising	27	782
3263	Sub-Total N-r Extraordinary. Income - Coracle Appeal		4782
24232	Total Non-recurrent Extraordinary Income 2021		18149
91392	<u>TOTAL INCOMING RESOURCES 2021</u>		<u>74010</u>

The Parochial Church Council for the Parish of Padstow

St. Petroc's Church, Padstow with St. Saviours Church, Trevone

2020			2021
£	<u>RESOURCES EXPENDED</u>	Ref	£
	Ordinary Recurrent Expenditure		
850	PCC Donations - Mission/Charity	31	499
41461	MMF (Common Fund)	32	42000
2700	Clergy Expenses	33	3075
935	Fees Payable to Diocese / Deanery	34	2316
3581	Heat, Light, Water	35	3687
4051	Running Expenses	36	4675
1430	Upkeep of Services	37	3403
3733	Minor Repairs/Organ Maintenance	38	8450
0	Mission Costs	39	178
0	Votive Candles	40	0
6651	Insurance	41	6248
3163	Hall Running Expenses	42	3140
629	Magazine Printing & Postage	43	0
6549	Parish Administration Costs	44	6170
1302	Cleaning Costs	45	1244
562	Outgoing Fees passed to Bells, Verger, Organist etc.	46	570
189	Children's Resources and Excursions	47	500
<u>77786</u>	Sub-Total Ordinary Recurrent Expenditure		<u>86155</u>
	Ordinary Non-recurrent Expenditure		
1177	St Saviour's Fabric & Furniture Fund Repairs	48	0
0	Quinquennial Report corrective actions	49	0
1267	Church Rooms Equipment	50	1213
1137	Garden of Peace Equipment	51	0
0	General Funding Event costs	52	0
<u>3581</u>	Sub-Total Ordinary Non-recurrent Expenditure		<u>1213</u>
	Non-recurrent Expenditure - Special Appeal Restricted Donations		
511	St Petroc's Society	53	551
0	Royal British Legion	54	574
0	Seafarers Mission UK	55	0
428	Water Aid	56	0
0	J Constance (Organist) Educational Costs Gift	57	2000
209	The Children's Society	58	0
0	Mount Edgecombe Hospice	59	0
0	Good Gifts (Africa) from JAM Club collection	60	97
0	Padstow Lifeboat Fund	61	0
0	Cornwall Air Ambulance	62	100
0	Cornwall Hospice Care	63	0
<u>1148</u>	Sub-Total N-r Expenditure Special Appeal Donations		<u>3322</u>
	Non-Recurrent Expenditure - Coracle Appeal Restricted Fund		
500	Christmas Lights (in agreement with Fishermens Friends)	64	0
0	Coracle Appeal Other Expenditure (Bank Charges)	65	6
<u>500</u>	Sub-Total N-R Expenditure Coracle Appeal		<u>6</u>
<u>83015</u>	<u>TOTAL RESOURCES EXPENDED 2021</u>		<u>90696</u>
<u>8377</u>	<u>SURPLUS (or - LOSS) INCOME OVER EXPENDITURE</u>		<u>-16686</u>

The Parochial Church Council for the Parish of Padstow
St. Petroc's Church, Padstow with St. Saviours Church, Trevone

INDEPENDENT EXAMINER'S REPORT TO PADSTOW PCC

This report on the Accounts of the PCC for the year ended 31 December 2020, which are set out in the booklet provided, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ('the Regulations') and s.43 of the Charities Act 1993 ('the Act') as amended by Charities Act 2011 Part 8.

Respective responsibilities of the PCC and the Examiner

As members of the PCC you are responsible for the preparation of the Accounts; you consider that the audit requirements of Regulations and section 43(2) of the Act do not apply. It is my responsibility to issue this report on those Accounts in accordance with the terms of the Regulations.

Basis of this report

My examination was carried out in accordance with the directions given by the Charity Commissioners under section 43(7)(b) of the Act and to be found in the Church guidance, 2006 edition. That examination includes a review of the accounting records kept by the PCC and a comparison of the Accounts with these records. It also includes considering any unusual items or disclosures in the Accounts and seeking explanations from you as trustees concerning such matters.

Independent examiner's statement

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

- 1) which gives me reasonable cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with section 41 of the Act; and
 - to prepare accounts which accord with the accounting records and comply with the requirement of the Act and the Regulations have not been met; or
- 2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed..... Dated..... 2022

Name.....

Address.....

Accounts

The Parish of Padstow

St. Petroc's Padstow & St. Saviour's Trevone

Sunday 18th April 2021



ANNUAL PAROCHIAL CHURCH MEETING



REPORTS FOR THE YEAR 2020

Please take this booklet home with you for reference

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**THE PARISH OF PADSTOW (St. Petroc's Padstow and St. Saviour's Trevone)
ANNUAL MEETINGS HELD IN THE CHURCH ROOMS, PADSTOW
ON SUNDAY 25th OCTOBER 2020**

11a.m. ANNUAL MEETING OF PARISHIONERS (VESTRY MEETING) - AGENDA

Opening prayers - Led by Revd. Fiona Giorla

- 1) Appointment of clerk for the meetings.
- 2) Apologies
- 3) Minutes of the last Annual Meeting of Parishioners (Vestry Meeting)
- 4) Election of Churchwardens for 2020/2021:
Present Wardens are: **Padstow:** Mrs. Sue Norfolk (2012) and Mrs. Janet Dawe (2019)
Trevone: Mrs. Sue Hollingsworth (2011) and Mr. Chris Newman (2018)

11.15a.m. ANNUAL PAROCHIAL CHURCH MEETING - AGENDA

- 1) Apologies
- 2) Minutes of the last Annual meeting held on 28.03.2019
- 3) Matters arising from the minutes
- 4) No Rector's report Parish in Transition
- 5) Presentation of the **NEW** Electoral Roll which stood at 130 at the 2019 Annual Meeting Betty Tucker
- 6) Annual report on the financial affairs of the parish and presentation of P.C.C. accounts Tim Bishop
- 7) Appointment of **INDEPENDENT EXAMINER** (Present Examiner: Mr. Robert Nelmes)
- 8) Comments and questions on Parish Reports - as written and received
*P.C.C. Annual Report; Churchwardens' report - St. Petroc's; Chapel-warden's report - St. Saviour's;
Deanery Synod; Safeguarding, Health & Safety; GDPR:Work with Children-Teatime Services, Taize.*
- 9) Election of Lay Representatives to Deanery Synod for the new Triennium 2020-2023. – as nominated.
- 10) Election of members to the P.C.C. - as nominated

The present P.C.C. consists of:-

Ex-Officio members

Sue Norfolk and Janet Dawe (Church wardens - Padstow); Chris Newman and Sue Hollingsworth (Chapel Wardens - Trevone); Deanery Synod Members (as elected above);
Elected members: There are 4 vacancies for the full term (3 Padstow and 1 Trevone)

Padstow:

Janet Dawe (2020), Tilly Watts (2020); Patrick Atkinson (2020) – **Retire this year**; Betty Tucker (2021), Rosemary Howells (2021) Barbara Gard (2021) Lilian Martyn (2022), Alan Veck (2022), John Hinchliffe (2022)

Trevone:

Keith Fyleman – **Retires this year**

Christine Cunningham (2021) Vacancy 2 Year.

"The P.C.C. has 12 elected members with 3 representatives from Trevone and 9 from Padstow. The term of office to be three years and re-election cannot be sought for one year. 1 representative from Trevone and 3 from Padstow to retire each year. 4 members retire each year giving other members of the congregation an opportunity to serve.

11) Election of Sidesmen

Present sidesmen are:

St. Petroc's: Peter Crawford, Heather Crawford, Angela Reskelly, Frances Lockwood, Alan Veck, Hugo White, Trevor Whitehouse, Sue Whitehouse, Louise Thorpe.

St. Saviour's: Peter Cotterill, Iola Cotterill, Andrew Nicholls.

- 12) Amendments to Standing Orders - if any.
- 13) Any other business - by leave of the Chairman
- 14) Date of next APCM meeting Tuesday 30th March 2021 (provisional)
- 15) Closing Grace

**MINUTES OF THE MEETING OF PARISHIONERS
25th OCTOBER IN ST. PETROC'S CHURCH, PADSTOW AT 11am**

Opening Prayer: Led by Revd. Fiona Giorla.

1. Appointment of Clerk for the meeting: Janine Ogborne was appointed Clerk for the meeting. This was proposed by Patrick Atkinson and seconded by Janet Dawe.

2. Apologies for absence

Apologies for absence were received from Claire Atkinson

Present at the meeting

Sue Norfolk (Lay Chair), Patrick Atkinson, Angela. Reskelly, Andrea Curnow, Chris and Brian Cunningham, Janet Dawe, Rosemary Howells, Chris Newman, Sue Hollingsworth, Martin Saunders, Peter and Heather Crawford, Alan Veck, Tim and Molly Bishop, John Hinchliffe, Janine Ogborne, Peter and Iola Cotterill, Peter Chadderton, Tilly Watts, Fiona Giorla.

3. Minutes of the last Annual Meeting of Parishioners (vestry meeting) 20th March 2019

The minutes of the last Annual Meeting of Parishioners (vestry meeting) were agreed as an accurate record.

Proposed: Sue Hollingsworth

Seconded: Tim Bishop

All: In favour

4. Matters Arising There were no matters arising

5. Election of Church Wardens for 2020/2021

The Lay Chair advised that the posts would be a short tender due to the unprecedented circumstances of Coronavirus restrictions, and the hope is to resume a full APCM in March/April 21.

Padstow and St. Petroc's Church Padstow:

Sue Norfolk.: Proposed: Andrea Curnow

Seconded: Linda Morey

Janet Dawe: Proposed: David Taylor

Seconded: Sue Hollingsworth

All: In favour

St. Saviour's Trevone:

Sue Hollingsworth: Proposed: Chris Newman

Seconded: Winn May

Chris Newman: Proposed: Sue Hollingsworth

Seconded: Winn May

All: In favour

Regarding the church wardens' swearing in process, this had been conducted on line. Therefore, alternative arrangements will be made for marking the occasion in church when possible.

There was no other business and the meeting closed at 11.15am.

**MINUTES OF THE ANNUAL PAROCHIAL CHURCH MEETING HELD ON 25th OCTOBER
2020 IN ST. PETROC'S CHURCH, PADSTOW AT 11.15am**

1. Apologies for absence

Apologies for absence were received from Claire Atkinson.

Present at the meeting

Sue Norfolk (Lay Chair), Patrick Atkinson, Angela. Reskelly, Andrea Curnow, Chris and Brian Cunningham, Janet Dawe, Rosemary Howells, Chris Newman, Sue Hollingsworth, Martin Saunders, Peter and Heather Crawford, Alan Veck, Tim and Molly Bishop, John Hinchliffe, Janine Ogborne, Peter and Iola Cotterill, Peter Chadderton, Tilly Watts, Fiona Giorla.

2. Minutes of the Annual Parochial Church Meeting held on 28th March 2019

The Chair asked those present if there were any amendments required to the minutes of the Annual Parochial Church meeting held on 28th March 2019. There were no amendments.

Proposed: Tim Bishop

Seconded: Peter Crawford

All: In favour

3. Matters Arising from the Annual Parochial Church Meeting held on 28th March 2019

There were no matters arising.

4. Rector's Report

There was no rector's report as the rector had left the Benefice. The Lay Chair wished to thank everyone for stepping up in the absence of a rector. Also, grateful thanks to the retired clergy, church wardens, and volunteers. The Lay Chair also wished the parish representatives every success in appointing the new rector.

5. Presentation of the new Electoral Roll which stood at 130 at the 2019 meeting

The Lay Chair advised that the number on the Electoral Roll at the 2019 meeting was 130. Deceased = 3. Moved away = 2. Fiona Giorla was removed from the Electoral Roll as she is now clergy. 94 are on the Electoral Roll for Padstow and there are 34 for Trevone. Therefore, following the revision, the number on the Electoral roll for 2020 is 128.

Many thanks to Betty Tucker for collating and providing the data.

6. The Annual Report on the Financial Affairs of the Parish and Presentation of the PCC accounts

The Treasurer Mr. Tim Bishop presented his Financial Report as per the Annual Report. This report was available to anyone upon request and had been circulated to PCC members. He advised that last year the accounts had been hit by three major items. Firstly, the as expected Tower Project 12 month retention payment of £7.3k had to be made. Secondly, the urgent safety need for wall and chimney repair and removal work, identified by the Quinquennial Inspection cost a further £17k. Thirdly, the Heritage Lottery Fund required a claw-back repayment of £34k because the Tower Project came in under budget. These three factors necessitated the liquidation of £30k of our investments being £13k of Coracle Appeal fund and £17k of Quinquennial reserve. The Parish had made a loss in the year overall.

Through the TESCO "Bags of Help" scheme we were awarded a total grant of £4,000 (£3,000 made available within the year 2019) to turn the wasteland area behind the Church Rooms into a garden of Peace for use by children and adults.

Overall the PCC had a Net Movement of Funds of minus £48,926 and now retains total assets of £268,168- comprising of restricted Coracle Appeal fund (£1915), St. Saviour's F&F fund (£2,413) and Quinquennial Reserves (£63,139) together with an unrestricted General Reserve fund (£50,000) and a General Working fund (£149,900).

Page 1.4

The Rector had left part way through the year which hit attendance numbers and donations at both churches.

John Hinchliffe asked how much the choir master costs had been. The Treasurer couldn't disclose the figure under the Data Protection Act. However, he did say that typically, the role would cost in the order of £80+ per service. It was a very short-lived improvement as the choir master resigned at the same time as the Rector.

The Annual Accounts were inspected, approved and signed off by Mr. Robert Nelmes. The Lay Chair requested approval to the Annual Report and its content.

Proposed: Tim Bishop Seconded: Patrick Atkinson All: Approved

The Chairman wished to formally thank the Treasurer, Mr. Tim Bishop for his continued hard work in preparing the accounts for the Parochial Church Council. Those present gave a round of applause to show appreciation of the work that goes unseen.

7. Appointment of Independent Examiner

The Treasurer advised that the Independent Examiner for the 2019 accounts was Mr. Robert Nelmes. Mr Robert Nelmes is very happy to inspect the accounts at the current level each year.

Proposed: Tim Bishop Seconded: Patrick Atkinson All in favour.

8. Comments and Questions on Parish Reports – as written and received

There were no comments or questions as parish reports had not been submitted due to the unprecedented circumstances of Coronavirus and Government restrictions.

The Safeguarding Report (Verbal); Patrick Atkinson, Safeguarding Officer for the parish gave a verbal report. His approach is to talk about abuse and neglect to children and vulnerable adults. To protect these groups means that as a community, there is a need for vigilance, pro-activity, and it is everyone's responsibility as individuals. Upholding these values reduces the number of people who are on the receiving end of abuse and/or neglect. The Safeguarding Officer wished to thank the Church Administrator (Sue Norfolk) for ensuring all the necessary DBS checks were carried out on people carrying out parish activities. It's an enormous task and she does it for the whole Benefice and would like to publicly thank her.

Safeguarding Training is extremely important and the Diocese requires people to have a particular level of training. In the last year people have been trained in C1-C3 level. C5 training course is an update on the other training sessions held over a period of time. These can be done on-line but people are offered the possibility to do the training on the premises. The Safeguarding Officer suggested anyone interested in joining a course is very welcome and to contact him to arrange it.

The Safeguarding Officer and the rector met shortly after the rector's institution to discuss safeguarding matters and protocols and procedures that needed to be adopted including the safety and security of the rector and his family. Matters are discussed on a regular basis and decisions made as appropriate and in accordance with the Diocesan requirements and good safeguarding practice. There have been a number of national developments in the safeguarding area. The House of Bishops have issued various instructions. There is a new policy which the Safeguarding Officer is currently working through. There is also the requirement for the website which must have a safeguarding notice on it which says 'safeguarding must be signposted' on the homepage. This is in progress to ensure it is on the homepage of the Facebook page and the Benefice website as soon as possible.

Also it is now a requirement that safeguarding is added to reports at the APCM as well as being a standing item on the PCC agenda. The Chair added it is an area that it is so very important and wished to commend Patrick Atkinson for his compliant and sensible approach to the safeguarding agenda. All agreed.

The Chair thanked all involved in the above for their hard work and dedication in providing a service to the parish.

9. Election of Lay Representatives to Deanery Synod

Martin Saunders advised it was a new Triennium 2020-23. Thanks to Jan Fisher, Peter Crawford, Tilly Watts and Fiona Giorla who were our past representatives. Jan Fisher and Peter Crawford expressed an interest in continuing to represent the parish. Martin Saunders advised that no parish is obliged to fill the places.

Fiona Giorla was no longer eligible as she had been ordained so couldn't serve as a Lay representative.

10. Election of members to the Parochial Church Council

The Lay Chair expressed grateful thanks to those who had served the PCC and were now standing down this year. This year, people had stepped up to the plate and it looked as though all places had been filled. Lilian has stood down due to her health.

Following the rule of 12 elected members, plus ex-officio members, and 3 retire each year, the Chair added that although the regulations specify the number, it doesn't mean that every vacancy has to be filled. Also people can be co-opted on at a later date. An APCM can also reduce the number of people should they wish to do so.

There were 3 vacancies for Padstow and 2 vacancies for Trevone. Following a vote, the elected members to the Parochial Church Council were confirmed as follows:-

St. Saviour's, Trevone

Nominated: Janine Ogborne	Proposed: Sue Hollingsworth	Seconded: Jan Fisher
Nominated: Sue Luckham	Proposed: Sue Hollingsworth	Seconded: Martin Saunders
Abstained: Brian Cunningham		

St. Petroc's, Padstow

Nominated: Andrea Curnow	Proposed: Sue Whitehouse	Seconded: Sue Luckham
Nominated: Angela Reskelly	Proposed: Sue Norfolk	Seconded: Janet Dawe
Nominated: Tim Bishop	Proposed: Andrea Curnow	Seconded: Janine Ogborne

Casual Vacancy: Nominated: Molly Bishop Proposed: Tim Bishop Seconded: Sue Norfolk

11. Election of Sidesmen

St. Petrocs, Padstow

Currently, those on the rota include Peter Crawford, Heather Crawford, Janet Dawe, Angela Reskelly, Alan Veck, Hugo White and Trevor Whitehouse. Those on the rota had the opportunity to either stay on the rota or be removed. There was no response; therefore the rota remains the same at this point and all those are re-elected.

St. Saviours, Trevone

Peter and Iola Cotterill, Oli Myles and Brian Cunningham had volunteered to be sidesmen at Trevone. Michael Hayes and Andy Nicholls were already on the rota. All in favour.

12. Amendment to Standing Orders

There were no amendments recorded.

13. Any Other Business by leave of the Chairman

The date of the next APCM was confirmed as 30.03.2021 but would be reviewed closer to the time due to COVID_19 restrictions.

The meeting closed with the Grace and the chair requested the members of the new PCC to remain for their first meeting.

PADSTOW PAROCHIAL CHURCH COUNCIL
St. Petroc's Padstow and St. Saviour's Trevone
Annual Report on the year 2020

1). Legal and Administrative Information

Name: Parochial Church Council of The Parish of Padstow (St Petroc's Padstow and St Saviour's Trevone).

Location: St Petroc's Padstow is in Church Street, Padstow. O.S. ref: 916 754 Post-code: PL28 8BG
St Saviour's Trevone is located in Trevone village. O.S. ref: 893 757 Post-code: PL28 8QX

Members: Members of the PCC are either ex-officio or elected by the Annual Parochial Meeting in accordance with the Church Representation Rules. During the year the following served as members of the PCC.

Clergy:	Vicar: Vacancy	
Churchwardens	Mrs. Sue Norfolk	(Padstow - first elected 2012)
	Mrs. Janet Dawe	(Padstow - first elected 2019)
Chapel Wardens	Mr. Chris Newman	(Trevone - first elected 2018)
	Mrs. Sue Hollingsworth	(Trevone - first elected 2011)
Deanery Synod	Dr. Peter Crawford	(Elected 2020 for 3 years)
<i>Triennium 2020-23</i>	Mrs. Jan Fisher	(Elected 2020 for 3 years)

Co-opted Not required

P.C.C. – Elected *Maximum of 9 from Padstow and 3 from Trevone.*

Mrs. Betty Tucker – 1	Barbara Gard - 1
Mrs. Chris Cunningham (T) - 1	Mr John Hinchliffe - 2
Mrs .Rosemary Howells – 1	Janine Ogborne – (T) 2
Mrs Lilian Martyn – retired	Mr. Alan Veck – 2
Mr. Tim Bishop – 3	Mrs. Angela Reskelly – 3
Mrs. Andrea Curnow – 3	Mrs. Sue Luckham - 3

Casual Vacancy – Molly Bishop 2020-2022

Code: 1 = retires APCM in 2021 2 = retires APCM in 2022 3 = retires APCM in 2023
(T) =Trevone Rep.

Status The PCC is a Charity and is registered with the Charity Commission from 28th November 2008. The registration number is 1126984 and appears on all PCC correspondence.

2) Aims and Organisation

The main purpose of the PCC is defined in the Parochial Church Councils (Powers) Measure 1956 as “to co-operate with the Parish Priest in promoting in the Parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical”

PCC The PCC met 2 times during the year and the Standing Committee, consisting of the Officers, met as required.

Committees: Church Rooms;

Electoral Roll: At the Annual Parochial Church Meeting held on the 20th March 2019 the Electoral Roll stood at 130 members (a decrease of 3 on 2018).

Sunday Attendance: The average Sunday attendance in the parish for a “Normal” Sunday was 88.

3. Review of Progress and Achievements

A. Worship

Retired Clergy The Parish continues to be extremely grateful for the ministries of Canon Michael Fisher, Revd. Katie Kirby and Revd. Diane Powell.

Lay Worship Leaders We offer our thanks to all our Lay Worship Leaders who have all worked hard to give the parish acts of worship on the weeks when there is no Eucharist. Our thanks to: **Sue Norfolk, Andrea Curnow, Jan Fisher, Keith Fyleman, Martin Saunders, Christine Cunningham and Janine Ogborne.**

Mid-week Communion and Saints Days. With the assistance of the honorary assistant clergy, the parish is able to offer a regular said Eucharist at St. Saviour's, Trevone on Wednesdays and at St. Petroc's Padstow on Thursdays. The Eucharist of Wholeness and Healing takes place at St Petroc's or St. Saviour's on the last Friday of each month. The sacrament is taken to the sick and housebound on a regular basis.

Children. There is a "Teatime" Family Service in St. Petroc's usually on the last Sunday of each month with a Children's fun evening on Fridays. We are grateful to Andrea Curnow and her team for their work for the Fun Evenings and to those who assist them. The "Teatime" Family Service at Trevone continues and we offer our thanks to Mrs. Christine Cunningham and her team for all their work with this service.

Finally our thanks to Pat Jenks for her work with "JAM" (Jesus and Me) each Sunday during the 11.00 a.m. service at St. Petroc's.

B. Buildings

Both Church Property Registers are updated each year before the Annual Parochial Church Meeting and are available for anyone to view at the Meeting. A full report on the fabric appears in the Churchwardens' reports and the Restoration Report.

Restoration of St Petroc's Church Buildings and Fixtures.

The "Coracle Appeal" has raised £8,768 during the year from fund-raising and personal donations and including £1,825 Listed Places of Worship grants and £4,050 from a Fishermens Friends concert held in the Church. Unfortunately the major fund raiser of the year, the "Garden Party", had to be cancelled due to the Coronavirus restrictions. Thanks to everyone who has worked on fund-raising events and those who have generously donated.

Church Rooms

The "New" Church Rooms are not currently being used due to Covid_19 restrictions. Please refer to accounts for income and expenditure.

Through the TESCO "Bags of Help" scheme we were awarded a total grant of £4,000 (£3,000 made available within the year 2019) to turn the wasteland area behind the Church Rooms into a garden of Peace for use by children and adults.

C. Mission

Mission Action Planning is an automatic item on the agenda of the PCC. 2020 was a year of transition without an incumbent, therefore no progress on Mission Action Planning.

Safeguarding is an automatic item on the agenda of the PCC. Thanks to Patrick Atkinson our Safeguarding officer who keeps our Safeguarding files up to date.

D Ecumenical relations

The "**South Camel Christians together (now known as Churches Together)**" – There has been no activity due to COVID-19 restrictions.

The Church Sharing Agreement: in operation since November 2011 and continues to work extremely well.

4. Review of Financial Activities and Affairs

Honorary Independent Examiner: Mr. Robert Nelmes had been selected, but due to the pandemic, he declined to undertake the task this year and this was carried out by Mr. Mike Huntley who examined our Annual Accounts.

Bankers: Lloyds TSB Bank Plc, Molesworth Street Wadebridge and HSBC plc. 12 Molesworth Street Wadebridge

Thanks: We offer our sincere thanks to Tim Bishop our PCC Treasurer who manages the Accounts and does the banking for Padstow; Martin Saunders who looks after the day to day cash-book and

banking for Trevone; our Church Wardens, Sue Norfolk and Janet Dawe, who handle the cash-book for Padstow; and Geoff Spear who collects and banks Magazine advertising income. We also thank Robert (Bob) Nelmes, for his work in examining the Accounts of the PCC this year and Martin Saunders and Angela Reskelly for their work with Planned Giving and Gift-Aid tax claims.

Parish Reserves Policy

Parish Reserve funds may be established and expended solely under the control of the PCC

1. Quinquennial Reserves

The PCC have established a reserve fund of £40,000 for each Church in the Parish in order that they may be able to address, in a timely manner, any maintenance, repair, replacement or restoration work that may be required following a Quinquennial inspection. The PCC shall aim to replenish any such reserve funds expended within the 5 years before the next Quinquennial inspection.

2. General Reserve

In order that the PCC shall be able to continue the work of the Parish, by maintaining the upkeep of services, paying fees, salaries and expenses, and covering all Church running costs, should the Parish income become dramatically or unexpectedly adversely impacted (e.g. due to the Parish being in transition or due to the necessary closure of the Church for repair work). Or in order that the PCC can act in a timely manner should there be a need for significant or urgent Parish expenditure on church property or facilities (other than may be associated with Quinquennial inspection matters). The PCC shall aim to maintain a General Reserve at the level of at least 25%, but no more than 50%, of the latest past year's annual income (currently the General Reserve is £50,000). When and if such reserve is expended it shall be replenished at a rate that the PCC decides to be appropriate given their ongoing financial position.

Parish Finances

See the Annual Accounts at end of this document.

Signed: _____
Mrs. Sue Norfolk
(Lay Chair) 18th April 2021

Looking Back

The parish has experienced two transitions in quick succession, which has resulted in a sense of uncertainty, which the pandemic further compounded. The past year has included a mixture of in-person services, online services and working hard to ensure there is a pastoral presence in our communities. Special thanks to all who have worked so hard to ensure there is a worshipping presence from our churches. Whilst many have been so helpful during this transition, I would like to especially thank our wardens, retired clergy, curate and treasurer.

For the past two months, since I started, we have seen further changes in our worship patterns. There has been an online service via Zoom, the development of our Facebook and YouTube presence, the start of a live-streamed service from Padstow, and most recently we have seen the re-establishment of regular services in each church across the benefice. We have seen increasing numbers come into church each week and over 300 people viewing our online services. The Lent course was also a source of encouragement as we explored the Gospel of John.

Since arriving, I have been spending much of my time building relationships, listening, and seeking to equip people across the benefice. I have seen a tangible change in outlook and an openness to reach out to the community. I have also been encouraged to see new (including young) people attending our services, many of whom have expressed an interest in becoming 'members' of the church.

Looking Forward

As I write this, we have just started having regular services again, which has provided some stability and normality. More than that, it allows and encourages us to be the worshipping community we have been called to be. It will be easy to slip back to familiar patterns; however, we need to be listening to how God may be leading us (His people and His church) in a new direction.

You will have noticed that the Sunday service at Padstow has become more contemporary, which is a response to: i) the mandate set out in the parish profile, and ii) the need for a service that reaches out to the community in a new way. Initially, I didn't set out to make a significant change; however, it does seem to be right, and people have responded positively. I appreciate not everyone may initially appreciate the change, but I hope that we can all be reminded of our duty to serve and leave a Spiritual legacy for the next generation, as well as be generous to others.

In addition to wholesome worship together, in the months ahead I hope we can go through a process that starts to articulate our ministry and missional priorities, which inevitably means planning for growth. Of course, we hope for numerical growth, but we also need to seek to growth in depth. John 15 helpfully sets out (in Jesus' own words) the desire of the Father and Son, which is that we are fruitful and abide in Him (Jesus). We need to ensure that what we are doing is fruitful according to God's heart. You will notice that one of the conditions for healthy growth and fruit is pruning... which can be uncomfortable!

In the next year I hope that we can look at these specific areas:

- Engaging our local families and children.
- Equipping and encouraging worship leaders, and build our ministry team.
- Enhance and diversify our worship.
- Explore what it is to be a house of prayer, worship and ministry.
- Explore what 'mission' is in our context, linked to the wider and global context.

- Upgrade our technology and communication.
- Diocesan/Deanery initiative: On the Way.

Encouragingly, many of these things are already underway. However, in order to make them achievable we will need to ensure that operationally and financially we are 'investing' in growth. We are fortunate to have healthy reserves; therefore, I will seek PCC approval for the Treasurer to set aside £25k as an initial development fund (the emphasis will be people rather than buildings, growth rather than maintenance).

As we start on this journey and seek to share this with others who may join us, I would like our new PCC to explore the use of this vision statement and three missional priorities:

Our Vision

Our vision is to love God and each other generously and reflect the hope of the gospel.

Faith

We are committed to deepening our faith together. God has revealed himself most clearly through the gift of his Son, Jesus Christ. God makes himself known personally to each believer through the work of the Holy Spirit.

Hope

The hope we have is found in our loving God and all that Jesus has done for us. This hope is for all and so we seek to speak of it, share it and demonstrate it when we are together and in our community.

Love

We are called to share the love, joy and peace that comes from God with all who come to our church. Our desire is to see all belong and be transformed by the warmth and generosity of our love and hospitality.

Character and Culture

One of the great joys of this part of Cornwall is the strong sense of identity and community. One of the great challenges is aligned with this; how do we act and behave like one church? This is not meant to be critical; often our strengths have a corresponding blind-spot or potential weakness. Our pride in place and past may lead to holding others at arms distance.

In the coming months we will need to understand what it means to be one church under God, with Christ as our head. Where is he leading us (together!)? Then we have the need to work together as one united benefice. As I have repeatedly mentioned, I have no blueprint but it would seem unwise not to state the obvious. Much of this will depend on our character and seeking to demonstrate brotherly and sisterly love (Gal 5.22-23, Phil 4.8, 2Pet 1.5-7, Col 3.12-15, Acts 20.35). Love is not a feeling; it is a commitment. Church is always described in the context of loving God and loving others, how (well) we do this will be a mark of our Christ-like character.

Reminder

Finally, I would like to remind you of what you as a church have asked of me. I believe this forms the mandate for our shared ministry, it also articulates how our PCC should run, as well as every area of church life. I will be frequently asking the PCC to ask how we are doing in each of these areas.

Excerpt from the Parish (& Benefice) Profile:

- Someone who is a good communicator, who is **approachable** and sensitive – able to work with people from a wide range of backgrounds.
- A **team** person – someone who is able to **build, enable, encourage, collaborate** with and lead a team.
- Experience in developing **worship**. Confident in what they **believe** but open to God showing them **new** things.
- **Passionate** about **growing** the Church, with a particular emphasis to engage **young people**.
- **Relates** well with other people, able to balance having a sense of **humour** and being **resilient**.

Team
Approachable
Build
Enable
Encourage

Collaborate
Worship
Believe
New
Passionate

Grow
Young people
Relate
Humour
Resilience

I look forward with anticipation to all God has in store in this parish.
With every blessing,
Revd Ian Gulland

Church Wardens Report – St. Petrocs

Sue Norfolk & Janet Dawe

There has not been much to report on since our October APCM, who would have thought we would have two more lockdowns.

But it is wonderful that the Benefice managed to appoint Revd Ian Gulland our new Rector, who we welcomed to Padstow and the Benefice in January, along with Vicky his wife and their 3 boys, Jamie, Josh and Charlie. We look forward to your ministry here in the Parish and the wider Benefice.

We would like to thank our retired clergy, curate and Lay Worship leaders for all they have done and their continued support through this Pandemic.

Our hopes for the future is that we take the Parish profile mandate to which Ian was appointed to use it to start building up teams of lay ministry to help and support Ian as he carries out his ministry in bringing growth to the Parishes and communities in which we serve.

St. Saviour's Chapel Wardens Report

Sue Hollingsworth & Chris Newman

The pandemic has quite obviously impacted upon every individual, and upon all activities in the village, as it has throughout the country. Although North Cornwall was fortunate to suffer less than other areas we are only too aware of those residents and members of the congregation that lost loved ones to Covid-19 during the year. Our thoughts and prayers are with them. The church bell was rung as part of the weekly mark of thanks and respect for the NHS.

Thanks to the guidance of Patrick Atkinson and Oli Myles we were able to open St. Saviour's for private prayer, when allowed, enabling parishioners to have a place of solace during troubled times. In addition, we were also able to hold services, for which we were grateful to Canon Michael for leading our Sunday Eucharist and for those that assisted him in the services, in particular Jan Fisher and Fiona Giorla. Through troubled times these services presented a wonderful opportunity to worship

together whilst fully observing the understandable restrictions of social distancing. Although, as has been the case throughout the Church of England, communicants could only participate of one form of the Eucharist, the congregation coming to the altar as individual households marked a change and added to the poignancy of the occasion.

In spite of the impact upon worshipping, we were still able to mark Easter with the addition outside of the church of a cross made from driftwood, and Christmas with a Christmas Tree in the grounds and to be seen from Trevone Road. In addition, the beautiful round stain glass window, was illuminated for both seasons. All of these small initiatives helping to reinforce the church and faith at the centre of the community.

Regrettably, it was not possible to hold the annual village dog show which has enabled residents and visitors alike to relax and mix whilst raising funds for the church.

With regard to the structure of the church and grounds, we replaced the old church shed therefore enabling the provision of increased storage space, and also had repairs conducted on the roof of the church.

Pydar Deanery Report

Martin Saunders

Because of Covid, both Diocesan Synod and Deanery Synod have only met by Zoom.

Diocesan Synod

Diocesan Synod met in May, September and November. As well as Presidential addresses, at the May meeting, the bishop introduced the document which is now called 'The Saints Way' for synod to discuss and accept. September was primarily a meeting of the company to approve the diocesan accounts and a presentation from the Director of Education. The November meeting heard from the CMS mission partner in Beirut and from the bishop of Strangnas in Sweden. It then discussed and approved the 2021 budget.

Deanery Synod

Deanery Synod met in February, July and October. At the February meeting, the Rural dean reported that the clergy had agreed to pause the deanery plan progress. Rebecca Evans, from Church House, then spoke about clergy and accompanied ministry development. The July meeting was primarily a discussion on how churches were faring in lockdown and a brief discussion on 'The Saints Way'. At the October meeting, the Archdeacon introduced the latest 'bare-bones' draft of the deanery plan, which was debated at length. It was sent to parishes for comment (this PCC gave a substantial reply) but work on the plan is again put on hold by the Archdeacon.

General Data Protection Regulation (GDPR) Report

Chris Newman

GDPR continued to be a standing agenda item for all PCC meetings through 2020. The impact of both COVID-19 and also the parish being for most of the year in a second period of transition in recent years meant that there were no additions to the spreadsheet of parish activities to which the requirements of GDPR applied. The inclusion of GDPR on all PCC agendas enabled its members to have the opportunity to raise matters of relevant concern. The PCC remained cognisant of its

responsibilities, on behalf of Padstow PCC, as they related to personal data obtained for and retained by the parish and the requirements to ensure that such data was only obtained for purposes notified to and approved by the individuals to whom the data applied.

Safeguarding Report

Patrick Atkinson

Whilst **Health & Safety** is a crucially important matter and area of responsibility for the Rector, Church Wardens and PCC it is a very different matter from **Safeguarding**, they are not the same. As it stands at the moment Health & Safety matters are dealt with by a small group of people within the PCC, the PCC having not been able to appoint a *Health & Safety Officer* to oversee these matters. This situation needs to be resolved.

In recent months the Health and Safety of worshippers and visitors to the church buildings has been and continues to be a matter of great concern, reflecting very much the unprecedented difficulties caused by the Covid 19 pandemic. A great deal of time, effort and care has been spent by the Church Wardens, Clergy, Tim Bishop and Oli Myles in ensuring the safety of everyone concerned. Detailed risk assessments identified procedures and protocols that needed to be put in place and these in turn needed and continue to need reviewing and updating in response to the ever-changing situation and government guidance.

Turning to Safeguarding:

I should like to begin by thanking Sue Norfolk for her continued hard work and care, not only on behalf of this parish but also on behalf of the entire Benefice, carrying out all the administration and chasing that is required to get all members of the PCCs and anyone working with children and or vulnerable adults vetted through the Disclosure and Barring Service (DBS).

I am delighted to report that a number of members of the PCC and notably one within the parish at large, have followed the new diocesan safeguarding training scheme. I have duly updated the details on the Parish Safeguarding Training register. Congratulations to everyone who has completed their training.

Once again this year there are a number who need to update or rather re-train and I will be e-mailing them to prompt that.

All new members of the PCC will need to do their basic awareness C0 training and if they have 'leader status' the additional training as befits their role. I will be sending them an e-mail too.

The Parish Safeguarding Policy has been revised and signed by Rev Ian, as the incumbent, in accordance with the Church of England requirements. The policy that we use is the model policy approved by the diocese. The policy is short and lacking in detail. I would advise those who wish to read the policy to do so in conjunction with the Parish Safeguarding Handbook (PSH) which is comprehensive, this is the key reference document.

I have had a number of meetings with Revd; Ian to discuss safeguarding matters. Some of these have been around the topic of social media. Thus far the Parish's

engagement with social media has been restricted to Facebook, Twitter and a Website. In recent weeks this has developed further to include recording of services, posting recorded services on social media and most recently Live Streaming. These are exciting and significant developments which the PCC is required, in discharging its safeguarding duties, to be in control of. The diocese advises, through the PSH, the PCC to appoint someone from within the PCC to monitor the use of Social Media, this person being given full access to all the accounts and platforms. Thus far nobody on the PCC has volunteered to fulfil this role.

In light of the developments noted above the Consent, Registration and Data Release forms are in the process of being reviewed.

It would not be right to share the details of instances where there has been a Safeguarding concern save to say that the number is not zero. If it were zero there would be no comfort in that because the sad realities of life are that there will be Safeguarding cases in our community and all that zero would show is that we're not identifying them.

JAM Club (Jesus and Me Club)

Leader: Pat Jenks

Team: Rosemary Howells and Amanda Pascoe

Sadly, due to the pandemic, JAM Club has been unable to meet since March 2020. Social distancing restrictions do not fit well with the structure of our meetings, especially as we welcome children from 3 years upwards. Normally we would have a "Welcome Time" at 11 a.m., when we hear the children's news and introduce the theme for the day; then 1 or 2 worship songs (with actions/dance); followed by a Bible story; prayer time (sometimes led by the children); and craft activities. Drinks, biscuits and fruit snacks are always included in the session! We could "distance" the children by arranging more tables to complete craft activities but expecting children to sit in their places for almost an hour would not be fair.

Also, we have always welcomed children visiting Padstow on holiday and can have larger groups at times. With vaccinations for Coronavirus still ongoing and quite nasty variants around the country, this would increase the risk of passing on infection. Placing any child at risk in one of our meetings, should never be contemplated.

My personal thoughts, for the near future, are to try and arrange outdoor activities for children during the summer months, maybe in the garden of the church rooms. However, we cannot always rely on the weather and we would definitely need extra helpers, to be able to take children to the toilets in the building, manage accidents, bring out snacks, etc. Discussions are underway with Revd. Ian, as to what we can practically offer and we will keep the congregation informed.

Teatime Services/ Children's and Family Ministry

Andrea Curnow

Team: Andrea Curnow, Christine Cunningham, Janine Ogborne

From May last year the Teatime Team resolved to do their best to maintain a monthly service. We are grateful to Fiona for taking on the technical side of online services, which has enabled us to offer family Teatime Services on Zoom. Although it has been a challenge we have been pleased to be able to engage with children and offer interactive activities. We encourage young people to help lead parts of the services.

As churches gradually re-open we are currently engaging in discussions about the way forward in ministry to families and children. We hope that our experience with Teatime Services and Fun Club will prove useful in supporting Rev'd Ian with this. We will be relying on the prayers and encouragement of all members of our congregations and welcome offers of help of any kind.

The Parochial Church Council for the Parish of Padstow

St. Petroc's Church, Padstow with St. Saviours Church, Trevone

INCOME AND EXPENDITURE ACCOUNT FOR YEAR ENDED 31st DECEMBER 2020

(to be read also as notes to the Statement of Financial Activities)

2019 £		Ref	2020 £
	<u>INCOMING RESOURCES</u>		
	Direct Giving		
0	Gift Aid Tax recovered	1	25174
22200	Planned Giving - Gift Aided	2	19220
490	Planned Giving - Other	3	431
5336	Collections - Ordinary	4	1662
4642	Collections - Gift Aided	5	2217
1269	Collections - Offetory Boxes	6	59
1965	Voluntary Donations	7	1260
1682	Votive Candles	8	415
37584	Sub-Total Direct Giving		50438
	Other Activities		
1487	Magazine Sales	9	1390
2312	Magazine Advertising	10	2511
740	Bookstall	11	89
8035	Fees	12	3985
4612	Church Hall Income	13	1035
7919	Investment Income	14	7712
25105	Sub-Total Other Activities		16722
62689	Total Ordinary Income		67160
	Non-Recurrent Extraordinary Income - (R) = Restricted		
3636	Special Appeal Donations (excluding Coracle Appeal) (R)	15	1044
6500	RC's Contribution to Church Expenses (R)	16	6500
4477	Grant Aid for Equipment, Children's Fun Club & Garden (R)	17	1650
1397	Solar Panel Electricity Cost Offset (R)	18	1084
0	Bequests	19	10491
2413	St Saviour's Fabric & Furniture Fund Dog Show (R)	20	0
1052	General Funding Events income	21	200
132	Children's Fun Club Fund Raising (R)	22	0
19607	Sub-Total N-r Extraordinary Income		20969
	Non-recurrent Extraordinary Income - Coracle Appeal Restricted		
0	Gift Aid Tax Recovered	23	1044
1825	Listed Places of Worship Grants (Tower & Chimney)	24	0
0	SITA Cornwall Trust Grant (Church Rooms Kitchen)	25	0
4050	Fishermens Friends Concert	26	1264
2893	Other Donations and Fund Raising	27	955
8768	Sub-Total N-r Extraordinary. Income - Coracle Appeal		3263
28375	Total Non-recurrent Extraordinary Income		24232
91064	<u>TOTAL INCOMING RESOURCES</u>		91392

The Parochial Church Council for the Parish of Padstow

St. Petroc's Church, Padstow with St. Saviours Church, Trevone

2019			2020
£	<u>RESOURCES EXPENDED</u>	Ref	£
	Ordinary Recurrent Expenditure		
1022	PCC Donations - Mission/Charity	31	850
35000	MMF (Common Fund)	32	41461
3000	Clergy Expenses	33	2700
2300	Fees Payable to Diocese / Deanery	34	935
3527	Heat, Light, Water	35	3581
1672	Running Expenses	36	4051
4974	Upkeep of Services	37	1430
771	Minor Repairs/Organ Maintenance	38	3733
0	Bookstall	39	0
601	Votive Candles	40	0
5794	Insurance	41	6651
2801	Hall Running Expenses	42	3163
2127	Magazine Printing & Postage	43	629
5648	Parish Administration Costs	44	6549
1280	Cleaning Costs	45	1302
2150	Outgoing Fees passed to Bells, Verger, Organist etc.	46	562
1158	Children's Resources and Excursions	47	189
<u>73825</u>	Sub-Total Ordinary Recurrent Expenditure		<u>77786</u>
	Ordinary Non-recurrent Expenditure		
0	St Saviour's Fabric & Furniture Fund Repairs	48	1177
16861	Quinquennial Report corrective actions	49	0
1047	Church Rooms Equipment	50	1267
2823	Garden of Peace Equipment	51	1137
1227	General Funding Event costs	52	0
<u>21958</u>	Sub-Total Ordinary Non-recurrent Expenditure		<u>3581</u>
	Non-recurrent Expenditure - Special Appeal Donations		
483	St Petroc's Society	53	511
723	Royal British Legion	54	0
302	Seafarers Mission UK	55	0
335	Water Aid	56	428
217	Penna Memorial & Giorla Deaconing	57	0
595	The Children's Society	58	209
0	Mount Edgecombe Hospice	59	0
0	Good Gifts (Africa) from JAM Club collection	60	0
0	Padstow Lifeboat Fund	61	0
0	ShelterBox	62	0
260	Cornwall Hospice Care	63	0
<u>2915</u>	Sub-Total N-r Expenditure Special Appeal Donations		<u>1148</u>
	Non-Recurrent Expenditure - Coracle Fund & Church Rooms Legacy		
33957	Heritage Lottery Fund Repayment (Tower under budget)	64	0
0	New Church Rooms Project funded by Coracle Appeal	65	0
0	Christmas Lights (in agreement with Fishermens Friends)	66	500
7335	Coracle Appeal Church Tower Restoration Project retentior	67	0
0	Coracle Appeal Other Expenditure	68	0
<u>41292</u>	Sub-Total N-r Expenditure Coracle & New Church Rooms		<u>500</u>
<u>139990</u>	<u>TOTAL RESOURCES EXPENDED</u>		<u>83015</u>
<u>-48926</u>	<u>SURPLUS (or - LOSS) INCOME OVER EXPENDITURE</u>		<u>8377</u>

The Parochial Church Council for the Parish of Padstow

St. Petroc's Church, Padstow with St. Saviours Church, Trevone

INDEPENDENT EXAMINER'S REPORT TO PADSTOW PCC

This report on the Accounts of the PCC for the year ended 31 December 2020, which are set out in the booklet provided, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ('the Regulations') and s.43 of the Charities Act 1993 ('the Act') as amended by Charities Act 2011 Part 8.

Respective responsibilities of the PCC and the Examiner

As members of the PCC you are responsible for the preparation of the Accounts; you consider that the audit requirements of Regulations and section 43(2) of the Act do not apply. It is my responsibility to issue this report on those Accounts in accordance with the terms of the Regulations.

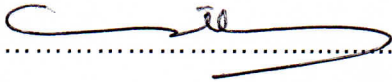
Basis of this report

My examination was carried out in accordance with the directions given by the Charity Commissioners under section 43(7)(b) of the Act and to be found in the Church guidance, 2006 edition. That examination includes a review of the accounting records kept by the PCC and a comparison of the Accounts with these records. It also includes considering any unusual items or disclosures in the Accounts and seeking explanations from you as trustees concerning such matters.

Independent examiner's statement

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

- 1) which gives me reasonable cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with section 41 of the Act; and
 - to prepare accounts which accord with the accounting records and comply with the requirement of the Act and the Regulations have not been met; or
- 2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed.....  Dated... 25th March 2021

Name..... MIKE HUNTLEY

Address..... 34 EGERTON ROAD PADSTOW CORNWALL
PL28 8DL