

# 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**

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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 26<sup>th</sup> 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 26<sup>th</sup> 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 23<sup>rd</sup> April 2025 (provisional)
- 14) Closing Grace

**MINUTES OF THE VESTRY MEETING OF PARISHIONERS.  
HELD ON WEDNESDAY 26<sup>TH</sup> 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 27<sup>th</sup> 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

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**MINUTES OF THE ANNUAL PAROCHIAL CHURCH MEETING.**  
**HELD ON WEDNESDAY 26<sup>th</sup> 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 27<sup>th</sup> 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 3<sup>rd</sup> 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 24<sup>th</sup> 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.

|                          |                                      |                                |
|--------------------------|--------------------------------------|--------------------------------|
| <b>Clergy:</b>           | Vicar: <b>Benefice in Transition</b> |                                |
| <b>Churchwardens</b>     | Mrs. Janet Dawe                      | (Padstow - first elected 2019) |
|                          | Mrs. Susan Norfolk                   | (Padstow - first elected 2023) |
| <b>Chapel Wardens</b>    | Mr. Chris Newman                     | (Trevone - first elected 2018) |
|                          | Mrs. Sue Hollingsworth               | (Trevone - first elected 2011) |
| <b>Deanery Synod</b>     | 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 28<sup>th</sup> 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.

**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) 24<sup>th</sup> 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 25<sup>th</sup> 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 31<sup>st</sup> 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 31<sup>st</sup> 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 <sup>st</sup> December 2023 |
| ACC5&6  | Income and Expenditure Account for Year Ended 31 <sup>st</sup> December 2023    |
| ACC7    | Balance Sheet as at 31 <sup>st</sup> 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          |
| <b>Total Incoming Resources</b>  |                               | <b>98562</b> | <b>21262</b> | <b>119824</b> |

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 its 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        |              |
| <b>Total Resources Expended</b>          |                                 | <b>76339</b> | <b>15822</b> | <b>92161</b> |

**Net Incoming Resources** **27663**

**Net Movement of Funds** **22223**    **5440**    **27663**

| Balances   | Unrestricted  | Restricted   | TOTAL         |
|--|---------------|--------------|---------------|
|  | £             | £            | £             |
| <b>Balances Brought Forward 1st January 2023</b>   | 250798        | 13974        | 264772        |
| <b>Balances Carried Forward 31st December 2023</b> | <b>273021</b> | <b>19414</b> | <b>292435</b> |

# 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><b>INCOMING RESOURCES</b></u>                                      |     | £                    |
|                     | <b>Direct Giving</b>  |     |                      |
| 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><b>49452</b></u> | <b>Sub-Total Direct Giving</b>  |     | <u><b>63640</b></u>  |
|                     | <b>Other Activities</b>   |     |                      |
| 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><b>26653</b></u> | <b>Sub-Total Other Activities</b>                                     |     | <u><b>31987</b></u>  |
| <u><b>76105</b></u> | <b>Total Ordinary Income 2023</b>                                     |     | <u><b>95627</b></u>  |
|                     | <b>Non-Recurrent Extraordinary Income - (R) = Restricted</b>          |     |                      |
| 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><b>11992</b></u> | <b>Sub-Total N-r Extraordinary Income</b>                             |     | <u><b>21243</b></u>  |
|                     | <b>Non-recurrent Extraordinary Income - Coracle Appeal Restricted</b> |     |                      |
| 0                   | Gift Aid Tax Recovered  | 23  | 0                    |
| 0                   | Major Donations   | 24  | 0                    |
| 730                 | Other Donations and Fund Raising                                      | 25  | 2954                 |
| <u><b>730</b></u>   | <b>Sub-Total N-r Extraordinary. Income - Coracle Appeal</b>           |     | <u><b>2954</b></u>   |
| <u><b>12722</b></u> | <b>Total Non-recurrent Extraordinary Income 2023</b>                  |     | <u><b>24197</b></u>  |
| <u><b>88827</b></u> | <b><u>TOTAL INCOMING RESOURCES 2023</u></b>                           |     | <u><b>119824</b></u> |

# The Parochial Church Council for the Parish of Padstow

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

| 2022         |  |     | 2023         |
|--------------|--|-----|--------------|
| £            | <b><u>RESOURCES EXPENDED</u></b>                                       | Ref | £            |
|              | <b>Ordinary Recurrent Expenditure</b>                                  |     |              |
| 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         |
| <b>75522</b> | <b>Sub-Total Ordinary Recurrent Expenditure</b>                        |     | <b>91018</b> |
|              | <b>Ordinary Non-recurrent Expenditure</b>                              |     |              |
| 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            |
| <b>6416</b>  | <b>Sub-Total Ordinary Non-recurrent Expenditure</b>                    |     | <b>150</b>   |
|              | <b>Non-recurrent Expenditure - Special Appeal Restricted Donations</b> |     |              |
| 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            |
| <b>1912</b>  | <b>Sub-Total N-r Expenditure Special Appeal Donations</b>              |     | <b>955</b>   |
|              | <b>Non-Recurrent Expenditure - Coracle Appeal Restricted Fund</b>      |     |              |
| 0            | Coracle Fund Expenditure   | 61  | 0            |
| 64           | Coracle Appeal Other Expenditure (Bank Charges)                        | 62  | 38           |
| <b>64</b>    | <b>Sub-Total N-R Expenditure Coracle Appeal</b>                        |     | <b>38</b>    |
| <b>83914</b> | <b><u>TOTAL RESOURCES EXPENDED 2023</u></b>                            |     | <b>92161</b> |
| <b>4913</b>  | <b><u>SURPLUS (or - LOSS) INCOME OVER EXPENDITURE</u></b>              |     | <b>27663</b> |

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# 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

|                                    |  | £             | £                    |
|------------------------------------|--|---------------|----------------------|
| <b>Fixed Assets</b>                | No book value ( <i>see note 2 below</i> )  | nil           |                      |
| <b>Current Assets</b>              | Bank Deposits and Investments ( <i>see note 3 below</i> )  | 292435        |                      |
|                                    | <b>TOTAL</b>   |               | <u><b>292435</b></u> |
| <b>Current Liabilities</b>         | ( <i>see note 2 below</i> )  | nil           |                      |
| <b>Total Assets - Financed by:</b> | ( <i>see note 1 below</i> )  |               |                      |
|                                    | Accumulated Fund 2022 Brought Forward  | 264772        |                      |
|                                    | Plus Surplus (or - Loss) 2023  | <u>27663</u>  |                      |
|                                    | <b>TOTAL</b>   |               | <u><b>292435</b></u> |
| <b>Note 1</b>                      | <b>Accumulated Fund consists of:</b>   |               |                      |
|                                    | 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> |                      |
|                                    | <b>Total Accumulated Fund 2023</b>   |               | <u><b>292435</b></u> |
| <b>Note 2</b>                      | For Church property not disposable without faculty see Terrier/Inventory.<br>Fixed Assets purchased in previous and current years written-off in accordance with PCC policies. ( <i>see Accounting Policies document</i> )<br>Accruals and Prepayments, if any, are treated as immaterial and are included in year of payment. |               |                      |
| <b>Note 3</b>                      | <b>Bank Balances, Deposits and Investments:</b>  |               |                      |
|                                    | 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         |                      |
|                                    | <b>Total Bank Balances, Deposits and Investments 2023</b>  |               | <u><b>292435</b></u> |
|                                    | <b>Reconciliation of Funds</b>   |               |                      |
|                                    | Accumulated Fund 2022 Brought Forward  | 264772        |                      |
|                                    | Add Surplus (or - Loss) 2023   | <u>27663</u>  |                      |
|                                    | <b>Total Accumulated Fund 2023</b>   |               | <u><b>292435</b></u> |

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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

### **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         |
| <b>Total Coracle Appeal Balance 2022 Brought Forward</b>     | <b>10120</b> |

##### **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        |
| <b>Total Income to Coracle Appeal Fund 2023</b>               | <b>2954</b> |

##### **Expenditure from Coracle Appeal Fund 2023**

|  |           |
|--|-----------|
| Bank Charges   | 38        |
| Other Expenditure                                      | 0         |
| <b>Total Expenditure from Coracle Appeal Fund 2023</b> | <b>38</b> |

|   |              |
|---|--------------|
| <b>TOTAL CORACLE APPEAL RESTRICTED FUNDS AT YEAR END 2023</b> | <b>13036</b> |
|---|--------------|

##### **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     |

|  |              |
|--|--------------|
| <b>TOTAL CORACLE APPEAL RESTRICTED FUNDS CARRIED FORWARD</b> | <b>13036</b> |
|--|--------------|

### **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  |

|   |            |
|---|------------|
| <b>TOTAL SPECIAL APPEAL FUNDS CARRIED FORWARD</b> | <b>862</b> |
|---|------------|

### **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    |

|   |             |
|---|-------------|
| <b>TOTAL ST SAVIOURS FABRIC &amp; FURNITURE FUNDS CARRIED FORWARD</b> | <b>5368</b> |
|---|-------------|

|   |              |
|---|--------------|
| <b>TOTAL RESTRICTED FUNDS HELD AT YEAR END 2023</b> | <b>19266</b> |
|---|--------------|

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**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.