

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.