

The Parish of Padstow

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

Thursday 7th May 2026



ANNUAL PAROCHIAL CHURCH MEETING



REPORTS FOR THE YEAR 2025

Please take this booklet home with you for reference

CONTENTS

- ❖ Agenda for Vestry meeting and Annual Parochial Church Meeting 2026 page 1
- ❖ Minutes of the Annual Meeting of Parishioners – 2025 page 2
- ❖ Minutes of the Annual Parochial meeting – 2025 page 3-5

REPORTS ON THE YEAR

	Page
Rector's Report	6-9
Padstow P.C.C. - Annual report for 2025	10-12

WORKING GROUPS

Curates Report	13-16
Church Wardens – Report – Padstow	17-18
Chapel Wardens - Report (inc. Deanery Synod) - Trevone	18-19
GDPR Report	19
Safeguarding & Health & Safety Report	20
Deanery & Diocesan Reports	20-22
Children's Ministry Reports	22-26
Outreach Report	26-27
Creation Care Report	27-28
Bell Ringers Report	28
Church Rooms Report	28-29
Parish Magazine	29
Croust Community Kitchen Report	29-30
Flower Team Report	30-32

THE PARISH ACCOUNTS FOR 2025

Treasurer's Report	ACC1	33
Annual Accounts Summary Statement	ACC2	34
Independent Examiner's Report	ACC3	35
Statement of Financial Activities	ACC4	36
Income and Expenditure Account	ACC5&6	37
Balance sheet at 31/12/25	ACC7	38
Restricted funds summary	ACC8	39
Padstow PCC Accounting Policies	ACC9	40-41

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

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

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

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

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

7.30 pm ANNUAL PAROCHIAL CHURCH MEETING - AGENDA

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

Sue Norfolk
Tim Bishop

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

Ex-Officio members

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

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

Padstow:

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

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

Rosemary Howells (2028) Alan Veck (2028)

Trevone:

Susan Luckham (2026) (retires this year)

Iola Cotterill (2027)

Jane Myles (2028)

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

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

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

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

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

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

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

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

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

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

Election of Churchwardens for 2025-2026

St Petroc's Church, Padstow

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

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

All in favour.

St Saviour's Church, Trevone

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

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

All in favour.

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

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

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

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

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

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

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

Matters arising – none.

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

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

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

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

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

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

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

Questions /Updates on reports:

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

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

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

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

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

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

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

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

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

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

Deanery Synod and the Diocesan

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Electoral Roll Report

CHANGES TO THE ELECTORAL ROLL FOR 2026 ANNUAL MEETING

Sue Norfolk

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

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

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

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

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

I Introduction

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

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

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

II A Personal Review of the Past Year

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

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

Ministry and Activities

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

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

Ministerial statistics for January 2025 – December 2025

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

Worship Statistics for January 2025- December 2025

Sunday & Mid-week Eucharistic Services 74

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

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

Outreach and Mission:

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

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

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

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

Pastoral Care:

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

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

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

Youth and Children:

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

Other Roles & Responsibilities:

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

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

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

I remained a training incumbent for Revd. Oli Myles.

III. Budget:

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

IV. Church Fabric and Property

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

IV. Safeguarding:

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

V. Plans for the Coming Year

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

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

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

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

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

VI. Thank you:

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Annual Report on the year 2025

1). Legal and Administrative Information

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

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

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

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

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

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

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

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

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

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

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

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

2) Aims and Organisation

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

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

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

Electoral Roll: Stood at 88 in 2025

3. Review of Progress and Achievements

A. Worship

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

Lay Worship Leaders

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

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

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

B. Buildings

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

Church Rooms

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

C. Mission

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

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

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

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

D Ecumenical relations

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

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

4. Review of Financial Activities and Affairs

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

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

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

Parish Finances

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

Parish Reserves Policy

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

1. Quinquennial Reserves

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

2. General Reserve Policy

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

3. Restricted Funds

See the Annual Accounts "ACC8 "Restricted Funds Summary"

Signed:

Paul Beynon

Revd Paul Beynon

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

Introduction

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

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

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

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

Pastoral Ministry Team

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

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

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

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

Thursday Night Holy Communion

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

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

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

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

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

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

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

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

Open the Book

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

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

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

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

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

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

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

Deanery Implementation Team

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

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

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

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

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

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

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

Christians Against Poverty (Newquay Area Debt Centre)

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

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

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

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

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

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

Barnes Nicholls Trust

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

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

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

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

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

Padstow Lifeboat Crew Chaplain

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

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

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

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

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

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

Conclusion

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

Church Wardens Report – St Petrocs

Janet Dawe & Susan Norfolk

Fabric, Goods and Ornaments

Overview

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

The Fabric of the Church

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

Completed works

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

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

Church Goods and Ornaments

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

Ongoing and Future Maintenance

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

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

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

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

Outstanding QI jobs

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

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

St Saviour's Chapel Wardens Report	Sue Hollingsworth & Chris Newman
---	---

St. Saviour's has continued to be at the heart of the Trevone community.

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

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

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

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

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

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

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

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

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

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

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

General Data Protection Regulation (GDPR) Report	Chris Newman
---	---------------------

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

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

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

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

Safeguarding – Everyone Matters – Everyone’s Responsibility

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

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

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

Pydar Deanery Report	None
-----------------------------	-------------

Diocesan Synod Report	Janet Prescott
------------------------------	-----------------------

“Themes central to ‘Growing Younger’ - intergenerational worship, shared prayer and mission - were evident throughout the Diocesan Synod in February this year.” (Isaac McNish)

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Children’s Ministry	Andrea Curnow
----------------------------	----------------------

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

Overview Planning

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

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

Messy Church

Messy Church runs on a seasonal basis:

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

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

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

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

Highlights of the past year:

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

Open the Book

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

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

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

Planner continued

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

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

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

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

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

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

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

BIBLE STUDY GROUP

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

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

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

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

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

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

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

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

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

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

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

Creation Care Report

Revd Fiona Giorla

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

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

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

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

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

Bell Ringers Report

Barbara Flanagan

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

This report covers our activities during 2025.

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

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

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

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

We rang special bells for –

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

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

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

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

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

Church Rooms Report

Sue Norfolk

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

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

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

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

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

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

Parish Magazine	Pam & Peter Finlay
------------------------	-------------------------------

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

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

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

Peter Finlay

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

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

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

Geoffrey Spear

Croust Community Kitchen	Janine Ogborne
---------------------------------	-----------------------

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

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

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

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

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

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

St Petroc's Flower Team Report	Claire Atkinson
---------------------------------------	------------------------

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

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

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

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

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

St Petroc's Church Flower Team Wedding Packages

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

For weddings we can offer the following by prior arrangement.

1. Pew ends only from £6 per pew end



2. Pedestal displays from £70 each



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



4. Standard package as above plus altar from £300



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



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

Appendix 2 continued

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

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



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

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

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

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

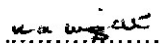
ACC2 - FINANCIAL ACCOUNTS FOR YEAR ENDED 31st DECEMBER 2025

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

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

ACC9&10 Padstow PCC Accounting Policies

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

Signed  Signed 

Mr. Tim Bishop

Mrs. Karen Wright

PCC Honorary Treasurer

Independent Examiner

ACC2

ACC3 - INDEPENDENT EXAMINER'S REPORT TO PADSTOW PCC

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

Respective responsibilities of the PCC and the Examiner

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

Basis of this report

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

Independent examiner's statement

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

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

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

ACC3

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

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

STATEMENT OF FINANCIAL ACTIVITIES FOR YEAR ENDED 31st DECEMBER 2025

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

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

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

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

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

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

Resources Expended

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

Balances

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

ACC5 & 6 – INCOME AND EXPENDITURE 2025

The Parochial Church Council for the Parish of Padstow

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

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

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

ACC 7 – BALANCE SHEET

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

BALANCE SHEET AS AT 31st DECEMBER 2025

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

ACC8 – RESTRICTED FUNDS SUMMARY

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

CORACLE APPEAL - RESTRICTED FUND - SUMMARY 2025

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

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

SPECIAL APPEALS - RESTRICTED FUNDS - SUMMARY 2025

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

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

ST SAVIOURS FABRIC & FURNITURE - RESTRICTED FUND - SUMMARY 2025

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

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

TOTAL RESTRICTED FUNDS HELD AT YEAR END 2025	28936
---	--------------

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

PADSTOW PCC ACCOUNTING POLICIES

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

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

Funds

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

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

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

INCOMING RESOURCES

Voluntary income and capital sources

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

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

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

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

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

Other income

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

Income from investments

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

Gains and losses on investments

Realised gains or losses are recognised when investments are sold.

OUTGOING RESOURCES

Grants and Charitable Donations

PCC Grants and donations are accounted for when paid over.

Activities directly relating to the work of the Church

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

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

FIXED ASSETS

Consecrated property and moveable church furnishings

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

Depreciation

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

Investments

Investments are valued at cost price.

Current Assets, Accruals and Prepayments

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

RESERVE FUNDS

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

Quinquennial Reserves

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

General Reserve

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

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

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

PURCHASING APPROVALS

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

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

The Parochial Church Council for the Parish of Padstow

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

Treasurer's Report for Year Ended 31st December 2025

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

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

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

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

The Parochial Church Council for the Parish of Padstow

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

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

Tim Bishop - Honorary Treasurer, Padstow Parochial Church Council

Addendum to Treasurer's Report

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

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

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

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

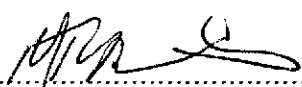
The Parochial Church Council for the Parish of Padstow
St. Petroc's Church, Padstow with St. Saviours Church, Trevone

FINANCIAL ACCOUNTS FOR YEAR ENDED 31st DECEMBER 2025

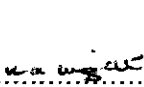
The following pages contain the end-of-year accounts of Padstow PCC for 2025, together with other required documents and statements:

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

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

Signed.....

Mr. Tim Bishop
PCC Honorary Treasurer

Signed.....

Mrs. Karen Wright
Independent Examiner

The Parochial Church Council for the Parish of Padstow

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

INDEPENDENT EXAMINER'S REPORT TO PADSTOW PCC

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

Respective responsibilities of the PCC and the Examiner

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

Basis of this report

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

Independent examiner's statement

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

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

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

Name..... *Karen Audrey Wright*

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

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

STATEMENT OF FINANCIAL ACTIVITIES FOR YEAR ENDED 31st DECEMBER 2025

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

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

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

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

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

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

Resources Expended

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

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

The Parochial Church Council for the Parish of Padstow

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

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

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

The Parochial Church Council for the Parish of Padstow

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

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

The Parochial Church Council for the Parish of Padstow

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

BALANCE SHEET AS AT 31st DECEMBER 2025

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

The Parochial Church Council for the Parish of Padstow

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

CORACLE APPEAL - RESTRICTED FUND - SUMMARY 2025

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

CORACLE APPEAL INCOME AND EXPENDITURE

£

Coracle Appeal Fund Balance 2024 Brought Forward

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

Income to Coracle Appeal Fund 2025

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

Expenditure from Coracle Appeal Fund 2025

Expenditure Item	0
Total Expenditure from Coracle Appeal Fund 2025	0

TOTAL CORACLE APPEAL RESTRICTED FUNDS AT YEAR END 2025

20785

Accumulated Coracle Appeal Fund 2025 Consists Of:

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

TOTAL CORACLE APPEAL RESTRICTED FUNDS CARRIED FORWARD

20785

SPECIAL APPEALS - RESTRICTED FUNDS - SUMMARY 2025

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

SPECIAL APPEAL FUNDS INCOME AND EXPENDITURE

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

TOTAL SPECIAL APPEAL FUNDS CARRIED FORWARD

88

ST SAVIOURS FABRIC & FURNITURE - RESTRICTED FUND - SUMMARY 2025

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

ST SAVIOURS ROOF, FABRIC & FURNITURE FUND INCOME AND EXPENDITURE

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

TOTAL ST SAVIOURS FABRIC & FURNITURE FUNDS CARRIED FORWARD

8063

TOTAL RESTRICTED FUNDS HELD AT YEAR END 2025

28936

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

PADSTOW PCC ACCOUNTING POLICIES

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

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

Funds

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

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

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

INCOMING RESOURCES

Voluntary income and capital sources

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

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

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

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

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

Other income

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

Income from investments

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

Gains and losses on investments

Realised gains or losses are recognised when investments are sold.

OUTGOING RESOURCES

Grants and Charitable Donations

PCC Grants and donations are accounted for when paid over.

Activities directly relating to the work of the Church

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

The Parochial Church Council for the Parish of Padstow

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

FIXED ASSETS

Consecrated property and moveable church furnishings

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

Depreciation

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

Investments

Investments are valued at cost price.

Current Assets, Accruals and Prepayments

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

RESERVE FUNDS

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

Quinquennial Reserves

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

General Reserve

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

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

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

PURCHASING APPROVALS

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

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

The Parochial Church Council for the Parish of Padstow

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

Treasurer's Report for Year Ended 31st December 2025

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

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

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

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

The Parochial Church Council for the Parish of Padstow

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

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

Tim Bishop - Honorary Treasurer, Padstow Parochial Church Council

Addendum to Treasurer's Report

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

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

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

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

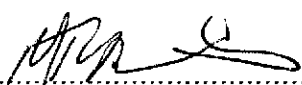
The Parochial Church Council for the Parish of Padstow
St. Petroc's Church, Padstow with St. Saviours Church, Trevone

FINANCIAL ACCOUNTS FOR YEAR ENDED 31st DECEMBER 2025

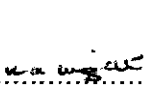
The following pages contain the end-of-year accounts of Padstow PCC for 2025, together with other required documents and statements:

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

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

Signed.....

Mr. Tim Bishop
PCC Honorary Treasurer

Signed.....

Mrs. Karen Wright
Independent Examiner

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

INDEPENDENT EXAMINER'S REPORT TO PADSTOW PCC

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

Respective responsibilities of the PCC and the Examiner

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

Basis of this report

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

Independent examiner's statement

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

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

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

Name..... *Karen Audrey Wright*

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

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

STATEMENT OF FINANCIAL ACTIVITIES FOR YEAR ENDED 31st DECEMBER 2025

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

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

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

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

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

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

Resources Expended

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

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

The Parochial Church Council for the Parish of Padstow

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

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

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

The Parochial Church Council for the Parish of Padstow

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

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

The Parochial Church Council for the Parish of Padstow

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

BALANCE SHEET AS AT 31st DECEMBER 2025

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

The Parochial Church Council for the Parish of Padstow

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

CORACLE APPEAL - RESTRICTED FUND - SUMMARY 2025

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

CORACLE APPEAL INCOME AND EXPENDITURE

£

Coracle Appeal Fund Balance 2024 Brought Forward

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

Income to Coracle Appeal Fund 2025

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

Expenditure from Coracle Appeal Fund 2025

Expenditure Item	0
Total Expenditure from Coracle Appeal Fund 2025	0

TOTAL CORACLE APPEAL RESTRICTED FUNDS AT YEAR END 2025

20785

Accumulated Coracle Appeal Fund 2025 Consists Of:

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

TOTAL CORACLE APPEAL RESTRICTED FUNDS CARRIED FORWARD

20785

SPECIAL APPEALS - RESTRICTED FUNDS - SUMMARY 2025

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

SPECIAL APPEAL FUNDS INCOME AND EXPENDITURE

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

TOTAL SPECIAL APPEAL FUNDS CARRIED FORWARD

88

ST SAVIOURS FABRIC & FURNITURE - RESTRICTED FUND - SUMMARY 2025

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

ST SAVIOURS ROOF, FABRIC & FURNITURE FUND INCOME AND EXPENDITURE

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

TOTAL ST SAVIOURS FABRIC & FURNITURE FUNDS CARRIED FORWARD

8063

TOTAL RESTRICTED FUNDS HELD AT YEAR END 2025

28936

The Parochial Church Council for the Parish of Padstow

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

PADSTOW PCC ACCOUNTING POLICIES

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

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

Funds

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

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

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

INCOMING RESOURCES

Voluntary income and capital sources

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

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

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

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

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

Other income

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

Income from investments

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

Gains and losses on investments

Realised gains or losses are recognised when investments are sold.

OUTGOING RESOURCES

Grants and Charitable Donations

PCC Grants and donations are accounted for when paid over.

Activities directly relating to the work of the Church

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

The Parochial Church Council for the Parish of Padstow

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

FIXED ASSETS

Consecrated property and moveable church furnishings

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

Depreciation

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

Investments

Investments are valued at cost price.

Current Assets, Accruals and Prepayments

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

RESERVE FUNDS

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

Quinquennial Reserves

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

General Reserve

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

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

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

PURCHASING APPROVALS

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

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