

# THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF KING CHARLES THE MARTYR FALMOUTH

England & Wales - Charity number 1130917

## Details

---

Status	Registered
Legal form	Previously excepted
Registered	2009-08-03
Register	<a href="#">View on the Charity Commission register</a>

## Contact

---

Address	King Charles the Martyr Church 33 Church Street Falmouth Cornwall TR11 3EQ
Phone	01326219246
Email	<a href="mailto:wstuartwhite@gmail.com">wstuartwhite@gmail.com</a>
Website	<a href="http://www.kcmchurchfalmouth.org.uk">www.kcmchurchfalmouth.org.uk</a>

## Activities

---

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

**Activities:** KCM Falmouth holds monthly Family services in the church which are great fun. The Choir holds regular concerts and we welcome visitors all year round from around the world. KCM has a very popular coffee shop which brings the community together. The Church Hall is now more accessible to everyone and is used for a great many groups etc.

## Classification

---

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

## Geography

- **Area of benefit:** UNDEFINED. IN PRACTICE, LOCAL
- Cornwall

## Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£81,855	£94,301	-	-
2023-12-31	£113,110	£92,561	-	-
2022-12-31	£85,381	£101,820	-	-
2021-12-31	£78,344	£90,284	-	-
2020-12-31	£111,987	£59,068	-	-

## Trustees

Name	Role	Appointed
Angela Rosebeth Snell		2020-08-11
Christine Susan Davies		2021-05-25
Jane Elizabeth Williams		2025-04-13
Jeremy Gibson Grenfell		2019-04-09
Philip Arthur Horton		2017-04-25
ROBERT JOHN MARTIN		2014-04-28
Richard Bailey		2025-04-13
Robert Angelov		2025-04-13
Suzanne Mitchell-Van Leeuwen		2025-04-13

---

# Accounts

---



Parochial Church Council of King Charles The Martyr Falmouth

Legal and administrative information

Charity number	1130917
Business address	ChurchStreet Falmouth Cornwall TR11 3EF
Bankers	HSBC Bank <b>Market Street</b> Falmouth Cornwall TR11 3AA <b>Branch now</b> <b>closed using</b> <b>Truro Branch</b> <b>HSBC and Post</b> <b>Office for</b> <b>banking</b>

Parochial Church Council of King Charles The **Martyr** Falmouth

Contents

Legal **and Administrative** Information

Membership

Committees

Financial **Review** 2024

Receipts

Payments

Statement of Assets & Liabilities

Independent Examiner's Report

Reserves Policy

Notes to the Financial Statements



## **COMMITTEES**

The PCC is assisted by a number of Committees made up of PCC members and other persons as appropriate, which meet as and when required between full meetings of the PCC.

### **Standing Committee**

This is the only Committee required by law. It has power to transact business and take binding decisions on behalf of the PCC between its meetings, particularly in cases of urgent business, subject to any directions given by the Council.

### **Financial Review 2024**

January to December 2024 KCM paid a total of £19950.00 to the MMF.

Total receipts for the year to the General account was £56701.91 which was made up of Planned Giving Collections Sum up Payments Fees Votive Souvenir sales Donations Divs/Int Legacies Tax Recovery Gift Aid and VAT Xmas fundraising Fairwinds Hire Church Hire Coffee Mornings Energy Refunds Donations (Choir and Mummings)

Total expenses for the year from the General account was £64736.08 which was made up of staff costs (Richard Glyn Becky and Kate) Postage Printing Photocopier Lease Stationery Phones and Internet Cost of Services Gas and Electricity Maintenance and Repairs Buildings Insurance MMF Bank Charges. Website costs Priest Expenses

**FALMOUTH PARISH CHURCH KING CHARLES THE MARTYR**

**RECEIPTS AND PAYMENTS YEAR ENDED 31 DECEMBER 2024**

	UNRESTRICTED FUNDS	RESTRICTED FUNDS	2023	2024
Receipts	£	£	£	
Planned Giving	2199		2940	2199
Tax Recovered	3186		3796	3186
Collections	4953		5429	4953
Parish Giving	11431		13566	11431
PG Gift Aid	2383		2916	2383
Fairwinds	5475		1395	5475
Concerts		3419	4101	3419
Donations	5213	40	10410	5253
Desig Funds			1499	
Fees	1196		1160	1196
Car Park	1630		1205	1630
Souvenirs	822		515	822
Votive/Floodlights	409		342	409
Divs & Int	1915	36	945	1951
Legacies	3807		12925	3807
Church Hire	1727		820	1727
Hall Lettings	20960		31482	20960
Huddle Let			10667	
Coffee Shop Bds Ins			1105	
Fund Raising	1059		2795	1059
DBF	525		1541	525
Heating	25		200	25
Coffee Mornings	3431			3431
VAT Claims/Refunds	4904		1041	4904
Flower Fund	1110		315	1110
	<b>78360</b>	<b>3495</b>	<b>113110</b>	<b>81855</b>

FALMOUTH PARISH CHURCH KING CHARLES THE MARTYR

RECEIPTS AND PAYMENTS YEAR ENDED 31 DECEMBER 2024

	UNRESTRICTED FUNDS	RESTRICTED FUNDS	2023	2024
Payments	£	£	£	£
MMF	19950		22900	19950
Mission & Charities			1772	
Assigned Clergy Fees	652		1420	652
Church Running Ins & Maintenance	4900			4900
Church Gas/Elec	8034		5792	8034
Hall Gas/Elec	6962		9459	6962
Parish Hall	5677		6645	5677
Organ	2247		2391	2247
Donations		3582	8601	3582
Souvenirs		2168	2440	2168
Church Admin	542		100	542
Bank Charges	2964	185	3981	3149
Designated Fds	216	78	310	294
Cost of Services	1559		0	1559
Professional Fees	1018		1379	1018
Flower Fund	11607		9168	11607
Staff Costs	141		1046	141
Fairwinds	4389		6659	4389
	687			687
Gifts	62	212	321	274
Website	865		2976	865
	<b>88076</b>	<b>6225</b>	<b>92561</b>	<b>94301</b>
Receipts less Payments	-9716	-2730	20549	-12446
Cash funds at				
1 January 2024	80947	3090		84037
cash funds at				
31 December 2024	72773	362		73135

FALMOUTH PARISH CHURCH  
 KING CHARLES THE MARTYR  
 STATEMENT OF ASSETS AND LIABILITIES YEAR ENDED 31 DECEMBER 2024

	UNRESTRICTED FUNDS	RESTRICTED FUNDS	TOTAL	TOTAL
	2023	2024	2023	2024
Cash Funds				
Bank Accounts	72773	362	84037	73135
Other Monetary Assets				
Souvenir Stocks	695		446	695
695 Investment Assets				
CBF Deposit Funds (CCLA)	12041	58592	67732	70633
National Savings Income				
Bond Choir		2000	2000	2000
abrdn UK Smaller Companies				
Growth Trust pie	21932		20010	21932
	<b>33973</b>	<b>60592</b>	<b>89742</b>	<b>94565</b>
Assets retained for				
Church use Freehold	4,000,000		4,000,000	4,000,000

## RESERVES POLICY

It is the policy of the PCC at King Charles the Martyr to maintain a balance of unrestricted funds (if possible), which equates to approximately six months unrestricted payments, to cover emergency situations that may arise from time to time.

Financial reserves are necessary to ensure that short term fluctuations in income do not affect the PCCs ability to meet its financial obligations. However, with the continued demands of MMF payments and running expenses we may need to dip into the reserves more often.

Our funds are invested with the CBF Church of England Investment Fund Income Shares- restricted for Fabric National Savings - Income Bonds restricted for the Choir and shares in abrdn UK smaller companies Growth Trust plc (formally Standard Life) We also receive an income from the Fred Piper Will Trust.

CHAIRMAN



DATED

7<sup>th</sup> April 2025

**Parochial Church Council of King Charles The Martyr Falmouth**

**Notes to the financial statements**

For the Year ended 31 December 2024.

- 1 Further to discussions with the Truro Diocesan Board of Finance in 2012  
The 2024 accounts have again been prepared under the Receipts and  
Payments format so as to simplify the figures and help reduce the  
increase in Accountancy fees.

The financial statements were approved by the trustees

on 7<sup>th</sup> April 2025

And signed on its behalf by



CHAIR OF THE PCC

TRUSTEE

Parochial Church Council Of King Charles The Martyr Falmouth

Independent examiners report to the trustees on the unaudited financial statements of Parochial Church Council Of King Charles The Martyr Falmouth

I report on the accounts of **Parochial Church Council Of King Charles The Martyr Falmouth** for the year ended 31 December 2024

Respective responsibilities of trustees and independent examiner  
As the charity's trustees you are responsible for the preparation of the accounts, you consider that the audit requirement of section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed. It is my responsibility to examine the **accounts under** section 145 of the Charities Act and follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the Charities Act; and to state **whether particular matters** have come to my attention.

#### **Basis of Independent examiners statement**

My examination was carried out in accordance with the **General Directions** given by the **Charity Commission**. An examination includes a review of the accounting records kept by the PCC and a comparison of the accounts presented with those records.. It also includes consideration of any unusual items or disclosures in the accounts, and **seeking explanations** from you as trustees concerning any such matters. The **procedures undertaken** do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set in the statement below

#### **Independent examiners statement**

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

(i) which gives me reasonable cause to believe that in any material respect the requirements:

- to keep proper accounting records in accordance with section 41 of the Act;
- and
- to prepare accounts which accord with the accounting records and to **comply with the accounting requirements** of the Act have not been met or

(ii) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

EXAMINER.....

DATED.....

18/06/25.....

J.K SHEPHERD

---

# Accounts

---

Charity Number : 1130917

Parochial Church Council of King Charles The **Martyr** Falmouth

Trustees' Report and Receipts and Payments

For the year ending

31 December 2023

Parochial Church Council of King Charles The Martyr Falmouth

Legal and administrative information

Charity number 1130917

Business address ChurchStreet  
Falmouth  
Cornwall  
TR11 3EF

Bankers HSBC Bank  
Market Street  
Falmouth  
Cornwall  
TR11 3AA  
Branch now  
closed using  
Truro Branch  
HSBC and Post  
Office for  
banking

# Parochial Church Council of King Charles The Martyr Falmouth

## Contents

### Legal and Administrative Information

Membership

Committees

Financial Review 2023

Receipts

Payments

Statement of Assets & Liabilities

Independent Examiner's Report

Reserves Policy

Notes to the Financial Statements



## **COMMITTEES**

The PCC is assisted by a number of Committees made up of PCC members and other persons as appropriate, which meet as and when required between full meetings of the PCC.

### **Standing Committee**

This is the only Committee required by law. It has power to transact business and take binding decisions on behalf of the PCC between its meetings, particularly in cases of urgent business, subject to any directions given by the Council.

### **Financial Review 2023**

January to December 2023 KCM paid a total of £22900.00 to the MMF.

Total receipts for the year to the General account was £71880.12 which was made up of Planned Giving Collections Fees Votive Souvenir sales Donations Divs/Int Legacies Tax Recovery Xmas fund raising Huddle Lease Church Hire Choir donation Mummings donation

Total expenses for the year from the General account was £62659.79 which was made up of staff costs (Richard Glyn Serena Becky and Kate) Postage Printing Photocopier Lease Stationery Phones and Internet Cost of Services Gas and Electricity Maintenance and Repairs Buildings Insurance MMF Bank Charges. Website cost

**FALMOUTH PARISH CHURCH KING CHARLES THE MARTYR**

**RECEIPTS AND PAYMENTS YEAR ENDED 31 DECEMBER 2023**

	UNRESTRICTED FUNDS	RESTRICTED FUNDS	2023	2022
Receipts	£	£	£	
Planned Giving	2940		2940	1793
Tax Recovered	3796		3796	2936
Collections	5429		5429	4335
Parish Giving	13566		13566	17591
PG Gift Aid	2916		2916	
Fairwinds	1395		1395	
Concerts		4101	4101	3798
Donations	4970	5440	10410	7519
Desig Funds	1499		1499	
Fees	1160		1160	1612
Car Park	1205		1205	1275
Souvenirs	515		515	187
Votive/Floodlights	342		342	232
Divs & Int	897	48	945	471
Legacies	12925		12925	1817
Church Hire	820		820	400
Hall Lettings	31482		31482	16250
Huddle Let	10667		10667	11000
Coffee Shop Bds Ins	1105		1105	761
Fund Raising	2795		2795	10
DBF	1541		1541	1407
Heating	200		200	328
Heating Grant				8696
Sale of Heaters				90
VAT Claims/Refunds	1041		1041	2077
Flower Fund/Verger	315		315	796
	<b>103521</b>	<b>9589</b>	<b>113110</b>	<b>85381</b>

**FALMOUTH PARISH CHURCH KING CHARLES THE MARTYR**

**RECEIPTS AND PAYMENTS YEAR ENDED 31 DECEMBER 2023**

	UNRESTRICTED FUNDS	RESTRICTED FUNDS	2023		2022
Payments	£	£	£	£	
MMF	22900		22900		28800
Mission & Charities	1772		1772		205
Assigned Clergy Fees	1420		1420		1299
Church Running & Maintenance	5775	17	5792		12672
Church Gas/Elec	9459		9459		5392
Hall Gas/Elec	6645		6645		4907
Parish Hall	2391		2391		3112
Organ		8601	8601		459
Donations		2440	2440		2700
Souvenirs	100		100		0
Church Admin	3582	399	3981		3145
Bank Charges	223	87	310		306
Incumbent	0		0		0
Cost of Services	1379		1379		2104
Professional Fees	9168		9168		7913
Flower Fund	1046		1046		412
Staff Costs	6659		6659		6874
New Vestibule					21520
Gifts	90	231	321		0
Window Deposit	5201		5201		0
Website	2976		2976		0
	<b>80786</b>	<b>11775</b>	<b>92561</b>		<b>101820</b>
Receipts less Payments	<b>22735</b>	<b>-2186</b>	<b>20549</b>		<b>-16439</b>
Cash funds at					
1 January 2023	<b>55061</b>	<b>5277</b>	<b>60338</b>		<b>75076</b>
cash funds at					
31 December 2023	<b>80947</b>	<b>3090</b>	<b>84037</b>		<b>60338</b>

FALMOUTH PARISH CHURCH  
 KING CHARLES THE MARTYR  
 STATEMENT OF ASSETS AND LIABILITIES YEAR ENDED 31 DECEMBER 2023

	UNRESTRICTED FUNDS	RESTRICTED FUNDS	TOTAL	TOTAL
	2023	2022	2023	2022
<b>Cash Funds</b>				
Bank Accounts	80947	3090	84037	60338
<b>Other Monetary Assets</b>				
Souvenir Stocks	446		446	237
<b>Investment Assets</b>				
CBF Deposit Funds (CCLA)	10451	57281	67732	61240
National Savings Income				
Bond Choir		2000	2000	2000
abrdrn UK Smaller Companies Growth Trust pie	20010		20010	20185
	30461	59281	89742	83425
<b>Assets retained for Church use Freehold</b>	4,000,000		4,000,000	4,000,000

## RESERVES POLICY

It is the policy of the PCC at King Charles the Martyr to maintain a balance of unrestricted funds (if possible), which equates to approximately six months unrestricted payments, to cover emergency situations that may arise from time to time.

Financial reserves are necessary to ensure that short term fluctuations in income do not affect the PCCs ability to meet its financial obligations. However, with the continued demands of MMF payments and running expenses we may need to dip into the reserves more often.

Our funds are invested with the CBF Church of England Investment Fund Income Shares- restricted for Fabric National Savings - Income Bonds restricted for the Choir and shares in abrdn UK smaller companies Growth Trust plc (formally Standard Life) We also receive an income from the Fred Piper Will Trust.

CHAIRMAN.....



DATED.....

22/4/24

**Parochial Church Council of King Charles The Martyr Falmouth**

**Notes to the financial statements**

**For the Year ended 31 December 2023.**

- 1 Further to discussions with the Truro Diocesan Board of Finance in 2012  
The 2023 accounts have again been prepared under the Receipts and  
Payments format so as to simplify the figures and help reduce the  
increase in Accountancy fees.

The financial statements were approved by the trustees

on 22/4/24 .....

And signed on its behalf by



**CHAIR OF THE PCC**

**TRUSTEE**

Parochial Church Council Of King Charles The Martyr Falmouth

Independent examiners report to the trustees on the unaudited financial statements of Parochial Church Council Of King Charles The Martyr Falmouth

I report on the accounts of Parochial Church Council Of King Charles The Martyr Falmouth for the year ended 31 December 2023

Respective responsibilities of trustees and independent examiner  
As the charity's trustees you are responsible for the preparation of the accounts, you consider that the audit requirement of section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed. It is my responsibility to examine the accounts under section 145 of the Charities Act and follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the Charities Act; and to state whether particular matters have come to my attention.

**Basis of Independent examiners statement**

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the PCC and a comparison of the accounts presented with those records.. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set in the statement below

**Independent examiners statement**

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

(i) which gives me reasonable cause to believe that in any material respect the requirements:

- to keep proper accounting records in accordance with section 41 of the Act;
- and
- to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the Act have not been met or

(ii) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

EXAMINER



DATED

19/4/24

Dean Stevens Wealth Management  
The Athenaeum  
Kimberley Place  
Falmouth  
Cornwall  
TR11 3QL

---

# Accounts

---

**Charity Number : 1130917**

**Parochial Church Council of King Charles The Martyr Falmouth**

**Trustees' Report and Receipts and Payments**

**For the year ended 31 December 2022**

**Parochial Church Council of King Charles The Martyr Falmouth**

**Legal and administrative information**

**Charity number** 1130917

**Business address** Church Street  
Falmouth  
Cornwall  
TR11 3EF

**Bankers** HSBC Bank  
Market Street  
Falmouth  
Cornwall TR11  
TR11 3AA

# **Parochial Church Council of King Charles The Martyr Falmouth**

## **Contents**

**Legal and Administrative Information**

**Membership**

**Committees**

**Financial Review 2022**

**Receipts**

**Payments**

**Statement of Assets & Liabilities**

**Independent Examiner's Report**

**Reserves Policy**

**Notes to the Financial Statements**



## **COMMITTEES**

The PCC is assisted by a number of Committees made up of PCC members and other persons as appropriate, which meet as and when required between full meetings of the PCC.

### **Standing Committee**

This is the only Committee required by law. It has power to transact business and take binding decisions on behalf of the PCC between its meetings, particularly in cases of urgent business, subject to any directions given by the Council.

### **Financial Review 2022**

January to December 2022 KCM paid a total of £28800 to the MMF.

Total receipts for the year to the General account was £65024.60 which was made up of Planned Giving Collections Fees Votive Souvenir sales Donations Divs/Int Legacies Tax Recovery VAT refunds claimed Huddle Lease Church Hire and the two that brought in the most Income was Parish Giving and the Heating Grant received from the Diocese.

Total expenses for the year from the General account was £87309.38 which was made up of staff costs (Richard Glyn Serena Becky and Kate) Postage Printing Photocopier lease Stationery Phones and Internet Cost of Services Gas and Electricity Maintenance and Repairs Buildings Insurance MMF Bank Charges and the New Vestibule.

**FALMOUTH PARISH CHURCH KING CHARLES THE MARTYR**

**RECEIPTS AND PAYMENTS YEAR ENDED 31 DECEMBER 2022**

	UNRESTRICTED FUNDS	RESTRICTED FUNDS	2022	2021
Receipts	£	£	£	
Planned Giving	1793		1793	2074
Tax Recovered	2936		2936	2714
Collections	4335		4335	2767
Parish Giving	17591		17591	17680
Concerts		3798	3798	2968
Donations	7169	350	7519	2840
Fees	1612		1612	1513
Car Park	1275		1275	2295
Souvenirs	187		187	282
Votive/Floodlights	232		232	199
Divs & Int	462	9	471	348
Legacies	1817		1817	9685
Church Hire	400		400	400
Hall Lettings	16250		16250	6371
Huddle Let	11000		11000	12000
Coffee Shop Bds Ins	761		761	588
Fund raising	10		10	2578
DBF	1407		1407	1026
Sale of Heaters/Guides	90		90	250
VAT Claims/Refunds	2077		2077	9766
Heating	328		328	0.00
Heating Grant	8696		8696	0.00
Flower Fund/Verger		400	400	0.00
Flower Fund Donations		396	396	0.00
	<b>80428</b>	<b>4953.00</b>	<b>85381</b>	<b>78344</b>

**FALMOUTH PARISH CHURCH KING CHARLES THE MARTYR**

**RECEIPTS AND PAYMENTS YEAR ENDED 31 DECEMBER 2022**

	UNRESTRICTED FUNDS	RESTRICTED FUNDS	2022	2021
Payments	£	£	£	£
MMF	28800		28800	30130
Mission & Charities	25	180	205	406
Assigned Clergy Fees	1299		1299	986
Church Running & Maintenance	12555	117	12672	11577
Church Gas/Elec	5392		5392	0
Hall Gas/Elec	4907		4907	2725
Parish Hall	3112		3112	2068
Organ		459	459	940
Donations		2700	2700	
Souvenirs	0		0	0
Church Admin	2771	374	3145	2514
Bank Charges	218	88	306	0
Incumbent	0		0	0
Cost of Services	865	1239	2104	911
Professional Fees	7913		7913	9024
Flower Fund	412		412	321
Staff Costs	6874		6874	6049
New Vestibule	21520		21520	0
New Boiler			0	22633
	<b>96663</b>	<b>5157</b>	<b>101820</b>	<b>90284</b>
<b>Receipts less Payments</b>	<b>-16235</b>	<b>-204</b>	<b>-16439</b>	<b>-11940</b>
Cash funds at				
<b>1 January 2022</b>	<b>68264</b>	<b>6812</b>	<b>75076</b>	<b>88330</b>
Cash funds at				
<b>31 December 2022</b>	<b>55061</b>	<b>5277</b>	<b>60338</b>	<b>75076</b>

**FALMOUTH PARISH CHURCH  
 KING CHARLES THE MARTYR  
 STATEMENT OF ASSETS AND LIABILITIES YEAR ENDED 31 DECEMBER 2022**

	UNRESTRICTED FUNDS	RESTRICTED FUNDS	TOTAL 2022	TOTAL 2021
<b>Cash Funds</b>				
Bank Accounts	55061	5277	60338	75076
<b>Other Monetary Assets</b>				
Souvenir Stocks	237		237	400
<b>Investment Assets</b>				
CBF Deposit Funds (CCLA)	8885	52355	61240	66668
National Savings Income Bond Choir		2000	2000	2000
abrdn UK Smaller Companies Growth Trust plc	20185		20185	33335
	<b>29070</b>	<b>54355</b>	<b>83,425</b>	<b>102003</b>
Assets retained for Church use Freehold	4,000,000		4,000,000	4,000,000

**Parochial Church Council Of King Charles The Martyr Falmouth**

**Independent examiner's report to the trustees on the unaudited financial statements of Parochial Church Council Of King Charles The Martyr Falmouth.**

I report on the accounts of Parochial Church Council Of King Charles The Martyr Falmouth for the year ended 31 December 2022.

**Respective responsibilities of trustees and independent examiner**

As the charity's trustees you are responsible for the preparation of the accounts, you consider that the audit requirement of section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed. It is my responsibility to examine the accounts under section 145 of the Charities Act and follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the Charities Act; and to state whether particular matters have come to my attention.

**Basis of independent examiner's statement**

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the PCC and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

**Independent examiner's statement**

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

(i) which gives me reasonable cause to believe that in any material respect the requirements:

- to keep proper accounting records in accordance with section 41 of the Act; and
- to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the Act have not been met; or

(ii) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Dean Stevens  
Dean Stevens Wealth  
Management  
Tel: 07812008180

Examiner



Dated

11/5/23

## RESERVES POLICY

It is the policy of the PCC at King Charles the Martyr to maintain a balance of unrestricted funds (if possible), which equates to approximately six months unrestricted payments, to cover emergency situations that may arise from time to time.

Financial reserves are necessary to ensure that short term fluctuations in income do not affect the PCC's ability to meet its financial obligations. However, with the continued demands of MMF payments and running expenses we may need to dip into the reserves more often.

Our funds are invested with the CBF Church of England Investment Fund – Income Shares – restricted for Fabric, National Savings - Income Bonds restricted for the Choir and shares in Standard Life (formally Dunedin). We also receive an income from the Fred Piper Will Trust.

CHAIRMAN



DATED

12/05/23

**Parochial Church Council of King Charles The Martyr Falmouth**

**Notes to the financial statements**

**For the Year ended 31 December 2022**

- 1 Further to discussions with the Truro Diocesan Board of Finance in 2012, The 2022 accounts have again been prepared under the Receipts and Payments format so as to simplify the figures and help reduce the increase in Accountancy fees.

The financial statements were approved by the trustees on 12/05/22

And signed on its behalf by

(Chair of PCC) *AA Mark-White*

Trustee

**KING CHARLES THE MARTYR**  
**CHOIR ACCOUNTS**  
**YEAR ENDED 31.12.2022**

<u>RECEIPTS</u>	<u>2021</u>	<u>2022</u>	<u>PAYMENTS</u>	<u>2021</u>	<u>2022</u>
Donations	450.00	350.00	Music	940.00	459.20
Collections/Concerts	2968.14	3798.28	Organ & Piano	78.74	170.75
Falmouth Week	332.37	-----	Socials/Wine	2000.00	2700.00
Wine Sales			Donations	-----	150.00
			Students' Gifts	-----	136.55
Refund VAT per PCC	-----	-----	Students' Meals	275.00	180.00
Interest	.43	8.65	Gifts		
			Admin/Printing		
<b>TOTAL</b>	<b>3750.94</b>	<b>4156.94</b>	& Stationery	<b>30.00</b>	<b>297.16</b>
Surplus/(Deficit)		<b>427.70</b>	DIY Repairs	-----	<b>117.02</b>
			Bank Charges	-----	<b>87.59</b>
			<b>TOTAL</b>	<b>3323.74</b>	<b>4298.27</b>
					<b>(140.33)</b>

**ANALYSIS OF FUNDS**

<u>Opening Balances</u>	1177.52	1027.10
Current Account	4241.00	4250.09
Deposit Account	5418.52	5277.19
<b>Total</b>	<b>4156.94</b>	<b>5277.19</b>
Add Receipts	9575.46	
<b>Total</b>	<b>4298.27</b>	
Less Payments	5277.19	
<b>Total</b>	<b>5277.19</b>	

---

# Accounts

---

**Charity Number : 1130917**

**Parochial Church Council of King Charles The Martyr Falmouth**

**Trustees' Report and Receipts and Payments**

**For the year ended 31 December 2021**

**Parochial Church Council of King Charles The Martyr Falmouth**

**Legal and administrative information**

**Charity number**                      **1130917**

**Business address**                      **Church Street**  
**Falmouth**  
**Cornwall**  
**TR11 5BG**

**Bankers**                                      **HSBC Bank**  
**Market Street**  
**Falmouth**  
**Cornwall**  
**TR11 3AA**

# **Parochial Church Council of King Charles The Martyr Falmouth**

## **Contents**

**Legal and Administrative Information**

**Membership**

**Committees**

**Financial Review 2021**

**Receipts**

**Payments**

**Statement of Assets & Liabilities**

**Independent Examiner's Report**

**Notes to Financial Statements**

The Church of King Charles the Martyr

REPORT OF THE PAROCHIAL CHURCH COUNCIL FOR THE YEAR ENDED  
31 DECEMBER 2021

BACKGROUND

*The PCC has the responsibility of co-operating with the incumbent the Rev'd Canon William Stuart-White in promoting within the Ecclesiastical Parish, the whole mission of the Church, pastoral, social, evangelistic, social and ecumenical. It also has responsibility for the fabric and maintenance of the Church building and the Parish Hall.*

MEMBERSHIP

Members of the PCC are either ex-officio or elected by the Annual Parochial Church Meeting (APCM) as set out in the Church Representation Rules. All Church attendees are encouraged to register on the Electoral Roll and stand for election to the PCC. The PCC also has the power to co-opt during the course of a year in order to fill any vacancy which may arise.

The Following Persons served as members of the PCC in 2021

Ex- Officio

Incumbent: Rev.Canon William Stuart-White (Chairman)

Churchwardens: Jane Williams, Liz martin

Members of Truro Diocesan Synod

NONE

Members of South Carnmarth Deanery Synod retiring in 2021

Robert Martin

ELECTED MEMBERS

Angela Snell  
Brian Rogers  
Pip Horton  
Gibson Grenfell  
Robert Martin  
Richard Shapland  
Christine Davies  
Hannah Baylor  
David Baylor

Parish Safeguarding

Officer Angela Snell

Honorary Treasurer

Glyn Hoyle (Paid Capacity, Non- Voting)

## **COMMITTEES**

The PCC is assisted by a number of Committees made up of PCC members and other persons as appropriate, which meet as and when required between full meetings of the PCC.

### **Standing Committee**

This is the only Committee required by law. It has power to transact business and take binding decisions on behalf of the PCC between its meetings, particularly in cases of urgent business, subject to any directions given by the Council.

### **Financial Review 2021**

January to December 2021 KCM Church paid a total of £30130 to the MMF

Total receipts for the year to the General Account was £62320.92 which was made up of Planned Giving Collections Fees Votive Souvenir Sales Donations Divs/Int Legacies Tax Recovery Fund Raising VAT refunds claimed Huddle Lease Church Hire Sale of Face Masks Sale of a Pew and the Parish Giving which brought in the most Income

Total expenses for the year from the General Account was £82121.02 which was made up of Staff costs (Richard Glyn Serena Becky and Kate) Postage printing Photocopier Lease Stationery Phones/Internet Cost of services Gas/Electricity Maintenance and Repairs Buildings Insurance MMF and the New Boiler

**FALMOUTH PARISH CHURCH KING CHARLES THE MARTYR**

**RECEIPTS AND PAYMENTS YEAR ENDED 31 DECEMBER 2021**

	UNRESTRICTED FUNDS	RESTRICTED FUNDS	2021	2020
Receipts	£	£	£	£
Planned Giving	2074		2074	2614
Tax Recovered	2714		2714	2676
Collections	2767		2767	2659
Parish Giving	17680		17680	13422
Concerts		2968	2968	0.00
Donations	2840		2840	9382
Fees	1513		1513	364
Car Park	2295		2295	2180
Souvenirs	282		282	180
Votive/Floodlights	199		199	209
Divs & Int	348		348	425
Legacies	9685		9685	56610
Church Hire	400		400	1501
Hall Lettings	6371		6371	4200
Huddle Let	12000		12000	12000
Coffee Shop Bds Ins	588		588	948
Fund raising	2578		2578	255
DBF	1026		1026	375
Sale of pew/masks	250		250	150
VAT Claims/Refunds	9766		9766	1837
	<b>75376</b>	<b>2968.00</b>	<b>78344</b>	<b>111987</b>

**FALMOUTH PARISH CHURCH KING CHARLES THE MARTYR**

**RECEIPTS AND PAYMENTS YEAR ENDED 31 DECEMBER 2021**

	UNRESTRICTED FUNDS	RESTRICTED FUNDS	2021	2020
Payments	£	£	£	£
MMF	30130		30130	12666
Mission & Charities	131	275	406	654
Assigned Clergy Fees	986		986	808
Church Running & Maintenance	10757	820	11577	18761
Hall Gas/Elec	2725		2725	6326
Parish Hall	2068		2068	3052
Organ		940	940	328
Souvenirs			0	0
Church Admin	2514		2514	2357
Incumbent			0	66
Cost of Services	911		911	1113
Professional Fees	9024		9024	7423
Flower Fund	321		321	75
Staff Costs	6049		6049	5439
New Boiler	22633		22633	0
	<b>88249</b>	<b>2035</b>	<b>90284</b>	<b>59068</b>
<b>Receipts less Payments</b>	<b>-12873</b>	<b>933</b>	<b>-11940</b>	<b>52919</b>
Cash funds at				
<b>1 January 2021</b>	<b>81756</b>	<b>6574</b>	<b>88330</b>	<b>34388</b>
Cash funds at				
<b>31 December 2021</b>	<b>68264</b>	<b>6812</b>	<b>75076</b>	<b>88330</b>

**FALMOUTH PARISH CHURCH  
KING CHARLES THE MARTYR  
STATEMENT OF ASSETS AND LIABILITIES YEAR ENDED 31 DECEMBER 2021**

	UNRESTRICTED FUNDS	RESTRICTED FUNDS	TOTAL 2021	TOTAL 2020
<b>Cash Funds</b>				
Bank Accounts	68264	6812	75076	88330
<b>Other Monetary Assets</b>				
Souvenir Stocks	400		400	400
<b>Investment Assets</b>				
CBF Deposit Funds (CCLA)	7328	59340	66668	57736
National Savings Income				
Bond Choir		2000	2000	2000
Standard Life				
Companies Inv Trust	33335		33335	27612
	<b>40663</b>	<b>61340</b>	<b>102003</b>	<b>87348</b>
Assets retained for				
Church use Freehold	4,000,000		4,000,000	4,000,000
Notes				

The following funds are restricted funds: Fabric Fund Flower Arrangers Fund Choir and Music Fund The Friends of KCM Fund

**Parochial Church Council Of King Charles The Martyr Falmouth**  
**Independent examiner's report to the trustees on the unaudited financial statements of Parochial Church Council Of King Charles The Martyr Falmouth.**

I report on the accounts of Parochial Church Council Of King Charles The Martyr Falmouth for the year ended 31 December 2021

**Respective responsibilities of trustees and independent examiner**

As the charity's trustees you are responsible for the preparation of the accounts, you consider that the audit requirement of section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed. It is my responsibility to examine the accounts under section 145 of the Charities Act and follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the Charities Act; and to state whether particular matters have come to my attention.

**Basis of independent examiner's statement**

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the PCC and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

**Independent examiner's statement**

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

(i) which gives me reasonable cause to believe that in any material respect the requirements:

- to keep proper accounting records in accordance with section 41 of the Act; and
- to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the Act have not been met; or

(ii) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Dean Stevens Wealth Management  
The Athenaeum  
Kimberley Place  
Falmouth  
Cornwall  
TR11 3QL

EXAMINER



DATED

16/5/22

## RESERVES POLICY

It is the policy of the PCC at King Charles the Martyr to maintain a balance of unrestricted funds (if possible), which equates to approximately six months unrestricted payments, to cover emergency situations that may arise from time to time.

Financial reserves are necessary to ensure that short term fluctuations in income do not affect the PCC's ability to meet its financial obligations. However, with the continued demands of MMF payments and running expenses we may need to dip into the reserves more often.

Our funds are invested with the CBF Church of England Investment Fund – Income Shares – restricted for Fabric, National Savings - Income Bonds restricted for the Choir and shares in Standard Life (formally Dunedin). We also receive an income from the Fred Piper Will Trust.

CHAIRMAN

*M. Stuart White*

DATED

*05/05/22*

**Parochial Church Council of King Charles The Martyr Falmouth**

**Notes to the financial statements**

**For the Year ended 31 December 2021**

- 1 Further to discussions with the Truro Diocesan Board of Finance in 2012, The 2021 accounts have again been prepared under the Receipts and Payments format so as to simplify the figures and help reduce the increase in Accountancy fees.

The financial statements were approved by the trustees on 05/05/22

And signed on its behalf by

  
..... (Chair of PCC)

Trustee

---

# Accounts

---

---

**Charity number : 1130917**

**Parochial Church Council of King Charles The Martyr Falmouth**

**Trustees' Report and Receipts and Payments**

**For the year ended 31 December 2020**

---

# **Parochial Church Council of King Charles The Martyr Falmouth**

## **Contents**

**Legal and Administrative Information**

**Membership**

**Committees**

**Financial Review 2020**

**Receipts**

**Payments**

**Statement of Assets & Liabilities**

**Independent Examiner's Report**

**Notes to Financial Statements**

---

---

**Parochial Church Council of King Charles The Martyr Falmouth**

**Legal and administrative information**

**Charity number**                      **1130917**

**Business address**                      **Church Street**  
**Falmouth**  
**Cornwall**  
**TR11 5BG**

**Bankers**                                      **HSBC Bank**  
**Market Street**  
**Falmouth**  
**Cornwall**  
**TR11 3AA**

The Church of King Charles the Martyr

REPORT OF THE PAROCHIAL CHURCH COUNCIL FOR THE YEAR ENDED  
31 DECEMBER 2020

BACKGROUND

*The PCC has the responsibility of co-operating with the incumbent the Rev'd Canon William Stewart-White in promoting within the Ecclesiastical Parish, the whole mission of the Church, pastoral, social, evangelistic, social and ecumenical. It also has responsibility for the fabric and maintenance of the Church building and the Parish Hall.*

MEMBERSHIP

Members of the PCC are either ex-officio or elected by the Annual Parochial Church Meeting (APCM) as set out in the Church Representation Rules. All Church attendees are encouraged to register on the Electoral Roll and stand for election to the PCC. The PCC also has the power to co-opt during the course of a year in order to fill any vacancy which may arise.

The Following Persons served as members of the PCC in 2020

Ex- Officio

Incumbent:	Rev'd. Canon William Stewart-White (Chairman)
Churchwarden	Jane Williams, Liz Martin

Members of Truro Diocesan Synod

NONE

Members of South Carnmarth Deanery Synod

Richard Shapland,, Robert Martin & Jane Williams

ELECTED MEMBERS

Angela Snell  
Sylvia Ryan  
Brian Rogers  
Frances Gwyn  
Pip Horton  
S Van Leeuwen

---

Gibson Grenfell  
Robert Martin  
Richard Shapland

**Child Protection Officer** Angela Snell

**Honorary Treasurer** Glyn Hoyle (Paid capacity – non-voting)

## **COMMITTEES**

The PCC is assisted by a number of Committees made up of PCC members and other persons as appropriate, which meet as and when required between full meetings of the PCC.

### **Standing Committee**

This is the only Committee required by law. It has power to transact business and take binding decisions on behalf of the PCC between its meetings, particularly in cases of urgent business, subject to any directions given by the Council

### **Financial Review 2020**

January to December 2020 KCM Church paid a total of £12666 to the MMF.

Total receipts for the year to the General Account was £50682.45 which was made up of Planned Giving, Collections, Fees, Votive, Souvenir Sales, Donations, Divs/Int, Legacy, Tax Recovery, VAT Refunds claimed, Sale of Pew, Huddle Lease, Church Hire, and the Parish Giving which brought in the most Income.

Total expenses for the year from the General Account was £43597.25 which was made up of Staff Costs (Richard Glyn Serena and Kate), Postage, Printing, Stationery, Photocopier Lease, Phones/Internet, Cost of Services, Gas/Electricity, Maintenance and Repairs, Buildings Insurance and the MMF.

**FALMOUTH PARISH CHURCH KING CHARLES THE MARTYR**

**RECEIPTS AND PAYMENTS YEAR ENDED 31 DECEMBER 2020**

	<b>Unrestricted</b>	<b>Restricted</b>	<b>2020</b>	<b>2019</b>
	<b>Funds</b>	<b>Funds</b>		
<b>Receipts</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Planned Giving	2614		2614	6402
Tax Recovered	2676		2676	4476
Collections(open plate)	2659		2659	6284
Parish Giving	13422		13422	9714
Concerts			0.00	5786
Donations	9382		9382	8533
Fees	364		364	1630
Car Park	2180		2180	2735
Souvenirs	180		180	44
Votive/Floodlighting	209		209	446
Dividends&Interest	421	4	425	438
Legacies	56610		56610	2298
Church Hire	1501		1501	1674
Hall Lettings	4200		4200	9579
Huddle Let	12000		12000	8333
Coffee Shop	948		948	1134
Fund Raising	255		255	2473
D B F	375		375	1221
Sale of Pew	150		150	0.00
Vat Claims	1837		1837	0.00
<b>TOTALS</b>	<b>111983</b>	<b>4</b>	<b>111987</b>	<b>73200</b>

---

**KING CHARLES THE MARTYR**

<b>PAYMENTS</b>	<b>UNRESTRICTED FUNDS</b>	<b>RESTRICTED FUNDS</b>	<b>2020</b>	<b>2019</b>
MMF	12666		12666	12000
Mission & Charities	464	190	654	790
Assigned Clergy Fees	808		808	1339
Church running & maintenance	7906	10855	18761	19318
Hall Gas/Elec	6326		6326	
Parish Hall	3052		3052	10088
Organ		328	328	412
Souvenirs				420
Church admin	2357		2357	3241
Incumbent Exp	66		66	765
Cost of Services	1113		1113	1522
Professional fees	7423		7423	7371
Flower Fund	75		75	500
Staff costs	5439		5439	2772
	<b>47695</b>	<b>11373</b>	<b>59068</b>	<b>64358</b>
Excess of receipts Over payments	64288	(11369)	52919	8842
<b>Cash funds at</b>				
<b>1 January 2020</b>	<b>18711</b>	<b>15677</b>	<b>34388</b>	<b>26250</b>
<b>Cash funds at</b>				
<b>31 December 2020</b>	<b>81756</b>	<b>6574</b>	<b>88330</b>	<b>34388</b>

---

**FALMOUTH PARISH CHURCH  
KING CHARLES THE MARTYR**

**STATEMENT OF ASSETS AND LIABILITIES YEAR ENDED 31 DECEMBER 2020**

	<b>UNRESTRICTED FUNDS</b>	<b>RESTRICTED FUNDS</b>	<b>TOTAL 2020</b>	<b>TOTAL 2019</b>
<b>CASH FUNDS</b>				
BANK ACCOUNTS AND CASH	<b>81756</b>	<b>6574</b>	<b>88330</b>	<b>34388</b>
<b>OTHER MONETARY ASSETS</b>				
SOUVENIR STOCKS	<b>400</b>		<b>400</b>	<b>500</b>
<b>INVESTMENT ASSETS</b>				
CBF DEPOSIT FUNDS (CCLA)	<b>5822</b>	<b>51914</b>	<b>57736</b>	<b>52832</b>
NATIONAL SAVINGS INCOME BOND CHOIR		<b>2000</b>	<b>2000</b>	<b>2000</b>
STANDARD LIFE COMPANIES INV TRUST	<b>27612</b>		<b>27612</b>	<b>27874</b>
	<b>33434</b>	<b>53914</b>	<b>87348</b>	<b>82706</b>
<b>ASSETS RETAINED FOR</b>				
CHURCH USE FREEHOLD	<b>4,000,000</b>		<b>4,000,000</b>	<b>4,000,000</b>

**NOTES**

**The following funds are restricted funds: Fabric Fund, Flower Arrangers Fund, Tapestry Group Fund, Choir and Music Fund, the Friends of KCM Fund.**

**Parochial Church Council Of King Charles The Martyr Falmouth**  
**Independent examiner's report to the trustees on the unaudited financial statements of Parochial Church Council Of King Charles The Martyr Falmouth.**

I report on the accounts of Parochial Church Council Of King Charles The Martyr Falmouth for the year ended 31 December 2020

**Respective responsibilities of trustees and independent examiner**

As the charity's trustees you are responsible for the preparation of the accounts, you consider that the audit requirement of section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed. It is my responsibility to examine the accounts under section 145 of the Charities Act and follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the Charities Act; and to state whether particular matters have come to my attention.

**Basis of independent examiner's statement**

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the PCC and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.


**Independent examiner's statement**

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

(i) which gives me reasonable cause to believe that in any material respect the requirements:

- to keep proper accounting records in accordance with section 41 of the Act; and
- to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the Act have not been met; or

(ii) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

  
.....  
**Examiner**

06/05/2021  
.....  
**Date**

**Dean Stevens**  
**Dean Stevens Wealth**  
**Management**  
**Tel: 07812008180**

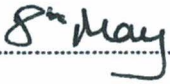
**RESERVES POLICY**

It is the policy of the PCC at King Charles the Martyr to maintain a balance of unrestricted funds (if possible), which equates to approximately six months unrestricted payments, to cover emergency situations that may arise from time to time.

Financial reserves are necessary to ensure that short term fluctuations in income do not affect the PCC's ability to meet its financial obligations. However, with the continued demands of MMF payments and running expenses we may need to dip into the reserves more often.

Our funds are invested with the CBF Church of England Investment Fund –Income Shares – restricted for Fabric, National Savings – Income Bonds restricted for the Choir and shares in Standard Life was Dunedin. We also receive an income from the Fred Piper Will Trust.

CHAIRMAN ..... 

DATED .....  ..... April 2021

**Parochial Church Council of King Charles The Martyr Falmouth**

Notes to the financial statements

For the Year ended 31 December 2020

- 1 Further to discussions with the Truro Diocesan Board of Finance in 2012, the 2020 accounts have again been prepared under the Receipts and Payments format so as to simplify the figures and help reduce the increase in Accountancy fees.

The financial statements were approved by the trustees on 11/05/21

And signed on its behalf by

  
..... (Chair of PCC)

Trustee