

The Parochial Church Council of the Ecclesiastical Parish of St.
Just in Roseland and St. Mawes

**Annual Report
and
Financial Statements
of the Parochial Church Council
for the year ended 31st December 2024**

Oversight Minister Designate and Assistant Curate: Rev Douglas Wren

Assistant Curate: Rev Penny Leach

Bank:

Barclays Bank plc, Truro, TR1 2RB

Independent Examiner:

Helen Bardle ACA
Chartered Accountant
Dilkhush
Portheast Way
Gorran Haven
St Austell
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Registered Charity Number: 1141718

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Aims, objectives, structure and governance

Aim and purposes

The Parochial Church Council of St. Just in Roseland has the responsibility of co-operating with the incumbent in promoting, in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social, and ecumenical. It is also responsible for the maintenance of St Just Church, St Just café and gardens, St Mawes Church and Church Hall.

Objectives and activities

The PCC is committed to enabling as many people as possible to worship and become part of the parish community. The services and activities put faith into practice through prayer and scripture, music, and sacrament. When planning the year's activities, consideration is given to the Church of England's commitment to Faith in Action and the Charity Commission's guidance on public benefit and the supplementary guidance on charities for the advancement of religion.

Structure, governance and management

The Parochial Church Council became a registered charity on 5th May 2011 – registration number 1141718. Members of the PCC, who are also trustees for the purposes of the Charities Act 2011, are either ex-officio or elected by the Annual Parochial Church Meeting in accordance with the Church Representation Rules. The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including deciding on how the funds of the PCC are to be spent. The PCC met 10 times during the year.

The PCC confirms it has complied with the requirements imposed by the code under section 5A of the Safeguarding and Clergy Discipline Measure 2016.

PCC Members

PCC Members 2024

Rev Penny Leach	Assistant Curate and Chair
Mrs Elizabeth German	Reader
Rev Douglas Wren	Oversight Minister Designate

		Term of office ceases
Mr David Blunt	Deputy Churchwarden	2027
Mr. Stephen Chapman	(Appointed Secretary May 2022)	2026
Mrs. Alison Davy	Churchwarden	
Mr Julian Davy	Deputy Churchwarden	2027
Mrs Angela Greenwell	Churchwarden	
Mrs Hilary Mimpriss	PCC Member	2027
Mrs Nicky Pouncefort	PCC Member	2027
Mr Andrew Prince	Treasurer and Deanery Synod Rep	2026
Mr Michael Somers	Lay chair	2025
Mrs Katie Taurins	Safeguarding Officer	2026
Mr Simon Taurins	Deanery Synod Rep	2026
Mr James Thomas	PCC Member (retired 13 May 2024)	
Mrs. Valerie Willis	PCC Member	2026

Electoral Roll Officer – Sophia Hetherington (Parish Administrator)

In preparation for the 2024 Annual Parochial Church Meeting, 2025 sees the requirement across the Church of England of the preparation of a new roll – a requirement every six years and previously undertaken in 2019. As the numbers below reveal those wishing to enrol has dropped significantly, the parish is not unusual in this, it is being seen across the country – the continuing impact of Covid is offered as a partial cause.

Of these not seeking re-enrolment, the vast majority are no longer church attenders and some are second home owners. Two have died during the course of the year, one being Michael Somers who had already completed the form prior to the closure of the time period for revision and sadly needing to be removed. 9 are new enrollers and are folk who have joined us more recently. The remainder are almost entirely our regular attending congregations.

Electoral Roll Number: March 2025 48 (April 2024 86)

Church Attendance: - this is based upon the average of what are called 'normal' Sundays across the year. Our figures for these have remained similar since Covid.

Usual Sunday attendance: St Just 19, St Mawes 20

2024 Rev Penny Leach Assistant Curate Report

The church: Our service structure remains on a weekly basis, a Book of Common Prayer service 8.00 in St Just followed by Common Worship Holy Communion or Morning Worship services at 9.30 in St Mawes and 11.00 in St Just. Thanks to Liz German, Angela Greenwell and Valerie Willis for their assistance in leading worship as well as all who read, lead intercessions and to Doreen Freeman and Graham Sluter for playing at our services. Thank you also to Douglas who takes services when I am on leave.

Church services have seen greater attendance during the course of this year. The resident congregation has increased in both St Just and St Mawes churches. Refreshments are now on offer each week after the Common Worship service in both churches enabling opportunities to welcome regulars and visitors. Thank you to Tim and Pippa Pratt, to Steve Chapman and to all who offer sides duty in both our churches ensuring the smooth running of our weekly services and then also assist with all the special elements of the different aspects of the church year. The weekly Monday Morning Prayer service offers prayers for visitors who have requested them as does the Prayer Chain set up by Katie Taurins. In Advent a Roseland wide Bible Study was held with a gathering of folk from churches across the Roseland, a taster of our aspiration to become one benefice.

Involvement with community activities has occurred across the year. Special church services such as the St Just Feast, the Companions service, Harvest, Christmas and Easter services including the walk of witness, RNLI on the quay and the service of Remembrance. Church involvement in the harvest supper and Christmas lunch, turning on of the Christmas tree lights, to list just a few.

Many thanks are due to all who contribute to our church life, so many with such a range of activities, both in church and in our other gatherings – thank you all. Thank you to the PCC – members with various roles, our Secretary, Churchwardens and deputies, our small ministry team, our organists and all who assist with our services in so many ways, our gardeners and flower arrangers. I am very grateful for all the support and encouragement I receive from you all. This year I have particular thanks to Katie for all she has done this year in her the role of safeguarding officer, it has been a big task, especially in relation to the requirements of the dashboard on which Katie worked unseen, safeguarding is of such importance so thank you Katie. And then Sophia, without whom my role would be so much harder. Sophia's knowledge and willingness result in the smooth running of the administrative and financial aspects of the church, with thanks too to Andrew Prince all the effort he puts into his Treasurer role, with our church buildings and especially over this year, with Sally too, the construction of the Interpretive Centre.

Thank you too to the generosity of the anonymous donors who provided the funds for a replacement organ at St Mawes Church.

By the time of writing this in 2025, the Roseland Benefice has finally been approved and the Interpretive Centre officially opened. We look forward in 2025 to the development of both as we join together with other churches in serving the Roseland.

Penny Leach, Assistant Curate

St. Just-in-Roseland

Churchwarden's Report for year ended December 2024: St Just-in-Roseland Church

I would like to take this opportunity to thank everyone who forms part of our church family, the sacristans, sidesmen, those leading prayers, doing the readings and serving the chalice, as well as our Parishioners. Peter Teague for ringing the bells and all those who serve refreshments each Sunday after the Service. Our thanks go to Paula Rosewall for keeping the church clean and tidy, as well as those who launder the altar linen and clean the Church brass.

In particular I am grateful to Valerie Willis who regularly leads our Morning Worship Service and Liz German who helps when Penny is away. I wish to give my thanks and appreciation to Steve who always looks after the 8am service each week and handles the Church Locking Rota. We thank our Organists Doreen Freeman and Graham Sluter, Graham in particular who gives his support voluntarily. Roger & Sarah Dettmer give endless support in the background which is so appreciated. Roger investigated the best way to include a C.D. back up system of Hymn tracks for each Church, this is now in place. Sarah & Nicky Pauncefort give their help at the weddings which takes up hours of their time, often on sunny Saturdays.

I must thank Sue Jeremy for looking after the Card Stall at the back of the Church. Sue has done this for many years, it gives visitors a chance to take something home to remind them of their visit to our beautiful Church. Sue Diamond has kindly taken over this role which involves quite a few hours each week, as well as raising more funds for our Church. I am very grateful for this and also for giving me a lot of support in my role as Churchwarden. Sue also meets visiting groups from Cruise ships and Societies that come to the Church each year. We are hoping to expand this.

Enormous thanks and appreciation from all of us go to Clive Johns and Will Varley our Gardeners & Vergers, they keep the Churchyard looking so tidy and beautiful. So often they are the main contact to many of our visitors who need help or directions. They help our flower team by picking foliage, fetching & carrying, as well as getting rid of all the debris when flower arranging finishes.

Thanks to our Flower ladies led by Val Dunning with Elaine Tomlinson and Helen Baker for the many hours that they spend creating the lovely flower arrangements to keep our church so beautifully decorated. Monty Don visited the Church Gardens in May to film for a new programme of U.K. Gardens, this will be shown early in 2025 and we hope will be good advertising for our Church and Gardens.

Safeguarding has become a big item for the Church, with a large team in Truro giving help and advice. Katie Taurins is the Safeguarding Officer for our Churches, this involves a lot of work to make sure that everyone has completed the necessary training.

In May James Thomas retired from the P.C.C. after 35 years, he was responsible for the fabric of the Church and also oversaw all the work in the gardens. We appreciate all the dedication he gave to this special place. Julian has returned to the P.C.C. and has taken over from James, but James will always be there to give advice if needed.

We must not forget Sophia who works so hard in the office sorting out everything for both Churches. She gives Penny and Andrew lots of help and support by keeping all the records well sorted.

We have had another busy year, with our usual full schedule of baptisms, 14 weddings. Our Marriage Preparation day was held on February 10th for all the young couples to be married in the Church in 2024.

The Harvest Supper this year was held on September 21st in the Memorial Hall and was a great success. A special occasion which has become embedded in the life of our Parish is the celebration of St Just Feast on October 13th, when we invite our Patron Sam Galsworthy to accept our Tithe payment. 51 invitations are sent out to all the various Clubs and Associations in our Parish. They then parade from the top Lych Gate into the church with banners and symbols of their particular interest. We always have a local Speaker and this year Nev

Meek of the Old Cornwall Society gave us an interesting talk. After the service we all join together to enjoy a feast and social time together after this special service.

I must give our thanks to Patrick at the bakery, he gives us so much support through the year, making tasty pasties, sausage rolls and mince pies for our Church gatherings. He also makes the beautiful wheatsheaf of bread for our Harvest Festival service.

The Service of Lessons and Carols by Candlelight just before Christmas was held on December 19th, the Church was full and we all enjoyed mulled wine and mince pies together after the Service.

The Tearoom re-opened on 28th March, ready for Easter with Phoebe Renwick as our new tenant. Phoebe has had a very successful first season with her family giving her lots of support. The Tearoom closed in October for the building work to take place through the winter.

Andrew Prince, our Treasurer and his wife Sally have made a huge contribution to our Church by getting a large grant from Cornwall Council. This has enabled connecting the Tearoom onto mains drainage, solving the problems that had arisen. An Interpretive Centre is also being built, which will be enjoyed by our many visitors and local families.

Finally we express our thanks and appreciation to Penny Leach our Curate who has to manage both Churches alone, she works tirelessly on the many aspects of her role. Penny also will officiate at other Churches on the Roseland when needed, so she is a very busy person. We are lucky to have Douglas Wren as our Oversight Minister who gives Penny and all our Churches his support. He organised an Advent course at the Roseland Inn which was well supported. It is so good to have the opportunity to meet and get to know people from all the other Parishes on the Roseland. This is essential as we are forming a new Benefice across the Roseland.

Alison Davy Churchwarden

Fabric Report – St Just in Roseland

Since taking responsibility for the Church Fabric and Churchyard, (both Grade 1 listed) from James Thomas I have come to really appreciate how much time and effort he has put into caring for this unique site. I am grateful for his ongoing support and knowledge.

It is vital that the building and garden continue to be maintained to the current high standard. This is what attracts the thousands of visitors from the U.K. and abroad each year. The comments left in the Visitors book are a very gratifying testament to all the efforts.

Churchyard Report – St Just in Roseland

The Church itself is in good condition thanks to the major restoration in 2012. Our Architect says the heating system is responsible for the lack of damp and deterioration. The boiler is 38 years old and in dire need of replacement. We are currently in negotiation with the Diocesan authorities about a replacement.

A minor leak over the Font was traced to some lead sheeting that had slipped. This has been re-sited and refastened as well as some loose slates. Churchyard Report - St Just in Roseland The Churchyard has experienced two named violent storms this year, with winds of 50-70mph. Luckily there were no trees blown down, but the large Tulip Tree beside the road developed a major split and had to be felled, before it came down on the road. A replacement has been replanted. The St Mawes Garden Society have kindly given us a Paper Handkerchief Tree, this has been planted near the top lych gate.

We have had to hard prune two large Drimys Winterii because of disease as well as a couple of small Rhododendrons. This is all part of good husbandry of the varied trees and shrubs, some of which are over a hundred years old. A few others have been taken out, but these will be replaced and a further programme of diverse planting will take place over the next few years.

A new ride on mower and a power barrow have been purchased to help Clive and Will. They will also benefit from a large new container, beside the old one. This means that all equipment, tools and materials can be kept under lock & key.

A new power supply has been installed in the Church, as well as new lighting down from the top lych gate. There will be more new lighting done in the near future.

The path from the top lych gate has been resurfaced, as well as the area outside the west door. The path to the Boatyard has also been renewed.

New Burial Ground and Tearoom/Cafe Area

Sadly the huge Ash Tree beside the Tearoom had to be felled as it was diseased. A new Eleagnus hedge has been planted at the bottom end of the burial ground. A new hedge has been planted inside the roadside wall below the Tearoom. Shrubs have been planted outside the fence that surrounds the Pond. All this is to make the area more attractive and greener as well as helping wildlife and pollinating insects.

Julian Davy Deputy Churchwarden

St. Mawes Church

Churchwarden's Report for 2024 – St Mawes Church

I am pleased to report that during 2024 many positive things happened at St Mawes Church. Our loyal congregation continued to grow. Regular services of Holy Communion were led by Reverend Penny Leach. The service of Morning Worship was held approximately every three months led by Lay Reader Liz German or myself. Evensong took place during Lent and Advent. These services were well attended and led by the Roseland Churches Choir while Rev Penny Leach officiated. There were also two weddings and one wedding blessing during the year. The church was beautifully decorated for the Harvest Festival. St Mawes School visited and all the produce was donated to local charities. St Mawes church is a collection point for the Truro Food Bank. Keith and Lesley Hughes kindly deliver the donations.

In early December the St Mawes School children, accompanied by teachers and helpers, came to the church for their Christingle Service. Children as young as three had fun making their own Christingle in the Church Hall. It was quite a 'sticky' process with oranges, sweets and raisins involved and we learnt that a lot of children don't like liquorice! The ensuring service led by Rev Penny, assisted by her brother Nick, was a happy occasion with the children hearing the Christian message and joining in the hymns.

The Christmas Eve Crib Service is a 'highlight' at St Mawes with parents and grandparents bringing children to participate in the Nativity story. It was wonderful to see so many children proudly carrying shepherds, kings, sheep and a donkey as well as Mary and Joseph to place in the crib.

During July and August a team of volunteers led by Deputy Churchwarden David Blunt, offered afternoon tea and cake on two days a week on the church forecourt. This gesture of hospitality to visitors who had climbed the hill to visit the Charity Shop also encouraged them to visit the church.

During the year Rev Penny offered a once monthly Coffee Morning at her home. This was an excellent opportunity for members of St Just and St Mawes congregations to meet and to introduce friends. When Rev Penny moved house the coffee mornings continued at my home. This is also a chance for us to support various charities but primarily the Food Bank.

Within St Mawes we have a strong team who all contribute to the pleasure of our worship. Doreen Freeman is our loyal organist who has sometimes had to battle with a temperamental organ. Tim and Pippa Pratt are dedicated, hardworking Sacristans. The volunteer flower arrangers are led by Stephen Warman, who also takes care of the planters on the forecourt. Thanks are due to all who give their time and commitment as

Sidesmen, Readers and Leaders of Intercessions, not forgetting the coffee makers who add so much to the fellowship between parishioners and visitors. Paula Rosewall has kept the church beautifully clean.

I am especially grateful to Rev Penny Leach for her spiritual leadership at St Mawes and to David Blunt for maintaining the fabric of the church.

Angela Greenwell Churchwarden

Fabric Report – St. Mawes Church and Hall 2024

The adverse weather condition have taken its toll upon the old buildings during the last, tiles off the roof, guttering damaged and minor flooding, The flooding was due to the heavy rain water coming out of the rock face at the back of the church hall, blocked drains, allowing water to come up through the ladies toilet floor. Hopefully all is now in order.

The upstairs window at the back of the hall has been repaired due to the generosity of parish councillor Robin Giles.

Clearance of the church records is on- going, due to the volume of old records I would like to thank the group for their help.

The Kay Bains charity re- hired the church hall for eight weeks during July and August. They extended their opening hours to include Sunday afternoons. As a result the church ran the tea and coffee afternoons for two days over the eight weeks. Unfortunately the weather was not kind to us and our donations to the church funds did not match last years, although many people came in out of the rain and wind and were made welcome.

The small office is still being let out and is bringing in £100 per month.

The church is in grateful receipt of a replacement organ. This is in thanks to a donation from the late Alan Sadler and an anonymous donor, Doreen now has an instrument worth playing!

The Food Bank collection is being well supported with physical donations as well as cash. I would like to thank Keith and Lesley for all their help with this venture.

I would like to also thank all parishioners for all their support for the end of services teas and coffees. They are being well supported and we meet a lot of new people as well as returning residents.

Thanks must also go to Paula and her family for keeping the church spick and span each week.

David Blunt Deputy Churchwarden

Safeguarding Report

There have been no safeguarding issues this year.

PCC members are up to date with training, new members or those whose roles have changed have been asked to complete additional training, if required. To the best of my knowledge this has occurred. To the best of my knowledge DBS checks are all current. The safeguarding dashboard is in good shape.

The SFOs at the various churches on the Roseland are keen to support one another, particularly now we are one benefice. There is no work with young children at present.

Work with any vulnerable adults is carried out by Rev Penny Leach in a pastoral capacity.

With the opening of the St Just interpretive centre, the PCC has agreed that volunteers should be recruited to help welcome visitors to the venue. Those volunteering will complete the basic safeguarding training.

Katie Taurins Safeguarding Officer

Deanery Synod Report 2024

Three meetings took place during the year: 28th February, 1st May and 6th November.

A standing item at each meeting was a report on the progress of implementation of the On the Way plans across the Deanery. By the end of 2024, the Roseland Benefice was finally approved, the Probus benefice (now renamed Upper Fal) resulted in expansion of the parishes included and the Oversight Minister Rev Caroline Husband was in post. Progress was being made with the original Truro Mission area, now forming Trinity Benefice and a proposed Benefice between St Clement and St Allen.

Items of focus for each meeting:

At the February meeting a number of presentations were received on how churches within the Deanery are engaging in work with children and young people.

At the May meeting presentations were made by

A) Joff Philips on Transforming Mission with 5 communities based around the Truro area working with people outside of normal church expressions

1. Young families who have left the church which meet in Joff's house.
2. Surfing community which meets at 8am at the beach, along with Grace Church in Truro
3. Football community in Truro weekly – 40 members, 18 regularly each week.
4. Old ale house – Peacejams – music based.
5. Cress service in cathedral once a month

B) Erica Payne, reporting on the Deanery use of LICF primarily based in Truro

It is engaging with young people at local schools – Sam Payne mentoring and after school clubs, focusing on children who find school tough. He is also developing a summer festival.

Activities and recent work:

- Christmas – offered a meal to over 40 people who would not otherwise have had a meal. This was a community event.
- Easter – the team gave out Easter bags with crafts to reach out to families in the Truro area.
- Café – has been running since last October. Now in Hendra Hall every Monday which is a bigger space. Hot food and homemade cakes, swap shop for toys books and clothes. There is also a community table so that people feel safe to come when they are not with others initially. People on low incomes suffer emotional stresses and have fewer opportunities so the café is helping start to address these issues.

At the November meeting, following the On the Way update, Sophie Eddy, Diocesan Finance Officer, gave a detailed presentation regarding Diocesan finances and MMF funding which was appreciated in providing concise information to the Synod. More detail available if of interest.

Rev Penny Leach (Deanery Synod Treasurer, Deanery Implementation Team)

Treasurer's Report

This report is for the year ended 31st December 2024. Draft accounts were presented to the PCC and approved on 10th March 2024.

Surplus

Overall a **surplus of £14,903** in 2023 has become a **deficit of -£34,338** in **2024**.

A deficit was expected this year due to the Café site having construction activities for most of the year. This has resulted in less income from Café rental and from car parking donations while there has been restricted access.

Comparison of Income and Expenditure between years 2024 and 2023 has been made more difficult due to a very large Good Growth grant and associated project expenditure which has dwarfed our usual income and expenditure profile. We received £882,400.46 from Cornwall Council during the year of which £683,915.80 was utilised within the year, leaving £198,484.66 to be accounted for in the 2025 accounts in line with accounting practice.

Receipts

Giving through church boxes and car parking machines were down by £7,632 compared to 2023. Income from the new tenant has been very low because the café was only operational from May-October at reduced rent due to the site work. This accounted for another £6,492 drop in income from 2023. These differences are all directly attributable to the building project and total £14,124 of the difference between 2024 and 2023.

Professional fees for ascertaining rental income, required by Charities Law, were also an additional £2,757 of burden.

There were no legacies in 2024 which accounts for another £5,000 of the difference. Fees from Weddings and Funerals produced less income than the previous year which is another £3,277. There was no Festival of Light this year and so other funds generated were £2,577 less than in 2023. Together, this is a further total £13,611 of the difference.

Together, all these items alone account for **£27,735** of the difference.

Admin and church running expenses have increased by £8,099 but this includes £6,000 for a replacement organ in the St Mawes Church (two donations of £2,000 each helped fund this item). The church organs have not been capitalised in the past and we have maintained this policy.

A muck truck and ride-on mower were purchased in the year and were capitalised. An increase in the depreciation charge of £1,480 is also part of the difference.

This takes the difference to **£37,314**

On a **positive note**, dividends, bank interest and rent from the St Mawes Hall has increased by £3,444.

Costs for the car parking machines were £5,180 less than in 2023 as no major upgrades were required in the year.

The valuation of the investment share portfolio also showed an increase of £1,941 in 2023 compared to £2,646 in 2024.

A particularly generous donation provided £40,000 towards the cost of the St Just in Roseland Interpretive site project.

Expenditure

£741,313.04 was spent on the St Just in Roseland site project before the year end of which the Council Grant contributed £683,915.80. Expenditure was in the following categories. We laid a new pipe for waste water connection to the mains at the top of the road, built a brand-new building to help provide history of the area, began an upgrade to the kitchen area at the café, worked with designers to help fit out the new building and repaired paths and lighting in the churchyard.

Categories of expenditure on the Interpretive Site Project during 2024	Amount in Year
Electrics and lights in Gardens	£10,129.46
Extension of cafe and installation of air-source heating	£25,073.10
External Evaluation	£3,400.00
Garden renovation and restocking	£10,341.01
Interpretive Centre Build	£383,770.41
Interpretive Centre Design and Infrastructure	£85,957.14
Mains groundworks, pump and fat trap	£135,300.00
Project administration costs	£61,157.69
Repairing and widening paths	£26,184.22

We continued to benefit from reduced payments to the Diocese for the Parish Share of £27,901 (£27,555 in 2023 and £49,653 in 2022) due to reduction in stipendiary clergy allocation in the parish. Although Penny Leach is non-stipendiary and provides her services without remuneration, we still have to pay half the contribution for a priest in our Parish Share and will continue to do so in 2025.

Reserves

We have sufficient general reserves in place to meet our future expenses (£59,966 and last year £59,777) this is in line with the Charity Commission's recommendation to keep 3-6 month's expenditure in reserve and affords us the opportunity to meet our general expenses and our share of ministry costs (MMF) in 2024. We do however anticipate 2024 to be a challenging year with potential loss of income during the build phase of the Interpretive Centre and the PCC will continue to carefully manage the Church's financial affairs to meet these challenges.

Thanks

I would like to express my deep gratitude to all those who support the Churches' finances in a myriad of roles from donating, collecting and banking monies received, those who obtain quotes and get things done – particularly Steve Chapman, Alison & Julian Davy and Katie Taurins.

I am very indebted to Michael Somers who continued to scrutinise and help me as Treasurer to find the best solutions to the St Just in Roseland site and who was such a support to us as a PCC. We will really miss him.

This year we are particularly indebted to a donor who has contributed matched funding for the Interpretive Centre projects who wishes to remain anonymous. Similarly we have two generous donations for a replacement organ in St Mawes – now he is no longer with us, I feel it is right to say that Michael Somers was one of them.

As Treasurer I am particularly indebted to Sophia Hetherington who does all the hard work of administration, organisation and bookkeeping to produce the accounts and to whom everyone is indebted for quick payment of invoices. She does a phenomenal amount of work liaising with wedding couples.

The Parochial Church Council of the Ecclesiastical Parish of St. Just in Roseland and St. Mawes

Annual Report for the year ended 31st December 2024

I would like to thank Penny Leach for providing so much support in the back office and with comms equipment as well as her priestly roles. We are genuinely indebted to you. Thank you.

We give thanks to the Almighty for His generous provision.

A. Prince, Treasurer April 2025

Independent Examiner's Report

Independent Examiner's report to the Members/Trustees of the Parochial Church Council of the Ecclesiastical Parish of St Just in Roseland and St Mawes

I report on the accounts for the year ended 31 December 2024, which are set out on pages 14 to 23.

Respective responsibilities of Trustees and Independent Examiner

The charity's trustees are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of Independent Examiner's Statement

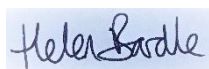
My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or 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:

1. which gives me reasonable cause to believe that in any material respect the requirements:
 - to keep accounting records in accordance with section 130 of the Charities Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Acthave 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.

Helen Bardle ACA
Dilkhush
Portheast Way
Gorran Haven
St Austell
PL26 6JA



Date: 10th April 2024

Statement of Financial Activities

Statement of Financial Activities For the year ended 31st December 2024

	Notes	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £	Total 2023 £
Incoming resources:					
Voluntary income	2a	69,849	746,186	816,035	111,811
Activities for generating funds	2b	12,470	3,645	16,115	21,226
Income from investments	2c	2,999	5,107	8,106	4,661
Church activities	2d	10,821	-	10,821	13,473
Total incoming resources		96,139	754,938	851,077	151,171
Resources expended:					
Church activities	3a	79,119	48,956	128,075	120,339
Cost of generating voluntary income	3b	7,585	6,852	14,437	18,576
Cost of development	3c	2,757	742,087	744,844	-
Total resources expended		89,461	797,895	887,356	138,915
Net outgoing resources before transfers		6,678	(42,957)	(36,279)	12,256
Transfers between funds	11	0	0	0	0
Net outgoing resources before other recognised gains and losses		6,678	(42,957)	(36,279)	12,256
Other recognised gains	7a	0	0	0	0
(Losses)/Gains on investment assets	7b	803	1,138	1,941	2,647
Net movement in funds		7,481	(41,819)	(34,338)	14,903
Total funds brought forward	11	80,232	241,433	321,665	340,787
Total funds carried forward	12	87,713	199,614	287,327	306,762

The charity has no recognised gains or losses other than the results for the year as set out above.

All of the activities of the charity are classified as continuing.

The annexed notes form part of these financial statements.

Balance Sheet

Balance Sheet as at 31 December 2024

	Notes	<u>2024</u> £	<u>2023</u> £
Fixed Assets			
Tangible	7a	189,114	195,534
Investments	7b	<u>91,062</u>	<u>89,121</u>
		280,176	284,655
Current Assets			
Stock	8	1,500	1,500
Debtors and prepayments	9	758	17,513
Cash at bank and in hand		334,123	23,926
		<u>336,381</u>	<u>42,939</u>
Liabilities			
Creditors : Amounts falling due within one year	10	(229,230)	(5,929)
		<u>107,151</u>	<u>37,010</u>
Net Current Assets			
Total Assets less Current Liabilities		<u>387,327</u>	<u>321,665</u>
Creditors : Amounts falling due within one year		<u>(100,000)</u>	<u>-</u>
Total Net Assets		<u><u>287,327</u></u>	<u><u>321,665</u></u>
Represented by:			
Parish Funds			
Unrestricted Funds	11, 12	87,713	80,232
Restricted Funds	11, 12	199,614	241,433
		<u><u>287,327</u></u>	<u><u>321,665</u></u>

Approved by the Parochial Church Council on
and signed on its behalf by:

	
Rev. Penelope Leach Priest and PCC Chair	Andrew Prince PCC Treasurer

The annexed notes form part of these financial statements.

Notes to the Accounts

Notes to the financial statements

For the year ended 31st December 2024

1 Accounting policies

Basis of financial statements

The financial statements have been prepared under the Charities Act 2011 and in accordance with Church Accounting Regulations 2006 governing the individual accounts of PCCs, together with the current Statement of Recommended Practice, Accounting and Reporting by Charities, published 2014, applicable to charities adopting the FRSSE, Financial Reporting Standard for Smaller Entities (effective 2015).

The financial statements have been prepared under the historical cost convention except for investment assets, which are shown at market value.

Items excluded from the accounts

The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law.

In accordance with s10(2)(a) and (c) of the Charities Act 2011 the churches in St Just in Roseland and St Mawes are excluded from the financial statements as they are consecrated property. The church hall in St Mawes and the vicarage are excluded from the financial statements as benefice property. The cost of works on the new car park and associated landscaping at St Just in Roseland has been capitalised and depreciated as it is on PCC land.

The financial statements do not include the accounts of the St Just in Roseland Charitable Trust (registered charity number 1057734) which are kept separately from that of the PCC. The trustees are also trustees of this charity, but it is administered separately.

Fund accounting

Endowment funds are funds, the capital of which must be retained either permanently or at the PCC's discretion; the income derived from the endowment is to be used either as restricted or unrestricted income funds depending upon the purpose for which the endowment was established in the first place. However, the PCC does not hold any endowment funds at the present time.

Restricted funds comprise (a) income from endowments which is to be expended only on the restricted purposes intended by the donor and (b) revenue donations or grants for specific PCC activity intended by the donor.

Unrestricted funds are income funds which are to be spent on the PCC's general purposes.

Notes to the financial statements
For the year ended 31st December 2024

1 Accounting policies (continued)

Incoming resources

Planned giving, collections and similar donations are recognised when received. Tax refunds are recognised when the incoming resource to which they relate is received.

Grants and legacies are accounted for when the PCC is entitled to the use of the resource, their ultimate receipt is considered reasonably certain and the amounts due are reliably quantifiable.

The value of volunteer help received is not included in the accounts but is described in the trustees' annual report.

Dividends are accounted for when declared receivable, interest as and when accrued by the payer. All incoming resources are accounted for gross.

Resources expended

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding or constructive obligation on the PCC. The diocesan parish share expected to be paid over is accounted for when due.

All other expenditure is generally recognised when it is incurred and is accounted for gross.

Fixed Assets

Consecrated and benefice property is not included in the accounts in accordance with s10(2)(a) and (c) of the Charities Act 2011.

The cost of works on the new car park and associated landscaping at St Just in Roseland has been capitalised and depreciated over a period of 25 years.

The new tea rooms/café have been capitalised and depreciated over a period of 25 years.

The equipment for the new tea rooms/café has been capitalised and depreciated over a period of 5 years.

Moveable church furnishings and equipment costing more than £1,000 are capitalised at cost and depreciated over their useful life. Individual items of equipment with a purchase price of £1,000 or less are written off when the asset is acquired. All items are included in the Church's inventory for insurance purposes.

Investments are valued at market value at 31st December.

Stock is valued at the lower of cost and market value.

Notes to the financial statements
For the year ended 31st December 2024

2 Incoming Resources

	Unrestricted General Fund £	Restricted Fund £	Total 2024 £	Total 2023 £
Income				
<i>a) Voluntary income</i>				
Planned giving	30,667	1,853	32,521	27,303
Collections and other giving	7,211	0	7,211	10,502
Tax recovered on Gift Aid	1,600	0	1,600	6,891
Other receipts	725	(305)	420	3,048
Other voluntary receipts:-				
Grants received	0	683,916	683,916	250
Donations, appeals etc	13,439	60,688	74,127	37,777
Car park machines	16,206	33	16,239	21,040
Legacies	-	-	-	5,000
	<u>69,849</u>	<u>746,186</u>	<u>816,035</u>	<u>111,811</u>
<i>b) Activities for generating funds</i>				
Tea Shop income	5,556	3,645	9,201	15,692
Bookstall & other sales	6,914	-	6,914	5,534
	<u>12,470</u>	<u>3,645</u>	<u>16,115</u>	<u>21,226</u>
<i>c) Investment income</i>				
Dividends on CBF Investment Funds	2,880	403	3,284	3,179
Bank & CCLA Deposit Fund interest	-	2,723	2,723	3
Rent (incl. Western Power wayleave)	119	1,980	2,099	1,479
	<u>2,999</u>	<u>5,107</u>	<u>8,106</u>	<u>4,661</u>
<i>d) Church activities</i>				
Fees for weddings and funerals	10,136	-	10,136	13,413
Church lettings	-	-	-	60
Other income generated	685	-	685	-
	<u>10,821</u>	<u>-</u>	<u>10,821</u>	<u>13,473</u>
	<u>96,139</u>	<u>754,938</u>	<u>851,077</u>	<u>151,171</u>

Notes to the financial statements

For the year ended 31st December 2024

3 Resources expended

	Unrestricted General Fund	Restricted Fund	Total 2024	Total 2023
Expenditure	£	£	£	£
<i>a) Church activities</i>				
Missionary and charitable giving	200	-	200	250
Education	-	-	-	20
Diocesan parish contribution	27,901	-	27,901	27,555
Upkeep of services	3,205	-	3,205	1,708
Clergy and staffing costs incl. expenses	15,889	151	16,040	13,828
Organists fees	4,010	-	4,010	4,200
Organ/piano tuning	228	6,000	6,228	522
Upkeep of churchyard (including Verger's salary)	-	31,400	31,400	31,321
Church running - insurance	5,186	-	5,186	5,028
Church running - electric/gas	4,529	-	4,529	4,343
Church running - water	998	-	998	662
Church running - oil	1,986	-	1,986	2,105
Church maintenance	3,558	2,594	6,151	8,049
Cleaning	3,128	-	3,128	3,252
Other PCC property upkeep	-	-	-	2,370
Food and refreshments	144	-	144	505
Administration	4,974	-	4,974	4,141
Independent Examination	750	-	750	700
Bank charges	618	43	660	861
Tea shop maintenance	1,815	1,669	3,484	3,304
Depreciation - car park	-	7,099	7,099	5,619
	79,119	48,956	128,075	120,339

The organist fees do not refer to Graham Sluter who gives his services voluntarily.

b) Cost of generating funds

Fund raising costs	894	90	984	1,013
Car Park machines	1,657	-	1,657	6,838
Miss V - Flo gas	-	41	41	-
Depreciation - tea room	-	6,721	6,721	7,404
Depreciation adjustment - tea room	-	-	-	-
Bookstall costs - purchases for resale	5,034	-	5,034	3,321
	7,585	6,852	14,437	18,576

c) Cost of Development

Total costs at year end	2,757	742,087	744,844	-
	89,461	797,895	887,356	138,915

Notes to the financial statements
For the year ended 31st December 2024

4 Staff costs	Total 2024	Total 2023
<i>Unrestricted:</i>	£	£
Administrator's salary	15,002	12,480
Employer's pension contributions	453	374
Clergy expenses	585	973
	<u>16,040</u>	<u>13,828</u>
<i>Restricted - included in upkeep of churchyard expenses:</i>		
Verger's salary	9,894	9,894
Gardener's salary	1,372	16,458
Employer's pension contributions	331	705
	<u>11,596</u>	<u>27,057</u>

5 Taxation

The charity is exempt from corporation tax on its charitable activities.

6 Payments to PCC Members

A small amount of the expenses paid to the incumbent may have related to her services as Chair of the PCC.

No other payments or expenses were paid to any other PCC member, persons closely connected to them, or related parties.

7 Fixed Assets

a) Tangible

	Burial ground £	Car park & grounds £	Tea Rooms & Equipment £	Total 2024 £	Total 2023 £
Cost					
Cost at start of year	-	99,802	196,992	296,794	296,794
Additions	-	7,400	-	7,400	-
Disposals	-	-	-	-	-
Cost at end of year	-	107,202	196,992	304,194	296,794
Depreciation					
Depreciation at start of year	-	38,688	62,572	101,260	88,237
Charge for the year	-	7,099	6,721	13,820	13,024
Disposals	-	-	-	-	-
Depreciation at end of year	-	45,787	69,293	115,080	101,260
Net book value at end of year	-	61,415	127,699	189,114	195,534
Net book value at start of year	-	61,114	134,420	195,534	208,557

See also note 1 above.

Notes to the financial statements
For the year ended 31st December 2024

7 Fixed Assets (continued)

b) Investments

	Unrestricted General Fund £	Restricted Fund £	Total 2024 £	Total 2023 £
<i>Investments at market value:</i>				
Market value at start of year	59,967	29,155	86,475	86,475
Purchases at cost			-	-
Disposals			-	-
Net (losses)/gains	803	1,138	1,941	2,646
Market value at end of year	60,770	30,292	91,062	89,121

Investments are held with CBF Church of England Funds.

	Unrestricted General Fund £	Restricted Fund £	Total 2024 £	Total 2023 £
<i>Investments at cost:</i>				
Cost at start of year	45,000	29,274	74,274	74,274
Purchased during year	-	-	-	-
Disposals	-	-	-	-
Cost at end of year	45,000	29,274	74,274	74,274

	Global Equity Income Fund Number of shares	Property Fund No. of shares	Investment Fund Number of shares	Fixed Interest Securities Fund No. of shares
<i>Investment holdings: restricted</i>				
Units held at start of year	3,077	-	268	-
Purchased during year	-	-	-	-
Disposals	-	-	-	-
Units held at end of year	3,077	-	268	-

	Property Fund No. of shares	Investment Fund No. of shares	Fixed Interest Securities Fund No. of shares
<i>Investment holdings: unrestricted</i>			
Units held at start of year	26,790	1,201	9,520
Purchased during year	-	-	-
Disposals	-	-	-
Units held at end of year	26,790	1,201	9,520

Notes to the financial statements

For the year ended 31st December 2024

8	Stock					Total 2024 £	Total 2023 £
	Stock represents bookstall items for resale, valued at the lower of cost and market value.					1,500	1,500
9	Debtors and prepayments					Total 2024 £	Total 2023 £
	Gift aid tax recoverable					758	758
	Prepayments and accrued income					-	16,755
						758	17,513
10	Liabilities					Total 2024 £	Total 2023 £
	<i>Amounts falling due in one year:</i>						
	Accrual for Independent Examiner's fee					750	700
	Other creditors (Restricted funds)					228,480	5,229
						229,230	5,929
	<i>Amounts falling due after one year</i>						
	Loan from the Diocese					100,000	0
11	Funds						
		Opening £	Income £	Expenditure £	Gains £	Transfers £	Closing £
	<i>Restricted:</i>						
	Patricia Holmes Fund	51,882	3,814	(4,304)	139	-	51,531
	Value of Patricia Holmes Fixed assets	159,497	-	(10,318)	-	-	149,179
	Anne Hadjuk Fund	7,915	235	-	583	-	8,733
	McCrum Fund	2,274	-	(61)	-	-	2,213
	Companions Fund	8,650	430	-	-	-	9,080
	Value of St Just Refurbishment Fixed assets	32,120	-	(2,022)	-	-	30,098
	St Mawes Refurbishment Fund	7,301	8,195	(6,000)	-	-	9,496
	St Just Garden Fund	(35,252)	8,868	(32,690)	416	-	(58,658)
	St Just Organ Fund	4,353	-	-	-	-	4,353
	Youth Club	1,103	-	-	-	-	1,103
	Agency	636	-	-	-	-	636
	Good Growth Fund	-	734,035	(742,500)	-	-	(8,465)
	Other	954	(639)	-	-	-	315
		241,433	754,938	(797,895)	1,138	-	199,614
	<i>Unrestricted:</i>	80,232	96,139	(89,461)	803	-	87,713
		321,665	851,077	(887,356)	1,941	-	287,327

Notes to the financial statements

For the year ended 31st December 2024

The Patricia Holmes Fund is for spending on St Just Church and has been used to continue work on the new car park, tea rooms and burial ground.

The Patricia Holmes Fixed Asset Fund represents the capital expenditure on St Just Church new car park, tea rooms/café and burial ground. It will decline with depreciation each year.

The Anne Hadjuk Fund is for the provision of altar flowers at St Just Church annually on the Sunday nearest to 18th September in memory of Jamie Keiner.

The McCrum Fund is for the upkeep of the area outside St Mawes Church.

The Companions Fund comprises funds raised by friends of St Just Church who support certain church activities, such as the kneeler appeal.

The St Just Refurbishment Fund was established in 2007 and is for the maintenance of the fabric of the church, including the new car park and burial ground at St Just in Roseland.

The St Just Refurbishment Fixed Asset Fund represents the capital expenditure on St Just Church new car park and burial ground. It will decline with depreciation each year.

The St Mawes Refurbishment Fund is for the maintenance of St Mawes Church.

The St Just Garden Fund is for the maintenance and upkeep of the gardens in St Just.

The St Just Organ Fund is for the replacement or refurbishment of the St Just Church organ.

The Youth Club is for expenditure on the new club for young people in the parish.

The Good Growth Fund is for grant income from Cornwall Council and expenditure on the Visitor Centre and associated works.

12 Analysis of net assets between funds

	Unrestricted General Fund	Restricted Fund	Total 2024	Total 2023
	£	£	£	£
Tangible fixed assets	-	189,114	189,114	195,534
Investments	60,770	30,292	91,062	89,121
Current assets	27,693	308,688	336,381	42,939
<i>Liabilities:</i>				
Amounts falling due in one year	(750)	(328,480)	(329,230)	(5,929)
Amounts falling due after one year	-	-	-	-
Net assets at 31 December 2024	87,713	199,614	287,327	321,665

13 Capital Commitment

There were no capital commitments as at 31 December 2024

14 Post Balance Sheet event

At December 2024 the PCC was in the middle of a number of projects at St Just in Roseland – Interpretive Centre build, waste water mains connection, garden paths, ponds and lighting upgrade to LED lighting to help with our Net Zero commitments. Grant received in advance of some payments has been allocated into 2025 accounts in line with grant standards. All requirements for expenditure for the grant were made on or before 30th March 2025 in line with the Good Growth contract.