

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 2025

Oversight Minister: Rev Douglas Wren

Assistant Curate: Rev Penny Leach

Bank:

Barclays Bank plc, Truro, TR1 2RB

Independent Examiner:

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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 2025

Rev Penny Leach	Local Leader, Associate Priest and Strategic Area Dean
Rev Douglas Wren	Roseland Oversight Minister
Mrs Elizabeth German	Reader

		Term of office ceases
Mr David Blunt	Deputy Churchwarden	2027
Mr. Stephen Chapman	PCC Member (PCC Secretary from 2022)	2026
Mrs. Alison Davy	Churchwarden	
Mr Julian Davy	Deputy Churchwarden	2028
Mrs Sue Diamond	PCC Member	2028
Mrs Angela Greenwell	Churchwarden	
Mrs Hilary Mimpriss	PCC Member	2027
Mrs Nicky Pauncefort	PCC Member	2028
Mr Andrew Prince	Treasurer and Deanery Synod Rep	2027
Mr Michael Somers	Lay chair	2nd March 2025
Mrs Katie Taurins	Safeguarding Officer	2026
Mr Simon Taurins	Deanery Synod Rep	2026
Mrs. Valerie Willis	PCC Member	2026

Electoral Roll Officer – Sophia Hetherington (Parish Administrator)

Following the full revision in 2025 resulted in a total of 48 applicants, during 2025 there were 11 late additions, giving a total of 59.

Following further revision of the Electoral Roll prior to the APCM 2026 the total remains 59.

Church Attendance: - this is based upon the average of what are called 'usual' Sundays across the year. Our figures for these have remained broadly similar since Covid. St Just 21, St Mawes 19.

2025 Rev Penny Leach Associate Priest 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 for his support in the parish and across the benefice.

Thank you to Tim and Pippa Pratt and to Steve Chapman, our sacristans 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 Lent and Advent a Roseland Benefice wide Bible Study was held with a gathering of folk from churches across the Roseland, an example of our activities 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 very much indeed to our Churchwardens, Alison and Angela and their deputies, Julian and David for your support and advice and continual attention to the detail of our parish life. Thank you to the PCC – members with various roles, our Secretary, our small ministry team, our organists and all who assist with our services in so many ways, our gardeners and flower arrangers. A thank you to Katie for all her continuing work, often behind the scenes, on the important aspect of church life – safeguarding – very much appreciated. 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, in other ways and along with Sally continuing work on the Interpretive Centre.

I am very grateful for all the support and encouragement I receive from you all.

2025 Rev Douglas Wren, Roseland Rector Report

2025 was a significant one for the parishes of the Roseland. On 1st February the Pastoral Reorganisation Scheme came into force creating the new Roseland Benefice. Love it or loath it, I'm pleased to say that the vast majority of our church members are responding positively to our new arrangement.

On May 4th we gathered together for a Celebration Service in Vryan and there have been other joint activities throughout the year including the Inn Group that meets for Bible Study and fellowship, Evensongs with the Roseland Churches' Choir, Bishop Hugh's last Sunday service in the Diocese and Bishop David's day with us in June culminating in a service in Gerrans. Three times last year an informal Council met to explore themes. 2025 was also important for Penny who was appointed Strategic Rural Dean for Powder Deanery.

Looking ahead to 2026 I believe that we can work together to ensure that the new Benefice is a real benefit to all of the churches so that we can be more fruitful than when we were before. I would like to build on three areas: Community, Leadership and Mission, and I look forward to exploring these with as many of you as possible.

Finally, thank you to all who give of themselves for the running of our churches and also to all our community that seeks to be disciples of Jesus in this place.

St. Just-in-Roseland

Churchwarden's Report for year ended December 2025: St Just-in-Roseland

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. My thanks to Paula Rosewall for keeping the church clean and tidy. Also to those who launder the altar linen and clean the Church brass. In particular I am grateful to Valerie Willis and to Liz German who lead our Morning Worship service, helping out 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, he is also Secretary for the P.C.C.

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. Sarah Dettmer & Nicky Pauncefort give their help at the weddings which takes up hours of their time, often on sunny Saturdays. I must thank Sue Diamond for looking after the Card Stall. This gives visitors a chance to take something home to remind them of their visit to our beautiful Church. Sue spends a lot of time ordering lovely cards from local artists, as well as many other gifts including products that are made out of wood in Bethlehem. This is raising extra 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.

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. It has been good to see Susan Thomas helping at Easter, Harvest Festival and Christmas.

Enormous thanks and appreciation from all of us go to Clive Johns our Gardener & Verger, he keeps the Churchyard looking so tidy and beautiful. He has been helped one day a week by Andy & Sam. Clive is planning to retire in the spring next year after 26 years. We have been very lucky to find Jacob Howard-Endean, who will take over from Clive next year. He will help us to replant the gardens adding more colour and scent for our visitors to enjoy. Monty Don's programme about the Gardens was shown in February and this has resulted in some extra visitors which is welcome.

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

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. Our Marriage Preparation day was held on February 15th for all the young couples to be married in the Church in 2025. A special occasion which is embedded in the life of our Parish is the celebration of St Just Feast on October 12th. We are joined by all the various Clubs and Associations in our Parish. This year it was centred around the young in our Parish, with children from St Mawes School with the Brownies and Rainbows. Steve organised the Parish Harvest Supper which was held on October 18th in the Memorial Hall and was a great success.

The Service of Lessons and Carols by Candlelight was held on December 18th. We were pleased to have a warm Church as the new boiler had just been fitted. The Church was full and we all enjoyed mulled wine and mince pies together after the Service.

Andrew Prince, our Treasurer and his wife Sally have continued to make a huge contribution to the new Discovery Centre by overseeing the build and researching all the information that is included. The Discovery

Centre was officially opened on 15th February with Bishop Hugh, Sam Galsworthy and Julian German attending and recognising this considerable achievement. Bishop Hugh then blessed the new Inscription Stone by the Holy Well, kindly given by Katie Taurins.

Finally we express our thanks and appreciation to Penny Leach who has to manage both Churches alone, she works tirelessly on the many aspects of her role. Penny's licensing service took place on October 20th, officiated by Bishop David. Penny is also the Rural Dean which gives her even more work to do across the Diocese.

The Tearoom has had a new utility area and storeroom built at the back, a new toilet has been built outside, which has meant that the kitchen has been extended giving much needed extra preparation space. Phoebe re-opened on February 22nd, she had various problems from the recent build, but they were sorted out by the end of March. Phoebe has worked hard with a good team and they have had a busy season staying open seven days a week.

We are lucky to have Douglas Wren as our Oversight Minister, the Benefice Advent and Lent courses at the Roseland Inn have been 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.

Alison Davy, Churchwarden

Churchyard Report – St Just in Roseland

THE CHURCH

The main occurrence at St Just this year has been the creation and opening of the new Discovery Centre, which now forms part of the Church Estate.

It is proving very popular with visitors and does much to enhance their experience. The Centre and the updated Tearoom have been connected to mains drainage which is a huge benefit.

We are most grateful to Andrew and Sally Prince for their initiative, research and hard work to bring this project into reality. The Centre and the Car Park machines are contributing significantly to our Church income.

After 47 years of faithful service the Church boiler caught fire in late October. Luckily Clive was able to shut it down before any damage occurred. After much discussion and negotiation with the D.A.C. and investigation of alternative energy sources, we received a Faculty to replace the boiler with another oil one. From four quotations Jose and Blackler were chosen, they had installed the original one in the 1980's. They acted promptly and a new boiler was installed in early December in time for the Christmas services.

A fund raising appeal managed by Olivia Barrington was launched. Many people gave most generously, this has covered the cost of the boiler and has also enabled us to put out to tender the restoration of the eastern access path and lights.

The clock, organ and fire extinguishers have all had their annual service. Wear and tear to the lower Lychgate has been repaired.

A Quinquennial Survey was conducted in March and three minor urgent recommendations have been carried out. Otherwise the fabric of the Church is in excellent condition.

CHURCHYARD

Much new planting around the Discovery Centre has taken place as was required by the planning permission. All is growing on well. Much management of trees and large shrubs has been necessary due to squirrel and gale damage.

All D.E.F.R.A. instructions have been fulfilled and a full tree survey will be carried out in 2026. Conrad Bernie continues to give us excellent tree surgery services.

Clive Johns intends to retire in the Spring of 2026 and we decided not to renew Will Varley's contract. We advertised to find a new Gardener/Verger and we have engaged Jacob Howard-Endine to start in January 2026. He is R.H.S. trained and qualified and he is very keen to take on the task of renewing much of the exotic planting which defines this special place.

Julian Davy Deputy Churchwarden

A Note from Card Stall Organiser Sue Diamond

I was invited to take over the Card Stall in 2025, as Sue Jeremy, who had looked after it for many years wished to retire. Thank you Sue for all your hard work over the years.

I set about searching for new ideas and luckily found some lovely Christian cards and prints, by the watercolour artist Hannah Dunnet. These proved to be very popular. I then veered slightly 'off piste' and spoke with Amir in Bethlehem, who works with the Christian woodcarvers. I ordered 50 olive wood Nativity Bells, to be made in Bethlehem, and these have also proved to be so popular that more than 150 sold throughout the summer.

Regular stock items include natural stone cross necklaces and fish key rings, tree of life pendants, angel key rings, and olive wood holding crosses, and also large greeting cards featuring different views of the church, from artist Malcolm Cockell.

Always looking for new ideas, I have found an artist in Falmouth who makes cards from his paintings of Cornwall, so these too have been added this year. As the stall is unmanned for a large part of the year, I keep items with a maximum price of £15. My challenge now is to try and match last year's sales of £10,000, which was the turnover from April to September.

St. Mawes Church

Churchwarden's Report for 2025 – St Mawes Church

During 2025 St Mawes Church continued to thrive. There is a congregation of local residents and several second home owners who regularly attend our services.

Our Holy Communion services led by Rev Penny Leach and our occasional Morning Worship services led by Liz German or myself are equally well supported.

Sadly in March we lost Michael Somers. Michael was Vice Chairman of the PCC and for many years had been an integral part of our church community. He had just arranged the purchase and installation of a re-furbished organ to replace our unreliable instrument. We will always be grateful for all Michael did for St Mawes.

There were two Evensong services. One in Lent and the other in Advent when we lit the church with candles to mark the "Coming of the Light". Both services were led by the Roseland Churches Choir.

The Church was beautifully decorated for Harvest Festival when St Mawes School visited. All the produce was donated to local charities and Lesley and Keith Hughes kindly collected the produce from both St Just and St Mawes. Truro Food Bank is always in need.

St Mawes School visited again in December for the Christingle Service. The children made their own "Christingle" in the church hall assisted by the school staff. They then attended a service in the church where the Rev Penny explained the symbolism of the orange etc. assisted by some wonderful handicraft by Jane Merrick.

The Christmas Eve Crib Service was full to overflowing! Even with extra chairs at the back of the church was "standing room only" as children, parents and grandparents came to worship and hear the Christmas story; the children participating as they carried the Nativity figures to the Crib.

During the first half of the year, I hosted monthly coffee mornings at my house assisted by David Blunt. However, after the summer break we discontinued as there no longer seemed to be a need. It was a good opportunity for members of the St Just and St Mawes congregations to meet.

Special thanks are due to Tim and Pippa Pratt our sacristans who prepare the church throughout the year and to Doreen Freeman our organist. However we are fortunate in that every member of the congregation contribute in different ways as readers, flower arrangers or coffee makes. Stephen Warman decorates the Altar for festivals and looks after the planters at the fore court with a seasonal display of flowers – a welcome for all who climb the hill to visit the church.

We are grateful to our Oversight minister Rev Douglas Wren who has visited several times to lead services but especially to Rev Penny Leach our priest and spiritual guide in St Mawes and to David Blunt who has looked after the fabric.

Angela Greenwell, Churchwarden St Mawes

St Mawes Church and Church Hall 2025

REPAIRS

The adverse weather conditions have taken their toll upon the buildings yet again

- A cherry picker was required for replacing roof tiles on the church.
- The back rock wall behind the church hall seems to be under control regarding flooding.
- Internal repairs have been undertaken on the altar and the large table in the church hall.
- A temporary repair has been done on the small window in the hospitality area. Quotes for replacement are underway.
- Quotes for repointing the church ridge tiles and repainting the church gutter as recommended by the QI are being looked into.

ORGANISATION

The Parish Office has been reorganised. Clearance of the church records is still ongoing. The small office is still being let in the church hall. The church hall welcomed back the Kay Bains Charity for their yearly visit. Our teas and coffees at the end of the Sunday service are still being well supported, but due to the adverse weather our summer Monday and Thursday beverages were a bit of a disaster. The Food Bank collections are still being well supported, all thanks to Keith and Lesley.

A big thank you is due to the boys from St Just Gardens for clearing the ivy from the front parking area and wall and re-pointing. Last but not least a big thank you to Paula and her team for keeping the church spick and span.

Deputy Churchwarden – David Blunt

Proceedings from PCC and activities in the parish 2025 – Steve Chapman, PCC Secretary

BEYOND THE PARISH

At a Diocese level affecting the Parish, Bishop David was installed in the Diocese on the 17th May at Truro Cathedral and visited the Roseland on the 26th June, meeting for lunch at the Rosland Inn, Philleigh followed by a service at Gerrans. Bishop Hugh left the Diocese to go to Winchester at the end of the year. Penny took on her role as Strategic Rural Dean in July. Penny was commissioned as Associate Priest to the Roseland Benefice and Local Leader to the parish in a service lead by Bishop David in St Just church on the 20th October. The PCC would like to express their appreciation for Penny's commitment to the parish.

THE PARISH AND BENEFICE

The PCC noted church services have seen attendance average the same as 2024 during the course of this year, but there is still a lot of work to be done to attract a younger congregation. Advent and Lent church discussion groups offered a chance to explore key issues of these two Church seasons and have seen more people wanting to attend these groups. The Lent course ran successfully for six weeks at the Roseland Inn comprising of a meal first and then a discussion based around the book, Holy Habits. A new way of attracting people to come to this group. Using a similar format, Bible Studies took place at Philleigh in June.

FABRIC ISSUES:

Quinquennial Inspections took place at both Churches in March 2025. There were no major issues and urgent works are completed or in progress. The St Just Church Boiler gave up the ghost in October. Thanks to Julian's hard work a new boiler was able to be fitted before the start of the main December services all made possible by the generosity from people within the Parish.

There have been many challenges in the garden this past year with trees such as Drimys, Oak, Ash and Myrtle having to be removed due to disease, plus Rhododendron bushes carefully taken out of the ground. Thanks to Julian Davy for overseeing this necessary extra work.

Thanks to the generosity of Katie Taurins a new engraved stone was installed at the Holy Well.

COMMUNITY ACTIVITIES IN BOTH CHURCHES

Involvement with community activities has occurred across the year as usual. Special church services such as the St Just Feast, which was centred around the young people. Thanks to Helen Couch, Alex Wood and Bridgit Macklin for the involvement. The Companions service, Harvest Festival, All Souls Services, remembering people of the Parish who have departed this life, 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 turning on of the Christmas tree lights. Thank you to Keith Ives for volunteering to cook the Harvest Supper and to Sue Diamond whose sterling efforts and enthusiasm has resulted in stronger sales with the Book Stall in the Church.

Community hospitality continued in 2025, with the refreshments on offer in St Mawes over six weeks when the charity shop is open. Renwicks café at St Just church provides a meeting place for many locals. Hospitality is also on offer in the monthly coffee mornings in which all are welcome – regulars attend from both churches. Grateful thanks to Angela Greenwell and to David Blunt for their work in St Mawes Church. David has undertaken major re-organisation of the parish office and storage facilities over this year. Angela continues to offer substantial support to worship.

ST JUST CHURCH

St Just Church remains as popular as ever with visitors, along with the official opening of the Discovery Centre by Sam Galsworthy in March which has enhanced the visitors experience when visiting the area. Enormous thanks are due to Andrew and Sally Prince for seeing this project become a reality after a year of daily involvement to keep the project moving forward and reaching the strict deadlines to complete the opening within the perimeters set by Cornwall Council. Thanks also to the volunteers who do their weekly shifts welcoming people who come to increase their knowledge of the Church, its history and the history of other areas on the Roseland. Special mention to Liam Mulvin who keeps the rota of volunteers up to date, plus the many shifts that he commits to every month.

With grateful thanks too to Val Dunning, Elaine Tomlinson, Sue Diamond and Helen Baker (plus Bill Baker who does the heavy work) who have kept the Church looking beautiful with their impressive flower displays. Thank you as ever to Clive and to Will, (who in December relinquished his position) for their continuing commitment to the church and gardens.

An updated version of the St Just Visitors Guide Booklet was produced in the middle of the year which has already proved very popular and gone into a second print. Once again Sally and Andrew Prince gave a lot of time and thought to producing this booklet.

Thanks were expressed to Alison and Julian for all their input as churchwarden & deputy churchwarden. In St Just Church thanks to Alison and Julian Davy for their oversight role of the church and gardens and liaison with Clive & Will. Thanks, as always to Sophia whose continued smooth running of the administrative and financial aspects of the church makes life easier for everyone, and to Andrew Prince for his Treasurer role.

As always in this community thanks to the many unnamed folk who contribute to church life in different ways and grateful thanks are due to them all for giving their time and energy to our church and community. This year in particular special thanks go to Sally and Andrew Prince for all their work on the Discovery Centre and to the dedication of Alison and Julian Davy who give such close attention to the needs of the church and its environs.

The PCC wishes to express their thanks to Penny Leach for her commitment to the parish.

Safeguarding Report

There have been no safeguarding issues this year.

PCC members are up to date with training including those whose roles have changed. Non-PCC members who are required to complete basic safeguarding are also up to date. To the best of my knowledge DBS checks are all current. The safeguarding dashboard is up to date.

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

Katie Taurins Safeguarding Officer

Deanery Synod Report 2025

Three meetings took place during the year: 26th February, 7th May, 12th November

A standing item at each meeting was a report on the progress of each of the mission areas: Truro, Roseland, Upper Fal and Isles of Scilly as well as a Treasurer's report.

Items of focus for each meeting:

At the February meeting Erica Payne spoke on the Dockyard Project funded by LICF (Low Income Community Fund) and Joff Phipps on the activities of Transforming mission within the Deanery. 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 a very much appreciated presentation was received from the head teacher of Gerrans School which led into useful small group discussions on engagement with young people

At the November meeting, Isaac McNish, Head of Ministry, gave a presentation on the Growing Younger report, followed by small group discussions, taking forward ideas from the previous Synod meeting.

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

Treasurer's Report

This report covers the year ended 31 December 2025. Draft accounts were presented to the PCC and approved on 23 March 2026. An alternative comparative format is included from page 26.

Surplus

The overall deficit for 2025 was **£171,800** (2024: £34,338). This is **largely** due to the decision to **write down** the asset value of the car park and café, which are not saleable and had overstated the balance sheet.

Depreciation for the year was **£184,571**; excluding this, the accounts would show an operating **surplus of £12,771**.

The Good Growth grant and associated expenditure continued to dominate our financial position. £882,400.46 was received from Cornwall Council in 2024, of which £683,915.80 was spent that year, leaving £198,484.66 carried into 2025. This sum is included in the Restricted Fund column of Grants Received of £296,702 (page 20). Total Good Growth grant across 2024–2025 was £975,878. The project was completed by March 2025.

Receipts

Visitor donations increased significantly. Car park donations rose by £6,383 (39%), and other giving increased by 20%. The Centre opened in March 2025 and has undoubtedly contributed.

The café was closed from November 2024 to March 2025, with rent resuming in April. Despite this, rental income increased by £7,739 (84%) to £16,939.

Bookstall sales in the Church and Discovery Centre rose by £14,811 (214%) to £21,724, with costs of £7,861, generating a surplus of £13,863.

While there were no legacies in 2025 or 2024, two major fundraising efforts were successful:

- £13,600 raised in March 2025 for the Good Growth project (total £84,716 over two years, excluding Gift Aid)
- £35,750 raised in November–December for a boiler, path, and lighting project

Expenditure

The revised depreciation policy resulted in a charge of £184,670 (2024: £13,818), correcting the overstatement of non-saleable assets. This aligns with the accounting treatment of the Discovery Centre and Good Growth project.

Key increases in expenditure include:

- Diocesan contribution: +£4,031 (14%) to £31,932
- Clergy and staffing: +£4,284 (26.7%), mainly travel costs
- Church maintenance: £16,237 (2024: £6,151), primarily boiler replacement at St Just and roof repairs at St Mawes
- Electricity: +56% to £7,091
- Good Growth project: £337,107 (completion phase)
- Car park maintenance: £3,464 (2024: £1,657), including £2,229 for machine upgrades
- Administration: £9,704 (2024: £4,973)
- Food and refreshments: £629 (2024: £144)

Costs reduced in some areas:

- Organ/piano tuning: £432 (2024: £6,228)
- Oil: £694 (2024: £1,985)

Reserves

General reserves stand at £67,797 (2024: £59,966), in line with Charity Commission guidance of 3–6 months' expenditure. This provides sufficient cover for operating costs and ministry contributions in 2026.

Looking Ahead

Storm Goretti (8–9 January 2026) caused significant tree damage in the St Just-in-Roseland churchyard gardens, requiring ongoing remedial work. However, with a full year of café and Discovery Centre operations ahead, we anticipate a continuing operating surplus.

Thanks

We are deeply grateful to all who support the Church's finances through giving, volunteering, and administration—especially Steve Chapman, Alison and Julian Davy, Katie Taurins, and Discovery Centre Manager Liam Mulvin. Thanks also to Sue Diamond for her work in growing bookstall sales.

Julian Davy and Olivia Barrington led a highly successful fundraising effort for the boiler, path, and lighting project. Julian also ensured the boiler installation was completed before Christmas, avoiding disruption to services.

The Discovery Centre opened in March 2025, completing the Good Growth (UK Shared Prosperity Fund) project within schedule. This included:

- Resurfacing the lychgate path with new lighting and electrics
- Construction of the centre (green roof, solar panels, heat pumps)
- Installation of heritage displays and media
- Café extension and relocation of facilities
- New toilets and drainage
- Landscaping, planting, and wildlife habitats

Sally Prince played a central role throughout, from fund raising and bid writing to delivery and content creation. Thanks also to Bishop Hugh and Sam Galsworthy for opening the centre.

I am particularly grateful to Sophia Hetherington for her dedication to administration and bookkeeping.

We also record with sadness the loss of Michael Somers, whose wisdom and support to the PCC and Treasurer continues to be greatly missed.

We give thanks to the Almighty for His provision.

A. Prince

Treasurer
April 2026

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 2025, which are set out on pages 16 to 25.

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.

Howard Frank FCA – retired
2 Kingsmead Close
Teddington
Middlesex
TW11 9EP

Date: 22nd March 2026



Statement of Financial Activities

Statement of Financial Activities **For the year ended 31st December 2025**

	Notes	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £	Total 2024 £
Incoming resources:					
Voluntary income	2a	88,587	375,215	463,802	816,035
Activities for generating funds	2b	38,663	-	38,663	16,115
Income from investments	2c	3,307	3,766	7,073	8,106
Church activities	2d	10,642	-240	10,402	10,821
Total incoming resources		141,199	378,741	519,940	851,077
Resources expended:					
Church activities	3a	104,543	96,783	201,326	128,075
Cost of generating voluntary income	3b	11,492	130,015	141,507	14,437
Cost of development	3c	9,958	337,996	347,954	744,844
Total resources expended		125,993	564,794	690,787	887,356
Other recognised gains	7a	-	-	-	-
(Losses)/Gains on investment assets	7b	(401)	(552)	(953)	1,941
Net income / (expenditure) before transfers		14,805	(186,605)	(171,800)	(34,338)
Transfers between funds	11	(34,723)	34,723	-	-
Net movement in funds		(19,918)	(151,882)	(171,800)	(36,279)
Total funds brought forward	11	87,715	198,659	287,326	321,665
Total funds carried forward	12	<u>67,797</u>	<u>47,728</u>	<u>115,525</u>	<u>287,327</u>

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 2025**

	Notes	<u>2025</u> £	<u>2024</u> £
Fixed Assets			
Tangible	7a	4,444	189,114
Investments	7b	90,209	91,062
		<u>94,653</u>	<u>280,176</u>
Current Assets			
Stock	8	430	1,500
Debtors and prepayments	9	-	758
Cash at bank and in hand		44,445	334,123
		<u>44,875</u>	<u>336,381</u>
Liabilities			
Creditors : Amounts falling due within one year	10	(24,003)	(329,230)
Net Current Assets		<u>20,872</u>	<u>7,151</u>
Total Net Assets		<u><u>115,525</u></u>	<u><u>287,327</u></u>
Represented by:			
Parish Funds			
Unrestricted Funds	11, 12	67,797	87,713
Restricted Funds	11, 12	47,728	199,614
		<u><u>115,525</u></u>	<u><u>287,327</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 2025**

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).

We received very substantial grant income over the last few years. Under **Charities SORP (FRS 102)**, grant income is recognised when the charity is entitled to the funds. In our case, we received much of the grant in advance to help with our cash flow but we were required to deliver proof of delivery and payment for a specific project (and therefore in Restricted Funds) before the next grant payment was due. Photos of progress, Quantity Surveyor reports, proof of payments with bank statement backup and other documents were provided and we received Cornwall Council agreement that works had been met.

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.

In previous years, the cost of works on the new car park and associated landscaping at St Just in Roseland had been capitalised and depreciated as it is on PCC land. However, this year's grant treatment requiring grant income to be recognised in the same period as related expenditure would have meant one building being written off in two years while the car park was still capitalised. Both the car park and the new building are not saleable and therefore it was agreed the Balance Sheet was in-effect overstating the value of assets. As a result, we have agreed to write-down the asset value of the car park by depreciating all but a few pounds.

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, originally capitalised and depreciated over a period of 25 years, has now been fully depreciated as has the café

The new tea rooms/café have been capitalised and depreciated over a period of 25 years. All equipment in the café has now been fully depreciated.

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.

The Parochial Church Council of the Ecclesiastical Parish of St. Just in Roseland and St. Mawes
Annual Report for the year ended 31st December 2025

Notes to the financial statements
For the year ended 31st December 2025

2 Incoming Resources

	Unrestricted General Fund £	Restricted Fund £	Total 2025 £	Total 2024 £
Income				
<i>a) Voluntary income</i>				
Planned giving	20,153	1,904	22,057	32,521
Collections and other giving	6,743	12,991	19,734	7,211
Tax recovered on Gift Aid	5,099	16,145	21,244	1,600
Other receipts	-176	639	463	420
Other voluntary receipts:-				
Grants received	5,030	296,702	301,732	683,916
Donations, appeals etc	29,235	46,715	75,950	74,127
Car park machines	22,503	119	22,622	16,240
Legacies	-	-	-	-
	<u>88,587</u>	<u>375,215</u>	<u>463,802</u>	<u>816,035</u>
<i>b) Activities for generating funds</i>				
Tea Shop income	16,939	-	16,939	9,201
Bookstall & other sales	21,724	-	21,724	6,914
	<u>38,663</u>	<u>-</u>	<u>38,663</u>	<u>16,115</u>
<i>c) Investment income</i>				
Dividends on CBF Investment Funds	3,045	411	3,456	3,284
Bank & CCLA Deposit Fund interest	243	1,235	1,478	2,723
Rent (incl. Western Power wayleave)	19	2,120	2,139	2,099
	<u>3,307</u>	<u>3,766</u>	<u>7,073</u>	<u>8,106</u>
<i>d) Church activities</i>				
Fees for weddings and funerals	10,597	-240	10,357	10,136
Church lettings	45	-	45	-
Other income generated	-	-	-	685
	<u>10,642</u>	<u>-240</u>	<u>10,402</u>	<u>10,821</u>
	<u>141,199</u>	<u>378,741</u>	<u>519,940</u>	<u>851,077</u>

Notes to the financial statements
For the year ended 31st December 2025

3 Resources expended

	Unrestricted General Fund	Restricted Fund	Total 2025	Total 2024
Expenditure	£	£	£	£
<i>a) Church activities</i>				
Missionary and charitable giving	8,089	-	8,089	200
Education	116	(116)	-	-
Diocesan parish contribution	31,932	-	31,932	27,901
Upkeep of services	1,717	491	2,208	3,205
Clergy and staffing costs incl. expenses	20,323	-	20,323	16,040
Organists fees	3,772	-	3,772	4,010
Organ/piano tuning	432	-	432	6,228
Upkeep of churchyard (including Verger's salary)	4,095	25,396	29,491	31,400
Church running - insurance	5,858	-	5,858	5,186
Church running - electric/gas	7,091	-	7,091	4,529
Church running - water	840	-	840	998
Church running - oil	694	-	694	1,986
Church maintenance	2,542	13,695	16,237	6,151
Cleaning	5,536	-	5,536	3,128
Other PCC property upkeep	-	-	-	-
Food and refreshments	629	-	629	144
Administration	9,704	34	9,738	4,974
Independent Examination	750	-	750	750
Bank charges	423	26	449	660
Tea shop maintenance	-	285	285	3,484
Depreciation - car park	-	56,971	56,972	7,099
	104,543	96,783	201,326	128,075
The organist fees do not refer to Graham Sluter who gives his services voluntarily.				
<i>b) Cost of generating funds</i>				
Fund raising costs	2,396	88	2,484	984
Car Park machines	1,235	2,229	3,464	1,657
Miss V - Flo gas	-	-	-	41
Depreciation - tea room	-	127,698	127,698	6,721
Depreciation adjustment - tea room	-	-	-	-
Bookstall costs - purchases for resale	7,861	-	7,861	5,034
	11,492	130,015	141,507	14,437
<i>c) Cost of Development</i>				
Total costs at year end	9,958	337,996	347,954	744,844
	125,993	564,794	690,787	887,356

The Parochial Church Council of the Ecclesiastical Parish of St. Just in Roseland and St. Mawes
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Notes to the financial statements
For the year ended 31st December 2025

4 Staff costs	Total 2025	Total 2024
<i>Unrestricted:</i>	£	£
Administrator's salary	15,600	15,002
Employer's pension contributions	468	453
Clergy expenses	4,139	585
	<u>20,207</u>	<u>16,040</u>
<i>Restricted - included in upkeep of churchyard expenses:</i>		
Verger's salary	9,894	9,894
Gardener's salary	-	1,372
Employer's pension contributions	297	331
	<u>10,190</u>	<u>11,596</u>

- 5 Taxation**
The charity is exempt from corporation tax on its charitable activities.

- 6 Payments to PCC Members**
Clergy and staffing costs includes our share of the Oversight Minister's expenses. 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 2025	Total 2024
Cost	£	£	£	£	£
Cost at start of year	-	107,202	196,992	304,194	296,794
Additions	-	-	-	-	7,400
Disposals	-	-	-	-	-
Cost at end of year	<u>-</u>	<u>107,202</u>	<u>196,992</u>	<u>304,194</u>	<u>304,194</u>
Depreciation					
Depreciation at start of year	-	45,787	69,293	115,080	101,260
Charge for the year	-	56,972	127,698	184,670	13,820
Disposals	-	-	-	-	-
Depreciation at end of year	<u>-</u>	<u>102,759</u>	<u>196,991</u>	<u>299,750</u>	<u>115,080</u>
Net book value at end of year	<u>-</u>	<u>4,443</u>	<u>1</u>	<u>4,444</u>	<u>189,114</u>
Net book value at start of year	<u>-</u>	<u>61,415</u>	<u>127,699</u>	<u>189,114</u>	<u>195,534</u>

See also note 1 above.

The Parochial Church Council of the Ecclesiastical Parish of St. Just in Roseland and St. Mawes
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7 Fixed Assets (continued)

b) Investments

	Unrestricted General Fund £	Restricted Fund £	Total 2025 £	Total 2024 £
<i>Investments at market value:</i>				
Market value at start of year	60,770	30,292	91,062	89,121
Purchases at cost	21,813	19,413	41,225	-
Disposals	(19,413)	(21,813)	(41,225)	-
Net (losses)/gains	(301)	(552)	(853)	1,941
Market value at end of year	62,869	27,340	90,209	91,062

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	14,092	-	14,092	-
Disposals	-	(25,798)	(25,798)	-
Cost at end of year	59,092	3,476	62,568	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	-	-	296	8411
Disposals	466	-	268	-
Units held at end of year	3,077	-	296	8411

	Global Equity Income Fund Number of shares	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	466	-	268	-
Disposals			296	8,411
Units held at end of year	466	26,790	1,173	1,109

8 Stock

	Total 2025 £	Total 2024 £
Stock represents bookstall items for resale, valued at the lower of cost and market value.	430	1,500

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9 Debtors and prepayments					Total 2025	Total 2024
					£	£
Gift aid tax recoverable					-	758
Prepayments and accrued income					-	-
					-	758
10 Liabilities					Total 2025	Total 2024
					£	£
<i>Amounts falling due in one year:</i>						
Accrual for Independent Examiner's fee					750	750
Other creditors (Restricted funds)					8,253	228,480
Loan from diocese					15,000	100,000
					24,003	329,230
11 Funds						
	Opening	Income	Expenditure	Transfers	Gains	Closing
	£	£	£	£	£	£
<i>Restricted:</i>						
GG - Good Growth Fund	(8,463)	321,049	339,754	12,168	-	(15,000)
Patricia Holmes Fund	200,710	172	154,423	(46,270)	-	189
Anne Hadjuk Fund	8,732	238	491	-	(552)	7,927
McCrum Fund	2,213	-	-	-	-	2,213
Companions Fund	9,080	654	-	(9,734)	-	-
St Just Refurbishment Fund	30,098	41,721	42,189	305	-	29,935
St Mawes Refurbishment Fund	9,497	3,548	1,160	-	-	11,885
St Just Garden Fund	(58,660)	12,426	26,894	78,254	-	5,127
St Just Organ Fund	4,351	-	-	-	-	4,351
Youth Club	1,101	-	-	-	-	1,101
Agency collection (see below)	-	(1,067)	(116)	-	-	-
Restricted Totals	198,659	378,741	564,795	34,723	(552)	47,728
Unrestricted - General fund	86,014	141,199	125,992	(33,022)	(401)	67,797
Unrestricted – Café Redevelopment Designated	1,701			(1,701)		
Unrestricted Totals	87,715	141,199	125,992	(34,723)	(401)	67,797
Totals	286,374	519,940	690,787	-	(954)	115,525

A **correction** has had to be made to a discrepancy on **Agency** collections. Agency shouldn't be recorded as income or expenditure. But in previous years going back to 2015, journals were recorded against income or expenditure. This year we made adjustments to remove these imbalances which is why the report closing column has no totals for Agency collection. Making the change this year will eliminate the imbalances going forward.

Last year's accounts showed a closing balance of £287,327 which was overstated by £953 and so the closing balance should have shown £286,374 – which is correctly shown in the figures above.

	Unrestricted	Restricted	Total
Last year's published closing balances	87,713	199,614	287,327
Agency corrections (multiple years)	2	(955)	(953)
Adjusted opening balance	£ 87,715	£ 198,659	£ 286,374
Totals based on last year's balance b/f	287,327	519,940	690,787
			-
			(954)
			115,525

*The Parochial Church Council of the Ecclesiastical Parish of St. Just in Roseland and St. Mawes
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The figure of 154,423 for expenditure in Note 11 above relates to the decision to depreciate the Fixed Asset balances so much this year. This showed a problem with a big negative balance on the St Just Garden Fund. As the Patricia Holmes and Companions Funds were also for St Just, fund transfers were made from these to the St Just Garden Fund to compensate. Shares held in the Garden Fund were exchanged for cash at value and then General Funds were then applied to the remaining deficit.

Fund Purposes

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

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 church activities at the St Just Church.

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. This fund has received monies collected for a recent appeal for help to replace the boiler, path and lights at St Just.

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 related expenditure on the Interpretive / Discovery Centre, café works, main path & lighting works.

12 Analysis of net assets between funds

	Unrestricted General Fund	Restricted Fund	Total 2025	Total 2024
	£	£	£	£
Tangible fixed assets	-	4,444	4,444	189,114
Investments	62,869	27,340	90,209	91,062
Current assets	12,137	32,738	44,875	336,381
<i>Liabilities:</i>				
Amounts falling due in one year	(7,209)	(16,794)	(24,003)	(329,230)
Amounts falling due after one year	-	-	-	-
Net assets at 31 December 2025	67,797	47,728	115,525	287,327

13 Capital Commitment

There were no capital commitments as at 31 December 2025. However, the roofer has indicated we need to repoint the ridge tiles in St Mawes.

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.