

CHURCHES TOGETHER IN PENZANCE AREA

England & Wales · Charity number 1147642

Details

Other names CTIPA

Status Registered

Legal form Other

Registered 2012-06-11

Register [View on the Charity Commission register](#)

Contact

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Penzance
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TR18 5JP

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Website churchestogetherinpenzance.co.uk

Activities

Objects: THE ADVANCEMENT OF THE CHRISTIAN RELIGION ACCORDING TO THE DOCTRINE AND PRACTICES OF THE CONSTITUENT CHURCHES.

Activities: Representatives from Christian Churches come together and plan joint services of unity, events and activities which aim to recognise our Christian unity. Many activities benefit all members of our local communities. CTIPA is a means of sharing each others Christian faith and mission through services, events and social activities.

Classification

- **How:** Provides Human Resources, Provides Services, Acts As An Umbrella Or Resource Body
- **What:** General Charitable Purposes, The Prevention Or Relief Of Poverty, Religious Activities
- **Who:** Children/young People, Elderly/old People, The General Public/mankind

Geography

- **Area of benefit:** NOT DEFINED, IN PRACTICE PENZANCE
- Cornwall

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£32,086	£45,884	-	-
2024-03-31	£41,319	£47,844	-	-
2023-03-31	£67,533	£51,492	-	-
2022-03-31	£56,813	£43,975	-	-
2021-03-31	£104,904	£29,794	-	-

Trustees

Name	Role	Appointed
Anthea Mary Smith		2024-06-30
Elaine Amanda Pearce		2023-12-31
Jacqueline Ann Love		2024-06-30
KAREN MOROZOVA		2011-12-08
Susan Jane Tidball		2023-12-31

CHURCHES TOGETHER IN PENZANCE AREA

England & Wales - Charity number 1147642

Accounts

CHURCHES TOGETHER IN PENZANCE AREA - Chair Person's report 2025.

PROJECTS

CTiPA continue to manage two valuable community projects - The Breakfast Project which operates out of the Breadline Building managed by St Petrocs and CtiPA FoodBank which is based at our lock up store in Trenere.

The **Breakfast Project** continues to provide a FREE hot cooked breakfast every weekday. The target group for the project is those who are street homeless. This project is managed by our paid employee, which ensures continuity of service and also consistent quality. We use the kitchen / cafe area of Breadline, which is run by St Petrocs, and this is a good fit for both projects supporting the same client group. Offering a cooked meal opens the door to enable individuals to access other support services available in the same building.

CTiPA employ one key member of staff who manages and directs the day to day running of the project.

Ongoing funding for salary continues to be difficult but we are currently researching possible grant opportunities. Our small, but dedicated, management team continue to seek funding opportunities to secure the future of the Breakfast Project.

We are able to purchase food items for use in the Breakfast Project with the financial support of our Food Bank, and this has enabled the Breakfast Project to continue through previous years.

There continues to be the need for volunteers to support the manager in meeting the needs of their customers/ service users.

The **Food Bank** remain in great demand and this demand has increased yet again this year and this is likely to continue. We are based in Treneere - having been in the current rented premises since 2011. CTiPA employ one member of staff in a key role and about 30 or so regular volunteers at the store and delivering food. The foodbank operates every weekday from 9 to 12.

Generous cash donations from the members of our church community and the public enables the Food Bank to continue to meet the growing demand, alongside the donations of food and provisions through the supermarket collection points and our member churches.

Our Food Bank team are proud to ensure that fresh and healthy food is provided, and fresh fruit and vegetables, eggs, dairy products, bread are bought fresh to provide for our daily deliveries. We now also find we need to purchase basic staple items (tinned goods). The increasing costs of basic food has had an impact on the project, and we are promoting the need for cash donations to enable the project to continue to spend the amount of money necessary to meet the needs of the customers.

The Project remains fortunate in having a good number of volunteers both in the storerooms and as delivery drivers.

JOINT WORSHIP EVENTS:

We have annual events :

The **Week of Prayer for Christian Unity** was held at the Salvation Army community hall in January 2025 and was well attended.

During February and March, six **LENT LUNCH** events were held – with our congregations taking turn to host each Saturday Lunchtime gatherings... These lunches afford a valuable time for fellowship and friendship and are always very well attended and raise funds for Christian Aid and Cafod.

CtiPA also took part in our annual "**Walk of Witness**" on Good Friday, which progresses from the bus station up Market Jew Street and then to the Salvation Army Hall where there was time of worship and prayer followed by refreshments.

In March several of our member churches took part in the annual **World Day of Prayer** held at the Salvation Army community centre and this year this global celebration had been written by the Women of the Cook Islands. It was a very colourful and vibrant event and was very well attended and well received. We look forward to next years.

On 12th July at 10.30 am a small group of us met on the Coastal Path as part of **South West Awake** South where Christians across Cornwall gather to pray for our town and for our community. The weather was good, we carried our very colourful Christians Together in Penzance banner and agreed to was worthwhile event. In 2024 just two people took part, and in 2025 there were a dozen – and we are looking forward to the 2026 event.

On the first Monday of each month High Street Methodist Chapel continue to host our "**letter writing**" group. This regular event has been going for many years, and is held to support the valuable work Open Doors with the focus on writing to Christians around the world who are facing persecution. Open Doors are going to change the focus of the prayer groups, as due to complications with postal services around the world, Open Doors are exploring other ways of providing that prayer support and encouragement to persecuted Christians around the world.

CtiPA now has a small worship group team and we now have **TWO TAIZE music** celebration services a year. These are held at High Street Methodist Chapel in the spring and the autumn. These are enjoyable, meaningful, prayerful events, with music provided by the wonderful Taizettes.

There was fun and enjoyment from **Carol Singing** around some of the pubs in town on 21st December (which is Montol solstice event) and provided a great opportunity for outreach and brings a Christian presence to the town on that night.

It is still hoped to have more joint worship events in future.

No affiliation fee was charged to our members during the year as our bank balance was healthy, and member churches are, of course, experiencing their own financial issues at this time.

We continue to explore new opportunities and ways to support our town and surrounding communities.

Personally, I want to thank all who have supported myself, and all that CTIPA do throughout the past year – **THANK YOU.**

Karen Morozova, Chair CTIPA

**CHURCHES TOGETHER IN PENZANCE AREA
ACCOUNTS FOR THE PERIOD ENDED 31 MARCH 2025**

STATEMENT OF FINANCIAL ACTIVITIES

Note	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
Incoming Resources				
Grants	0	500	500	0
Voluntary Income	1,016	30,007	31,023	40,819
Investment Income	61	502	563	500
Total Incoming Resources	1,077	31,009	32,086	41,319
Resources Expended				
Charitable Activities	0	43,749	43,749	46,336
Governance Costs	1,088	1,047	2,135	1,508
Total Resources Expended	1,088	44,796	45,884	47,844
Net Movement in Funds	(11)	(13,787)	(13,798)	(6,525)
Funds Transfer	(10,000)	10,000	0	0
	(10,011)	(3,787)	(13,798)	(6,525)
Total Funds Brought Forward	30,728	115,057	145,785	152,310
Total Funds Carried Forward	20,717	111,270	131,987	145,785

BALANCE SHEET AT 31 MARCH 2025


Current Assets				
Investment		20,892	20,892	20,565
Cash at Bank and in hand	20,717	90,378	111,095	125,220
Net Assets of the Charity	20,717	111,270	131,987	145,785
Funds of the Charity				
Unrestricted Funds	20,717		20,717	30,728
Restricted Funds		111,270	111,270	115,017
Total Funds	20,717	111,270	131,987	145,785

NOTE:

The notes on the following page are part of these accounts

Signed

Karen Morozova Chair of Trustees



P. Durkin Treasurer

Date 09 January 2025

**CHURCHES TOGETHER IN PENZANCE AREA
ACCOUNTS FOR THE PERIOD ENDED 31 MARCH 2024**

NOTES TO THE ACCOUNTS

- The accounts have been prepared under the historical cost convention.
- Incoming resources are recognised when received.
- Resources are recognised when incurred.
- Grants and Voluntary Income received by the restricted funds are made up of:

	Breakfast Project £	Food Bank £	Total £
Grants	0	500	500
Voluntary Income	4,192	25,815	30,007
	4,192	26,315	30,507

	0		
2024	2,579	37,515	40,094
	2,579	37,515	40,094

- Resources expended on charitable activities by the restricted funds are made up of:

	Breakfast Project £	Food Bank £	Total £
Charitable Activities	14,618	29,131	43,749
2024	14,684	31,652	46,336

- The investment represents the investment of surplus funds in a Scottish Widows deposit account.



JLU Consultancy

The Old Standard Keigwin Place Mousehole Penzance TR19 6RR

John L Underhill

The Trustees
Churches Together in Penzance Area
(CTIPA)
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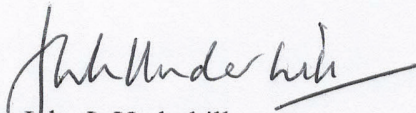
Our reference:
Your reference:

16 January 2026

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF CTIPA

I report on the accounts of the Trust for the period ended 31 March 2025, which are attached. These comprise the Statement of Financial Activities, the Balance Sheet, and the notes to the accounts.

In connection with my examination, there are no matters to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.


John L Underhill

CHURCHES TOGETHER IN PENZANCE AREA

England & Wales - Charity number 1147642

Accounts

The financial year 2023-24 shows that, despite the economic crisis, and that some of our donations have reduced, we have just about been able to maintain the necessary expenditure in our two projects - The Breakfast Project and FoodBank.

The Breakfast Project continues to provide a hot cooked breakfast every weekday. The target group for the project is those who are street homeless. This project is managed by our paid employee, which ensures continuity of service and also consistent quality. We use the kitchen / cafe area of Breadline, which is run by St Petrocs, and this is a good fit for both projects supporting the same client group. Offering a cooked meal opens the door to enable individuals to access other support services available in the same building.

Ongoing funding for salary continues to be difficult. We are able to purchase food items for use in the Breakfast Project with the financial support of our Food Bank, and this has enabled the Breakfast Project to continue through this last year. The economic crisis has had an impact on the Breakfast Project as the costs of food (eggs, bacon etc) has increased substantially during the last year. There continues to be the need for volunteers to support the manager in meeting the needs of their customers.

Our small, but dedicated, management team continue to seek funding opportunities as we seek to secure the future of the Breakfast Project.

The Food Bank remains in great demand and this demand has increased yet again this year and this is likely to continue. We are based in Treneere - having been in the current rented premises since 2011.

Generous cash donations from the public enables the Food Bank to continue to meet the growing demand, alongside the donations of food and provisions through the supermarket collection points and our member churches.

However, the economic crisis has seen a slight decrease in the donations of tinned and dried goods from members of the public, and some standing orders have ended. The Food Bank are proud to ensure that fresh and healthy food is provided, and fresh fruit and vegetables, eggs, dairy products, bread are bought fresh to provide for our daily deliveries. We now also find we need to purchase basic staple items (tinned goods). The increasing costs of basic food has had an impact on the project, and we are promoting the need for cash donations to enable the project to continue to spend the amount of money necessary to meet the needs of the customers.

The Project remains fortunate in having a good number of volunteers both in the storerooms and as delivery drivers.

The project has previously been able to help customers in fuel poverty to provide cash to top up keys and cards for pre-paid meters. This demand is decreasing as more and more of the utility companies are no longer providing pre-paid meters - and many of our customers are referred to other charities who are able to provide advice around utilities.

CTIPA held their annual ecumenical service to celebrate the Week of Prayer for Christian Unity in January 2024 at The Roman Catholic Church - 'The Immaculate Conception of Our Lady'.

The evensong service was conducted by the late Father Philip Dyson. It was a wonderful and moving service.

During February and March, 6 "lent lunch" events were held - these are annual events in order to raise funds for Christian Aid and Cafod.

We also took part in our annual "Walk of Witness" on Good Friday, to the Salvation Army Hall. It had not been possible to hold our usual open air meeting at Market Square due to scaffolding, but we do sincerely hope that this open air ecumenical service will happen in 2025.

In March several of our member churches took part in the annual World Day of Prayer held at the Roman Catholic Church and this year this global celebration had been written by the Women of Palestine, and was very well attended and well received.

The monthly "letter writing" group continue to meet at High Street with focus on writing to Christians around the world who are facing persecution.

A TAIZE music celebration service was held at High Street in September and it is planned that this will be a twice yearly event for Spring and Harvest times.

There was fun and enjoyment from Carol Singing around some of the pubs in town on Montol night in December and provided a great opportunity for outreach.

It is still hoped to have more joint worship events in future.

CTIPA have supported provision of assemblies in local schools, but due to the retirement of Rev Howard Pesketh, this work is not currently happening. CTIPA are endeavouring to recruit a person who can take on this valuable community service. Funding for this work is from our general funds as and when we can re-start the service to the Humphry Davy School. We gratefully thank Rev Pesketh for the years and years of service he has provided to organise the work at our local school.

No affiliation fee was charged to our members during the year as our bank balance was healthy, and member churches are, of course, experiencing their own financial issues at this time.

We enter the new financial year in good heart with sufficient funding for our work, with goodwill between the projects as the more popular project (the food bank) has been able to subsidise the income of the less popular project which supports those in need of food because of being street homeless.

We have an ongoing need for volunteers, not just for the continuation of our individual projects above and welcome two new Trustees - Anthea Smith and Jakki Love. We also welcome Newlyn Trinity Centre who have become members of CTIPA.

We continue to explore new opportunities and ways to support our town and surrounding communities.

Personally, I want to thank all who have supported CTIPA throughout the past year - THANK YOU.

Karen Morozova, Chair CTIPA

**CHURCHES TOGETHER IN PENZANCE AREA
ACCOUNTS FOR THE PERIOD ENDED 31 MARCH 2024**

STATEMENT OF FINANCIAL ACTIVITIES

	Note	Unrestricted Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
Incoming Resources					
Grants		0	0	0	19,370
Voluntary Income		725	40,094	40,819	47,935
Investment Income		44	456	500	228
Total Incoming Resources		<u>769</u>	<u>40,550</u>	<u>41,319</u>	<u>67,533</u>
Resources Expended					
Charitable Activities		0	46,336	46,336	45,337
Governance Costs		488	1,020	1,508	6,155
Total Resources Expended		<u>488</u>	<u>47,356</u>	<u>47,844</u>	<u>51,492</u>
Net Movement in Funds		281	(6,806)	(6,525)	16,041
Funds Transfer		0	0	0	0
		<u>281</u>	<u>(6,806)</u>	<u>(6,525)</u>	<u>16,041</u>
Total Funds Brought Forward		<u>21,602</u>	<u>130,708</u>	<u>152,310</u>	<u>136,269</u>
Total Funds Carried Forward		<u>21,883</u>	<u>123,902</u>	<u>145,785</u>	<u>152,310</u>

BALANCE SHEET AT 31 MARCH 2024

Current Assets

Investment		20,565	20,565	20,326
Cash at Bank and in hand	21,882	103,338	125,220	131,984
Net Assets of the Charity	<u>21,882</u>	<u>123,903</u>	<u>145,785</u>	<u>152,310</u>

Funds of the Charity

Unrestricted Funds	21,882		21,882	21,574
Restricted Funds		123,903	123,903	130,736
Total Funds	<u>21,882</u>	<u>123,903</u>	<u>145,785</u>	<u>152,310</u>

NOTE:

The notes on the following page are part of these accounts

Signed

Karen Morozova Chair of Trustees



P. Durkin Treasurer

Date 14 January 2025

**CHURCHES TOGETHER IN PENZANCE AREA
ACCOUNTS FOR THE PERIOD ENDED 31 MARCH 2024**

NOTES TO THE ACCOUNTS

- 1 The accounts have been prepared under the historical cost convention.
- 2 Incoming resources are recognised when received.
- 3 Resources are recognised when incurred.
- 4 Grants and Vountary Income received by the restricted funds are made up of:

	Breakfast Project £	Food Bank £	Street Pastors £	Total £
Grants	0	0	0	0
Voluntary Income	2,579	37,515		40,094
	<u>2,579</u>	<u>37,515</u>	0	<u>40,094</u>
	15470	3,900		19,370
2023	2,918	43,316	20	46,254
	<u>18,388</u>	<u>47,216</u>	20	<u>65,624</u>

- 5 Resources expended on charitable activities by the restricted funds are made up of:

	Breakfast Project £	Food Bank £	Total £
Charitable Activites	14,684	31,652	46,336
	<u>12,837</u>	<u>32,200</u>	<u>45,037</u>
2023			

- 6 The investment represents the investment of surplus funds in a Scottish Widows deposit account.



JLU Consultancy

The Old Standard Keigwin Place Mousehole Penzance TR19 6RR

John L Underhill

The Trustees
Churches Together in Penzance Area
(CTIPA)
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Our reference:
Your reference:

27 January 2025

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF CTIPA

I report on the accounts of the Trust for the period ended 31 March 2024, which are attached. These comprise the Statement of Financial Activities, the Balance Sheet, and the notes to the accounts.

In connection with my examination, no matter has come to my attention to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

John L Underhill

CHURCHES TOGETHER IN PENZANCE AREA

England & Wales - Charity number 1147642

Accounts

The financial year 2022 - 2023 shows that, despite the economy crisis, our donations have just about been able to maintain the necessary expenditure in our two projects.

The Breakfast Project continues to provide a hot cooked breakfast every weekday. The target group for the project is those who are street homeless. This project is managed by our paid employee, which ensures continuity of service and also consistent quality. We use the kitchen / cafe area of Breadline, which is run by St Petrocs, and this is a good fit for both projects supporting the same client group. Offering a cooked meal opens the door to enable individuals to access other support services available in the same building. Ongoing funding for salary continues to be difficult. We are able to purchase food items for use in the Breakfast Project with the financial support of our Food Bank, and this has enabled the Breakfast Project to continue through this last year. The economic crisis has had an impact on the Breakfast Project as the costs of food (eggs, bacon etc) has increased substantially during the last year. There continues to be the need for volunteers to support the manager in meeting the needs of their customers. Our small, but dedicated, management team continue to seek funding opportunities as we seek to secure the future of the Breakfast Project.

Street Pastors has not been able to restart mainly for the reason that post-covid we had significantly reduced numbers of volunteers to patrol the town during the night-time, and assist members of the public in need. At the forum meeting in October 2023, we discussed the NightChurch proposal from one of our member churches (St.Mary's) and agreed that this would be a very suitable project to support. It was agreed in October that CTIPA would seek to disband the Penzance Street Pastors and reform as TOWN PASTORS PZ and link with NightChurch Initiative. Funds are available to replace the uniforms and equipment which will be re-branded with our new name. It is hoped that as the Night Church initiative becomes established, it will encourage more volunteers from CTIPA congregations to come forward.

The Food Bank remains in great demand and this demand has increased yet again this year and this is likely to continue. Generous donations from the public and civic bodies, and some grant funding, enables the Food Bank to continue to meet the growing demand. However, the economic crisis has seen a slight decrease in the donations of tinned and dried goods from members of the public. The Food Bank are proud to ensure that fresh and healthy food is provided, and fresh fruit and vegetables, eggs, dairy products, bread are bought fresh every day. We now also find we need to purchase basic staple items (tinned goods). The increasing costs of basic food has had an impact on the project, and we are promoting the need for cash donations to enable the project to continue to spend the amount of money necessary to meet the needs of the customers. The Project remains fortunate in having a good number of volunteers both in the storerooms and as delivery drivers. The project continues to endeavour to help customers in fuel poverty to top up keys and cards for pre-paid meters when needed.

High Street held the annual Week of Prayer for Christian Unity service in January 2023. During February and March, 6 "lent lunch" events were held - these are annual events in order to raise funds for Christian Aid and Cafod. We had a "Walk of Witness" on Good Friday, with music from the Salvation Army band, who also provided refreshments. In March several of our member churches

took part in the annual World Day of Prayer. A monthly "letter writing" group meet at High Street with focus on Christians around the world facing persecution. There was fun and enjoyment from Carol Singing around some of the pubs in town on Montol night in December and provided a great opportunity for outreach. It is still hoped to have more joint worship events in future.

CTIPA have supported provision of assemblies in local schools. Funding for this work is from our general funds. No affiliation fee was charged to our members during the year as our bank balance was healthy, and member churches are, of course, experiencing their own financial issues at this time.

We enter the new financial year in good heart with sufficient funding for our work, with goodwill between the projects as the more popular project (the food bank) has been able to subsidise the income of the less popular project which supports those in need of food because of being street homeless.

We have an ongoing need for volunteers, not just for the continuation of our individual projects above - but also to support the various oversight roles of the CTIPA, as we have need to replace Trustees who are no longer with us, and looking for people who could be willing to serve in those important administrative roles.

We would also want to explore new opportunities and ways to support our town and surrounding communities.

Personally, I want to thank all who have supported CTIPA throughout the past year - THANK YOU.

Karen Morozova, Chair CTIPA

K Morozova

23/1/24

CHURCHES TOGETHER IN PENZANCE AREA
ACCOUNTS FOR THE PERIOD ENDED 31 MARCH 2023

STATEMENT OF FINANCIAL ACTIVITIES

	Note	Unrestricted Funds £	Restricted Funds £	Total 2023 £	Total 2022 £
Incoming Resources					
Grants			19,370	19,370	15,570
Voluntary Income		1,681	46,254	47,935	36,233
Investment Income		32	196	228	10
Total Incoming Resources		1,713	65,820	67,533	51,813
Resources Expended					
Charitable Activities		300	45,037	45,337	37,376
Governance Costs		5,246	909	6,155	1,461
Total Resources Expended		5,546	45,946	51,492	38,837
Net Movement in Funds					
Funds Transfer		(3,833)	19,874	16,041	12,976
		5,000	(5,000)	0	0
Total Funds Brought Forward		1,167	14,874	16,041	12,976
Total Funds Carried Forward		20,435	115,834	136,269	123,293
		21,602	130,708	152,310	136,269

BALANCE SHEET AT 31 MARCH 2023

Current Assets					
Investment			20,326	20,326	20,277
Cash at Bank and in hand		21,602	110,382	131,984	115,992
Net Assets of the Charity		21,602	130,708	152,310	136,269
Funds of the Charity					
Unrestricted Funds		21,574		21,574	20,435
Restricted Funds			130,736	130,736	115,834
Total Funds		21,574	130,736	152,310	136,269

NOTE:

The notes on the following page are part of these accounts

K. Morozova

Signed

Karen Morozova

Chair of Trustees

P. Durkin

P. Durkin

Treasurer

Date

22/1/24

CHURCHES TOGETHER IN PENZANCE AREA
ACCOUNTS FOR THE PERIOD ENDED 31 MARCH 2023

NOTES TO THE ACCOUNTS

- The accounts have been prepared under the historical cost convention.
- Incoming resources are recognised when received.
- Resources are recognised when incurred.
- Grants and Voluntary income received by the restricted funds are made up of:

	Breakfast Project £	Food Bank £	Street Pastors £	Total £
Grants	15,470	3,900		19,370
Voluntary Income	2,918	43,316	20	46,254
	18,388	47,216	20	65,624
2022	1,723	8,531	2,750	11,281
	1,723	33,650	190	35,563
	1,723	42,181	2,940	46,844

- Resources expended on charitable activities by the restricted funds are made up of:

	Breakfast Project £	Food Bank £	Street Pastors £	Total £
Charitable Activities	12,837	32,200		45,037
2022	8,018	28,688	(1)	36,705

- The investment represents the investment of surplus funds in a Scottish Widows deposit account.



JLU Consultancy

The Old Standard Keigwin Place Mousehole Penzance TR19 6RR

John L Underhill

The Trustees
Churches Together in Penzance Area
(CTIPA)
35 Fore Street
Newlyn
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Email: john.underhill@jlu.org.uk

Our reference:
Your reference:

22 January 2024

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF CTIPA

I report on the accounts of the Trust for the period ended 31 March 2023, which are attached. These comprise the Statement of Financial Activities, the Balance Sheet, and the notes to the accounts.

In connection with my examination, no matter has come to my attention to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.


John L Underhill

CHURCHES TOGETHER IN PENZANCE AREA

England & Wales - Charity number 1147642

Accounts

The financial year 2021 to 2022 has seen a limited return to "business as usual" following the coronavirus pandemic. The Breakfast Project has restarted while the Food Bank continued throughout – indeed with greater demand. Street Pastors has not been able to restart for a number of reasons but there are plans in place to re-commence in the coming year.

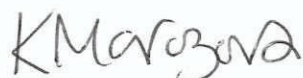
The Breakfast Project has fully restarted and was funded from a general account to support this and has been able to continue operations. Plans are in place to obtain further grant funding to help sustain it going forwards.

The Food Bank remains in great demand and this demand has increased yet again this year and will continue to do so. The trainee manager who was appointed has helped in meeting the increased demand. Donations from the public and civic bodies continue to be very generous and grants from the Co-Op and Cornwall Community Foundation allows the Food Bank to continue to meet the growing demand. The project has also increased the storage space which has been necessary. The Project remains fortunate in having a number of volunteers.

Increasingly, there has been growing need to help with fuel poverty as more and more families struggle with energy costs. The Food Bank has taken on the role of helping to alleviate this need where families are unable to cook food, by topping up key cards and providing other fuel payment support. This need will only increase with the huge hike in energy costs.

The provision of outdoor worship at Easter, the Lent lunches, and the provision of assemblies in schools has started to return to normal but is still somewhat curtailed. The funding for this work is funded from our general funds which are normally topped up by donations from member churches. All member churches are of course experiencing their own very serious financial consequences at this time. This is particularly true in Cornwall where not only church attendance has been affected but also the considerable income that some of our churches receive from the attendance of visitors.

We enter the new financial year in good heart with substantial funding for certain parts of our work but also aware that there is considerable fragility in other areas.



Karen Morozova, Chair CTIPA

CHURCHES TOGETHER IN PENZANCE AREA
ACCOUNTS FOR THE PERIOD ENDED 31 MARCH 2022

STATEMENT OF FINANCIAL ACTIVITIES

Note	Unrestricted Funds £	Restricted Funds £	Total 2022 £	Total 2021 £
Incoming Resources				
Grants	4,289	11,281	15,570	48,851
Voluntary Income	670	35,563	36,233	56,028
Investment Income		10	10	25
Funds transfer		5,000	5,000	0
Total Incoming Resources	4,959	51,854	56,813	104,904
Resources Expended				
Charitable Activities	809	36,705	37,514	28,124
Governance Costs	384	1,077	1,461	1,670
Funds Transfer	5,000		5,000	0
Total Resources Expended	6,193	37,782	43,975	29,794
Net Movement in Funds	(1,234)	14,072	12,838	75,110
Total Funds Brought Forward	21,669	101,624	123,293	48,183
Total Funds Carried Forward	20,435	115,696	136,131	123,293

BALANCE SHEET AT 31 MARCH 2022

Current Assets				
Investment		20,277	20,277	20,267
Cash at Bank and in hand	20,435	95,557	115,992	103,026
Net Assets of the Charity	20,435	115,834	136,269	123,293
Funds of the Charity				
Unrestricted Funds	20,435		20,435	21,668
Restricted Funds		115,834	115,834	101,625
Total Funds	20,435	115,834	136,269	123,293

NOTE:

The notes on the following page are part of these accounts

Signed

Karen Morozova

Karen Morozova

Chair of Trustees

P. Durkin

P. Durkin

Treasurer

Date 24-Jan-23

CHURCHES TOGETHER IN PENZANCE AREA
ACCOUNTS FOR THE PERIOD ENDED 31 MARCH 2022

NOTES TO THE ACCOUNTS

- The accounts have been prepared under the historical cost convention.
- Incoming resources are recognised when received.
- Resources are recognised when incurred.
- Grants and Vountary Income received by the restricted funds are made up of:

	Breakfast Project £	Food Bank £	Street Pastors £	Total £
Grants		8,531	2,750	11,281
Voluntary Income	1,723	33,650	190	35,563
	1,723	42,181	2,940	46,844
		26,101	2,750	28,851
2021	6,882	11,262	1,767	19,911
	6,882	37,363	4,517	48,762

- Resources expended on charitable activities by the restricted funds are made up of:

	Breakfast Project £	Food Bank £	Street Pastors £	Total £
Charitable Activites	8,018	28,688	(1)	36,705
2021	2,374	23,950	873	27,197

- The investment represents the investment of surplus funds in a Scottish Widows deposit account.



JLU Accountancy

Chartered accountants, tax and business advisers

Parade Chambers 10 Parade Street Penzance Cornwall TR18 4BU

The Trustees
Churches Together in Penzance Area
(CTIPA)

John L Underhill MA FCA

Tel/Fax: 01736 368788
Mobile: 07718 781156
Email: john.underhill@jlu.org.uk

Our reference:
Your reference:

26 January 2023

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF CTIPA

I report on the accounts of the Trust for the period ended 31 March 2022, which are attached. These comprise the Statement of Financial Activities, the Balance Sheet, and the notes to the accounts.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this period under s.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 s.145 of the 2011 Act
- Follow the procedures laid down in the general Directions given by the Charity Commission under s.145(5)(b) of the 2011 Act; and
- To state whether particular matters have come to my attention.

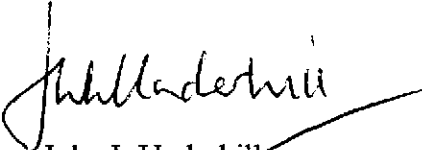
Basis of the independent examiner's report

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 included consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning 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:
 - a. to keep accounting records in accordance with s.130 of the 2011 Act; and
 - b. to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 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.


John L Underhill
Chartered Accountant

CHURCHES TOGETHER IN PENZANCE AREA

England & Wales - Charity number 1147642

Accounts

The financial year 2020 to 2021 has inevitably been largely affected by the coronavirus pandemic. Two of our projects have been suspended for the whole of this period, the Breakfast Project, and Street Pastors.

The Breakfast Project made various forays into takeaway provision and briefly reopened in the course of the year but has been substantially suspended, partly because our landlords, another charitable society which provides for the homeless, required us to do this. During the whole of the period of furlough our coordinator was on furlough, with CTIPA making up his salary to 100%. The effect of this was to considerably reduce finances of the Breakfast Project with the result that funds were transferred from a general account to the Breakfast Project to support this and his subsequent return to work.

By contrast the Food Bank has been in overdrive for the whole of the period, but also received considerable funding both from grant making bodies, and donations from members of the public.

This has enabled Food Bank not only to cope with the greatly increased demand, up over 50%, on its services but also to create and intern post which has been filled and is now fully operative. This post not only assists in the day-to-day running of the project, but is also specifically designed to introduce and enable a young person to move into voluntary sector management in due course. The present post-holder hopes to do this at the conclusion of her degree course at university.

The project has also appointed a volunteer store manager who has considerably increased the effectiveness and capacity of storage on our small but well sited base. A new secure container has been purchased and put into use and new shelving has been provided throughout the existing storage area. Having a specific store manager has enabled the volunteers who serve members of the public to do so more effectively and also to have the time to signpost to other agencies when people present with multiple needs.

For some years CTIPA have provided some modest support for those in fuel poverty, or fuel stress as it is now known, by individual church members donating their winter fuel allowance. Recently, the provision of this support has been transferred from ad hoc liaison with social services to the responsibility of the Food Bank. This enables us to manage the process more efficiently and we have also been able to use some of Food Bank's funds to support this work as donations from individuals have decreased because of the anxiety around rising fuel prices. It is recognised that in addition to requiring food items many of those attending food bank also struggle to cook. Sometimes this is because of the poor provision of facilities in their accommodation, and we are attempting to tackle this issue in liaison with other food poverty agencies. However sometimes we have noticed clients asking for food that didn't require cooking simply because they could not afford the fuel to regularly cook hot meals. We have therefore combined these provisions in the hope of providing a better service to those in genuine need.

Much of our other work has also been suspended due to Covid, including the provision of outdoor worship at Easter, the Lent lunches, and the provision of assemblies in schools. The funding for this work when it is possible to restart it is some cause for concern as it is funded from our general funds which are normally topped up by donations from member churches. All member churches are of course experiencing their own very serious financial consequences at this time of the pandemic. This is particularly true in Cornwall where not only church attendance has been affected but also the considerable income that some of our churches receive from the attendance of visitors.

We enter the new financial year in good heart with substantial funding for certain parts of our work but also aware that there is considerable fragility in other areas.

Keith R Owen, Chair CTIPA

CHURCHES TOGETHER IN PENZANCE AREA
ACCOUNTS FOR THE PERIOD ENDED 31 MARCH 2021

STATEMENT OF FINANCIAL ACTIVITIES

Note	Unrestricted Funds £	Restricted Funds £	Total 2021 £	Total 2020 £
Incoming Resources				
Grants	20,000	28,851	48,851	6,250
Voluntary Income	502	55,526	56,028	21,773
Investment Income		25	25	51
Accrued Gift Aid in year				1446
Total Incoming Resources	20,502	84,402	104,904	29,520
Resources Expended				
Charitable Activities	948	27,176	28,124	24,799
Governance Costs	349	1,321	1,670	986
Total Resources Expended	1,297	28,497	29,794	25,785
Net Movement in Funds				
Total Funds Brought Forward	19,205	55,905	75,110	3,735
Total Funds Carried Forward	2,464	45,719	48,183	44,448
	21,669	101,624	123,293	48,183

BALANCE SHEET AT 31 MARCH 2021

Current Assets				
Investment		20,269	20,269	20,244
Amounts Recoverable				1,639
Cash at Bank and in hand	21,668	81,356	103,024	26,300
Net Assets of the Charity	21,668	101,625	123,293	48,183
Funds of the Charity				
Unrestricted Funds	21,668		21,668	2,464
Restricted Funds		101,625	101,625	45,719
Total Funds	21,668	101,625	123,293	48,183

NOTE:

The notes on the following page are part of these accounts

Keith Owen

Signed

Rev. Keith Owen

Chair of Trustees

P. Durkin

P. Durkin

Treasurer

Date

18 January 2022

**CHURCHES TOGETHER IN PENZANCE AREA
ACCOUNTS FOR THE PERIOD ENDED 31 MARCH 2021**

NOTES TO THE ACCOUNTS

- 1 The accounts have been prepared under the historical cost convention.
- 2 Incoming resources are recognised when received.
- 3 Resources are recognised when incurred.
- 4 Grants and Vountary Income received by the restricted funds are made up of:

	Breakfast Project £	Food Bank £	Street Pastors £	Total £
Grants		26,101	2,750	28,851
Voluntary Income	6,882	11,262	1,767	19,911
	<u>6,882</u>	<u>37,363</u>	<u>4,517</u>	<u>48,762</u>
	500		2000	2,500
2020	<u>5,249</u>	<u>7,357</u>	<u>960</u>	<u>13,566</u>

- 5 Resources expended on charitable activities by the restricted funds are made up of:

	Breakfast Project £	Food Bank £	Street Pastors £	Total £
Charitable Activites	<u>2,374</u>	<u>23,950</u>	<u>873</u>	<u>27,197</u>
2020	<u>11,305</u>	<u>7,187</u>	<u>4,419</u>	<u>21,937</u>

- 6 The investment represents the investment of surplus funds in a Scottish Widows deposit account.
- 7 Amounts recoverable represent income tax recoverable on gift aid donations.



JLU Accountancy

Chartered accountants, tax and business advisers

Parade Chambers 10 Parade Street Penzance Cornwall TR18 4BU

The Trustees
Churches Together in Penzance Area
(CTIPA)

John L Underhill MA FCA

Tel/Fax: 01736 368788
Mobile: 07718 781156
Email: john.underhill@jlu.org.uk

Our reference:
Your reference:

30 November 2020

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF CTIPA

I report on the accounts of the Trust for the period ended 31 March 2020, which are attached. These comprise the Statement of Financial Position, the Balance Sheet, and the notes to the accounts.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this period under s.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 s.145 of the 2011 Act
- Follow the procedures laid down in the general Directions given by the Charity Commission under s.145(5)(b) of the 2011 Act; and
- To state whether particular matters have come to my attention.

Basis of the independent examiner's report

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 included consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning 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.

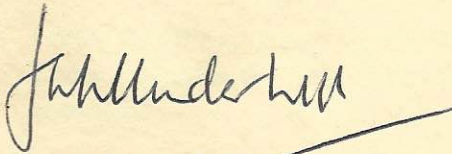
Independent examiner's statement.

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:
 - a. to keep accounting records in accordance with s.130 of the 2011 Act; and
 - b. to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act

have not been met; or

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



John L Underhill
Chartered Accountant