SCORRIER CHRISTIAN FELLOWSHIP

England & Wales · Charity number 1176211

Details

Status	Registered
Legal form	CIO
Registered	2017-12-11
Register	View on the Charity Commission register

Contact

Address	Tregleah North Downs Scorrier Redruth TR16 5BT
Phone	01209820528
Website	www.scorrierchristianfellowship.org.uk

Activities

Objects: THE PURPOSES OF THE CHURCH ARE:3.1.1 THE ADVANCEMENT OF THE CHRISTIAN FAITH IN ACCORDANCE WITH THE BASIS OF FAITH PRIMARILYBUT NOT EXCLUSIVELY WITHIN SCORRIER AND THE SURROUNDING NEIGHBOURHOOD; AND3.1.2 SUCH OTHER CHARITABLE PURPOSES AS SHALL, IN THE OPINION OF THE CHARITY TRUSTEES, PUT INTOPRACTICE THE CHRISTIAN FAITH IN ACCORDANCE WITH THE BASIS OF FAITH, INCLUDING BUT NOTLIMITED TO: THE PREVENTION AND RELIEF OF NEED, HARDSHIP AND SICKNESS; THE ADVANCEMENTOF EDUCATION; AND THE PROVISION OF FACILITIES IN THE INTERESTS OF SOCIAL WELFARE FORRECREATION OR OTHER LEISURE TIME OCCUPATION OF INDIVIDUALS WHO HAVE NEED OF SUCHFACILITIES BY REASON OF THEIR YOUTH, AGE, INFIRMITY OR DISABILITY, FINANCIAL HARDSHIP OR SOCIALCIRCUMSTANCES WITH THE OBJECT OF IMPROVING THEIR CONDITIONS OF LIFE,PROVIDED THAT THE ADVANCEMENT OF SUCH PURPOSES MUST BE UNDERTAKEN IN A MANNER THAT ISCONSISTENT WITH THE CHURCH PRACTICES AND ETHICAL STATEMENTS AS MAY BE ADOPTED ANDAMENDED BY THE CHURCH FROM TIME TO TIME IN ACCORDANCE WITH THE PROVISIONS OF THE CHURCHHANDBOOK.

Activities: The primary object is the advancement of the Christian Religion. This is achieved by providing a suitable building environment for the various activities of the church fellowship. Regular meetings are held on Sunday's which are open to the general public. In addition we host activities for all age groups at various times. These activities take place primarily at the chapel in Scorrier Cornwall.

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Classification

- **How:** Provides Services
- **What:** Religious Activities
- **Who:** The General Public/mankind

Geography

- Cornwall

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£76,266	£88,996	-	-
2023-12-31	£83,423	£68,184	-	-
2022-12-31	£61,166	£56,875	-	-
2021-12-31	£51,249	£59,008	-	-
2020-12-31	£44,198	£49,634	-	-

Trustees

Name	Role	Appointed
Colin David Wells	Chair	2021-01-01
Alan John Trevorrow		2023-09-26
Dr Peter Ham		2024-01-23
JOHN WILLIAM PENGELLY		2017-12-11
STEPHEN PAUL DAVIS		2017-12-11
Sylvia Margaret Evans		2025-06-10

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SCORRIER CHRISTIAN FELLOWSHIP

England & Wales - Charity number 1176211

Accounts

SCORRIER CHRISTIAN FELLOWSHIP

ANNUAL REPORT AND ACCOUNTS

FOR THE YEAR ENDED

31ST DECEMBER 2024

SCORRIER CHRISTIAN FELLOWSHIP
ANNUAL REPORT AND ACCOUNTS FOR THE YEAR ENDED 31ST DECEMBER 2024

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SCORRIER CHRISTIAN FELLOWSHIP
ANNUAL REPORT AND ACCOUNTS FOR THE YEAR ENDED 31ST DECEMBER 2024

TRUST INFORMATION

The Scorrier Christian Fellowship was registered as a Charitable Incorporated Organisation, (registered charity number 1176211), by the Charity Commission on 11th December 2017.

The Trustees serving during the period covered by this report are as follows:

Mr C D Wells	- Pastor and Elder		Commenced full time 1st Jan 2021*
Dr P Ham	- Elder	1 Year	Appointed 23rd January 2024
Mr S R Burns	- Elder	3 years	Resigned 24th September 2024;
Mr S P Davis	- Deacon	3 years	Re-appointed 22nd January 2024
Mr J W Pengelly	- Deacon	3 years	Re-appointed 12th February 2023
Mr A J Trevorrow	- Deacon	3 years	Re-appointed 24th Sep 2024

- **Note:** Paragraph 2.4.4.7.(c) of the Church Handbook states that a remunerated Elder or Pastor is not subject to re-appointment every three years after the probationary period of one year.

The correspondence address is `Tregleah', North Downs, Scorrier, Redruth, Cornwall, TR16 5BT.

The Independent Examiner is:

Simon Reed FCA
Graham Smith Chartered Accountants
Cardrew House
Cardrew Industrial Estate
Redruth
Cornwall
TR15 1SP

The Charity's Bankers are:

Lloyds Bank plc
Market Square
Camborne
Cornwall
TR14 8JT

SCORRIER CHRISTIAN FELLOWSHIP
ANNUAL REPORT AND ACCOUNTS FOR THE YEAR ENDED 31ST DECEMBER 2024

TRUSTEES REPORT

OBJECTS

The main object of the trust as stated in the trust deeds is the advancement of the Christian Religion. A full definition of this objective, and in particular the Basis of Faith, is contained in the Church Constitution, formally ratified at a Church Members Meeting on 8th October 2017, and the Church Handbook, formally ratified at a Church Members meeting on 8th October 2017 with section 2.4.2.7 being amended at a Church Members Meeting on 24th September 2023.

THE FELLOWSHIP: ITS AIMS AND OBJECTIVES

The trustees aim to achieve the main object of the trust by providing a suitable environment for fellowship and development and by supporting various other charities with similar objects. The main way in which the trust's objects are met is through its regular meetings, all of which are open to the general public.

The policy of the church is not to take offerings during meetings. Opportunities to make a donation to the funds are available at each meeting. Members are encouraged to make regular free-will donations.

The managing trustees believe that they have been fully compliant in meeting the public benefit requirements of section 17 of the Charities Act 2011 to have had due regard to the public benefit guidance published by the Charity Commission.

THE YEAR: ITS OBJECTIVES AND ACHIEVEMENTS

PREMISES

The premises owned by the charity under a Possessory Title, application was made in December 2024 to change this to Absolute Title. The costs will be met by a donation. The decision from the Land registry is awaited.

Some maintenance work, £4,190, was required to keep the lift in good working order and to address some Health and Safety issues. This work was carried out in the first quarter of the year.

Problems had also been identified with the drainage system leading into a septic tank. Remedial work was carried out during the second quarter of the year, £5,400.

Redecoration of the downstairs hall and foyer which had been planned to be done at various times was postponed in 2024 and is now planned for the first half of 2025. The original aim was to use a members work party to do the work. This has proved difficult to organize and so an external contractor has been lined up to do the work.

A work party was organized to clean up the grounds around the building and to spring clean the interior for three Saturdays in June.

Plans to extend our current storage shed to house the mower purchased in December 2023 were developed in early 2024. However, a member who lives close to the building offered the use of her garage. This has proved to be an ideal short term solution. However, she has since died and thus we will have to vacate the garage and move into our own accommodation. This will need to be done in the first half of 2025.

A problem with the hedge adjoining the railway has been identified over several years. Contact with Network Rail has been ongoing and they have acknowledged that they need to address the issues. A part of the hedge collapsed during autumn 2024 and contact was made with Network Rail who have acknowledged the correspondence. We still await a response as to what they plan to do.(The hedge in the gateway was repaired in mid-January 2025)

Regular assessments are made of the building and facilities and plans formulated as to when such

issues can be addressed with regard to urgency, cost etc.
Additional microphones and visual monitors were acquired during the year both to replace defective equipment and enhance our capabilities.

FELLOWSHIP

Our full-time pastor, Colin Wells, who joined us in January 2021 has continued to be a blessing to the church fellowship. Our Sunday morning services continue to be in person meetings but with each service being broadcast via ZOOM. The service is also video recorded, and a viewing link sent to all who desire it. This has enabled those who have difficulty to attend in person to share in the service.

The changes in the format of the Sunday evening meetings proved to be a success, although reviewed regularly. One Sunday a month we meet in person in the church building, on another Sunday we meet online via Zoom, and on the remaining Sunday's we have a "Prayer Grid" with prayer suggestions which we can use for private prayer.

All the regular ministry activities have taken place regularly throughout the year. Meetings concerning the children and young people are only suspended during school holidays, particularly August.

Small Group meetings have flourished during the year with the number of groups meeting increasing.

Sing and Play, (a carers' and toddler group) has continued throughout the year with very good attendances. Friday Church, which meets monthly, has had stable attendances with between 20 to 30 youngsters plus their parents meeting. The Young People's group has met regularly once a month with up to eight young people of secondary school age attending.

A number of long serving helpers stood down from the work of Sing and Play and Friday Church in July 2024. A new team started in September 2024, and have settled in well.
A Remembrance service Sunday was held with the residents of the Crossroads Lodge Care Home in November. A planned Christmas Carol Service was cancelled by the Care Home due to the illness of a lot the residents.
Further opportunities are expected to occur during 2025.

There have been no major incidents during the period.

Colin Wells, our full-time pastor, is the only Managing Trustee to have received any remuneration. All trustees are reimbursed any approved expenses incurred as a part of their duties. The wife of one of our Deacons is paid as a part time cleaner for the building on a self-employed basis.

The Elders and Deacons decided to retain three Designated Funds for 2024. The funding is allocated as a percentage of the regular unrestricted income, The Missionary and Outreach Fund was given an allocation of 15% and totalled £8,963 (2023: £7,771), The Building Maintenance Fund allocation was agreed at 5%. and totalled £2,988 (2023: £2,590), The Discretionary Assistance Fund was allocated 0% and totalled £nil (2023: £750). It has been agreed to retain the same allocations for 2025.

PLANS FOR 2025

PREMISES

Redecoration following the damp proofing work done on the premises during 2020 needs to be completed in 2025. It had been planned to do this using "in-house" work parties but this has proved

difficult to organise and so an external contractor will be engaged to do this work in the first half of 2025. Some of the guttering fell down in December 2024. Repairs will be carried out early in 2025 by an external contractor as the building is high. To do this work safely it is necessary that a cherry picker is hired to allow safe access. Whilst this equipment is on site it is planned to take the opportunity to inspect and clean other guttering and to repaint the rear external windows so that at some point later in 2025 we can complete the fitting of acrylic sheets to these windows.
A storage shed for the lawnmower will need to be provided during the first half of the year.
The problem with the railway boundary hedge was resolved in January 2025.
Regular assessments are made of the building and facilities and plans formulated as to when such issues can be addressed with regard to urgency, cost etc.

FELLOWSHIP

Fellowship activities look as if they will continue as in 2024, but are continually reviewed during the year.
It is anticipated that our Sunday morning meetings will continue to be primarily in-person but livestreamed via ZOOM.

FINANCIAL REVIEW OF 2024

General Fund income increased during the year with two significant one-off donations. A further gift of £4,000 from the Town Church, Bicester was received for the Training Fund. The aim of the fund is to help train future leaders within the church fellowship. This donation has been treated as a restricted donation as have previous donations. We have started to use this fund to sponsor someone to undertake a Christian Counselling course during the 2024/25 academic year. It has also been used to fund attendance at a music workshop and an evangelism conference. Use of the fund is regularly reviewed. Donations were received as part of special offerings during the year. These included, St Petrocs, Christmas 2023, Redruth Baptist Church CAP foodbank in March, Harvest donations for the Bethel Community Church Food Larder in October and Cornwall Hospice Care in Christmas 2024. Some of these donations were eligible for the SDGAS. Special one-off donations each of £1,000 were made from the Missionary and Outreach Fund to Dr Paul Gardner to help with the publication of a Spanish language commentary for use in South America and to Wycliffe Bible Translators for the publication of a Saafi Mini-Bible in Senegal, in January 2024.
The third was made in June 2024 to the South Devon Gospel Trust to assist with a church plant in South Devon.
During the year other specific donations, treated as restricted, were made through the fellowship for the support of specific mission related projects. These funds are, in general disbursed as soon as practicable'
During the period a total of £10,829 was donated to the charity to be paid directly to other charities and charitable causes. All restricted gifts have been disbursed with the exception of the balance in the Training Fund and the 2024 Christmas offering. The latter will be disbursed early in the New Year. In addition, £11,602 was donated to other charities and charitable causes from the unrestricted fund.

During 2024, unrestricted expenditure exceeded income by £15,950 (2023: excess income over expenditure £11,718). Unrestricted funds at the end of the year amounted to £40,364 (2023: £56,314). This is equivalent to approximately 7 (2023: 11) months of unrestricted expenditure. The

trustees have a policy to maintain unrestricted reserves of at least 3 months unrestricted expenditure.

GRANT MAKING POLICY

Gifts to external organisations and individuals are considered on the basis of need and the fulfilment of the charitable objectives. There are no upper or lower limits.

To facilitate these activities a percentage of General Fund Income is allocated by the trustees to three designated funds: Missionary and Outreach, Building Maintenance and Discretionary Assistance Funds. The arrangements are reviewed at least annually. During 2024, the percentage allocations to these designated funds was 15% to the Missionary and Outreach Fund, 5% to the Building Maintenance Fund and 0% to the Discretionary Assistance Fund. The latter fund had a surplus in 2024 which was considered adequate for 2025.

RISK MANAGEMENT

All major insurable risks are subject to normal churches and employer's insurance. Contractual risks are reviewed before being entered into to assess that they could not significantly impact upon the fellowship's ability to fulfil its objectives. An annual review of Health and Safety risk is undertaken by the trustees. Similarly Safeguarding risks are also reviewed annually. All risk assessments were reviewed in the autumn of 2024.

STATEMENT OF TRUSTEES RESPONSIBILITIES

Charity law requires the trustees to prepare financial statements for each financial year. In preparing those financial statements, the trustees are required to:

select suitable accounting policies and then apply them consistently
make judgments and estimates that are reasonable and prudent, and

prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue to operate.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report was approved by the Trustees on 3 September 2025 and signed on their behalf.

Peter Wells
.....

Mr C D Wells

SCORRIER CHRISTIAN FELLOWSHIP
ANNUAL REPORT AND ACCOUNTS FOR THE YEAR ENDED 31ST DECEMBER 2024

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF SCORRIER CHRISTIAN FELLOWSHIP

I report to the trustees on my examination of the accounts of Scorrier Christian Fellowship for the period ended 31st December 2024 which are set out on pages 7 to 11.

Respective Responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the financial statements. The charity's 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 financial statements 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 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 includes consideration of any unusual items or disclosures in the financial statements 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 financial statements 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 2011 Act: and
   - to prepare financial statements which accord 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 financial statements to be reached.

Simon Reed FCA
Graham Smith Chartered Accountants
Cardrew House
Cardrew Industrial Estate
Redruth
Cornwall
TR15 1SP

Date 8/9/25.

SCORRIER CHRISTIAN FELLOWSHIP
ANNUAL REPORT AND ACCOUNTS FOR THE YEAR ENDED 31ST DECEMBER 2024

RECEIPTS AND PAYMENTS ACCOUNT

YEAR TO 31ST DECEMBER 2023				YEAR TO 31ST DECEMBER 2024		
Unrestricted £	Restricted £	Total £		Unrestricte £	Restricted £	Total £
6,919	-	6,919	Collections	7,719	-	7,719
18,357	6,015	24,372	Donations	16,960	14,592	31,552
48,857	-	48,857	Gift Aid & Tax Repayments	33,313	187	33,500
1,732	103	1,835	Gift Aid Small Donation Scheme Claim	1,763	50	1,813
75,865	6,118	81,983		59,755	14,829	74,584
			Other Activities			
-	-	-	Miscellaneous Donations	-	-	-
			Investment Income			
1,256	184	1,440	Bank Interest	1,276	406	1,682
1,256	184	1,440		1,276	406	1,682
77,121	**6,302**	**83,423**	**TOTAL RECEIPTS**	**61,031**	**15,235**	**76,266**
			PAYMENTS			
			Charitable Payments			
8,352	1,731	10,083	Grants Paid	11,602	10,654	22,256
			Management & Administration			
33,201	-	33,201	Pastoral Expenses	36,059	-	36,059
-	-	-	Training	-	1,361	1,361
1,082	-	1,082	FIEC Donation	1,627	-	1,627
442	-	442	Sunday School / Young People	52	-	52
1,110	-	1,110	Sing & Play	495	-	495
1,170	-	1,170	Friday Church	582	-	582
235	-	235	Special Outreach Events	403	-	403
2,678	-	2,678	Heating, Light & Water	5,666	-	5,666
3,413	-	3,413	General Operating Costs	2,248	-	2,248
175	-	175	Bank Charges	173	-	173
1,164	-	1,164	Independent Examiners Fees	1,230	-	1,230
3,128	510	3,638	Equipment Purchase and Renewal	748	-	748
			Property Costs			
1,763	-	1,763	Insurance	1,984	-	1,984
4,975	-	4,975	Repairs & Maintenance (Inc Cleaning)	8,712	-	8,712
3,055	-	3,055	Other Building Improvements	5,400	-	5,400
65,943	**2,241**	**68,184**	**TOTAL PAYMENTS**	**76,981**	**12,015**	**88,996**
11,178	4,061	15,239	EXCESS RECEIPTS OVER PAYMENTS	-	3,220	3,220
-	-	-	EXCESS PAYMENTS OVER RECEIPTS	15,950	-	15,950
-	-	-	Transfer between funds	-	-	--
45,136	**4,323**	**49,459**	CASH FUNDS AT 1ST JANUARY 2024	**56,314**	**8,384**	**64,698**
56,314	**8,384**	**64,698**	CASH FUNDS AT 31ST DECEMBER 2024	**40,364**	**11,604**	**51,968**

STATEMENT OF ASSETS AND LIABILITIES
YEAR TO 31ST DECEMBER 2024 (A)
CASH FUNDS

	UNRESTRICTED	RESTRICTED	2024 TOTAL	2023 TOTAL
	£	£	£	£
Balances at Bank and Building Society				
Lloyds Bank Business Current Account	845	375	1,220	883
Lloyds Bank Reserve Account	543	-	543	1,033
Bath Building Society	39,383	10,823	50,206	62,534
	40,771	**11,198**	**51,969**	**64,450**
(B) MONETARY OTHER ASSETS				
Tax Repayment due on Gift Aid	1,386	-	1,386	4,148
Gift Aid Small Donation Scheme	1,333	64	1,397	1,312
	2,719	**64**	**2,783**	**5,460**

(C) ASSETS RETAINED FOR CHARITY USE

i. Scorrier Chapel Building

ii. Pianos, Furniture, Fixtures

iii. Fittings and Equipment

iv. The above assets are all maintained in a good state of repair.

(D) LIABILITIES

Running Costs to 31st December 2024				
Gas and Electricity Bills	676	-	676	900
Cleaning Dec 2024	143	-	143	140
HMRC Tax etc.	1,160	-	1,160	1,487
Bank Charges	21	-	21	12
Independent examination - 2024	1,320	-	1,320	1,260
	3,320	**-**	**3,320**	**3,799**

NOTES TO THE ACCOUNTS

YEAR TO 31ST DECEMBER 2024

(i) Basis of Accounts Preparation

The accounts are prepared on the Receipts and Payments basis.

(ii) **Accounting Policies**

(a) Donations, Legacies and other receipts are included in the period in which they are received.

(b) Income Tax refunds on Gift Aid payments are not recognised in the accounts until they have been received.

(c) Funds held by the Charity are:

Unrestricted General Funds – These are funds that can be used in accordance with the charitable objects at the discretion of the trustees.

Designated Funds – These are funds earmarked for specific use by the trustees. This allocation can be altered by the trustees.

Restricted Funds – These are funds that can only be used for particular restricted purposes within the object of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

(iii) Funds Held by the Charity

Restricted Funds- current year	Balance at 1st Jan 2024	Receipts	Payments	Transfer	Balance at 31st Dec 2024
	£	£	£	£	£
Missionary and Outreach	-	3,887	3,887	-	-
Ministry Support	-	360	360	-	-
Training Fund	8,184	4,406	1,361	-	11,229
Humanitarian Aid:					
Harvest Offerings	-	94	94	-	-
Spring Celebration		113	113	-	-
Christmas Offering 2023 – St Petrocs	200	100	300	-	-
Christmas Offering 2024 – Cornwall Hospice Care	-	375	-	-	375
Wells Family Car	-	5,900	5,900	-	-
Total Restricted Funds	**8,384**	**15,235**	**12,015**	**-**	**11,604**

Restricted Funds - prior year	Balance at 1st Jan 2023	Receipts	Payments	Transfer	Balance at 31st Dec 2023
	£	£	£	£	£
Missionary & Outreach Fund	-	500	500	-	-
Ministry Support	-	360	360	-	-
Training Fund	4,000	4,184	-	-	8,184
Equipment Fund	-	510	510	-	-
Humanitarian Aid:					
Transformation CPR	-	418	418	-	-
Christmas Offering - Scriptures for Ukraine	323	130	453	-	-
Christmas Offering 2023 - St Petrocs	-	200	-	-	200
Total Restricted Funds	**4,323**	**6,302**	**2,241**	**-**	**8,384**

The purpose of the Training Fund is to financially help and support the training and development of the next generation of leaders.

Unrestricted Funds – current year	Balance at 1st Jan 2024	Receipts	Payments	Transfer	Balance at 31st Dec 2024
	£	£	£	£	£
Non-Designated General Fund	45,297	49,080	58,446	-	35,931
Designated Missionary & Outreach Fund	6,148	8,963	13,135	-	1,976
Designated Discretionary Assistance Fund	1,582	-	-	-	1,582
Designated Building Maintenance	3,287	2,988	5,400	-	875
Total Unrestricted Funds	**56,314**	**61,031**	**76,981**	**-**	**40,364**

Unrestricted Funds – prior year	Balance at 1st Jan 2023	Receipts	Payments	Transfer	Balance at 31st Dec 2023
	£	£	£	£	£
Non-Designated General Fund	35,514	61,362	51,579	-	45,297
Designated Missionary & Outreach Fund	6,200	11,257	11,309	-	6,148
Designated Discretionary Assistance Fund	832	750	-	-	1,582
Designated Building Maintenance	2,590	3,752	3,055	-	3,287
Total Unrestricted Funds	**45,136**	**77,121**	**65,943**	**-**	**56,314**

The designated Missionary and Outreach Funds are used to make donations to various missionaries and outreach organizations in pursuit of the Scorrier Christian Fellowship objects.

The designated Discretionary Assistance Fund is used to ease the financial hardship of persons following a similar doctrine of the beliefs of Scorrier Christian Fellowship.

The designated Building Maintenance Fund is to establish a reserve for the funding of necessary periodic maintenance of the Scorrier Chapel building. It is not intended to fund major improvement projects to the facilities.

(iv) Trustee transactions

During the year, one trustee (2023: one) received remuneration of £34,462 (2023: £32,340) for work completed on behalf of the charity. No trustee (2023: none) received expenses during the year.

Accounts Approval

The above accounts were approved by the trustees and signed by the Treasurer on 3Sep2025

.....
MR J W PENGELLY

SCORRIER CHRISTIAN FELLOWSHIP

England & Wales - Charity number 1176211

Accounts

SCORRIER CHRISTIAN FELLOWSHIP

ANNUAL REPORT AND ACCOUNTS

FOR THE YEAR ENDED

31ST DECEMBER 2023

SCORRIER CHRISTIAN FELLOWSHIP
ANNUAL REPORT AND ACCOUNTS FOR THE YEAR ENDED 31ST DECEMBER 2023

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SCORRIER CHRISTIAN FELLOWSHIP
ANNUAL REPORT AND ACCOUNTS FOR THE YEAR ENDED 31ST DECEMBER 2023

TRUST INFORMATION

The Scorrier Christian Fellowship was registered as a Charitable Incorporated Organisation, (registered charity number 1176211), by the Charity Commission on 11th December 2017.

The Trustees serving during the period covered by this report are as follows:

Mr C D Wells	- Pastor and Elder		Commenced full time 1st Jan 2021*
Mr S R Burns	- Elder	3 years	Re-appointed 26th Sep 2023
Mr S P Davis	- Deacon	3 years	Re-appointed 22nd January 2024
Mr D C S Harvey	- Deacon	3 years	Stepped down on 31st March 2023
Mr R N Morriss	- Deacon	3 years	Stepped down on 31st March 2023
Mr J W Pengelly	- Deacon	3 years	Re-appointed 12th February 2023
Mr A J Trevorrow	- Deacon	1 year	Appointed 26th September 2023
Dr P Ham	- Elder	1 year	Appointed 23rd January 2024

- **Note:** There was a conflict of interest between the Church Handbook and the Contract of Employment for Colin Wells regarding re-appointment every three years. The Church Members agreed unanimously at a Church Business meeting on 26th September 2023 to amend the Church Handbook to remove this requirement.

The correspondence address is `Tregleah', North Downs, Scorrier, Redruth, Cornwall, TR16 5BT.

The Independent Examiner is:

Simon Reed FCA
Graham Smith Chartered Accountants
Cardrew House
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The Charity's Bankers are:

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SCORRIER CHRISTIAN FELLOWSHIP
ANNUAL REPORT AND ACCOUNTS FOR THE YEAR ENDED 31ST DECEMBER 2023

TRUSTEES REPORT

OBJECTS

The main object of the trust as stated in the trust deeds is the advancement of the Christian Religion. A full definition of this objective, and in particular the Basis of Faith, is contained in the Church Constitution, formally ratified at a Church Members Meeting on 8th October 2017, and the Church Handbook, formally ratified at a Church Members meeting on 8th October 2017 with section 2.4.2.7 being amended at a Church Members Meeting on 24th September 2023.

THE FELLOWSHIP: ITS AIMS AND OBJECTIVES

The trustees aim to achieve the main object of the trust by providing a suitable environment for fellowship and development and by supporting various other charities with similar objects. The main way in which the trust's objects are met is through its regular meetings, all of which are open to the general public.

The policy of the church is not to take offerings during meetings. Opportunities to make a donation to the funds are available at each meeting. Members are encouraged to make regular free-will donations.

The managing trustees believe that they have been fully compliant in meeting the public benefit requirements of section 17 of the Charities Act 2011 to have had due regard to the public benefit guidance published by the Charity Commission.

THE YEAR: ITS OBJECTIVES AND ACHIEVEMENTS

PREMISES

Redecoration of the downstairs hall and foyer planned for 2023 was again stalled partly due to two weddings taking place during the year which squeezed the time available to do the work. It is intended to start and complete the work during 2024. The aim is for members of the fellowship to do the work.
The stone walls forming the roadside boundary hedge were repaired in February 2023. The coloured glass side windows at the front of the building were covered with acrylic sheets attached to the outside window frames in July 2023. A problem was discovered during the summer of under stairs floor on the railway side. Investigation revealed rotten flooring and weakened supports for the stairs. A full repair was carried out in September.
A work party was planned for October 2023 but circumstances enforced a postponement to Spring 2024.
We have been reliant for many years on willing volunteers to regularly mow the grass areas which surround the building. During 2023 it became apparent that this was no longer a viable option. In the autumn we were offered a suitable second hand ride-on mower which we purchased in December. Permanent on-site storage is a problem for this acquisition and one of the tasks for 2024 is to extend our current storage facilities to house the mower. It is temporarily being housed in a nearby secure garage which is not being used as such.
Several other major tasks were identified during the latter part of the year which will need to be performed by external contractors and a plan is being drawn up as to how and when to get these tasks done.

FELLOWSHIP

Our full-time pastor, Colin Wells, who joined us in January 2021 has continued to be a blessing to the church fellowship. Our Sunday morning services have been primarily in person meetings but with each service being broadcast via ZOOM. The service is also video recorded, and a viewing link sent to all who desire it. This has enabled those who have difficulty to attend in person to share in the service.

Sunday evening meetings have seen changes in format during the year. One Sunday a month we meet in person in the church building, on another Sunday we meet online via Zoom, and on the remaining Sunday's we have a "Prayer Grid" with prayer suggestions which we can use for private prayer.

All the regular ministry activities have taken place regularly throughout the year. Meetings are only suspended during school holidays, particularly August.

Small Group meetings have flourished during the year with the number of groups meeting increasing.

Sing and Play, (a carers' and toddler group) has continued throughout the year with very good attendances. Friday Church, which meets monthly, has had stable attendances with between 20 to 30 youngsters plus their parents meeting. The Young People's group has met regularly once a month with up to eight young people of secondary school age attending.
A Christmas Carol Service was held with the residents of the Crossroads Lodge Care Home in December. This was the first time for 4 years as a result of the home shielding the residents from harmful viruses. A large number of the congregation were able to gather and sing carols with the residents. Further opportunities are expected to occur during 2024.

We have been able to continue in-person visits from missionary groups and individuals during the year.

There have been no major incidents during the period.

Colin Wells, our full-time pastor, is the only Managing Trustee to have received any remuneration. All trustees are reimbursed any approved expenses incurred as a part of their duties. The wife of one of our Deacons is paid as a part time cleaner for the building on a self-employed basis.

The Elders and Deacons decided to retain three Designated Funds for 2023. The funding is allocated as a percentage of the regular unrestricted income, The Missionary and Outreach Fund was given an allocation of 15% and totaled £11,257 (income in 2022: £7,771), The Building Maintenance Fund allocation was agreed at 5% and totaled £3,752 (income in 2022: £2,590), and The Discretionary Assistance Fund was allocated 1% and totaled £750 (income in 2022: £518). For 2024, the allocations will be Missionary and Outreach Fund 15%, Building Maintenance Fund 5%, and Discretionary Assistance Fund 0%.

PLANS FOR 2024

PREMISES
Redecoration following the damp proofing work done on the premises during 2020 needs to be completed in 2024. It is planned to do this using "in-house" work parties.
Acrylic sheeting will be fixed to the exterior of the remaining external windows.
A number of major tasks will need to be undertaken by specialist contractors. A plan of action is being drawn up.

FELLOWSHIP
Fellowship activities look as if they will continue as in 2023, but are continually reviewed during the
It is anticipated that our Sunday morning meetings will continue to be "hybrid" in nature.

FINANCIAL REVIEW OF 2023
General Fund income increased during the year with two significant one-off donations. A further gift of £4,000 from the Town Church, Bicester was received for the Training Fund. The aim of the fund is to help train future leaders within the church fellowship. This donation has been treated as restricted donation. We are considering how to use this fund in the coming years. Donations were received as part of special offerings during the year. These included, Scriptures for Ukraine, Christmas 2022, the Transformation CPR foodbank, January and October and St Petrocs, Christmas 2023. Some of these donations were eligible for the SDGAS.

During the period a total of £2,118 was donated to the charity to be paid directly to other charities and charitable causes. All has been disbursed with the exception of the £4,000 Training Fund and the 2023 Christmas offering. The latter will be disbursed early in the New Year. In addition, £8,352 was donated to other charities and charitable causes from the unrestricted fund.

During 2023, unrestricted income exceeded expenditure by £11,718 (2022: excess income over expenditure of £306). Unrestricted funds at the end of the year amounted to £56,314 (2022: £45,136) This is equivalent to approximately 11 (2023: 11) months of unrestricted expenditure. The trustees have a policy to maintain unrestricted reserves of at least 3 months unrestricted expenditure.

GRANT MAKING POLICY

Gifts to external organisations and individuals are considered on the basis of need and the fulfilment of the charitable objectives. There are no upper or lower limits.

To facilitate these activities a percentage of General Fund Income is allocated by the trustees to three designated funds: Missionary and Outreach, Building Maintenance and Discretionary Assistance Funds. The arrangements are reviewed at least annually. During 2023, the percentage allocations to these designated funds was 15% to the Missionary and Outreach Fund, 5% to the Building Maintenance Fund and 1% to the Discretionary Assistance Fund.

RISK MANAGEMENT

All major insurable risks are subject to normal churches and employer's insurance. Contractual risks are reviewed before being entered into to assess that they could not significantly impact upon the fellowship's ability to fulfil its objectives. An annual review of Health and Safety risk is undertaken by the trustees. Similarly Safeguarding risks are also reviewed annually. All risk assessments were reviewed in the autumn of 2023.

STATEMENT OF TRUSTEES RESPONSIBILITIES

Charity law requires the trustees to prepare financial statements for each financial year. In preparing those financial statements, the trustees are required to:

select suitable accounting policies and then apply them consistently
make judgments and estimates that are reasonable and prudent, and

prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue to operate.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report was approved by the Trustees on 11th September 2024 and signed on their behalf:

.....

Mr C D Wells

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF SCORRIER CHRISTIAN FELLOWSHIP

I report to the trustees on my examination of the accounts of Scorrier Christian Fellowship for the period ended 31st December 2023 which are set out on pages 7 to 11.

Respective Responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the financial statements. The charity's 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 financial statements 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 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 includes consideration of any unusual items or disclosures in the financial statements 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 financial statements 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 2011 Act: and
   - to prepare financial statements which accord 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 financial statements to be reached.

Simon Reed FCA
Graham Smith Chartered Accountants

Date 16/9/24

SCORRIER CHRISTIAN FELLOWSHIP
ANNUAL REPORT AND ACCOUNTS FOR THE YEAR ENDED 31ST DECEMBER 2023

RECEIPTS AND PAYMENTS ACCOUNT

YEAR TO 31ST DECEMBER 2022				YEAR TO 31ST DECEMBER 2023		
Unrestricted £	Restricted £	Total £		Unrestricted £	Restricted £	Total £
6,592	-	6,592	Collections	6,919	-	6,919
18,064	8,414	26,478	Donations	18,357	6,015	24,372
27,217	-	27,217	Gift Aid & Tax Repayments	48,857	-	48,857
529	-	529	Gift Aid Small Donation Scheme Claim	1,732	103	1,835
52,402	**8414**	**60,816**		**75,865**	**6,118**	**81,983**
			Other Activities			
-	-	-	Miscellaneous Donations	-	-	-
			Investment Income			
350	-	350	Bank Interest	1,256	184	1,440
350	-	350		1,256	184	1,440
52,752	**8,414**	**61,166**	**TOTAL RECEIPTS**	**77,121**	**6,302**	**83,423**
			PAYMENTS			
			Charitable Payments			
6,939	4,429	11,368	Grants Paid	8,352	1,731	10,083
			Management & Administration			
31,167	-	31,167	Pastoral Expenses	33,201		33,201
982	-	982	FIEC Donation	1,082	-	1,082
214	-	214	Sunday School / Young People	442	-	442
615	-	615	Sing & Play	1,110	-	1,110
881	-	881	Friday Church	1,170	-	1,170
-	-	-	Special Outreach Events	235	-	235
2,652	-	2,652	Heating, Light & Water	2,678	-	2,678
2,426	-	2,426	General Operating Costs	3,413	-	3,413
163	-	163	Bank Charges	175	-	175
1,350	-	1,350	Independent Examiners Fees	1,164	-	1,164
-	-	-	Equipment Purchase and Renewal	3,128	510	3,638
			Property Costs			
1,577	-	1,577	Insurance	1,763	-	1,763
3,480	-	3,480	Repairs & Maintenance (Inc Cleaning)	4,975	-	4,975
-	-	-	Other Building Improvements	3,055	-	3,055
52,446	**4,429**	**56,875**	**TOTAL PAYMENTS**	**65,943**	**2,241**	**68,184**
306	3,985	4,291	EXCESS RECEIPTS OVER PAYMENTS	11,178	4,061	15,239
-	-	-	EXCESS PAYMENTS OVER RECEIPTS	-	-	-
(36)	36	-	Transfer between funds	-	-	-
44,866	**302**	**45,168**	CASH FUNDS AT 1ST JANUARY 2023	**45,136**	**4,323**	**49,459**
45,136	**4,323**	**49,459**	CASH FUNDS AT 31ST DECEMBER 2023	**56,314**	**8,384**	**64,698**

STATEMENT OF ASSETS AND LIABILITIES

(A) CASH FUNDS

	UNRESTRICTED	RESTRICTED	2023 TOTAL	2022 TOTAL
	£	£	£	£
Balances at Bank and Building Society				
Lloyds Bank Business Current Account	833	50	883	1,832
Lloyds Bank Reserve Account	1,033	-	1,033	26
Bath Building Society	54,350	8,184	62,534	47,601
Cash in Hand	-	-	-	-
	56,216	**8,234**	**64,450**	**49,459**

(B) MONETARY OTHER ASSETS

Tax Repayment due on Gift Aid	4,148	-	4,148	1,356
Gift Aid Small Donation Scheme	1,275	37	1,312	1,279
	5,423	**37**	**5,460**	**2,635**

(C) ASSETS RETAINED FOR CHARITY USE

i. Scorrier Chapel Building

ii. Pianos, Furniture, Fixtures

iii. Fittings and Equipment

iv. The above assets are all maintained in a good state of repair.

(D) LIABILITIES

Running Costs to 31st December 2023				
Gas and Electricity Bills	900	-	900	300
Cleaning Dec 2023	140	-	140	270
HMRC Tax	1,487	-	1,487	1,272
Bank Charges	12	-	12	12
Expenses incurred in previous year but not claimed until current year	-	-	-	704
Independent Examination - 2023	1,260	-	1,260	1,164
	3,799	**-**	**3,799**	**3,722**

NOTES TO THE ACCOUNTS **YEAR TO 31ST DECEMBER 2023**

(i) Basis of Accounts Preparation

The accounts are prepared on the Receipts and Payments basis.

(ii) **Accounting Policies**

(a) Donations, Legacies and other receipts are included in the period in which they are received.

(b) Income Tax refunds on Gift Aid payments are not recognised in the accounts until they have been received.

(c) Funds held by the Charity are:
Unrestricted General Funds – These are funds that can be used in accordance with the charitable objects at the discretion of the trustees.
Designated Funds – These are funds earmarked for specific use by the trustees. This allocation can be altered by the trustees.
Restricted Funds – These are funds that can only be used for particular restricted purposes within the object of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

(iii) Funds Held by the Charity

Restricted Funds- current year	Balance at 1st Jan 2023	Receipts	Payments	Transfer	Balance at 31st Dec 2023
	£	£	£	£	£
Missionary and Outreach	-	500	500	-	-
Ministry Support	-	360	360	-	-
Training Fund	4,000	4,184	-	-	8,184
Equipment Fund	-	510	510	-	-
Humanitarian Aid:					
Transformation CPR		418	418	-	-
Christmas Offering - Scriptures for Ukraine	323	130	453		-
Christmas Offering - St Petrocs	-	200	-	-	200
Total Restricted Funds	**4,323**	**6,302**	**2,241**	**-**	**8,384**

SCORRIER CHRISTIAN FELLOWSHIP

England & Wales - Charity number 1176211

Accounts

SCORRIER CHRISTIAN FELLOWSHIP

ANNUAL REPORT AND ACCOUNTS

FOR THE YEAR ENDED

31ST DECEMBER 2022

SCORRIER CHRISTIAN FELLOWSHIP
ANNUAL REPORT AND ACCOUNTS FOR THE YEAR ENDED 31ST DECEMBER 2022

INDEX TO REPORT AND ACCOUNTS

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2 - 5	Trustees Report
6	Independent Examiners Report
7	Receipts and Payments Account
8	Statement of Assets and Liabilities
9 - 10	Notes to the Accounts

SCORRIER CHRISTIAN FELLOWSHIP
ANNUAL REPORT AND ACCOUNTS FOR THE YEAR ENDED 31ST DECEMBER 2022

TRUST INFORMATION

The Scorrier Christian Fellowship was registered as a Charitable Incorporated Organisation, (registered charity number 1176211), by the Charity Commission on 11th December 2017.

The Trustees serving during the period covered by this report are as follows:

Mr. C.D. Wells	- Pastor and Elder		Commenced full time 1st Jan 2021
Mr. S.R. Burns	- Elder	3 years	Re-appointed 15th Dec 2020;
Mr. S.P. Davis	- Deacon	3 years	Re-appointed 15th Dec 2020
Mr. D.C.S. Harvey	- Deacon	3 years	Stepped down on 31st Mar 2023
Mr. R.N. Morriss	- Deacon	3 years	Stepped down on 31st Mar 2023
Mr. J.W. Pengelly	- Deacon	3 years	Re-appointed 1st Mar 2023

The correspondence address is `Tregleah', North Downs, Scorrier, Redruth, Cornwall, TR16 5BT.

The Independent Examiner is:

Simon Reed FCA
Graham Smith Chartered Accountants
Cardrew House
Cardrew Industrial Estate
Redruth
Cornwall
TR15 1SP

The Charity's Bankers are:

Lloyds Bank Plc
Market Square
Camborne
Cornwall
TR14 8JT

SCORRIER CHRISTIAN FELLOWSHIP
ANNUAL REPORT AND ACCOUNTS FOR THE YEAR ENDED 31ST DECEMBER 2022

TRUSTEES REPORT

OBJECTS

The main object of the trust as stated in the trust deeds is the advancement of the Christian Religion. A full definition of this objective, and in particular the Basis of Faith, is contained in the Church Constitution and the Church Handbook, the latest editions of which were ratified at a Members' Meeting on 8th October 2017. There have been no changes to these documents during this period.

THE FELLOWSHIP: ITS AIMS AND OBJECTIVES

The trustees aim to achieve the main object of the trust by providing a suitable environment for fellowship and development and by supporting various other charities with similar objects. The main way in which the trust's objects are met is through its regular meetings, all of which are open to the general public.

The policy of the church is not to take offerings during meetings. Opportunities to make a donation to the funds are available at each meeting. Members are encouraged to make regular free-will donation.

The managing trustees believe that they have been fully compliant in meeting the public benefit requirements of section 17 of the Charities Act 2011 to have had due regard to the public benefit guidance published by the Charity Commission.

THE YEAR: ITS OBJECTIVES AND ACHIEVEMENTS

PREMISES

Following the completion of the damp proofing of the internal walls of the front elevation of the building, redecoration work downstairs was started but stalled during the year. It is intended to complete the work during 2023. The aim is for members of the fellowship to do the work. Several other tasks have been identified which will need to be performed by external contractors.
A work party was organized in October 2022 and a great number of general housekeeping tasks were completed. These ranged from deep cleaning of the kitchen and the kitchen equipment, window areas both up and downstairs, cleaning of chairs and a multitude of tasks relating to tidying the external grounds.
The large coloured glass windows at the front of the building were covered with acrylic sheets attached to the outside window frames.in October 2021. This has proved successful, in protecting the glass from the weather and it is planned that further sheets be fixed to the remaining external windows during the spring of 2023.

FELLOWSHIP

Our full-time pastor, Colin Wells, who joined us in January 2021.has continued to be a blessing to the church fellowship. Our Sunday morning services have continued to be of a hybrid form with each service being broadcast via ZOOM. The service is also video recorded, and a viewing link sent to all who desire it. This has enabled those who have difficulty to attend in person to share in the service.

Sunday evening meetings have seen changes in format during the year. One Sunday a month we meet in person in the church building, on another Sunday we meet online via Zoom, and on the remaining Sunday's we have a "Prayer Grid" with prayer suggestions which we can use for private prayer.

All the regular ministry activities have taken place regularly throughout the year. Meetings are only suspended during school holidays, particularly August.

Small Group meetings have flourished during the year with the number of groups meeting increasing.

Sing and Play, (a carers' and toddler group) has continued throughout the year with very good attendances. Friday Church, which meets monthly, has had increased attendance with between 20 to 30 youngsters plus their parents meeting. The Young People's group has met regularly once a month with up to eight young people of secondary school age attending.
It has not been possible to hold any meetings with the residents of the Crossroads Lodge Care Home due to the home continuing to shield the residents from harmful viruses.. A large number of the congregation were able to sing carols at Christmas 2022 by meeting outside the lounge of the home with the residents inside. We will continue to explore with the home what we can do in the future.

We have been able to resume in-person visits from missionary groups and individuals during the year.

There have been no major incidents during the period.

Colin Wells, our full-time pastor, is the only Managing Trustee to have received any remuneration. All trustees are reimbursed any approved expenses incurred as a part of their duties. The wife of one of our Deacons is paid as a part time cleaner for the building on a self-employed basis.

The Elders and Deacons decided to retain three Designated Funds for 2022. The funding is allocated as a percentage of the regular unrestricted income, The Missionary and Outreach Fund was given an allocation of 15% and totaled £7,771 (income in 2021: £7,794), The Building Maintenance Fund allocation was agreed at 5%. and totaled £2,590 (income in 2021: £2,498), The Discretionary Assistance Fund was allocated 1% and totaled £518 (income in 2021: £500). It has been agreed to retain the same allocations for 2023.

PLANS FOR 2023

PREMISES
Redecoration following the damp proofing work done on the premises during 2020 needs to be completed in 2023. It is planned to do this using "in-house" work parties.
Acrylic sheeting will be fixed to the exterior of the remaining external windows.
A number of minor tasks, including repairing the stone wall fronting the property to the road, will be undertaken by specialist contractors.

FELLOWSHIP

Fellowship activities have been continually reviewed during the year as a consequence of relaxed restrictions and the needs of the fellowship.
It is anticipated that our Sunday morning meetings will continue to be "hybrid" in nature.

FINANCIAL REVIEW OF 2022
General Fund income increased during the year. A gift of £4,000 from the Town Church, Bicester was received to set-up a Training Fund, the aim of the fund is to help train future leaders within the church fellowship. This donation has been treated as restricted donation. We are considering how to use this fund in the coming years. We also received a large number of small donations to help fund some relief work for Ukrainian Refugees. The donations were not eligible for the Small donation Gift Aid Scheme. Cash donations for the local foodbank were received as part of our Harvest Thanksgiving services. Some of these were eligible for the SDGAS. Similarly the special Christmas Offering for Scriptures for Ukraine. There were no major building works during 2022, hence expenditure overall decreased.

During the period a total of £8,549 was donated to the charity to be paid directly to other charities and charitable causes. All has been disbursed with the exception of the £4,000 Training Fund and the Christmas offering. The latter will be disbursed early in the New year.it has all been disbursed. In addition, £6,939 was donated to other charities and charitable causes from the unrestricted fund.

During 2022 unrestricted income exceeded expenditure by £307 (2022 Excess expenditure over income : £4,669). Unrestricted funds at the end of the year amounted to £45,136 (2022: 44,866) This is equivalent to approximately 11 (2021: 11) months of unrestricted expenditure. The trustees have a policy to maintain unrestricted reserves of at least 3 months unrestricted expenditure.

GRANT MAKING POLICY

Gifts to external organisations and individuals are considered on the basis of need and the fulfilment of the charitable objectives. There are no upper or lower limits.

To facilitate these activities a percentage of General Fund Income is allocated by the trustees to three designated funds: Missionary and Outreach, Building Maintenance and Discretionary Assistance Funds. The arrangements are reviewed at least annually. During 2022 the percentage allocations to these designated funds was 15% to the Missionary and Outreach Fund, 5% to the Building Maintenance Fund and 1% to the Discretionary Assistance Fund.

RISK MANAGEMENT

All major insurable risks are subject to normal churches and employer's insurance. Contractual risks are reviewed before being entered into to assess that they could not significantly impact upon the fellowship's ability to fulfil its objectives. An annual review of Health and Safety risk is undertaken by the trustees. Similarly Safeguarding risks are also reviewed annually. All risk assessments were reviewed in the autumn of 2022.

STATEMENT OF TRUSTEES RESPONSIBILITIES

Charity law requires the trustees to prepare financial statements for each financial year. In preparing those financial statements, the trustees are required to:

select suitable accounting policies and then apply them consistently
make judgments and estimates that are reasonable and prudent, and

prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue to operate.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report was approved by the Trustees on ....20 September 2023 and signed on their behalf.

.....

Mr C D Wells

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF SCORRIER CHRISTIAN FELLOWSHIP

I report to the trustees on my examination of the accounts of Scorrier Christian Fellowship for the period ended 31st December 2022 which are set out on pages 7 to 10.

Respective Responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the financial statements. The charity's 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 financial statements 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 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 includes consideration of any unusual items or disclosures in the financial statements 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 financial statements 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 2011 Act: and
   - to prepare financial statements which accord 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 financial statements to be reached.

.....

Simon Reed FCA
Graham Smith Chartered Accountants
Cardrew House
Cardrew Industrial Estate
Redruth
Cornwall
TR15 1SP

Date 5/10/23

SCORRIER CHRISTIAN FELLOWSHIP
ANNUAL REPORT AND ACCOUNTS FOR THE YEAR ENDED 31ST DECEMBER 2022

RECEIPTS AND PAYMENTS ACCOUNT

YEAR TO 31ST DECEMBER 2021				YEAR TO 31ST DECEMBER 2022		
Unrestricted £	Restricted £	Total £		Unrestricte £	Restricted £	Total £
5,164	-	5,164	Collections	6,592	-	6,592
16,560	60	16,620	Donations	18,064	8,414	26,478
28,225	-	28,225	Gift Aid & Tax Repayments	27,217	-	27,217
14	-	14	Gift Aid Small Donation Scheme Claim	529	-	529
49,963	**60**	**50,023**		52,402	8,414	60,816
			Other Activities			
1,188	-	1,188	Miscellaneous Donations	-	-	-
			Investment Income			
38	-	38	Bank Interest	350	-	350
38	-	38		350	-	350
51,189	**60**	**51,249**	**TOTAL RECEIPTS**	**52,752**	**8,414**	**61,166**
			PAYMENTS			
			Charitable Payments			
6,160	60	6,220	Grants Paid	6,939	4,429	11,368
			Management & Administration			
31,770	-	31,770	Pastoral Expenses	31,167	-	31,167
972	-	972	FIEC Donation	982	-	982
66	-	66	Sunday School / Young People	214	-	214
224	-	224	Sing & Play	615	-	615
-	-	-	Friday Church	881	-	881
3,398	-	3,398	Heating, Light & Water	2,652	-	2,652
3,657	-	3,657	General Operating Costs	2,426	-	2,426
124	-	124	Bank Charges	163	-	163
1,470	-	1,470	Independent Examiners Fees	1,350	-	1,350
			Property Costs			
1,281	-	1,281	Insurance	1,577	-	1,577
3,037	-	3,037	Repairs & Maintenance (Inc Cleaning)	3,480	-	3,480
6,788	-	6,788	Other Building Improvements	-	-	-
58,948	**60**	**59,008**	**TOTAL PAYMENTS**	**52,446**	**4,429**	**56,875**
-	-	-	Excess receipts over payments	306	3,985	4,291
7,759	-	7,759	Excess payments over receipts	-	-	-
-	-	-	Transfer between funds	(36)	36	-
52,625	**302**	**52,927**	CASH FUNDS AT 1ST JANUARY 2022	**44,866**	**302**	**45,168**
44,866	**302**	**45,168**	CASH FUNDS AT 31ST DECEMBER 2022	**45,136**	**4,323**	**49,459**

STATEMENT OF ASSETS AND LIABILITIES YEAR TO 31ST DECEMBER 2022

(A) CASH FUNDS	UNRESTRICTED £	RESTRICTED £	2022 TOTAL £	2021 TOTAL £
Balances at Bank and Building Society				
Lloyds Bank Business Current Account	1,509	323	1,832	1,116
Lloyds Bank Reserve Account	26	-	26	802
Bath Building Society	43,601	4,000	47,601	43,250
Cash in Hand	-	-	-	-
	45,136	**4,323**	**49,459**	**45,168**
(B) MONETARY OTHER ASSETS				
Tax Repayment due on Gift Aid	1,356	-	1,356	1,210
Gift Aid Small Donation Scheme	1,279	-	1,279	189
	2,635	**-**	**2,635**	**1,033**

(C) ASSETS RETAINED FOR CHARITY USE

i. Scorrier Chapel Building

ii. Pianos, Furniture, Fixtures

iii. Fittings and Equipment

iv. The above assets are all maintained in a good state of repair.

(D) LIABILITIES Running Costs to 31st December 2022				
Gas & electricity bills	300	-	300	300
Cleaning Nov/Dec 2022	270	-	270	224
HMRC	1,272	-	1,272	1,985
Bank charges	12	-	12	13
Trustee expenses	704	-	704	1,257
Independent examination 2022	1,164	-	1,164	1,104
	3,722	**-**	**3,722**	**4,139**

NOTES TO THE ACCOUNTS — YEAR TO 31ST DECEMBER 2022

(i) Basis of Accounts Preparation

The accounts are prepared on the Receipts and Payments basis.

(ii) Accounting Policies

(a) Donations, Legacies and other receipts are included in the period in which they are received.

(b) Income Tax refunds on Gift Aid payments are not recognised in the accounts until they have been received.

(c) Funds held by the Charity are:
Unrestricted General Funds – These are funds that can be used in accordance with the charitable objects at the discretion of the trustees.
Designated Funds – These are funds earmarked for specific use by the trustees. This allocation can be altered by the trustees.
Restricted Funds – These are funds that can only be used for particular restricted purposes within the object of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

(iii) Funds Held by the Charity

Restricted Funds- current year	Balance at 1st Jan 2022	Receipts	Payments	Transfer	Balance at 31st Dec 2022
	£	£	£	£	£
Ministry Support	-	360	360	-	-
Training Fund	-	4,000	-	-	4,000
Lunch Break	302	-	302	-	-
Humanitarian Aid:					
- Afghan Clothing Appeal	-	236	236	-	-
- Ukraine Medical Aid	-	3,230	3,230	-	-
- Transformation CPR	-	265	301	36	-
- Scriptures for Ukraine	-	323	-	-	323
	302	**8,414**	**4,429**	**36**	**4,323**

Restricted Funds - prior year	Balance at 1st Jan 2022	Receipts	Payments	Transfer	Balance at 31st Dec 2022
	£	£	£	£	£
Lunch Break	302	-	-	-	302
Ministry Support	-	60	60	-	-
	302	**60**	**60**	-	**302**

The purpose of the Training Fund is to financially help and support the training and development of the next generation of leaders. Suitable candidates have yet to be identified.

Unrestricted Funds – current year	Balance at 1st Jan 2022	Receipts	Payments	Transfer	Balance at 31st Dec 2022
	£	£	£	£	£
Non-Designated General Fund	39,184	41,873	45,507	(36)	35,514
Designated Missionary & Outreach Fund	5,293	7,771	6,864	-	6,200
Designated Discretionary Assistance Fund	389	518	75	-	832
Designated Building Maintenance	-	2,590	-	-	2,590
	44,866	**52,752**	**52,446**	**(36)**	**45,136**

Unrestricted Funds – prior year	Balance at 1st Jan 2021	Receipts	Payments	Transfer	Balance at 31st Dec 2021
	£	£	£	£	£
Non-Designated General Fund	48,777	40,697	46,001	(4,289)	39,184
Designated Missionary & Outreach Fund	3,709	7,494	5,910	-	5,293
Designated Discretionary Assistance Fund	139	500	250	-	389
Designated Building Maintenance	-	2,498	6,787	4,289	-
	52,625	**51,189**	**58,948**	**-**	**44,866**

The designated Missionary and Outreach Funds are used to make donations to various missionaries and outreach organizations in pursuit of the Scorrier Christian Fellowship objects.

The designated Discretionary Assistance Fund is used to ease the financial hardship of persons following a similar doctrine of the beliefs of Scorrier Christian Fellowship.

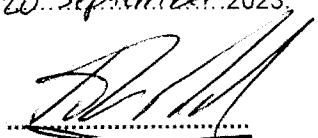
The designated Building Maintenance Fund is to establish a reserve for the funding of necessary periodic maintenance of the Scorrier Chapel building. It is not intended to fund major improvement projects to the facilities.

(iv) Trustee transactions

During the year, one trustee (2021: two) received remuneration of £30,188 (2021: £30,875) for work completed on behalf of the charity. No trustee (2021: one) received expenses totaling £Nil (2021: £547), and a further £Nil (2021: £1,000) to assist with their relocation costs.

(v) Accounts Approval

The above accounts were approved by the trustees and signed by the Treasurer on 20. September 2023.



Mr JW PENGELLY

SCORRIER CHRISTIAN FELLOWSHIP

England & Wales - Charity number 1176211

Accounts

SCORRIER CHRISTIAN FELLOWSHIP

ANNUAL REPORT AND ACCOUNTS

FOR THE YEAR ENDED

31ST DECEMBER 2021

SCORRIER CHRISTIAN FELLOWSHIP
ANNUAL REPORT AND ACCOUNTS FOR THE YEAR ENDED 31ST DECEMBER 2021

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6	Receipts and Payments Account
7	Statement of Assets and Liabilities
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SCORRIER CHRISTIAN FELLOWSHIP
ANNUAL REPORT AND ACCOUNTS FOR THE YEAR ENDED 31ST DECEMBER 2021

TRUST INFORMATION

The Scorrier Christian Fellowship was registered as a Charitable Incorporated Organisation, (registered charity number 1176211), by the Charity Commission on 11th December 2017.

The Trustees serving during the period covered by this report are as follows:

Mr. C.D. Wells	- Pastor and Elder		Commenced full time 1st Jan 2021
Mr. S.R. Burns	- Elder	3 years	Re-appointed 15th Dec 2020;
Mr. S.P. Davis	- Deacon	3 years	Re-appointed 15th Dec 2020
Mr. D.C.S. Harvey	- Deacon	3 years	Re-appointed 1st Mar 2020
Mr. R.N. Morriss	- Deacon	3 years	Re-appointed 15th Dec 2020
Mr. J.W. Pengelly	- Deacon	3 years	Re-appointed 1st Mar 2020

The correspondence address is 'Tregleah', North Downs, Scorrier, Redruth, Cornwall, TR16 5BT.

The Independent Examiner is:

Simon Reed FCA
Graham Smith Chartered Accountants
Cardrew House
Cardrew Industrial Estate
Redruth
Cornwall TR15 1SP

The Charity's Bankers are:

Lloyds Bank plc
27 Fore Street
Redruth
Cornwall TR15 2BJ

SCORRIER CHRISTIAN FELLOWSHIP
ANNUAL REPORT AND ACCOUNTS FOR THE YEAR ENDED 31ST DECEMBER 2021

TRUSTEES REPORT

OBJECTS

The main object of the trust as stated in the trust deeds is the advancement of the Christian Religion. A full definition of this objective, and in particular the Basis of Faith, is contained in the Church Constitution and the Church Handbook, the latest editions of which were ratified at a Members' Meeting on 8th October 2017. There have been no changes to these documents during this period.

THE FELLOWSHIP: ITS AIMS AND OBJECTIVES

The trustees aim to achieve the main object of the trust by providing a suitable environment for fellowship and development and by supporting various other charities with similar objects. The main way in which the trust's objects are met is through its regular meetings all of which are open to the general public.

The church fellowship has adhered to the various government restrictions concerning the Covid 19 pandemic regarding the opening and use of places of worship. This has restricted activities particularly during the first half of 2021.

The policy of the church is not to take offerings during meetings, but members are encouraged to make regular free-will donations to the funds. The managing trustees believe that they have been fully compliant in meeting the public benefit requirements of section 17 of the Charities Act 2011 to have had due regard to the public benefit guidance published by the Charity Commission.

THE YEAR: ITS OBJECTIVES AND ACHIEVEMENTS

PREMISES

Following the completion of the damp proofing of the internal walls of the front elevation of the building a start on redecoration was made by members of the fellowship. To date the Creche Room and Kitchen have been completed. The Foyer and Main Hall remain to be done during 2022.
A work party was organized in October 2021 and some general housekeeping tasks were completed. These tasks ranged from deep cleaning window areas, cleaning of chairs and various tasks relating to tidying the grounds.
The large coloured glass windows at the front of the building, were in need of repair. When strong winds and heavy rain occurred, it was found that the lead fixings were flexing and consequently leaking. Specialist advice was taken as to how to rectify the problem. During October 2021 sheets of acrylic were fixed to the outside window frames. This protects the leaded glass from flexing and so stops the ingress of water.

FELLOWSHIP

Our new full-time pastor, Colin Wells, formally joined us on 1st January 2021. We held an Induction service on Sunday morning 10th January 2021, when we were able to formally welcome the Wells family to our fellowship. This service was a "hybrid" service in which some gathered in the building, adhering to the Government guidelines prevailing at that time, and others participated via the video conference platform ZOOM. The Induction sermon was given by Neil Turton, the pastor of Long Crendon Baptist Church, Colin Wells' previous church, via ZOOM. Such services have continued throughout the year. Some meetings have been entirely on ZOOM.

Sing and Play, (a carers' and toddler group) recommenced in early summer and has continued through the autumn. The initial meetings had attendance restrictions due to them being indoors, but as the weather was good the majority of the meetings were held outside where restrictions were more relaxed.

Small Groups also recommenced meeting during the autumn. Friday Church resumed in October 2021 with good attendances. Autumn 2021 also saw the start of a new Young Peoples group meeting together once a month. Up to eight young people of secondary school age have been regularly meeting. Lunch break has not resumed as its future is further considered by the church leadership.
Meetings with the residents of the Crossroads Lodge Care Home have also not been possible. We hope that we shall be able to visit the Care Home again at some time in the future.

We continued to have "visits" from missionary groups and individuals some have been in-person and some via video conferencing media

There have been no major incidents during the period.

With the exception of Colin Wells, our full-time pastor, none of the other Managing Trustees have received any remuneration apart from the reimbursement of approved expenses incurred as a part of their duties. The wife of one of our Deacons is paid as a part time cleaner for the building on a self-employed basis.

The Elders and Deacons decided to retain three Designated Funds for 2021. The funding is allocated as a percentage of the regular unrestricted income, The Missionary and Outreach Fund was given an allocation of 15% and totaled £7,494 (2020: £5,817), The Building Maintenance Fund allocation was agreed at 5%. and totaled £2,498 (2020: £1,939), The Discretionary Assistance Fund was allocated 1% and totaled £500, (income in 2020: £Nil). The allocations for 2022 were agreed as follows; the Missionary and Outreach Fund 15%; the Building Maintenance Fund 5%.and the Discretionary Assistance Fund 1%.,

PLANS FOR 2022

PREMISES
Redecoration following the damp proofing work done on the premises during 2020 needs to be completed in 2022. There are a number of minor tasks which will be done by "in-house" work parties. This work will take place when we can resume more normal use of the building.

FELLOWSHIP

Review of fellowship activities took place during 2021 as the restrictions of the Covid 19 pandemic were relaxed and there have been a number of changes. The situation is being kept under review.
It is anticipated that the majority of the regular meetings of the church will continue to be "hybrid" in nature

FINANCIAL REVIEW OF 2021
In spite of the continuing pandemic curtailing the use of the building the General Fund income increased significantly over the previous year. A major part of this increase was due to several one-off donations to the Fellowship Funds. Expenditure was significantly increased over the previous year due to the damp proofing of the interior walls of the front elevation and repairs to the lift and heating system.

During the period a total of £60 was donated to the charity to be paid directly to other charities and charitable causes, it has all been disbursed. In addition, £6,160 was donated to other charities and charitable causes from the unrestricted fund.

Excess unrestricted expenditure over income for the year amounted to £7,759 (2020: £4,669). Unrestricted funds at the end of the year amounted to £44,866 (2020: 52,625) which is equivalent to approximately 9 (2020: 13) months of unrestricted expenditure. The trustees have a policy to maintain unrestricted reserves of at least 3 months unrestricted expenditure.

GRANT MAKING POLICY

Gifts to external organisations and individuals are considered on the basis of need and the fulfilment of the charitable objectives. There are no upper or lower limits.

To facilitate these activities a percentage of General Fund Income into Missionary and Outreach, Building Maintenance and Discretionary Assistance Funds is designated by the trustees. The arrangements are reviewed at least annually. During 2021 the percentage allocations to these designated funds was 15% to the Missionary and Outreach Fund, 5% to the Building Maintenance Fund and 1% to the Discretionary Assistance Fund.

RISK MANAGEMENT

All major insurable risks are subject to normal churches and employer's insurance. Contractual risks are reviewed before being entered into to assess that they could not significantly impact upon the fellowship's ability to fulfil its objectives. An annual review of areas of risk is undertaken by the trustees. It was decided during the year to review our Safeguarding policies and to change our advisors. The pandemic has hindered the completion of this process.

STATEMENT OF TRUSTEES RESPONSIBILITIES

Charity law requires the trustees to prepare financial statements for each financial year. In preparing those financial statements, the trustees are required to:

select suitable accounting policies and then apply them consistently
make judgments and estimates that are reasonable and prudent, and

prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue to operate.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report was approved by the Trustees on 9/10/2022 2022 and signed on their behalf.

.....
Mr CD Wells

SCORRIER CHRISTIAN FELLOWSHIP
ANNUAL REPORT AND ACCOUNTS FOR THE YEAR ENDED 31ST DECEMBER 2021

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF SCORRIER CHRISTIAN FELLOWSHIP

I report to the trustees on my examination of the accounts of Scorrier Christian Fellowship for the period ended 31st December 2021 which are set out on pages 7 to 9.

Respective Responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the financial statements. The charity's 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 financial statements 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 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 includes consideration of any unusual items or disclosures in the financial statements 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 financial statements 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 2011 Act: and
   - to prepare financial statements which accord 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 financial statements to be reached.

.....

Simon Reed FCA
Graham Smith Chartered Accountants
Cardrew House
Cardrew Industrial Estate
Redruth
Cornwall TR15 1SP

Date: 11/10/22

SCORRIER CHRISTIAN FELLOWSHIP
ANNUAL REPORT AND ACCOUNTS FOR THE YEAR ENDED 31ST DECEMBER 2021

RECEIPTS AND PAYMENTS ACCOUNT

YEAR TO 31ST DECEMBER 2020				YEAR TO 31ST DECEMBER 2021		
Unrestricted £	Restricted £	Total £		Unrestricted £	Restricted £	Total £
4,820	-	4,820	Collections	5,164	-	5,164
14,923	243	15,166	Donations	16,560	60	16,620
22,034	-	22,034	Gift Aid & Tax Repayments	28,225	-	28,225
1,794	206	2,000	Gift Aid Small Donation Scheme Claim	14	-	14
43,571	**449**	**44,020**		**49,963**	**60**	**50,023**
			Other Activities			
			Miscellaneous Donations	1,188	-	1,188
			Investment Income			
178	-	178	Bank Interest	38	-	38
178	-	178		38	-	38
43,749	**449**	**44,198**	**TOTAL RECEIPTS**	**51,189**	**60**	**51,249**
			PAYMENTS			
			Charitable Payments			
7,032	1,216	8,248	Grants Paid	6,160	60	6,220
			Management & Administration			
19,036	-	19,036	Pastoral Expenses	31,770	-	31,770
972	-	972	FIEC Donation	972	-	972
10	-	10	Sunday School	66	-	66
220	-	220	Sing & Play	224	-	224
162	-	162	Friday Church	-	-	-
3,095	-	3,095	Heating, Light & Water	3,398	-	3,398
-	-	-	Sound Equipment and Renewals	-	-	-
2,467	-	2,467	General Operating Costs	3,657	-	3,657
-	-	-	Legal Fees	-	-	-
160	-	160	Bank Charges	124	-	124
1,620	-	1,620	Independent Examiners Fees	1,470	-	1,470
					-	
			Property Costs		-	
1,212	-	1,212	Insurance	1,281	-	1,281
1,894	-	1,894	Repairs & Maintenance (Inc Cleaning)	3,037	-	3,037
10,538	-	10,538	Other Building Improvements	6,788	-	6,788
-	-	-	Other Equipment & Fixtures	-	-	-
48,418	**1,216**	**49,634**	TOTAL PAYMENTS	**58,948**	**60**	**59,008**
-	-	-	EXCESS RECEIPTS OVER PAYMENTS	-	-	-
4,669	767	5,436	EXCESS PAYMENTS OVER RECEIPTS	7,759	-	7,759
57,294	1,069	**58,363**	CASH FUNDS AT 1ST JANUARY 2021	**52,625**	**302**	**52,927**
52,625	**302**	**52,927**	CASH FUNDS AT 31ST DECEMBER 2021	**44,866**	**302**	**45,168**

SCORRIER CHRISTIAN FELLOWSHIP

ANNUAL REPORT AND ACCOUNTS FOR THE YEAR ENDED 31ST DECEMBER 2021

STATEMENT OF ASSETS AND LIABILITIES YEAR TO 31ST DECEMBER 2021

(A) CASH FUNDS	UNRESTRICTED £	RESTRICTED £	2021 TOTAL £	2020 TOTAL £
Balances at Bank and Building Society				
Lloyds Bank Business Current Account	814	302	1,116	914
Lloyds Bank Reserve Account	802	-	802	801
Bath Building Society	43,250	-	43,250	51,212
Cash in Hand	-	-	-	-
	44,866	**302**	**45,168**	**52,927**
(B) MONETARY OTHER ASSETS				
Tax Repayment due on Gift Aid	1,210	-	1,210	1,033
Gift Aid Small Donation Scheme	189	-	189	-
	1,399	-	**1,399**	**1,033**

(C) ASSETS RETAINED FOR CHARITY USE

i. Scorrier Chapel Building

ii. Pianos, Furniture, Fixtures

iii. Fittings and Equipment

iv. The above assets are all maintained in a good state of repair.

(D) LIABILITIES				
Gas and Electricity	300	-	300	170
Cleaning Nov/Dec 2021	224	-	224	-
HMRC	1,985	-	1,985	1,171
Bank Charges	12	-	12	13
Trustee expenses	1,257	-	1,257	-
Independent examination 2021	1,104	-	1,104	-
	4,139	-	**4,139**	**1,354**

NOTES TO THE ACCOUNTS

YEAR TO 31ST DECEMBER 2021

(i) **Basis of Accounts Preparation**
The accounts are prepared on the Receipts and Payments basis.

(ii) **Accounting Policies**
(a) Donations, Legacies and other receipts are included in the period in which they are received.
(b) Income Tax refunds on Gift Aid payments are not recognised in the accounts until they have been received.
(c) Funds held by the Charity are:
Unrestricted General Funds – These are funds that can be used in accordance with the charitable objects at the discretion of the trustees.
Designated Funds – These are funds earmarked for specific use by the trustees. This allocation can be altered by the trustees.
Restricted Funds – These are funds that can only be used for particular restricted purposes within the object of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

(iii) Funds Held by the Charity

Restricted Funds – current year	Balance at 1st Jan 2021	Receipts	Payments	Transfer	Balance at 31st Dec 2021
	£	£	£	£	£
Lunch Break	302	-	-	-	302
Ministry Support	-	60	60	-	-
	302	**60**	**60**	**-**	**302**

Restricted Funds – prior year	Balance at 1st Jan 2020	Receipts	Payments	Transfer	Balance at 31st Dec 2020
	£	£	£	£	£
Lunch Break	783	369	850	-	302
Humanitarian Aid	286	-	286	-	-
Transformation CPR	-	60	60	-	-
Missionary and Outreach fund	-	20	20	-	-
	1,069	**449**	**1,216**	**-**	**302**

NOTES TO THE ACCOUNTS CONTINUED

YEAR TO 31ST DECEMBER 2021

Unrestricted Funds – current year	Balance at 1st Jan 2021	Receipts	Payments	Transfer	Balance at 31st Dec 2021
	£	£	£	£	£
Non-Designated General Fund	48,777	40,697	46,001	(4,289)	39,184
Designated Missionary & Outreach Fund	3,709	7,494	5,910	-	5,293
Designated Discretionary Assistance Fund	139	500	250	-	389
Designated Building Maintenance	-	2,498	6,787	4,289	-
	52,625	**51,189**	**58,948**	-	**44,866**

Unrestricted Funds – prior year	Balance at 1st Jan 2020	Receipts	Payments	Transfer	Balance at 31st Dec 2020
	£	£	£	£	£
Non-Designated General Fund	51,179	35,993	30,848	(7,547)	48,777
Designated Missionary & Outreach Fund	4,612	5,817	6,720	-	3,709
Designated Discretionary Assistance Fund	451	-	312	-	139
Designated Building Maintenance	1,052	1,939	10,538	7,547	-
	57,294	**43,749**	**48,418**	-	**52,625**

The designated Missionary and Outreach Funds are used to make donations to various missionaries and outreach organizations in pursuit of the Scorrier Christian Fellowship objects.

The designated Discretionary Assistance Fund is used to ease the financial hardship of persons following a similar doctrine of the beliefs of Scorrier Christian Fellowship.

The designated Building Maintenance Fund is to establish a reserve for the funding of necessary periodic maintenance of the Scorrier Chapel building. It is not intended to fund major improvement projects to the facilities.

(iv) Trustee transactions

During the year, two trustees received remuneration of £30,875 for work completed on behalf of the charity. One trustee received expenses totaling £547, and a further £1,000 to assist with their relocation costs.

(v) Accounts Approval

The above accounts were approved by the trustees and signed by the Treasurer on 9th Oct 2022

.....
Mr JW PENGELLY

SCORRIER CHRISTIAN FELLOWSHIP

England & Wales - Charity number 1176211

Accounts

SCORRIER CHRISTIAN FELLOWSHIP

ANNUAL REPORT AND ACCOUNTS

FOR THE YEAR ENDED

31ST DECEMBER 2020

SCORRIER CHRISTIAN FELLOWSHIP
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SCORRIER CHRISTIAN FELLOWSHIP
ANNUAL REPORT AND ACCOUNTS FOR THE YEAR ENDED 31ST DECEMBER 2020

TRUST INFORMATION

The Scorrier Christian Fellowship was registered as a Charitable Incorporated Organisation, (registered charity number 1176211), by the Charity Commission on 11th December 2017.

The Trustees serving during the period covered by this report are as follows:

Mr. C.D. Wells	- Pastor and Elder		Commenced full time 1st Jan 2021
Mr. S.R. Burns	- Elder (paid part time)	3 years	Re-appointed part time paid Elder 1st March 2019; stood down 31st Dec 2021
Mr. S.R. Burns	- Elder	3 years	Re-appointed 15th Dec 2020;
Mr. S.P. Davis	- Deacon	3 years	Re-appointed 15th Dec 2020
Mr. D.C.S. Harvey	- Deacon	3 years	Re-appointed 1st March 2020
Mr. R.N. Morriss	- Deacon	3 years	Reappointed 15th Dec 2020
Mr. J.W. Pengelly	- Deacon	3 years	Re-appointed 1st March 2020
Mr. T Richards	- Deacon	3 years	Resigned 1st March 2020

The correspondence address is `Tregleah', North Downs, Scorrier, Redruth, Cornwall, TR16 5BT.

The Independent Examiner is:

Simon Reed FCA
Graham Smith Chartered Accountants
Cardrew House
Cardrew Industrial Estate
Redruth
Cornwall TR15 1SP

The Charity's Bankers are:

Lloyds Bank plc
27 Fore Street
Redruth
Cornwall TR15 2BJ

SCORRIER CHRISTIAN FELLOWSHIP
ANNUAL REPORT AND ACCOUNTS FOR THE YEAR ENDED 31ST DECEMBER 2020

TRUSTEES REPORT

OBJECTS

The main object of the trust as stated in the trust deeds is the advancement of the Christian Religion. A full definition of this objective, and in particular the Basis of Faith, is contained in the Church Constitution and the Church Handbook, the latest editions of which were ratified at a Members' Meeting on 8th October 2017. There have been no changes to these documents during this period.

THE FELLOWSHIP: ITS AIMS AND OBJECTIVES

The trustees aim to achieve the main object of the trust by providing a suitable environment for fellowship and development and by supporting various other charities with similar objects. The main way in which the trust's objects are met is through its regular meetings all of which are open to the general public.

During the Covid-19 pandemic there were government restrictions on the opening of places of worship. which meant that the building was closed for all activities for several months.

The policy of the church is not to take offerings during meetings, but members are encouraged to make regular free-will donations to the funds. The managing trustees believe that they have been fully compliant in meeting the public benefit requirements of section 17 of the Charities Act 2011 to have had due regard to the public benefit guidance published by the Charity Commission.

THE YEAR: ITS OBJECTIVES AND ACHIEVEMENTS

PREMISES

The primary objective for 2020 concerning the building known as Scorrier Chapel was to complete the damp proofing of the internal walls of the front elevation. This was executed by David Reynolds Building Preservation during July to October. More extensive redecoration works than originally foreseen were required following completion. It was originally planned to do as much work through voluntary labour of the members. However, the Covid-19 pandemic made this difficult, so various subcontractors have been used to do the work. Consequently, it has not been possible to complete the work in 2020 and so will be "rolled over" into 2021.
A landline internet connection to the building was installed in September.
In normal years' work parties would be organized to execute some of the "in-house" housekeeping tasks. This has not been possible this year.

FELLOWSHIP

The church has continued throughout the period to hold regular meetings to promote the Christian Faith. Up until the Government lockdown regulations these regular meetings included two on Sunday at 10am and 6pm, with regular midweek meetings taking place for all age groups, Church Prayer meetings, Bible Study group, Sing and Play, (a carers' and toddler group) and Friday Church, the latter two groups meeting during school term time. All these meetings are open to the general public.

This ceased in early March with the start of Government COVID 19 lockdown restrictions. Sing and Play and Church Prayer and Fellowship meetings were cancelled on Tuesday 17th March, and Lunch Break cancelled on Thursday 19th March. The normal Sunday morning meeting migrated to the video conference platform ZOOM on Sunday 22nd March. Mid-week prayer meetings, trustee and church fellowship business meetings have also used this platform. The Sunday evening meeting was abandoned for the time being.

The building work which took place also delayed the return to services being conducted in the building. The audio-visual systems had to be removed to enable the building work to proceed, so needed re-installation prior to building reuse. A morning meeting restarted in the building on 1st November as a "hybrid", some people met in the building whilst adhering to Government guidelines, whilst the remainder took part via video conferencing. Restrictions introduced on Monday 2nd November meant that all meetings were back on video conferencing. Meetings with restricted attendance were allowed as from 2nd December and continued through the remainder of the year. Contact with those who attended Sing and Play, and Friday Church has continued using social media platforms as it has not been permissible to physically meet together.
The monthly Lunch Break outreach event on the third Thursday of each month was abruptly curtailed when the National Lockdown period started. It has not been permissible to restart this activity in 2020.

Meetings with the residents of the Crossroads Lodge Care Home have also not been possible. However, contact has been maintained and the chapel building was used as an emergency meeting place during the autumn when the residents had to be evacuated from the home. A planned Christmas Carol Service adhering to Government guidelines did not take place due to unforeseen circumstances in the Care Home.

We continued to have "visits" via video conferencing media from missionary groups and individuals.

There have been no major incidents during the period.

With the exception of Stewart Burns, our part time paid Elder, none of the other Managing Trustees have received any remuneration apart from the reimbursement of approved expenses incurred as a part of their duties. The wife of one of our Deacons is paid as a part time cleaner for the building on a self-employed basis. One of the trustees, whose business was effectively stopped for several months during the lockdown, took on the role of running the redecoration team for the upstairs room. He submitted an invoice for this task.

The Elders and Deacons decided to retain three Designated Funds for 2020. The funding is allocated as a percentage of the regular General Fund income, excluding Miscellaneous donations and receipts from the Small Donation Gift Aid scheme. The Missionary and Outreach Fund was given an allocation of 15% and totaled £5,817 (2019: £9,612), The Building Maintenance Fund allocation was agreed at 5%. and totaled £1,939 (2019: £5,669), The Discretionary Assistance Fund had, in the opinion of the Elders and Deacons, a sufficient balance for 2020, (income in 2019:£451) and so the percentage allocation for the year was set at 0%. This was kept under review during the year and no changes were made but it was agreed to change this to 1% for 2021. The allocations for the Missionary and Outreach Fund ands the Building Maintenance Fund for 2021 were agreed at 15% and 5%.

PLANS FOR 2021

PREMISES
The redecoration following the damp proofing work done on the premises during 2020 needs to be completed during early 2021. The building work also indicated that the stained-glass windows, particularly at the front of the building, were in need of repair. When strong winds and heavy rain occurred, it was found that the leads were flexing and consequently leaking. Discussions with several contractors as to the best way to rectify the problems took place in November / December. The final course of action will not be decided until sometime during the first quarter of 2021.
There are a number of minor tasks which will be done by "in-house" work parties. This work will take place when we can resume more normal use of the building.

FELLOWSHIP

The regular meetings of the church are planned to continue. During the early part of the year these will almost certainly continue to make extensive use of video conferencing platforms such as ZOOM and, if possible, will be in the "hybrid" form in use at the end of 2020.

A full-time Elder / Pastor, Colin Wells, was appointed during the year and it is planned that he will commence his employment on 1st January 2021. He has purchased a house in Camborne and he and his family moved in just prior to Christmas 2020. A formal Induction Service is planned for Sunday morning 10th January. Stewart Burns will continue as an Elder but unpaid.

A review of all the fellowship activities will take place during the early part of 2021, but implementation will depend upon Government COVID-19 restrictions.

FINANCIAL REVIEW OF 2020

In spite of the pandemic enforcing the closure of the building for many weeks the General Fund income increased slightly over the previous year. The pandemic gave rise to a shift from collections to donations and particularly Gift Aid. Expenditure was significantly increased over the previous year due to the damp proofing of the interior walls of the front elevation. If the cost of this work is discounted, then expenditure was lower than income.

During the period a total of £449 was donated to the charity to be paid directly to other charities and charitable causes and all of the £449 has been disbursed. In addition, £7,032 was donated to other charities and charitable causes from the unrestricted fund.

Excess unrestricted expenditure over income for the year amounted to £4,669 (2019: excess income of £57,296). Unrestricted funds at the end of the year amounted to £52,625 (2019: 57,294) which is equivalent to approximately 13 (2019: 19) months of unrestricted expenditure. The trustees have a policy to maintain unrestricted reserves of at least 3months unrestricted expenditure.

GRANT MAKING POLICY

Gifts to external organisations and individuals are considered on the basis of need and the fulfilment of the charitable objectives. There are no upper or lower limits.

To facilitate these activities a percentage of General Fund Income into Missionary and Outreach, Building Maintenance and Discretionary Assistance Funds is designated by the trustees. The arrangements are reviewed at least annually. During 2020 the percentage allocations to these designated funds was 15% to the Missionary and Outreach Fund, 5% to the Building Maintenance Fund and 0% to the Discretionary Assistance Fund. The trustees deemed that there was a sufficient balance in the Discretionary Assistance Fund.

RISK MANAGEMENT

All major insurable risks are subject to normal churches and employer's insurance. Contractual risks are reviewed before being entered into to assess that they could not significantly impact upon the fellowship's ability to fulfil its objectives. An annual review of areas of risk is undertaken by the trustees. It was decided during the year to review our Safeguarding policies and to change our advisors. The pandemic has hindered the completion of this process.

STATEMENT OF TRUSTEES RESPONSIBILITIES

Charity law requires the trustees to prepare financial statements for each financial year. In preparing those financial statements, the trustees are required to:

select suitable accounting policies and then apply them consistently
make judgments and estimates that are reasonable and prudent, and

prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue to operate.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report was approved by the Trustees on 15th September 2021 and signed on its behalf.

S R Burns

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Mr. S.R. Burns

SCORRIER CHRISTIAN FELLOWSHIP
ANNUAL REPORT AND ACCOUNTS FOR THE YEAR ENDED 31ST DECEMBER 2020

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF SCORRIER CHRISTIAN FELLOWSHIP

I report to the trustees on my examination of the accounts of Scorrier Christian Fellowship for the period ended 31st December 2020 which are set out on pages 7 to 10.

Respective Responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the financial statements. The charity's 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 financial statements 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 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 includes consideration of any unusual items or disclosures in the financial statements 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 financial statements 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 2011 Act: and
   - to prepare financial statements which accord 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 financial statements to be reached.

Simon Reed FCA
Graham Smith Chartered Accountants
Cardrew House
Cardrew Industrial Estate
Redruth
Cornwall TR15 1SP

..... Date 20/09/21

SCORRIER CHRISTIAN FELLOWSHIP
ANNUAL REPORT AND ACCOUNTS FOR THE YEAR ENDED 31ST DECEMBER 2020

RECEIPTS AND PAYMENTS ACCOUNT

YEAR TO 31ST DECEMBER 2019				YEAR TO 31ST DECEMBER 2020		
Unrestricted	Restricted	Total		Unrestricted	Restricted	Total
£	£	£		£	£	£
			RECEIPTS			
			Donations, Legacies & Other Similar Receipts			
60,470	490	60,960	Donations – Scorrier Chapel Trust	-	-	-
5,955	-	5,955	Collections	4,820	-	4,820
13,260	1,040	14,300	Donations	14,923	243	15,166
11,040	625	11,665	Gift Aid & Tax Repayments	22,034	-	22,034
1,707	293	2,000	Gift Aid Small Donation Scheme Claim	1,794	206	2,000
92,432	2,448	94,880		43,571	449	44,020
			Other Activities			
			Investment Income			
423	-	423	Bank Interest	178	-	178
423	-	423		178	-	178
92,855	**2,488**	**95,303**	**TOTAL RECEIPTS**	**43,749**	**449**	**44,198**
			PAYMENTS			
			Charitable Payments			
5,000	750	5,750	Grants Paid	7,032	1,216	8,248
			Management & Administration			
14,880	-	14,880	Pastoral Expenses	19,036	-	19,036
715	-	715	FIEC Donation	972	-	972
-	-	-	Sunday School	10	-	10
490	-	490	Sing & Play	220	-	220
366	-	366	Friday Church	162	-	162
1,622	-	1,622	Heating, Light & Water	3,095	-	3,095
-	-	-	Sound Equipment and Renewals	-	-	-
1,571	-	1,571	General Operating Costs	2,467	-	2,467
488		488	Legal Fees	-	-	-
186	-	186	Bank Charges	160	-	160
-	-	-	Independent Examiners Fees	1,620	-	1,620
			Property Costs			
1,147	-	1,147	Insurance	1,212	-	1,212
3,544	-	3,544	Repairs & Maintenance (Inc Cleaning)	1,894	-	1,894
4,616	4	4,620	Other Building Improvements	10,538	-	10,538
974	625	1,599	Other Equipment & Fixtures	-	-	-
35,559	**1,379**	**36,938**	TOTAL PAYMENTS	**48,418**	**1,216**	**49,634**
57,296	1,069	58,365	EXCESS RECEIPTS OVER PAYMENTS	-	-	-
-	-	-	EXCESS PAYMENTS OVER RECEIPTS	4,669	767	5,436
-	-	-	CASH FUNDS AT 1ST JANUARY 2020	**57,294**	**1,069**	**58,363**
57,294	**1,069**	**58,363**	CASH FUNDS AT 31ST DECEMBER 2020	**52,625**	**302**	**52,927**

STATEMENT OF ASSETS AND LIABILITIES

YEAR TO 31ST DECEMBER 2020

(A) CASH FUNDS

	UNRESTRICTED £	RESTRICTED £	2020 TOTAL £	2019 TOTAL £
Balances at Bank and Building Society				
Lloyds Bank Business Current Account	612	302	914	1,027
Lloyds Bank Reserve Account	801	-	801	801
Bath Building Society	51,212	-	51,212	56,535
Cash in Hand	-	-	-	
	52,625	302	52,927	58,636

(B) MONETARY OTHER ASSETS

Tax Repayment due on Gift Aid	1,033	-	1,033	2,725
Gift Aid Small Donation Scheme	-	-	-	1,715
	1,033	-	**1,033**	**4,440**

(C) ASSETS RETAINED FOR CHARITY USE

i. Scorrier Chapel Building

ii. Pianos, Furniture, Fixtures

iii. Fittings and Equipment

iv. The above assets are all maintained in a good state of repair.

(D) LIABILITIES

Running Costs to 31st December 2020				2019
Gas and Electricity Bills	170	-	170	514
HMRC Tax etc.	1,171	-	1,171	1,188
Bank Charges	13	-	13	23
	1,354	-	**1,354**	**1,725**

NOTES TO THE ACCOUNTS — YEAR TO 31ST DECEMBER 2020

(i) Basis of Accounts Preparation

The accounts are prepared on the Receipts and Payments basis.

(ii) Accounting Policies

(a) Donations, Legacies and other receipts are included in the period in which they are received.

(b) Income Tax refunds on Gift Aid payments are not recognised in the accounts until they have been received.

(c) Funds held by the Charity are:
Unrestricted General Funds – These are funds that can be used in accordance with the charitable objects at the discretion of the trustees.
Designated Funds – These are funds earmarked for specific use by the trustees. This allocation can be altered by the trustees.
Restricted Funds – These are funds that can only be used for particular restricted purposes within the object of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

(iii) Funds Held by the Charity

Restricted Funds	1st January 2020	31st December 2020
	£	£
Missionary and Outreach Fund	-	-
Lunch Break	783	302
Humanitarian Aid	286	-
Building Maintenance Fund	-	-
Transformation CPR	-	-
	1,069	**302**

Unrestricted Funds	Balance at 1st Jan 2020	Receipts	Payments	Transfer	Balance at 31st Dec 2020
	£	£	£	£	£
Non-Designated General Fund	51,179	35,993	30,848	(7,547)	48,777
Designated Missionary & Outreach Fund	4,612	5,817	6,720	-	3,709
Designated Discretionary Assistance Fund	451	-	312	-	139
Designated Building Maintenance	1,052	1,939	10,538	7,547	-
	57,294	**43,749**	**48,418**	-	**52,625**

NOTES TO THE ACCOUNTS CONTINUED — YEAR TO 31ST DECEMBER 2020

Unrestricted Funds	Balance at 1st Apr 2019	Receipts	Payments	Balance at 31st Dec 2019
	£	£	£	£
Non-Designated General Fund	50,776	26,357	25,944	51,179
Designated Missionary & Outreach Fund	5,091	4,520	5,000	4,612
Designated Discretionary Assistance Fund	451	-	-	451
Designated Building Maintenance	4,162	1,507	4,616	1,052
Total Unrestricted Funds	**60,470**	**32,384**	**35,560**	**57,294**

The designated Missionary and Outreach Funds are used to make donations to various missionaries and outreach organizations in pursuit of the Scorrier Christian Fellowship objects.

The designated Discretionary Assistance Fund is used to ease the financial hardship of persons following a similar doctrine of the beliefs of Scorrier Christian Fellowship.

The designated Building Maintenance Fund is to establish a reserve for the funding of necessary periodic maintenance of the Scorrier Chapel building. It is not intended to fund major improvement projects to the facilities.

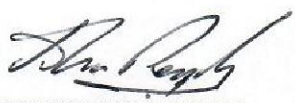
(iv) Events after the end of the year

There is a significant event after the year end since, from 1st January 2021, we will be employing Colin Wells as a full time Pastor. He will also be an Elder and Trustee. Stewart Burns, will stand down as a paid Part-Time Elder from 31st December 2020, but will continue as an Elder and Trustee.

In early December it was discovered that the front elevation stained glass windows were in need of repair. A number of options are being investigated but a decision is unlikely to be finalised until early spring.

(v) Accounts Approval

The above accounts were approved by the trustees and signed by the Treasurer on ..15th September 2021



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MR J.W. PENGELLY