

SCORRIER CHRISTIAN FELLOWSHIP
ANNUAL REPORT AND ACCOUNTS

FOR THE YEAR ENDED

31ST DECEMBER 2024

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TRUST INFORMATION

The Scorrer 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 1 st Jan 2021*
Dr P Ham	- Elder	1 Year	Appointed 23 rd January 2024
Mr S R Burns	- Elder	3 years	Resigned 24 th September 2024;
Mr S P Davis	- Deacon	3 years	Re-appointed 22 nd January 2024
Mr J W Pengelly	- Deacon	3 years	Re-appointed 12th February 2023
Mr A J Trevorrow	- Deacon	3 years	Re-appointed 24 th 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, Scorrer, 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

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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

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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

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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

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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.


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Mr C D Wells

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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

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RECEIPTS AND PAYMENTS ACCOUNT

YEAR TO 31 ST DECEMBER 2023		
Unrestricted £	Restricted £	Total £
6,919	-	6,919
18,357	6,015	24,372
48,857	-	48,857
1,732	103	1,835
75,865	6,118	81,983
-	-	-
1,256	184	1,440
1,256	184	1,440
77,121	6,302	83,423

Collections	7,719	-	7,719
Donations	16,960	14,592	31,552
Gift Aid & Tax Repayments	33,313	187	33,500
Gift Aid Small Donation Scheme Claim	1,763	50	1,813
Other Activities	59,755	14,829	74,584
Miscellaneous Donations	-	-	-

Investment Income

Bank Interest	1,276	406	1,682
	1,276	406	1,682

TOTAL RECEIPTS

YEAR TO 31 ST DECEMBER 2024		
Unrestricted £	Restricted £	Total £
61,031	15,235	76,266

PAYMENTS

Charitable Payments

8,352	1,731	10,083	Grants Paid	11,602	10,654	22,256
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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

TOTAL PAYMENTS

65,943	2,241	68,184	76,981	12,015	88,996
11,178	4,061	15,239	-	3,220	3,220
-	-	-	15,950	-	15,950
-	-	-	-	-	-
45,136	4,323	49,459	56,314	8,384	64,698
56,314	8,384	64,698	40,364	11,604	51,968

EXCESS RECEIPTS OVER PAYMENTS

EXCESS PAYMENTS OVER RECEIPTS

Transfer between funds

CASH FUNDS AT 1ST JANUARY 2024

CASH FUNDS AT 31ST DECEMBER 2024

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**STATEMENT OF ASSETS AND
LIABILITIES**

YEAR TO 31ST DECEMBER 2024 (A)

CASH FUNDS

	2024			2023
	UNRESTRICTED	RESTRICTED	TOTAL	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

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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	-	375	-	-	375
Hospice Care					
Wells Family Car	-	5,900	5,900	-	-
Total Restricted Funds	8,384	15,235	12,015	-	11,604

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Restricted Funds - prior year	Balance at 1 st Jan 2023 £	Receipts £	Payments £	Transfer £	Balance at 31 st 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 1 st Jan 2024 £	Receipts £	Payments £	Transfer £	Balance at 31 st 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 1 st Jan 2023 £	Receipts £	Payments £	Transfer £	Balance at 31 st 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

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NOTES TO THE ACCOUNTS CONTINUED

YEAR TO 31ST DECEMBER 2024

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.

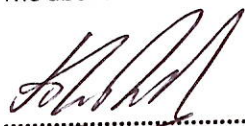
The designated Building Maintenance Fund is to establish a reserve for the funding of necessary periodic maintenance of the Scorrier Chapel building. It is not intended to fund major improvement projects to the facilities.

(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 3 Sep 2025



MR J W PENGELLY

