

GRACE CHURCH ST AUSTELL

England & Wales · Charity number 1182420

Details

Status Registered

Legal form CIO

Registered 2019-03-12

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

Contact

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Activities

Objects: THE PURPOSES OF THE CHURCH ARE: 1 THE ADVANCEMENT OF THE CHRISTIAN FAITH IN ACCORDANCE WITH THE BASIS OF FAITH PRIMARILY BUT NOT EXCLUSIVELY WITHIN ST AUSTELL AND THE SURROUNDING NEIGHBOURHOOD; AND2 SUCH OTHER CHARITABLE PURPOSES AS SHALL, IN THE OPINION OF THE CHARITY TRUSTEES, PUT INTO PRACTICE THE CHRISTIAN FAITH IN ACCORDANCE WITH THE BASIS OF FAITH, INCLUDING BUT NOT LIMITED TO: THE PREVENTION AND RELIEF OF NEED, HARDSHIP AND SICKNESS; THE ADVANCEMENT OF EDUCATION; AND THE PROVISION OF FACILITIES IN THE INTERESTS OF SOCIAL WELFARE FOR RECREATION OR OTHER LEISURE TIME OCCUPATION OF INDIVIDUALS WHO HAVE NEED OF SUCH FACILITIES BY REASON OF THEIR YOUTH, AGE INFIRMITY OR DISABILITY, FINANCIAL HARDSHIP OR SOCIAL CIRCUMSTANCES WITH THE OBJECT OF IMPROVING THEIR CONDITIONS OF LIFE, PROVIDED THAT THE ADVANCEMENT OF SUCH PURPOSES MUST BE UNDERTAKEN IN A MANNER THAT IS CONSISTENT WITH THE DOCTRINAL DISTINCTIVES AND ETHICAL STATEMENTS AS MAY BE ADOPTED AND AMENDED BY THE CHURCH FROM TIME TO TIME IN ACCORDANCE WITH THE PROVISIONS OF THE CHURCH HANDBOOK.

Activities: 52 weeks a year: 2 public Sunday Services of worship at the 2nd St.Austell Scout Hall, with Bible study/prayer meetings on Tuesday afternoon. . Monthly men and women's meetings in private homes. Pastoral visitation of members & regular attendees (mid Cornwall homes)

Classification

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

Geography

- Cornwall

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£39,104	£36,174	-	-
2023-12-31	£36,176	£25,381	-	-
2022-12-31	£20,007	£9,573	-	-
2021-12-31	£14,622	£3,891	-	-
2020-12-31	£10,195	£3,985	-	-

Trustees

Name	Role	Appointed
Christopher Stephen Davies	Pastor	2023-02-01
Geoffrey Lloyd Kendall		2019-03-12
Mike Murray		2024-10-27

GRACE CHURCH ST AUSTELL

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Accounts

Leaders Report 2024

Grace Church has continued to grow in number, and we trust in depth of knowledge and love for God. (The membership has grown to 28 in 2024 with the congregation numbering around 50-60.)

The church gathers together on Sunday mornings, meeting weekly from 11:00am, with our studies mainly in Mark's Gospel. The Elders, along with some visiting speakers, have done most of the preaching. In addition, Richard Cunningham has preached a few times in order to test and develop his gifting in that area of ministry. (He has also begun leading services regularly). We remain together for lunch, as a church, on the first Sunday of the month followed by an afternoon hour of fellowship, variously consisting of teaching, testimony, song praise and prayer. We also had four members lunches (apart from other members meetings) following morning services in the springtime, so that the members could study the biblical foundation and teaching on membership together.

Tuesday's time of prayer was held weekly at the scout hall where Chris Davies and Geoff Kendal have shared leading these meetings. Latterly, Colin Hudson has begun leading some also.

The separate Men's and Women's Discipleship gatherings have continued to meet monthly in homes. These are open to any of the men or women who attend Grace Church (in their respective meetings!) and are intended for supporting the goal of making disciples of Christ. The women's discipleship called 'Ladies of Grace', have been studying the lives of different women in scripture and have also met for a few informal coffee mornings for fellowship and encouragement. The men continue to work through the Bible's teaching on what it is to be a Godly Man.

The smaller discipleship groups have been developed further this year. There are at least three men's discipleship groups currently meeting at various locations, with another one tentatively planned for some time next year. There has been at least one lady's discipleship group regularly gathering too.

We began the leadership training & discipleship course called 'Entrusted 2T2:2'. The name is taken from the instruction of the Apostle Paul to the young church leader Timothy, who in 2 Timothy 2:2 wrote, 'and what you have heard from me in the presence of many witnesses, entrust to faithful men who will be able to teach others also.' Although no promises in regard to leadership are made to the men invited to study on the course, the aim is to equip men whom Christ may gift and the Holy Spirit has imparted spiritual gifts, and therefore whom the Elders desire to pour their lives into, in order to equip them to lead and teach Christ's

church in whatever way the Lord may choose. They meet every second and fourth Saturday of the month from 10:00am-1:00pm for two teaching sessions and prayer together.

'Koine' (the New Testament Greek word for 'common' – and referencing the type of Greek that the New Testament was written in) was a new ministry begun this year. It was particularly aimed at training the men studying with Entrusted 2T2:2 to further enable them to 'rightly handle the word of truth' (2 Timothy 2:15). However, it was not restricted to those men only and one other attends. This group meets before Entrusted 2T2:2, from 9:00am-10:00am on the second and fourth Saturdays of the month.

We have also begun to disciple children and young people more formally, by inviting the families of the church to weekly get togethers. Yp Fridays (Young People's Fridays) as we have called it, takes place term-time on Friday evenings between 6:00-8:00pm. We have met in the homes of various Grace Church attendees, who provide food and some activity for the young people. Chris has been leading this and teaching the scripture to the group but we need to be actively praying for a man or some men who could take on this ministry.

A local care home approached us to see if we could take an Easter Service for their residents, which we did. A team of us went to sing, pray and share the good news of Jesus with the elderly and sick who live there.

Geraint Richards stepped down from Eldership (and therefore trusteeship) in the Autumn due to increasing work commitments. This leaves Geoff and Chris as the churches leaders with Mike Murray ably filling the gap as a temporary trustee while the number of elders remains below three.

There are many of the brothers and sisters who work very hard in the background to accomplish all the various spiritual and practical tasks that enable the church to function as it does. We pray that there will be a growing number of people involving themselves in the opportunities there are to serve Christ at Grace Church.

Grace Church Monthly Trend Report 2022

	Income 2022	Expenditure 2022
January	£1,388.00	£265.99
February	£860.00	£352.56
March	£715.00	£154.99
April	£1,346.50	£898.88
May	£925.00	£360.99
June	£3,766.76	£539.99
July	£3,125.00	£3,544.83
August	£1,286.00	£780.99
September	£1,875.00	£307.99
October	£1,559.00	£341.99
November	£1,299.03	£1,126.89
December	£1,656.44	£736.99
Year Total	£19,801.73	£9,413.08

2022

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Monthly Balance 2022	Cumulative Balance 2022	Culmulative savings	Culmulative balance minus savings
£1,122.01	£28,720.01	£10,000.00	£18,720.01
£507.44	£29,227.45	£10,000.00	£19,227.45
£560.01	£29,787.46	£10,000.00	£19,787.46
£447.62	£30,235.08	£10,000.00	£20,235.08
£564.01	£30,799.09	£10,000.00	£20,799.09
£3,226.77	£34,025.86	£10,000.00	£24,025.86
-£419.83	£33,606.03	£10,000.00	£23,606.03
£505.01	£34,111.04	£10,000.00	£24,111.04
£1,567.01	£35,678.05	£10,000.00	£25,678.05
£1,217.01	£36,895.06	£10,000.00	£26,895.06
£172.14	£37,067.20	£10,000.00	£27,067.20
£919.45	£37,986.65	£10,000.00	£27,986.65
£10,388.65			

January
February
March
April
May
June
July
August
September
October
November
December
Year Total

ch Monthly Trend Report 2023

Income 2023	Expenditure 2023	Monthly Balance 2023	Cumulative Balance 2023	Culmulative savings
£2,037.05	£14.99	£2,022.06	£40,008.71	£10,000.00
£2,080.00	£2,114.23	-£34.23	£39,974.48	£10,000.00
£2,296.50	£3,457.09	-£1,160.59	£38,813.89	£10,000.00
£2,415.65	£1,811.54	£604.11	£39,418.00	£10,000.00
£2,399.00	£2,635.94	-£236.94	£39,181.06	£10,000.00
£6,655.03	£1,772.65	£4,882.38	£44,063.44	£10,000.00
£2,026.35	£2,093.15	-£66.80	£43,996.64	£10,000.00
£6,938.91	£2,382.55	£4,556.36	£48,553.00	£10,000.00
£2,010.00	£2,180.69	-£170.69	£48,382.31	£10,000.00
£2,729.52	£2,039.89	£689.63	£49,071.94	£10,000.00
£2,358.44	£2,708.89	-£350.45	£48,721.49	£10,000.00
£2,030.00	£2,169.34	-£139.34	£48,582.15	£10,000.00
£35,976.45	£25,380.95	£10,595.50		

Grace Church Monthly Trend Report 2025

Culmulative balance minus savings
£30,008.71
£29,974.48
£28,813.89
£29,418.00
£29,181.06
£34,063.44
£33,996.64
£38,553.00
£38,382.31
£39,071.94
£38,721.49
£38,582.15

	Income 2025	Expenditure 2025	Monthly Balance 2025
January	£3,302.70	£3,476.33	-£173.63
February	£2,629.64	£3,098.93	-£469.29
March	£3,790.00	£4,277.16	-£487.16
April	£4,796.89	£3,569.77	£1,227.12
May	£1,220.00	£1,312.82	-£92.82
June	£0.00	£0.00	£0.00
July	£0.00	£0.00	£0.00
August	£0.00	£0.00	£0.00
September	£0.00	£0.00	£0.00
October	£0.00	£0.00	£0.00
November	£0.00	£0.00	£0.00
December	£0.00	£0.00	£0.00
Year Total	£15,739.23	£15,735.01	£4.22

						Grace Church Expendit
	Jan	Feb	March	April	May	
Speakers (Chris salary and on costs)	£2,762.73	£2,637.81	£2,637.81	£3,089.85	£838.83	
Gifts	£0.00	£0.00	£0.00	£0.00	£0.00	
Bills	£520.60	£404.70	£1,154.24	£279.49	£324.00	
Outreach	£0.00	£0.00	£134.34	£0.00	£0.00	
Other	£193.00	£56.42	£350.77	£200.43	£149.99	
Building fund						
Total	£3,476.33	£3,098.93	£4,277.16	£3,569.77	£1,312.82	
Jan-25						
Reconciled 22nd, 28th Jan	Amount	Method	Details	Total		
Speakers						
Chris salary	£1,857.96					
HMRC for Dec	£402.83					
Nest pension	£126.94					
Office rental deposit	£250.00					
Office rental for Jan from 20th	£125.00					
				£2,762.73		
Gifts						
				£0.00		
Bills						
Scout Hall rent for Dec	£330.00					
Accountant	£60.00					
10 Hymnbooks	£89.60					
CSS reimburse Anne	£17.00					
truthvine website	£24.00				£520.60	

Outreach					
					£0.00
Other					
Printer for office	£193.00				
					£193.00
Total					£3,476.33
Mar-25					
Reconciled 3rd, 6th, 14th 17th, 22nd March	Amount	Method	Details	Total	
Speakers					
HMRC for Feb	£402.63				
Office rental for March	£250.00				
Chris salary	£1,858.24	8p overpaid			
Nest pension	£126.94				£2,637.81
Gifts					
Bills					
Scout Hall rent for Feb (& 2 days in March)	£318.00				
Accountant	£60.00				
Communion glasses x 18	£23.25				
Annual insurance	£488.99				
Accountant [audit]	£240.00				
truthvine website	£24.00				£1,154.24
Outreach					
10 extra hymnbooks	£89.60				
EN advertising	£35.00				
A5 Paper	£9.74				£134.34
Other					

Folders for supplement hymns	£189.62			
Tea Fund refund for Feb	£1.41			
CSS & Viking refund to Anne Richards	£159.74			£350.77
Total				£4,277.16
May-25				
Reconciled 8th, 11th May		Method	Details	Total
Speakers				
Chris Salary				
Office rental for May	£250.00			
HMRC for April	£588.83			
Nest pension				
				£838.83
Gifts				
				£0.00
Bills				
Scout Hall rent for April	£264.00			
Accountant	£60.00			
truthvine website				£324.00
Outreach				
				£0.00
Other				
Chris train reimburse conference	£149.99			
				£149.99
Total				£1,312.82
Jul-25				

	Reconciled	Amount	Method	Details	Total
	Speakers				
	Chris Salary				
	Office rental for April				
	Nest pension				
	HMRC for June				£0.00
	Gifts				
					£0.00
	Bills				
	Scout Hall rent for June				
	Accountant				
	truthvine website				£0.00
	Outreach				
					£0.00
	Other				
					£0.00
	Total				£0.00
Sep-25					
	Reconciled	Amount	Method	Details	Total
	Speakers				
	Chris Salary				
	Office rental for April				
	Nest pension				
	HMRC for Aug				
					£0.00

Gifts					
					£0.00
Bills					
Scout Hall rent for Aug					
Accountant					
truthvine website					£0.00
Outreach					
					£0.00
Other					
					£0.00
Total					£0.00
Nov-25					
Reconciled	Amount	Method	Details	Total	
Speakers					
Chris Salary					
Office rental for April					
Nest pension					
HMRC for Oct					£0.00
Gifts					
					£0.00
Bills					
Scout Hall rent for Oct					
Accountant					

	truthvine website				£0.00	
	Outreach					
					£0.00	
	Other					
					£0.00	
	Total				£0.00	

ure 2025						
June	July	Aug	Sept	Oct	Nov	Dec
£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Feb-25						
Reconciled 5th, 20th, 25th & 28th Feb		Method	Details	Total		
Speakers						
Chris Salary (I owe him 8p from Ja	£1,858.24					
Nest pension	£126.94					
HMRC for Jan	£402.63					
Office rental For Feb	£250.00					
				£2,637.81		
Gifts						
				£0.00		
Bills						
Scout Hall rent for Jan	£234.00	FPS				
Accountant	£60.00					
New hymnbooks	£86.70					
truthvine website	£24.00			£404.70		

Outreach					
				£0.00	
Other					
Keycut refund Mike Murray	£47.50				
Tea fund refund Pauline	£8.92			£56.42	
Total				£3,098.93	
Apr-25					
	Amount	Method	Details	Total	
Speakers					
Chris Salary	£1,858.24	8p to reclaim from last month			
Office rental for April	£250.00				
Salary adjustment	£452.04	Inc 8p deduction			
Nest pension	£126.94				
HMRC for March	£402.63				
				£3,089.85	
Gifts					
				£0.00	
Bills					
Scout Hall rent for March	£186.00				
Accountant	£60.00				
TV web domain name	£9.49				
truthvine website	£24.00			£279.49	
Outreach					
				£0.00	
Other					

Chris expenses Nov-Dec	£6.79				
Chris expenses Jan - March	£193.64				
				£200.43	
				£3,569.77	

Jun-25

Reconciled	Amount	Method	Details	Total
Speakers				
Chris Salary				
Office rental for April				
Nest pension				
HMRC for May				£0.00
Gifts				
				£0.00
Bills				
Scout Hall rent for May				
Accountant				
truthvine website				£0.00
Outreach				
				£0.00
Other				
				£0.00
Total				£0.00

Aug-25

Reconciled	Amount	Method	Details	Total
Speakers				
Chris Salary				
Office rental for April				
Nest pension				
HMRC for July				£0.00
Gifts				
				£0.00
Bills				
Scout Hall rent for July				
Accountant				
truthvine website				£0.00
Outreach				
				£0.00
Other				
				£0.00
Total				£0.00

Oct-25				
Reconciled	Amount	Method	Details	Total
Speakers				
Chris Salary				
Office rental for April				
Nest pension				
HMRC for Sept				£0.00

Gifts					
				£0.00	
Bills					
Scout Hall rent for Sept					
Accountant					
truthvine website				£0.00	
Outreach					
				£0.00	
Other					
				£0.00	
Total				£0.00	

Dec-25				
Reconciled	Amount	Method	Details	Total
Speakers				
Chris Salary				
Office rental for April				
Nest pension				
HMRC for Nov				£0.00
Gifts				
				£0.00
Bills				
Scout Hall rent for Nov				
Accountant				

truthvine website				£0.00		
Outreach						
				£0.00		
Other						
				£0.00		
Total				£0.00		

						Grace Church Expendit
		Jan	Feb	March	April	May
Speakers		£0.00	£0.00	£0.00	£0.00	£350.00
Gifts		£0.00	£0.00	£0.00	£0.00	£0.00
Bills		£2,574.49	£2,949.07	£3,080.72	£2,230.04	£2,342.09
Outreach		£126.94	£126.94	£437.64	£754.62	£402.63
Other		£0.00	£351.77	£0.00	£0.00	£0.00
Building fund						
Total		£2,701.43	£3,427.78	£3,518.36	£2,984.66	£3,094.72
Jan-24						
		Amount	Method	Details	Total	
Speakers						
						£0.00
Gifts						
						£0.00
Bills						
Scout Hall Dec 2023 rental		£225.00	FPS			
Payroll RoweDowrick For Jan		£48.00	SO			
HMRC		£454.04	SO			
Pastor Salary for Jan		£1,832.46	SO			
Truthvine web admin		£14.99	DD			£2,574.49
Grace Pension Contribution for Jan		£126.94	DD			

					£126.94
Other					
Reconciled 05.01.24, 14.01.24, 25.01.24					£0.00
Total					£2,701.43
Mar-24					
	Amount	Method	Details		Total
Speakers					
					£0.00
Gifts					
					£0.00
Bills					
Scout Hall Feb rental	£240.00	FPS			
Payroll RoweDowrick For Mar	£48.00	SO			
HMRC	£589.98	SO			
Pastor Salary for March	£2,187.75	SO			
Truthvine web admin	£14.99	DD			£3,080.72
Grace Pension Contribution	£164.64	DD			
EN advert	£33.00	Cheque 000062			
RoseDowrick accounts audit for CC	£240.00	FPS			
Reconciled 6th, 21st March					£437.64
Other					
					£0.00

Total				£3,518.36
May-24				
	Amount	Method	Details	Total
Speakers				
Greg DeWeese	£350.00	FPS	Travel from Newark	
				£350.00
Gifts				
				£0.00
Bills				
Scout Hall rental for April	£282.00	FPS		
Payroll RoweDowrick for May	£60.00	SO		
Pastor Salary for May	£1,858.16	SO		
Grace Pension Contribution	£126.94	DD		
Truthvine web admin	£14.99	DD		£2,342.09
HMRC	£402.63	SO		
				£402.63
Other				
Reconciled 24th May				£0.00
Total				£3,094.72
Jul-24				
	Amount	Method	Details	Total
Speakers				
Bosco Bukeera				

					£0.00
Gifts					
					£0.00
Bills					
Scout Hall rental for June	£306.00	FPS			
Payroll RoweDowrick for July	60	SO			
Pastor Salary for July	1858.16	SO			
Truthvine web admin	14.99	DD			
Grace Pension Contribution For July	126.94	DD			£2,366.09
HMRC	402.63	SO			
					£402.63
Other					
Reconciled 2nd, 9th, 26th, 30th July					
					£0.00
Total					£2,768.72
Sep-24					
	Amount	Method	Details		Total
Speakers					
					£0.00
Gifts					
					£0.00
Bills					

Scout Hall rental for Aug	252	FPS		
Payroll RoweDowrick	60	SO		
Pastor Salary for Sept	1857.96	SO		
Truthvine web admin	14.99	DD		
Grace Pension Cont for Sept	126.94	DD		£2,311.89
HMRC	£402.83	SO		
				£402.83
Other				
Reconciled 5th, 23rd & 27th Sept				
				£0.00
Total				£2,714.72
Nov-24				
	Amount	Method	Details	Total
Speakers				
				£0.00
Gifts				
				£0.00
Bills				
Scout Hall rental for Oct	£240.00	FPS		
Payroll RoweDowrick	£60.00	SO		
Pastor Salary for Oct	£1,858.16	SO		
Truthvine web admin	£24.00	DD		
Grace Pension Cont for Oct	£126.94	DD		£2,309.10

	HMRC	£402.63	DD			
						£402.63
	Other					
	Expenses Chris	£336.87	FPS			
	Outreach Christmas outreach	£170.00	FPS			
	Reconciled 5th,14th 18th, 21st, 27th, 30th Nov					£506.87
	Total					£3,218.60

ure 2024						
June	July	Aug	Sept	Oct	Nov	Dec
£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
£2,300.09	£2,366.09	£2,318.09	£2,311.89	£2,318.09	£2,309.10	£2,284.90
£612.63	£402.63	£619.63	£402.83	£402.83	£402.63	£402.63
£486.14	£0.00	£0.00	£0.00	£0.00	£506.87	£0.00
£3,398.86	£2,768.72	£2,937.72	£2,714.72	£2,720.92	£3,218.60	£2,687.53
Feb-24						
	Amount	Method	Details	Total		
Speakers						
					£0.00	
Gifts						
					£0.00	
Bills						
Scout Hall Jan rental	270	FPS				
Payroll RoweDowrick For Feb	48	SO				
HMRC	£428.33	SO				
Pastor Salary for Feb	£2,187.75	SO				
Truthvine web admin	£14.99	DD			£2,949.07	
Grace Pension Contribution for Fe	£126.94	DD				

Reconciled 5th, 12th, 17th 25th & 28th Feb				£126.94	
Other					
Moorland insurance	£231.77				
CSS	£120.00	Reimbursed AR			
				£351.77	
Total				£3,427.78	
Apr-24					
	Amount	Method	Details	Total	
Speakers					
				£0.00	
Gifts					
				£0.00	
Bills					
Scout Hall Rental for March	288	FPS			
Payroll RoweDowrick For April	60	SO			
Pastor Salary for April	£1,858.16	SO			
Truthvine web admin	£14.99	DD			
Annual web domain	8.89	DD		£2,230.04	
Grace Pension Cont	£164.64	DD			
HMRC	£589.98	SO			
				£754.62	
Other					
Reconciled 2nd, 6th, 11th April					
22nd, 25th & 30th April					
				£0.00	

				£2,984.66	
Jun-24					
	Amount	Method	Details	Total	
Speakers					
				£0.00	
Gifts					
				£0.00	
Bills					
Scout Hall rental for May	£240.00	FPS			
Payroll RoweDowrick	£60.00	SO			
Pastor Salary for June	£1,858.16	SO			
Truthvine web admin	£14.99	DD			
Grace Pension Cont	£126.94	DD		£2,300.09	
HMRC	£402.63	SO			
Accountant GA filing	£210.00				
Other					
				£612.63	
Chris expenses Sep-Dec	£39.87				
Chris expenses Sep-Dec	£446.27				
Reconciled 3rd, 14th,20th June					
Reconciled 27th, 29th June				£486.14	
Total				£3,398.86	
Aug-24					
	Amount	Method	Details	Total	
Speakers					

				£0.00	
Gifts					
				£0.00	
Bills					
Scout Hall rental for July	258	FPS			
Payroll RoweDowrick	£60.00	SO			
Pastor Salary for Aug	1858.16	SO	(Overpaid 47p)		
Truthvine web admin	£14.99	DD			
Grace Pension Cont for Aug	£126.94	DD		£2,318.09	
HMRC	£402.63	SO			
Printbridge (2021 old invoice)	£120.00				
CCLI	£97.00				
				£619.63	
Other					
Reconciled 8th, 14th, 21st & 31st Aug				£0.00	
Total				£2,937.72	
Oct-24					
	Amount	Method	Details	Total	
Speakers					
				£0.00	
Gifts					
				£0.00	
Bills					

Scout Hall rental for Sept	£258.00	FPS		
Payroll RoweDowrick	£60.00	SO		
Pastor Salary for Oct	£1,858.16	SO		
Truthvine web admin	£14.99	DD		
Grace Pension Cont for Sept	£126.94	DD		£2,318.09
HMRC	£402.83	SO		
				£402.83
Other				
Reconciled 13th, 23rd & 30th Oct				£0.00
Total				£2,720.92

Dec-24				
	Amount	Method	Details	Total
Speakers				
				£0.00
Gifts				
				£0.00
Bills				
Scout Hall rental for Nov	£216.00	FPS		
Payroll RoweDowrick	£60.00	SO		
Pastor Salary for Nov	£1,857.96	SO		
Truthvine web admin	£24.00	DD		
Grace Pension Cont for Dec	£126.94	DD		£2,284.90
HMRC	£402.63	SO		

				£402.63		
Other						
Reconciled 14th,18th, 27th 31st Dec				£0.00		
Total				£2,687.53		

GRACE CHURCH CIO
ROCK COTTAGE
PENTEWAN
PL26 6BU

CHARITY REGISTRATION NUMBER
1182420

PROFIT AND LOSS
FOR
GRACE CHURCH
FOR THE YEAR END
31st DECEMBER 2024

PREPARED BY:-
ROWE DOWRICK ASSOCIATES
7 TRENOWAH ROAD
BETHEL
ST AUSTELL
PL25 3EB
TEL: 01726 70700

GRACE CHURCH CIO

CHARITY INFORMATION FOR THE YEAR ENDED DECEMBER 31ST 2024

Chairman: Christopher Davies

Trustee: Geoffrey Kendall

Registered Address: Rock Cottage
Pentewan
PL26 6BU

Charity Registration Number: 1182420

GRACE CHURCH CIO

Accounting records

The trustee's of a CIO are required to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the organisation as at the balance sheet date and of its income and expenditure for the year then ended. In preparing those financial statements, the trustee's are required to:

- select suitable accounting policies and then apply them consistently
- make judgements and estimates that are reasonable and prudent

The trustee's are responsible for keeping proper books of account such as are necessary to give a true and fair view of the organisation's state of affairs and to explain its financial transactions. The trustee's must also establish and maintain a satisfactory system of control of its books of account, its cash holdings and all its receipts and remittances, and hence is responsible for safeguarding the assets and taking reasonable steps for the prevention and detection of fraud and other irregularities.

Objects

The advancement of the Christian faith in accordance with the Basis of Faith, primarily, but not exclusively, within St Austell and the surrounding area, and such other charitable purposes, as shall in the opinion of the charity trustees, facilitate the work of the Fellowship in accordance with Basis of Faith, including but not limited to: the prevention and relief of need, hardship and sickness; the advancement of education; and the provision of community facilities provided that the advancement of such purposes are undertaken in a manner that is consistent with the Doctrinal Distinctives and Ethical Statements.

Power

The CIO has the power to do anything which is calculated to further its objects or is conducive or incidental to doing so.

- Borrow money and to charge the whole or any part of its property as security for the repayment of the money borrowed.
- Buy, take on lease or in exchange, hire or otherwise acquire any property and to maintain and equip it for use.
- Sell, lease or otherwise dispose of all or any part of the property belonging to the CIO.
- Employ and remunerate such staff as are necessary for carrying out the work of the CIO.
- Deposit or invest funds, employ a professional fund manager, arrange for the investments or other property of the CIO to be held in the name of a nominee.

Application of Income and Property

The income and property of the CIO must be applied solely towards the promotion of the objects. None of the income or property of the CIO may be paid or transferred directly or indirectly by way of dividend, bonus or otherwise by way of profit to any member of the CIO

STATEMENT OF PROFIT AND LOSS
FOR THE PERIOD ENDED 31st DECEMBER 2024

<u>2023</u>	<u>INCOME</u>	<u>2024</u>
13815	Donations	20866
13382	Offerings	10347
<u>4250</u>	Other	<u>1200</u>
31447	<u>GROSS PROFIT</u>	32413
	<u>LESS: EXPENSES</u>	
19673	Wages	29813
2160	Rent	3075
144	Speakers	350
343	Website/Advertising	627
142	Printing, Stationery, Postage	176
150	Outreach	---
31	Gifts	---
218	Insurance	232
1110	Accountancy/Professional	1134
142	Licences	120
---	Repairs and Renewals to Equipment	47
629	Travel and Subsistence	285
425	Memberships	---
<u>(25381)</u>	<u>Other</u>	<u>315</u>
		<u>(36174)</u>
<u>6066</u>	<u>NET PROFIT FOR PERIOD</u>	<u>(3761)</u>
<u>4729</u>	GIFT AID RECEIVED – HMRC	<u>6491</u>

ACCOUNTANT'S REPORT

In accordance with instructions given to me, I have produced, without audit, the above Profit and Loss Account and Notes to the Account from the accounting records of Grace Church CIO, together with information and explanations supplied to me.

I certify that, to the best of my knowledge and belief, said Profit and Loss Account and Notes are in accordance therewith.

DATED THIS

DAY OF

2025

Ms C O Dowrick MAAT.....

GRACE CHURCH CIO

<u>Bank Reconciliation – Kingdom Bank</u>		
Opening Balance As At 1 st January 2024		
Transferred In	40000.00	
Paid Out		0.00
Closing Balance As At 31 st December 2024		40000.00
	40000.00	40000.00

Total Holdings

Kingdom Bank: 40000.00
 Lloyds Bank: 11511.90
 Total Held **51511.90**

GRACE CHURCH CIO

<u>Bank Reconciliation</u>		
Opening Balance As At 1 st January 2024	48782.15	
Income Received	38903.77	
Expenses		76174.02
Closing Balance As At 31 st December 2024		11511.90
87685.92		87685.92

Balance Per Statement: 10377.90
Add: Uncleared Income: 1134.00
11511.90

We have examined and approved the attached Profit and Loss Account and Bank Reconciliation.

DATED THIS

DAY OF

2025

Christopher Davies (Chairman)

Geoffrey Kendall (Trustee)

GRACE CHURCH ST AUSTELL

England & Wales - Charity number 1182420

Accounts

Trustees' annual report for the Charity, 1 Jan – 31 Dec 2023

In 2023 Grace Church appointed Chris Davies as pastor on a part time basis (.6FTE). Chris' ministry began in March 2023 and the induction service coincided with the fifth anniversary service of the church. It was attended by many other Christians in the area who came to support the church.

Later in the year, at a meeting on 26 November of members, it was agreed by the church that Chris' hours should increase to .8FTE commencing as of 1 Dec 2023.

The church has continued to meet each Sunday morning at the Scout Hall venue and also weekly for prayer on Tuesday afternoons. A number of new people to the church have started attending regularly. During the course of the year several members of the congregation were baptised and there have been new members welcomed into the church family. (As of end Dec 2023 the number in membership was 22.) The church also welcomes visitors from other parts of the UK and abroad regularly, especially during the holiday season.

Each month there is an opportunity for the congregation to continue fellowship over a shared lunch, followed by a more informal afternoon service. This has been a good opportunity for the church attendees to get to know each other more as well as to grow in their knowledge and understanding of the word of God.

In December a Christmas craft event for ladies was held, this was well attended and favourably received.

Every month the men and women meet separately, in homes, to study the Bible and increase fellowship.

The elders meet regularly for prayer and to discuss church matters.

There are also other smaller informal groups that regularly take place allowing for the establishment of deeper fellowship and teaching.



Section A

Independent Examiner's Report

Report to the trustees

GRACE CHURCH CIO

On accounts for the year
ended

31ST DECEMBER 2023

Charity no
(if any)

1182420

Set out on pages

Of attached accounts

(transfer to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31 / 12 / 2023**.

Responsibilities and
basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent
examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed:

pp J Craft

Date:

18.3.24

Name:

ROWEDOWRICK ASSOCIATES

Relevant professional
qualification(s) or body
(if any):

MAAT Association of Accounting Technicians

Address:

7 TRENOWAH ROAD

BETHEL

ST AUSTELL, PL25 3EB

GRACE CHURCH CIO
ZEBULUN
CANTON STREET
ST AUSTELL
CORNWALL
PL26 6JG

CHARITY REGISTRATION NUMBER
1182420

PROFIT AND LOSS
FOR
GRACE CHURCH
FOR THE YEAR END
31st DECEMBER 2023

PREPARED BY:-
ROWE DOWRICK ASSOCIATES
7 TRENOWAH ROAD
BETHEL
ST AUSTELL
PL25 3EB
TEL: 01726 70700

GRACE CHURCH CIO

CHARITY INFORMATION FOR THE YEAR ENDED DECEMBER 31ST 2023

Chairman: Peter Richards

Trustee: Geoffrey Kendall

Registered Address: Zebulun
Canton Street
St Austell
Cornwall
PL26 6JG

Charity Registration Number: 1182420

GRACE CHURCH CIO

Accounting records

The trustee's of a CIO are required to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the organisation as at the balance sheet date and of its income and expenditure for the year then ended. In preparing those financial statements, the trustee's are required to:

- select suitable accounting policies and then apply them consistently
- make judgements and estimates that are reasonable and prudent

The trustee's are responsible for keeping proper books of account such as are necessary to give a true and fair view of the organisation's state of affairs and to explain its financial transactions. The trustee's must also establish and maintain a satisfactory system of control of its books of account, its cash holdings and all its receipts and remittances, and hence is responsible for safeguarding the assets and taking reasonable steps for the prevention and detection of fraud and other irregularities.

Objects

The advancement of the Christian faith in accordance with the Basis of Faith, primarily, but not exclusively, within St Austell and the surrounding area, and such other charitable purposes, as shall in the opinion of the charity trustees, facilitate the work of the Fellowship in accordance with Basis of Faith, including but not limited to: the prevention and relief of need, hardship and sickness; the advancement of education; and the provision of community facilities provided that the advancement of such purposes are undertaken in a manner that is consistent with the Doctrinal Distinctives and Ethical Statements.

Power

The CIO has the power to do anything which is calculated to further its objects or is conducive or incidental to doing so.

- Borrow money and to charge the whole or any part of its property as security for the repayment of the money borrowed.
- Buy, take on lease or in exchange, hire or otherwise acquire any property and to maintain and equip it for use.
- Sell, lease or otherwise dispose of all or any part of the property belonging to the CIO.
- Employ and remunerate such staff as are necessary for carrying out the work of the CIO.
- Deposit or invest funds, employ a professional fund manager, arrange for the investments or other property of the CIO to be held in the name of a nominee.

Application of Income and Property

The income and property of the CIO must be applied solely towards the promotion of the objects. None of the income or property of the CIO may be paid or transferred directly or indirectly by way of dividend, bonus or otherwise by way of profit to any member of the CIO

STATEMENT OF PROFIT AND LOSS
FOR THE PERIOD ENDED 31ST DECEMBER 2023

<u>2022</u>	<u>INCOME</u>	<u>2023</u>
6190	Donations	13815
9599	Offerings	13382
<u>1650</u>	Other	<u>4250</u>
17439	<u>GROSS PROFIT</u>	31447
	<u>LESS: EXPENSES</u>	

	Wages	19673
2218	Rent	2160
1815	Speakers	144
281	Website/Advertising	343
---	Printing, Stationery, Postage	142
400	Outreach	150
500	Gifts	31
195	Insurance	218
630	Accountancy/Professional	1110
---	Licences	142
3458	Repairs and Renewals to Equipment	---
---	Travel and Subsistence	629
---	Memberships	425
<u>(9573)</u>	Other	<u>214</u>
		<u>(25381)</u>
<u>7866</u>	<u>NET PROFIT FOR PERIOD</u>	<u>6066</u>
<u>2568</u>	GIFT AID RECEIVED – HMRC	<u>4729</u>

ACCOUNTANT'S REPORT

In accordance with instructions given to me, I have produced, without audit, the above Profit and Loss Account and Notes to the Account from the accounting records of Grace Church CIO, together with information and explanations supplied to me.

I certify that, to the best of my knowledge and belief, said Profit and Loss Account and Notes are in accordance therewith.

DATED THIS 18 DAY OF MARCH 2024

Ms C O Dowrick MAAT..... pp J Craik

GRACE CHURCH CIO

<u>Bank Reconciliation</u>		
Opening Balance As At 1 st January 2023	37986.65	
Income Received	36176.45	
Expenses		25380.95
Closing Balance As At 31 st December 2023		48782.15
	74163.10	74163.10

Balance Per Statement: 47672.15
Add: Uncleared Income: 1110.00
48782.15

We have examined and approved the attached Profit and Loss Account and Bank Reconciliation.

DATED THIS

DAY OF

2024

Peter Richards (Chairman)

Geoffrey Kendall (Trustee)



Section A

Independent Examiner's Report

Report to the trustees

GRACE CHURCH CIO

On accounts for the year
ended

31ST DECEMBER 2023

Charity no
(if any)

1182420

Set out on pages

Of attached accounts

(transfer to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31 / 12 / 2023**.

Responsibilities and
basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent
examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed: pp J Craft

Date: 18.3.24

Name: ROWEDOWRICK ASSOCIATES

Relevant professional
qualification(s) or body
(if any):

MAAT Association of Accounting Technicians

Address: 7 TRENOWAH ROAD

BETHEL

ST AUSTELL, PL25 3EB

GRACE CHURCH CIO
ZEBULUN
CANTON STREET
ST AUSTELL
CORNWALL
PL26 6JG

CHARITY REGISTRATION NUMBER
1182420

PROFIT AND LOSS
FOR
GRACE CHURCH
FOR THE YEAR END
31st DECEMBER 2023

PREPARED BY:-
ROWE DOWRICK ASSOCIATES
7 TRENOWAH ROAD
BETHEL
ST AUSTELL
PL25 3EB
TEL: 01726 70700

GRACE CHURCH CIO

CHARITY INFORMATION FOR THE YEAR ENDED DECEMBER 31ST 2023

Chairman: Peter Richards

Trustee: Geoffrey Kendall

Registered Address: Zebulun
Canton Street
St Austell
Cornwall
PL26 6JG

Charity Registration Number: 1182420

GRACE CHURCH CIO

Accounting records

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Objects

The advancement of the Christian faith in accordance with the Basis of Faith, primarily, but not exclusively, within St Austell and the surrounding area, and such other charitable purposes, as shall in the opinion of the charity trustees, facilitate the work of the Fellowship in accordance with Basis of Faith, including but not limited to: the prevention and relief of need, hardship and sickness; the advancement of education; and the provision of community facilities provided that the advancement of such purposes are undertaken in a manner that is consistent with the Doctrinal Distinctives and Ethical Statements.

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STATEMENT OF PROFIT AND LOSS
FOR THE PERIOD ENDED 31ST DECEMBER 2023

<u>2022</u>	<u>INCOME</u>	<u>2023</u>
6190	Donations	13815
9599	Offerings	13382
<u>1650</u>	Other	<u>4250</u>
17439	<u>GROSS PROFIT</u>	31447
	<u>LESS: EXPENSES</u>	
	---	19673
	Wages	2160
2218	Rent	144
1815	Speakers	343
281	Website/Advertising	142
	Printing, Stationery, Postage	150
400	Outreach	31
500	Gifts	218
195	Insurance	1110
630	Accountancy/Professional	142
	Licences	---
3458	Repairs and Renewals to Equipment	629
	Travel and Subsistence	425
	Memberships	214
<u>(9573)</u>	Other	<u>(25381)</u>
<u>7866</u>	<u>NET PROFIT FOR PERIOD</u>	<u>6066</u>
<u>2568</u>	GIFT AID RECEIVED – HMRC	<u>4729</u>

ACCOUNTANT'S REPORT

In accordance with instructions given to me, I have produced, without audit, the above Profit and Loss Account and Notes to the Account from the accounting records of Grace Church CIO, together with information and explanations supplied to me.

I certify that, to the best of my knowledge and belief, said Profit and Loss Account and Notes are in accordance therewith.

DATED THIS 18 DAY OF MARCH 2024

Ms C O Dowrick MAAT.....pp J Craik

GRACE CHURCH CIO

<u>Bank Reconciliation</u>		
Opening Balance As At 1 st January 2023	37986.65	
Income Received	36176.45	
Expenses		25380.95
Closing Balance As At 31 st December 2023		48782.15
74163.10		74163.10

Balance Per Statement: 47672.15
Add: Uncleared Income: 1110.00
48782.15

We have examined and approved the attached Profit and Loss Account and Bank Reconciliation.

DATED THIS

DAY OF

2024

Peter Richards (Chairman)

Geoffrey Kendall (Trustee)

GRACE CHURCH ST AUSTELL

England & Wales - Charity number 1182420

Accounts



Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	01	01	2022		31	12	2022

Section A Reference and administration details

Charity name	Grace Church St Austell
Other names charity is known by	
Registered charity number (if any)	1182420
Charity's principal address	23 Sycamore Ave
	St Austell
	Cornwall
	PL25 4DR

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Mark Stafford O'Byrne	Elder		Members
2	Peter Geraint Richards	Elder Chair		Members
3	Geoffrey Lloyd Kendall	Elder		Members

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

--

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Constitution
How the charity is constituted (eg. trust, association, company)	Charitable Incorporated Organisation
Trustee selection methods (eg. appointed by, elected by)	Appointed by member vote every 5 years

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity’s organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees’ consideration of major risks and the system and procedures to manage them.

Church Handbook. FIEC

FIEC

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

The purposes of the Church are: 1 the advancement of the Christian faith in accordance with the Basis of Faith primarily but not exclusively within St Austell and the surrounding neighbourhood; and 2 such other charitable purposes as shall, in the opinion of the charity trustees, put into practice the Christian faith in accordance with the Basis of Faith, including but not limited to: the prevention and relief of need, hardship and sickness; the advancement of education; and the provision of facilities in the interests of social welfare for recreation or other leisure time occupation of individuals who have need of such facilities by reason of their youth, age infirmity or disability, financial hardship or social circumstances with the object of improving their conditions of life, provided that the advancement of such purposes must be undertaken in a manner that is consistent with the Doctrinal Distinctives and Ethical Statements as may be adopted and amended by the Church from time to time in accordance with the provisions of the Church Handbook.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

There are three main identifiable benefits to the public or sections of the public that flow from the church fulfilling its purposes.

1. Those who come to know and continue in the love of God report that accepting the love of God in Jesus Christ was the best decision they ever made and that knowing this love gives them strength in their everyday life.
2. Advancing the Christian Faith promotes a moral framework. This framework is outlined in the Bible, the Old Testament being interpreted by the New Testament. A summary of the framework is the command for people to love God with their heart, soul, mind and strength and love one's neighbour as oneself. An exposition of the framework can be found in chapters 5-7 of the Gospel of Matthew. Church members are encouraged to live out their faith within the community and to put this moral framework into practice in their everyday lives with everyone they interact with and so this benefits the members of the public who interact with members of the congregation each day.
3. It is for the public good that the main beliefs of the Christian Faith are made known in society, even if people disagree with the Christian message, because this enables people to make informed choices concerning religious belief and contributes towards a free society where different ideas and beliefs are widely known by the public.

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

Summary of the main achievements of the charity during the year

Throughout 2022 we were able to meet weekly on a Sunday morning for a public meeting that was led by either the Elders or visiting preachers. We also had weekly prayer meetings on Tuesday afternoons. All these meetings took place at the Scout Hall, Polmarth Close, PL25 3TU which the church rents for these occasions.

Pastor / elders from local churches supported the work by leading Sunday services.

Various Christians attended the church whilst on holiday.

Trustees meetings are in person again post Covid.

During the summer of 2022 a pastor and his family visited Grace Church whilst on holiday in Cornwall. He had recently left his previous church and was seeking a new ministry. Over the following months the elders had several conversations with him and he also returned to lead some Sunday services and meet church members. At a member's meeting it was agreed to call him as the pastor at Grace Church with a starting date early in 2023.

Several vulnerable Members have been supported with hospital travel, meals, shopping, lifts etc

Section E

Financial review

Brief statement of the charity's policy on reserves

Grace Church costs are generally minimal, the greatest being the hire of the Scout Hall.

The £10,000 earmarked (not in a restricted fund) for a building remains in place.

The finances are sufficient for the church to call the aforementioned pastor on a part-time basis.

Details of any funds materially in deficit

None

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Funds are raised by a freewill offering and Direct Debit by members and friends of Grace

Expenses for visiting speakers and outreach workers
Literature for distribution, insurance, CCLI licences, hire of premises as necessary

Section F

Other optional information

Aspirations of Trustees: to eventually call a full-time pastor and purchase a building. This has been a long-term aspiration,

Section G

Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)	..\Downloads\GR Signature 19.pdf	
Full name(s)	Peter Geraint Richards	
Position (eg Secretary, Chair, etc)	Chair	
Date	20/10/2023	



Section A

Independent Examiner's Report

Report to the trustees/
members of

Charity Name
GRACE CHURCH CIO

On accounts for the year
ended

31ST DECEMBER 2022

Charity no
(if any)

1182420

Set out on pages

Of attached accounts

(remember to include the page numbers of additional sheets)

Responsibilities and
basis of report

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 / 12 / 2022.

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent
examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below *) which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed:

Date:

30th March 2023

Name:

ROWEDOWRICK ASSOCIATES

Relevant professional
qualification(s) or body
(if any):

MAAT Association of Accounting Technicians

Address:

7 TRENOWAH ROAD

BETHEL

ST AUSTELL, PL25 3EB

GRACE CHURCH CIO
ZEBULUN
CANTON STREET
ST AUSTELL
CORNWALL
PL26 6JG

CHARITY REGISTRATION NUMBER
1182420

PROFIT AND LOSS
FOR
GRACE CHURCH
FOR THE YEAR END
31st DECEMBER 2022

PREPARED BY:-
ROWE DOWRICK ASSOCIATES
7 TRENOWAH ROAD
BETHEL
ST AUSTELL
PL25 3EB
TEL: 01726 70700

GRACE CHURCH CIO

CHARITY INFORMATION FOR THE YEAR ENDED DECEMBER 31ST 2022

Chairman: Peter Richards

Trustee: Geoffrey Kendall

Registered Address: Zebulun
Canton Street
St Austell
Cornwall
PL26 6JG

Charity Registration Number: 1182420

Accounting records

The trustee's of a CIO are required to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the organisation as at the balance sheet date and of its income and expenditure for the year then ended. In preparing those financial statements, the trustee's are required to:

- select suitable accounting policies and then apply them consistently
- make judgements and estimates that are reasonable and prudent

The trustee's are responsible for keeping proper books of account such as are necessary to give a true and fair view of the organisation's state of affairs and to explain its financial transactions. The trustee's must also establish and maintain a satisfactory system of control of its books of account, its cash holdings and all its receipts and remittances, and hence is responsible for safeguarding the assets and taking reasonable steps for the prevention and detection of fraud and other irregularities.

Objects

The advancement of the Christian faith in accordance with the Basis of Faith, primarily, but not exclusively, within Gorran Haven and the surrounding area, and such other charitable purposes, as shall in the opinion of the charity trustees, facilitate the work of the Fellowship in accordance with Basis of Faith, including but not limited to: the prevention and relief of need, hardship and sickness; the advancement of education; and the provision of community facilities provided that the advancement of such purposes are undertaken in a manner that is consistent with the Doctrinal Distinctives and Ethical Statements.

Power

The CIO has the power to do anything which is calculated to further its objects or is conductive or incidental to doing so.

- Borrow money and to charge the whole or any part of its property as security for the repayment of the money borrowed.
- Buy, take on lease or in exchange, hire or otherwise acquire any property and to maintain and equip it for use.
- Sell, lease or otherwise dispose of all or any part of the property belonging to the CIO.
- Employ and remunerate such staff as are necessary for carrying out the work of the CIO.
- Deposit or invest funds, employ a professional fund manager, arrange for the investments or other property of the CIO to be held in the name of a nominee.

Application of Income and Property

The income and property of the CIO must be applied solely towards the promotion of the objects. None of the income or property of the CIO may be paid or transferred directly or indirectly by way of dividend, bonus or otherwise by way of profit to any member of the CIO

STATEMENT OF PROFIT AND LOSS
FOR THE PERIOD ENDED 31st DECEMBER 2022

<u>2021</u>		<u>INCOME</u>		<u>2022</u>
7300		Donations		6190
2691		Offerings		9599
<u>-----</u>		Other		<u>1650</u>
9991		<u>GROSS PROFIT</u>		17439
		<u>LESS: EXPENSES</u>		
	1032	Rent	2218	
	692	Speakers	1815	
	216	Website/Advertising	281	
	91	Outreach	400	
	600	Gifts	500	
	262	Insurance	195	
	540	Accountancy/Professional	630	
	---	Repairs and Renewals to Equipment	3458	
	200	Memberships	---	
<u>(3892)</u>	<u>259</u>	Other	<u>76</u>	<u>(9573)</u>
<u>6099</u>		<u>NET PROFIT FOR PERIOD</u>		<u>7866</u>
<u>4631</u>		GIFT AID RECEIVED – HMRC		<u>2568</u>

ACCOUNTANT’S REPORT

In accordance with instructions given to me, I have produced, without audit, the above Profit and Loss Account and Notes to the Account from the accounting records of Grace Church CIO, together with information and explanations supplied to me.

I certify that, to the best of my knowledge and belief, said Profit and Loss Account and Notes are in accordance therewith.

DATED THIS 30th DAY OF March 2023

Ms C O Dowrick



MAAT.....

GRACE CHURCH ST AUSTELL

England & Wales - Charity number 1182420

Accounts



Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	01	01	2021		31	12	2021

Section A Reference and administration details

Charity name Grace Church St Austell

Other names charity is known by

Registered charity number (if any) 1182420

Charity's principal address

23 Sycamore Ave
 St Austell
 Cornwall
PL25 4DR

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Mark Stafford O'Byrne	Elder		Members
2	Peter Geraint Richards	Elder Chair		Members
3	Geoffrey Lloyd	Elder		Members

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Constitution
How the charity is constituted (eg. trust, association, company)	Charitable Incorporated Organisation
Trustee selection methods (eg. appointed by, elected by)	Appointed by member vote every 5 years

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

Additional Governance FIEC

FIEC Church Plant

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

The purposes of the Church are: 1 the advancement of the Christian faith in accordance with the Basis of Faith primarily but not exclusively within St Austell and the surrounding neighbourhood; and 2 such other charitable purposes as shall, in the opinion of the charity trustees, put into practice the Christian faith in accordance with the Basis of Faith, including but not limited to: the prevention and relief of need, hardship and sickness; the advancement of education; and the provision of facilities in the interests of social welfare for recreation or other leisure time occupation of individuals who have need of such facilities by reason of their youth, age infirmity or disability, financial hardship or social circumstances with the object of improving their conditions of life, provided that the advancement of such purposes must be undertaken in a manner that is consistent with the Doctrinal Distinctives and Ethical Statements as may be adopted and amended by the Church from time to time in accordance with the provisions of the Church Handbook.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

There are three main identifiable benefits to the public or sections of the public that flow from the church fulfilling its purposes.

1. Those who come to know and continue in the love of God report that accepting the love of God in Jesus Christ was the best decision they ever made and that knowing this love gives them strength in their everyday life.
2. Advancing the Christian Faith promotes a moral framework. This framework is outlined in the Bible, the Old Testament being interpreted by the New Testament. A summary of the framework is the command for people to love God with their heart, soul, mind and strength and love one's neighbour as oneself. An exposition of the framework can be found in chapters 5-7 of the Gospel of Matthew. Church members are encouraged to live out their faith within the community and to put this moral framework into practice in their everyday lives with everyone they interact with and so this benefits the members of the public who interact with members of the congregation each day.
3. It is for the public good that the main beliefs of the Christian Faith are made known in society, even if people disagree with the Christian message, because this enables people to make informed choices concerning religious belief and contributes towards a free society where different ideas and beliefs are widely known by the public.

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

Summary of the main achievements of the charity during the year

From April 2021 we have been able to meet weekly on a Sunday morning for a public meeting that has been led by either the Elders or visiting preachers. We have been unable to resume the fellowship lunches or afternoon services due to continued covid restrictions, particularly as we have a large number of clinically vulnerable attendees

We temporarily moved venue from Pondhu School to meet in person at The Scout Hall, Polmarth Close, PL25 3TU, in April. This has now become permanent.

Prayer meetings have now moved from zoom to meeting in person at the Scout Hall

Trustee's meetings are also now in person

A representative from the Slavic Gospel Association gave a report in Dec. Attendees brought their packed lunch and shared a time of fellowship between services, joined by the Slavic Gospel representative and his wife

A team from the OAM came in August to undertake outreach in the town. A fellowship lunch was held on the last day followed by a summary report and prayer meeting

The 2021 AGM took place by Zoom in March. A second members meeting was held in the scout hall in October

Various Christians attended whilst on holiday over the Summer

Regular (monthly) meetings continued to be held with Pastors from other churches in St Austell (Churches Together St Austell - though Grace is not a formal member of CTSA), initially on Zoom, currently in person.

Pastors/Elders from the West Cornwall Fraternal continue to meet on Zoom for mutual support and encouragement and prayer.

Quarterly prayer meetings with sister church at Truro continue via Zoom.

Pastors/Elders from local churches support the work by preaching and have helped with outreach in the Summer

Several vulnerable Members have been supported with hospital travel, meals, shopping, lifts etc

Section E

Financial review

Brief statement of the charity's policy on reserves

Grace Church costs are generally minimal, the greatest being the hire of the Scout Hall. There are still accumulated funds due to part of the year meeting online and therefore not incurring cost of hire.

The members agreed at the AGM in March that some of these funds (£10,000) be earmarked (not in a restricted fund) for a building. The church is also actively exploring the possibility of employing a Pastor.

The goal has always been to use reserves for a building in the future and/or a potential employee Pastor

Details of any funds materially in deficit

None

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Funds are raised by a freewill offering and Direct Debit by members and friends of Grace

Expenses for visiting speakers and outreach workers
Literature for distribution, insurance, CCLI licences, hire of premises as necessary

Section F

Other optional information

Aspirations of Trustees: to eventually call a full-time pastor and purchase a building. This has been a long-term aspiration,

Section G

Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Peter Geraint Richards	
Position (eg Secretary, Chair, etc)	Chair	

Date

GRACE CHURCH CIO
ZEBULUN
CANTON STREET
ST AUSTELL
CORNWALL
PL26 6JG

CHARITY REGISTRATION NUMBER
1182420

PROFIT AND LOSS
FOR
GRACE CHURCH
FOR THE YEAR END
31 DECEMBER 2021

PREPARED BY:-
ROWE DOWRICK ASSOCIATES
7 TRENOWAH ROAD
BETHEL
ST AUSTELL
PL25 3EB
TEL: 01726 70700

GRACE CHURCH CIO

CHARITY INFORMATION FOR THE YEAR ENDED DECEMBER 31ST 2021

Chairman: Peter Richards

Trustee: Geoffrey Kendall

Registered Address: Zebulan
Canton Street
St Austell
Cornwall
PL26 6JG

Charity Registration Number: 1182420

GRACE CHURCH CIO

Accounting records

The trustees of a CIO are required to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the organisation as at the bank reconciliation date and of its income and expenditure for the year then ended. In preparing those financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently
- make judgements and estimates that are reasonable and prudent

The trustees are responsible for keeping proper books of account such as are necessary to give a true and fair view of the organisation's state of affairs and to explain its financial transactions. The trustees must also establish and maintain a satisfactory system of control of its books of account, its cash holdings and all its receipts and remittances, and hence is responsible for safeguarding the assets and taking reasonable steps for the prevention and detection of fraud and other irregularities.

Objects

The advancement of the Christian faith in accordance with the Basis of Faith, primarily, but not exclusively, within St Austell and the surrounding area, and such other charitable purposes, as shall in the opinion of the charity trustees, facilitate the work of the Fellowship in accordance with Basis of Faith, including but not limited to: the prevention and relief of need, hardship and sickness; the advancement of education; and the provision of community facilities provided that the advancement of such purposes are undertaken in a manner that is consistent with the Doctrinal Distinctives and Ethical Statements.

Power

The CIO has the power to do anything which is calculated to further its objects or is conducive or incidental to doing so.

- Borrow money and to charge the whole or any part of its property as security for the repayment of the money borrowed.
- Buy, take on lease or in exchange, hire or otherwise acquire any property and to maintain and equip it for use.
- Sell, lease or otherwise dispose of all or any part of the property belonging to the CIO.
- Employ and remunerate such staff as are necessary for carrying out the work of the CIO.
- Deposit or invest funds, employ a professional fund manager, arrange for the investments or other property of the CIO to be held in the name of a nominee.

Application of Income and Property

The income and property of the CIO must be applied solely towards the promotion of the objects. None of the income or property of the CIO may be paid or transferred directly or indirectly by way of dividend, bonus or otherwise by way of profit to any member of the CIO

STATEMENT OF PROFIT AND LOSS
FOR THE PERIOD ENDED 31 DECEMBER 2021

<u>2020</u>	<u>INCOME</u>	<u>2021</u>
1565	Donations	7300
8630	Offerings	2691
<u>-----</u>	Other	<u>-----</u>
10195	<u>GROSS PROFIT</u>	9991
	 <u>LESS: EXPENSES</u>	
	Rent	1032
798	Speakers	692
841	Website/Advertising	216
355	Outreach	91
176	Gifts	600
1004	Insurance	262
185	Accountancy/Professional	540
150	Training	---
100	Memberships	200
190	Other	259
<u>(3985)</u>		<u>(3892)</u>
6210	<u>NET PROFIT FOR PERIOD</u>	<u>6099</u>
---	GIFT AID RECEIVED – HMRC	<u>4631</u>

ACCOUNTANT'S REPORT

In accordance with instructions given to me, I have produced, without audit, the above Profit and Loss Account and Notes to the Account from the accounting records of Grace Church CIO, together with information and explanations supplied to me.

I certify that, to the best of my knowledge and belief, said Profit and Loss Account and Notes are in accordance therewith.

DATED THIS 28th DAY OF March 2022


PP Ms C O Dowrick MAAT.....Muen.....

GRACE CHURCH

<u>Bank Reconciliation</u>		
Opening Balance As At 1st January 2021	16822.09	
Income Received	14621.67	
Expenses		3890.76
Closing Balance As At 31 st December 2021		27553.00
	31443.76	31443.76

We have examined and approved the attached Profit and Loss Account and Bank Reconciliation.

DATED THIS 5th DAY OF April 2022

Peter Richards (Chairman) 

Geoffrey Kendall (Trustee) 

GRACE CHURCH

1. Name, Address and Occupation
of the Honorary Auditor

CAROLINE DOWRICK ACCOUNTANT
ROWE DOWRICK ASSOCIATES
7 TRENOWAH ROAD
BETHEL
ST AUSTELL PL25 3EB

2. Date to which the accounts
have been last audited

31.12.2021

3. I have examined the vouchers and records of the above named, and in my
opinion, the accounts hereby certified are in accord therewith and truly
adequately represent the transactions.

Signed:

Muen

(Hon. Auditor)

PP: C. Dowrick

4. The date on which the audited accounts
were presented to the committee

Signed:

K. O'Byrne

Date:

5th April 2022

GRACE CHURCH ST AUSTELL

England & Wales - Charity number 1182420

Accounts



Trustees' Annual Report for the period

	Period start date				Period end date		
From	01	01	2020	To	31	12	2020

Section A Reference and administration details

Charity name

Grace Church St Austell

Other names charity is known by

Registered charity number (if any)

1182420

Charity's principal address

23 Sycamore Ave

St Austell

Cornwall

PL25 4DR

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Mark Stafford O'Byrne	Elder		Members
2	Peter Geraint Richards	Elder Chair		Members
3	Geoffrey Lloyd	Elder		Members

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document

(eg. trust deed, constitution)	
How the charity is constituted (eg. trust, association, company)	Charitable Incorporated Organisation
Trustee selection methods (eg. appointed by, elected by)	Appointed by member vote every 5 years

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity’s organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees’ consideration of major risks and the system and procedures to manage them.

Additional Governance FIEC

FIEC Church Plant

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

The purposes of the Church are: 1 the advancement of the Christian faith in accordance with the Basis of Faith primarily but not exclusively within St Austell and the surrounding neighbourhood; and 2 such other charitable purposes as shall, in the opinion of the charity trustees, put into practice the Christian faith in accordance with the Basis of Faith, including but not limited to: the prevention and relief of need, hardship and sickness; the advancement of education; and the provision of facilities in the interests of social welfare for recreation or other leisure time occupation of individuals who have need of such facilities by reason of their youth, age infirmity or disability, financial hardship or social circumstances with the object of improving their conditions of life, provided that the advancement of such purposes must be undertaken in a manner that is consistent with the Doctrinal Distinctives and Ethical Statements as may be adopted and amended by the Church from time to time in accordance with the provisions of the Church Handbook.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

There are three main identifiable benefits to the public or sections of the public that flow from the church fulfilling its purposes.

1. Those who come to know and continue in the love of God report that accepting the love of God in Jesus Christ was the best decision they ever made and that knowing this love gives them strength in their everyday life.
2. Advancing the Christian Faith promotes a moral framework. This framework is outlined in the Bible, the Old Testament being interpreted by the New Testament. A summary of the framework is the command for people to love God with their heart, soul, mind and strength and love one's neighbour as oneself. An exposition of the framework can be found in chapters 5-7 of the Gospel of Matthew. Church members are encouraged to live out their faith within the community and to put this moral framework into practice in their everyday lives with everyone they interact with and so this benefits the members of the public who interact with members of the congregation each day.
3. It is for the public good that the main beliefs of the Christian Faith are made known in society, even if people disagree with the Christian message, because this enables people to make informed choices concerning religious belief and contributes towards a free society where different ideas and beliefs are widely known by the public.

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

Summary of the main achievements of the charity during the year

For most of this last year we have been unable to meet physically due to legal restrictions or age related vulnerability of members.

Our usual venue, Pondhu School, was available until March, where Grace Church was physically attended until Sunday March 5th. After this date the Elders set up a weekly newsletter with ministry and member contributions for members and attendees and telephoned individuals, until a system of Zoom meetings was established. A telephone rota was also established for those who wished for a weekly welfare call.

Weekly Sunday Zoom services were established from April 12th and have been ongoing since. A series of evangelistic sermons were also uploaded to Grace website. Shortly after this, weekly prayer meetings recommenced on Zoom and are also still ongoing. Sunday Zoom services continued to be uploaded to Grace Church website.

Additional regular pastoral letters continued to be sent by the Elders to members and attendees.

Monthly Zoom meetings convened for Elders/Trustees discussion

Members meetings have taken place by Zoom, including the 2020 AGM

Monthly coffee mornings have continue via Zoom.

In the early part of the year before the Pandemic some door to door work was undertaken with Faith Mission.

At the early stages of the pandemic 200 leaflets entitled 'Hope beyond the Coronavirus' were dropped through doors.

A graveside funeral of a deceased member was conducted by the Elders on May 6th with 10 in attendance as per Covid-19 regulations. When allowed, an Elder (& wife) established a support bubble with the widower enabling him to join Zoom and stay for meals. Weekly DVD sermons were purchased and delivered direct to him from the Metropolitan Tabernacle and a weekly home cooked meal delivery was established with 4 members on a rota basis, to support him in his bereavement.

Regular (monthly) Zoom meetings held with Pastors from other churches in St Austell (Churches Together St Austell – though Grace is not a formal member of CTSA) and churches in the West of Cornwall with Pastors/Elders from the West Cornwall Fraternal for mutual support and encouragement and prayer.

Grace Church joined Peninsular Gospel Partnership (PGP) and gives and receives regular updates for prayer and fellowship.

During the Summer 'rule of 6' period, various Grace folk met in gardens for coffee, lunch and fellowship – particularly careful to ensure single/bereaved folk were catered for.

Zoom discipleship and Pastoral care given, when face to face meeting restricted.

On December 13th Grace Church met at Treverbyn Community Hall (Pondhu still unavailable). The meeting was also streamed on Zoom for

those unable to attend or cautious of mixing.

A member of the public who regularly attended Grace had a stroke in December and was ministered to by several members (ambulance called, hospital visits and subsequent funeral arrangements made).

Pondhu School remained unavailable for the remainder of the year due to the Covid-19 Pandemic

Quarterly prayer meetings and additional joint services with sister churches continued via Zoom.

Section E

Financial review

Brief statement of the charity's policy on reserves

Grace Church costs are generally minimal, the greatest being hire of the school and due to meeting online for most of the year and therefore not incurring rent, we have accumulated funds. The plan is to suggest to members at the AGM in March that some of these funds be earmarked for a building of our own

The goal has always been to use any reserves for a fund for a building in the future and a potential employee Pastor

Details of any funds materially in deficit

None

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Funds are raised by a freewill offering and Direct Debit giving by members and friends of Grace

Expenses for visiting speakers and outreach workers
Literature for distribution, insurance, CCLI licences, hire of premises as necessary (limited this year due to meeting online for much of the year)

Section F

Other optional information

Aspirations of Trustees: to eventually call a full-time pastor and purchase a building. This has been a long term aspiration, but the closure of public buildings for hire has highlighted the need to have sole access to our own building whether by hire or purchase.

At AGM 2021 to recommend ring fencing excess funds for a building to hire permanently or purchase

Section G

Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)

Full name(s)

Position (eg Secretary, Chair, etc)

Date

GRACE CHURCH
ZEBULUN
CANTON STREET
ST AUSTELL
CORNWALL
PL26 6JG

PROFIT AND LOSS
FOR
GRACE CHURCH
FOR THE YEAR END
31 DECEMBER 2020

PREPARED BY:-
ROWE DOWRICK ASSOCIATES
7 TRENOWAH ROAD
BETHEL
ST AUSTELL
PL25 3EB
TEL: 01726 70700

STATEMENT OF PROFIT AND LOSS
FOR THE PERIOD ENDED 31 DECEMBER 2020

<u>2019</u>	<u>INCOME</u>	<u>2020</u>
5370	Donations	1565
5053	Offerings	8630
<u>-----</u>	Other	<u>-----</u>
10423	<u>GROSS PROFIT</u>	10195
	<u>LESS: EXPENSES</u>	
2625	Rent	798
948	Speakers	841
276	Website/Advertising	355
150	Outreach	176
350	Gifts	1004
204	Insurance	185
130	Accountancy/Professional	150
210	Training	100
100	Memberships	190
<u>(5010)</u>	Other	<u>(3985)</u>
<u>5413</u>	<u>NET PROFIT FOR PERIOD</u>	<u>6210</u>

<u>Bank Reconciliation</u>		
Opening Balance As At 1st January 2020	10612.41	
Income Received	10195.00	
Expenses		3985.32
Closing Balance As At 31 st December 2020		16822.09
	20807.41	20807.41

CLIENT'S REPORT

I confirm that the above is a true and accurate record of Grace Church Income and Expenditure for the year ended 31 DECEMBER 2020

DATED THIS

DAY OF

2021

MRS K O'BYRNE / Mr G RICHARDS
(Either to sign)