

ANCHOR ANGLICAN CHURCH FOWEY

England & Wales · Charity number 1186018

Details

Status Registered

Legal form CIO

Registered 2019-10-29

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

Contact

Address Office 7
20 Lostwithiel Street
Fowey
Cornwall
PL23 1BE

Phone 07955877071

Email rector@anchorfowey.org

Website <https://www.anchorfowey.org>

Activities

Objects: THE OBJECTS OF THE CIO ARE:(1)TO ADVANCE THE ORTHODOX ANGLICAN EVANGELICAL CHRISTIAN FAITH, FOR THE PUBLIC BENEFIT, IN ACCORDANCE WITH THE STATEMENT OF BELIEF AND PRACTICE PRIMARILY, BUT NOT EXCLUSIVELY, WITHIN FOWEY 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 STATEMENT OF BELIEF AND PRACTICE, 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 INTEREST OF SOCIAL WELFARE FOR RECREATION OR OTHER LEISURE TIME OCCUPATION OF INDIVIDUALS WHO HAVE NEED OF SUCH FACILITIES FOR THE REASON OF THEIR YOUTH, AGE, INFIRMITY, FINANCIAL HARDSHIP OR OTHER SOCIAL CIRCUMSTANCES WITH THE OBJECT OF IMPROVING THEIR CONDITIONS OF LIFE; PROVIDED THAT THE ADVANCEMENT OF SUCH PURPOSES MUST BE UNDERTAKEN THAT IS CONSISTENT WITH THE STATEMENT OF BELIEF AND PRACTICE AS MAY BE ADOPTED OR AMENDED BY THE CIO FROM TIME TO TIME.

Activities: We seek to advance the Anglican Christian faith in Fowey by weekly church services & Bible teaching groups. We arrange Christian teaching & recreational activities for young people. We offer pastoral care to our members & our community through advice, visits and grants. We undertake mission & evangelism in Fowey & beyond. We provide grants to other Christian organisations in the UK & beyond.

Classification

- **How:** Makes Grants To Individuals, Makes Grants To Organisations, Provides Services
- **What:** General Charitable Purposes, Education/training, The Prevention Or Relief Of Poverty, Religious Activities
- **Who:** Children/young People, Elderly/old People, Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- Cornwall

Finances

Period end	Income	Expenditure	Assets	Employees
2024-09-30	£96,407	£95,575	-	-
2023-09-30	£75,441	£73,691	-	-
2022-09-30	£68,253	£79,174	-	-
2021-09-30	£77,045	£63,049	-	-
2020-09-30	£81,982	£66,493	-	-

Trustees

Name	Role	Appointed
Benjamin Oliver Patrick Ireland		2023-10-01
Nicholas George Hywel Fernie		2025-10-01
Nigel Tregonning		2023-10-01
PHILIP DE GREY-WARTER		2019-10-01

ANCHOR ANGLICAN CHURCH FOWEY

England & Wales - Charity number 1186018

Accounts

ANCHOR ANGLICAN CHURCH FOWEY

**RECEIPTS & PAYMENTS ACCOUNT
FOR THE PERIOD ENDED 30th SEPTEMBER 2024**



Trustees' Annual Report for the period

Period start date			Period end date				
From	Day	Month	Year	To	Day	Month	Year
	1	Oct	2023		30	Sept	2024

Section A Reference and administration details

Charity name

Other names charity is known by

Registered charity number (if any)

Charity's principal address

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	Rev. Philip de Grey-Warter	Chairman		
2	Guy Philip Torre Stickney			
3	Daniel John Leafe			
4	Nigel Tregonning			
5	Ben Ireland			
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20				

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
General	Mrs Amy Fernie	Lantic, Lankelly Lane, Fowey, PL23 1HN
General	Mrs Ann Teague	32, Ashley Close, Penwithic, St. Austell, PL26 8UB
General	Mrs Barbara Pollard	11, Mill Hill, Lostwithiel, PL22 0GH

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

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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)

CIO

Trustee selection methods
(eg. appointed by, elected by)

Selection by existing trustees in accordance with rules defined in the Constitution.

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.

New trustees will be provided with a copy of the Constitution and of the latest Trustees Annual Report, and will be fully briefed by existing trustees as well as attending meetings as necessary.

The trustees aim to meet at least monthly where decisions are made by majority voting, and are formally recorded in minutes. Financial expenditure is authorised by two trustees.

There are no relationships between the charity and other parties.

The trustees have a vigorous Safeguarding Policy, and also have a Health & Safety Policy for protecting church members.

Remuneration is paid to Rev Philip de Grey-Warter the Chair of Trustees in relation to his work as rector; in the year this totalled £27,000. Mrs. Naomi de Grey-Warter is also employed part time, and her salary for the year was £10,121-50.

Section C Objectives and activities

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

To enhance the orthodox Anglican Christian faith, for the public benefit, primarily within Fowey and the surrounding neighbourhood; and such other charitable purposes as shall put into practice the Christian faith, including the prevention and relief of need, hardship and sickness, the advancement of education; and the provision of facilities in the interest of social welfare for those who have need because of their youth, age infirmity, financial hardship or other social circumstances.

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)

To advance the orthodox Anglican Evangelical Christian faith, for the public benefit, in accordance with the Statement of Belief and Practice primarily, but not exclusively, within Fowey and the surrounding area.

The Anchor gathers weekly as church for corporate worship, prayer and Bible exposition. These gatherings are open to all and publicised through our website and social media, as well as personal invitation.

We met on Sundays in the Gallants Sailing Club.

All meetings have been recorded for use by others. Average attendance has been 60, augmented by those on line.

Bible study groups involving up to 30 people have continued.

Such other charitable purposes as shall, in the opinion of the charity trustees, put into practice the Christian faith in accordance with the Statement of Belief and Practice, 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 interest of social welfare for recreation or other leisure time occupation of individuals who have need for such facilities for the reason of their youth, age, infirmity, financial hardship or other social circumstances with the object of improving their conditions of life; provided that the advancement of such purposes are consistent with the Statement of Belief and Practice as may be adapted or amended by the CIO from time to time.

Partners at the Anchor are encouraged to live out their faith in generous and sacrificial service. This includes support for the lonely, elderly and sick by visits and telephone calls. We estimate over 500 such calls during the year. The Rector conducted 8 funerals during the year, supporting those families through their bereavement. Other pastoral care has included marriage support for couples experiencing difficulties in their relationships and support for parents, especially through "Little Anchors" for parents and carers with pre-school children. Our Youth Worker is seconded to Fowey River Academy to run a school farm project supporting disadvantaged & disaffected pupils.

The trustees have regard to the guidance issued by the Charity Commission on public benefit.

Additional details of objectives and activities (Optional information)

The charity employs three paid staff, the Rector and his wife and a Youth worker. They are supported by some 50 others who offer their assistance with a variety of tasks on a voluntary basis.

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

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

Section D

Achievements and performance

Summary of the main achievements of the charity during the year

The charity has continued to develop the church in its fourth year, making good progress with the tasks involved.

The main activities of the church are summarised in Section C.

The following grants were made to charitable institutions during the year:

£3,255 to the Diocese of Tabora in Tanzania, our partners, for support of their Christian activities.

£500 to Open Doors in support of Christians worldwide.

£500 to Faith in Kids in support of their Christian work and in recognition of their assistance to us.

£500 to Gafcon Global

Section E Financial review

Brief statement of the charity's policy on reserves

The trustees have set aside a sum of £12,000 in reserve, equivalent to three months expenditure.

Details of any funds materially in deficit

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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.

The charity's principal source of funding is charity members themselves supported by contributions from other bodies who support the charity. The charity does not engage in fundraising activities. The trustees are required to prepare financial statements for each financial year that give a true and fair view of the state of affairs of the Trust. In preparing those financial statements the trustees are required to select suitable accounting policies and apply them consistently and make judgements and estimates that are reasonable and prudent. The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy the financial position of the Trust. They are also responsible for safeguarding the assets of the Trust and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.


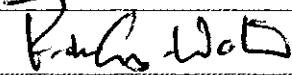
Section F Other optional information

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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)	Guy Stickney	Rev. Philip de Grey-Warter
Position (eg Secretary, Chair, etc)	Trustee	Rector / Trustee

Date

17 March 2025

Independent Examiner's Report to the Trustees of
Anchor Anglican Church Fowey

Independent examiner's report to the trustees of Anchor Anglican Church Fowey

I report to the charity trustees on my examination of the accounts of Anchor Anglican Church Fowey for the period ended 30th September 2024.

Responsibilities and basis of report

As the charity trustees of the Trust 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 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 giving me cause to believe that in any material respect:

- 1 accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
- 2 the accounts do not accord with those records; or
- 3 the accounts do 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.



J P D Hodgson BA (Hons) FCA
Hodgsons
Chartered Accountants
48 Arwenack Street
Falmouth
Cornwall
TR11 3JH

Date: 19 March 2025



CHARITY COMMISSION
FOR ENGLAND AND WALES

Anchor Anglican Church Fowey

1186018

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Receipts and payments accounts

For the period from	01/10/2023	To	30/09/2024
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Section A Receipts and payments


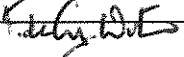
	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Gift Aid - Bank	39,952	5,000	-	44,952	42,338
Gift Aid - Envelopes	-	-	-	-	40
Loose plate collections	1,301	-	-	1,301	1,347
Giving through church boxes	-	-	-	-	-
One-off Gift Aid gifts	-	-	-	-	-
Gifts of quoted securities	-	-	-	-	4
Donations appeals etc	10,703	-	-	10,703	10,831
Tax recoverable on gift aid	11,919	-	-	11,919	11,233
Grants	600	25,163	-	25,663	7,900
Other funds generated	460	-	-	460	-
Fees for weddings and funerals	1,420	-	-	1,420	2,850
Sub total (Gross income for AR)	66,254	30,163	-	96,407	75,441
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	66,254	30,163	-	96,407	75,441
A3 Payments					
Giving to missionary societies	2,770	-	-	2,770	-
Giving - relief and development	2,038	-	-	2,038	4,000
Home mission	5,108	10,002	-	15,110	2,784
Salaries	38,852	13,377	-	52,029	49,603
Contribution to Anglican work	5,274	-	-	5,274	6,205
Assistant staff costs	3,100	-	-	3,100	2,698
Working expenses of incumbent	5,300	-	-	5,300	3,168
Administration	977	-	-	977	1,563
Independent examiner's fees	696	-	-	696	842
Property upkeep	-	4,651	-	4,651	-
Rent	3,630	-	-	3,630	3,140
Sub total	67,545	28,030	-	95,575	73,691
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	67,545	28,030	-	95,575	73,691
Net of receipts/(payments)	- 1,291	2,123	-	832	1,750
A5 Transfers between funds					
A6 Cash funds last year end	21,274	-	-	21,274	19,524
Cash funds this year end	19,983	2,123	-	22,106	21,274

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Bank account	12,106	-	-
	Deposit account	10,000	-	-
		-	-	-

Total cash funds (agree balances with receipts and payments account(s))	22,106	-	-
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Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	Guy Stickney	05/03/25
	Rev. Philip De Grey-Water	25/2/25

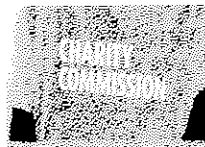
ANCHOR ANGLICAN CHURCH FOWEY

England & Wales - Charity number 1186018

Accounts

ANCHOR ANGLICAN CHURCH FOWEY

**RECEIPTS & PAYMENTS ACCOUNT
FOR THE PERIOD ENDED 30th SEPTEMBER 2023**



Trustees' Annual Report for the period

Period start date: From Day 1 Month Oct Year 2022 To Day 30 Month Sept Year 2023

Section A Reference and administration details

Charity name: Anglican Anchor Church Fowey

Other names charity is known by:

Registered charity number (if any): 1186018

Charity's principal address: Office 4,
20, Lostwithiel St.
Fowey
Postcode PL23 1BE

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	Rev. Philip de Grey-Warter	Chairman		
2	Albert Edward Trenary	Treasurer	To 31 st Mar 22	
3	Guy Philip Torre Stickney			
4	Daniel John Leafe			
5	Nigel Tregonning		From 1 st July 23	
6	Ben Ireland		From 1 st July 23.	
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20				

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

Name	Dates acted if not for whole year
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Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
General	Mrs Amy Fernie	Lantic, Lankelly Lane, Fowey, PL23 1HN
General	Mrs Ann Teague	32, Ashley Close, Penwithic, St. Austell, PL26 8UB
General	Mrs Barbara Pollard	11, Mill Hill, Lostwithiel, PL22 0GH

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

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Section B Structure, governance and management

Description of the charity's trusts

Type of governing document <i>(eg. trust deed, constitution)</i>	Constitution
How the charity is constituted <i>(eg. trust, association, company)</i>	CIO
Trustee selection methods <i>(eg. appointed by, elected by)</i>	Selection by existing trustees in accordance with rules defined in the Constitution.

Additional governance issues (Optional information)

<p>You may choose to include additional information, where relevant, about:</p> <ul style="list-style-type: none"> • 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. 	<p>New trustees will be provided with a copy of the Constitution and of the latest Trustees Annual Report, and will be fully briefed by existing trustees as well as attending meetings as necessary.</p> <p>The trustees aim to meet at least monthly where decisions are made by majority voting, and are formally recorded in minutes. Financial expenditure is authorised by two trustees.</p> <p>There are no relationships between the charity and other parties.</p> <p>The trustees have a vigorous Safeguarding Policy, and also have a Health & Safety Policy for protecting church members.</p> <p>Remuneration is paid to Rev Philip de Grey-Warter the Chair of Trustees in relation to his work as rector; in the year this totalled £21,927-40. Mrs. Naomi de Grey-Warter is also employed part time, and her salary for the year was £9,050.</p>
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Section C Objectives and activities

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

To enhance the orthodox Anglican Christian faith, for the public benefit, primarily within Fowey and the surrounding neighbourhood; and such other charitable purposes as shall put into practice the Christian faith, including the prevention and relief of need, hardship and sickness, the advancement of education; and the provision of facilities in the interest of social welfare for those who have need because of their youth, age infirmity, financial hardship or other social circumstances.

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)

To advance the orthodox Anglican Evangelical Christian faith, for the public benefit, in accordance with the Statement of Belief and Practice primarily, but not exclusively, within Fowey and the surrounding area.

The Anchor gathers weekly as church for corporate worship, prayer and Bible exposition. These gatherings are open to all and publicised through our website and social media, as well as personal invitation.

We met on Sundays in the Gallants Sailing Club.

All meetings have been recorded for use by others. Average attendance has been 60, augmented by those on line.

Bible study groups involving up to 30 people have continued.

Such other charitable purposes as shall, in the opinion of the charity trustees, put into practice the Christian faith in accordance with the Statement of Belief and Practice, 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 interest of social welfare for recreation or other leisure time occupation of individuals who have need for such facilities for the reason of their youth, age, infirmity, financial hardship or other social circumstances with the object of improving their conditions of life; provided that the advancement of such purposes are consistent with the Statement of Belief and Practice as may be adapted or amended by the CIO from time to time.

Partners at the Anchor are encouraged to live out their faith in generous and sacrificial service. This includes support for the lonely, elderly and sick by visits and telephone calls. We estimate over 500 such calls during the year. The Rector conducted 16 funerals during the year, supporting those families through their bereavement. Other pastoral care has included marriage support for couples experiencing difficulties in their relationships and support for parents, especially through "Little Anchors" for parents and carers with pre-school children. Our Youth Worker has interacted with some 60 young people offering activities, support and hospitality and some Bible study.

The Anchor provides a youth group, for those aged 11-18. These meet weekly in term time with an average total attendance of 13

The trustees have regard to the guidance issued by the Charity Commission on public benefit.

Additional details of objectives and activities (Optional information)

The charity employs three paid staff, the Rector and his wife and a Youth worker. They are supported by some 50 others who offer their assistance with a variety of tasks on a voluntary basis.

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

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

Section D

Achievements and performance

Summary of the main achievements of the charity during the year

The charity has continued to develop the church in its fourth year, making good progress with the tasks involved.
The main activities of the church are summarised in Section C.

The following grants were made to charitable institutions during the year:

£2,000 to the Diocese of Tabora in Tanzania, our partners, for support of their Christian activities.

£1,000 to Open Doors in support of Christians worldwide.

£1,000 to Faith in Kids in support of their Christian work and in recognition of their assistance to us.

Section E Financial review

Brief statement of the charity's policy on reserves

The trustees have set aside a sum of £12,000 in reserve, equivalent to three months expenditure.

Details of any funds materially in deficit

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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.

The charity's principal source of funding is charity members themselves supported by contributions from other bodies who support the charity. The charity does not engage in fundraising activities. The trustees are required to prepare financial statements for each financial year that give a true and fair view of the state of affairs of the Trust. In preparing those financial statements the trustees are required to select suitable accounting policies and apply them consistently and make judgements and estimates that are reasonable and prudent. The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy the financial position of the Trust. They are also responsible for safeguarding the assets of the Trust and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

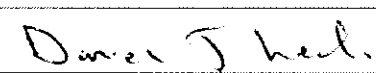
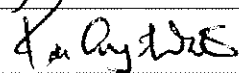
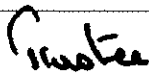
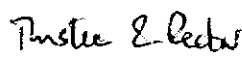
Section F Other optional information

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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)	Dan Leafe	Rev. Philip de Grey-Warter
Position (eg Secretary, Chair, etc)		

Date

11 March 2024

**Independent Examiner's Report to the Trustees of
Anchor Anglican Church Fowey**

Independent examiner's report to the trustees of Anchor Anglican Church Fowey

I report to the charity trustees on my examination of the accounts of Anchor Anglican Church Fowey for the period ended 30th September 2023.

Responsibilities and basis of report

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

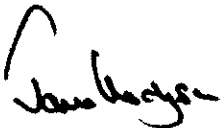
I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

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 giving me cause to believe that in any material respect:

- 1 accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
- 2 the accounts do not accord with those records; or
- 3 the accounts do 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.



J P D Hodgson BA (Hons) FCA
Hodgsons
Chartered Accountants
48 Arwenack Street
Falmouth
Cornwall
TR11 3JH

Date: 20 March 2024



CHARITY COMMISSION
FOR ENGLAND AND WALES

Anchor Anglican Church Fowey

1186018

Receipts and payments accounts

CC16a

For the period from	01/10/2022	To	30/09/2023
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Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
GIR Aid - Bank	42,336	-	-	42,336	37,721
GIR Aid - Envelopes	48	-	-	40	-
Loose plate collections	1,347	-	-	1,347	1,784
Giving through church boxes	-	-	-	-	15
One-off GIR Aid gifts	-	-	-	-	50
Gifts of quoted securities	4	-	-	4	-
Donations appeals etc	10,631	-	-	10,631	20,840
Tax recoverable on gift aid	11,233	-	-	11,233	-
Grants	-	7,000	-	7,000	-
Other funds generated	-	-	-	-	6,194
Fees for weddings and funerals	2,850	-	-	2,850	1,649
Sub total (Gross income for AR)	88,441	7,000	-	75,441	68,253
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	88,441	7,000	-	75,441	68,253
A3 Payments					
Giving to missionary societies	-	-	-	-	3,094
Giving - relief and development	4,000	-	-	4,000	3,004
Home mission	2,784	-	-	2,784	4,710
Salaries	42,503	7,000	-	49,503	47,311
Contribution to Anglican work	6,205	-	-	6,205	5,889
Assistant staff costs	2,898	-	-	2,898	2,893
Working expenses of incumbent	3,166	-	-	3,166	7,543
Administration	1,553	-	-	1,553	1,618
Independent examiner's fees	642	-	-	642	684
Rent	3,140	-	-	3,140	2,428
Sub total	66,891	7,000	-	73,891	79,174
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	66,891	7,000	-	73,891	79,174
Net of receipts/(payments)	1,750	0	-	1,750	(10,921)
A5 Transfers between funds					
A6 Cash funds last year end	19,524	-	-	19,524	30,445
Cash funds this year end	21,274	0	-	21,274	18,524

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Bank account	21,274	-	-
		-	-	-
	Total cash funds	21,274	-	-

(agree balances with receipts and payments account(s))

Signed by one or two trustees on behalf of all the trustees

Signature

Print Name

Al Trenary
Rev. Philip De Grey-Water

Date of approval

11 Mar 24
17 March 24

ANCHOR ANGLICAN CHURCH FOWEY

England & Wales - Charity number 1186018

Accounts

ANCHOR ANGLICAN CHURCH FOWEY

**RECEIPTS & PAYMENTS ACCOUNT
FOR THE PERIOD ENDED 30th SEPTEMBER 2022**



Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	Day	Month	Year		Day	Month	Year
	1	Oct	2021		30	Sept	2022

Section A Reference and administration details

Charity name

Other names charity is known by

Registered charity number (if any)

Charity's principal address

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	Rev. Philip de Grey-Warter	Chairman		
2	Albert Edward Trenary	Treasurer		
3	Guy Philip Torre Stickney			
4	Daniel John Leafe			
5				
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20				

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
General	Mrs Amy Fernie	Lantic, Lankelly Lane, Fowey, PL23 1HN
General	Mrs Ann Teague	32, Ashley Close, Penwithic, St. Austell, PL26 8UB
General	Mrs Barbara Pollard	11, Mill Hill, Lostwithiel, PL22 0GH

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

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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)

CIO

Trustee selection methods
(eg. appointed by, elected by)

Selection by existing trustees in accordance with rules defined in the Constitution.

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.

New trustees will be provided with a copy of the Constitution and of the latest Trustees Annual Report, and will be fully briefed by existing trustees as well as attending meetings as necessary.

The trustees aim to meet at least monthly where decisions are made by majority voting, and are formally recorded in minutes. Financial expenditure is authorised by two trustees.

There are no relationships between the charity and other parties.

The trustees have a vigorous Safeguarding Policy, and also have a Health & Safety Policy for protecting church members.

Remuneration is paid to Rev Philip de Grey-Warter the Chair of Trustees in relation to his work as rector; in the year this totalled £21,731.70.

Section C Objectives and activities

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

To enhance the orthodox Anglican Christian faith, for the public benefit, primarily within Fowey and the surrounding neighbourhood; and such other charitable purposes as shall put into practice the Christian faith, including the prevention and relief of need, hardship and sickness, the advancement of education; and the provision of facilities in the interest of social welfare for those who have need because of their youth, age infirmity, financial hardship or other social circumstances.

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)

To advance the orthodox Anglican Evangelical Christian faith, for the public benefit, in accordance with the Statement of Belief and Practice primarily, but not exclusively, within Fowey and the surrounding area. The Anchor gathers weekly as church for corporate worship, prayer and Bible exposition. These gatherings are open to all and publicised through our website and social media, as well as personal invitation. We met on Sundays in the early part of the year in the Mission to Seafarers building, and later in the Gallants Sailing Club. All meetings have been livestreamed and recorded for use by others. Average attendance has varied between 50 and 80, augmented by those on line. Bible study groups involving up to 30 people have continued. **Such other charitable purposes as shall, in the opinion of the charity trustees, put into practice the Christian faith in accordance with the Statement of Belief and Practice, 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 interest of social welfare for recreation or other leisure time occupation of individuals who have need for such facilities for the reason of their youth, age, infirmity, financial hardship or other social circumstances with the object of improving their conditions of life; provided that the advancement of such purposes are consistent with the Statement of Belief and Practice as may be adapted or amended by the CIO from time to time.** Partners at the Anchor are encouraged to live out their faith in generous and sacrificial service. This includes support for the lonely, elderly and sick by visits and telephone calls. We estimate over 500 such calls during the year. The Rector conducted 7 funerals during the year, supporting those families through their bereavement. Other pastoral care has included marriage support for couples experiencing difficulties in their relationships and support for parents, especially through "Little Anchors" for parents and carers with pre-school children. The Anchor provides 2 youth groups, for those aged 11-14 and 14-18. These meet weekly in term time with an average total attendance of 13. The trustees have regard to the guidance issued by the Charity Commission on public benefit.

Additional details of objectives and activities (Optional information)

The charity employs three paid staff, the Rector and his wife and a Youth worker. They are supported by some 50 others who offer their assistance with a variety of tasks on a voluntary basis.

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

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

Section D

Achievements and performance

Summary of the main achievements of the charity during the year

The charity has continued to develop the church in its second year, making good progress with the tasks involved.

The main activities of the church are summarised in Section C.

The following grants were made to charitable institutions during the year:

£4,500 to help with the cost of medicines and to pay for food the Diocese of Tabora in Tanzania.

£1,000 in support of refugees from Ukraine.

£500 in support of Faith in Kids.

£300 to provide meals during the school holidays for local children in poverty.

£996 to assist local young people to attend Christian camps.

Section E Financial review

Brief statement of the charity's policy on reserves

The trustees have set aside a sum of £12,000 in reserve, equivalent to three months expenditure.

Details of any funds materially in deficit

--	--

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.

The charity's principal source of funding is charity members themselves supported by contributions from other bodies who support the charity. The charity does not engage in fundraising activities. The trustees are required to prepare financial statements for each financial year that give a true and fair view of the state of affairs of the Trust. In preparing those financial statements the trustees are required to select suitable accounting policies and apply them consistently and make judgements and estimates that are reasonable and prudent. The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy the financial position of the Trust. They are also responsible for safeguarding the assets of the Trust and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.


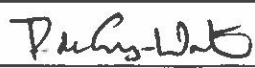
Section F Other optional information

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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)	Albert Edward Trenary	Rev. Philip de Grey-Warter
Position (eg Secretary, Chair, etc)	Treasurer	

Date

10/1/2023

Independent Examiner's Report to the Trustees of
Anchor Anglican Church Fowey

Independent examiner's report to the trustees of Anchor Anglican Church Fowey

I report to the charity trustees on my examination of the accounts of Anchor Anglican Church Fowey for the period ended 30th September 2022

Responsibilities and basis of report

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

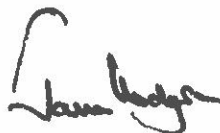
I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

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 giving me cause to believe that in any material respect:

- 1 accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
- 2 the accounts do not accord with those records; or
- 3 the accounts do 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.



J P D Hodgson BA (Hons) FCA
Hodgsons
Chartered Accountants
48 Arwenack Street
Falmouth
Cornwall
TR11 3JH

Date:

18 January 2023



CHARITY COMMISSION
FOR ENGLAND AND WALES

ANCHOR ANGLICAN CHURCH FOWEY

1186018

Receipts and payments accounts

CC16a

For the period
from

01/10/2021

To

30/09/2022

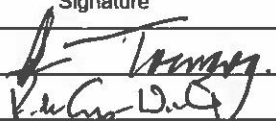
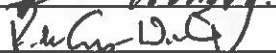
Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Gift Aid - Bank	37,721	-	-	37,721	60,625
Gift Aid - Envelopes	-	-	-	-	100
Loose plate collections	1,784	-	-	1,784	577
Giving through church boxes	15	-	-	15	-
One-off Gift Aid gifts	50	-	-	50	-
Donations appeals etc	15,840	5,000	-	20,840	10,530
Other funds generated	6,194	-	-	6,194	1,000
Fees for weddings and funerals	1,649	-	-	1,649	3,599
Rent from lands or buildings	-	-	-	-	375
Sub total (Gross income for AR)	63,253	5,000	-	68,253	76,806
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	63,253	5,000	-	68,253	76,806
A3 Payments					
Giving to missionary societies	3,094	-	-	3,094	5,020
Giving - relief and development	3,004	-	-	3,004	1,000
Contribution to Bishop	-	-	-	-	-
Home mission	4,710	-	-	4,710	4,061
Salaries	42,311	5,000	-	47,311	43,055
Assistant staff costs	2,993	-	-	2,993	179
Working expenses of Incumbent	7,543	-	-	7,543	3,423
Church maintenance	-	-	-	-	-
Rent	2,428	-	-	2,428	450
Administration	1,518	-	-	1,518	3,092
Contribution to Anglican Network	5,889	-	-	5,889	1,210
Donations to secular charities	-	-	-	-	1,000
Independent examiner's fees	684	-	-	684	360
Sub total	74,174	5,000	-	79,174	62,850
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	74,174	5,000	-	79,174	62,850
Net of receipts/(payments)	(10,921)	-	-	- 10,921	13,956
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	30,445	-	-	30,445	16,489
Cash funds this year end	19,524	-	-	19,524	30,445

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Bank account	19,524	-	-
		-	-	-
		-	-	-
	Total cash funds	19,524	-	-
	(agree balances with receipts and payments account(s))	OK	OK	OK

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	Albert Edward Trenary	16 Jan 23
	Rev. Philip de Grey-Warter	13/1/23

ANCHOR ANGLICAN CHURCH FOWEY

England & Wales - Charity number 1186018

Accounts

ANCHOR ANGLICAN CHURCH FOWEY

RECEIPTS & PAYMENTS ACCOUNT
FOR THE PERIOD ENDED 30th SEPTEMBER 2021



Trustees' Annual Report for the period

Period start date: From Day 1 Month Oct Year 2020 To Day 30 Month Sept Year 2021

Section A Reference and administration details

Charity name: Anglican Anchor Church Fowey

Other names charity is known by:

Registered charity number (if any): 1186018

Charity's principal address: Office 4, 20, Lostwithiel St. Fowey Postcode PL23 1BE

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	Rev. Philip de Grey-Warter	Chairman		
2	Albert Edward Trenary	Treasurer		
3	Guy Philip Torre Stickney			
4	Daniel John Leafe			
5				
6				
7				
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14				
15				
16				
17				
18				
19				
20				

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 <small>(eg. trust deed, constitution)</small>	Constitution
How the charity is constituted <small>(eg. trust, association, company)</small>	CIO
Trustee selection methods <small>(eg. appointed / by elected by)</small>	Selection by existing trustees in accordance with rules defined in the Constitution.

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.

New trustees will be provided with a copy of the Constitution and of the latest Trustees Annual Report, and will be fully briefed by existing trustees as well as attending meetings as necessary.

The trustees aim to meet at least monthly where decisions are made by majority voting, and are formally recorded in minutes. Financial expenditure is authorised by two trustees.

There are no relationships between the charity and other parties.

The trustees have a vigorous Safeguarding Policy, and also have a Health & Safety Policy for protecting church members.

Section C Objectives and activities

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

To enhance the orthodox Anglican Christian faith, for the public benefit, primarily within Fowey and the surrounding neighbourhood; and such other charitable purposes as shall put into practice the Christian faith, including the prevention and relief of need, hardship and sickness, the advancement of education; and the provision of facilities in the interest of social welfare for those who have need because of their youth, age infirmity, financial hardship or other social circumstances.

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)

To advance the orthodox Anglican Evangelical Christian faith, for the public benefit, in accordance with the Statement of Belief and Practice primarily, but not exclusively, within Fowey and the surrounding area.

The Anchor gathers weekly as church for corporate worship, prayer and Bible exposition. These gatherings are open to all and publicised through our website and social media, as well as personal invitation.

Covid 19 has restricted our collective activities during the year; many of our Sunday meetings were held on zoom, but some have been held in the open air and others in the Mission to Seafarers building; all meetings have been livestreamed and recorded for use by others. Average attendance has varied between 50 and 80, augmented by those on line. Bible study groups involving up to 30 people have continued on line, and relationships have been augmented by telephone conversations and open air meetings.

Such other charitable purposes as shall, in the opinion of the charity trustees, put into practice the Christian faith in accordance with the Statement of Belief and Practice, 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 interest of social welfare for recreation or other leisure time occupation of individuals who have need for such facilities for the reason of their youth, age, infirmity, financial hardship or other social circumstances with the object of improving their conditions of life; provided that the advancement of such purposes are consistent with the Statement of Belief and Practice as may be adapted or amended by the CIO from time to time.

Partners at the Anchor are encouraged to live out their faith in generous and sacrificial service. This includes support for the lonely, elderly and sick by visits and telephone calls. We estimate over 500 such calls during the year. The Rector conducted 15 funerals during the year, supporting those families through their bereavement. Other pastoral care has included marriage support for couples experiencing difficulties in their relationships and support for parents, especially through "Little Anchors" for parents and carers with pre-school children.

The Anchor provides 2 youth groups, for those aged 11-14 and 14-18. These meet weekly in term time with an average total attendance of 8. The trustees have regard to the guidance issued by the Charity Commission on public benefit.

Additional details of objectives and activities (Optional information)

The charity employs two paid staff, the Rector and his wife. They are supported by some 50 others who offer their assistance with a variety of tasks on a voluntary basis.

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

The charity has continued to develop the church in its second year, making good progress with the tasks involved, whilst being hampered by Covid restrictions.

The main activities of the church are summarised in Section C.

The following grants were made to charitable institutions during the year:

£4,000 to the Child Education group of the Diocese of Tabora in Tanzania.

£1,000 to the Global Anglican Futures organisation.

£500 each to Bethel Church in Oldham and to Trinity Church in Scarborough to assist them in support for migrants.

Section E Financial review

Brief statement of the charity's policy on reserves

The trustees have set aside a sum of £12,000 in reserve, equivalent to three months expenditure.

Details of any funds materially in deficit

--	--

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.

The charity's principal source of funding is charity members themselves supported by contributions from other bodies who support the charity. The charity does not engage in fundraising activities. The trustees are required to prepare financial statements for each financial year that give a true and fair view of the state of affairs of the Trust. In preparing those financial statements the trustees are required to select suitable accounting policies and apply them consistently and make judgements and estimates that are reasonable and prudent. The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy the financial position of the Trust. They are also responsible for safeguarding the assets of the Trust and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.



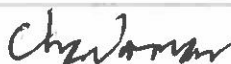
Section F Other optional information

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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)	Albert Edward Trenary	Rev. Philip de Grey-Warter
Position (eg Secretary, Chair, etc)	Treasurer	

**Independent Examiner's Report to the Trustees of
Anchor Anglican Church Fowey**

Independent examiner's report to the trustees of Anchor Anglican Church Fowey

I report to the charity trustees on my examination of the accounts of Anchor Anglican Church Fowey for the period ended 30th September 2021

Responsibilities and basis of report

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

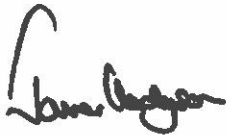
I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

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 giving me cause to believe that in any material respect:

- 1 accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
- 2 the accounts do not accord with those records; or
- 3 the accounts do 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.



J P D Hodgson BA (Hons) FCA
Hodgsons
Chartered Accountants
48 Arwenack Street
Falmouth
Cornwall
TR11 3JH

Date: 14 March 2022



CHARITY COMMISSION
FOR ENGLAND AND WALES

ANCHOR ANGLICAN CHURCH FOWEY

1186018

Receipts and payments accounts

CC16a

For the period from	01/10/2020	To	30/09/2021
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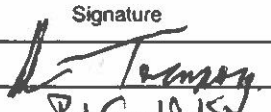

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Gift Aid - Bank	60,825	-	-	60,825	43,878
Gift Aid - Envelopes	100	-	-	100	170
Loose plate collections	577	-	-	577	3,176
Donations appeals etc	10,530	-	-	10,530	34,705
Other funds generated	1,000	-	-	1,000	203
Fees for weddings and funerals	3,599	-	-	3,599	50
Rent from lands or buildings	375	-	-	375	-
Sub total (Gross income for AR)	76,808	-	-	76,808	81,982
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	76,808	-	-	76,808	81,982
A3 Payments					
Giving to missionary societies	5,020	-	-	5,020	796
Giving - relief and development	1,000	-	-	1,000	495
Contribution to Bishop	-	-	-	-	3,000
Home mission	4,061	-	-	4,061	13,969
Salaries	43,055	-	-	43,055	34,326
Assistant staff costs	179	-	-	179	1,430
Working expenses of incumbent	3,423	-	-	3,423	3,075
Church maintenance	-	-	-	-	1,295
Rent	450	-	-	450	1,450
Administration	3,092	-	-	3,092	5,657
Contribution to Anglican Network	1,210	-	-	1,210	-
Donations to secular charities	1,000	-	-	1,000	-
Independent examiner's fees	360	-	-	360	-
Sub total	62,850	-	-	62,850	65,493
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	62,850	-	-	62,850	65,493
Net of receipts/(payments)	13,958	-	-	13,958	16,489
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	16,489	-	-	16,489	-
Cash funds this year end	30,445	-	-	30,445	16,489

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Bank account	30,445	-	-
		-	-	-
		-	-	-
	Total cash funds	30,445	-	-
	(agree balances with receipts and payments account(s))			

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	Albert Edward Trenary	5 Mar 22
	Rev. Philip de Grey-Warter	5 Nov 22

ANCHOR ANGLICAN CHURCH FOWEY

England & Wales - Charity number 1186018

Accounts

ANCHOR ANGLICAN CHURCH FOWEY

**RECEIPTS & PAYMENTS ACCOUNT
FOR THE PERIOD ENDED 30th SEPTEMBER 2020**

Independent Examiner's Report to the Trustees of
Anchor Anglican Church Fowey

Independent examiner's report to the trustees of Anchor Anglican Church Fowey

I report to the charity trustees on my examination of the accounts of Anchor Anglican Church Fowey for the period ended 30th September 2020

Responsibilities and basis of report

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

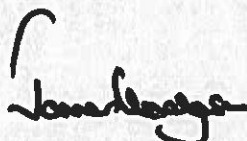
I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

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 giving me cause to believe that in any material respect:

- 1 accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
- 2 the accounts do not accord with those records; or
- 3 the accounts do 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.



J P D Hodgson BA (Hons) FCA
Hodgsons
Chartered Accountants
48 Arwenack Street
Falmouth
Cornwall
TR11 3JH

Date:

25 July 2021



Trustees' Annual Report for the period

Period start date

Period end date

Day 01 Month Oct 2019 Year

Day 30 Month Sep 2020 Year

From

To

Section A

Reference and administration details

Charity name

Anchor Anglican Church Fowey

Other names charity is known by

-

Registered charity number (if any)

1186018

Charity's principal address

Office 4, 20, Lostwithiel St.,

Fowey,

Postcode PL23 1BE

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	Rev. Philip de Grey-Warter	Chairman		
2	Albert Edward Trenary	Treasurer		
3	Guy Phillip Torre Stickney			
4	Daniel John Leafe			
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

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

Name	Dates acted if not for whole year
-	

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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)

CIO

Trustee selection methods
(eg. appointed by, elected by)

Selection by existing trustees in accordance with rules defined in the Constitution.

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.

New trustees will be provided with a copy of the Constitution and of the latest Trustees Annual Report, and will be fully briefed by existing trustees, as well as attending meetings as necessary.

The trustees aim to meet at least monthly where decisions are made by majority voting, and are formally recorded in minutes. Financial expenditure is authorised by two trustees.

There are no relationships between the charity and other parties.

The trustees have a rigorous Safeguarding Policy, and also have a Health & Safety policy for protecting church members.

Section C Objectives and activities

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

To advance the orthodox Anglican Christian faith, for the public benefit primarily within Fowey and the surrounding neighbourhood; and such other charitable purposes as shall put into practice the Christian faith, including the prevention and relief of need, hardship and sickness; the advancement of education; and the provision of facilities in the interest of social welfare for those who have need because of their youth, age, infirmity, financial hardship or other social circumstances.

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)

(1) To advance the orthodox Anglican Evangelical Christian faith, for the public benefit, in accordance with the Statement of Belief and Practice primarily, but not exclusively, within Fowey and the surrounding area.

The Anchor gathers weekly as church for corporate worship, prayer and Bible exposition. These gatherings are open to all and publicised through our website and social media, as well as personal invitation.

During the year, Sunday meetings were held in the local Mission to Seafarers building, where we had an average attendance of 80 and then because of Covid-19 restrictions, we "met" virtually online. When we were able to gather safely in an open-air setting, from July to September, we met at the local rugby club whilst continuing to provide a livestream and on-line recording for those unable to attend in person. Attendance on zoom averaged 60, and outdoors was 80.

Our website provides audio recordings and transcripts of Sunday teaching, as well as other resources which explain the Christian faith for enquirers. During the year we also ran a 3-2-1 enquirers course, Christianity Explored, Discipleship Explored, and the Bible Course, all geared to seekers and new believers.

Our Men's Breakfasts (with an average attendance of 18) were held 10 times and the Women's Brunch (with an average attendance of 15) 4 times. These have been on-line during lockdown. Both are open invitation events offering interested people the opportunity to engage with an aspect of the Christian faith, discuss and ask questions.

We hold a monthly prayer meeting with an average attendance of 16 and since lockdown, a weekly virtual midday prayer meeting for the expression and support of people's faith. We arrange a variety of home-based meetings for Bible study, mutual encouragement and prayer, some weekly and some fortnightly, with an average attendance of 40.

Such other charitable purposes as shall, in the opinion of the charity trustees, put into practice the Christian faith in accordance with the Statement of Belief and Practice, 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 interest of social welfare for recreation or other leisure time occupation of individuals who have need of such facilities for the reason of their youth, age, infirmity, financial hardship or other social circumstances with the object of improving their conditions of life; provided that the advancement of such purposes are consistent with the Statement of Belief and Practice as may be adapted or amended by the CIO from time to time.

Partners at the Anchor are encouraged to live out their faith in generous and sacrificial service. This includes support for the lonely, elderly and sick by visits and telephone calls. We estimate over 500 such contacts during the year. The rector conducted 10 funerals during the year, supporting those families through their bereavement. Other pastoral care has included marriage support for couples experiencing difficulties in their relationship and support for parents, especially through "Little Anchors" for parents and carers with pre-school children.

The Anchor provides 2 youth groups, for those aged 11-14 and 14-18. These meet weekly in term time with an average total attendance of 15.

The charity has also provided financial support to needy folk in the community through cash and food vouchers. (see Section D)

The trustees have regard to the guidance issued by the Charity Commission on public benefit.

Additional details of objectives and activities (Optional information)

The charity employs two paid staff, the Rector and his wife. They are supported by some 50 others who offer their assistance with a variety of tasks on a voluntary basis.

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

The charity has established a new church from scratch and made good progress with all the administrative tasks involved.
The main activities of the church are summarised in Section C.

A grant of £796.25 was made to Bishop Lines of the Anglican Mission in England to assist in the purchase of a car.

A grant of £195 was made to Newquay Baptist Church.

A grant of £300 was made to a family in need in Fowey.

A grant of £500 was made to Fowey Community College to pay for food vouchers for two needy families.

Section E**Financial review**

Brief statement of the charity's policy on reserves

The trustees have set aside a sum of £12,000 in reserve, equivalent to three months expenditure.

Details of any funds materially in deficit

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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.

The charity's principal source of funding is charity members themselves supported by contributions from other bodies who support the charity. The charity does not engage in fundraising activities. The trustees are required to prepare financial statements for each financial year that give a true and fair view of the state of affairs of the Trust. In preparing those financial statements the trustees are required to select suitable accounting policies and apply them consistently and make judgements and estimates that are reasonable and prudent;. The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy the financial position of the Trust. They are also responsible for safeguarding the assets of the Trust and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

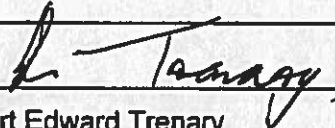

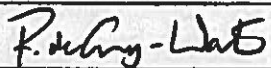

Section F**Other optional information**

[Empty box for other optional information]

Section G**Declaration**

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

Signed on behalf of the charity's trustees

		
	Albert Edward Trenary	Guy Philip Torre Stickney
		
Full name(s)	Rev. Philip de Grey-Warter	Daniel John Leafe

**Position (eg Secretary, Chair,
etc)
Date**

Chairman	



CHARITY COMMISSION
FOR ENGLAND AND WALES

ANCHOR ANGLICAN CHURCH FOWEY

1186018

Receipts and payments accounts

CC16a

For the period
from

29/10/2019

To

30/09/2020

Section A Receipts and payments

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Last year
	to the nearest £	to the nearest £	to the nearest £	to the nearest £	to the nearest £
A1 Receipts					
Gift Aid - Bank	43,678	-	-	43,678	-
Gift Aid - Envelopes	170	-	-	170	-
Loose plate collections	3,176	-	-	3,176	-
Donations appeals etc	34,705	-	-	34,705	-
Other funds generated	203	-	-	203	-
Fees for weddings and funerals	50	-	-	50	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	81,982	-	-	81,982	-
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	81,982	-	-	81,982	-
A3 Payments					
Giving to missionary societies	796	-	-	796	-
Giving - relief and development	495	-	-	495	-
Contribution to Bishop	3,000	-	-	3,000	-
Home mission	13,969	-	-	13,969	-
Salaries	34,326	-	-	34,326	-
Assistant staff costs	1,430	-	-	1,430	-
Working expenses of incumbent	3,075	-	-	3,075	-
Church maintenance	1,295	-	-	1,295	-
Rent	1,460	-	-	1,460	-
Administration	6,657	-	-	6,657	-
	-	-	-	-	-
Sub total	65,493	-	-	65,493	-
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	65,493	-	-	65,493	-
Net of receipts/(payments)	16,489	-	-	16,489	-
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	-	-	-	-	-
Cash funds this year end	16,489	-	-	16,489	-

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Bank account	16,489	-	-
		-	-	-
		-	-	-
	Total cash funds	16,489	-	-

(agree balances with receipts and payments account(s))

OK OK OK

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
<i>Daniel J Leafe</i>	MR DANIEL LEAFE	18/7/21
<i>M. A. Trenaby</i>	M. A. TRENABY	7 July 21