



Registered Charity No. 1191260

**TRURO EVANGELICAL CHURCH
TRUSTEES ANNUAL REPORT, ACCOUNTS and INDEPENDENT
EXAMINER'S REPORT
FOR THE 16 MONTHS ENDED 31 DECEMBER 2021**

**Truro Evangelical Church CIO
Charity number: 1191260**

Trustees' Annual Report
From 14th September 2020 to 31st December 2021

Objectives and Activities

The main purpose of Truro Evangelical Church is the advancement of the Christian faith in accordance with the church's Basis of Faith, primarily within Truro and the surrounding neighbourhood. In addition, the church also aims to carry out other charitable purposes that put into practice the Christian faith.

The main activities that relate to the church's purposes are: two Sunday services of corporate worship (morning and afternoon), with a fellowship lunch in between; meetings for prayer and Bible study each Tuesday evening; Sunday school for children aged under 11; weekly evangelistic outreach in Truro city-centre to share the Christian faith; monthly men's and ladies' breakfasts for fellowship and Bible study; monthly ladies' prayer meetings; occasional outdoor evangelistic services during the summer; promotion of mission and matters of social concern through prayer, financial giving and monthly donations of food to Truro Food Bank; monthly evangelistic outreach in conjunction with the Free Church in St Just, Penwith; and occasional informal social gatherings.

The trustees have given consideration to the Charity Commission's guidance on public benefit and confirm that benefit has been provided for any members of the public who wish to avail themselves of the spiritual support provided by the Sunday worship services, and the emotional support and company provided by opportunities to join us for lunch on Sundays; all of which is freely open to all. Further spiritual help is offered to all in the public who will receive, through the distribution of Christian literature and one-to-one conversations in our weekly city-centre outreach; through the distribution of Christian literature to the homes near where our services are held, at Christmas and Easter; and through our summer outdoor evangelistic services in a local park. Pastoral visiting for those in need is also available for any who wish to attend our services. Public benefit is also provided for those in financial need, through monthly food donations to the Truro Food Bank. Finally, all may benefit from the Christian teaching that is provided freely in our Sunday services, or to children through our Sunday school. Members of the public unable to attend in person are able to benefit from the services via Zoom video conferencing facilities, or subsequent free access to the sermons via the church's website.

Achievements and Performance

Sunday services

The covid pandemic meant that for many months we were unable to meet in person, or at our usual premises in Tregolls School. However, we are very grateful to St John's church for the use of their church hall for a good period (October 2020 to January 2021, then April to August 2021), before a very welcome return to the school at the end of August. We are also very grateful to have been able to run services on Zoom for those unable to attend in person, and to distribute DVDs and CDs to those unable to access Zoom. So, we are especially grateful to all who have been involved in helping with the challenge of using the technology and ensuring that everyone has been able either to participate live or to receive recordings. This has been a spiritual lifeline to the housebound and those at particular risk from covid.

Due to covid, we had decided to drop our Sunday lunches, to minimise risk of infection. We had moved our afternoon service to the evening, and kept this on 'Zoom only', for logistical reasons, while we used St John's Hall. It was a delight to resume our normal pattern of lunch followed by the afternoon service, when we returned to the school in August. But we await the improvement of covid circumstances before returning to our more visitor-friendly 'bring and share' lunches. Due to the effort involved in running Zoom, and the lack of demand, it was decided only to have the morning services as hybrid, with Zoom.

Our main ministry since our last AGM has taken us through the book of Revelation on Sunday mornings, which we completed in November. This has been a wonderful, enriching series that has urged us to persevere through the trials and opposition that believers face, and has thrilled us with the future with Christ that lies ahead for the faithful believer. On Sunday afternoons we completed a lengthy series in the book of Exodus, then went through the book of Ezra, before beginning a series in Isaiah. Our other elder, Patrick, has also continued to lead us faithfully through the letter to the Romans. Through all this, we have been encouraged, corrected, and challenged to live out the Christian faith with integrity and perseverance, rooted in a firm focus on the Lord Jesus Christ.

We have also put on a number of evangelistic guest services, for those seeking God and investigating the Christian faith, when it has been the 5th Sunday of the month, with titles such as, "How can I be sure I'm going to heaven?", "Where is God in a global pandemic?" and "Sin can't be condoned, but it can be covered". We were also able to take the gospel out to the community as a whole church, when we had an open-air service in Boscawen Park in July, with an encouraging number of the community listening in. We also heard encouraging personal testimonies from our members at these services, of how God transforms lives for the good.

We have also recently been able to reintroduce a Sunday school after the morning service, now that we are back at the school, and that more children are attending, led faithfully by Rosemary Griffiths.

Membership

It was a delight to welcome Ben Barker into membership, after his return to the Lord, prompted by his motor-neurone disease, and it has been so encouraging to have him worship with us on Zoom, and to listen to his solid hope in Christ. We have also been encouraged by welcoming into membership the long-standing friends and helpers of the church, Mike & Chris Fuller. But we lost one of our founding members to heaven, Doreen Johnson, and grieve our loss, albeit tempered with thankfulness to her Saviour. So, we end the year with 27 members, and give thanks to God for each precious brother and sister in Christ.

Evangelism

Our weekly evangelistic outreach in the city-centre has run consistently since our last AGM, apart from the lockdown from January to Easter. We thank God that we've been able to give out around 2000 gospel tracts in that time, and have 550 good gospel conversations, sharing the Christian faith. With a desire to take the gospel beyond Truro, and to help a strategically placed church, with whom we had personal links, we initiated a gospel outreach in St Just, joining to help the Free Church there, in September. We simply transported our Truro city-centre outreach to St Just once a month. There was a slow start, but it seems to be gradually building, with plenty of opportunities to share the Christian faith with locals.

Pastoral care

In the midst of a pandemic that led to feelings of social isolation and loneliness, it was a delight to be able to have some outdoor informal social gatherings through the period. We enjoyed two such gatherings at Gyllyngdune Gardens in Falmouth, another at Trellissick Gardens, and three small walking groups when we were limited to the 'rule of 6'. Furthermore, the church WhatsApp social group, enabling people to keep in touch with one another and with their current news and prayer needs, has proved a great blessing to a number, especially those less able to get out and socialise.

The men have been able to meet for men's breakfasts: on Zoom when food was not in order due to covid, but now in person once again, studying Psalms and the book of Daniel. The ladies continue to meet for virtual 'breakfasts' on Zoom, studying the book, 'Women of the Word'.

The elders have continued to visit both members and non-member regular attenders, as they have been able, for pastoral oversight. An informal team of pastoral visitors also visits members according to need.

Safeguarding

Patrick Buckley: Trustee Lead

Leota Morris: Safeguarding Officer

Christ Rotheray: Assistant Safeguarding Officer

We have kept up to date with Safeguarding training with a session on 12th November 2021. The theme was dealing with complaints: how to both acknowledge the complaint and not to treat its subject as convicted or vindicated until due process is complete. We have received certificates to show that we have attended the training session. We meet twice a year to check on Safeguarding.

Trustees' meetings

The trustees have met quarterly to ensure the church is meeting our main purposes of the advancement of the Christian faith and other Christian charitable purposes (see Objectives and Activities).

We considered the advancement of the faith outside of Truro, initiating increased prayer for missions during our Sunday morning services and a monthly gospel outreach in St Just. We considered the advancement of the faith through making disciples of our attenders, addressing the discipleship needs of various individuals. We updated our finance and reserves policies. We also addressed our charitable activity in the community, proposing to provide practical help for foreign immigrants.

Financial Review

For the period 14th September 2020 when we received our charity registration number to the end of financial year 31st December 2021

Total income: **£93,994**

Total expenditure: **£99,114**

These figures include two donations totalling £30,000 which was transferred out to our Investment Building fund.

Total funds on 31st December 2021: **£192,294.60**

The church has a policy for holding reserves equivalent to 3 months of the pastor's salary and expenses, rental of the school hall where we meet for worship, plus our missionary giving and bookkeeping fees, as a safety net to ensure these prime responsibilities can be paid. This amounts to £10 593.35.

Structure, Governance and Management

Truro Evangelical Church is a Charitable Incorporated Organisation (CIO). The governing document for Truro Evangelical Church is the Constitution based on the Charity Commission Association Model for a CIO, as approved for independent churches, in conjunction with our Church Handbook.

Trustees are the elders of the church, as according to the Constitution. They are nominated by the other elders and appointed by the vote of the membership at a members' meeting. In the event (as is current) where we have fewer than 3 elders, the third trustee is similarly nominated by the other trustees and appointed by the vote of the church members.

Most of the members volunteer their services to help in the life of the church, according to their ability. There are too many to name for personal thanks, and we do not wish to downplay the significance of those with limited physical capabilities, who are nonetheless stalwart pillars upholding the church by their faithful prayers. However, the trustees would like to give particular thanks to Priscilla Buckley for her diligent services as treasurer, and to Paul Sebuava for his faithful and tireless service in ensuring the practical functioning of our Sunday services.

Reference and Administrative Details

Charity name: Truro Evangelical Church CIO

Charity number: 1191260

Charity's principal address: 27 Navigator Way, Truro, Cornwall, TR1 3GE

Independent Examiner: Rev. Michael Coles BSc. (Fully trained HMIT) 14 Pengarth
Road Falmouth TR11 2TY

Bank: Lloyds Bank plc

Lewisham (309089) Branch
PO Box 1000
BX1 1LT

Charity trustees

Name: Office:

Patrick Buckley Elder

Nick Fuller Elder (pastor)

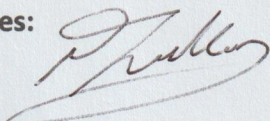
Robin Griffiths Deacon

Declarations

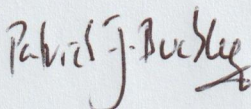
The trustees declare that they have approved the Trustees' Report above.

Signed on behalf of the charity's trustees:

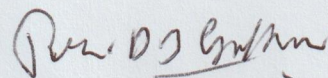
Signatures:



Nicholas Fuller



Patrick Buckley



Robin Griffiths

Position:

Chair

Trustee

Trustee

Date:

8th March 2022

TRURO EVANGELICAL CHURCH
Charitable Incorporated Organisation No. 1191260
CHARITY COMMISSION STATEMENT OF FINANCIAL ACTIVITIES [INCLUDING INCOME AND
EXPENDITURE ACCOUNT] FOR 16 MONTHS (14th Sept 2020) END 31st December 2021

	Note	Unrestricted	Restricted	Total
INCOME		£	£	£
	1			
Regular Giving		58,760	187	58,947
Other		31,000		31,000
Gift Aid claim		4,047		4,047
TOTAL INCOME		93,807	187	93,994
EXPENDITURE		£	£	3
	2			
Regular outgoing		58,427	187	58,614
Transfer		9,500		9,500
Other		31,000		31,000
TOTAL OUTGOINGS		98,927	187	99,114

Balance in Bank @ 14th September 2020 £22,550

Balance in Bank @ 31st December 2021 £17,431.18

Note 1

£1,000 was given for an anonymous gift to a 3rd party but returned to the sender.

Two 'one-off' donations (£20,000 and £10,000) were given and moved into the CCLA/COIF Building Fund

The restricted gifts and giving was for Harvest and Christmas gifts supporting asylum seekers through our mission partner Lynne McLeavy.

Note 2

£9,500 (money saved from not renting the school for our meetings during the lockdown months) was transferred to our CCLA Building Fund.

£30,000 (2x donations) was moved to our CCLA Building Fund.

£1,000 was returned to sender as it was not possible to forward it to the 3rd party (Note 1)

Regular outgoing		58,427	187	58,614
		£		£
Pastor				
Stipend		30,286		30,286
HMRC		6,910		6,910
Pension		2,079		2,079
Ministry				
Pastor's expenses	3	1,244		1,244
Rent		3,975		3,975
Fees/Insurance		1,343		1,343
Solicitors (setting up CIO)		1,258		1,258
Evangelism		375		375
Visiting preachers		360		360
AV Equipment		1,168		1,168
Printing/Office costs		694		694
Children's work		10		10
Safeguarding training		450		450
Mission support total	4	8,275	187	8,462

Note 3

Pastor's expenses include:

Travel/Conferences £520, Evangelism/Tracts £412, Zoom charges £144, Sundries £168

Note 4

Mission

Truro Evangelical Church regularly supports six mission organisations/individuals. Gifts are sent quarterly and over the 16 months of this report, £1,094 has been given to each of the six –

London Seminary, UFM (Lynne McLeavy), SIM (Matt and Nair Jones), GBM (Jason and Andrea Murfitt), Grace Partnership (Jyoti Chakravartty, India), and International Mission to Jewish People.

We have given voluntary donations to Fellowship of Independent Evangelical Churches over the sixteen months of £1036.

We have also given individual missions and individuals one-off gifts when a need has arisen. Middle East Reformed Fellowship - £75

Caring for Life - £100

M&J Griffiths in Myanmar - £200

L. McLeavy for asylum seekers harvest and Christmas gifts - £200 plus £187 designated Emmanuel Church, Marlborough for the support of their trainee - £100

Investment Funds

Truro Evangelical Church has three accounts in the COIF Charity Deposit Funds (CCLA Investment Management Ltd – a general account, a Church Building Fund account, and a Benevolence Fund account. Interest is added into the accounts and quarterly statements are sent. The accounts are designated but not restricted.

We were left a legacy in 2019 and this was put into the General Fund. We are hoping to employ a Trainee pastor in 2022 and the cost for this will come from this fund. The Building Fund was set up to save money for when/if a building became available for us to purchase as a church building. This is not a restricted fund and those asking for money to be credited to this account know that if we are not able to purchase a building it can be used for the work of the church or employment of additional staff.

The Benevolence Fund is for one-off special gifts to those experiencing difficulty and is at the discretion of the Pastor and Elder.

Funds	14 th Sept '20	Interest	Out	In	31 st Dec '21
Lloyds A/C	22,550.46				17,431.18
General Fund	101,607.93	15.57			101,623.50
Building Fund	32,844.67	8.31		39,500.00	72,352.98
Benevolence Fund	886.79	0.15			886.94
Totals	£157,889.85	24.03		39,500.00	£192,294.60

Statement of assets and liabilities on 31 December 2021

Equipment has been bought over the last few years for the use of Zoom both during lockdown and now as a hybrid use in the in-person services.

The value of the assets owned are approx.£2,000.

The church does not own any property.

We do not have any debts or liabilities due to the church.

Serious incidents

We have not had any serious incidents in our charity over this period of 16 months.

Fundraising

We do not raise funds from the public.

Grant making/receiving

We do not have any grants or receive income from other contracts with central government or local authorities. We received no payments from the government's furlough programme during the pandemic.

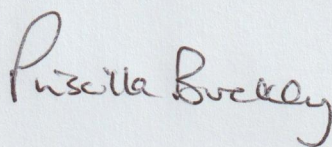
We do not receive income from outside the UK.

Employees

The church has one employee whose remuneration and expenses were not in excess of £60,000. No remuneration or trustee expenses were paid to any other trustee during the year nor to any person connected to them other than refunds of legitimate trustee expenses.

The accounts were approved by the trustees and signed on their behalf on by

Signed:



Priscilla Buckley

Treasurer

Date:

8 March 2022

Independent Examiner's Report to the members/trustees of Truro Evangelical

Church. I report on the accounts for the year ended 31st December 2021

Respective responsibilities of the Trustees and Independent Examiner

The trustees of the charity are responsible for the preparation of the accounts. They consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the General Directions given by the Charity Commissioners section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

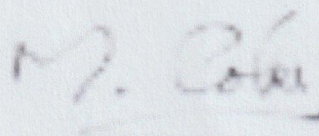
Basis of Independent Examiner's Statement

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the management committee concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently I do not express an audit opinion on the accounts.

Independent Examiner's Statement

In connection with my examination, no matters have come to my attention:

1. which give me reasonable cause to believe that in any material respect the requirements
to keep accounting records in accordance with s.130 of the 2011 Act; or to prepare accounts which accord with these accounting records have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Signed:
Michael C Coles B Sc (Fully trained HMIT)
14 Pengarth Road
Falmouth TR11 2TY 18th February 2022