



Registered Charity No. 1191260

TRURO EVANGELICAL CHURCH

**TRUSTEES' ANNUAL REPORT, ACCOUNTS and INDEPENDENT
EXAMINER'S REPORT
FOR THE 12 MONTHS ENDED 31 DECEMBER 2024**

Truro Evangelical Church CIO
Charity number: 1191260

Trustees' Annual Report

From 1st January to 31st December 2024

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; weekly evangelistic outreach in Truro city-centre to share the Christian faith; monthly ladies' breakfasts and occasional men's gatherings 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 pre-Christmas distribution of Christian literature to the homes near where our services are held; and through our summer outdoor evangelistic services in a local park and carol service on a local farm. In all this, the gospel of Jesus Christ is explained and freely offered: the good news that receiving Jesus Christ as one's Lord and Saviour can bring peace, joy, meaning and hope. The Bible teaches, and history affirms, that this gospel has the public benefit of being able to transform broken and troubled lives and communities.

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 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 joining the Sunday morning service on Zoom, or subsequent free access to the sermons via the church's website.

Achievements and Performance

Sunday services

The year began with a highlight in a service of thanksgiving for 25 years of TEC's history. We were joined by many friends from across Cornwall, and had a warm exhortation, from Hebrews 12, to look to Jesus, given by FIEC ministry adviser, Ray Evans. Our main ministry this year began by completing the second section of Isaiah, from chapters 51 to 55, with wonderful views of Jesus in the prophetic Servant songs. We then had a short series addressing such contemporary social issues as addiction, mental illness, homosexuality and transgenderism. After a 3-month sabbatical for our pastor, Nick Fuller, the main ministry began a series in Luke's gospel, anticipating the birth of the Messiah, in the months leading up to Christmas. Once a month, and every other week during Nick's sabbatical, our other elder, Patrick Buckley, has been leading us through Romans chapters 9 to 11, with its great focus on election and God's dealings with Israel. We have also been blessed by the occasional ministry of our members, Ian Leedham and Robin Griffiths, and a number of visiting preachers, especially during Nick's sabbatical.

On Sunday afternoons our interactive Bible studies continued and completed a series in Acts begun last year, identifying the powerful work of Jesus by his Holy Spirit in the life of the early church. We then began a new series working through the Apostles' Creed, studying the core tenets of the Christian faith. Concurrently, we have run a Sunday school for children. Furthermore, alongside a monthly Bible club ('Connect') for primary-school aged children from the estate we meet on, we then began a monthly afternoon Bible club in September, for secondary-school aged children, called 'Connect-Plus'.

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, such as when it has been the 5th Sunday of the month. In addition, we were able to take the gospel out to the community as a whole church, when we had three open-air services in Boscawen Park over summer. We also heard encouraging personal testimonies at these services, of how God transforms lives for the good.

Our morning services have also been run with Zoom, for the benefit of members unable to attend in person due to ill-health or immobility.

Membership

It was a delight to welcome into membership Kristine Savicka, who has already been a great help through keeping our website up-to-date. Sadly, we have had a few losses this year: the removal from membership of Darrel Leigh for no longer walking in the Christian faith, and our dear brothers Peter Johnson and Robin Griffiths passing on to be with Christ, which is better by far. So we end the year with 24 members, which continues a slow decline in numbers, suffered virtually every year for the last 7 years. This is a matter for our concern and prayer. But we give thanks to God for each precious brother and sister in Christ.

Evangelism

Our weekly evangelistic outreach (a book table) in the city-centre has run consistently since our last AGM. We praise God that we have been able to give out thousands of gospel tracts in that time, and have many hundreds of good gospel conversations, sharing the Christian faith. Since October our team has been strengthened by an enthusiastic lady from St Ives, and our own Phil Willets, adding to our staunch team of regular evangelists: Patrick, Priscilla, Ian, Ursula, Rosemary, Chris and Nick, and we are grateful for Hugo's partnership when able. We give thanks to God for all the open doors

for the gospel, and for the inestimable privilege to proclaim the Saviour, Jesus Christ.

With a desire to take the gospel beyond Truro, and to help a strategically placed church, with whom we had personal links, we continued to transport our book table to St Just once a month, joining to help the Free Church there. We give out a different set of tracts, inviting people to the Free Church, joined faithfully by Jean and Fran China from the church there. This year we have had dozens of good gospel conversations.

We also had an evangelistic meeting at our anniversary weekend, with a gospel message from Ray Evans (FIEC), and an evangelistic meal at Epiphany House, in December, with a low-key evangelistic epilogue from local Open-Air missionary Bernard Little, to bring the good news to our friends and colleagues. We were encouraged by a good number of visitors who heard the gospel message. Finally, this year's carol service on a local farm was a particular highlight, with by far the largest number of unbelievers we have ever had in attendance (over 100), to hear the good news of Jesus come to save us from our sins, in the context of a truly memorable evening. Thanks go to Leota for her hard labourers in organising the event.

We also seek to bring gospel hope to those in need through involvement with two local initiatives:

(i) Southwest Community Chaplaincy assists in helping people discharged from prison to settle back into life after prison through support by mentors. Patrick Buckley, one of our elders, has been supporting someone in this position. This involves regular meetings in a coffee shop to review how the person is getting on with employment and supporting agencies post-prison.

(ii) Jericho Road: this is a project run by the vicar of St John's Church, Truro to provide spiritual support for homeless people. Patrick and Priscilla Buckley have assisted with meeting at St John's church for a service and a chat. However, this ministry sadly ceased earlier in the year, due to lack of take-up.

We give God the thanks and praise for all the opportunities to speak about him and our wonderful Saviour Jesus, and pray that he would bring many of these people into a loving relationship with him, for the saving of their souls.

Pastoral care

The elders have continued to visit, or meet up with, both members and non-member regular attenders, as they have been able, for pastoral oversight. Informal pastoral visiting also occurs as members look out for one another, and visit one another as the need arises. In addition, our church WhatsApp social group continues to keep members connected with one another with their current news and prayer needs, and proves a great blessing to a number.

The sense of loving community enjoyed by the church has also been fostered by informal get-togethers, including: an afternoon of fun and games in a nearby community centre in March; a pasty lunch and walk at Trellissick Gardens on Good Friday; and an afternoon tea gathering at Gyllyngdune Gardens in Falmouth in September. Regular fellowship is enjoyed at our weekly Sunday lunches together.

The opportunity for the men of the church to have fellowship together has changed this year from monthly breakfasts to occasional evening gatherings for leisure activity and sharing together, which better suits our current needs and availability. In October we enjoyed an evening of tennis instruction, led by our own brother and coach, Vaughan, and followed by a delicious meal at the Buckleys'.

The ladies too enjoy mutual support and edification, both in monthly prayer meetings, and also in their monthly breakfasts, kindly provided by Priscilla and Leota, where they study Scripture and relevant issues together.

Safeguarding

Patrick Buckley: the trustee lead

Leota Morris: Safeguarding Officer

Chris Rotheray: assistant Safeguarding Officer

A training session on Zoom for all those involved in teaching children and caring for vulnerable people was arranged for March.

Thanks to Leota and Chris for their diligence and support in this area of the church life.

Trustees' meetings

Unfortunately, due to the long-term illness of one of our trustees, Robin, and also the sabbatical of the chair, Nick, the trustees have not been able to meet together this year. However, the elders have met many times to ensure adequate oversight of the church, and to give attention to the church's stated aim of advancing the Christian faith within Truro and the surrounding neighbourhood.

With respect to advancing the faith through making disciples of our attenders, we propose to deepen our reflections on the sufferings of the Saviour, and deepen our fellowship and prayerful concern for one another, through monthly 'Agape feast' services, centred around a meal and celebration of the Lord's Supper.

With respect to advancing the faith within the locality, we intend to begin a Christianity Explored course in a local restaurant, at the end of January, inviting friends and contacts to discover more about Jesus.

Sadly, the year ended with the death of Robin. Patrick and Nick wish to record their deep gratitude for Robin's wise and helpful contributions to the trustees' meetings, and his steadfast eagerness that the church meet its aim to advance the Christian faith. He will be much missed. His death requires that a third trustee be appointed to meet the Charity Commission requirements, and we hope to appoint such a trustee at our Annual General Meeting.

Financial Review

For the period 1st January 2024 to the end of financial year 31st December 2024

Total income:	£71,124
Total expenditure:	£62 615
Total funds on 31 st December 2024:	£234,806

The church has a policy for holding reserves equivalent to 3 months of the pastor's salary and expenses, rental of the community 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 £13 600.

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. They 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.

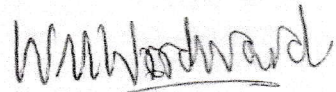
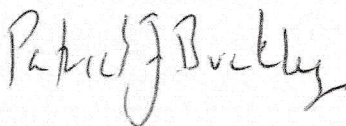
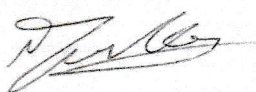
Reference and Administrative Details

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	
<i>Name:</i>	<i>Office:</i>
Patrick Buckley	Elder
Nick Fuller	Elder (pastor)
William Woodward	

Declarations

The trustees declare that they have approved the trustees' report above.
Signed on behalf of the charity's trustees:

Signatures:



Position:

Nick Fuller
Chair

Patrick Buckley
Trustee

William Woodward
Trustee

Date:

12.5.25

TRURO EVANGELICAL CHURCH
Charitable Incorporated Organisation No. 1191260
CHARITY COMMISSION STATEMENT OF FINANCIAL ACTIVITIES [INCLUDING INCOME AND EXPENDITURE ACCOUNT] FOR 12 MONTHS 1st January - 31st December 2024

	<u>Note</u>	<u>Unrestricted</u>	<u>Restricted</u>	<u>Total</u>
<u>INCOME</u>		£	£	£
Regular Giving	1	44,722	945	45,667
One-off gifts	2	8,450	1,250	9,700
Gift Aid & GASD claim		5,687		5,687
Deposit funds interest		10,070		10,070
<u>TOTAL INCOME</u>		68,929	2,195	71,124
<u>EXPENDITURE</u>		£	£	£
Regular outgoing		59,220	945	60,165
One-off outgoings	2 & 3	1,200	1,250	2,450
<u>TOTAL OUTGOINGS</u>		60,420	2,195	62,615

Balance in Bank @ 1st January 2024 = £17,615
Balance in Bank @ 31st December 2024 = £16,054

Note 1. The restricted gifts were towards the Evangelicals Now newspaper, gifts to the Truro Foodbank, payments towards the evangelistic meals held in Epiphany House in December and towards the community 'Carols by Candlelight' held in a local farm barn.

Note 2. A bequest of £5,000 was left the church by a deceased church member to be used as we see fit. A gift of £2,250 was received as a gift from a local church that was closing.

Note 2 & 3. A one-off designated gift of £1,000 was given to be passed anonymously to a needy church member. £250 was transferred from the Benevolence Fund and designated as a gift to help a church member. A transfer of £500 was also made but returned to the Benevolence Fund. A mistaken deposit of £700 was made and immediately returned to the giver.

Regular outgoing		£60,420	£2,195	£62,615
Pastor				
Stipend		28,860		28,860
HMRC		6,516		6,516
Pension		2,099		2,099
Ministry				
Pastor's expenses	4	988		988
Rent		6,012		6,012
Fees/Insurance		1,859		1,859
Evangelism/books		820		820
Preaching expenses		750		750
AV Equipment		58		58
Printing/Office costs		126		126
Children's work		356		356
Refreshments/Sundries		378	805	1,183
Other monies out	2/3	1,200	1,250	2,450
Mission support total	5	10,398	140	10,538
TOTAL OUTGOING		£60,420	£2,195	£62,615

Note 4. The **Pastor's expenses** include books for evangelism and conference expenses as well as the 45p per mile travel using his own car.

Note 5. Mission

Truro Evangelical Church regularly supports six mission organisations/individuals. Gifts are sent quarterly and over the year £854.00 has been given to Armond Anderyassian (Church evangelism in Arequipa, Peru). London City Mission (James Tredgett), GBM (Jason and Andrea Murfitt), Grace Partnership (Jyoti Chakravartty, India), International Mission to Jewish People, and the London Seminary. An additional gift of £1,100 was given to Jyoti Chakravartty for the purchase of air conditioning units for his mission. Also, a extra gift of £250 was sent to I.M.J.P for an evangelistic mission in Australia.

We have given voluntary donations to Fellowship of Independent Evangelical Churches over the year of £1,074. We support a small church in St. Ives (£500 during 2024) and have given one-off gifts to missions and churches when a need has arisen - totalling £2,290. These include the Open-Air Mission, West Cornwall Convention, Truro Foodbank, Hoylake Church, the Free Grace Baptist Church and Evangelical Press Missionary Trust.

Investment Funds

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

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	1 st January '24	Interest	Out	In	31 st Dec '24
Charities Deposit					
General Fund	116,665.73	6,094.16			122,759.88
Building Fund	75,290.03	3,932.86			79,222.89
Benevolence Fund	922.93	42.50	750.00	500.00	715.43
Training Fund	nil				nil
Total of COIF funds with CCLA	£192,878.69	£10,069.52	750.00	500.00	£218,752.00

Statement of assets and liabilities on 31 December 2024

The value of the assets owned are approx. £3,000.

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 12months.

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 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.

Our Pastor is a trustee and receives remuneration but not for work as a trustee. 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: 12th May 2025

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

I report on the accounts for the year ended 31st December 2024

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.

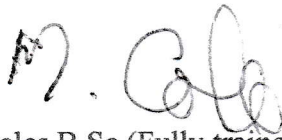
Basis of Independent Examiner's Statement

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 March 2025