



Registered Charity No. 1191260

TRURO EVANGELICAL CHURCH

**TRUSTEES' ANNUAL REPORT, ACCOUNTS and INDEPENDENT
EXAMINER'S REPORT
FOR THE 12 MONTHS ENDED 31 DECEMBER 2025**

Truro Evangelical Church CIO
Charity number: 1191260

Trustees' Annual Report

From 1st January to 31st December 2025

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 in a nearby school. 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. Those 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

Our main ministry this year continued a series in Luke's gospel, from after the narrative of Jesus' birth, in chapter 2, through to the end of his 'sermon on the plain', in chapter 6. It has been wonderful to see Luke's emphasis on Jesus coming to bring hope to the poor and needy, and challenging to sit under Jesus' no-nonsense teaching about how his followers ought to behave. We also took a break in the middle of the Luke series to look at some significant passages in 1 & 2 Kings that had blessed the pastor on his sabbatical the previous year, with some prophetic glimpses of Christ seen in King Solomon and the prophet Elisha. Once a month our other elder, Patrick Buckley, has been leading us through Romans chapters 12-14, considering the ethical responsibilities of believers towards God, one another and governing authorities, in response to God's gracious salvation. We have also been blessed by the occasional ministry of a number of visiting preachers.

On Sunday afternoons our interactive Bible studies continued and completed a series in the Apostles' Creed begun last year, studying the core tenets of the Christian faith. We then completed a series working through the letter of James, with his exhortation to put our faith into practice. In autumn we began a series of studies based on Andy Paterson's book, 'Ready? Evangelism for everyone', exhorting us to consider ways in which our lives can encourage others to put their faith in Jesus. Concurrently, we have run a Sunday school for secondary-school aged children, called 'Connect-Plus'. In February we introduced a monthly 'Agape feast', where we enjoyed a hearty lunch together, followed by a service celebrating the Lord's Supper. Our aim was to improve our fellowship and give more attention to Christ's death for his people. The monthly repetition of a grand meal proved over burdensome with our limited manpower, and we reduced that aspect to quarterly.

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 four open-air 'Praise in the Park' events in Boscawen Park over summer. We sang a number of old favourite hymns, and heard simple gospel preaching from our elders, and encouraging personal testimonies of how God transforms lives for the good.

Due to a fire in the Trelander Community Centre, where we had been meeting, we were temporarily rendered 'homeless' in September. But instantly God provided our new venue: the community centre on the Malabar estate. We give him thanks and praise for such swift and suitable provision, but prayerfully await the construction of a new larger community centre next door.

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

This year began with the appointment of Leota Morris to be our church administrator, which has proved a great blessing to the organisation, fellowship and evangelism of the church, and we give thanks to God for Leota. It was a delight to welcome into membership Phil Willets, who has thrown himself into our weekly outreach in the city-centre, eager to share the gospel of Jesus. Sadly, we have had a few losses this year: our dear sister Wendy Sharpless being promoted to the glories of heaven; the removal from membership of Jolena Salunga for non-attendance, and the resignation of

Elizabeth Haigh. So we end the year with 22 members, which continues a slow decline in numbers, suffered virtually every year for the last 8 years. We pray for God to add to our number those being saved, and workers for the harvest field. But we give thanks to God for each precious brother and sister in Christ, and trust that his power is made perfect in our weakness.

Evangelism

a) Courses

At the beginning of the year we ran the 7-week video course, Christianity Explored, grateful to use the facilities of Petty Fours restaurant. Leota provided wonderful home-cooked meals, which were followed by a video and discussion based on Mark's gospel, exploring who Jesus is, why he came and what it means to follow him. It was encouraging to have five seekers join us for some or all of the course, most wanting to know more.

Then in summer we ran the 7-week video course, Life Explored, again grateful for the use of the same restaurant, but with just coffee and cake. Each video/discussion looked at a different idol in our lives, and at how only the true God can fill the hole that we try to fill with that idol. We were joined by two or three seekers, for whom we continue to pray.

b) City-centre outreach

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. Our team comprises Patrick, Priscilla, Ian, Ursula, Rosemary, Phil, Chris R and Nick, with occasional help from an enthusiastic lady from Penryn. We give thanks to God for all the open doors for the gospel, and for the inestimable privilege to proclaim the Saviour, Jesus Christ.

We also had a special week of outreach in June, in which we hired a room in the city-centre and held a coffee morning for a couple of hours, inviting people from the street in "for a coffee and a chat", giving free drinks and cake as we sat down and talked about the gospel hope. We were delighted by the warm response and great opportunities to speak about Jesus. In the afternoons we engaged in open-air street preaching, with a board for visual aids, again encouraged by the response and opportunity, both for public proclamation and also for a number of good conversations that resulted. These activities led into the Life Explored course described above. It was thrilling to see virtually every church member making time to get involved and help out in this special week.

As a result of that week we decided to make the coffee morning a regular monthly feature, called 'Hope for Truro', beginning in autumn, and have had many encouraging opportunities to chat to people about faith in Jesus, in a warm, relaxed and happy environment. We are very grateful for the sizeable band of volunteers from the church (too many to name) who help variously in the baking and serving of refreshments, inviting people in from the street, and engaging in gospel conversation.

c) Events

We had an evangelistic harvest meal at the Carnon Inn in October, with a low-key evangelistic epilogue from local Open-Air Campaigner Marten Holmes, to bring the good news to our friends and neighbours. We were encouraged by a good number of visitors who heard the gospel message. Then we held our carol service in a nearby school hall, with a good number of unbelievers present to hear of the example of the wise coming to worship the greatest of all kings. Thanks go especially to Rosemary for her labourers in organising the catering and the children's sketch.

d) St Just

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, aiming at 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, and recently by our own Ian. This year we have had a number of good gospel conversations.

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.

Community-focussed endeavours

Each month church members and attenders have donated a considerable amount of packaged food to make a corporate gift to the Truro Food Bank, to help those in the community who are in financial need. Furthermore, the city-centre outreach sometimes puts us into contact with the homeless, lonely and other needy persons, who receive from us emotional and spiritual support, and sometimes practical help such as being bought food or clothes. Members are encouraged to be actively involved individually in their communities, and several give their time and efforts to do good in Truro or among their communities, such as volunteering in local schools, a charity shop, a vaccination clinic, a community choir for the blind and the Food Bank. Patrick Buckley also continues to work with Southwest Community Chaplaincy in mentoring people discharged from prison, helping them to settle back into life after prison.

Two volunteer days were organised by the Trelander Community Centre committee in conjunction with City Life Church in February and May, to help maintain the community centre. Several of our members gave gladly of their time and energies to help with cleaning, painting, litter-picking and gardening jobs.

A stall at the Truro Children's Day was organised by Rosemary Griffiths with support from a number of the members of the church, with a colourful display of the story of the Bible and multiple activities for children to engage with. Leota Morris particularly contributed to the packs of the activities available to children for them to take home. Members of the church manned the stall in the piazza throughout the day. Many families stopped by, with children enjoying colouring and making small models while parents were engaged in conversation. Everyone visiting the stall was offered a gift pack containing the Bible story book and an activity. Despite some heavy rainstorms during the day, everyone involved enjoyed the friendly atmosphere and interactions, and good conversations were had with surrounding stallholders. It was a great day. A number of the packs were taken. The Church felt it was an opportunity to be taken in 2026.

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: a pasty lunch and relaxed afternoon on Good Friday at the home of Chris Rotheray; meeting for tea and cake at Gyllyngdune Gardens in Falmouth in May; a fish and chips supper on Porthtowan beach in June; and a tea and cake celebration for decade birthdays at Killiow in November. Regular fellowship is enjoyed at our weekly Sunday lunches together, especially at our quarterly Agape feasts.

The ladies of the church 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

We have not met through 2025. And so we must meet in 2026 to discuss safeguarding policy and check DBS, whether any need to be renewed. Patrick Buckley joined an online session run by Christian Safeguarding Service dealing with recording low levels of concern in a church, storage of information and different practises in recording concerns. The session ended with a briefing on a new bespoke computer program that is intended to make recording of concern, retrieval of information and security easier. We have not met because of illness and forgetfulness. We are aiming to address this. Thanks to Leota and Chris for their diligence and support in this area of the church life.

Trustees' meetings

At the last AGM we added Will Woodward as a trustee, to replace Robin Griffiths, after his sad death. We have met to give attention to the church's stated aim of advancing the Christian faith within Truro and the surrounding neighbourhood.

We considered our charitable works, persuaded that we are 'putting our faith into practice' (as our charitable aim) by our monthly contributions to the Food Bank, our emotional and practical support of needy people at the book table and coffee morning, also offering them Sunday lunch, and by individual members actively volunteering in the community in a number of different ways (see Objectives and Activities).

We considered the advancement of the faith within Truro and the surrounding neighbourhood, assessing our evangelistic activities. We decided to propose to the church that we move our afternoon services to the Malabar estate, in order to begin reaching out with the gospel to this community. We discussed the possibility of making these services more accessible to unbelievers. God in his providence accelerated this ahead of a members' meeting, by forcibly removing us wholesale from Trelander to Malabar via a fire in the Trelander Community Centre.

We also considered the advancement of the faith outside of Truro, and decided that we should propose to cease our support of the London City Missioner James Tredgett, now that he has begun working full-time for the Globe Church, and not to replace him, but concentrate our resources on the five remaining causes that we support. We also hope to have representatives of these causes joining our missionary prayer meetings on Zoom, to improve our support of them.

Financial Review

For the period 1st January 2025 to the end of financial year 31st December 2025

Total income:	£124,704 plus deposit funds interest £9,531 =	£134,235
Total expenditure:	£68,025 plus transfer of £63,300 to funds =	£131,325
Total in our CCLA/COIF deposit funds on 31 st December 2025:		£277,946
Total in Bank and Deposit funds on 31 st December 2025:		£287,378

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 £13,000.

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

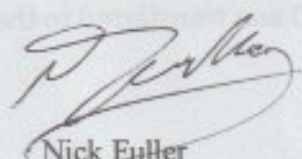
Charity trustees

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

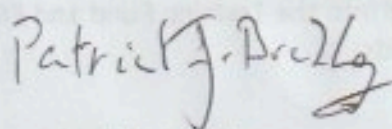
Declarations

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

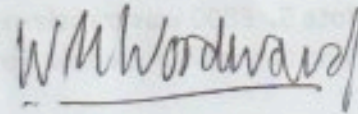
Signatures:



Nick Fuller
Chair



Patrick Buckley
Trustee



William Woodward
Trustee

Date:

25.1.26

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 2025

	<u>Note</u>	<u>Unrestricted</u>	<u>Restricted</u>	<u>Total</u>
<u>INCOME</u>		£	£	£
Regular Giving	1	41,906	1,348	43,254
One-off gifts	2	75,500		75,500
Gift Aid & GASD claim		5,950		5,950
TOTAL INTO BANK		123,356	1,348	124,704
Plus Interest from funds	3	9,531		9,531
<u>TOTAL INCOME</u>		132,887	1,348	134,235
<u>EXPENDITURE</u>		£	£	£
Regular outgoing		59,177	1,348	60,525
One-off outgoings	4	7,500		7,500
<u>TOTAL EXPENDITURE</u>		66,677	1,348	68,025
Deposits into CCLA funds	5	63,300		63,300
<u>TOTAL OUTGOINGS</u>		129,977	1,348	131,325

Balance in Bank @ 1st January 2025 = £16,053
Balance in Bank @ 31st December 2025 = £9,433

Note 1. The restricted gifts were towards the Truro Foodbank, payments towards the evangelistic Harvest meals and towards our ongoing evangelistic work, purchase of books and rent of rooms and expenditure associated with the Christianity Explored Course and Hope for Truro Coffee and Chat mornings.

Note 2. A bequest of £75,000.00 was left to the church by a deceased church member to be used as we see fit. A gift of £500 was received as a one-off gift.

Note 3. The interest in the Deposit accounts remains in the account funds but counted here as income.

Note 4. A tithe of the bequest was sent to London Seminary to be used as a bursary for a student.

Note 5. £800 was transferred into the Training Fund and £62,500 was transferred to the General Fund in the CCLA Deposit Funds.

Regular outgoing		Unrestricted	Restricted	Total
Pastor				
Stipend		30,016		30,016
HMRC		6,766		6,766
Pension		2,021		2,021
Ministry				
Pastor's expenses	6	1,020		1,020
Rent		4,595		4,595
Fees/Insurance		1,595		1,595
Evangelism/books		1,679	1,183	2,862
Preaching expenses		165		165
Administrator		3,000		3,000
Printing/Office costs		325		325
Children's work		118		118
Refreshments/Sundries		1,134	165	1,299
Other monies out	4	7,500		7,500
Mission support total	7	6,744		6,744
Transfer to Deposit account		63,300		63,300
TOTAL OUTGOING		£129,978	£1348	£131,326

Note 6. The **Pastor's expenses** include books for evangelism and conference expenses as well as the 45p per mile travel using his own car.

Note 7. Mission

Truro Evangelical Church regularly supports six mission organisations/individuals. Gifts are sent quarterly and over the year £718.00 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.

We have given voluntary donations to Fellowship of Independent Evangelical Churches over the year of £926, and we support a small church in St. Ives £960. We have also given one-off gifts to missions and churches when a need has arisen - totalling £550. These include the Slavic Gospel Association, Open Doors, IMJP, and the Open-Air Mission.

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.

CCLA/COIF Charities Deposit Funds	January 1 st '25	Interest Dec'24 to Dec'25	Out	In	December '25
General Fund	124,224.30	6,044.67		62,500.00	192,768.97
Building Fund	80,167.95	3,426.26			83,594.21
Benevolence Fund	722.15	30.87		800.00	753.02
Training Fund	--	29.50			829.50
Totals	£205,114.40	£9,531.30		£63,300.00	£277,945.70

Statement of assets and liabilities on 31 December 2025

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 12 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.

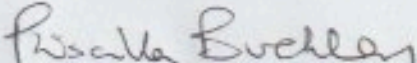
We do not receive income from outside the UK.

Employees

The church has one employee whose remuneration and expenses were not in excess of £60,000.

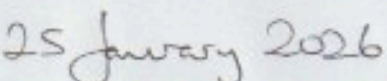
Our Pastor is a trustee and receives remuneration but not for work as a trustee. No remuneration or trustee expenses were paid to any other trustee during the year nor to any person connected to them other than refunds of legitimate trustee expenses.

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

Signed: 

Priscilla Buckley

Treasurer

Date: 

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

I report on the accounts for the year ended 31st December 2025

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.

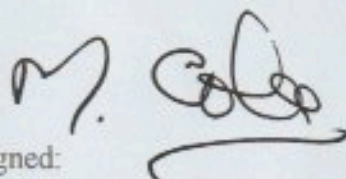
Basis of Independent Examiner's Statement

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

09th February 2026