

# GRACE COMMUNITY CHURCH MORVAL

England & Wales · Charity number 1197183

## Details

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**Status** Registered

**Legal form** CIO

**Registered** 2021-12-16

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

## Contact

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**Address** Grace Community Church  
Morval  
Looe  
PL13 1PR

**Phone** 01503240930

**Email** [office@gracecc.co.uk](mailto:office@gracecc.co.uk)

**Website** [www.gracecc.co.uk](http://www.gracecc.co.uk)

## Activities

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**Objects:** 1. THE ADVANCEMENT OF THE CHRISTIAN FAITH IN ACCORDANCE WITH THE BASIS OF FAITH PRIMARILY BUT NOT EXCLUSIVELY WITHIN MORVAL AND THE SURROUNDING AREAS, AND 2. SUCH OTHER CHARITABLE PURPOSES AS SHALL, IN THE OPINION OF THE CHARITY TRUSTEES, PUT INTO PRACTICE THE CHRISTIAN FAITH IN ACCORDANCE WITH THE BASIS OF FAITH, INCLUDING BUT NOT LIMITED TO: THE PREVENTION AND RELIEF OF NEED, HARDSHIP AND SICKNESS; THE ADVANCEMENT OF EDUCATION; AND THE PROVISION OF FACILITIES IN THE INTERESTS OF SOCIAL WELFARE FOR RECREATION OR OTHER LEISURE TIME OCCUPATION OF INDIVIDUALS WHO HAVE NEED OF SUCH FACILITIES BY REASON OF THEIR YOUTH, AGE INFIRMITY OR DISABILITY, FINANCIAL HARDSHIP OR SOCIAL CIRCUMSTANCES WITH THE OBJECT OF IMPROVING THEIR CONDITIONS OF LIFE; PROVIDED THAT THE ADVANCEMENT OF SUCH PURPOSES MUST BE UNDERTAKEN IN A MANNER THAT IS CONSISTENT WITH THE DOCTRINAL DISTINCTIVES AND ETHICAL STATEMENTS AS MAY BE ADOPTED AND AMENDED BY THE CHURCH FROM TIME TO TIME IN ACCORDANCE WITH THE PROVISIONS OF THE CHURCH HANDBOOK.

**Activities:** Provide religious and charitable services. Small groups meet mid-week for study, prayer, social action and care. Support street pastors. Pastoral visitation. Hold services in open air, in residential care homes and in hospitals; assisting patients in hospital to attend services. Crisis and bereavement counselling. Collect food for and support local Foodbanks.

## Classification

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- **How:** Makes Grants To Individuals, Makes Grants To Organisations, Provides Services
- **What:** General Charitable Purposes, Religious Activities
- **Who:** The General Public/mankind

## Geography

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- Cornwall

## Finances

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Period end	Income	Expenditure	Assets	Employees
2024-12-31	£201,082	£197,650	-	-
2023-12-31	£151,586	£148,174	-	-
2022-12-31	£121,779	£23,408	-	-

## Trustees

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Name	Role	Appointed
James Edward Hillier	Chair	2021-12-16
Andrew Ian Lavers		2023-05-14
Barry Charles Cleveland		2021-12-16
Elizabeth Dora King		2025-11-03
Graham Morris		2023-06-29
Martin Kessell		2022-09-18
Robert Josiah Gillespie		2021-12-16

**GRACE COMMUNITY CHURCH MORVAL**

England & Wales - Charity number 1197183

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# Accounts

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# Grace Community Church, Morval

## Trustees Annual Report and Financial Statements

For period from 1<sup>st</sup> January 2024 to 31<sup>st</sup> December 2024

### Contents

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## Key Facts

Full name of charity:	Grace Community Church, Morval
Working name:	GCCM
Charity registration number:	1197183
Governing Instrument:	Constitution registered 16th December 2021
Trustees serving during the period:	Mr James Hillier [Chair] Mr Graham Morris [Treasurer] Mrs Frances Isaac [Church Administrator and secretary] Mr Barry Cleveland Mr Josiah Gillespie Mr Andrew Lavers Mr Martin Kessell
Secretary to the Trustees:	Mrs Frances Isaac
Principal address of the charity:	Oaktrees, Grace Community Church, Gellies Hill, Morval, Looe, Cornwall, PL13 1PR
Independent Examiners and Accountants:	Dawe, Hawken & Dodd, 52 Fore St, Callington PL17 7AJ

## Ethos, Aims and Objectives

### The purposes of the church shall be

The advancement of the Christian faith in accordance with the basis of faith primarily but not exclusively within Cornwall and beyond. Such other charitable purposes as shall further the work of the church, in the opinion of the members of the church in general meeting and/or the managing trustees.

### Public Benefit

In carrying out its activities in the period under review, the trustees have had regard to the public benefit guidance issued by the Charity Commission and are satisfied that the activities listed below have all been for the public benefit:

- a) Providing regular public worship open to all
- b) Providing a place for personal prayer and fellowship
- c) Teaching Christianity through sermons and studies on site on online, and through midweek small groups

- d) Organising and participating in local and countywide inter-church events and services
- e) Serving others with pastoral care including visiting the sick at home and hospital, and the bereaved
- f) Distributing the finances of the hardship fund for those struggling with fuel payments and other issues
- g) Running youth groups on site and partnering with other churches for more specific or wider events
- h) Supporting several members as they serve Jesus Christ in the UK and overseas
- i) Supporting other charities in which members of the church are involved and which support the ethos, aims and objectives of the charity. These include 'Christians Against Poverty', 'Foodbank', a soup run for the homeless.
- j) A weekly Café and a monthly meal is provided for local residents at the Morval premises
- k) The site is used for weekly health and fitness classes, and a seasonal NHS pulmonary support group, and is available for hire to locals for community events and meetings
- l) Hosting the Beach Mission Team for three weeks annually who provide games and other interaction with tourists and local on Looe beach

## Trustees

Trustees consist of Christians who hold to the FIEC statement of faith and are confirmed as being of good standing in their local church. Appointment to the Trustee Board is made by a majority vote of the sitting Trustees. They meet each quarter and detailed minutes are kept. They deal with financial, legal, and administrative oversight of the charity. In this time, Martin Kessell was appointed as a Trustee to specifically assist the Treasurer in his role. Frances Isaac resigned as a Trustee on 11<sup>th</sup> November 2024.

## Staff

During the period, the charity employed 5 people under PAYE – a full-time pastor, a part time youth worker, a part time church administrator and a married couple in the roles of Site Managers and Grace Kids' workers.

## Volunteers

The charity relies very heavily on volunteers who sacrificially give of their time, gifts and income in order that the Aims and the Purposes of the charity are fulfilled. We would like to place on record once again our gratitude to all the many volunteers who work so tirelessly for the charity. Volunteer leaders continue to serve in many roles termed as 'Deacons' or 'Team Leaders' which cover all functional aspects of the charity. Other members are part of these teams.

## Reserves Policy

The Trustees have maintained their policy that there should be enough liquid funds in bank accounts, at all times, to cover three months' wages for all paid staff. All staff are employed with three months' notice on each side.

## Structure, Governance & Management

The Charity is governed by its constitution and handbook of church rules. These were voted in by the members as part of the process in leaving the charity known as 'Grace Community Church Cornwall' at the

end of September 2022, and becoming the Charitable Incorporated Organisation known as 'Grace Community Church Morval' on the 1st October 2022. The trustees run the charity in terms of financial, legal, and administrative issues, and delegate spiritual and personal issues of the charity and its members to the Elders.

## **Achievements and performance**

Over the period we saw nine new members join us and eight members resigned. Our current total was 98 members and 7 associate members. Associate members are recognised as either being housebound and unable to attend regularly or are missionaries abroad. There are others who are exploring membership with us who between them have another 7 children so numbers are growing.

We used to have a 'no alcohol' policy on site, but this year the Trustees agreed to adjust the policy to state "There should be no alcohol on site during any event that has a public face, however, if there is a private event, permission will be considered at the discretion of the Trustees."

We love our animals, and people have often brought their dogs into services, but this year the Trustees also agreed to the following statement which was shared with the church "We respectfully ask that no dogs be brought into the church during church meetings, with the exception of assistance dogs. We ask you for understanding in this due to the presence of children or others who may be frightened or allergic to our dogs. Thank you."

Our Sunday services have adjusted to the presence of increasing numbers of children and our monthly 'Donut Sunday' with Bible stories continue to attract lots of families. We now provide classes during the services for Key Stage 1 and 2 children, with a good team of helpers to run these. We also appointed a married couple from the church who oversee the running of our Grace Kids.

Our youth have been meeting regularly with growing numbers in attendance. There can be as many as 26 youth attending on a Thursday evening. There was an urgent need for more helpers with this work and this call was answered with a team of 10 volunteers who now serve on a rota basis. Social events continued to take place, and a large number of new Year 7s joined as the year progressed.

Our Connect Groups meet regularly each week and consist of 9 stable groups who meet in different locations and are attended by the people in each area. A far greater number of members are now attending these groups midweek. Our Grace Café mornings continue with every other week being a time of singing, Bible reading and sharing. Number attending these have grown, with younger members of the congregation also attending. It continues to have a 'Connect Group' feel to it and to facilitate older people who may not be comfortable with driving or travelling in the evenings.

We continued to support our missionaries and consistently make the church aware of global situations. Donations from the church enabled our pastor Jim, to visit the Polish church in Wroclaw which we have supported during the Russian invasion of Ukraine, to offer support and strengthen our relationship with them.

The prayer life of the church has increased with prayer meetings every Sunday before the morning service and there are continuing encouragements to pray more in the Connect Groups mid-week. A team form a rota to pray for people after each weekly service.

The welcome team remains small, with consistent regular members but there is a growing awareness by others who ensure that people are welcomed when they arrive at church and support the small team.

The dedicated team of people who served in the kitchen to make various events more relational by providing food and required sources of caffeine, have been handing over responsibilities to a new generation. Grace Café and church meals continue to be produced from the small space through mini miracles, and refreshments are served by volunteers every week. The Christmas meal was attended by a large number of people and made new connections with some in the community.

The men's cooked breakfasts continued throughout the year once a month on a Saturday morning, and attendance continues to be good. There were two weekend retreats for the Grace Church ladies at Rora House in Devon. Great fellowship and much encouragement was enjoyed as well as a lot of fun in a beautiful setting.

Our media and communications team continues to provide for those in services and record messages for people to listen to if unable to attend the service. The new website is now in use with all sermons uploaded weekly to this. A growing team now pre-record the teaching for the Connect Groups which enables those not able to take part in a group for work or childcare reasons to still participate.

Our Safeguarding Lead has begun to give the whole church a safeguarding update twice a year during our Sunday morning service, to raise awareness and help create a healthy culture here. Systems are in place to ensure that all who work with our children and young people, as well as vulnerable adults are effectively trained. All volunteers and workers are DBS checked, the policy was reviewed, forms for reporting any issues made and a section on the noticeboard created.

The Pastoral Team is still in need of more people and organisation, but the Connect Groups continue to be so successful that a lot of pastoral work has been delegated to the leaders and member of those groups. Church leaders and other members continue to visit those housebound for fellowship and communion on a regular basis, and meals and hospital visits or other pastoral care takes place as needed by all.

The flower and cards team continue to beautify the church for all events from seasonal to funerals. Cards are sent each month to people in the church at the request of and on behalf of Church leaders in their monthly meetings.

We appointed a married couple in the role of caretaker and site manager and they undertake this role part time. This has really helped to ensure that the church is ready for services and events. They also work with the maintenance team, a group of volunteers who work hard to maintain buildings and grounds on a small budget. Regular fire alarm checks and improvements are made, and a new system in the entrance hallway will also serve the new building when that is functional. CCTV cameras have been installed to increase security overlooking the site continues to be used by locals with hoola hooping classes, an NHS pulmonary recovery group, and hired for one off events.

Our Church Secretary resigned in November 2024.

The building project has seen great progress this year, especially with the plumbing and electrics, and the walls are now being plaster boarded. We are almost at the stage of decorating after which, the building will be functional at a very basic level, without a kitchen, but with working toilets, a carpeted, and heated space. Funding for the project is still needed on quite a large scale for the kitchen, accessories such as tables and

chairs, the landscaping around the building, the passageway between the main building to the hall, and the new entrances to both buildings.

## **Financial review**

### **Financial Reporting Scope**

These accounts are for the 12 months ended 31 December, 2024.

### **Gift Aid**

For this year 2024 Gift Aid reclaims have been claimed for the charity Grace Community Church Morval (GCCM) – for all those donors who have completed Gift Aid Declarations for GCCM.

For cash donated over these twelve months appropriate gift aid refunds have been made under the Gift Aid Small Donations Scheme (GASDS).

### **Banking**

The Lloyds current account has been used for all day-to-day banking.

However, there is still an old current account which is being used by some of our donors to deposit their donations, where we have not yet managed to get them to change their standing orders. These donations are subsequently transferred to the primary current account. We are currently contacting each one with the desired aim to have their gifts/donations set up to go into the main bank account

A higher interest account has been used to hold donations for the building fund. To make payments from the building fund account, the cash is transferred as needed to the main current account to make those payments.

### **Morval Finances**

General donations for the year have remained consistent with last year and this has ensured that we have retained a positive cash balance.

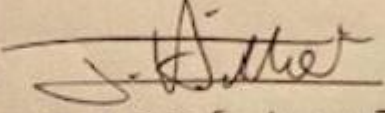
The unrestricted bank balance at the end of the year was £46,262. Our reserves policy is however to seek to retain a minimum of £25,000 to ensure we comply with Charity law advice and guidance.

In addition to this year's unrestricted income of £132,518 there was also a total of £68,564 restricted income through gifts and ongoing donations – primarily for funding the new building.

## Declaration

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

Signed on behalf of the charity's trustees:

Signature: 

Full name: JAMES HILLIER

Position: CHAIR OF TRUSTEES

Date: 9TH FEBRUARY 2026

## Financial statements

For year ended 31 December 2024

These accounts have been maintained, and these Financial Statements prepared, using the Receipts and Payments method.

### Section A - Receipts and payments

(all values to the nearest £)

	Notes	Unrestricted funds	Restricted funds	Total funds	Last year
<b>A1 Receipts</b>					
Offerings		101,601	0	101,601	116,553
Gift Aid		17,317	0	17,317	14,735
Other Donations		8,990	3,154	12,144	14,355
Grants		1,715	0	1,715	500
Other Income		2,895	0	2,895	383
New Build Project		0	65,410	65,410	5,060
<b>Sub total</b>		<b>132,518</b>	<b>68,564</b>	<b>201,082</b>	<b>151,586</b>

<b>A2 Asset and investment sales</b>					
<b>Sub total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Total receipts</b>		<b>132,518</b>	<b>68,564</b>	<b>201,082</b>	<b>151,586</b>

<b>A3 Payments</b>					
Pastoral Ministry		38,060	3,344	41,404	33,742
Church Ministries		21,754	0	21,754	13,177
Missions		13,635	0	13,635	14,746
Administration		19,638	0	19,638	17,655
Premises		16,750	0	16,750	28,509
Other		1,539	0	1,539	0
<b>Sub total</b>		<b>111,376</b>	<b>3,344</b>	<b>114,720</b>	<b>107,829</b>

<b>A4 Asset and investment purchases</b>					
New Build Project		0	82,930	82,930	40,345
<b>Sub total</b>		<b>0</b>	<b>82,930</b>	<b>82,930</b>	<b>40,345</b>
<b>Total payments</b>		<b>111,376</b>	<b>86,274</b>	<b>197,650</b>	<b>148,174</b>

<b>Net of Receipts less Payments</b>		<b>21,142</b>	<b>-17,710</b>	<b>3,432</b>	<b>3,412</b>
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<b>A5 Transfers between funds</b>					
		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

<b>A6 Cash funds</b>					
<b>Last year end</b>		<b>25,120</b>	<b>76,663</b>	<b>101,783</b>	<b>98,371</b>
<b>Cash funds this year end</b>		<b>46,262</b>	<b>58,953</b>	<b>105,215</b>	<b>101,783</b>



**INDEPENDENT EXAMINER'S REPORT**  
**TO THE TRUSTEES OF GRACE COMMUNITY CHURCH MORVAL**

**On Accounts for the year ended**                      **31<sup>st</sup> December, 2024**

**Respective responsibilities of Trustees and Examiner**                      The Charity's Trustees are responsible for the preparation of the accounts in accordance with the Charities Act 2011 ("the Act").  
 The charity's trustees consider that an audit is not required for this year under section 144 of the Act, and that an independent examination is needed.

It is my responsibility to:

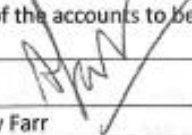
- Examine the accounts under Section 145 of the Charities Act,
- To follow the applicable Directions given by the Charity Commission (under Section 145(5)(b) of the Act, and
- To state whether particular matters have come to my attention.

**Basis of Independent Examiner's Statement**                      My examination was carried out in accordance with 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 Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

**Independent Examiner's Statement**                      In connection with my examination, no material matters have come to my attention which gives me cause to believe that in, any material respect:

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

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

<b>Signed</b>		<b>Date</b>	5th February, 2026
<b>Name</b>	Andrew Farr		
<b>Professional Qualification</b>	FCCA		
<b>Address</b>	For and on behalf of Dawe, Hawken & Dodd, Chartered Certified Accountants 52 Fore Street, Callington, Cornwall, PL17 7AJ		

**GRACE COMMUNITY CHURCH MORVAL**

England & Wales - Charity number 1197183

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# Accounts

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# Grace Community Church, Morval

## Trustees Annual Report and Financial Statements

For period from 1<sup>st</sup> January 2023 to 31<sup>st</sup> December 2023

### **Contents**

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## Key Facts

Full name of charity:	Grace Community Church, Morval
Working name:	GCCM
Charity registration number:	1197183
Governing Instrument:	Constitution registered 16th December 2021
Trustees serving during the period:	Mr James Hillier [Chair] Mr Robert Humphreys [Treasurer] Mrs Frances Isaac [Church Administrator and secretary] Mr Martin Gilbert Mr Barry Cleveland Mr Josiah Gillespie Mr Martin Kessell Mr Graham Morris
Secretary to the Trustees:	Mrs Frances Isaac
Principal address of the charity:	Oaktrees, Grace Community Church, Gellies Hill, Morval, Looe, Cornwall, PL13 1PR
Independent Examiners and Accountants:	Dawe, Hawken & Dodd; 52 Fore St, Callington PL17 7AJ

## Ethos, Aims and Objectives

### The purposes of the church shall be

The advancement of the Christian faith in accordance with the basis of faith primarily but not exclusively within Cornwall and beyond. Such other charitable purposes as shall further the work of the church, in the opinion of the members of the church in general meeting and/or the managing trustees.

### Public Benefit

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- a) Providing regular public worship open to all
- b) Providing a place for personal prayer and fellowship

- c) Teaching Christianity through sermons and studies on site on online, and through midweek small groups
- d) Organising and participating in local and countywide inter-church events and services
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- l) Hosting the Beach Mission Team for three weeks annually who provide games and other interaction with tourists and local on Looe beach

### **Trustees**

Trustees consist of Christians who hold to the FIEC statement of faith and are confirmed as being of good standing in their local church. Appointment to the Trustee Board is made by a majority vote of the sitting Trustees. They meet each quarter and detailed minutes are kept. The dealt with financial, legal, and administrative oversight of the charity. In this time, Martin Kessell was appointed as a Trustee to specifically assist the Treasurer in his role. Graham Morris was also appointed as Church Treasurer and a trustee on 29<sup>th</sup> June 2023.

### **Staff**

During the period, the charity employed 5 people under PAYE – a full time pastor, a part time youth worker, a part time church administrator and a married couple in the roles of Site Managers and Grace Kids workers.

### **Volunteers**

The charity relies very heavily on volunteers who sacrificially give of their time, gifts and income in order that the Aims and the Purposes of the charity are fulfilled. We would like to place on record once again our gratitude to all the many volunteers who work so tirelessly for the charity. Volunteer leaders continue to serve in many roles termed as 'Deacons' or 'Team Leaders' which cover all functional aspects of the charity. Other members are part of these teams.

### **Reserves Policy**

The Trustees have maintained their policy that there should be enough liquid funds in bank accounts, at all times, to cover three months' wages for all paid staff. All staff are employed with three months' notice on each side.

## **Structure, Governance & Management**

The Charity is governed by its constitution and handbook of church rules. These were voted in by the members as part of the process in leaving the charity known as 'Grace Community Church Cornwall' at the end of September 2022, and becoming the Charitable Incorporated Organisation known as 'Grace Community Church Morval' on the 1st October 2022. The trustees run the charity in terms of financial, legal, and administrative issues, and delegate spiritual and personal issues of the charity and its members to the Elders.

## **Achievements and performance**

Over the period we saw seven new members join us and one member resigned.

Our Sunday services have adjusted to the presence of increasing numbers of children and our monthly 'Donut Sunday' with Bible stories continue to attract lots of families. We now provide classes during the services for key stage 1 and 2 children, with a good team of helpers to run these. We also appointed a married couple from the church who oversee the running of our Grace Kids.

Our youth have been meeting regularly with growing numbers in attendance. There can be as many as 26 youth attending on a Thursday evening. There was an urgent need for more helpers with this work and this call was answered with a team of 10 volunteers who now serve on a rota basis. Social events continued to take place, and a large number of new Year 7's joined as the year progressed.

Our Connect Groups meet regularly each week and consist of 9 stable groups who meet in different locations and are attended by the people in each area. A far greater number of members are now attending these groups midweek. Our Grace Café mornings continue with every other week being a time of singing, Bible reading and sharing. Number attending these have grown, with younger members of the congregation also attending. It continues to have a 'Connect Group' feel to it and to facilitate older people who may not be comfortable with driving or travelling in the evenings.

We continued to support our missionaries and consistently make the church aware of global situations. Donations from the church enabled us to bring a Polish pastor and some of those from the church who had worked tirelessly looking after refugees from the Ukraine war over for a holiday in autumn 2023.

Our building project has progressed, with all permissions in place and building regulations approval granted. We were able to appoint a contractor to complete all the groundworks, drainage and foundations. A substantial saving was made by project managing the work ourselves with a dedicated small team of church members. A new cabin was also built to accommodate the key stage 2 class on a Sunday morning. The steel portal frame has been commissioned and will be erected in the new year. We removed the second old porta cabin.

The prayer life of the church had increased with two prayer meetings now each month and continuing encouragements to pray more in the Connect Groups mid-week. The regular inter-church prayer weeks continue and a team form a rota who pray for people after each weekly service.

The welcome team remains small, with consistent regular members but there is a growing awareness by others who ensure that people are welcomed when they arrive at church and support the small team.

The men's cooked breakfasts continued throughout the year once a month on a Saturday morning, and attendance continues to be good.

Our media and communications team continues to provide for those in services and those watching online. The new website is now in use with all sermons uploaded weekly to this. A growing team now pre-record the teaching for the Connect Groups which enables those not able to take part in a group for work or childcare reasons to still participate.

Our Safeguarding Lead ran an excellent set of training sessions in the autumn, one in person and a second via zoom for those who were unable to attend the first. These were well attended and systems are in place to ensure that all who work with our children and young people, as well as vulnerable adults are effectively trained. All volunteers and workers are DBS checked, the policy was reviewed, forms for reporting any issues made and a section on the noticeboard created.

The Pastoral Team is still in need of more people and organisation, but the Connect Groups continue to be so successful that a lot of pastoral work has been delegated to the leaders and member of those groups. Church leaders and other members continue to visit those housebound for fellowship and communion on a regular basis, and meals and hospital visits or other pastoral care takes place as needed by all.

The flower and cards team continue to beautify the church for all events from seasonal to funerals. Cards are sent each month to people in the church at the request of and on behalf of Church leaders in their monthly meetings.

The kitchen team leader stepped down, but seasonal events continue to be catered for and the kitchen maintained in its tired state until the new build with a new kitchen is ready. Grace Café and church meals continue to be produced from the small space through mini miracles, and refreshments are served by volunteers every week. The Christmas meal was attended by a large number of people and made new connections with some in the community.

We appointed a married couple in the role of caretaker and site manager and they undertake this role part time. This has really helped to ensure that the church is ready for services and events. They also work with the maintenance team, a group of volunteers who work hard to maintain buildings and grounds on a small budget. The site continues to be used by locals with hoola hooping classes, an NHS pulmonary recovery group, and hired for one off events.

## **Financial review**

### **Financial Reporting Scope**

Since the creation of the new charity, Grace Community Church Morval, in December 2021, these accounts for 2023 are for the first for a normal twelve month financial year.

### **Gift Aid**

Gift Aid reclaims for the old charity Grace Community Church Cornwall were all completed at the end of the previous year 2022.

For this year 2023 Gift Aid reclaims have been claimed for the new charity Grace Community Church Morval (GCCM) – for all those donors who have completed Gift Aid Declarations for GCCM.

For cash donated over these twelve months appropriate gift aid refunds have been made under the Gift Aid Small Donations Scheme (GASDS).

### **Banking**

The new Lloyds current account has been used for all day-to-day banking.

However, there is still an old current account which is being used by some of our donors to deposit their donations, where we have not yet managed to get them to change their standing orders. These donations are subsequently transferred to the primary current account.

A savings account has been used to hold donations for the building fund. To make payments from this building fund savings account the cash is transferred as needed to the main current account to make those payments.

### **Morval Finances**

For the first five months of 2023 our expenses were exceeding the income in each of those months, however from June onwards the regular donations did increase, and we also received a number of larger one-off donations making a significant improvement in the finances. At the end of 2023 this resulted in a pleasing surplus of £18,000 for the year.

The unrestricted bank balance at the end of the year was £25,000, more than we have managed for a few years. This has increased from 2022's year end balance of only £7,000.

In addition to this year's unrestricted income of £110,000 there was also a total of £40,000 restricted income – primarily for funding the new building.

## Declaration

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

Signed on behalf of the charity's trustees:

Signature: 

Full name: JAMES HILLIER

Position: CHAIR OF TRUSTEES

Date: 16/09/2024

## Financial statements

For year ended 31 December 2023

These accounts have been maintained, and these Financial Statements prepared, using the Receipts and Payments method.

### Section A - Receipts and payments

(all values to the nearest £)

	Notes	Unrestricted funds	Restricted funds	Total funds	Last year
<b>A1 Receipts</b>					
Transfer in from GCC Cornwall	1			0	69,244
Offerings		94,325	22,228	116,553	18,810
Gift Aid		13,998	737	14,735	7,266
Other Donations		4,355	10,000	14,355	908
Grants		0	500	500	0
Other Income		383	0	383	71
New Build Project		0	5,060	5,060	25,480
				0	0
<b>Sub total</b>	1	<b>113,061</b>	<b>38,525</b>	<b>151,586</b>	<b>121,779</b>

<b>A2 Asset and investment sales</b>					
		0	0	0	0
<b>Sub total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

<b>Total receipts</b>		<b>113,061</b>	<b>38,525</b>	<b>151,586</b>	<b>121,779</b>
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<b>A3 Payments</b>					
Pastoral Ministry		33,742	0	33,742	7,015
Church Ministries		12,477	700	13,177	1,916
Missions		12,014	2,732	14,746	2,689
Administration		17,655	0	17,655	6,980
Premises		18,509	10,000	28,509	4,193
New Build Project		0	40,345	40,345	660
Other (Adjustments)	5			0	-45
<b>Sub total</b>		<b>94,397</b>	<b>53,777</b>	<b>148,174</b>	<b>23,408</b>

<b>A4 Asset and investment purchases</b>					
		0	0	0	0
<b>Sub total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

<b>Total payments</b>		<b>94,397</b>	<b>53,777</b>	<b>148,174</b>	<b>23,408</b>
-----------------------	--	---------------	---------------	----------------	---------------

<b>Net of Receipts less Payments</b>		<b>18,664</b>	<b>-15,252</b>	<b>3,412</b>	<b>98,371</b>
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<b>A5 Transfers between funds</b>					
		-921	921	0	0

--	--	--	--	--

<b>A6 Cash funds</b>					
<i>Last year end</i>		7,377	90,994	98,371	0
<i>Cash funds this year end</i>		<b>25,120</b>	<b>76,663</b>	<b>101,783</b>	<b>98,371</b>

## Section B - Assets and liabilities

(all values to the nearest £)

Details	Notes	Unrestricted funds	Restricted funds	Total
<b>B1 Cash Funds</b>				
GCC Morval current account (M1)	4	24,254	7,749	32,003
GCC Morval savings account (M2)	4	0	0	0
GCC Morval building funds account (M3)	4	0	68,914	68,914
GCC Morval old current account (B1)	3	866	0	866
Old savings account (B2)	2	0	0	0
Old restricted funds account (B3)	2	0	0	0
Old building current account (B6)	2	0	0	0
Old building fund savings account (B7)	2	0	0	0
<b>Total cash funds</b>		<b>25,120</b>	<b>76,663</b>	<b>101,783</b>

<b>B2 Other monetary assets</b>				
December 2023 Gift Aid due in January 2024		1,488		1,488

B3 Investment assets	Notes	Fund to which asset belongs	Cost	Current value

B4 Assets retained for the charity's own use	Notes	Fund to which asset belongs	Cost	Current value
Church and Manse buildings		Unrestricted		300,000
Field		Unrestricted		40,000
Computer equipment		Unrestricted		500
PA equipment		Unrestricted		1,000
<b>Total</b>				<b>341,500</b>

B5 Liabilities	Notes	Fund to which liability relates	Amount due	When due
December 2023 PAYE		Unrestricted	335	Jan 2024
December 2023 Pastor's Expenses		Unrestricted	112	Jan 2024
YE 2023 Independent Examiner's Fee		Unrestricted	510	Oct 2024
<b>Total</b>			<b>957</b>	

## Section C – Notes on the accounts

Note 1: Last Year transfer.

The reference to Transferring of funds from GCC Cornwall only applied to the previous year 2022. It has no relevance to this year 2023.

Note 2: Old bank accounts.

The accounts prefixed "Morval old" are the accounts used when previously part of the GCC Cornwall charity, the plan being to close these accounts as soon as possible.

Note 3: New bank accounts.

The accounts prefixed "GCC Morval" are new accounts opened specifically for the Grace Community Church Morval charity.

- The Current Account is normally Unrestricted money, other than when new building fund monies are first deposited or building fund payments are about to be made.
- The Building Fund account is restricted money specifically for the new build project.

Note 4: GCC Morval old current account (B1).

This is an old account used before the creation of the new Morval specific current account. It is still being used for donations by some donors but these monies are then transferred to the Morval Current Account. It is not used for making payments.

Note 5: Bookkeeping discrepancy.

There was a small discrepancy in the previous year, but no discrepancy in this year 2023.

Note 6: Receipts and Payments Analysis

Shown here is a detailed view of the Receipt and Payment accounts.

<b>Grace Community Church Morval</b>					
<b>For the Year Ended 31st December 2023</b>					
<b>Receipts</b>				£	
	<b>Offerings</b>				
		00 1	Cash donations	29,841.75	
		00 2	Banking donations	66,464.93	
		00 5	Stewardship donations	20,247.54	
					<b>116,554.2 2</b>
	<b>Gift Aid</b>				
		01 1	Gift Aid Refund	14,735.04	
					<b>14,735.04</b>
	<b>Other donations</b>				
		02 1	Gifts	14,355.00	
					<b>14,355.00</b>
	<b>Fundraising</b>				
		03 2	Premises		
					<b>0.00</b>
	<b>Grants</b>				
		04 2	Grants	500.00	
					<b>500.00</b>
	<b>Other Income</b>				
		09 1	Interest received	18.36	
		09 2	Solar panel earnings	364.74	
		09 3	Other income		
					<b>383.10</b>
	<b>New Build Project</b>				
		X0 1	X01: New Build Gifts	4,300.00	
		X0 2	X02: New Build Standing Orders		
		X0 5	X05: New Build Grants		
		X0 6	X06: Building Interest Received	760.19	
					<b>5,060.19</b>
	<b>Total Receipts</b>			<b>151,587.5 5</b>	<b>151,587.5 5</b>
<b>Payments</b>					

	<b>Pastoral Ministry</b>				
		104	Pastor's Salary	29,657.03	
		107	Pastor's Expenses	2,689.35	
		109	Pastor's Gift	900.00	
		110	Life In Spirit Conference (Feb-May)	245.00	
		112	FIEC Conference (Nov)	217.41	
		113	FIEC Annual pastors and wives (June)	-180.39	
		114	Senior Leaders Life in Spirit Conference (June)	174.99	
		121	Books - Jim	39.00	
		131	External Accountability and Support		
					<b>33,742.39</b>
	<b>Church Ministries</b>				
		201	Discipleship training		
		211	Children	19.63	
		212	Youth	651.84	
		213	Youth Worker's salary	5,204.38	
			Youth Worker's Expenses		
		216	Grace Kids Worker's salary	2,523.66	
		221	Pastoral Team	1,750.00	
		223	Social media - Website	712.49	
		224	Music ministry	333.10	
		225	Hospitality	559.04	
		226	Annual events	460.31	
		227	Other Connect Team ministries	351.25	
		228	CAP Debt Centre	600.00	
		229	Evangelism materials	12.00	
					<b>13,177.70</b>
	<b>Missions</b>				
		401	FIEC Donation	1,752.00	
			Other missionary support		
		411	Lenny Rogers	5,030.00	
		412	David and Naomi Bhadreswar	3,780.00	
		413	Johnny & Jenny Gillespie	1,452.00	
		42	Overseas Missionary visit to UK		

		1			
		42	UK rep visit to overseas missionary		
		2			
		43	Poland Pentecostal for Ukraine	2,732.00	
		0			
					<b>14,746.00</b>
	<b>Administration</b>				
		60	Administrator's Salary	10,791.42	
		4			
		60	Payroll Agency	994.80	
		9			
		61	Office Sundries / General Expenses	353.84	
		1			
		61	Photocopier	686.28	
		2			
		61	Computers	159.90	
		3			
		61	Accounting Software	300.00	
		4			
		61	Bank Charges	123.40	
		5			
		62	Media/Music Copyright Licences	229.00	
		1			
		62	Insurance	2,076.14	
		2			
		62	Safeguarding	515.00	
		3			
		62	Health & Safety (PAT test)		
		4			
		62	Fire Safety check & service	168.00	
		5			
		62	First Aid Training	150.00	
		6			
		63	Accounts Preparation & Examination		
		1			
		64	CIO Registration	1,107.24	
		1			
		64	FIEC Trustee management charge		
		2			
					<b>17,655.02</b>
	<b>Premises</b>				
		70	Council Tax	4,494.30	
		1			
		70	Electric. Church and Office	6,826.00	
		2			
		70	Electric. Manse and Annex	364.13	
		3			
		70	Premises Telephone and Broadband	1,093.64	
		4			
		70	Water Rates (SWW)	393.50	
		5			
		70	Septic Tank empty		
		6			
		70	Oil	178.02	
		7			
		71	Grass cutting	260.00	
		1			
		71	Cleaning	452.96	
		2			
		72	Maintenance	14,084.62	
		0			
		72	Site Manager's Salary	360.46	
		5			

					<b>28,507.63</b>
	<b>New Build Project</b>				
		Y0 1	New Build Planning		
		Y0 2	New Build Consultancy & Design	360.00	
		Y0 3	New Build Phase 1 prepare site	808.97	
		Y0 4	New Build Phase 2 Groundworks	39,176.11	
					<b>40,345.08</b>
	<b>Total Payments</b>			<b>148,173.82</b>	<b>148,173.82</b>
	<b>Net Surplus / Deficit</b>				
	<b>Net Surplus</b>			<b>3,413.73</b>	<b>3,413.73</b>

**INDEPENDENT EXAMINER'S REPORT**  
**TO THE TRUSTEES OF GRACE COMMUNITY CHURCH, MORVAL**

On Accounts for the year ended **31<sup>st</sup> December, 2023**

**Respective responsibilities of Trustees and Examiner**

The Charity's Trustees are responsible for the preparation of the accounts in accordance with the Charities Act 2011 ("the Act").  
The charity's trustees consider that an audit is not required for this year under section 144 of the Act, and that an independent examination is needed.

It is my responsibility to:

- Examine the accounts under Section 145 of the Charities Act,
- To follow the applicable Directions given by the Charity Commission (under Section 145(5)(b) of the Act, and
- To state whether particular matters have come to my attention.

**Basis of Independent Examiner's Statement**

My examination was carried out in accordance with 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 Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

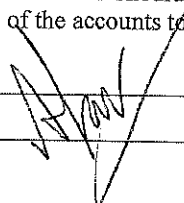
**Independent Examiner's Statement**

In connection with my examination, no material matters have come to my attention which gives me cause to believe that in, any material respect:

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

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

Signed



Date

18th October, 2024

Name

Andrew Farr

Professional Qualification

FCCA

Address

For and on behalf of Dawe, Hawken & Dodd,  
Chartered Certified Accountants  
52 Fore Street, Callington, Cornwall, PL17 7AJ

**GRACE COMMUNITY CHURCH MORVAL**

England & Wales - Charity number 1197183

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# Accounts

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# Grace Community Church, Morval

## Trustees Annual Report and Financial Statements

For period from 1<sup>st</sup> October 2021 to 31<sup>st</sup> December 2022

### Contents

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## Key Facts

Full name of charity:	Grace Community Church, Morval
Working name:	GCCM
Charity registration number:	1197183
Governing Instrument:	Constitution registered 16th December 2021
Trustees serving during the period:	Mr James Hillier [Chair] Mr Robert Humphreys [Treasurer] Mrs Frances Isaac [Secretary] Mr Martin Gilbert Mr Barry Cleveland Mr Josiah Gillespie Mr Martin Kessell
Secretary to the Trustees:	Mrs Frances Isaac
Principal address of the charity:	Oaktrees, Grace Community Church, Gellies Hill, Morval, Looe, Cornwall, PL13 1PR
Independent Examiners and Accountants:	Dawe, Hawken & Dodd, 52 Fore St, Callington PL17 7AJ

## Ethos, Aims and Objectives

### The purposes of the church shall be

The advancement of the Christian faith in accordance with the basis of faith primarily but not exclusively within Cornwall and beyond. Such other charitable purposes as shall further the work of the church, in the opinion of the members of the church in general meeting and/or the managing trustees.

### Public Benefit

In carrying out its activities in the period under review, the trustees have had regard to the public benefit guidance issued by the Charity Commission and are satisfied that the activities listed below have all been for the public benefit:

- a) Providing regular public worship open to all
- b) Providing a place for personal prayer and fellowship
- c) Teaching Christianity through sermons and studies on site on online, and through midweek small groups
- d) Organising and participating in local and countywide inter-church events and services
- e) Serving others with pastoral care including visiting the sick at home and hospital, and the bereaved

- f) Distributing the finances of the hardship fund for those struggling with fuel payments and other issues
- g) Running youth groups on site and partnering with other churches for more specific or wider events
- h) Supporting several members as they serve Jesus Christ in the UK and overseas
- i) Supporting other charities in which members of the church are involved and which support the ethos, aims and objectives of the charity. These include 'Christians Against Poverty', 'Foodbank', a soup run for the homeless.
- j) A weekly Café and a monthly meal is provided for local residents at the Morval premises
- k) The site is used for weekly health and fitness classes, and a seasonal NHS pulmonary support group, and is available for hire to locals for community events and meetings
- l) Hosting the Beach Mission Team for three weeks annually who provide games and other interaction with tourists and local on Looe beach

## Trustees

Trustees consist of Christians who hold to the FIEC statement of faith and are confirmed as being of good standing in their local church. Appointment to the Trustee Board is made by a majority vote of the sitting Trustees. They meet each quarter and detailed minutes are kept. They deal with financial, legal, and administrative oversight of the charity. In this time, Martin Kessell was appointed as a Trustee to specifically assist the Treasurer in his role.

## Staff

During the period, the charity employed 3 people under PAYE – a full time pastor, a part time youth worker, and a part time church administrator.

## Volunteers

The charity relies very heavily on volunteers who sacrificially give of their time, gifts and income in order that the Aims and the Purposes of the charity are fulfilled. We would like to place on record once again our gratitude to all the many volunteers who work so tirelessly for the charity. Volunteer leaders continue to serve in many roles termed as 'Deacons' or 'Team Leaders' which cover all functional aspects of the charity. Other members are part of these teams.

## Reserves Policy

The Trustees have maintained their policy that there should be enough liquid funds in bank accounts, at all times, to cover three months' wages for all paid staff. All staff are employed with three months' notice on each side.

## Structure, Governance & Management

The Charity is governed by its constitution and handbook of church rules. These were voted in by the members as part of the process in leaving the charity known as 'Grace Community Church Cornwall' at the end of September 2022, and becoming the Charitable Incorporated Organisation known as 'Grace Community Church Morval' on the 1st October 2022. The trustees run the charity in terms of financial, legal,

and administrative issues, and delegate spiritual and personal issues of the charity and its members to the Elders.

## Achievements and performance

Over the period we saw three new members join us, and experienced the death of one member.

Our Sunday services have adjusted to the presence of increasing numbers of children and our monthly 'Donut Sunday' with Bible stories attracts lots of families. Although two age groups have focussed times within the service in other rooms, there is still a need to provide for the key stage 2 children and we have been looking for a Grace Kids worker to manage that need. We celebrated the seasonal events of Harvest, and Christmas, and continued in our series covering the book of 1 Corinthians.

Our youth have been meeting regularly with around 15 in attendance served by a decreasing number of leaders who have had to step back for personal reasons. The youth are in need of more leaders. Social events continued to take place, and a few new Year 7's joined as the year progressed.

Our Connect Groups have settled into 9 stable groups with a new structure and mostly new locations. A far greater number of members are now attending these groups midweek. Our Grace Café mornings have also adjusted with every other week being a time of singing, Bible reading and sharing. This has created a 'Connect Group' feel to it, and facilitates older people who may not be comfortable with driving or travelling in the evenings.

We continued to support our missionaries and consistently make the church aware of the war in Ukraine and kept in contact financially and prayerfully with a church in Poland that help refugees. We continued a savings fund to bring them over for a holiday in 2023.

Our building project picked up pace and in December we officially re-launched it after some legal issues and quotes were resolved. We removed one of the porta cabins to make space excavations and hope to remove the other one in the New Year.

The prayer life of the church had increased with monthly prayer meetings, encouragements to pray more in the Connect Groups mid-week, the regular inter-church prayer weeks, the local church leaders prayer meetings established every 6 weeks, and the continuing offer to pray for people after each weekly service.

The welcome team was consistent with regular members, but there is a need to increase the team members and this is being worked on.

The men's cooked breakfasts continued throughout the year once a month on a Saturday morning, and attendees have been increasing as the year went by.

Our media and communications team has grown slightly and continue to offer improved services to those in services and those watching online. A new website has been created and is almost ready to transfer material from one to the other. We are investigating cheaper options with improving technology. One significant change is the improvement of recording of teaching for the Connect Groups which has been made available to those not able to take part in a group for work or childcare reasons.

Our safeguarding team has seen a change of leadership and we have spent the year catching up with post Covid applications, bringing everyone up to date and re-establishing training for all involved with children or vulnerable adults.

Our pastoral team is in need of more people and organisation, but the Connect Groups have been so successful that a lot of pastoral work has been delegated to the leaders and member of those groups. Church leaders and other members continue to visit those housebound for fellowship and communion on a regular basis, and meals and hospital visits or other pastoral care takes place as needed by all.

The flower and cards team continue to beautify the church for all events from seasonal to funerals. Cards are sent each month to people in the church at the request of and on behalf of Church leaders in their monthly meetings.

The kitchen team has a new leader who makes sure that seasonal events are catered for and the kitchen is maintained in its tired state until the new build with a new kitchen is ready. Grace Café and church meals continue to be produced from the small space through mini miracles, and refreshments are served by volunteers every week. The Christmas meal was attended by a large number of people and made new connections with some in the community.

Our site is looked after by a large maintenance team who have worked hard to maintain buildings and grounds on a small budget. The site continues to be used by locals with hoola hooping classes, an NHS pulmonary recovery group, and hired for one off events.

## Financial review

### Financial Reporting Scope

Prior to the creation of this new charity, Grace Community Church Morval (GCCM), in December 2021, the Morval fellowship was part of the charity Grace Community Church Cornwall (GCCC), with the formal transfer of assets from GCCC to GCCM not occurring until the 31st September 2022.

The financial year for GCCM has been established to be aligned with the calendar year, so the first financial year is for thirteen months, from 1st December 2021 to 31st December 2022.

However, as the transfer did not occur until 31st September 2022 therefore the financial records for Morval between December 2021 and September 2022 will be found in the 2022 annual report for GCCC.

Although this Trustee's Report for GCCM covers thirteen months there are therefore only three months of financial records, from October 1st 2022 to 31st December 2022, in this Financial Statement.

### Gift Aid

Where church members have completed gift Aid Declarations for the new charity Grace Community Church Morval, gift aid has been reclaimed against the new charity. These refunds from HMRC are paid into a new bank account for Grace Community Church Morval.

There has been a small amount of cash donated over these three months so where appropriate gift aid refunds have been made under the Gift Aid Small Donations Scheme (GASDS).

## Banking

Although Lloyds bank would have allowed us to use the existing current account for the new CIO organisation, HMRC were more particular and insisted on us having a bank account with a name that matched the name of the charity. We therefore opened a new Lloyds current account with the name Grace Community Church Morval.

We also opened two Instant Access Savings accounts to hold restricted money for both the Building Fund, and other Restricted funds. This also allows us to readily see – in the current account - the Unrestricted general fund balance.

## Cash Fund Transfer

On the transfer of the cash funds from GCCC we started with:

<b>Funds</b>		
General fund	Unrestricted	£7,547
Building fund	Restricted	£61,097
Crisis fund	Restricted	£600
<b>Total transfer</b>		<b>£69,244</b>

## Morval Finances

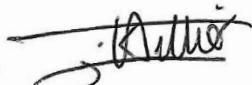
For each of the three months since the transfer, October through to December, both receipts and payments in the general fund were much as budgeted. We also closed the year with around £7,000, a useful reserve going in to the new year.

## Declaration

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

Signed on behalf of the charity's trustees:

Signature:



Full name:

JAMES EDWARD HILLIER

Position:

CHAIR OF TRUSTEES

Date:

24<sup>th</sup> AUGUST 2023

## Financial statements

For year ended 31 December 2022

These accounts have been maintained, and these Financial Statements prepared, using the Receipts and Payments method.

### Section A - Receipts and payments

(all values to the nearest £)

	Notes	Unrestricted funds	Restricted funds	Total funds	Last year
<b>A1 Receipts</b>					
Transfer in from GCC Cornwall	2	7,547	61,697	69,244	
Offerings		14,333	4,477	18,810	
Gift Aid		7,266		7,266	
Other Donations		908		908	
Grants				0	
Other Income		71		71	
New Build Project			25,480	25,480	
Other (Adjustments)				0	
<b>Sub total</b>	<b>1,3</b>	<b>30,125</b>	<b>91,654</b>	<b>121,779</b>	

<b>A2 Asset and investment sales</b>					
				0	
<b>Sub total</b>		<b>0</b>	<b>0</b>	<b>0</b>	

<b>Total receipts</b>		<b>30,125</b>	<b>91,654</b>	<b>121,779</b>	
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<b>A3 Payments</b>					
Pastoral Ministry		7,015		7,015	
Church Ministries		1,916		1,916	
Missions		2,689		2,689	
Administration		6,980		6,980	
Premises		4,193		4,193	
New Build Project			660	660	
Other (Adjustments)	4	-45		-45	
<b>Sub total</b>	<b>1,3</b>	<b>22,748</b>	<b>660</b>	<b>23,408</b>	

<b>A4 Asset and investment purchases</b>					
				0	
<b>Sub total</b>		<b>0</b>	<b>0</b>	<b>0</b>	

<b>Total payments</b>		<b>22,748</b>	<b>660</b>	<b>23,408</b>	
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<b>Net of Receipts less Payments</b>		<b>7,377</b>	<b>90,994</b>	<b>98,371</b>	
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<b>A5 Transfers between funds</b>					
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A6 Cash funds					
<i>Last year end</i>	3	0	0	0	
<i>Cash funds this year end</i>		7,377	90,994	98,371	0

## Section B - Assets and liabilities

(all values to the nearest £)

Details	Notes	Unrestricted funds	Restricted funds	Total
<b>B1 Cash Funds</b>				
GCC Morval New current account	6	7,377		7,377
GCC Morval New restricted funds account	6		1,697	1,697
GCC Morval New building fund account	6		89,287	89,287
Morval old current account	5	0		0
Morval old savings account	5	0		0
Morval old restricted funds account	5	0		0
Morval old building current account	5	0		0
Morval old building fund savings account	5		10	10
<b>Total cash funds</b>		<b>7,377</b>	<b>90,994</b>	<b>98,371</b>

B2 Other monetary assets				
December 2022 Gift Aid due in January 2023			1,547	1,547

B3 Investment assets	Notes	Fund to which asset belongs	Cost	Current value

B4 Assets retained for the charity's own use	Notes	Fund to which asset belongs	Cost	Current value
Church and Manse buildings		Unrestricted		250,000
Field		Unrestricted		40,000
Computer equipment		Unrestricted		500
PA equipment		Unrestricted		1,000
<b>Total</b>				<b>291,500</b>

B5 Liabilities	Notes	Fund to which liability relates	Amount due	When due
December 2022 Pastor's Expenses		Unrestricted	200	Jan 2023
YE 2022 Independent Examiner's Fee		Unrestricted	510	Apr 2023
<b>Total</b>			<b>710</b>	

## Section C – Notes on the accounts

### Note 1: This year's figures.

Receipts and Payments Analysis. The initial financial year is for the 13 months, starting at the charity registration date of September 2021, through to the end of December 2022.

### Note 2: Morval transfer figures.

The "Transfer in from GCC Cornwall is money previously held in GCCC bank accounts but exclusively for use by the Morval fellowship. This cash balance was transferred from GCC Cornwall on the transfer date 31st September 2022. The largest portion of the cash balance is restricted money for the building project.

### Note 3: Last Year figures.

This is first financial year for the GCC Morval charity so there are no Last Year figures.

### Note 4: Bookkeeping discrepancy.

There is a discrepancy of £45 between the figures on the bank statements and the transactions recorded in the computer Bookkeeping records, which is likely to be in the payment details. This adjustment has been made to reflect the Payments balance to the closing bank balance.

### Note 5: Old bank accounts.

The accounts prefixed "Morval old" are the accounts used when previously part of the GCC Cornwall charity, the plan being to close these accounts as soon as possible.

### Note 6: New bank accounts.

The accounts prefixed "GCC Morval" are new accounts opened specifically for the Grace Community Church Morval charity.

- The Current Account is normally Unrestricted money, other than when new restricted monies are first deposited or restricted fund payments are about to be made.

- The Building Fund account is restricted money specifically for the new build project.

- The Restricted Fund account is for other restricted funds.

### Note 7: Receipts and Payments Analysis

Shown here is a detailed view of the Receipt and Payment accounts.

As previously mentioned, the year's actuals (2022) are for just three months.

<b>Grace Community Church Morval</b>				
<b>For the Year Ended 31st December 2022</b>				
	(Three months only, Oct-Dec 2022)			
<b>Receipts</b>				
	<b>Transfer</b>			
		Bank transfer	69,244.91	
				<b>69,244.91</b>
	<b>Offerings</b>			
		001 Cash donations	2,950.00	
		002 Banking donations	15,660.34	
		005 Stewardship donations	200.00	
				<b>18,810.34</b>
	<b>Gift Aid</b>			
		011 Gift Aid Refund	7,265.75	
				<b>7,265.75</b>
	<b>Other donations</b>			
		021 Gifts	908.00	
				<b>908.00</b>
	<b>Fundraising</b>			
		015 Premises	0.00	
				<b>0.00</b>
	<b>Grants</b>			
		021 Grants	0.00	
				<b>0.00</b>
	<b>Other Income</b>			
		091 Interest received	0.70	
		092 Solar panel earnings	70.18	
		093 Other income		
				<b>70.88</b>
	<b>New Build Project</b>			
		X01 X01: New Build Gifts	480.00	
		X02 X02: New Build Standing Orders		
		X05 X05: New Build Grants	25,000.00	
		X06 X06: Building Interest Received	0.17	
				<b>25,480.17</b>
	<b>Total Receipts including Building Fund</b>		<b>121,780.05</b>	<b>121,780.05</b>
<b>Payments</b>				
	<b>Pastoral Ministry</b>			
		104 Pastor's Salary	6,379.81	
		107 Pastor's Expenses	193.16	
		110 Life In Spirit Conference (Feb-May)		
		111 Additional Courses (PGP)	8.70	
		112 FIEC Conference (Nov)		
		113 FIEC Annual pastors and wives (June)		
		114 Senior Leaders Life in Spirit Conference (June)		
		121 Books - Jim	28.11	
		131 External Accountability and Support	405.00	
				<b>7,014.78</b>

	<b>Church Ministries</b>				
		201	Discipleship training		
			Church prayer retreat		
		211	Children	103.62	
		212	Youth		
		213	Youth Worker's salary	1,100.22	
			Youth Worker's Expenses		
		221	Pastoral Team		
			Pastoral Counsellor Training (Doty)		
		223	Social media - Website	80.42	
			Music ministry		
		225	Hospitality	251.69	
		226	Annual events	70.00	
			Other Connect Team ministries		
		228	CAP Debt Centre	150.00	
		229	Evangelism materials	159.96	
					<b>1,915.91</b>
	<b>Missions</b>				
		401	FIEC Donation	510.00	
			Other missionary support		
		411	Lenny Rogers	1,048.00	
		412	David and Naomi Bhadreshwar	798.00	
		413	Johnny & Jenny Gillespie	333.00	
		421	Overseas Missionary visit to UK		
		422	UK rep visit to overseas missionary		
		430	Poland Pentecostal for Ukraine		
					<b>2,689.00</b>
	<b>Administration</b>				
		604	Administrator's Salary	2,288.00	
		609	Payroll Agency	118.80	
		611	Office Sundries / General Expenses	63.00	
		612	Photocopier	159.14	
		613	Computers	66.24	
		614	Accounting Software	75.00	
		615	Bank Charges	92.30	
		621	Media/Music Copyright Licences		
		622	Insurance	71.43	
		623	Safeguarding	157.25	
		624	Health & Safety (PAT test)		
		625	Fire Safety check & service		
		626	First Aid Training	360.00	
		631	Accounts Preparation & Examination		
		641	CIO Registration	3,529.10	
		642	FIEC Trustee management charge		
					<b>6,980.26</b>
	<b>Premises</b>				
		701	Council Tax	1,290.00	
		702	Electric. Church and Office	1,748.00	
		703	Electric. Manse and Annex	-188.55	
		704	Premises Telephone and Broadband	354.66	
		705	Water Rates (SWW)	59.00	
		706	Septic Tank empty		
		707	Oil	154.28	
		711	Grass cutting	260.00	
		712	Cleaning	143.98	
		720	Maintenance	372.42	

					4,193.79
	<b>New Build Project</b>				
		Y01	New Build Planning		
		Y02	New Build Consultancy & Design	660.00	
					660.00
	Adjustment				-45.00
	<b>Total Payments including Building Fund</b>				<b>23,408.74</b>
	<b>Net Surplus / Deficit</b>				
	<b>Net Surplus Including Building fund</b>				<b>98,371.31</b>

**INDEPENDENT EXAMINER'S REPORT**  
**TO THE TRUSTEES OF GRACE COMMUNITY CHURCH MORVAL**

On Accounts for the year ended

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**Respective responsibilities of Trustees and Examiner**

The Charity's Trustees are responsible for the preparation of the accounts in accordance with the Charities Act 2011 ("the Act").  
The charity's trustees consider that an audit is not required for this year under section 144 of the Act, and that an independent examination is needed.

It is my responsibility to:

- Examine the accounts under Section 145 of the Charities Act,
- To follow the applicable Directions given by the Charity Commission (under Section 145(5)(b) of the Act, and
- To state whether particular matters have come to my attention.

**Basis of Independent Examiner's Statement**

My examination was carried out in accordance with 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 Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

**Independent Examiner's Statement**

In connection with my examination, no material matters have come to my attention which gives me cause to believe that in, any material respect:

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

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

Signed  Date

Name

Professional Qualification

Address