

Grace Community Church, Morval

Trustees Annual Report and Financial Statements

For period from 1st January 2023 to 31st December 2023

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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

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. 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 29th 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.

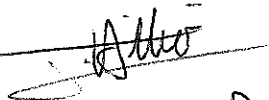
In addition to this year's unrestricted income of £110,000 there was also a total of £40,000 restricted income – primarily for funding the new building.

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
A1 Receipts					
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
Sub total	1	113,061	38,525	151,586	121,779

A2 Asset and investment sales					
		0	0	0	0
Sub total		0	0	0	0

Total receipts		113,061	38,525	151,586	121,779
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A3 Payments					
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
Sub total		94,397	53,777	148,174	23,408

A4 Asset and investment purchases					
Sub total		0	0	0	0

Total payments		94,397	53,777	148,174	23,408
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Net of Receipts less Payments		18,664	-15,252	3,412	98,371
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A5 Transfers between funds					
		-921	921	0	0

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

Section B - Assets and liabilities

(all values to the nearest £)

Details	Notes	Unrestricted funds	Restricted funds	Total
B1 Cash Funds				
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
<i>Total cash funds</i>		25,120	76,663	101,783

B2 Other monetary assets				
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
<i>Total</i>				341,500

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
<i>Total</i>			957	

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.

			Grace Community Church Morval		
			For the Year Ended 31st December 2023		
Receipts				£	
	Offerings				
		00 1	Cash donations	29,841.75	
		00 2	Banking donations	66,464.93	
		00 5	Stewardship donations	20,247.54	
					116,554.2 2
	Gift Aid				
		01 1	Gift Aid Refund	14,735.04	
					14,735.04
	Other donations				
		02 1	Gifts	14,355.00	
					14,355.00
	Fundraising				
		03 2	Premises		
					0.00
	Grants				
		04 2	Grants	500.00	
					500.00
	Other Income				
		09 1	Interest received	18.36	
		09 2	Solar panel earnings	364.74	
		09 3	Other income		
					383.10
	New Build Project				
		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	
					5,060.19
	Total Receipts			151,587.5 5	151,587.5 5
Payments					

	Pastoral Ministry				
		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		
					33,742.39
	Church Ministries				
		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	
					13,177.70
	Missions				
		401	FIEC Donation	1,752.00	
			Other missionary support		
		411	Lenny Rogers	5,030.00	
		412	David and Naomi Bhadreshwar	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			
					14,746.00
	Administration				
		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			
					17,655.02
	Premises				
		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			

					28,507.63
	New Build Project				
		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	
					40,345.08
	Total Payments			148,173.82	148,173.82
Net Surplus / Deficit					
	Net Surplus			3,413.73	3,413.73

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

On Accounts for the year ended

31st 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.

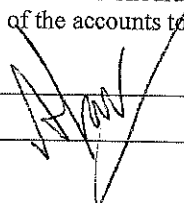
Independent Examiner's Statement

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