

Grace Community Church, Morval

Trustees Annual Report and Financial Statements

For period from 1st January 2024 to 31st December 2024

Contents

<i>Contents</i>	<i>1</i>
<i>Key Facts</i>	<i>2</i>
<i>Ethos, Aims and Objectives</i>	<i>2</i>
<i>Achievements and performance</i>	<i>4</i>
<i>Financial review</i>	<i>6</i>
<i>Declaration</i>	<i>7</i>
<i>Financial statements</i>	<i>8 - 9</i>
<i>Independent examiner's report on the accounts</i>	<i>10</i>

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 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. Frances Isaac resigned as a Trustee on 11th 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.

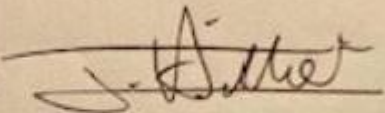
The unrestricted bank balance at the end of the year was £46,262. Our reserves policy is however to seek to retain a minimum of £25,000 to ensure we comply with Charity law advice and guidance.

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
A1 Receipts					
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
Sub total		132,518	68,564	201,082	151,586

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

A3 Payments					
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
Sub total		111,376	3,344	114,720	107,829

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

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

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

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)	1	42,858	14,368	57,226
GCC Morval building funds account (M3)	1	0	44,585	44,585
GCC Morval old current account (B1)	2	3,404	0	3,404
Total cash funds		46,262	58,953	105,215

B2 Other monetary assets				
December 2024 Gift Aid due in January 2025				1,208

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		400,000
Field		Unrestricted		40,000
Computer equipment		Unrestricted		500
PA equipment		Unrestricted		500
Total				441,000

B5 Liabilities	Notes	Fund to which liability relates	Amount due	When due
December 2024 PAYE		Unrestricted	296	Jan 2025
December 2024 Pastor's Expenses		Unrestricted	233	Jan 2025
YE 2024 Independent Examiner's Fee		Unrestricted	540	Apr 2025
Total			1069	

Section C – Notes on the accounts

Note 1: New bank accounts.

The Current Account (M1) 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 (M3) is restricted money specifically for the new build project.

Note 2: 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.

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

On Accounts for the year ended

31st 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

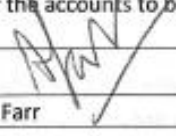
My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the Accounts presented with those records. It also includes consideration of any unusual items or disclosures 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.

Signed		Date	5th February, 2026
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		