

THE PARISH OF REDRUTH

England & Wales · Charity number 1204231

Details

Other names	REDRUTH PCC
Status	Registered
Legal form	Other
Registered	2023-08-07
Register	View on the Charity Commission register

Contact

Address	St. Andrews Church Clinton Road Redruth TR15 2LL
Phone	01209200739
Email	enquiries@redruthchurch.org.uk
Website	www.redruthchurch.co.uk

Activities

Objects: PROMOTING IN THE ECCLESIASTICAL PARISH THE WHOLE MISSION OF THE CHURCH.

Activities: Parochial Church Council which administers and is responsible for 5 churches at St Andrew Redruth, St Euny Redruth, St Stephen Treleigh, Christchurch Lanner and St Andrew Pencoys

Classification

- **How:** Other Charitable Activities
- **What:** Religious Activities
- **Who:** Children/young People, Elderly/old People, People With Disabilities, The General Public/mankind

Geography

- Cornwall

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£151,677	£152,528	-	-
2024-12-31	£162,185	£157,484	-	-

Trustees

Name	Role	Appointed
Rev Rebecca Mary Bell	Chair	2024-09-02
Brian Gannaway		2023-08-07
Caroline Maria Stewart		2024-01-01
Christine Ann Cunningham		2025-04-27
Frances Amelia Thurston		2026-04-19
JULIET MARY JENKIN		2024-03-17
James Newton Seth		2025-04-27
Jason Hoole-Jackson		2023-08-07
Jeff Saville		2023-08-07
Lez Seth		2023-08-07
Linda Elizabeth James		2024-01-01
Luke Samuel Peter Roberts		2026-04-19
Margaret Anne Youlton		2024-01-01
Mary Alison Anson		2024-01-01
Mary Eileen Harris		2024-01-01
Patricia Mary Knights		2024-03-17
Richard John Arundell ROBINSON		2023-04-23
Ronald Michael Pitcher		2024-03-17
Sheila Gannaway		2023-08-07

THE PARISH OF REDRUTH

England & Wales - Charity number 1204231

Accounts

*Living God's abundant life;
sharing the good news of Jesus*



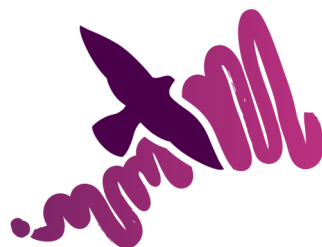
REDRUTH TEAM MINISTRY

The Parish of Redruth

**comprising St Andrew Redruth, St Andrew Pencoys,
St Euny, St Stephen Treleigh and Christchurch Lanner**

Charity Number 1204231

Annual Trustees Report 2025



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OF TRURO**

THE PARISH OF REDRUTH
ANNUAL REPORT
YEAR TO 31 DECEMBER 2025

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The Parish of Redruth

Year to 31 December 2025

Trustees Annual Report

Legal and administrative information

Name of charity- The Parish of Redruth

Charity Number- 1204231

Office address- Clinton Road, Redruth, TR15 2LL

Telephone number- 01209 200739

Website- www.redruthchurch.org.uk

Email address- enquiries@redruthchurch.org.uk

Charity correspondent- Richard Robinson robin1674son@btinternet.com

Rector of Redruth and Trustee- Revd Becca Bell

Curate- Revd Chris Harrigan (until 22 March 2026)

Retired clergy- Revd Peter Fellows and Revd Margaret Saville

Readers- Jim Seth (also Trustee from 27 April 2025) and Jason Hoole-Jackson

Churchwardens/Trustees- Lez Seth, Mary Anson, Brian Gannaway, Mary Harris, (The St Euny Churchwarden position is vacant).

Deputy Wardens/Trustees- Sheila Gannaway, Anne Youlton, Jeff Saville, Linda James

Deanery Synod Representatives/Trustees

Jason Hoole-Jackson, Jill Tolputt, Carol Stewart, Linda James, Richard Robinson, Anne Youlton

PCC Members/Trustees

Linda Beskeen (resigned 27 March 2025), Lucie Rogers, Juliet Jenkins, Robin Knights (resigned 27 March 2025), Mike Louis Smith (resigned 29 August 2025), Ron Pitcher, Christine Cunningham (appointed 27 April 2025)

Treasurer- Richard Robinson

The Parish of Redruth
Year to 31 December 2025
Trustees Annual Report
Legal and administrative information (*continued*)

Secretary—Trish Knights

Electoral Roll officer - Nigel Pearce

Parish Safeguarding officer - Jim Seth

Independent examiner - Mark Perry

Bankers - Lloyds Bank plc and National Savings and Investments

Investment Managers - CCLA Investment Management Ltd and Truro Diocesan Board of Finance Ltd

The Parish of Redruth

Year to 31 December 2025

Trustees Annual Report

Mission statement for Redruth PCC

Sharing God's welcome; growing disciples

Mission statement for Carnmarth North Deanery

Living God's abundant life; sharing the Good News of Jesus

Redruth PCC's aims and objectives

The PCC is responsible for the local governance of the church and the promotion of the Gospel of our Lord Jesus Christ according to the doctrines and practices of the Church of England.

Duties include:

- Facilitation of Worship

- Welcome

- Health and Safety

- Safeguarding

- Disability access

- Accessing appropriate training as required

- Managing the financial needs of the church, administering the church accounts and ensuring MMF is paid.

Redruth Parochial Church Council

On 1 January 2022 the churches of St Euny Redruth, St Andrew Pencoy's and St Andrew Redruth were merged into the existing Redruth Parochial Church Council.

On 1 January 2024 Redruth PCC took over the function of Redruth Team Council and now handles the finances of all five churches in the Redruth Team Ministry. Records will be kept in such a way to ensure that each individual church's finances can still be assessed. This was implemented by way of a pastoral scheme which merged the existing PCC's of Christchurch Lanner and St Stephen Treleigh into Redruth PCC.

The PCC is a corporate body established by the Church of England, operates under the Parochial Church Council Powers Measure and was registered as a charity on 7 August 2023. It has no related Trusts or Charities. The PCC met 6 times during the year.

St Euny Redruth, St Andrew Pencoy's, St Andrew Redruth, Christchurch Lanner and St Stephen Treleigh also have separate District Church Councils (DCC) to oversee their special events, services and groups, building/fabric issues, health and safety, and developing links with schools and other outside groups.

The Parish of Redruth

Year to 31 December 2025

Trustees Annual Report *(continued)*

Public Benefit

The PCC is aware of the Charity Commission's guidance on public benefit in "The Advancement of Religion for the Public Benefit" and have regard to it in their administration of the parish. The PCC believes that, by fulfilling its responsibility to work together with the clergy and lay ministers in the parish and cooperate in all matters of concern and importance for the promotion of the whole mission of the church, pastoral, evangelistic, social and ecumenical, it provided a benefit to the public by:

- providing resources and facilities for public worship, pastoral care and spiritual, moral and intellectual development, both for its members and for anyone who wishes to benefit from what the church offers
- promoting Christian values, and service by members of the church to the community, to the benefit of individuals and society as a whole.

Electoral roll and church attendance 2025

St Euny Redruth - Electoral roll:	31	Average attendance: 15-20
St Andrew Pencoy's - Electoral roll:	19	Average attendance: 15-20
St Andrew Redruth - Electoral roll:	55	Average attendance: 30-35
Christchurch Lanner- Electoral roll:	22	Average attendance: 20-25
St Stephen Treleigh- Electoral roll:	<u>30</u>	Average attendance: <u>25-30</u>
Total	<u>157</u>	<u>105-130</u>

Financial Report 2025

The financial statements which are included with this report in a separate document comprise the accounts for the five churches combined into Redruth PCC. On the first page across all the funds the total income for the year was £152k against which there is set expenses of £153k resulting in a small deficit of £1k which after adjusting for the movement in the investment values reduces the total reserves to £102k. There is also a separate income and expenditure account analysing the general funds between the five churches and the Redruth PCC transactions. After adjusting for expenses covered by transfers from reserves the general funds carried forward total £51k.

The balance sheet shows the assets and liabilities at the year-end which represent the reserve balances of £102k shown.

The accounts also detail the restricted and designated reserves for each church giving information about the purpose of the fund as well as movements during the year and the remaining amount held.

The Parish of Redruth

Year to 31 December 2025

Trustees Annual Report (*continued*)

Reserves Policy

Ideally the PCC would like to retain at least six months general fund expenditure as free reserves to meet future shortfalls in income or unexpected expenses. At 31 December 2025 the free reserves at £50,978 represented five months expenditure.

Safeguarding

The parish safeguarding officer maintains records of training undertaken and DSB checks carried out and ensures volunteers who take responsibility for the care of young, elderly and vulnerable individuals are appropriately qualified. Risk assessments are carried out for each activity and Diocese guidelines are adhered to.

Risk assessments

The PCC and individual DCCs regularly review the major risks to which the churches are exposed, in particular those related to the building safety, safeguarding and finances, and is satisfied that arrangements are in place to mitigate the exposure to such risks.

Looking Forward

2026 will be another exciting year as the 5 churches start to work closer together as one PCC with the support and guidance of Becca our new Rector of Redruth and later in the year a new curate to work with the church council, the hardworking ministry team and our five congregations to seek God's wishes and develop his plans within the Redruth community.

The Parish of Redruth

Year to 31 December 2025

Trustees Annual Report (*continued*)

Report from Rector

Having seen through one full year here in Redruth, I think I am beginning to gain a grasp on the priorities and possibilities before us.

I cannot go through the year blow by blow, as there is too much to talk about, so I want to focus in on a few highlights, name a couple of challenges, and lay out my hopes for our future.

My highlights last year included St Piran's day, Remembrance Sunday, Our Christmas events, and any other opportunity to connect with the wider community. Starting Bubble church and the youth event in July saw the emergence of ideas made real, and it's been wonderful to see the fruit of those. I loved Parish services, where we come together, and sharing Holy Week last year. I was also grateful when Pie offered to be part of starting some sort of grief cafe. This is still an evolving group, but it has already provided an important and much needed ministry.

One of the most transformational and fruitful things to come out of last year is the training and deployment of 9 worship leaders. I am thrilled to see them all growing in their ministries. For some it is a case of helping where help is needed; and that is important and much appreciated. For others it is clearly a next step into a wider ministry. Watch this space!

In many ways, I still feel like we are in a time of transition. We have adapted to a more mixed economy of worship on a Sunday, and our links with children and youth have increased. And we are always aware of trying to do more with less! It seems that the Parish is very aware of a need to adapt, but we are still discovering what that might look like in the medium and longer term. Some of this is outlined in the report that came of our Parish Conversations last autumn, and this report is available as a reminder today.

Our key challenges are around finance and buildings. We have five buildings, most of which need some work. Our reserves are gradually diminishing as our income is outstripped by our outgoings. This is common to most parishes, but we need to keep reviewing our response to these issues. I am keen that our giving should continue to increase, and we should address the issues highlighted in each of our churches most recent Quinquennial Inspection.

Most of all I am grateful for the kindness, love, and joy that this parish shares. It is not to be underestimated what a lovely thing it is to have such a positive culture. not only does it mean others might want to join us, but more importantly, it means we are reflecting God. Our faith is not incidental to our life together, but our faith in Jesus Christ is the very reason for us being.

Revd Becca Bell

The Parish of Redruth
Year to 31 December 2025
Trustees Annual Report (*continued*)
Report from Rector
Children and Youth Work Annual Report
Reporting Period: 1st January 2025 to 1st January 2026

This last year has involved a lot of input around CYF. Part of the “mandate” for the new Rector was to increase the Parish Engagement with Children, Youth and Families. We made great inroads to this.

Prior to Becca’s appointment, the bishop had invited her to join a **new national initiative** in the form of a course for incumbents that focuses on CYF ministry and ran until June 2025. This re-enthused her determination that we should continue to develop opportunities for this often missing part of our church to discover God’s love for them.

We had a Youth PCC, attended by 8 children from across the parish. Their hope was clear; their own group. **Pizza and Prayer** have been meeting since June 2025 and its been lovely. We are still learning how best to hold the space, and we need to make a few more tweaks to make it an inclusive space. But it is a success with fun and games, lots of Pizza, music, and chats about God. The group is currently working on a setting for Eucharist that they can lead in our churches around the cluster. It is led by guitar band, so a little different to the organ, and it won’t happen every week! But it will be a blessing when they are ready to lead it!

Another idea to come from the course was **Bubble Church**. We have now run this since September with a strong team from across the parish. This last Bubble church saw a significant increase in financial giving, and engaging with one another in conversation before the service. We also had a mum offer to bring the food. This is an amazing leap forward in the congregation becoming more self sufficient. It will be good to see what we are reporting about Bubble Church in a year’s time. Currently it is consistently our largest congregation outside of parish services.

Toast continues to thrive. Chris Harrigan led on a big event for young people last July. We had 52 young people come and enjoy inflatables, food, and a silent disco. It was a huge success with volunteers from around the parish and deanery being hugely encouraged by what is possible. Following the event Toast has grown from a regular 25ish to mid forties to fifty attending each Friday. the kids desperately need more space to run around. As we look at our buildings, it’s hugely important that we seriously consider removing pews and replacing with seating at St Andrews. Bubble Church will have the same need soon as it grows. These groups/congregations are the future of the church in Redruth, as well as being our present. We need to enable them to thrive if we want a long term future for St Andrews.

The Parish of Redruth
Year to 31 December 2025
Trustees Annual Report (*continued*)
Report from Rector/Ministry Team
Children and Youth Work Annual Report (*continued*)
Reporting Period: 1st January 2025 to 1st January 2026

We continue to see a small regular group of children at our Sunday worship. It's really lovely. But we do need to be thinking about how we enable them to grow within our congregations. It's fab to see them taking part in services, and this is a hugely important way that we can help them to feel included. I am grateful to congregations that are so delighted to have children, and enable them to find a place.

There is potential for more. We committed last year to hold some prayer evenings especially focused on young people and their families. These will happen as we get towards the summer. It would be good to build on the links with our schools. the hope is that we might be able to build a parish team to enable this, starting with "growing Church" at Treleigh later in the year.

Revd Becca Bell

The Parish of Redruth

Year to 31 December 2025

Trustee's report (*continued*)

Report from St Euny Redruth

St Euny remains without a warden, and so this report is prepared by the Rector. Forgive me for things I miss.

St Euny has had a challenging year. We have been without a warden, and key members of the team have faced enormous personal challenges which have caused them to step back from their usual unwavering commitment to the church. However, despite this, St Euny has managed a wonderful programme of events over the year.

The beginning of the year saw the Panto and St Euny Fest; both a fab success. Avril stepped up to be playwright, whilst Father Peter astonished us all with more costume changes than Cinderella. It is really special to see so many people in the church who are not usually there.

When Easter came, the usual daybreak service was really special, with Daisy Roberts helping to light the pascal candle from Easter fire, and Linda Beskeen greeting us back into the church with bacon rolls.

Heading into the summer, the BBQ was a huge success as always; with thanks to Charles Green for bbq-ing, and the tonnes of food folk provided. The Mining service was less of a success than previous years. The Town Council did not attend, as they have previously. The pilgrimage walk was beautiful, but the service after was less well attended. The plan is for the next one to be a parish service.

Christmas was, again, a busy time. The wreath making sessions were as popular as always, and the Christmas eve carol service was packed. It was also lovely to have ROAST return for their Christmas concert, although this was slightly harder to accommodate with the reduced St Euny team.

The building has had no significant work this year. The electrics have caused some problems following a local lightening strike. But that has been resolved. There are some outstanding works still from the last quinquennial; namely the investigative works over the window above the kitchen. It is believed the issues are possibly linked to the wider issue around rain water goods. This work requires scaffolding, and we will need to ensure this is done soon.

The Defib failed at the end of last year, but a replacement machine and refurbished cabinet has been sent. This will be installed by an electrician soon (hopefully by the APCM!)

The Parish of Redruth
Year to 31 December 2025
Trustee's report (*continued*)
Report from St Euny Redruth (*continued*)

Worship over the year has continued to flourish. The Wednesday Communion and open cafe is St Euny's main event each week. The congregation has gradually grown as folk have started to arrive before Open Cafe in time to join with the service, usually led by Father Peter.

There has been some experimenting as well! At a DCC earlier in the year folk asked if there could be more alternative worship. There was some dissatisfaction with the same service each week. Jim has continued to lead a monthly service at St Euny, which is well received. As worship leaders were trained, the worship rota changed to include services of word. And so a Cafe Church service was introduced in September. This has proved fairly unpopular with the congregation. However, it has started to develop a gathering of its own! 4 children regularly attend, with two of them playing with the small music group. Some gorgeous conversations have flowed over coffee and cake, but it remains to be seen whether this service will remain.

The joint service with St Stephen's, Treleigh did stop briefly, but has been reinstated. It is good to have the larger, combined congregation.

Weddings, funerals, and baptisms also continue to regularly take place. I am incredibly grateful to Chris Vining for continuing to verge and to so often being behind the scenes welcoming, and putting the kettle on! A special mention also needs to be made to her family, who often turn out to support St Euny events of all kinds!

The future for St Euny is really positive. The Wednesday congregation and cafe is a really special point in the week, and it is due to the hard work and commitment of the St Euny team. I am less certain what the future of Sunday worship is, with the diminishing congregation. But that does not need to be a negative thing at all. St Euny has an extremely important and beautiful ministry as a building, and as a congregation.

Revd Becca Bell

The Parish of Redruth

Year to 31 December 2025

Trustee's report (*continued*)

Churchwarden's Report, St Andrew's Redruth 2025

Worship

With Becca settling into her role as Rector, several new initiatives were begun at St Andrew's in 2025. In order to relieve the ever growing pressure on clergy, and to build up the team for the time when we may only have one priest, 10 people from across the Parish (including 2 teenagers) trained as Worship Leaders, enabling them to take non-communion morning services. The first of these took place at St Andrew's in early summer and services have continued on the first Sunday of each month. These services have been well received and also give a chance to try something a little different from time to time.

In September Bubble Church – a new initiative aimed at young children (up to the age of 5) and their families – began on the first Sunday of every month. The congregation for this delightful half hour service has been growing steadily and at the last count there were around a dozen children attending with their parents and grandparents. Bubble Church takes place after the morning service and gives an opportunity for the two congregations to enjoy coffee and croissants together.

Pizza and Prayer, the final new initiative that started in 2025, is a group that has been set up for church teenagers to come together for fun activities and to discuss their faith, whilst also enjoying eating pizza! Although small at the moment, this group is important to those who attend and gives an opportunity to invite others along who may wish to explore faith issues.

Our usual seasonal services were as wonderful as ever, from the moving Easter meditations to the joyous Christmas celebrations, and it is always a pleasure to welcome in the community for Remembrance Day services, Carol Concerts and special one off events.

Throughout the year Bible study, Lent and Advent groups were well attended and enriched both our knowledge and fellowship. Zoom Morning Prayer continued daily with a regular attendance of members from across the 5 Parish churches. This service continues to be a very special 15-20 minutes at the start of each day where our Parish, loved ones and the wider world are held in prayer.

Finally, a big thank you to our amazing Ministry Team – Becca, Chris, Peter, Margaret, Jim and Jason – who hold, guide, support and encourage us in all we do.

Fabric

As ever, the rain continued to pour into St Andrew's in places we didn't even know we had! Nigel Pearce does his best to hold back the floods but the truth is that, like many churches, what we really need is a new roof. However, with Nigel's ministrations problems were solved quickly and efficiently and we are very grateful for all the time and effort he spends. A mention here too for Robert Jobson who, with his team of Richard and Martin, keep our grounds spick and span and remove unwanted items to the local dump

The Parish of Redruth

Year to 31 December 2025

Trustee's report (*continued*)

Churchwarden's Report, St Andrew's Redruth 2025 (*continued*)

Other works done in 2025 were repairs to the Rose window, redecoration of the servery roof, remedial adjustments to the crypt floor, removal of four pews from the back of church to create more space, an investigation into restoration of the organ, and general repairs and maintenance.

As we go forwards into 2026 we are beginning to explore the priorities and possibilities that the future holds for our building not only as a place of worship but also as a place where we can further serve our surrounding community.

Fellowship and Community

Church life at St Andrew's continued to be as exciting and fulfilling as ever in 2025.

Foodbank and Warmbank served those in need not just with food and warmth but also with space to talk and connect, with support and signposting and with love and care.

It is wonderful to report that our groups for young people and families have seen amazing growth during 2025. Tiddlers Toddlers, Come Rain or Shine, Messy Church and TOAST have all had big influxes of attendees – all of whom say how important these activities are to them.

None of the above six groups could run without our incredible band of volunteers who give freely of their time and energy to be there week in week out. A massive thank you to you all.

Craft Club, Pilates, Brownies, Guides, art events and concerts were among the community activities which were welcomed into the church and crypt throughout 2025, including our own, our very own Randoms Music Hall night and Murder Mystery Cream Tea – which was so realistic that several audience members thought the victim really was ill!!

As Churchwarden I would like to thank everyone who makes St Andrew's such a special place. You all work incredibly hard to make it the vibrant, lively, warm and welcoming place it is. I am grateful too for the support and encouragement I receive personally – especially from my lovely deputy, Jeff.

May we all continue to move forward together in love and hope, caring both for each other and our local community.

Lez Seth, Churchwarden

The Parish of Redruth

Year to 31 December 2025

Trustees Annual Report (*continued*)

ST STEPHEN TRELEIGH— Annual Report

The new year began with us worshipping with our friends at St Euny. This was a regular event alternating between St Euny and Treleigh for the first Sunday service of the month. We then from June had a break before coming together again in December.

Our Upper Room meeting with Jim at the Knights house continued with the Lent course, which led us into Holy week. The Palm Sunday service as is traditional at Treleigh began in the Hall with the blessing of the palms before we all processed down the path to church. Maundy Thursday the ladies of Treleigh led the morning service which culminated with the stripping of the Altar. Good Friday we welcomed Jim into church for the Stations of the Cross service. Once again due to the weather this was held inside.

This is where I pass the baton onto Anne Youlton, who in my absence became Churchwarden.

At our tea party on the 3rd June we were joined by Bishop David who had been walking around the diocese meeting with parishioners.

19th July the day of our Church Fete in the Hawthorn Gardens. We had a good attendance and were delighted Mary was able to join us, but is still in recovery after her accident

Thank you Anne for all you did in my absence.

During the year although there were many funerals, and Baptisms, we doubled the number of weddings from last year, to two.

Our Tea Party held on the second Tuesday of the month continues to flourish. Trish Knights now has a activity table for the children. A popular addition for the children.

We welcomed the school into church for Harvest festival along with parents and in the run up to Christmas the early years children performed their nativity in front of some very proud parents. The infant children came in for a Christingle service and we all held our breath as the church lights were turned off as the children's candles were lit. We were joined at our Carol service by the school choir.

We lost the odd slate from the roof during the storms but nothing major. A part of a tree in the church yard fell causing that part to be cordoned off for a few weeks until Cormac could remove it. The more urgent branches overhanging the path were removed within a couple of days, They have also inspected the graves and marked those that have damage due to the storm.

Bookings in the hall continue to rise with the hall now let every evening Monday to Friday.

My sincere thanks to all at Treleigh for helping Anne while I was in hospital and during my recovery. It is good to be back.

Mary Harris, Churchwarden St Stephens, Treleigh

The Parish of Redruth

Year to 31 December 2025

Trustees Annual Report (*continued*)

Christchurch Lanner—Annual Report

2025/26 has been a year when the gathered community has continued to reach out into the community and the strengthen the link with the local Methodist community. Community events have included:

*Monthly film club,
Fortnightly and weekly in cold weather warm space games
Weekly Bible Study
Monthly community tea-party
Tri-monthly supper club
Community pantry*

METHODIST LINKS

A joint service with the hope that there will be more Joint Advent & Lent Study Groups

SCHOOL LINKS

These have continued with Fr Peter taking a fortnightly assembly. Following a meeting with the headteacher, this fortnightly visit now starts earlier to include guided reading. The church continues to provide Christmas treat bags for pupil premium children (35 – 50)

LITURGICAL PATTERN

1st Sunday Holy Communion / From January 2026 Service of the Word

2nd Sunday Holy Communion

3rd Sunday New Music Holy Communion

4th / 5th Sunday Holy Communion or Joint Parish Service

There is a Sunday School at all of these services

Every Wednesday BCP Holy Communion

The occasional offices are all available by arrangement

LAY WORSHIP LEADERS

Rev'd Becca, the Rector is totally committed to lay involvement at all levels of Church life. This has led to three lay worship leaders becoming part of the worship of the church: congratulations to Mary, Linda and Julia.

SEASONAL SUNDAYS

This new and exciting development is led by Julia and takes place on the fourth Sunday at 2.30pm. The event is growing a new congregation and has a special concern for SEND children and adults.

The Parish of Redruth

Year to 31 December 2025

Trustees Annual Report (*continued*)

Christchurch Lanner—Annual Report

IN CONCLUSION

Fr Peter continues to have pastoral responsibility for the Church and its gathered and wider communities. He has been ably assisted by the Churchwarden Mary Anson and Deputy Churchwarden Linda James. Other members of the congregation continued to have responsibility for the sacristy, technology and AVA, financial matters, rotas and domestic needs and a weekly Sunday School.

The Church DCC met regularly and is open to all. The congregation are to be thanked for their enthusiastic acceptance of life in a gathered parish and a new rector. Rev'd Becca is a guiding light that shines brightly. However we shall be sad to say farewell to Fr Christopher, his wife and children, and his motorbike. The congregation sends them every blessing for their new life in Newquay

FP

The Parish of Redruth

Year to 31 December 2025

Trustees Annual Report (*continued*)

St Andrew, Pencoys and the FLAPJACK project

“The barriers we build on earth do not stretch to heaven” continues to be the guiding principal for the link between the Anglican Church and the Methodist Chapel in the villages of Pencoys and Four Lanes. FLAPJACK which stands for:

“Four Lanes and Pencoys Join And Cheer the King” is now well known throughout the two villages. The recently licensed Lay Preacher Sarah Flowerday works closely with Fr Peter and the FLAPJACK PROJECT. They both attend the bi-monthly planning meetings which are led by a Lay Chair and stands as the Church DCC.

The gathered congregation has remained stable throughout 2025/6 and Fr Peter, a priest with PTO and pastoral responsibility for the project and its shared services, continues to be active in the villages. He has been supported by the Redruth Parish churchwarden, Lez Seth and Brian Gannaway who acts as a local churchwarden and is assisted by a local deputy churchwarden, Sheila Gannaway. Others within the project take on responsibility for the various activities and services within the project.

Throughout the year the Church has been open during the day and has an Open Pantry’ in the porch area which is accessible through the day and night. It is well used and is stocked by contributions from the community, the Cornwall Gleaning Group and the gathered congregation of FLAPJACK.

Activities remain popular within the wider and gathered communities and are monitored by regular meetings of FLAPJACK. These activities include:

Sausage & Mash / Monthly / Chapel
Community tea party / Monthly / Church Hall
Community Quiz / Monthly / Church Hall
Warm Space / Fortnightly / Chapel
LIGHTHOUSE children’s group / Monthly / Chapel

The Church hall, known locally as the Pencoys Hall, attracts local groups including: *a Cornish dance group, two craft groups, LEGO club led by home educators, and a ukelele band. There are occasional party / community events.*

The Parish of Redruth

Year to 31 December 2025

Trustees Annual Report *(continued)*

St Andrew, Pencoys and the FLAPJACK project Annual Report (continued)

LITURGICAL PATTERN

1st SUNDAY: Methodist Communion led by Fr Peter / Chapel

2nd SUNDAY: Anglican Family Communion led by Fr Peter / Church

3rd SUNDAY: Methodist service of the Word led by a Methodist / Chapel

4th SUNDAY: Anglican Communion led by Fr Peter / Church

5th Sunday: Methodist service of the Word led by a Methodist / Chapel

NOTE: The LAST Sunday of each month will usually be a joint parish service at 10.30am. Other monthly services begin at 11.15am. The weekly Anglican Communion service is held in the church at 6.00pm.

ADVENT & LENT groups are held after the Wednesday service

First Sunday Events which raise money for charities and the event is shared between Chapel and Church.

In conclusion, thanks must go to the many people whose energy and enthusiasm has made the FLAPJACK project so successful. Special thanks to Rev'd Becca for her constant enthusiasm and encouragement. This has led to one member, Pip successfully training as a lay worship leader.

FP

The Parish of Redruth
Year to 31 December 2025
Trustee's report (*continued*)

Carmarth North Deanery Report

There were four synod meetings during 2025. The first presentation we received was from Becky Lines and Wes Bell relating to schools ministry in the Deanery. The second presentation was from Sue Thorold and Faye Edwards from the Diocese relating to Church Buildings and the Faculty system.

The third presentation was by Rev Rosheen Browning from Camborne who gave an account of the pilgrimage she undertook in Cornwall during her sabbatical.

Finally, Christine Salamon gave a presentation on international links within the Diocese. The Deanery standing committee and Deanery implementation team also met during the year to discuss activities within the deanery and deal with the allocation of MMF for 2026 and the use of the Low Income Community Funds allocated by the Diocese

Richard Robinson Deanery Representative

The Parish of Redruth

Year to 31 December 2025

Trustee's report (*continued*)

Safeguarding

Introduction and overview

This report summarises safeguarding activity and compliance for the parish over the past year, sets out required actions for the coming year, and proposes a motion for adoption of the Church of England safeguarding policy for the next 12 months. Safeguarding remains a core part of the PCC's duty to promote the mission of the church by ensuring the safety and wellbeing of children, young people and vulnerable adults in our care.

Key achievements this year

- **Safeguarding policy statement:** The parish continues to display the House of Bishops' safeguarding policy statement in church premises and on the parish website.
- **Training completed:** Several PCC members and volunteers completed online modules including Basic Awareness and Foundation training. **Thank you** to everyone who completed training and to those who supported colleagues to do so.
- **Recruitment and safer recruitment checks:** Safer recruitment steps have been followed for new volunteers working with children and vulnerable adults.

Statutory and Church of England requirements (summary)

The PCC must ensure compliance with statutory duties and Church of England rules, including but not limited to the following obligations:

- **Due regard to House of Bishops guidance:** Under the Safeguarding and Clergy Discipline Measure 2016, authorised clergy, PCCs and other church officers must have "due regard" to House of Bishops safeguarding guidance. This means the PCC should follow the guidance unless there are cogent reasons not to.
- **Adopt House of Bishops policy statement:** PCCs are required to adopt the House of Bishops' Promoting a Safer Church safeguarding policy statement and relevant diocesan policies.
- **Parish Safeguarding Officer:** The PCC must appoint at least one named Parish Safeguarding Officer (PSO) to work with the incumbent and the PCC; the PSO should be a lay person and must not be the incumbent.
- **Training:** Church officers who work with children, young people and/or vulnerable adults must complete the correct level of diocesan safeguarding training; PCC members must complete at least the national Basic Awareness module. Training should be refreshed at intervals recommended by the diocese (commonly every three years).
- **Safer recruitment and DBS checks:** The PCC must follow safer recruitment practice for roles involving contact with children or vulnerable adults. **All PCC members, as charity trustees, require at least a Basic DBS check.**

Reporting and cooperation with statutory agencies: Concerns about abuse must be reported to the Diocesan Safeguarding Adviser and, where appropriate, to statutory

The Parish of Redruth

Year to 31 December 2025

Trustee's report (*continued*)

Safeguarding (*continued*)

- agencies (police, local authority). The PCC must cooperate with statutory investigations and follow diocesan procedures.
- **Record keeping and confidentiality:** The PCC must keep secure records of safeguarding concerns, DBS checks, training and recruitment checks, and handle personal information in line with data protection requirements and diocesan guidance.
 - DBS, Training and recruitment information is kept on the secure Parish Dashboard
 - Safeguarding concerns are kept securely on the 'Redruth-safeguarding' cloud.

Training commitments for the coming year

The PCC recognises the value of face-to-face training and commits to the following:

- **Face-to-face sessions** will be arranged in Redruth during the coming year for: **new PCC members** and for those whose certificates are **about to expire** in the following modules: **Basic Awareness, Foundation, and Domestic Abuse Awareness**. These sessions will be scheduled in coordination with the Diocesan Safeguarding Team and advertised to all PCC members and volunteers.
- **Training refresh cycle:** PCC members and church officers will be encouraged to complete refresher training at the intervals recommended by the diocese (normally every three years).

DBS checks and trustee responsibilities

- **DBS requirement:** As charity trustees, **all PCC members must hold at least a Basic DBS check**. The PCC will maintain a register of DBS checks and will support members to apply or renew as required. Simon Cooper our administrator now holds these records on the PARISH DASHBOARD software provided free from the Diocese.
- **Safer recruitment:** The PCC *will continue* to follow diocesan safer recruitment guidance for all appointments and volunteer roles involving contact with children or vulnerable adults.

Parish Safeguarding Officer and safeguarding arrangements

- **PSO appointment:** The PCC confirms that a named Parish Safeguarding Officer is in place (or will be appointed at this meeting) and will be supported with training and access to diocesan resources. The PSO will not be the incumbent.

Jim Seth Parish Safeguarding Officer
Support Safeguarding Officers: Mary Anson & Robin Knights
DBS and Safeguarding administrator Simon Cooper

The Parish of Redruth
Year to 31 December 2025
Trustee's report (*continued*)
SAFEGUARDING (*continued*)

- **Information and visibility:** The parish will ensure that contact details for the PSO, diocesan safeguarding contacts and local statutory agency numbers are available in *all* church premises and on the parish website, together with the parish safeguarding statement.

Action plan and priorities for the next 12 months

1. **Adopt the House of Bishops' Promoting a Safer Church policy** for the coming year (motion below).
2. **Schedule and deliver face-to-face training** for new PCC members and those with expiring certificates (Basic Awareness, Foundation, Domestic Abuse Awareness).
3. **Ensure all PCC members hold Basic DBS checks** and update the PCC register of checks. **Confirm the roles of Parish Safeguarding Officers** and ensure they have diocesan support and training. See note below for personnel.

Jim Seth Parish Safeguarding Officer

Support Safeguarding Officers: Mary Anson & Robin Knights

DBS and Safeguarding administrator Simon Cooper

5. **Review and update parish safeguarding procedures and record-keeping** to ensure compliance with diocesan guidance and data protection requirements. This is the Parish Dashboard software currently updated by the PSO and the administrator.

Thanks and acknowledgement

Thank you to everyone who has completed safeguarding training, supported safer recruitment, assisted with DBS checks, and helped to keep our church a safer place. Your time and care are greatly appreciated. We also thank the Diocesan Safeguarding Team for their guidance and support.

Jim Seth



ST ANDREW REDRUTH



ST EUNY



ST STEPHEN, TRELEIGH



ST ANDREW PENCOYS



CHRISTCHURCH, LANNER

The Parish of Redruth
comprising St Andrew Redruth, St Andrew Pencoys,
St Euny, St Stephen Treleigh and Christchurch Lanner
Charity Number 1204231

Financial Statements for the year ended 31 December 2025

Parish of Redruth comprising St Andrew Redruth, St Andrew Pencoys, St Euny Redruth, Christchurch Lanner and St Stephen Treleigh
Financial Statements for the year ended 31 December 2025

Statement of Financial Activities/Income and Expenditure Account

Incoming resources		Restricted Funds	Designated Funds	General Funds	Total 2025	Total 2025	Total 2024
<i>Voluntary Income</i>	<i>Donations and Legacies</i>	£	£	£	£	£	£
	Tax efficient planned giving	-	-	28,496	28,496		26,589
	Other planned giving (not Gift Aid)	-	-	13,606	13,606		12,408
	Other collections at services	-	-	7,263	7,263		9,099
	All non recurring donations/giving/appeals	9,503	738	9,701	19,942		18,837
	All Tax recovered	1,358	25	11,384	12,767		11,668
	Legacies			4,000	4,000		1,000
	Grants Received (note 9)	11,809	-	213	12,022		10,635
						98,096	
<i>Activities for generating funds</i>							
	Fundraising	-	-	14,451	14,451	14,451	14,238
<i>Income from investments</i>		-	-	1,494	1,494	1,494	1,566
<i>Income from Church activities</i>							
	Statutory Fees	-	-	15,298	15,298		22,312
	Church magazine	-	-	529	529		818
	Hall and church lettings	-	7,081	5,135	12,217		17,472
	Other church activities	9,562	-	30	9,592		4,767
	Insurance claim	-	-	-	-		2,000
	Administration and printing	-	-	-	-		8,775
						37,635	
Total Incoming Resources		32,232	7,844	111,600	151,677	151,677	162,185

Parish of Redruth comprising St Andrew Redruth, St Andrew Pencoys, St Euny Redruth, Christchurch Lanner and St Stephen Treleigh
Financial Statements for the year ended 31 December 2025

Statement of Financial Activities/Income and Expenditure Account

Outgoing Resources		Restricted Funds	Designated Funds	General Funds	Total 2025	Total 2025	2024
		£	£	£	£	£	£
Cost of generating Funds				492	492	492	71
Mission giving and donations		670	-	4,357	5,027	5,027	6,392
Church Activities							
	Maintenance and Mission Fund	-	-	51,101	51,101		47,800
	Salaries, wages and honoraria (note 10)	6,371	-	7,010	13,381		15,498
	Clergy expenses	-	-	1,504	1,504		782
	Mission and Evangelism	9,400	1,593	1,194	12,188	78,174	17,420
Regular church Running costs							
	Insurance	-	256	9,722	9,978		10,606
	Cleaning	-	960	1,551	2,511		2,397
	Admin Costs	3,176	-	7,067	10,243		10,240
	Maintenance	471	1,684	7,276	9,432		8,762
	Upkeep of Service	-	109	1,878	1,987		1,721
	Upkeep of Churchyard	-	-	865	865	35,015	647
Church Utility bills							
	Gas/oil	375	803	6,197	7,375		8,608
	Electric	715	4,644	8,920	14,279		13,276
	Water	-	-	3,380	3,380	25,034	2,593
Cost of Trading		-	-	2,550	2,550	2,550	2,399
Governance Costs							
	(note 15)	-	-	70	70	70	400
Major capital expenditure							
	Major repairs and redecoration-church	-	-	6,165	6,165	6,165	5,873
	Insurance Claim -church	-	-	-	-	-	2,000
Total Outgoing Resources		21,178	10,050	121,300	152,528	152,528	157,484
Excess of (expenditure over income)/income over expenditure		11,054	-(2,205)	-(9,699)	-(851)	-(851)	4,700
Transfers between funds (note 11)		-(5408)	100	5,308	(000)	(000)	-
Revaluation of Investments		-	-(801)	-	-(801)	-(801)	448
Net Movement in Funds		5,646	-(2,906)	-(4,391)	-(1,651)	-(1,651)	5,148
Reserve balances brought forward on 1 January 2025		11,828	36,485	55,369	103,683	103,683	80,783
Reserve balances transferred on 1 January 2024							
	St Stephen Treleigh				-		12,457
	Christchurch Lanner				-		5,296
Reserve Balances carried forward at 31 December 2025		17,474	33,579	50,978	102,032	102,032	103,684

Parish of Redruth comprising St Andrew Redruth, St Andrew Pencoys, St Euny Redruth, Christchurch Lanner and St Stephen Treleigh
Financial Statements for the year ended 31 December 2025

General Fund Statement of Financial Activities/Income and Expenditure Account-Analysis between churches

Incoming resources		SAR	SAP	STE	SST	XL	PCC	Total 2025	Total 2024
Voluntary Income		£	£	£	£	£	£	£	£
	Donations and Legacies								
	Tax efficient planned giving	15,430	4,035	2,583	2,419	3,830	200	28,496	26,589
	Other planned giving (not Gift Aid)	5,335	1,485	374	3,665	2,747		13,606	12,208
	Other collections at services	1,435	914	2,136	1,765	1,012		7,263	9,099
	All non recurring donations/giving/appeals	2,799	1,285	3,170	89	2,108	250	9,701	6,987
	All Tax recovered	4,537	1,328	1,522	1,827	2,119	50	11,384	10,900
	Legacies	-	2,000	-	2,000	-	-	4,000	1,000
	grants received	213	-	-	-	-	-	213	795
Activities for generating funds									
	Fundraising	3,041	2,887	3,799	1,730	2,484	510	14,451	13,568
Income from investments						(3)	1,497	1,494	1,566
Church activities									
	Statutory Fees	874	2,496	3,174	7,053	-	1,701	15,298	22,312
	Church Magazine	128	66	120	214	1	-	529	818
	Church and Hall Lettings	4,030	-	200	5	900	-	5,135	8,315
	Other church activities	30	-	-	-	-	-	30	251
	Insurance Claim	-	-	-	-	-	-	-	2,000
Total Incoming Resources		37,852	16,497	17,079	20,768	15,197	4,208	111,600	116,408

Parish of Redruth comprising St Andrew Redruth, St Andrew Pencoys, St Euny Redruth, Christchurch Lanner and St Stephen Treleigh

Financial Statements for the year ended 31 December 2025

General Fund Statement of Financial Activities/Income and Expenditure Account-Analysis between churches

Outgoing Resources	SAR	SAP	STE	SST	XL	PCC	Total 2025	Total 2024
Cost of Generating Funds			462	30			492	71
Mission giving and donations	655	976	1,506		1,220		4,357	5,692
Church Activities								
Maintenance and Mission Fund	17,544	5,490	9,645	9,473	6,644	2,305	51,101	47,800
Salaries, wages and honoraria (note 10)	528	712	2,856	2,704	210		7,010	9,636
Clergy expenses	97					1,407	1,504	782
Mission and Evangelism	93		735			366	1,194	1,431
Regular church running costs								
Insurance	3,845	1,428	1,689	1,495	1,264		9,722	10,079
Cleaning		-	580	971			1,551	1,477
Administration Costs	1,540	1,218	1,396	1,319	1,205	389	7,067	6,539
Maintenance	3,635	160	698	894	1,889		7,276	6,809
Upkeep of Service	877	40	331	346	141	143	1,878	1,527
Upkeep of Churchyard				865			865	552
Church Utility bills								
Gas/oil	3,032		1,756	1,409	-		6,197	7,370
Electric	1,665	3,322	855	980	2,098		8,920	9,962
Water	844	390	371	905	871		3,380	2,593
Cost of Trading (hall expenditure)	2,550						2,550	2,399
Governance Costs (note 15)						70	70	400
Major capital expenditure								
Major repairs and redecoration-church	5,250				915		6,165	5,873
Insurance Claim-church							-	2,000
Total Ongoing Resources	42,154	13,736	22,880	21,392	16,458	4,680	121,300	122,992
Excess of (expenditure over income)/income over expenditure	-(4,302)	2,760	-(5,802)	-(624)	-(1,260)	-(472)	(9,699)	6,584
Transfers between Funds (note 11)	5,300	8	-	-	-	-	(5,308)	4,673
Revaluation of Investments							-	-
Net Movement in Funds	998	2,768	5,802	-(624)	-(1,260)	-(472)	(4,392)	1,911
Reserve balances brought forward on 1 January 2025	7,494	8,120	12,905	8,279	7,262	11,311	55,369	39,888
Reserve balances transferred on 1 January 2024								
St Stephen Treleigh	-	-	-	-	-	-	-	12,457
Christchurch Lanner	-	-	-	-	-	-	-	4,936
Reserve Balances carried forward at 31 December 2025	8,492	10,888	7,103	7,654	6,001	10,840	50,978	55,369

Parish of Redruth comprising St Andrew Redruth, St Andrew Pencoys, St Euny Redruth, Christchurch Lanner and St Stephen Treleigh
Financial Statements for the year ended 31 December 2025

Other Funds -Income and Expenditure Accounts

Designated funds		Opening balance	Income in year	Expenditure in year	Transfers/revaluation	Closing balance
		£	£	£	£	£
St Andrew Redruth	Garden Fund	658	-	-	-	658
	Jubilee Hall Fund	8,356	125	-	-	8,481
	Crafty Club Fund	660	638	444	-	854
	Arts Festival Fund	500	-	-	-	500
	Flower Fund	90	-	109	100	80
St Andrew Pencoys	Hall Fund	-(903)	1,945	3,810	-	-(2,768)
St Euny	Fabric Fund	1,376	-	-	-	1,376
	Flower Fund	53	-	-	-	53
	Outreach Fund	1,259	-	37	-	1,221
St Stephen Treleigh	Treleigh Hall Fund	3,078	5,136	4,304	-	3,911
Redruth PCC	Chapel of Ease Fund	21,359	-	1,346	801	19,212
		36,485	7,844	10,050	901	33,579

Description of Designated Funds

St Andrew Redruth	Garden Fund- donations received to maintain the church garden areas
	Jubilee Hall Fund- grants and donations to repair and bring the hall back into use
	Crafty Club Fund-monies collected to support the work of this craft group
	Arts Festival Fund -funds held for future arts events
	Flower Fund - monies held to decorate the church throughout the year
St Andrew Pencoys	Hall Fund-income and expenditure for the old Sunday School
St Euny	Fabric Fund- monies set aside for future church repairs
	Flower Fund- monies held to decorate the church
	Outreach Fund-monies allocated to support outreach activities
St Stephen Treleigh	Hall Fund-Income and expenditure for Treleigh hall
Redruth PCC	Chapel of Ease Fund- these are monies held from the sale of a past asset which have been used for various parish projects

Parish of Redruth comprising St Andrew Redruth, St Andrew Pencoy's, St Euny Redruth, Christchurch Lanner and St Stephen Treleigh

Financial Statements for the year ended 31 December 2025

Other Funds -Income and Expenditure Accounts

Restricted Funds		Opening balance	Income in year	Expenditure in year	Transfers	Closing balance
		£	£	£	£	£
St Andrew Redruth	Youth Activities including Toast Fund	1,819	2,661	3,764	868	1,584
	Tiddlers Fund	1,721	761	397		2,085
	Bubble Church	-	3,189	1,918		1,270
	Inflatable Football Pitch	-	3,750			3,750
	Reef Fund	153	678	670		161
	Admin Support Funding	-	9,515	9,515		-
	Youth Choir Fund transferred to Youth Activities	855			855	-
	Warm Space Mondays	1,161	520	949		733
	Parish Nursing	1,808		32		1,776
	SHP Project transferred to Youth Activities	12			12	-
	West Wall Repair		5,400		5,400	-
	Kitchen Refurb	-	750			750
St Andrew Pencoy's	Warm Space Fund	8			8	-
St Euny	Heritage Fund	437				437
	Churchyard Fund	763	250			1,013
	Lychgate Fund	418				418
	Garden Fund	288				288
	Sensory Garden Fund	1,675				1,675
	Bell Tower Fund	151				151
St Stephen Treleigh	Tea and Chat	200				200
	Hall Refurb		550	471		79
	Sound System		300			300
Christchurch Lanner	Fabric Fund	361		102		259
	Warm Space Pantry	-	500			500
Redruth PCC	Memorial Book		3,409	3,363		47
		11,830	32,232	21,180	(7,143)	17,474

Parish of Redruth comprising St Andrew Redruth, St Andrew Pencoy's, St Euny Redruth, Christchurch Lanner and St Stephen Treleigh

Financial Statements for the year ended 31 December 2025

Other Funds -Income and Expenditure Accounts

Restricted Funds

Description of funds	St Andrew Redruth	Youth Activities funds to support work with young people in the Parish
		Tiddlers Fund- funds held and donated to support a term time pre-school playgroup
		Reef Fund- benefice collections to be used to support national and international disaster appeals
		Admin support funding- operation of benefice administration function
		Youth Choir Fund- transferred to youth activities
		Warm Space Mondays-donations and grants received to support the homeless and lonely every Monday morning
		Parish Nursing- grants and donations to support the costs of a parish nurse working in the parish
		Summer Holiday Project-transferred to youth activities
		West Wall repair- repair grants
		Kitchen refurbishment- grant to replace kitchen equipment
	St Andrew Pencoy's	Warm Space Funds- grants and donations received to provide community support
	St Euny	Heritage Fund- grant monies received to promote St Euny's heritage
		Churchyard Fund- donations received to maintain the churchyard
		Lychgate Fund- monies received to maintain the lychgate
		Garden Fund- donations to maintain the churchyard
		Sensory Garden Fund- monies held for landscaping in the churchyard
		Bell Tower- grants and donations to maintain the bell tower
	St Stephen Treleigh	Tea and Chat-grant to be used to support community outreach
		Hall refurbishment- donations to refurbish hall
		Sound system- donation to update sound system
	Christchurch Lanner	Fabric Fund- monies held to repair the church fabric
		Warm Space Pantry- grant to stock community pantry
	Redruth PCC	Donations for Parish Memorial Book and entry subscriptions

Parish of Redruth comprising St Andrew Redruth, St Andrew Pencoys, St Euny Redruth, Christchurch Lanner and St Stephen Treleigh
Financial Statements for the year ended 31 December 2025

Balance Sheet at 31 December 2025

	Restricted Funds	Designated Funds	General Funds	Total 2025	Total 2024
	£	£	£	£	£
Current Assets					
Investments with CBF Church of England (note 12)	-	21,827	-	21,827	21,978
Bank Accounts and cash	4,510	10,415	49,925	64,850	67,444
National Savings Accounts	9,551	-	-	9,551	9,457
Debtors (note 13)	3,649	1,959	7,023	12,631	11,089
	<u>17,709</u>	<u>34,201</u>	<u>56,948</u>	<u>108,859</u>	<u>109,968</u>
Current Liabilities					
Creditors due within 12 months (note 14)	(235)	(622)	(5970)	(6827)	(6283)
Net Current Assets	<u>17,474</u>	<u>33,579</u>	<u>50,978</u>	<u>102,031</u>	<u>103,685</u>
Represented by					
General Funds	-	-	50,978	50,978	55,369
Designated Funds	-	33,579	-	33,579	36,485
Unrestricted Funds	<u>-</u>	<u>33,579</u>	<u>50,978</u>	<u>84,557</u>	<u>91,855</u>
Restricted Funds	<u>17,474</u>	<u>-</u>	<u>-</u>	<u>17,474</u>	<u>11,830</u>
	<u>17,474</u>	<u>33,579</u>	<u>50,978</u>	<u>102,031</u>	<u>103,685</u>

Approved by PCC on 10 March 2026

signed Jeff Saville

Richard Robinson

Parish of Redruth comprising St Andrew Redruth, St Andrew Pencoyls, St Euny Redruth, Christchurch Lanner and St Stephen Treleigh

Financial Statements for the year ended 31 December 2025

Notes to the accounts

Accounting Policies

1. The PCC is a public benefit entity within the meaning of FRS 102. The financial statements have been prepared under the Charities Act 2011 and in accordance with the Church Accounting Regulations and the 2019 version of the SORP together with FRS 102 as the applicable accounting standard
The financial statements have been prepared under the historical cost convention except for the valuation of investment assets, which are shown at fair value

2. Unrestricted funds represent funds of the DCC that are not subject to special restrictions regarding their use and are available for the general purposes of the DCC. These include designated funds which are set aside for a particular purpose by the DCC

3. Restricted Funds are monies received or set aside which can only be used for a special purpose

4. Collections are recognised when received and tax recoverable on gift aid is recognised when the related donation is received

5. Expenditure is included on an accruals basis and is recognised when there is a legal or constructive obligation to pay for expenditure

6. The following assets are recognised but not necessarily valued in the Financial Statements:

- * Movable church furnishings held by the churchwardens on special trust for the DCC and which require a faculty for disposal.
- * Land and buildings held on behalf of the DCC.
- * Other fixtures, fittings and office equipment where the DCC is free to dispose of such assets without faculty and where the original cost exceeded £2000

Other Notes

7. On 1 January 2022 this church merged with St Andrew Pencoyls and St Euny churches in order to become a single PCC called Redruth PCC
Whilst each church will operate separately the PCC will assume legal and administrative responsibility with a single bank account and combined annual accounts
The current assets, liabilities and reserves shown on the balance sheet were transferred to Redruth PCC on 1 January 2022 and will remain available for the benefit of each church. On 1 January 2024 two further churches, St Stephen Treleigh and Christchurch Lanner were merged with Redruth PCC

8. Other restricted funds-In addition to the figures shown on page 4, an amount of £1,000 is held on behalf of the St Andrews Church Redruth by the Truro Diocese in respect of a legacy which can only be used to fit or repair a stained glass window in the church

9. Grants received		2025	2024
Restricted		£	£
Truro Diocesan Board of Finance	Warm Space	-	1,490
	Summer Holiday Project	-	5,000
	Toast	1,545	-
	Bubble Church	3,154	-
	West Wall Repair	4,000	-
Redruth Charity Trust	Warm Space	-	200
Redruth Charity Trust	Tiddlers	160	-
Redruth Charity Trust	Toast	300	200
Redruth Town Council	Kitchen Refurb	750	-
Lanner Show	Warm Space Pantry	500	-
CHCT	West Wall Repair	1,400	-
LICF allocation	Parish Nursing	-	1,850
	Toast	-	200
	Tiddlers	-	50
	Warm Space	-	450
	Tea and Chat	-	200
Designated			
LICF Allocation	Outreach	-	200
General Funds			
Truro Diocesan Board of Finance	Training	-	50
Listed Places of Worship Grant	Vat grant	213	745
		12022	10,635

Parish of Redruth comprising St Andrew Redruth, St Andrew Pencoys, St Euny Redruth, Christchurch Lanner and St Stephen Treleigh
Financial Statements for the year ended 31 December 2025

Notes to the accounts (continued)

10. Employees

Expenditure shown as salaries, wages and honoraria relates to payments to vergers, self employed organists and two part time employees engaged in administration and cleaning, neither of these employees received more than £8250 per annum

11. Analysis of transfers

		Restricted Funds	Designated Funds	General Funds
		£	£	£
Transfer to General Funds	West Wall Repair	-(5400)		5,400
	projector donation		-(8)	8
Transfer from General Funds	Flower Fund		100	-(100)
		-(5400)	92	5308

12. Investments with CBF Church of England

	2025	2024
	£	£
CBF Church of England Investment Fund		
Value at 1 January 2025	20028	19580
Increase/ (Decrease) in value	(801)	448
Value at 31 December 2025	19228	20028
CBF Church of England Deposit Fund	2600	1950
	21827	21978

13. Debtors

	2025	2024
	£	£
Gift aid receivable	2123	2,314
Other debtors	10508	8,775
	12631	11089

14. Creditors

	2025	2024
	£	£
Other creditors	6827	6,283

15. Governance costs

	2025	2024
	£	£
Independent examination	70	130
Clergy interview	0	270
	70	400

16. Financial commitments

Prior to the year end the Parish ordered 100 new chairs for St Andrew Redruth and St Stephen Treleigh at a total cost of £7836, these will be delivered and paid for in January 2026
In December 2025 the parish entered into a new five year hire agreement for a replacement photocopier with a rental of £238.64 payable quarterly

Parish of Redruth comprising St Andrew Redruth, St Andrew Pencoys, St Euny Redruth, Christchurch Lanner and St Stephen Treleigh

Financial Statements for the year ended 31 December 2025

Independent Examiner's Report

To the members of Redruth PCC

This report on the accounts of the PCC for the year ended 31 December 2025, which are set out on pages 1 to 11 in respect of an examination carried out under Regulation 3 (c) of the Church Accounting Regulations 2006 ("the Regulations") and s.145 of the Charities Act 2011 ("the ACT")

Respective Responsibilities of the PCC and the Examiner

As members of the PCC you are responsible for the preparation of the accounts; you consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- * examine the accounts under section 145 of the 2011 Act
- * follow the procedures laid down in the General Directions given by Charity Commission (under section 145(5)(b) of the 2011 Act: and
- * to state whether particular matters have come to my attention

Basis of this Report

My examination was carried out in accordance with the General Directions given by the Charity Commission.

An examination includes a review of the accounting records kept by the PCC and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the accounts and seeking explanations from you as members of the PCC 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 matter has come to my attention:

- (1) which gives me reasonable cause to believe in any material respects the requirements

* to keep accounting records in accordance with section 130 of the 2011 Act; and

* to prepare accounts which accord with the accounting records and comply with the requirements of the 2011 Act

have not been met; or

- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached

signed **Mark Perry**

01 March 2026

The Parish of Redruth
comprising St Andrew Redruth, St Andrew Pencoys,
St Euny, St Stephen Treleigh and Christchurch Lanner
Charity Number 1204231

Financial Statements for the year ended 31 December 2025

Parish of Redruth comprising St Andrew Redruth, St Andrew Pencoys, St Euny Redruth, Christchurch Lanner and St Stephen Treleigh
Financial Statements for the year ended 31 December 2025

Statement of Financial Activities/Income and Expenditure Account

Incoming resources		Restricted Funds	Designated Funds	General Funds	Total 2025	Total 2025	Total 2024
<i>Voluntary Income</i>	<i>Donations and Legacies</i>	£	£	£	£	£	£
	Tax efficient planned giving	-	-	28,496	28,496		26,589
	Other planned giving (not Gift Aid)	-	-	13,606	13,606		12,408
	Other collections at services	-	-	7,263	7,263		9,099
	All non recurring donations/giving/appeals	9,503	738	9,701	19,942		18,837
	All Tax recovered	1,358	25	11,384	12,767		11,668
	Legacies			4,000	4,000		1,000
	Grants Received (note 9)	11,809	-	213	12,022		10,635
						98,096	
<i>Activities for generating funds</i>							
	Fundraising	-	-	14,451	14,451	14,451	14,238
<i>Income from investments</i>		-	-	1,494	1,494	1,494	1,566
<i>Income from Church activities</i>							
	Statutory Fees	-	-	15,298	15,298		22,312
	Church magazine	-	-	529	529		818
	Hall and church lettings	-	7,081	5,135	12,217		17,472
	Other church activities	9,562	-	30	9,592		4,767
	Insurance claim	-	-	-	-		2,000
	Administration and printing	-	-	-	-		8,775
						37,635	
Total Incoming Resources		32,232	7,844	111,600	151,677	151,677	162,185

Parish of Redruth comprising St Andrew Redruth, St Andrew Pencoys, St Euny Redruth, Christchurch Lanner and St Stephen Treleigh
Financial Statements for the year ended 31 December 2025

Statement of Financial Activities/Income and Expenditure Account

Outgoing Resources		Restricted Funds	Designated Funds	General Funds	Total 2025	Total 2025	2024
		£	£	£	£	£	£
Cost of generating Funds				492	492	492	71
Mission giving and donations		670	-	4,357	5,027	5,027	6,392
Church Activities							
	Maintenance and Mission Fund	-	-	51,101	51,101		47,800
	Salaries, wages and honoraria (note 10)	6,371	-	7,010	13,381		15,498
	Clergy expenses	-	-	1,504	1,504		782
	Mission and Evangelism	9,400	1,593	1,194	12,188	78,174	17,420
Regular church Running costs							
	Insurance	-	256	9,722	9,978		10,606
	Cleaning	-	960	1,551	2,511		2,397
	Admin Costs	3,176	-	7,067	10,243		10,240
	Maintenance	471	1,684	7,276	9,432		8,762
	Upkeep of Service	-	109	1,878	1,987		1,721
	Upkeep of Churchyard	-	-	865	865	35,015	647
Church Utility bills							
	Gas/oil	375	803	6,197	7,375		8,608
	Electric	715	4,644	8,920	14,279		13,276
	Water	-	-	3,380	3,380	25,034	2,593
Cost of Trading		-	-	2,550	2,550	2,550	2,399
Governance Costs							
	(note 15)	-	-	70	70	70	400
Major capital expenditure							
	Major repairs and redecoration-church	-	-	6,165	6,165	6,165	5,873
	Insurance Claim -church	-	-	-	-	-	2,000
Total Outgoing Resources		21,178	10,050	121,300	152,528	152,528	157,484
Excess of (expenditure over income)/income over expenditure		11,054	-(2,205)	-(9,699)	-(851)	-(851)	4,700
Transfers between funds (note 11)		-(5408)	100	5,308	(000)	(000)	-
Revaluation of Investments		-	-(801)	-	-(801)	-(801)	448
Net Movement in Funds		5,646	-(2,906)	-(4,391)	-(1,651)	-(1,651)	5,148
Reserve balances brought forward on 1 January 2025		11,828	36,485	55,369	103,683	103,683	80,783
Reserve balances transferred on 1 January 2024							
	St Stephen Treleigh				-		12,457
	Christchurch Lanner				-		5,296
Reserve Balances carried forward at 31 December 2025		17,474	33,579	50,978	102,032	102,032	103,684

Parish of Redruth comprising St Andrew Redruth, St Andrew Pencoys, St Euny Redruth, Christchurch Lanner and St Stephen Treleigh
Financial Statements for the year ended 31 December 2025

General Fund Statement of Financial Activities/Income and Expenditure Account-Analysis between churches

Incoming resources		SAR	SAP	STE	SST	XL	PCC	Total 2025	Total 2024
Voluntary Income		£	£	£	£	£	£	£	£
	Donations and Legacies								
	Tax efficient planned giving	15,430	4,035	2,583	2,419	3,830	200	28,496	26,589
	Other planned giving (not Gift Aid)	5,335	1,485	374	3,665	2,747		13,606	12,208
	Other collections at services	1,435	914	2,136	1,765	1,012		7,263	9,099
	All non recurring donations/giving/appeals	2,799	1,285	3,170	89	2,108	250	9,701	6,987
	All Tax recovered	4,537	1,328	1,522	1,827	2,119	50	11,384	10,900
	Legacies	-	2,000	-	2,000	-	-	4,000	1,000
	grants received	213	-	-	-	-	-	213	795
Activities for generating funds									
	Fundraising	3,041	2,887	3,799	1,730	2,484	510	14,451	13,568
Income from investments						(3)	1,497	1,494	1,566
Church activities									
	Statutory Fees	874	2,496	3,174	7,053	-	1,701	15,298	22,312
	Church Magazine	128	66	120	214	1	-	529	818
	Church and Hall Lettings	4,030	-	200	5	900	-	5,135	8,315
	Other church activities	30	-	-	-	-	-	30	251
	Insurance Claim	-	-	-	-	-	-	-	2,000
Total Incoming Resources		37,852	16,497	17,079	20,768	15,197	4,208	111,600	116,408

Parish of Redruth comprising St Andrew Redruth, St Andrew Pencoys, St Euny Redruth, Christchurch Lanner and St Stephen Treleigh

Financial Statements for the year ended 31 December 2025

General Fund Statement of Financial Activities/Income and Expenditure Account-Analysis between churches

Outgoing Resources	SAR	SAP	STE	SST	XL	PCC	Total 2025	Total 2024
Cost of Generating Funds			462	30			492	71
Mission giving and donations	655	976	1,506		1,220		4,357	5,692
Church Activities								
Maintenance and Mission Fund	17,544	5,490	9,645	9,473	6,644	2,305	51,101	47,800
Salaries, wages and honoraria (note 10)	528	712	2,856	2,704	210		7,010	9,636
Clergy expenses	97					1,407	1,504	782
Mission and Evangelism	93		735			366	1,194	1,431
Regular church running costs								
Insurance	3,845	1,428	1,689	1,495	1,264		9,722	10,079
Cleaning		-	580	971			1,551	1,477
Administration Costs	1,540	1,218	1,396	1,319	1,205	389	7,067	6,539
Maintenance	3,635	160	698	894	1,889		7,276	6,809
Upkeep of Service	877	40	331	346	141	143	1,878	1,527
Upkeep of Churchyard				865			865	552
Church Utility bills								
Gas/oil	3,032		1,756	1,409	-		6,197	7,370
Electric	1,665	3,322	855	980	2,098		8,920	9,962
Water	844	390	371	905	871		3,380	2,593
Cost of Trading (hall expenditure)	2,550						2,550	2,399
Governance Costs (note 15)						70	70	400
Major capital expenditure								
Major repairs and redecoration-church	5,250				915		6,165	5,873
Insurance Claim-church							-	2,000
Total Ongoing Resources	42,154	13,736	22,880	21,392	16,458	4,680	121,300	122,992
Excess of (expenditure over income)/income over expenditure	-(4,302)	2,760	-(5,802)	-(624)	-(1,260)	-(472)	(9,699)	6,584
Transfers between Funds (note 11)	5,300	8	-	-	-	-	(5,308)	4,673
Revaluation of Investments							-	-
Net Movement in Funds	998	2,768	5,802	-(624)	-(1,260)	-(472)	(4,392)	1,911
Reserve balances brought forward on 1 January 2025	7,494	8,120	12,905	8,279	7,262	11,311	55,369	39,888
Reserve balances transferred on 1 January 2024								
St Stephen Treleigh	-	-	-	-	-	-	-	12,457
Christchurch Lanner	-	-	-	-	-	-	-	4,936
Reserve Balances carried forward at 31 December 2025	8,492	10,888	7,103	7,654	6,001	10,840	50,978	55,369

Parish of Redruth comprising St Andrew Redruth, St Andrew Pencoys, St Euny Redruth, Christchurch Lanner and St Stephen Treleigh
Financial Statements for the year ended 31 December 2025

Other Funds -Income and Expenditure Accounts

Designated funds		Opening balance	Income in year	Expenditure in year	Transfers/revaluation	Closing balance
		£	£	£	£	£
St Andrew Redruth	Garden Fund	658	-	-	-	658
	Jubilee Hall Fund	8,356	125	-	-	8,481
	Crafty Club Fund	660	638	444	-	854
	Arts Festival Fund	500	-	-	-	500
	Flower Fund	90	-	109	100	80
St Andrew Pencoys	Hall Fund	-(903)	1,945	3,810	-	-(2,768)
St Euny	Fabric Fund	1,376	-	-	-	1,376
	Flower Fund	53	-	-	-	53
	Outreach Fund	1,259	-	37	-	1,221
St Stephen Treleigh	Treleigh Hall Fund	3,078	5,136	4,304	-	3,911
Redruth PCC	Chapel of Ease Fund	21,359	-	1,346	801	19,212
		36,485	7,844	10,050	901	33,579

Description of Designated Funds

St Andrew Redruth	Garden Fund- donations received to maintain the church garden areas
	Jubilee Hall Fund- grants and donations to repair and bring the hall back into use
	Crafty Club Fund-monies collected to support the work of this craft group
	Arts Festival Fund -funds held for future arts events
	Flower Fund - monies held to decorate the church throughout the year
St Andrew Pencoys	Hall Fund-income and expenditure for the old Sunday School
St Euny	Fabric Fund- monies set aside for future church repairs
	Flower Fund- monies held to decorate the church
	Outreach Fund-monies allocated to support outreach activities
St Stephen Treleigh	Hall Fund-Income and expenditure for Treleigh hall
Redruth PCC	Chapel of Ease Fund- these are monies held from the sale of a past asset which have been used for various parish projects

Parish of Redruth comprising St Andrew Redruth, St Andrew Pencoy's, St Euny Redruth, Christchurch Lanner and St Stephen Treleigh

Financial Statements for the year ended 31 December 2025

Other Funds -Income and Expenditure Accounts

Restricted Funds		Opening balance	Income in year	Expenditure in year	Transfers	Closing balance
		£	£	£	£	£
St Andrew Redruth	Youth Activities including Toast Fund	1,819	2,661	3,764	868	1,584
	Tiddlers Fund	1,721	761	397		2,085
	Bubble Church	-	3,189	1,918		1,270
	Inflatable Football Pitch	-	3,750			3,750
	Reef Fund	153	678	670		161
	Admin Support Funding	-	9,515	9,515		-
	Youth Choir Fund transferred to Youth Activities	855			855	-
	Warm Space Mondays	1,161	520	949		733
	Parish Nursing	1,808		32		1,776
	SHP Project transferred to Youth Activities	12			12	-
	West Wall Repair		5,400		5,400	-
	Kitchen Refurb	-	750			750
St Andrew Pencoy's	Warm Space Fund	8			8	-
St Euny	Heritage Fund	437				437
	Churchyard Fund	763	250			1,013
	Lychgate Fund	418				418
	Garden Fund	288				288
	Sensory Garden Fund	1,675				1,675
	Bell Tower Fund	151				151
St Stephen Treleigh	Tea and Chat	200				200
	Hall Refurb		550	471		79
	Sound System		300			300
Christchurch Lanner	Fabric Fund	361		102		259
	Warm Space Pantry	-	500			500
Redruth PCC	Memorial Book		3,409	3,363		47
		11,830	32,232	21,180	(7,143)	17,474

Parish of Redruth comprising St Andrew Redruth, St Andrew Pencoy's, St Euny Redruth, Christchurch Lanner and St Stephen Treleigh

Financial Statements for the year ended 31 December 2025

Other Funds -Income and Expenditure Accounts

Restricted Funds

Description of funds	St Andrew Redruth	Youth Activities funds to support work with young people in the Parish
		Tiddlers Fund- funds held and donated to support a term time pre-school playgroup
		Reef Fund- benefice collections to be used to support national and international disaster appeals
		Admin support funding- operation of benefice administration function
		Youth Choir Fund- transferred to youth activities
		Warm Space Mondays-donations and grants received to support the homeless and lonely every Monday morning
		Parish Nursing- grants and donations to support the costs of a parish nurse working in the parish
		Summer Holiday Project-transferred to youth activities
		West Wall repair- repair grants
		Kitchen refurbishment- grant to replace kitchen equipment
	St Andrew Pencoy's	Warm Space Funds- grants and donations received to provide community support
	St Euny	Heritage Fund- grant monies received to promote St Euny's heritage
		Churchyard Fund- donations received to maintain the churchyard
		Lychgate Fund- monies received to maintain the lychgate
		Garden Fund- donations to maintain the churchyard
		Sensory Garden Fund- monies held for landscaping in the churchyard
		Bell Tower- grants and donations to maintain the bell tower
	St Stephen Treleigh	Tea and Chat-grant to be used to support community outreach
		Hall refurbishment- donations to refurbish hall
		Sound system- donation to update sound system
	Christchurch Lanner	Fabric Fund- monies held to repair the church fabric
		Warm Space Pantry- grant to stock community pantry
	Redruth PCC	Donations for Parish Memorial Book and entry subscriptions

Parish of Redruth comprising St Andrew Redruth, St Andrew Pencoys, St Euny Redruth, Christchurch Lanner and St Stephen Treleigh
Financial Statements for the year ended 31 December 2025

Balance Sheet at 31 December 2025

	Restricted Funds	Designated Funds	General Funds	Total 2025	Total 2024
	£	£	£	£	£
Current Assets					
Investments with CBF Church of England (note 12)	-	21,827	-	21,827	21,978
Bank Accounts and cash	4,510	10,415	49,925	64,850	67,444
National Savings Accounts	9,551	-	-	9,551	9,457
Debtors (note 13)	3,649	1,959	7,023	12,631	11,089
	<u>17,709</u>	<u>34,201</u>	<u>56,948</u>	<u>108,859</u>	<u>109,968</u>
Current Liabilities					
Creditors due within 12 months (note 14)	(235)	(622)	(5970)	(6827)	(6283)
Net Current Assets	<u>17,474</u>	<u>33,579</u>	<u>50,978</u>	<u>102,031</u>	<u>103,685</u>
Represented by					
General Funds	-	-	50,978	50,978	55,369
Designated Funds	-	33,579	-	33,579	36,485
Unrestricted Funds	<u>-</u>	<u>33,579</u>	<u>50,978</u>	<u>84,557</u>	<u>91,855</u>
Restricted Funds	<u>17,474</u>	<u>-</u>	<u>-</u>	<u>17,474</u>	<u>11,830</u>
	<u>17,474</u>	<u>33,579</u>	<u>50,978</u>	<u>102,031</u>	<u>103,685</u>

Approved by PCC on 10 March 2026

signed Jeff Saville

Richard Robinson

Parish of Redruth comprising St Andrew Redruth, St Andrew Pencoyls, St Euny Redruth, Christchurch Lanner and St Stephen Treleigh
Financial Statements for the year ended 31 December 2025

Notes to the accounts

Accounting Policies

1. The PCC is a public benefit entity within the meaning of FRS 102. The financial statements have been prepared under the Charities Act 2011 and in accordance with the Church Accounting Regulations and the 2019 version of the SORP together with FRS 102 as the applicable accounting standard
The financial statements have been prepared under the historical cost convention except for the valuation of investment assets, which are shown at fair value

2. Unrestricted funds represent funds of the DCC that are not subject to special restrictions regarding their use and are available for the general purposes of the DCC. These include designated funds which are set aside for a particular purpose by the DCC

3. Restricted Funds are monies received or set aside which can only be used for a special purpose

4. Collections are recognised when received and tax recoverable on gift aid is recognised when the related donation is received

5. Expenditure is included on an accruals basis and is recognised when there is a legal or constructive obligation to pay for expenditure

6. The following assets are recognised but not necessarily valued in the Financial Statements:

* Movable church furnishings held by the churchwardens on special trust for the DCC and which require a faculty for disposal.

* Land and buildings held on behalf of the DCC.

* Other fixtures, fittings and office equipment where the DCC is free to dispose of such assets without faculty and where the original cost exceeded £2000

Other Notes

7. On 1 January 2022 this church merged with St Andrew Pencoyls and St Euny churches in order to become a single PCC called Redruth PCC

Whilst each church will operate separately the PCC will assume legal and administrative responsibility with a single bank account and combined annual accounts

The current assets, liabilities and reserves shown on the balance sheet were transferred to Redruth PCC on 1 January 2022

and will remain available for the benefit of each church. On 1 January 2024 two further churches, St Stephen Treleigh and Christchurch Lanner were merged with Redruth PCC

8. Other restricted funds-In addition to the figures shown on page 4, an amount of £1,000 is held on behalf of the St Andrews Church Redruth by the Truro Diocese in respect of a legacy which can only be used to fit or repair a stained glass window in the church

9. Grants received		2025	2024
Restricted		£	£
Truro Diocesan Board of Finance	Warm Space	-	1,490
	Summer Holiday Project	-	5,000
	Toast	1,545	-
	Bubble Church	3,154	-
	West Wall Repair	4,000	-
Redruth Charity Trust	Warm Space	-	200
Redruth Charity Trust	Tiddlers	160	-
Redruth Charity Trust	Toast	300	200
Redruth Town Council	Kitchen Refurb	750	-
Lanner Show	Warm Space Pantry	500	-
CHCT	West Wall Repair	1,400	-
LICF allocation	Parish Nursing	-	1,850
	Toast	-	200
	Tiddlers	-	50
	Warm Space	-	450
	Tea and Chat	-	200
Designated			
LICF Allocation	Outreach	-	200
General Funds			
Truro Diocesan Board of Finance	Training	-	50
Listed Places of Worship Grant	Vat grant	213	745
		12022	10,635

Parish of Redruth comprising St Andrew Redruth, St Andrew Pencoys, St Euny Redruth, Christchurch Lanner and St Stephen Treleigh
Financial Statements for the year ended 31 December 2025

Notes to the accounts (continued)

10. Employees

Expenditure shown as salaries, wages and honoraria relates to payments to vergers, self employed organists and two part time employees engaged in administration and cleaning, neither of these employees received more than £8250 per annum

11. Analysis of transfers

		Restricted Funds	Designated Funds	General Funds
		£	£	£
Transfer to General Funds	West Wall Repair	-(5400)		5,400
	projector donation		-(8)	8
Transfer from General Funds	Flower Fund		100	-(100)
		-(5400)	92	5308

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	2025	2024
	£	£
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	2025	2024
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Gift aid receivable	2123	2,314
Other debtors	10508	8,775
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14. Creditors

	2025	2024
	£	£
Other creditors	6827	6,283

15. Governance costs

	2025	2024
	£	£
Independent examination	70	130
Clergy interview	0	270
	70	400

16. Financial commitments

Prior to the year end the Parish ordered 100 new chairs for St Andrew Redruth and St Stephen Treleigh at a total cost of £7836, these will be delivered and paid for in January 2026
In December 2025 the parish entered into a new five year hire agreement for a replacement photocopier with a rental of £238.64 payable quarterly

Parish of Redruth comprising St Andrew Redruth, St Andrew Pencoys, St Euny Redruth, Christchurch Lanner and St Stephen Treleigh

Financial Statements for the year ended 31 December 2025

Independent Examiner's Report

To the members of Redruth PCC

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Respective Responsibilities of the PCC and the Examiner

As members of the PCC you are responsible for the preparation of the accounts; you consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- * examine the accounts under section 145 of the 2011 Act
- * follow the procedures laid down in the General Directions given by Charity Commission (under section 145(5)(b) of the 2011 Act: and
- * to state whether particular matters have come to my attention

Basis of this Report

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An examination includes a review of the accounting records kept by the PCC and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the accounts and seeking explanations from you as members of the PCC 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 matter has come to my attention:

- (1) which gives me reasonable cause to believe in any material respects the requirements

* to keep accounting records in accordance with section 130 of the 2011 Act ; and

* to prepare accounts which accord with the accounting records and comply with the requirements of the 2011 Act

have not been met ; or

- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached

signed **Mark Perry**

01 March 2026

Accounts

*Living God's abundant life;
sharing the good news of Jesus*



REDRUTH TEAM MINISTRY

The Parish of Redruth

**comprising St Andrew Redruth, St Andrew Pencoys,
St Euny, St Stephen Treleigh and Christchurch Lanner
Charity Number 1204231**

Annual Trustees Report 2024



**THE PARISH OF REDRUTH
ANNUAL REPORT
YEAR TO 31 DECEMBER 2024**

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The Parish of Redruth

Year to 31 December 2024

Trustees Annual Report

Legal and administrative information

Name of charity- The Parish of Redruth

Charity Number- 1204231

Office address- Clinton Road, Redruth, TR15 2LL

Telephone number- 01209 200739

Website- www.redruthchurch.org.uk

Email address- enquiries@redruthchurch.org.uk

Charity correspondent- Richard Robinson robin1674son@btinternet.com

Rector of Redruth and Trustee- Revd Becca Bell

Curate- Revd Chris Harrigan

Retired clergy- Revd Peter Fellows and Revd Margaret Saville

Readers- Jim Seth and Jason Hoole-Jackson

Churchwardens/Trustees- Lez Seth, Mary Anson, Brian Gannaway, Mary Harris, Andy Watts (appointed 17 March 2024—resigned 13 November 2024)

Deputy Wardens/Trustees- Sheila Gannaway, Anne Youlton, Jeff Saville

Deanery Synod Representatives/Trustees

Jason Hoole-Jackson, Jill Tolputt, Carol Stewart, Linda James, Richard Robinson, Anne Youlton

PCC Members/Trustees

Appointed trustee in 2023 Linda Beskeen, Lucie Rogers

Appointed trustee 17 March 2024- Juliet Jenkins, Robin Knights, Trish Knights, Mike Louis Smith, Ron Pitcher

Treasurer- Richard Robinson

The Parish of Redruth

Year to 31 December 2024

Trustees Annual Report

Legal and administrative information (*continued*)

Electoral Roll officer - Nigel Pearce

Parish Safeguarding officer - Jim Seth

Independent examiner - Mark Perry

Bankers - Lloyds Bank plc and National Savings and Investments

Investment Managers - CCLA Investment Management Ltd and Truro Diocesan Board of Finance Ltd

The Parish of Redruth

Year to 31 December 2024

Trustees Annual Report

Mission statement for Redruth PCC

Sharing God's welcome; growing disciples

Mission statement for Carnmarth North Deanery

Living God's abundant life; sharing the Good News of Jesus

Redruth PCC's aims and objectives

The PCC is responsible for the local governance of the church and the promotion of the Gospel of our Lord Jesus Christ according to the doctrines and practices of the Church of England.

Duties include:

- Facilitation of Worship

- Welcome

- Health and Safety

- Safeguarding

- Disability access

- Accessing appropriate training as required

- Managing the financial needs of the church, administering the church accounts and ensuring MMF is paid.

Redruth Parochial Church Council

On 1 January 2022 the churches of St Euny Redruth, St Andrew Pencoys and St Andrew Redruth were merged into the existing Redruth Parochial Church Council

The PCC is a corporate body established by the Church of England, operates under the Parochial Church Council Powers Measure and was registered as a charity on 7 August 2023. It has no related Trusts or Charities. The PCC met 9 times during the year.

On 1 January 2024 Redruth PCC took over the function of Redruth Team Council and now handles the finances of all five churches in the Redruth Team Ministry. Records will be kept in such a way to ensure that each individual church's finances can still be assessed. This was implemented by way of a pastoral scheme which merged the existing PCC's of Christchurch Lanner and St Stephen Treleigh into Redruth PCC.

St Euny Redruth, St Andrew Pencoys, St Andrew Redruth, Christchurch Lanner and St Stephen Treleigh also have separate District Church Councils (DCC) to oversee their special events, services and groups, building/fabric issues, health and safety, and developing links with schools and other outside groups.

The Parish of Redruth

Year to 31 December 2024

Trustees Annual Report *(continued)*

Public Benefit

The PCC is aware of the Charity Commission's guidance on public benefit in "The Advancement of Religion for the Public Benefit" and have regard to it in their administration of the parish. The PCC believes that, by fulfilling its responsibility to work together with the clergy and lay ministers in the parish and cooperate in all matters of concern and importance for the promotion of the whole mission of the church, pastoral, evangelistic, social and ecumenical, it provided a benefit to the public by:

- providing resources and facilities for public worship, pastoral care and spiritual, moral and intellectual development, both for its members and for anyone who wishes to benefit from what the church offers
- promoting Christian values, and service by members of the church to the community, to the benefit of individuals and society as a whole.

Electoral roll and church attendance 2024

St Euny Redruth -	Electoral roll:	32	Average attendance:	12-15
St Andrew Pencoys -	Electoral roll:	16	Average attendance:	15-25
St Andrew Redruth -	Electoral roll:	52	Average attendance:	35-40
Christchurch Lanner-	Electoral roll:	23	Average attendance:	20-25
St Stephen Treleigh-	Electoral roll:	<u>30</u>	Average attendance:	<u>25-30</u>
Total		<u>153</u>		<u>107-135</u>

Financial Report 2024

The financial statements which are included with this report in a separate document comprise the accounts for the five churches combined into Redruth PCC. On the first page across all the funds the total income for the year was £162k against which there is set expenses of £157k resulting in an overall surplus of £5k which after adjusting for the movement in the investment values increases the total reserves to £104k. There is also a separate income and expenditure account analysing the general funds between the five churches and the Redruth PCC transactions. After adjusting for expenses covered by transfers from reserves the general funds carried forward total £55k.

The balance sheet shows the assets and liabilities at the year end which represent the reserve balances of £104k shown.

The accounts also detail the restricted and designated reserves for each church giving information about the purpose of the fund as well as movements during the year and the remaining amount held.

The Parish of Redruth

Year to 31 December 2024

Trustees Annual Report (*continued*)

Reserves Policy

Ideally the PCC would like to retain at least six months general fund expenditure as free reserves to meet future shortfalls in income or unexpected expenses. At 31 December 2024 the free reserves at £55,369 represented four months expenditure.

Safeguarding

The parish safeguarding officer maintains records of training undertaken and DSB checks carried out and ensures volunteers who take responsibility for the care of young, elderly and vulnerable individuals are appropriately qualified. Risk assessments are carried out for each activity and Diocese guidelines are adhered to.

Risk assessments

The PCC and individual DCCs regularly review the major risks to which the churches are exposed, in particular those related to the building safety and finances, and is satisfied that arrangements are in place to mitigate the exposure to such risks.

Looking Forward

2025 will be another exciting year as the 5 churches start to work closer together as one PCC with the support and guidance of Becca our new Rector of Redruth to work with the church council, the hardworking ministry team and our five congregations to seek God's wishes and develop his plans within the Redruth community.

The Parish of Redruth

Year to 31 December 2024

Trustees Annual Report (*continued*)

Report from Rector/Ministry Team

Introduction

It is with gratitude and reflection that I present this Chair's Report for Redruth Parish for the year 2024. This past year has been one of continued faith, service, and commitment to our mission of worship, community support, and outreach. I am immensely grateful to the Ministry Team for navigating the transition so ably, and to Jeff Saville for his careful and effective chairing of the new single PCC.

It has been a huge joy to become part of the community here in this parish, and I am grateful that you have welcomed me and my family so warmly.

Governance and Compliance

The Trustees of Redruth Parish have continued to ensure that our activities align with our charitable objectives, in accordance with our governing document and the guidance set by the Charity Commission. Regular meetings have been held to oversee governance, financial management, and strategic planning.

We have adhered to safeguarding policies, health and safety regulations, and financial controls to maintain transparency and accountability in all our operations.

Worship and Community Engagement

Our churches have remained committed to providing regular worship services, prayer meetings, and pastoral care to our congregation and the wider community. This year, we have:

- Held Sunday services and additional midweek gatherings. Some of these have been held jointly, and continued to build on the shared life of our parish.
- Celebrated key Christian festivals such as Easter and Christmas with special services and community events
- Provided pastoral support to members in need, including home visits and prayer support.
- We have also handed the Monday warm space at St Andrews to Transformation CPR, so the governance for that superb community is now in their capable hands.

continued

The Parish of Redruth

Year to 31 December 2024

Trustees Annual Report (*continued*)

Report from Rector/Ministry Team

Future Plans

Looking ahead, we aim to:

- Ensure that we are growing as an intergenerational community. With opportunities for discipleship for everyone.
- Improve our church facilities (there are potential plans a foot which we will consult with you on soon!)
- Check that we are communicating well with one another and with our community. (Do people know what we do, when, and that they are welcome?!)
- Reflect on our financial giving, and how to increase our income/reduce outgoings.

Rev Becca Bell
Chair of Trustees and Rector
Redruth Parish

22 March 2025

The Parish of Redruth

Year to 31 December 2024

Trustee's report (*continued*)

Report from St Euny Redruth

Our new Churchwarden, Andy Watts, served from the APCM in April to November 2024 when he resigned as a result of the stress associated with the role. The church made a number of well received internal changes led by Andy and our outreach increased over the summer. The numbers attending Wednesday Holy Communion have been steadily increasing, under the consistent leadership of Father Peter and the communion of the Open Café which follows. Numbers at Open Café have now increased to a regular attendance of high 20s/low 30s each week. This has led to the growth of a wider core of people who attend events and support fundraising. The Lenten meditation on Good Friday was a successful parish worship with large numbers attending over the three hours as well as a high number of participants. Our Easter dawn service was well attended and many stayed long into the morning for bacon baps and hot cross buns. In the summer our community BBQ attracted over 100 people and our charity fund raising day in aid of Parkinsons UK and local groups raised over £1,000 and was very well supported. Cream Teas were offered on Saturday afternoons from May to end August whenever the church was available and these were very well received and attended. The Mining and Pasty Festival was celebrated at the church on Friday evening with refreshments and a small display with c.75 attendees, and on Sunday with a remembrance walk and service. A harvest supper was celebrated in October and in December two Saturday fund raising and community events were held with stalls, crafts and wreath-making, drawing in high numbers on each day. New stalls and contributions were welcomed from members of the Wednesday Open Café. The churchyard gardeners had planted the small Christmas trees and all but one survived and were used again. No further work was undertaken in the churchyard and the 'temporary' fencing is still in place which detracts from the setting of the church. The Christingle service and Christmas Eve carols also drew in a large congregation, a larger number on Christmas Eve than we have had for several years. In January we held the pantomime for the second year, written by Avril Blight and directed by Father Peter, this time with three performances, which were all well attended. St Euny Feast was again an evening service with contributions from the Redruth Festival Band. The church has been open on most days throughout the year and advertised on the Celtic Quiet Places website, but the loss of our valued churchwarden has demonstrated the difficulties of getting sufficient helpers to continue this and other tasks. Charlie Bickford, our organist, has been a constant source of inspiration with his playing and selection of hymns and we have had music at most of our services. Over the past 18 months Simon Glanville has also contributed to the services with his organ playing, a welcome addition to the rota. The church electrics have been repaired and new locks placed on the kitchen. Clive and Andy have maintained the pathways and Paul Wilkins has continued with his voluntary maintenance of the graveyard. However, Paul is about to move away and he has handed in all the records he has made of the gravestones and will not be able to cut the grass in future. No alternative arrangement has been made yet.

The Parish of Redruth
Year to 31 December 2024
Trustee's report (*continued*)
Report from St Euny Redruth (*continued*)

Bell-ringing has continued and the Tower has hosted other ringers. Numbers have been lower in recent months and we continue to look for new volunteers. The new noticeboard has become damp and mouldy and is in need of refurbishment. New sofas were acquired over the summer and these have made the relaxed area in the north aisle more welcoming.

Linda Beskeen

Carnmarth North Deanery Report

There were three synod meetings during 2024. The first presentation we received was from Redruth's curate Chris which as you would expect included references to his motorbike. The second presentation was from the deanery's other curate, Rory Clare from Camborne. This included details of his many jobs before he became a curate, his adventures in Israel and his chaplaincy work with the Royal Navy. Finally we had a talk from Joyce Duffin of Transformation CPR which oversees and supports the local Food Banks including Warm Space at St Andrew Redruth.

In addition to these meetings the Deanery held a special Springboard event at St Mary's Portreath on 17 February which allowed deanery parishes to showcase their mission and community activities. There was the opportunity to share ideas and advice and this PCC was well represented.

Finally as a change in the way that the Diocese allocates some of the funds it holds to support Lower Income Communities, monies received by the Deanery were used to support Parish Nursing in Redruth Parish and to fund the SWYM trainee Ben Fry based at Camborne to work with young people throughout the Deanery.

The Deanery through its standing committee is now responsible for allocating the MMF payable and did so at the end of 2024 in relation the amount due to fund our clergy in 2025.

Richard Robinson Deanery Representative

The Parish of Redruth

Year to 31 December 2024

Trustee's report (*continued*)

Churchwarden's Report, St Andrew's Redruth 2024

It has been an “all change” year in 2024 with the joining together of our five churches into one parish, some different patterns of worship and the joy of welcoming our new Rector Becca and her family in September.

The rich traditions of worship and fellowship at St Andrew's continued as usual with our Sunday and midweek services, moving Easter meditations and joyous Christmas celebrations where we welcomed schools, families and the Town Band to concerts, carol services and the mayhem of the children's service on Christmas Eve.

Life at St Andrew's is never dull and, as in previous years, the past 12 months have been lively, busy and full of an amazing range of activities.

Church groups such as Tiddler Toddlers, TOAST, Come Rain or Shine, Messy Church and Craft Club have been well attended and, indeed, have seen numbers increase, while outside providers once again offered Pilates classes, Cornish Dancing, Guides and Brownies.

Various social events and exhibitions gave us the opportunity to work together as a united parish of six worshipping communities and it was a delight to come together to invite the local community into the Great Garden Exhibition, the Fifties Supper Night and the two Randoms Musical productions.

A big change happened to our Warmbank and Foodbank provision when it was agreed that the responsibility of this would now be taken on by the Foodbank organisation whilst still being run by our volunteers. Throughout 2024 this vital service has continued to help and support the needs of the many people who come through the doors each week.

The never ending headache of church repairs has been ably managed by the wonderful Nigel Pearce who arranges scaffolders, roofers, plumbers, electricians, gutter clearers and a whole host of other tradespeople at the drop of a hat. Thanks too to Robert Jobson and his team of “local brothers” who keep the church environs looking neat and tidy.

Thank you so much to all those who help, support, encourage, volunteer, bake, make coffee and serve in any other way to make St Andrew's the warm, welcoming, vibrant and lively place that it is – your commitment is amazing! With the Lord's help may we move forward together in love, caring both for one another and for our local community.

Lez Seth, Churchwarden

The Parish of Redruth

Year to 31 December 2024

Trustee's report (*continued*)

FLAPJACK ANNUAL REPORT 2024

(St Andrew, Pencoys and Four Lanes Methodist Chapel)

Four Lanes And Pencoys Join And Cheer the King

(The walls we build on earth do not stretch to heaven)

The gathered congregation of both the Chapel and Church have adapted well to being part of the United Parish of Redruth and have made every effort to be part of events and services within the wider parish. Their enthusiasm and forward looking approach has not been diminished by the inter-regnum and there was a sense of excitement as they waited for the arrival of the new Rector.

Regular services and events have continued throughout the year, and once again, during the cold winter months the FLAPJACK congregation met in the warmth of the Methodist Chapel. The pattern of regular worship and events for the community was:

First Sunday: Chapel/Methodist Communion; Second Sunday: Church/Family Service with Anglican Communion; Third Sunday: Chapel/Methodist Service of the Word

Fourth Sunday: Church/Anglican Communion; Fifth Sunday: Chapel/Breakfast Event Anglican United Parish Communion; Weekly Wednesday evening Anglican Communion

Monthly First Sunday Charity Event rotating between Pencoys, Lanner and Four Lanes

Regular monthly community events include: a Quiz, Bingo and a Tea Party.

The Open Pantry where food is available 24/7 is maintained and stocked by faithful volunteers, the Cornish Gleaners and generous donations.

The gathered FLAPJACK community is in good heart and grows in strength. Concern however remains over the cost of electricity to sustain the life of the church.

The Pencoys Hall, for which the church has responsibility has benefited from a group of 'crafters' who as users of the hall have transformed its appearance. Volunteer cleaners keep the facilities in good order and apart from the church the groups using the hall include:

Two craft groups

A ukulele group

A support group for vulnerable women

Two home education groups

An art group

Birthday parties for children

Thanks are extended to all those whose energy and enthusiasm have maintained the church, chapel and the hall for both the local and wider communities.

FP

The Parish of Redruth

Year to 31 December 2024

Trustees Annual Report (*continued*)

Christchurch Lanner—Annual Report

For Christchurch, set away from the main road that passes through the village of Lanner, 2024 has been a year of consolidation. Sunday and weekday worship has continued and has incorporated the slight changes agreed by the Ministry Team and the Parochial Church Council. These changes were designed to ensure the smooth running of the six worship settings during the inter-regnum:

*First Sunday: Twinning of churches with a 9.30am communion service; Second Sunday: Communion service; Third Sunday: Communion service with new music
Fourth / Fifth Sunday: United Parish Communion*

The District Church Council has met regularly to monitor the church finances and to plan for the various events that bring life and great enjoyment to both the gathered and wider communities. These include:

A weekly Bible Study following the Wednesday 11.00am BCP Communion, A monthly film club, A monthly tea-party, A fortnightly warm space games afternoon. Other seasonal events were also arranged.

The church has a regular Sunday School during the Sunday Communion. This has four regular young people and two teachers. The young people share their work at the end of the service and one of them has started to lead the intercessions at the new music service.

The youth theatre group which met each Saturday did not recover from the Pandemic. A much smaller group continues to meet and explores various themes through drama, dance and art. They are to be thanked for their continued enthusiasm.

The life of the church is supported by a gathered congregation which is kind, generous and compassionate. There is a real concern for each other and for the place of Christchurch in the wider and united parish of Redruth.

The church is open each day and is part of the 'Sacred Spaces' initiative. The porch has an 'open pantry' and an emergency box for when the church is closed.

A cause for concern has been the high cost of electricity and members of the congregation have closely monitored usage and have taken steps to reduce expenditure.

The congregation is in good heart and hopes that 2025 will bring closer links with the local Methodist community.

The Parish of Redruth

Year to 31 December 2024

Trustees Annual Report (*continued*)

ST STEPHEN TRELEIGH— Annual Report

2024 saw us at Treleigh face the challenge of becoming part of the bigger Parish of Redruth. The biggest change came when we were left without a Parish Priest when Caspar moved to Calne. Changes had to happen and we embraced the first Sunday joint service with St Euny and the Parish service now on the last Sunday of each month. We lost Lynne as our organist in January, but were pleased to welcome Simon as her replacement.

Easter Sunday was to be a Parish Service and was held at Treleigh. The Easter fire was lit from the Dawn fire at St Euny, and from which our Pascal Candle was lit. The churchwardens from the other churches then lit their candle from ours. A very moving part of the service for me. At the end of the service the congregation were each given an Easter chick knitted by the ladies of Treleigh containing an Easter egg. Refreshments were then served in the hall. Father Peter led the Pentecost Meditation in May and Songs of Praise in August.

In the run up to Christmas we welcomed the school into church for the annual Early years nativity played as usual to a packed church of parents, and the same with the Christingle service with years one and two. Busy Bees nursery also came into church for their nativity after our Thursday morning service. We were joined at our Carol service by the school choir, always an enjoyable end to the school term. The crib service on Christmas Eve was riotous. With the largest gathering we have had in previous years. Rev Chris had the children playing a game of pass the parcel in which he had hidden the nativity figures between the wrappings (alongside packets of sweets). As the figure was revealed Chris told the story of that figure. A carol was sung and it didn't matter that 'We three Kings' was sung when the shepherds appeared or that 'While shepherds watched' when the Kings appeared to laughter from the congregation. It was talked about well into the New Year.

Our monthly tea party held in the hall has gone from strength to strength and is well supported. Although we only had one wedding booked in 2024 we had several Baptisms and many funerals.

We were pleased to welcome Becca in August and we thank the rest of the ministry team for all their hard work and support during the past year. We particularly thank Jim for his continued support of our Upper Room group and to Robin and Trish who welcome us into their home each week. Throughout the year the organ had its annual service with no problems reported as was the boiler. We had an energy report for the church and the mapping of the church graveyard was completed. The odd slate in the roof was replaced and the gutters cleaned. The church hall is proving very popular with three evenings a week now regularly let and daytime bookings on the up. We not only have it used as rehearsal rooms for a local theatre group and children's parties, but have had a baby shower and will be used as a venue for the reception after a wedding in the church in early summer.

I thank everyone at Treleigh for their continued support and help especially Anne my deputy and Carol who looks after the hall. I may be the churchwarden but with the Treleigh team and Gods help may we grow our church.

The Parish of Redruth

Year to 31 December 2024

Trustee's report (*continued*)

TOAST: Youth Work Annual Report

Reporting Period: 1st January 2024 to 1st January 2025

Introduction

This report outlines the activities, attendance, and overall progress of the TOAST youth work sessions conducted from 1st January 2024 to 1st January 2025. The programme continues to provide a welcoming and engaging environment for young people, offering a range of activities designed to foster social interaction, personal development, and community involvement.

Session Overview

The sessions held during this period attracted a cumulative attendance of approx. 334 young people. Individual session attendance ranged from 13 to 25 participants, with an average of around 20 attendees per session. The attendees were aged between 6 and 14 years, with a gender breakdown of 91 males and 143 females, highlighting a notable gender imbalance that will be considered in future planning.

This year saw the appointment of a rector who has a heart for children and young people which is reassuring and presents an exciting future. The group has become an all-age ranging from 6-15 years to allow for personal family circumstances for both leaders with children and attendees families. There have been some faithful volunteers leading to strong relationships with our young people.

There were several involved in the summer activities along with cinema trips supported by donations and grant money. We have also expanded up into the church which has led to physical activities races, hide and seek and volleyball. The group raised money for Cancer Research and Solar Lights.

Staffing and Volunteer Support

The programme currently operates with three/four volunteers, maintaining a supervision ratio of approximately 7:1. While this has been sufficient, there is a recognised need to recruit additional volunteers to allow for a rotational system, ensuring sustainability and enhanced support for the young people attending.

Activities and Events

A broad range of activities was offered throughout the year, providing both structured and informal opportunities for participation. These included:

The Parish of Redruth

Year to 31 December 2024

Trustee's report (*continued*)

TOAST: Youth Work Annual Report (*continued*)

- **Creative and Static Games:** Activities such as pool, table tennis, ice hockey, board games, card games, craft-making, and cooking sessions, all of which were well-received.
- **Team-Based Challenges:** These included various dynamic games in the church hall and the popular "Bush Tucker Trials," which were organised by two young participants, fostering leadership and team-building skills.
- **Sports:** Regular opportunities for physical activity, including skipping, indoor running, football, and basketball, promoting physical well-being and teamwork.
- **Special Events:** A Halloween-themed session was a highlight, featuring festive games and activities. Additionally, birthdays were celebrated within sessions, adding a personal touch and fostering a sense of community.
- **Offsite Activities:** Two cinema trips provided opportunities for social engagement beyond the usual setting.

Talent Show: One of the standout achievements of the year was a Talent Show, largely organised by the young people themselves, further encouraging participation and creative expression.

Observations and Challenges

Engagement and Participation

The programme has seen consistently strong engagement, with young people actively participating in both planning and executing activities. However, the gender disparity (91 males to 143 females) suggests a need to explore activities that may appeal more broadly across both genders to encourage more balanced participation.

Highlights of the Year

- The year commenced with a strong start, as 20 young people attended the first session. A consultation was conducted early in the year, where participants were divided into small groups to contribute ideas for the upcoming programme. This inclusive approach has fostered a sense of ownership among the young people.

A small group of participants also took part in the summer project and the Porthpean activities trip. The relational approach taken by youth leaders has been instrumental in building trust and strengthening relationships.

The Parish of Redruth

Year to 31 December 2024

Trustee's report (*continued*)

TOAST: Youth Work Annual Report (*continued*)

Safeguarding

There are no safeguarding concerns to report. All volunteers have been DBS-checked and are up to date with diocesan safeguarding training and requirements.

Health and Safety

No health and safety incidents were reported during the year.

Next Steps and Future Development

- **Programme Review and Planning:** A meeting of youth workers is scheduled before the new year to assess successes, address challenges, and refine the programme for the upcoming year.
- **Volunteer Recruitment:** There is a need to recruit at least 2–3 additional volunteers to support the weekly sessions. Additionally, consideration is being given to employing a youth and family worker to further develop the programme.
- **Outreach and Special Events:** Plans are in place to expand outreach activities, including cinema trips, outdoor excursions, and a large-scale youth event featuring a silent disco, games, food, and entertainment.

Facilities Development: The possibility of purchasing a deanery cage football system is being explored. This would not only benefit TOAST but could also be shared with other youth work initiatives within the deanery.

Conclusion

The year has been highly successful, with strong attendance, diverse activities, and meaningful engagement from young people. The involvement of youth in planning and leading activities has contributed to their personal development and leadership skills. Moving forward, strategic efforts will focus on increasing volunteer support, refining administrative processes, and expanding outreach opportunities to build on the momentum achieved this year. TOAST remains committed to creating a supportive, inclusive, and dynamic environment for young people, fostering their personal and social development while strengthening their connection to the community.

Revd Chris Harrigan

The Parish of Redruth

Year to 31 December 2024

Trustee's report (*continued*)

Safeguarding Report

In the last 12 months there have been a number of safeguarding issues ranging from rough sleepers and managing the risks around mental health problems (e.g. dementia) to the problems of upgrading the administration of safeguarding so that we satisfy the needs of the National safeguarding Team. To that end we have had some safeguarding auditing meetings with Andy Earl, the Diocesan Safeguarding Officer.

At the time of writing all safeguarding concerns are being managed appropriately and I am very grateful to all those who have picked up problems, reported, recorded and responded to them.

Safeguarding training

Two face-to-face courses have been conducted: Basic Awareness and Foundation Training. The turn-out to these courses was pleasing with over 20 people at each event and several people who completed the courses online if they could not attend in person. This means that most of the PCC will have done appropriate training but that will be reviewed immediately after this meeting.

DBS checks

DBS checks are required every three years. The criteria for eligibility and the level of DBS check are intricate. Generally, individuals working regularly with minors under 18, vulnerable adults, or in domestic settings may qualify for an advanced check. Those in positions of responsibility such as treasurers, church administrators, and bell tower captains are more likely to require a basic criminal record check. Church wardens, acting as trustees of the PCC, also need a basic check.

The parish administrator, Simon, serves as the DBS recruiter, and all DBS checks and queries can be processed through the office.

Ongoing risk assessments

All parish activities need risk assessments. New activities need fresh assessments and established activities need annual review and these will need to be agreed by the PCC. If there are any accidents or incidents as a result of a missing risk assessment the PCC will be held responsible by the diocese.

Please make sure any activities you are involved in has a risk assessment.

Finally,

Thank you to all of you who have helped our safeguarding this year. These include those who have been on courses, stick up for people, carried out risk assessments, volunteered as assistant DBS recruiters and so on. Safeguarding is a priority in the National Church and without your help their efforts will show little gain.

Jim Seth—Parish Safeguarding Officer



ST ANDREW REDRUTH



ST EUNY



ST STEPHEN, TRELEIGH



ST ANDREW PENCOYS



CHRISTCHURCH, LANNER

Parish of Redruth comprising St Andrew Redruth, St Andrew Pencoys, St Euny Redruth, Christchurch Lanner and St Stephen Treleigh
Financial Statements for the year ended 31 December 2024

Statement of Financial Activities/Income and Expenditure Account

Incoming resources		Restricted Funds	Designated Funds	General Funds	Total 2024	Total 2024	Total 2023
<i>Voluntary Income</i>	<i>Donations and Legacies</i>	£	£	£	£	£	£
	Tax efficient planned giving	-	-	26,589	26,589		24,885
	Other planned giving (not Gift Aid)	-	-	12,208	12,208		3,595
	Other collections at services	-	-	9,099	9,099		5,037
	All other recurring donations/giving	200	-	-	200		-
	All non recurring donations/giving/appeals	8,737	3,113	6,987	18,837		12,833
	All Tax recovered	63	706	10,900	11,668		8,001
	Legacies			1,000	1,000		-
	Grants Received (note 9)	9,640	200	795	10,635		6,131
						90,237	
<i>Activities for generating funds</i>							
	Fundraising	670	-	13,568	14,238	14,238	9,367
<i>Income from investments</i>		-	-	1,566	1,566	1,566	956
<i>Income from Church activities</i>							
	Statutory Fees	-	-	22,312	22,312		13,748
	Church magazine	-	-	818	818		431
	Hall and church lettings	-	9,157	8,315	17,472		10,525
	Other church activities	4,516	-	251	4,767		3,603
	Insurance claim	-	-	2,000	2,000		-
	Administration and printing	8,775	-	-	8,775		8,686
					-	56,144	-
Total Incoming Resources		32,601	13,176	116,408	162,185	162,185	107,798

Parish of Redruth comprising St Andrew Redruth, St Andrew Pencoys, St Euny Redruth, Christchurch Lanner and St Stephen Treleigh
Financial Statements for the year ended 31 December 2024

Statement of Financial Activities/Income and Expenditure Account

Outgoing Resources		Restricted Funds	Designated Funds	General Funds	Total 2024	Total 2024	Total 2023
Cost of generating Funds		-	-	71	71	71	250
Mission giving and donations		700	-	5,692	6,392	6,392	4,377
Church Activities							
	Maintenance and Mission Fund	-	-	47,800	47,800	-	39,833
	Salaries, wages and honoraria (note 10)	5,862	-	9,636	15,498	-	6,242
	Clergy expenses	-	-	782	782	-	-
	Mission and Evangelism	15,989	-	1,431	17,420	81,499	14,482
Regular church Running costs							
	Insurance	-	527	10,079	10,606		7,242
	Cleaning	-	920	1,477	2,397		489
	Admin Costs	3,700	-	6,539	10,240		4,016
	Maintenance	-	1,954	6,809	8,762		2,983
	Upkeep of Service	-	194	1,527	1,721		1,442
	Upkeep of Churchyard	-	95	552	647	34,373	-
Church Utility bills							
	Gas/oil	80	1,158	7,370	8,608		8,295
	Electric	650	2,664	9,962	13,276		8,614
	Water			2,593	2,593	24,477	1,191
Cost of Trading		-	-	2,399	2,399	2,399	10,864
Governance Costs							1
	(note 15)	-	-	400	400	400	220
Major capital expenditure							
	Major repairs and redecoration-church	-	-	5,873	5,873	5,873	6,556
	Insurance Claim -church	-	-	2,000	2,000	2,000	-
Total Outgoing Resources		26,981	7,511	122,992	157,484	157,484	117,095
Excess of (expenditure over income)/income over expenditure		5,620	5,665	6,584	4,700	4,700	(9296)
Transfers between funds (note 11)		2,173	2,500	4,673	-	-	-
Revaluation of Investments		-	448	-	448	448	1,684
Net Movement in Funds		3,447	3,613	1,911	5,149	5,149	(7612)
Reserve balances brought forward on 1 January 2024		8,023	32,873	39,887	80,783	80,783	88,394
Reserve balances transferred on 1 January 2024							
	St Stephen Treleigh	-	-	12,457	12,457	12,457	-
	Christchurch Lanner	361	-	4,936	5,296	5,296	-
Reserve Balances carried forward at 31 December 2024		11,830	36,485	55,369	103,685	103,685	80,782

Parish of Redruth comprising St Andrew Redruth, St Andrew Pencoys, St Euny Redruth, Christchurch Lanner and St Stephen Treleigh
Financial Statements for the year ended 31 December 2024

General Fund Statement of Financial Activities/Income and Expenditure Account-Analysis between churches

Incoming resources		SAR	SAP	STE	SST	XL	PCC	Total 2024	Total 2023
<i>Voluntary Income</i>	<i>Donations and Legacies</i>	£	£	£	£	£	£	£	£
	Tax efficient planned giving	16,377	3,404	2,438	2,050	2,320	-	26,589	24,685
	Other planned giving (not Gift Aid)	2,780	1,498	1,170	4,449	2,310	-	12,208	3,595
	Other collections at services	2,048	1,101	2,862	591	2,496	-	9,099	5,037
	All other recurring donations/giving	-	-	-	-	-	-	-	-
	All non recurring donations/giving/appeals	2,121	1,770	1,799	443	655	200	6,987	2,961
	All Tax recovered	4,624	1,243	1,325	1,567	2,091	50	10,900	7,688
	Legacies	-	-	1,000	-	-	-	1,000	-
	grants received	284	-	239	223	-	50	795	-
<i>Activities for generating funds</i>									
	Fundraising	2,742	2,467	3,712	1,542	2,634	471	13,568	7,841
<i>Income from investments</i>		-	-	94	28	14	1,429	1,566	390
<i>Church activities</i>									
	Statutory Fees	1,468	1,694	8,481	7,285	214	3,170	22,312	13,748
	Church Magazine	172	96	136	262	152	-	818	431
	Church and Hall Lettings	6,560	-	200	5	1,550	-	8,315	9,400
	Other church activities	-	-	-	-	-	251	251	62
	Insurance Claim	2,000	-	-	-	-	-	2,000	-
Total Incoming Resources		41,175	13,273	23,456	18,445	14,437	5,622	116,408	75,839

Parish of Redruth comprising St Andrew Redruth, St Andrew Pencoy's, St Euny Redruth, Christchurch Lanner and St Stephen Treleigh
Financial Statements for the year ended 31 December 2024
General Fund Statement of Financial Activities/Income and Expenditure Account-Analysis between churches

Outgoing Resources	SAR	SAP	STE	SST	XL	PCC	Total 2024	Total 2023
Cost of Generating Funds	20	-	22	29	-	-	71	250
Mission giving and donations	1,436	1,770	1,686	300	500	-	5,692	1,366
Church Activities								
Maintenance and Mission Fund	22,964	5,294	5,601	8,414	5,527	-	47,800	39,833
Salaries, wages and honoraria (note 10)	306	732	4,418	3,640	210	330	9,636	6,242
Clergy expenses	-	-	-	-	-	782	782	-
Mission and Evangelism	143	-	715	-	20	553	1,431	878
Regular church running costs								
Insurance	3,561	1,415	1,884	1,735	1,233	251	10,079	6,681
Cleaning	-	-	537	940	-	-	1,477	489
Administration Costs	1,244	1,039	1,337	1,089	1,298	532	6,539	4,016
Maintenance	3,019	520	1,433	1,398	377	62	6,809	2,683
Upkeep of Service	661	34	411	324	97	-	1,527	1,213
Upkeep of Churchyard	-	-	-	552	-	-	552	-
Church Utility bills								
Gas/oil	3,282	-	2,365	1,722	-	-	7,370	8,295
Electric	2,093	2,291	798	1,030	3,750	-	9,962	5,669
Water	678	371	279	639	627	-	2,593	1,191
Cost of Trading (hall expenditure)	2,399	-	-	-	-	-	2,399	2,178
Governance Costs (note 15)	-	-	-	-	-	400	400	220
Major capital expenditure								
Major repairs and redecoration-church	4,280	-	781	812	-	-	5,873	6,556
Insurance Claim-church	2,000	-	-	-	-	-	2,000	-
Total Ongoing Resources	48,086	13,466	22,269	22,624	13,638	2,910	122,992	87,759
Excess of (expenditure over income)/income over expenditure	(6911)	(193)	1,187	(4178)	798	2,713	(6584)	(11920)
Transfers between Funds (note 11)	2,505	-	641	-	1,528	-	4,673	4,462
Revaluation of Investments							-	-
Net Movement in Funds	(4406)	(193)	1,828	(4178)	2,326	2,713	(1911)	(7458)
Reserve balances brought forward on 1 January 2024	11,900	8,313	11,076	-	-	8,599	39,888	47,346
Reserve balances transferred on 1 January 2024								
St Stephen Treleigh	-	-	-	12,457	-	-	12,457	-
Christchurch Lanner	-	-	-	-	4,936	-	4,936	-
Reserve Balances carried forward at 31 December 2024	7,494	8,120	12,905	8,279	7,262	11,311	55,369	39,888

Parish of Redruth comprising St Andrew Redruth, St Andrew Pencoyls, St Euny Redruth, Christchurch Lanner and St Stephen Treleigh
Financial Statements for the year ended 31 December 2024

Other Funds -Income and Expenditure Accounts

Designated funds		Opening balance	Income in year	Expenditure in year	Transfers/revaluation	Closing balance
		£	£	£	£	£
St Andrew Redruth	Garden Fund	117	636	(95)	-	658
	Jubilee Hall Fund	7949	408	-	-	8356
	Crafty Club Fund	700	125	(165)	-	660
	Arts Festival Fund	500	-	-	-	500
	Flower Fund	194	-	(104)	-	90
	Urgent Repairs Fund	-	2500	-	(2500)	-
St Andrew Pencoyls	Hall Fund	166	1154	(2223)	-	(903)
St Euny	Fabric Fund	1376	-	-	-	1376
	Flower Fund	53	-	-	-	53
	Outreach Fund	909	350	-	-	1259
St Stephen Treleigh	Treleigh Hall Fund	-	8003	(4924)	-	3078
Redruth PCC	Chapel of Ease Fund	20910	-	-	448	21359
		32873	13176	(7511)	(2052)	36485

Description of Designated Funds

St Andrew Redruth	Garden Fund- donations received to maintain the church garden areas
	Jubilee Hall Fund- grants and donations to repair and bring the hall back into use
	Crafty Club Fund-monies collected to support the work of this craft group
	Arts Festival Fund -funds held for future arts events
	Flower Fund - monies held to decorate the church throughout the year
	Urgent Repairs Fund- monies allocated and donated to maintain the roof and other urgent projects
St Andrew Pencoyls	Hall Fund-income and expenditure for the old Sunday School
St Euny	Fabric Fund- monies set aside for future church repairs
	Flower Fund- monies held to decorate the church
	Outreach Fund-monies allocated to support outreach activities
St Stephen Treleigh	Hall Fund-Income and expenditure for Treleigh hall
Redruth PCC	Chapel of Ease Fund- these are monies held from the sale of a past asset which have been used for various parish projects

Parish of Redruth comprising St Andrew Redruth, St Andrew Pencoy's, St Euny Redruth, Christchurch Lanner and St Stephen Treleigh

Financial Statements for the year ended 31 December 2024

Other Funds -Income and Expenditure Accounts

Restricted Funds		Opening balance	Income in year	Expenditure in year	Transfers	Closing balance
		£	£	£		£
St Andrew Redruth	Toast Fund	61	2400	642	-	1819
	Tiddlers Fund	1760	556	595	-	1721
	Reef Fund	197	656	700	-	153
	Admin Support Funding	-	8775	8775	-	0
	Youth Choir Fund	855			-	855
	Warm Space Mondays	149	2335	1322	-	1161
	Parish Nursing	745	1850	787	-	1808
	Summer Holiday Project	400	13528	13916	-	12
	Projector Donation	5	-	-	(5)	0
St Andrew Pencoy's	Warm Space Fund	180	50	222	-	8
St Euny	Heritage Fund	437	-	-	-	437
	Churchyard Fund	513	250	-	-	763
	Lychgate Fund	418	-	-	-	418
	Garden Fund	288	-	-	-	288
	Sensory Garden Fund	1575	100	-	-	1675
	Bell Tower Fund	442	350	-	(641)	151
St Stephen Treleigh	Tea and Chat	-	200	-	-	200
Christchurch Lanner	Fabric Fund	-	361	-	-	361
	Warm Space Fund	-	50	22	(28)	-
	Energy support	-	1500	-	(1500)	-
		8023	32961	26981	(2173)	11830

Description of funds	St Andrew Redruth	Toast Fund-funds held to support a youth group for years 6 and 7
		Tiddlers Fund- funds held and donated to support a term time pre-school playgroup
		Reef Fund- benefice collections to be used to support national and international disaster appeals
		Admin support funding- operation of benefice administration function
		Youth Choir Fund- monies donated to start a youth choir
		Warm Space Mondays-donations and grants received to support the homeless and lonely every Monday morning
		Parish Nursing- grants and donations to support the costs of a parish nurse working in the parish
		Summer Holiday Project-grants and donations to support activities for young people during the summer holidays
		Projector Donation- donation to provide for an overhead projector for the parish
	St Andrew Pencoy's	Warm Space Funds- grants and donations received to provide community support
	St Euny	Heritage Fund- grant monies received to promote St Euny's heritage
		Churchyard Fund- donations received to maintain the churchyard
		Lychgate Fund- monies received to maintain the lychgate
		Garden Fund- donations to maintain the churchyard
		Sensory Garden Fund- monies held for landscaping in the churchyard
		Bell Tower- grants and donations to maintain the bell tower
	St Stephen Treleigh	Tea and Chat-grant to be used to support community outreach
	Christchurch Lanner	Fabric Fund- monies held to repair the church fabric
		Warm Space Fund- grant received for community support
		Energy support- donation received towards electricity costs

Parish of Redruth comprising St Andrew Redruth, St Andrew Pencoy's, St Euny Redruth, Christchurch Lanner and St Stephen Treleigh
Financial Statements for the year ended 31 December 2024

Balance Sheet at 31 December 2024

	Restricted Funds	Designated Funds	General Funds	Total 2024	Total 2023
	£	£	£	£	£
Current Assets					
Investments with CBF Church of England (note 12)	-	21,978	-	21,978	20,910
Bank Accounts and cash	10,772	6,088	50,584	67,444	53,797
National Savings Accounts	-	9,457	-	9,457	9,362
Debtors (note 13)	2,145	-	8,944	11,089	6,105
	<u>12,916</u>	<u>37,524</u>	<u>59,528</u>	<u>109,968</u>	<u>90,174</u>
Current Liabilities					
Creditors due within 12 months (note 14)	(1086)	(1039)	(4158)	(6283)	(9391)
Net Current Assets	<u>11,830</u>	<u>36,485</u>	<u>55,369</u>	<u>103,685</u>	<u>80,783</u>
Represented by					
General Funds	-	-	55,369	55,369	39,888
Designated Funds	-	36,485	-	36,485	32,873
Unrestricted Funds	<u>-</u>	<u>36,485</u>	<u>55,369</u>	<u>91,855</u>	<u>72,760</u>
Restricted Funds	<u>11,830</u>	<u>-</u>	<u>-</u>	<u>11,830</u>	<u>8,023</u>
	<u>11,830</u>	<u>36,485</u>	<u>55,369</u>	<u>103,685</u>	<u>80,783</u>

Approved by PCC on 25 February 2025

signed Jeff Saville

Richard Robinson

Parish of Redruth comprising St Andrew Redruth, St Andrew Pencoyls, St Euny Redruth, Christchurch Lanner and St Stephen Treleigh

Financial Statements for the year ended 31 December 2024

Notes to the accounts

Accounting Policies

1. The PCC is a public benefit entity within the meaning of FRS 102. The financial statements have been prepared under the Charities Act 2011 and in accordance with the Church Accounting Regulations and the 2019 version of the SORP together with FRS 102 as the applicable accounting standard
The financial statements have been prepared under the historical cost convention except for the valuation of investment assets, which are shown at fair value
2. Unrestricted funds represent funds of the DCC that are not subject to special restrictions regarding their use and are available for the general purposes of the DCC. These include designated funds which are set aside for a particular purpose by the DCC
3. Restricted Funds are monies received or set aside which can only be used for a special purpose
4. Collections are recognised when received and tax recoverable on gift aid is recognised when the related donation is received
5. Expenditure is included on an accruals basis and is recognised when there is a legal or constructive obligation to pay for expenditure
6. The following assets are recognised but not necessarily valued in the Financial Statements:
 - * Movable church furnishings held by the churchwardens on special trust for the DCC and which require a faculty for disposal.
 - * Land and buildings held on behalf of the DCC.
 - * Other fixtures, fittings and office equipment where the DCC is free to dispose of such assets without faculty and where the original cost exceeded £2000

Other Notes

7. On 1 January 2022 this church merged with St Andrew Pencoyls and St Euny churches in order to become a single PCC called Redruth PCC
Whilst each church will operate separately the PCC will assume legal and administrative responsibility with a single bank account and combined annual accounts
The current assets, liabilities and reserves shown on the balance sheet were transferred to Redruth PCC on 1 January 2022
and will remain available for the benefit of each church. On 1 January 2024 two further churches, St Stephen Treleigh and Christchurch Lanner were merged with Redruth PCC
8. Other restricted funds-In addition to the figures shown on page 4, an amount of £1,000 is held on behalf of the St Andrews Church Redruth by the Truro Diocese in respect of a legacy which can only be used to fit or repair a stained glass window in the church

9. Grants received	(all restricted in 2023)	2024	2023
Restricted		£	£
LICF allocation	Parish Nursing	1850	2,250
	Toast	200	-
	Tiddlers	50	-
	Warm Space	450	-
	Tea and Chat	200	-
Truro Diocesan Board of Finance	Warm Space	1490	2,831
	Summer Holiday Project	5000	
Redruth Charity Trust	Warm Space	200	250
Redruth Charity Trust	Summer Holiday Project	-	400
Redruth Charity Trust	Tiddlers	-	100
Redruth Charity Trust	Toast	200	-
KICK charity	Toast	-	300
Designated			-
LICF Allocation	Outreach	200	-
General Funds			
Truro Diocesan Board of Finance	Training	50	-
Listed Places of Worship Grant	Vat grant	745	-
		10635	6,131

Parish of Redruth comprising St Andrew Redruth, St Andrew Pencoys, St Euny Redruth, Christchurch Lanner and St Stephen Treleigh
Financial Statements for the year ended 31 December 2024

Notes to the accounts (continued)

10. Employees

Expenditure shown as salaries, wages and honoraria relates to payments to vergers, self employed organists and two part time employees engaged in administration and cleaning, neither of these employees received more than £8250 per annum

11. Analysis of transfers

	Restricted Funds	Designated Funds	General Funds
	£	£	£
Transfer to General Funds	-	(2500)	2,500
Urgent repairs fund	(5)	-	5
projector donation	(1500)	-	1,500
Energy support	(641)	-	641
Bell tower	(28)	-	28
Lanner warm space			
	<u>(2173)</u>	<u>(2500)</u>	<u>4673</u>

12. Investments with CBF Church of England

	2024	2023
	£	£
CBF Church of England Investment Fund	19580	17896
Value at 1 January 2024	448	1684
Increase/ (Decrease) in value	<u>20028</u>	<u>19580</u>
Value at 31 December 2024		
CBF Church of England Deposit Fund	1950	1330
	<u>21978</u>	<u>20910</u>

13. Debtors

	2024	2023
	£	£
Gift aid receivable	2314	1,896
Other debtors	8775	4,209
	<u>11089</u>	<u>6105</u>

14. Creditors

	2024	2023
	£	£
Other creditors	6283	9,391

15. Governance costs

	2024	2023
	£	£
Independent examination (2023 2 years)	130	220
Clergy interview	270	-
	<u>400</u>	<u>220</u>

Parish of Redruth comprising St Andrew Redruth, St Andrew Pencoys, St Euny Redruth, Christchurch Lanner and St Stephen Treleigh
Financial Statements for the year ended 31 December 2024

Independent Examiner's Report

To the members of Redruth PCC

This report on the accounts of the PCC for the year ended 31 December 2024, which are set out on pages 1 to 10 in respect of an examination carried out under Regulation 3 (c) of the Church Accounting Regulations 2006 ("the Regulations") and s.145 of the Charities Act 2011 ("the ACT")

Respective Responsibilities of the PCC and the Examiner

As members of the PCC you are responsible for the preparation of the accounts; you consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- * examine the accounts under section 145 of the 2011 Act
- * follow the procedures laid down in the General Directions given by Charity Commission (under section 145(5)(b) of the 2011 Act: and
- * to state whether particular matters have come to my attention

Basis of this Report

My examination was carried out in accordance with the General Directions given by the Charity Commission.

An examination includes a review of the accounting records kept by the PCC and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the accounts and seeking explanations from you as members of the PCC 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 matter has come to my attention:

- (1) which gives me reasonable cause to believe in any material respects the requirements

* to keep accounting records in accordance with section 130 of the 2011 Act; and

* to prepare accounts which accord with the accounting records and comply with the requirements of the 2011 Act

have not been met; or

- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached

signed Mark Perry

16 February 2025

Parish of Redruth comprising St Andrew Redruth, St Andrew Pencoys, St Euny Redruth, Christchurch Lanner and St Stephen Treleigh
Financial Statements for the year ended 31 December 2024

Statement of Financial Activities/Income and Expenditure Account

Incoming resources		Restricted Funds	Designated Funds	General Funds	Total 2024	Total 2024	Total 2023
<i>Voluntary Income</i>	<i>Donations and Legacies</i>	£	£	£	£	£	£
	Tax efficient planned giving	-	-	26,589	26,589		24,885
	Other planned giving (not Gift Aid)	-	-	12,208	12,208		3,595
	Other collections at services	-	-	9,099	9,099		5,037
	All other recurring donations/giving	200	-	-	200		-
	All non recurring donations/giving/appeals	8,737	3,113	6,987	18,837		12,833
	All Tax recovered	63	706	10,900	11,668		8,001
	Legacies			1,000	1,000		-
	Grants Received (note 9)	9,640	200	795	10,635		6,131
						90,237	
<i>Activities for generating funds</i>							
	Fundraising	670	-	13,568	14,238	14,238	9,367
<i>Income from investments</i>		-	-	1,566	1,566	1,566	956
<i>Income from Church activities</i>							
	Statutory Fees	-	-	22,312	22,312		13,748
	Church magazine	-	-	818	818		431
	Hall and church lettings	-	9,157	8,315	17,472		10,525
	Other church activities	4,516	-	251	4,767		3,603
	Insurance claim	-	-	2,000	2,000		-
	Administration and printing	8,775	-	-	8,775		8,686
					-	56,144	-
Total Incoming Resources		32,601	13,176	116,408	162,185	162,185	107,798

Parish of Redruth comprising St Andrew Redruth, St Andrew Pencoys, St Euny Redruth, Christchurch Lanner and St Stephen Treleigh
Financial Statements for the year ended 31 December 2024

Statement of Financial Activities/Income and Expenditure Account

Outgoing Resources		Restricted Funds	Designated Funds	General Funds	Total 2024	Total 2024	Total 2023
<i>Cost of generating Funds</i>		-	-	71	71	71	250
<i>Mission giving and donations</i>		700	-	5,692	6,392	6,392	4,377
<i>Church Activities</i>							
	Maintenance and Mission Fund	-	-	47,800	47,800	-	39,833
	Salaries, wages and honoraria (note 10)	5,862	-	9,636	15,498	-	6,242
	Clergy expenses	-	-	782	782	-	-
	Mission and Evangelism	15,989	-	1,431	17,420	81,499	14,482
<i>Regular church Running costs</i>							
	Insurance	-	527	10,079	10,606		7,242
	Cleaning	-	920	1,477	2,397		489
	Admin Costs	3,700	-	6,539	10,240		4,016
	Maintenance	-	1,954	6,809	8,762		2,983
	Upkeep of Service	-	194	1,527	1,721		1,442
	Upkeep of Churchyard	-	95	552	647	34,373	-
<i>Church Utility bills</i>							
	Gas/oil	80	1,158	7,370	8,608		8,295
	Electric	650	2,664	9,962	13,276		8,614
	Water			2,593	2,593	24,477	1,191
<i>Cost of Trading</i>		-	-	2,399	2,399	2,399	10,864
<i>Governance Costs</i>							1
	(note 15)	-	-	400	400	400	220
<i>Major capital expenditure</i>							
	Major repairs and redecoration-church	-	-	5,873	5,873	5,873	6,556
	Insurance Claim -church	-	-	2,000	2,000	2,000	-
Total Outgoing Resources		26,981	7,511	122,992	157,484	157,484	117,095
<i>Excess of (expenditure over income)/income over expenditure</i>		5,620	5,665	6,584	4,700	4,700	(9296)
<i>Transfers between funds (note 11)</i>		2,173	2,500	4,673	-	-	-
<i>Revaluation of Investments</i>		-	448	-	448	448	1,684
Net Movement in Funds		3,447	3,613	1,911	5,149	5,149	(7612)
<i>Reserve balances brought forward on 1 January 2024</i>		8,023	32,873	39,887	80,783	80,783	88,394
<i>Reserve balances transferred on 1 January 2024</i>							
	<i>St Stephen Treleigh</i>	-	-	12,457	12,457	12,457	-
	<i>Christchurch Lanner</i>	361	-	4,936	5,296	5,296	-
Reserve Balances carried forward at 31 December 2024		11,830	36,485	55,369	103,685	103,685	80,782

Parish of Redruth comprising St Andrew Redruth, St Andrew Pencoys, St Euny Redruth, Christchurch Lanner and St Stephen Treleigh
Financial Statements for the year ended 31 December 2024

General Fund Statement of Financial Activities/Income and Expenditure Account-Analysis between churches

Incoming resources		SAR	SAP	STE	SST	XL	PCC	Total 2024	Total 2023
<i>Voluntary Income</i>	<i>Donations and Legacies</i>	£	£	£	£	£	£	£	£
	Tax efficient planned giving	16,377	3,404	2,438	2,050	2,320	-	26,589	24,685
	Other planned giving (not Gift Aid)	2,780	1,498	1,170	4,449	2,310	-	12,208	3,595
	Other collections at services	2,048	1,101	2,862	591	2,496	-	9,099	5,037
	All other recurring donations/giving	-	-	-	-	-	-	-	-
	All non recurring donations/giving/appeals	2,121	1,770	1,799	443	655	200	6,987	2,961
	All Tax recovered	4,624	1,243	1,325	1,567	2,091	50	10,900	7,688
	Legacies	-	-	1,000	-	-	-	1,000	-
	grants received	284	-	239	223	-	50	795	-
Activities for generating funds									
	Fundraising	2,742	2,467	3,712	1,542	2,634	471	13,568	7,841
Income from investments		-	-	94	28	14	1,429	1,566	390
Church activities									
	Statutory Fees	1,468	1,694	8,481	7,285	214	3,170	22,312	13,748
	Church Magazine	172	96	136	262	152	-	818	431
	Church and Hall Lettings	6,560	-	200	5	1,550	-	8,315	9,400
	Other church activities	-	-	-	-	-	251	251	62
	Insurance Claim	2,000	-	-	-	-	-	2,000	-
Total Incoming Resources		41,175	13,273	23,456	18,445	14,437	5,622	116,408	75,839

Parish of Redruth comprising St Andrew Redruth, St Andrew Pencoy's, St Euny Redruth, Christchurch Lanner and St Stephen Treleigh
Financial Statements for the year ended 31 December 2024
General Fund Statement of Financial Activities/Income and Expenditure Account-Analysis between churches

Outgoing Resources	SAR	SAP	STE	SST	XL	PCC	Total 2024	Total 2023
Cost of Generating Funds	20	-	22	29	-	-	71	250
Mission giving and donations	1,436	1,770	1,686	300	500	-	5,692	1,366
Church Activities								
Maintenance and Mission Fund	22,964	5,294	5,601	8,414	5,527	-	47,800	39,833
Salaries, wages and honoraria (note 10)	306	732	4,418	3,640	210	330	9,636	6,242
Clergy expenses	-	-	-	-	-	782	782	-
Mission and Evangelism	143	-	715	-	20	553	1,431	878
Regular church running costs								
Insurance	3,561	1,415	1,884	1,735	1,233	251	10,079	6,681
Cleaning	-	-	537	940	-	-	1,477	489
Administration Costs	1,244	1,039	1,337	1,089	1,298	532	6,539	4,016
Maintenance	3,019	520	1,433	1,398	377	62	6,809	2,683
Upkeep of Service	661	34	411	324	97	-	1,527	1,213
Upkeep of Churchyard	-	-	-	552	-	-	552	-
Church Utility bills								
Gas/oil	3,282	-	2,365	1,722	-	-	7,370	8,295
Electric	2,093	2,291	798	1,030	3,750	-	9,962	5,669
Water	678	371	279	639	627	-	2,593	1,191
Cost of Trading (hall expenditure)	2,399	-	-	-	-	-	2,399	2,178
Governance Costs (note 15)	-	-	-	-	-	400	400	220
Major capital expenditure								
Major repairs and redecoration-church	4,280	-	781	812	-	-	5,873	6,556
Insurance Claim-church	2,000	-	-	-	-	-	2,000	-
Total Ongoing Resources	48,086	13,466	22,269	22,624	13,638	2,910	122,992	87,759
Excess of (expenditure over income)/income over expenditure	(6911)	(193)	1,187	(4178)	798	2,713	(6584)	(11920)
Transfers between Funds (note 11)	2,505	-	641	-	1,528	-	4,673	4,462
Revaluation of Investments							-	-
Net Movement in Funds	(4406)	(193)	1,828	(4178)	2,326	2,713	(1911)	(7458)
Reserve balances brought forward on 1 January 2024	11,900	8,313	11,076	-	-	8,599	39,888	47,346
Reserve balances transferred on 1 January 2024								
St Stephen Treleigh	-	-	-	12,457	-	-	12,457	-
Christchurch Lanner	-	-	-	-	4,936	-	4,936	-
Reserve Balances carried forward at 31 December 2024	7,494	8,120	12,905	8,279	7,262	11,311	55,369	39,888

Parish of Redruth comprising St Andrew Redruth, St Andrew Pencoys, St Euny Redruth, Christchurch Lanner and St Stephen Treleigh
Financial Statements for the year ended 31 December 2024

Other Funds -Income and Expenditure Accounts

Designated funds		Opening balance	Income in year	Expenditure in year	Transfers/revaluation	Closing balance
		£	£	£	£	£
St Andrew Redruth	Garden Fund	117	636	(95)	-	658
	Jubilee Hall Fund	7949	408	-	-	8356
	Crafty Club Fund	700	125	(165)	-	660
	Arts Festival Fund	500	-	-	-	500
	Flower Fund	194	-	(104)	-	90
	Urgent Repairs Fund	-	2500	-	(2500)	-
St Andrew Pencoys	Hall Fund	166	1154	(2223)	-	(903)
St Euny	Fabric Fund	1376	-	-	-	1376
	Flower Fund	53	-	-	-	53
	Outreach Fund	909	350	-	-	1259
St Stephen Treleigh	Treleigh Hall Fund	-	8003	(4924)	-	3078
Redruth PCC	Chapel of Ease Fund	20910	-	-	448	21359
		32873	13176	(7511)	(2052)	36485

Description of Designated Funds

St Andrew Redruth	Garden Fund- donations received to maintain the church garden areas
	Jubilee Hall Fund- grants and donations to repair and bring the hall back into use
	Crafty Club Fund-monies collected to support the work of this craft group
	Arts Festival Fund -funds held for future arts events
	Flower Fund - monies held to decorate the church throughout the year
	Urgent Repairs Fund- monies allocated and donated to maintain the roof and other urgent projects
St Andrew Pencoys	Hall Fund-income and expenditure for the old Sunday School
St Euny	Fabric Fund- monies set aside for future church repairs
	Flower Fund- monies held to decorate the church
	Outreach Fund-monies allocated to support outreach activities
St Stephen Treleigh	Hall Fund-Income and expenditure for Treleigh hall
Redruth PCC	Chapel of Ease Fund- these are monies held from the sale of a past asset which have been used for various parish projects

Parish of Redruth comprising St Andrew Redruth, St Andrew Pencoys, St Euny Redruth, Christchurch Lanner and St Stephen Treleigh

Financial Statements for the year ended 31 December 2024

Other Funds -Income and Expenditure Accounts

Restricted Funds		Opening balance	Income in year	Expenditure in year	Transfers	Closing balance
		£	£	£		£
St Andrew Redruth	Toast Fund	61	2400	642	-	1819
	Tiddlers Fund	1760	556	595	-	1721
	Reef Fund	197	656	700	-	153
	Admin Support Funding	-	8775	8775	-	0
	Youth Choir Fund	855			-	855
	Warm Space Mondays	149	2335	1322	-	1161
	Parish Nursing	745	1850	787	-	1808
	Summer Holiday Project	400	13528	13916	-	12
	Projector Donation	5	-	-	(5)	0
St Andrew Pencoys	Warm Space Fund	180	50	222	-	8
St Euny	Heritage Fund	437	-	-	-	437
	Churchyard Fund	513	250	-	-	763
	Lychgate Fund	418	-	-	-	418
	Garden Fund	288	-	-	-	288
	Sensory Garden Fund	1575	100	-	-	1675
	Bell Tower Fund	442	350	-	(641)	151
St Stephen Treleigh	Tea and Chat	-	200	-	-	200
Christchurch Lanner	Fabric Fund	-	361	-	-	361
	Warm Space Fund	-	50	22	(28)	-
	Energy support	-	1500	-	(1500)	-
		8023	32961	26981	(2173)	11830

Description of funds	St Andrew Redruth	Toast Fund-funds held to support a youth group for years 6 and 7
		Tiddlers Fund- funds held and donated to support a term time pre-school playgroup
		Reef Fund- benefice collections to be used to support national and international disaster appeals
		Admin support funding- operation of benefice administration function
		Youth Choir Fund- monies donated to start a youth choir
		Warm Space Mondays-donations and grants received to support the homeless and lonely every Monday morning
		Parish Nursing- grants and donations to support the costs of a parish nurse working in the parish
		Summer Holiday Project-grants and donations to support activities for young people during the summer holidays
		Projector Donation- donation to provide for an overhead projector for the parish
	St Andrew Pencoys	Warm Space Funds- grants and donations received to provide community support
	St Euny	Heritage Fund- grant monies received to promote St Euny's heritage
		Churchyard Fund- donations received to maintain the churchyard
		Lychgate Fund- monies received to maintain the lychgate
		Garden Fund- donations to maintain the churchyard
		Sensory Garden Fund- monies held for landscaping in the churchyard
		Bell Tower- grants and donations to maintain the bell tower
	St Stephen Treleigh	Tea and Chat-grant to be used to support community outreach
	Christchurch Lanner	Fabric Fund- monies held to repair the church fabric
		Warm Space Fund- grant received for community support
		Energy support- donation received towards electricity costs

Parish of Redruth comprising St Andrew Redruth, St Andrew Pencoy's, St Euny Redruth, Christchurch Lanner and St Stephen Treleigh
Financial Statements for the year ended 31 December 2024

Balance Sheet at 31 December 2024

	Restricted Funds	Designated Funds	General Funds	Total 2024	Total 2023
	£	£	£	£	£
Current Assets					
Investments with CBF Church of England (note 12)	-	21,978	-	21,978	20,910
Bank Accounts and cash	10,772	6,088	50,584	67,444	53,797
National Savings Accounts	-	9,457	-	9,457	9,362
Debtors (note 13)	2,145	-	8,944	11,089	6,105
	<u>12,916</u>	<u>37,524</u>	<u>59,528</u>	<u>109,968</u>	<u>90,174</u>
Current Liabilities					
Creditors due within 12 months (note 14)	(1086)	(1039)	(4158)	(6283)	(9391)
Net Current Assets	<u>11,830</u>	<u>36,485</u>	<u>55,369</u>	<u>103,685</u>	<u>80,783</u>
Represented by					
General Funds	-	-	55,369	55,369	39,888
Designated Funds	-	36,485	-	36,485	32,873
Unrestricted Funds	<u>-</u>	<u>36,485</u>	<u>55,369</u>	<u>91,855</u>	<u>72,760</u>
Restricted Funds	<u>11,830</u>	<u>-</u>	<u>-</u>	<u>11,830</u>	<u>8,023</u>
	<u>11,830</u>	<u>36,485</u>	<u>55,369</u>	<u>103,685</u>	<u>80,783</u>

Approved by PCC on 25 February 2025

signed Jeff Saville

Richard Robinson

Parish of Redruth comprising St Andrew Redruth, St Andrew Pencoyls, St Euny Redruth, Christchurch Lanner and St Stephen Treleigh **Financial Statements for the year ended 31 December 2024**

Notes to the accounts

Accounting Policies

1. The PCC is a public benefit entity within the meaning of FRS 102. The financial statements have been prepared under the Charities Act 2011 and in accordance with the Church Accounting Regulations and the 2019 version of the SORP together with FRS 102 as the applicable accounting standard
The financial statements have been prepared under the historical cost convention except for the valuation of investment assets, which are shown at fair value
2. Unrestricted funds represent funds of the DCC that are not subject to special restrictions regarding their use and are available for the general purposes of the DCC. These include designated funds which are set aside for a particular purpose by the DCC
3. Restricted Funds are monies received or set aside which can only be used for a special purpose
4. Collections are recognised when received and tax recoverable on gift aid is recognised when the related donation is received
5. Expenditure is included on an accruals basis and is recognised when there is a legal or constructive obligation to pay for expenditure
6. The following assets are recognised but not necessarily valued in the Financial Statements:
 - * Movable church furnishings held by the churchwardens on special trust for the DCC and which require a faculty for disposal.
 - * Land and buildings held on behalf of the DCC.
 - * Other fixtures, fittings and office equipment where the DCC is free to dispose of such assets without faculty and where the original cost exceeded £2000

Other Notes

7. On 1 January 2022 this church merged with St Andrew Pencoyls and St Euny churches in order to become a single PCC called Redruth PCC
Whilst each church will operate separately the PCC will assume legal and administrative responsibility with a single bank account and combined annual accounts
The current assets, liabilities and reserves shown on the balance sheet were transferred to Redruth PCC on 1 January 2022
and will remain available for the benefit of each church. On 1 January 2024 two further churches, St Stephen Treleigh and Christchurch Lanner were merged with Redruth PCC
8. Other restricted funds-In addition to the figures shown on page 4, an amount of £1,000 is held on behalf of the St Andrews Church Redruth by the Truro Diocese in respect of a legacy which can only be used to fit or repair a stained glass window in the church

9. Grants received	(all restricted in 2023)	2024	2023
Restricted		£	£
LICF allocation	Parish Nursing	1850	2,250
	Toast	200	-
	Tiddlers	50	-
	Warm Space	450	-
	Tea and Chat	200	-
Truro Diocesan Board of Finance	Warm Space	1490	2,831
	Summer Holiday Project	5000	
Redruth Charity Trust	Warm Space	200	250
Redruth Charity Trust	Summer Holiday Project	-	400
Redruth Charity Trust	Tiddlers	-	100
Redruth Charity Trust	Toast	200	-
KICK charity	Toast	-	300
Designated			-
LICF Allocation	Outreach	200	-
General Funds			
Truro Diocesan Board of Finance	Training	50	-
Listed Places of Worship Grant	Vat grant	745	-
		10635	6,131

Parish of Redruth comprising St Andrew Redruth, St Andrew Pencoys, St Euny Redruth, Christchurch Lanner and St Stephen Treleigh
Financial Statements for the year ended 31 December 2024

Notes to the accounts (continued)

10. Employees

Expenditure shown as salaries, wages and honoraria relates to payments to vergers, self employed organists and two part time employees engaged in administration and cleaning, neither of these employees received more than £8250 per annum

11. Analysis of transfers

	Restricted Funds	Designated Funds	General Funds
	£	£	£
Transfer to General Funds	-	(2500)	2,500
Urgent repairs fund	(5)	-	5
projector donation	(1500)	-	1,500
Energy support	(641)	-	641
Bell tower	(28)	-	28
Lanner warm space			
	<u>(2173)</u>	<u>(2500)</u>	<u>4673</u>

12. Investments with CBF Church of England

	2024	2023
	£	£
CBF Church of England Investment Fund		
Value at 1 January 2024	19580	17896
Increase/ (Decrease) in value	448	1684
Value at 31 December 2024	<u>20028</u>	<u>19580</u>
CBF Church of England Deposit Fund	1950	1330
	<u>21978</u>	<u>20910</u>

13. Debtors

	2024	2023
	£	£
Gift aid receivable	2314	1,896
Other debtors	8775	4,209
	<u>11089</u>	<u>6105</u>

14. Creditors

	2024	2023
	£	£
Other creditors	6283	9,391

15. Governance costs

	2024	2023
	£	£
Independent examination	130	220
Clergy interview	270	-
	<u>400</u>	<u>220</u>

Parish of Redruth comprising St Andrew Redruth, St Andrew Pencoys, St Euny Redruth, Christchurch Lanner and St Stephen Treleigh
Financial Statements for the year ended 31 December 2024

Independent Examiner's Report

To the members of Redruth PCC

This report on the accounts of the PCC for the year ended 31 December 2024, which are set out on pages 1 to 10 in respect of an examination carried out under Regulation 3 (c) of the Church Accounting Regulations 2006 ("the Regulations") and s.145 of the Charities Act 2011 ("the ACT")

Respective Responsibilities of the PCC and the Examiner

As members of the PCC you are responsible for the preparation of the accounts; you consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- * examine the accounts under section 145 of the 2011 Act
- * follow the procedures laid down in the General Directions given by Charity Commission (under section 145(5)(b) of the 2011 Act: and
- * to state whether particular matters have come to my attention

Basis of this Report

My examination was carried out in accordance with the General Directions given by the Charity Commission.

An examination includes a review of the accounting records kept by the PCC and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the accounts and seeking explanations from you as members of the PCC 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 matter has come to my attention:

- (1) which gives me reasonable cause to believe in any material respects the requirements

* to keep accounting records in accordance with section 130 of the 2011 Act; and

* to prepare accounts which accord with the accounting records and comply with the requirements of the 2011 Act

have not been met; or

- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached

signed Mark Perry

16 February 2025