

*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.

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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 Pencoy's, 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 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 Pencoyls, 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 Pencoy's, 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 Pencoy's 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 | <u>448</u> | <u>1684</u> |
| 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 | <u>8775</u> | <u>4,209</u> |
| | <u>11089</u> | <u>6105</u> |

14. Creditors

| | | |
|-----------------|-------------|--------------|
| | 2024 | 2023 |
| | £ | £ |
| Other creditors | <u>6283</u> | <u>9,391</u> |

15. Governance costs

| | | |
|--|-------------|-------------|
| | 2024 | 2023 |
| | £ | £ |
| Independent examination (2023 2 years) | 130 | 220 |
| Clergy interview | <u>270</u> | <u>-</u> |
| | <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 Pencoy's, 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 |
| <i>Net Movement in Funds</i> | | 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 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 Pencoy's, 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 Pencoy's 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 (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