

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



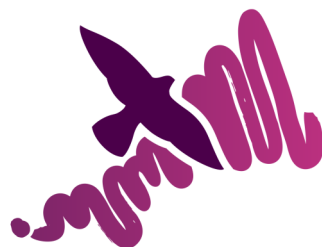
REDRUTH TEAM MINISTRY

## **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](http://www.redruthchurch.org.uk)

**Email address-** [enquiries@redruthchurch.org.uk](mailto:enquiries@redruthchurch.org.uk)

**Charity correspondent-** Richard Robinson [robin1674son@btinternet.com](mailto: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.

**Rev'd 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: 1<sup>st</sup> January 2025 to 1<sup>st</sup> 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: 1<sup>st</sup> January 2025 to 1<sup>st</sup> 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**

*1<sup>st</sup> Sunday Holy Communion / From January 2026 Service of the Word*

*2<sup>nd</sup> Sunday Holy Communion*

*3<sup>rd</sup> Sunday New Music Holy Communion*

*4<sup>th</sup> / 5<sup>th</sup> 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

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

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

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

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

5<sup>th</sup> 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



CHRISTCHURCH, LANNER



ST ANDREW PENCOYS



**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**

<b>Incoming resources</b>		<b>Restricted Funds</b>	<b>Designated Funds</b>	<b>General Funds</b>	<b>Total 2025</b>	<b>Total 2025</b>	<b>Total 2024</b>
<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	
<b>Total Incoming Resources</b>		<b>32,232</b>	<b>7,844</b>	<b>111,600</b>	<b>151,677</b>	<b>151,677</b>	<b>162,185</b>

**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**

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

**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**

<b>Incoming resources</b>		<b>SAR</b>	<b>SAP</b>	<b>STE</b>	<b>SST</b>	<b>XL</b>	<b>PCC</b>	<b>Total 2025</b>	<b>Total 2024</b>
<b>Voluntary Income</b>		<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
	<b>Donations and Legacies</b>								
	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
<b>Activities for generating funds</b>									
	Fundraising	3,041	2,887	3,799	1,730	2,484	510	14,451	13,568
<b>Income from investments</b>						(3)	1,497	1,494	1,566
<b>Church activities</b>									
	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
<b>Total Incoming Resources</b>		<b>37,852</b>	<b>16,497</b>	<b>17,079</b>	<b>20,768</b>	<b>15,197</b>	<b>4,208</b>	<b>111,600</b>	<b>116,408</b>

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
<b>Total Ongoing Resources</b>	<b>42,154</b>	<b>13,736</b>	<b>22,880</b>	<b>21,392</b>	<b>16,458</b>	<b>4,680</b>	<b>121,300</b>	<b>122,992</b>
<b>Excess of (expenditure over income)/income over expenditure</b>	<b>-(4,302)</b>	<b>2,760</b>	<b>-(5,802)</b>	<b>-(624)</b>	<b>-(1,260)</b>	<b>-(472)</b>	<b>(9,699)</b>	<b>6,584</b>
<b>Transfers between Funds (note 11)</b>	<b>5,300</b>	<b>8</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(5,308)</b>	<b>4,673</b>
<b>Revaluation of Investments</b>							<b>-</b>	<b>-</b>
<b>Net Movement in Funds</b>	<b>998</b>	<b>2,768</b>	<b>5,802</b>	<b>-(624)</b>	<b>-(1,260)</b>	<b>-(472)</b>	<b>(4,392)</b>	<b>1,911</b>
<b>Reserve balances brought forward on 1 January 2025</b>	<b>7,494</b>	<b>8,120</b>	<b>12,905</b>	<b>8,279</b>	<b>7,262</b>	<b>11,311</b>	<b>55,369</b>	<b>39,888</b>
<b>Reserve balances transferred on 1 January 2024</b>								
St Stephen Treleigh	-	-	-	-	-	-	-	12,457
Christchurch Lanner	-	-	-	-	-	-	-	4,936
<b>Reserve Balances carried forward at 31 December 2025</b>	<b>8,492</b>	<b>10,888</b>	<b>7,103</b>	<b>7,654</b>	<b>6,001</b>	<b>10,840</b>	<b>50,978</b>	<b>55,369</b>

**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
		£		£	£	£
<b>St Andrew Redruth</b>	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
<b>St Andrew Pencoys</b>	Hall Fund	-(903)	1,945	3,810	-	-(2,768)
<b>St Euny</b>	Fabric Fund	1,376	-	-	-	1,376
	Flower Fund	53	-	-	-	53
	Outreach Fund	1,259	-	37	-	1,221
<b>St Stephen Treleigh</b>	Treleigh Hall Fund	3,078	5,136	4,304	-	3,911
<b>Redruth PCC</b>	Chapel of Ease Fund	21,359	-	1,346	801	19,212
		<b>36,485</b>	<b>7,844</b>	<b>10,050</b>	<b>901</b>	<b>33,579</b>

**Description of Designated Funds**

<b>St Andrew Redruth</b>	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
<b>St Andrew Pencoys</b>	Hall Fund-income and expenditure for the old Sunday School
<b>St Euny</b>	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
<b>St Stephen Treleigh</b>	Hall Fund-Income and expenditure for Treleigh hall
<b>Redruth PCC</b>	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**

<b>Restricted Funds</b>		<b>Opening balance</b>	<b>Income in year</b>	<b>Expenditure in year</b>	<b>Transfers</b>	<b>Closing balance</b>
		£	£	£	£	£
<b>St Andrew Redruth</b>	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
<b>St Andrew Pencoy's</b>	Warm Space Fund	8			8	-
<b>St Euny</b>	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
<b>St Stephen Treleigh</b>	Tea and Chat	200				200
	Hall Refurb		550	471		79
	Sound System		300			300
<b>Christchurch Lanner</b>	Fabric Fund	361		102		259
	Warm Space Pantry	-	500			500
<b>Redruth PCC</b>	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	<p>Youth Activities funds to support work with young people in the Parish</p> <p>Tiddlers Fund- funds held and donated to support a term time pre-school playgroup</p> <p>Reef Fund- benefice collections to be used to support national and international disaster appeals</p> <p>Admin support funding- operation of benefice administration function</p> <p>Youth Choir Fund- transferred to youth activities</p> <p>Warm Space Mondays-donations and grants received to support the homeless and lonely every Monday morning</p> <p>Parish Nursing- grants and donations to support the costs of a parish nurse working in the parish</p> <p>Summer Holiday Project-transferred to youth activities</p> <p>West Wall repair- repair grants</p> <p>Kitchen refurbishment- grant to replace kitchen equipment</p>
	St Andrew Pencoy's	<p>Warm Space Funds- grants and donations received to provide community support</p>
	St Euny	<p>Heritage Fund- grant monies received to promote St Euny's heritage</p> <p>Churchyard Fund- donations received to maintain the churchyard</p> <p>Lychgate Fund- monies received to maintain the lychgate</p> <p>Garden Fund- donations to maintain the churchyard</p> <p>Sensory Garden Fund- monies held for landscaping in the churchyard</p> <p>Bell Tower- grants and donations to maintain the bell tower</p>
	St Stephen Treleigh	<p>Tea and Chat-grant to be used to support community outreach</p> <p>Hall refurbishment- donations to refurbish hall</p> <p>Sound system- donation to update sound system</p>
	Christchurch Lanner	<p>Fabric Fund- monies held to repair the church fabric</p> <p>Warm Space Pantry- grant to stock community pantry</p>
	Redruth PCC	<p>Donations for Parish Memorial Book and entry subscriptions</p>



**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
	£	£	£	£	£
<b>Current Assets</b>					
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>
<b>Current Liabilities</b>					
Creditors due within 12 months (note 14)	(235)	(622)	(5970)	(6827)	(6283)
<b>Net Current Assets</b>	<u>17,474</u>	<u>33,579</u>	<u>50,978</u>	<u>102,031</u>	<u>103,685</u>
<b>Represented by</b>					
General Funds	-	-	50,978	50,978	55,369
Designated Funds	-	33,579	-	33,579	36,485
<b>Unrestricted Funds</b>	<u>-</u>	<u>33,579</u>	<u>50,978</u>	<u>84,557</u>	<u>91,855</u>
<b>Restricted Funds</b>	<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

<b>9. Grants received</b>		<b>2025</b>	<b>2024</b>
<b>Restricted</b>		<b>£</b>	<b>£</b>
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
<b>Designated</b>			
LICF Allocation	Outreach	-	200
<b>General Funds</b>			
Truro Diocesan Board of Finance	Training	-	50
Listed Places of Worship Grant	Vat grant	213	745
		<b>12022</b>	<b>10,635</b>

**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**

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

**12. Investments with CBF Church of England**

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

**13. Debtors**

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

**14. Creditors**

	<b>2025</b>	<b>2024</b>
	£	£
Other creditors	6827	6,283

**15. Governance costs**

	<b>2025</b>	<b>2024</b>
	£	£
Independent examination	70	130
Clergy interview	0	270
	<b>70</b>	<b>400</b>

**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**

<b>Incoming resources</b>		<b>Restricted Funds</b>	<b>Designated Funds</b>	<b>General Funds</b>	<b>Total 2025</b>	<b>Total 2025</b>	<b>Total 2024</b>
<i>Voluntary Income</i>	<i>Donations and Legacies</i>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
	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	
<b>Total Incoming Resources</b>		<b>32,232</b>	<b>7,844</b>	<b>111,600</b>	<b>151,677</b>	<b>151,677</b>	<b>162,185</b>

**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**

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

**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**

<b>Incoming resources</b>		<b>SAR</b>	<b>SAP</b>	<b>STE</b>	<b>SST</b>	<b>XL</b>	<b>PCC</b>	<b>Total 2025</b>	<b>Total 2024</b>
<b>Voluntary Income</b>		<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
	<b>Donations and Legacies</b>								
	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
<b>Activities for generating funds</b>									
	Fundraising	3,041	2,887	3,799	1,730	2,484	510	14,451	13,568
<b>Income from investments</b>						(3)	1,497	1,494	1,566
<b>Church activities</b>									
	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
<b>Total Incoming Resources</b>		<b>37,852</b>	<b>16,497</b>	<b>17,079</b>	<b>20,768</b>	<b>15,197</b>	<b>4,208</b>	<b>111,600</b>	<b>116,408</b>



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
<b>Total Ongoing Resources</b>	<b>42,154</b>	<b>13,736</b>	<b>22,880</b>	<b>21,392</b>	<b>16,458</b>	<b>4,680</b>	<b>121,300</b>	<b>122,992</b>
<b>Excess of (expenditure over income)/income over expenditure</b>	<b>-(4,302)</b>	<b>2,760</b>	<b>-(5,802)</b>	<b>-(624)</b>	<b>-(1,260)</b>	<b>-(472)</b>	<b>(9,699)</b>	<b>6,584</b>
<b>Transfers between Funds (note 11)</b>	<b>5,300</b>	<b>8</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(5,308)</b>	<b>4,673</b>
<b>Revaluation of Investments</b>							<b>-</b>	<b>-</b>
<b>Net Movement in Funds</b>	<b>998</b>	<b>2,768</b>	<b>5,802</b>	<b>-(624)</b>	<b>-(1,260)</b>	<b>-(472)</b>	<b>(4,392)</b>	<b>1,911</b>
<b>Reserve balances brought forward on 1 January 2025</b>	<b>7,494</b>	<b>8,120</b>	<b>12,905</b>	<b>8,279</b>	<b>7,262</b>	<b>11,311</b>	<b>55,369</b>	<b>39,888</b>
<b>Reserve balances transferred on 1 January 2024</b>								
St Stephen Treleigh	-	-	-	-	-	-	-	12,457
Christchurch Lanner	-	-	-	-	-	-	-	4,936
<b>Reserve Balances carried forward at 31 December 2025</b>	<b>8,492</b>	<b>10,888</b>	<b>7,103</b>	<b>7,654</b>	<b>6,001</b>	<b>10,840</b>	<b>50,978</b>	<b>55,369</b>

**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
		£	£	£	£	£
<b>St Andrew Redruth</b>	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
<b>St Andrew Pencoys</b>	Hall Fund	-(903)	1,945	3,810	-	-(2,768)
<b>St Euny</b>	Fabric Fund	1,376	-	-	-	1,376
	Flower Fund	53	-	-	-	53
	Outreach Fund	1,259	-	37	-	1,221
<b>St Stephen Treleigh</b>	Treleigh Hall Fund	3,078	5,136	4,304	-	3,911
<b>Redruth PCC</b>	Chapel of Ease Fund	21,359	-	1,346	801	19,212
		<b>36,485</b>	<b>7,844</b>	<b>10,050</b>	<b>901</b>	<b>33,579</b>

**Description of Designated Funds**

<b>St Andrew Redruth</b>	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
<b>St Andrew Pencoys</b>	Hall Fund-income and expenditure for the old Sunday School
<b>St Euny</b>	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
<b>St Stephen Treleigh</b>	Hall Fund-Income and expenditure for Treleigh hall
<b>Redruth PCC</b>	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 2025**

**Other Funds -Income and Expenditure Accounts**

<b>Restricted Funds</b>		<b>Opening balance</b>	<b>Income in year</b>	<b>Expenditure in year</b>	<b>Transfers</b>	<b>Closing balance</b>
		£	£	£	£	£
<b>St Andrew Redruth</b>	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
<b>St Andrew Pencoys</b>	Warm Space Fund	8			8	-
<b>St Euny</b>	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
<b>St Stephen Treleigh</b>	Tea and Chat	200				200
	Hall Refurb		550	471		79
	Sound System		300			300
<b>Christchurch Lanner</b>	Fabric Fund	361		102		259
	Warm Space Pantry	-	500			500
<b>Redruth PCC</b>	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	<p>Youth Activities funds to support work with young people in the Parish</p> <p>Tiddlers Fund- funds held and donated to support a term time pre-school playgroup</p> <p>Reef Fund- benefice collections to be used to support national and international disaster appeals</p> <p>Admin support funding- operation of benefice administration function</p> <p>Youth Choir Fund- transferred to youth activities</p> <p>Warm Space Mondays-donations and grants received to support the homeless and lonely every Monday morning</p> <p>Parish Nursing- grants and donations to support the costs of a parish nurse working in the parish</p> <p>Summer Holiday Project-transferred to youth activities</p> <p>West Wall repair- repair grants</p> <p>Kitchen refurbishment- grant to replace kitchen equipment</p>
	St Andrew Pencoy's	<p>Warm Space Funds- grants and donations received to provide community support</p>
	St Euny	<p>Heritage Fund- grant monies received to promote St Euny's heritage</p> <p>Churchyard Fund- donations received to maintain the churchyard</p> <p>Lychgate Fund- monies received to maintain the lychgate</p> <p>Garden Fund- donations to maintain the churchyard</p> <p>Sensory Garden Fund- monies held for landscaping in the churchyard</p> <p>Bell Tower- grants and donations to maintain the bell tower</p>
	St Stephen Treleigh	<p>Tea and Chat-grant to be used to support community outreach</p> <p>Hall refurbishment- donations to refurbish hall</p> <p>Sound system- donation to update sound system</p>
	Christchurch Lanner	<p>Fabric Fund- monies held to repair the church fabric</p> <p>Warm Space Pantry- grant to stock community pantry</p>
	Redruth PCC	<p>Donations for Parish Memorial Book and entry subscriptions</p>

**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
	£	£	£	£	£
<b>Current Assets</b>					
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>
<b>Current Liabilities</b>					
Creditors due within 12 months (note 14)	(235)	(622)	(5970)	(6827)	(6283)
<b>Net Current Assets</b>	<u>17,474</u>	<u>33,579</u>	<u>50,978</u>	<u>102,031</u>	<u>103,685</u>
<b>Represented by</b>					
General Funds	-	-	50,978	50,978	55,369
Designated Funds	-	33,579	-	33,579	36,485
<b>Unrestricted Funds</b>	<u>-</u>	<u>33,579</u>	<u>50,978</u>	<u>84,557</u>	<u>91,855</u>
<b>Restricted Funds</b>	<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

<b>9. Grants received</b>		<b>2025</b>	<b>2024</b>
<b>Restricted</b>		<b>£</b>	<b>£</b>
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
<b>Designated</b>			
LICF Allocation	Outreach	-	200
<b>General Funds</b>			
Truro Diocesan Board of Finance	Training	-	50
Listed Places of Worship Grant	Vat grant	213	745
		<b>12022</b>	<b>10,635</b>

**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**

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

**12. Investments with CBF Church of England**

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

**13. Debtors**

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

**14. Creditors**

	<b>2025</b>	<b>2024</b>
	£	£
Other creditors	6827	6,283

**15. Governance costs**

	<b>2025</b>	<b>2024</b>
	£	£
Independent examination	70	130
Clergy interview	0	270
	<b>70</b>	<b>400</b>

**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**