APCM 2024

Report and Accounts for the Parochial Church Council of St Andrew's, Tywardreath with Tregaminion for 2023

Contents

The Annual Report
Aim and purposes3
Objectives and Activities3
Achievements and Performance3
Churchwarden report4
Church Music Director report5
Safeguarding report5
Deanery Synod6
Tregaminion Chapel of Ease7
The Church Buildings7
St Andrew's7
Tregaminion8
Priest in Charge – a year on8
Financial Review - year ended 31st December 20239
Structure, governance and management9
Electoral Roll9
Personnel and PCC10
Administrative information10
Appendix 1 - Minutes of APCM held 28 th May 202311
Appendix 2 – Report and Accounts of the Treasurer for 202315

Final The Annual Report

Aim and purposes

The Parochial Church Council (PCC) of St Andrew's, Tywardreath with Tregaminion has the responsibility of co-operating with the Priest in Charge, in promoting in the ecclesiastical benefice, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The PCC is also specifically responsible for the maintenance of the Church buildings. Our PCC meets at least six times a year to make decisions on the mission, ministry and maintenance of the church; in addition, the churchwarden(s) meet regularly with the Priest in Charge to maintain strategic vision and direction and also meet on an ad hoc basis with the Churchwarden(s) of St Sampson, Golant which forms part of the wider benefice.

Objectives and Activities

The PCC is committed to enabling as many people as possible to worship at our churches and to become part of our parish community. Our services and worship put faith into practice through prayer and scripture, music and sacrament.

When planning our activities for the year, we have considered the Commission's guidance on public benefit and, in particular, the supplementary guidance on charities for the advancement of religion. In particular, we try to enable ordinary people to live out their faith as part of our parish community through the diocesan mission programme *On the Way* and within the context of the deanery plan.

Achievements and Performance

The arrival of the Priest in Charge at the end of January meant that Sunday services were consolidated into a regular pattern across St Andrew's and Tregaminon Chapel of Ease. Services have been held each Sunday in the Parish church of St Andrew's at 11 a.m. – either Holy Communion or, on alternate months on a third Sunday, a Service of the Word. At Tregaminion the service is held monthly on a third Sunday, usually at 10 a.m., and alternates BCP Holy Communion or Service of the Word. This enables us to offer a service of Holy Communion every Sunday in Tywardreath parish. Additional services are held as appropriate at key times in the year with Mothering Sunday and Harvest services shared with our Methodist friends at Well Street and additional Easter services shared with Golant parish. In May we held a Coronation celebration service followed by a barbecue outside the church which had been advertised to the village. It was good to see people join us specifically for this event. A service to remember loved ones was held in October and this was well received by the wider community. On Christmas Eve the Midnight Mass service was held at 11.30 p.m. for the first time since Covid and was one of only a few being held locally; it was appreciated by the gathered group who attended. During the year there were eight funeral services.

The worshipping community continues to be a small but faithful core, but we have been glad to welcome some new people over the course of the year. Good efforts have been made to ensure the church is available to the wider community at key life events and by arranging

social activities that take place such as Bingo, Quiz Night and concerts. The PCC are actively looking at ways to make St Andrew's building more accessible and welcoming to people.

We are blessed to have a large team of bellringers who practice regularly on Wednesday evenings and ensure that Sunday morning services have a welcome peal of bells inviting the wider community to worship. It has been good to see new people joining the team as well as other teams of ringers visiting the tower to use our bells.

Inside the church, the volunteer cleaning team and flower arrangers ensure that the building offers worshippers and visitors the opportunity to reflect on the beauty of God's creation. St Andrew's church building is open daily for those seeking a place of rest and prayer and we are grateful to the team of keyholders who make this possible.

Members of St Andrew's, together with members of Well Street Chapel have re-started the Open the Book bible story-telling visits to Tywardreath School on a weekly basis. This is much appreciated by the KS1 children. It has been good to build links with the school and we look forward to increasing the opportunities that are open to us to work together as we support their RE programme.

There follow a number of reports from individuals concerning specific areas:

Churchwarden report

The systems for operating the church, introduced during the interregnum have continued to prove their worth in keeping our church vibrant and welcoming. The amount of effort put in by some members has been prodigious. It would be unfair, and perhaps embarrassing to them, to name individuals; however, as a result, we are now stronger and more resilient.

Rev. Shona Hoad and her husband, Martin have slipped comfortably into their new situation, bringing new vigour, ideas and leadership to our worship. It is hoped that, under her guidance, we can grow the influence of our church in the community and attract new, especially younger, members to our numbers.

Once again, we have been delighted to share Mothers' Day and Harvest services with our friends at Well Street Chapel and to welcome the British Legion for the Remembrance Sunday Service The Christingle Service was a great success and very well attended by young and old. The choir arranged Advent and Christmas services of lessons and carols all well received. We have also hosted several fund-raising concerts featuring local music groups. We also hosted Tywardreath School for two Christmas Concerts which were well attended.

The broader community expects the Parish Church to be "there" for major life events such as baptisms, weddings and funerals but have little realisation of the costs involved, not only in providing the "ecclesiastic" elements but also the maintenance of the fabric, heating and insurance. Even when they do know, they assume that "The Church of England" has bottomless coffers! The move towards a cash-less society has not helped as people do not carry cash to put into collection plates. The recent increase in energy costs will have a huge impact on our costs (it costs us roughly £50 per hour to run the heating system).

I am very grateful to Bill Sowerby and Ann Blake for all their hard work on modernising our accounting system, setting up the Parish Giving Scheme and making it possible for people to make card donations. I would urge all our congregation to sign up for the scheme, especially if you are a tax payer, as the church will receive 25% extra from HMRC on all that you donate. We should be proud that we have managed to meet our commitment to the diocese.

I would like to add my personal thanks to all those who have supported me over the past difficult years and freely give of their time and resources to make sure that all the tasks, large and small, that keep our church running.

David Hughes Churchwarden

Church Music Director report

2023 started positively with the Licensing of our new Priest, Shona, at the end of January. New refreshed service formats for the weekly services and major festivals provided an opportunity to progressively widen the selection of more contemporary hymns.

Some musical highlights of the year were:

- Special music for the Sunday of the King's Coronation in May
- Commemoration service for loved ones in October
- Advent lessons and carols on 3rd December
- Christmas lessons and carols on 17th December

Over the year the choir maintained a good standard of singing and their expanding repertoire of simple but effective modern contemplative music is appreciated.

By November some progress had been made on the long-standing problems of cold and damp which had seriously curtailed the Sunday morning pre-service rehearsals. The new pattern of a small amount of daily heating in Church is "warmly" welcomed. Whilst humidity remains an issue this has also improved. The organ has benefited too from the changes .

The choir's conscientious attendance each week provides an important support to worship in St Andrew's. Their commitment and loyalty has been outstanding. I'm particularly grateful to Liz Davies (Assistant Organist) who has been a great support.

Roger Paine Director of Music

Safeguarding report

So far this year we have no reportable incidents apart from the gentlemen trying to get money out of the Parish to go to Plymouth, he was a serial offender and known to the Diocese.

From this incident we drew up a plan for safe single working with poster to put on door when lone working and shutting the door from inside, plus suggestions on how to keep safe i.e. notifying someone when you are unlocking or locking and always have a phone with you in case of accident.

There is a list of organisations that can help various people in the church and in the porch. Every PCC meeting includes a safeguarding update and the emails that come for the Diocese are passed around the PCC.

Shona and I have safeguarding meetings as and when is necessary. We have asked every member of the PCC to make sure both their DBS and safeguarding training are up to date and have emailed Simon on various occasions to assist in this matter.

Every event in the church is assessed especially when dealing with children, there is a stewards check list for every event as well. First aid boxes in the church and a torch in case of emergency.

All safeguarding notices are on display in the church and my contact details on the back of the News & Views.

Helen Barden Safeguarding Officer

Deanery Synod

During the March meeting Mike Rowe summarised the latest update from the DIT group. A revised "Aims & Targets for 2023" has been drawn up including the Workstations: Leadership, Ministry, Poverty. Money, Buildings, Intergenerational. TM & General.

Relating to Ministry, Mike pointed out that Tywardreath and Golant are being served by Rev'd Shona Hoad and Paul Arthur has been licensed to Charlestown, Par and Treverbyn. Roche and St. Dennis are in transition and working with Angela Butler.

In July, Julia Keep and Roger Paine gave an insight into the progress of the Deanery Plan how the Deanery Implementation Team operates.

The main points were that we are on a journey with no finishing point, the importance of two-way communication at all stages, and the need for volunteers to support the six work streams, e.g. Leadership, Ministry, etc.

At October's meeting Rev Zaphinou spoke about Transforming Mission and that there was a perception that St. Austell parish and Holy Trinity Church were benefiting isproportionately from TM monies. Whilst recognising the existence of this view, he underlined the fact that this money was for Deanery growth and development, and in fact Holy Trinity would be shouldering an increasing proportion of funding the TH team year by year as the Church Commissioners' contributions tapered off. He also pointed out that the TM team was available to visit all/any parishes in the deanery to help with resources or development.

The next item raised was that the Diocese is being audited by the National Safeguarding Team in the new year, and it is important that parishes are up to date in relation to safeguarding procedure and documenting this on the Safeguarding "Dashboard". This will be the "tool" that the team will examine to adjudge compliance. It is proposed that workshops will be run with the help of Lesley Lawther to assist Safeguarding Officers having difficulty.

Jan Hewer and Denise Learmonth Deanery Synod Reps.

Tregaminion Chapel of Ease

The Covid had about ended by January 2023 and the pattern of services continued much as before. The Rev Shona arrived in February and soon after began taking a Book Common Prayer communion service alternate months.

There were 13 services during the year in which half were Service of the Word Tracey and Nigel Canning were members of the congregation, and had taken services before, so they were asked to help, lessons with intersessions, along with other members who regularly attended.

Rev Shona had a baptism for 2 children, there were no funerals or weddings.

Easter, Harvest and the carols services were very well attended the Rev Hugh conducted Easter Sunday, Rev Shona harvest, with Martin hiding Tractors for the children to find. Warren took the carol service, and members of the congregation provided mince pies, and fancy Christmas biscuits. The Polkerris scouts provided the tea and other drinks.

The Bishop of Truro had been invited to conduct the 5th Sunday of April which became a benefice service making a full church.

I decided that the time was coming to Slow Down, and my last service was the 3rd of November, after the service wine and cake suddenly appeared.

During the year the ladies provided flowers and other decoration, and Jayne Hipgrave kept the church well-polished and dusted. Members of the Menabilly staff kept the grass well cut. There was a wonderful display of spring flowers.

Warren Nicholls Reader

The Church Buildings

St Andrew's

We have recently undergone our Quinquennial Fabric report and I am pleased to report that this uncovered no unforeseen problems. We shall have to address the re-flashing of the valley gutter on the roof in the next ten years, which will be a considerable

expense and the South wall of the sexton's hut needs remedial action due to water run-off affecting its stability. Although cold and high humidity caused problems over the winter, running the heating for longer and improved ventilation has improved the situation somewhat. The surveyor commented that damp was much less apparent than in many churches in the diocese.

In February we were pleased to see the new flagpole put into position on the tower by the steeplejacks and in April the weathervane and gleaming cockerel were put in place on the tower. It has been good to see the flagpole displaying various flags over the course of the year.

Over the coming year, the PCC hopes to investigate projects to seal off the space between the church and belfry to reduce heat-loss and to make the north transept a more useable space. We will also look at improving disabled access to the toilets and providing a better "kitchen" area.

Due to financial constraints, grass cutting and weed control by the council has been severely curtailed but over the winter substantial progress has been made through our own efforts to reduce the brambles around the headstones. We are particularly grateful to the member of our community who has been regularly mowing the upper churchyard. This has made a huge difference to the image which our church presents in the core of our community.

We are very grateful to all those who give their time to keeping the church and its surrounds clean, tidy and safe.

Tregaminion

Apart from the gutters being cleaned out there was no other, maintenance needed, although there is a DAMP spot showing over the weather side of the Altar.

All the electric appliances had their 2 yearly check, and found to be in good order, and two light bulbs were replaced.

Priest in Charge – a year on

Having been in post for almost the full year it has been a joy getting to know the St Andrew's church community and see how it interacts with the wider Tywardreath village community ant the outlying associated communities. It has been especially good too getting to know our friends at Well Street Chapel and across Par District Churches Together which enables shared worship and a reminder that we are part of the wider Christian church serving God's Kingdom plans and purposes here. The warmth of the welcome that Martin and I have received has been so friendly and we feel very blessed to be able to minister here as well as join with everyone at village events.

The half-time role that is being shaped as I work across both this parish and in Golant has enabled us to look at how we can work together as two parishes with three places of

worship. The task is only possible because of the many volunteers who support the parishes and I look forward to working towards closer friendship in the year ahead.

At the end of the year our long-standing and extremely hard-working Reader, Warren Nicholls, stepped back from ministry having served faithfully over many decades. His contribution over the years has been immense and we are very grateful for all that he has done supporting the work of this Parish and especially at Tregaminion.

Shona Hoad Priest in charge

Financial Review- year ended 31st December 2023

All our ministry and mission is only possible because of the support of those who contribute through their expertise, time, energy, and financial giving. We are grateful to all those who help us share the love of Christ in our community.

The financial reports are attached as an Appendix.

Structure, governance and management

The method of appointment of PCC members is set out in the Church Representation Rules. In each parish the membership of the PCC consists of the Priest in Charge (which here is now an interim appointment for three years running until January 2026) and members elected by those members of the congregation who are on the electoral roll of the church. All those who attend our services / members of the congregation are encouraged to register on the Electoral Roll and stand for election to the PCC.

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including deciding on how the funds of the PCC are to be spent.

Electoral Roll

The Electoral Roll is used to determine eligibility for attendance and participation at the Parochial Church Council (PCC). It is also used to determine eligibility for election to the Deanery, Diocesan and General Synods. In addition, it is used for the calculation of the number of representatives who may be elected to each of these synods in the following year. The Roll is revised every year in time for the annual parochial church council meeting. Every sixth year, instead of a revision, a completely new Roll has to be prepared, the next time being in 2025.

The 2023 Electoral Roll (43 members) was revised. A verbal report will be made to the meeting on current membership.

Personnel and PCC

Personnel

Priest in Charge Reader Reader Churchwardens PCC Secretary PCC Hon. Treasurer Verger Architect Bankers	Revd Shona Hoad Warren Nicholls Martin Hoad (from May) David Hughes, vacancy vacant Bill Sowerby Roger Seed David Scott Lloyds Bank plc
	, ,
Independent Examiner	Paul Daneau

PCC

David Hughes	Churchwarden, Lay chair, ex oficio			
Bill Sowerby	Hon. Treasurer			
Anne Blake (2021)	Assistant treasurer			
Jan Hewer	Deanery Synod			
Denise Learmonth	Deanery Synod			
Helen Barden (2020), Jane Swindell (2020), Dawn Lee (2021),				
Sheila-Anne Lyons (2021), Nigel Canning (2023)				
Standing Committee comprised all members of PCC with a quorum of 4				

Administrative information

St Andrew's Church is situated in Tywardreath and Tregaminion Chapel of Ease is situated in Polkerris in the Diocese of Truro within the Church of England.

The correspondence address is St Andrew's Church, Church Street, Tywardreath, PL24 2QF

Benefice website: tywardreathandgolantchurches.uk

The PCC is a body corporate (PCC Powers Measure 1956, Church Representation Rules 2017) and a charity currently excepted from registration with the Charity Commission.

Approved by the meeting of the PCC on 28th April, 2024 and signed on their behalf by the Reverend Shona Hoad (PCC chairman)

Styfood

Revd S M Hoad Priest in Charge

Appendix 1- Minutes of APCM held 28th May 2023

St Andrew's Tywardreath with Tregaminion Minutes of the Annual Meeting following a service of Evening Prayer at 6 p.m.

28th May, 2023 in St Andrew's Church at 6.30 p.m.

Present: Revd. Shona Hoad (Chair) John Atkinson, Adrian Barnard, Sharon Barnard, Anne Blake, Nigel Canning, Gil Hewer, Jan Hewer, Denise Learmonth, Mark Learmonth, Dawn Lee, Anne Lyons, Roger Seed, Bill Sowerby, Tamsin Sowerby, Jane Swindell, Sue Williams

1. Welcome

Shona welcomed everyone to the meeting and thanked them for coming in the middle of a busy bank holiday weekend.

2. Election of Church Wardens

A short meeting was held prior to the APCM to elect the Churchwardens.

David Hughes was proposed by Jan Hewer and seconded by Bill Sowerby and elected unanimously. There being no other nominations Shona thanked David for his hard work during the past year and during the period of vacancy leading up to her appointment.

3. Apologies for absence

Apologies for absence were received from Helen Barden and David Hughes.

4. Minutes of 2022 APCM

The Minutes of the Annual Parochial Church Meeting held on 17th July, 2022 were approved as a correct record. There were no matters arising.

5. Church Report

The meeting received the annual report for the activities in the Parish including safeguarding and a report on the financial statements for the year ended 2022. The report had been available as a public record in church for people to read prior to the meeting. Shona recorded her thanks for all the hard work that had been done over the period of vacancy to keep the church in good heart and well maintained acknowledging that there are many unseen roles that help keep the church operational.

The treasurer, Bill Sowerby, reported that he and Anne Blake, assistant treasurer, had gradually been able to better acquaint themselves with the accounting system that had been set up and that the records ongoing should be easier to manage. He was especially grateful for the support received from Sir Richard Rashleigh in this regard. In view of the difficulty

that had been experienced following the sad loss of our previous treasurer while in post, Bill recommended that it would be prudent always to have two people sharing the position of treasurer to ensure a good understanding of the financial position and payment records.

In particular, Bill highlighted the introduction of the Parish Giving Scheme which regular givers had been invited to use in place of a direct payment method to the church. This method of giving ensured a swift return of the Gift Aid money from HMRC and was much easier for the treasurer to manage. A number of regular givers had made the switch and others would be encouraged to do so as soon as they were able. It was noted that the last gift aid return made from HMRC was April 2021 and this was to be addressed shortly.

Fundraising efforts throughout the year had helped keep the finances of the church in a manageable position and Bill thanked all those who had organised various activities. It was noted that the News and Views magazine also brought additional income to the parish which was gratefully received and thanks were given to John Atkinson and the team for this work.

The parish contribution to Truro Diocese (the MMF) had been £16,908 in 2022 up from £10,000 in 2021. Bill commended the parish for its commitment to contributing fairly to the wider work of the diocese which was important for so many and noted that the parish was expecting to pay its full share for 2023. However, it was noted that the parish had an excess of expenditure over income of £4,871.05 for 2022 which was not sustainable long term.

From a question arising from the treasurer report Bill was able to explain how gift aid worked and the difference between planned giving receipts and cash plate receipts.

The electoral roll now stands at 43 with two members having died during 2022 and one new member joining this year. 11 members live outside the parish. A full revision of the electoral roll is not due until 2025.

6. Elections and Appointments

a) Deanery Synod

There were two vacancies for representation on the Deanery Synod for a new three-year term. Jan Hewer and Denise Learmonth had previously represented the parish and were willing to continue. The nominations were proposed by Dawn Lee and seconded by Jane Swindell and unanimously agreed by the meeting.

b) Parochial Church Council

The PCC can elect up to six members drawn from the electoral roll. At last year's meeting everyone had been elected for a further term of office. However, a rolling schedule of replacement of members would help ensure continuity for the decision-making process and it

was therefore proposed that in future the preferred arrangement would be to elect two people each year for a three year term. To that end there was currently one vacancy for the PCC. Nigel Canning was proposed by Dawn Lee and seconded by John Atkinson and duly elected unopposed.

c) Independent examiner for the church accounts

The meeting unanimously approved Paul Daneau as Independent Examiner for the accounts for 2023.

7. "Vicar's" Message

Shona noted that she had only been in post four months and commented as follows: "When you think about the journey you have been on as a church since the last meeting you should feel a sense of satisfaction that you have found the energy and commitment to continue even when things seemed tough and at times perhaps even hopeless for you. The period of vacancy and managing during covid restrictions has been challenging and the fact that you still have weekly services in St Andrew's and monthly services in Tregaminion is a testament to all of you who have faithfully continued to attend and especially to those who have carried out key roles during this period. Warren Nicholls has devoted many years now to this parish as a Reader and in particular to serving the needs of Tregaminion. He has expressed a wish that he step down at the end of this year and I know you will join with me in saying thank you for a distinguished and dedicated career in lay ministry. We can find an appropriate way of saying thank you when he finally hangs up his reader scarf! I am particularly grateful to David Hughes and the PCC for all that they have done and for the welcome that I have and been given in my first few months here and the willingness of everyone to try slightly different things in our services. I have always felt a bit anxious about tripping over my robes as I navigate steps so I am particularly thankful not to have to climb into the pulpit and thank you also to the choir for willingly moving to the front pews to listen so that I have not got my back to you or keep twisting round to see you all.

"Although our Annual meeting largely looks back on what has been achieved over the past calendar year it is also an opportunity to look forward to what is to come. I am glad to say that Martin, my husband, has now received his license from the Bishop to minister here as a Lay Reader and I look forward to sharing the preaching! More importantly, when the parish profile was put together you were looking for someone who would seek to reach out to the wider community and in particular to make connections with families living locally. I have started to make links with the nurseries and the school but if we are truly to make a difference to families here I cannot do it alone. It will require all of us to pray and discern where God is already at work and inviting us to build on what is being laid out before us. It is lovely to see that the Open the Book Team which works jointly with the Methodist church is about to resume weekly visits to the school as they had managed to for a few sessions at the end of 2022.

"We will need to grapple with how we make our church building a usable space that is warm and inviting all year round so that people feel comfortable for a range of activities and

services here. We will need to think carefully about the finances we already have available so that we use them to best effect; we will have to learn to trust God and his generous provision so that we are willing to embark on things that might on the face of it seem impossible; and we will need to be a people who consider our own generosity of heart as we think about the way we give of our own time, our own talents and our own finances to share the heart of God for his people here in Tywardreath parish. I am truly excited by all the things that God is going to lead us into over the next year and I believe that this is a season of hope for us as a parish. It feels very appropriate to me that we are holding our APCM on Pentecost Sunday. Pentecost was a day of empowering and equipping the apostles for a future that required them to be bold and imaginative. They stepped into it with a passion and energy that led them to achieve amazing things in faith. We can be bold and imaginative too if we will simply allow ourselves to trust God and let our faith grow."

8. Questions and comments from the floor

As questions had largely been addressed as the meeting progressed there were no further questions. The meeting noted that it had been pleased to welcome Shona and Martin to the parish and looked forward to working together in the future.

The meeting closed with a prayer of blessing and the Grace at 7.30 p.m.

Final Appendix 2 – Report and Accounts of the Treasurer for 2023

1 st January 2023 to year ending 31 st December 2023			
INCOME	2023	2022	
Planned Giving [SO]	4,460.00	7,330.00	
Collections at Services	4,555.70	9,583.18	
All other giving including wall safe	11,093.19	210.76	
Parish Giving Scheme [Mar to Dec]	7,056.00		
Gift Aid recovered	1,764.00		
PGS 00	524.71		
Utility Refund	2,788.66		
Heating payment	80.75		
News and Views sales, subs and adverts	1,711.70	1,675.96	
Legacy Income	23,200.80	2,300.00	
Income from NS&I Closure	8,560.41	339.67	
Fees retained from weddings and funerals	3,850.30	2,825.40	
Fund Raising activities	3,144.46	2,052.80	
Childrens Society for 2022	111.49		
Other Income	<u>1,236.00</u>		
TOTAL	£74,138.17	£26,317.70	
EXPENDITURE	2023	2022	
Investment to CCLA	15,000.00		
Parish share MMF	24,180.00	16,908.00	
Clergy, organist and staff costs	2,886.00	2,421.00	
Utility Costs [Gas/Electric]	8,387.29	1,622.01	
Insurance	5,324.07	5,205.93	
The Childrens Society	111.49		
Working expenses	1,576.62	1,409.27	
3 x Bell Ropes	625.00		
Steeple Jacks. Flag pole/ weather vane	4,201.92		
Routine Maintenance	277.60	88.56	
Repairs and decoration	1,706.37	1,895.39	
News and Views costs	1,199.50	1,525.46	
Cost of Fundraising		105.80	
TOTAL	£65,478.86	£31,188.82	

Parochial Church Council of Tywardreath Statement of Financial Activities 1st January 2023 to year ending 31st December 2023

Final Profit and Loss PCC St Andrews Tywardreath	
Balance Sheet	
PCC Tywardreath	
As at 31 st December 2023	
	31 st Dec 2023
Current Assets	
Cash at bank and in hand	
CCLA (CBF – Dep No.1 a/c)	28,470.39
CCLA (CBF – Dep No.2) – Fabric Fund	660.47
CCLA {CBF – Investment Fund} Fabric Fund	5,456.65
NS&I (National Savings) Account closed November 2023	
	34,587.25
PCC of Tywardreath (Lloyds Curr a/c)	20,387.97
Total Cash at bank and in hand	54,975.22
Total Current Assets	54,975.22
Net Current Assets (Liabilities)	54,975.22

Income Expenditure Surplus	74,138.17 <u>65,478.86</u> 8,659.31	
Opening Balance Jan23	<u>11729.11</u> £20,388.42	
Closing Balance Dec 2	3 <u>£20,387.97</u>	as on statement