

APCM 2025

**Report and Accounts for the
Parochial Church Council
of
St Andrew's, Tywardreath
with Tregaminion
for 2024**

Final

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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 as required 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

Sunday services have been maintained in a regular pattern across St Andrew's and Tregaminion 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 June we held a Benefice service followed by a barbecue outside St Andrew's church and this attracted others from around the community to join. A service to remember loved ones was held in October and this was again well received by the wider community. It was good to be able to welcome many into the church on Remembrance Sunday following the Act of Remembrance at the War Memorial when large numbers are gathered for the parade. Over the Christmas season St Andrew's hosted the Par District Churches Together Advent Service on Advent Sunday, two carol services for Tywardreath School, a Service of Lessons and Carols, and on Christmas Eve a full church for Christingle and later the Midnight Mass service was held at 11.30 p.m. which made a delightful start to Christmas day. During the year across St Andrew's and Tregaminion there were six funeral services, four weddings and three baptisms.

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In addition to our Lay Reader we now have three Local Worship Leaders who successfully completed the diocesan training and undertook full leadership safeguarding training. The support of Nigel and Tracey Canning and Adrian Barnard is a wonderful asset to ministry.

The worshipping community continues to be a small but faithful core, and 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 and a new Tots Group (for 0-4s) was started in May. The Tots group makes good use of the open space for play at the back of the church and welcomes around 10-12 children each week.

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. New people have continued to join the team – both those with experience and those who have none - and we often welcome other teams of ringers visiting the tower to use our bells.

Inside the church, the volunteer cleaning team have become experts in vacuum cleaning, polishing, dusting, washing floors and brass cleaning! Together with the flower arrangers it ensures 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 continued the Open the Book bible story-telling visits to Tywardreath School on a weekly basis. At the end of the story the team join the Teacher in singing with the children. This is much appreciated by the KS1 children. Links are continuing to be forged with the school and further opportunities are taken to visit for assemblies such as harvest.

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 of their contribution, 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. The Tots Group has proved very successful, averaging 10 children per session and we are actively investigating some type of "family" service in addition to our normal services.

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We have been very grateful to Warren Nichols for keeping Tregaminion going as a regular place of worship but feared that this might fall by the wayside with his retirement. Fortunately, Nigel & Tracey have taken on this role, introducing new forms of worship, whilst there is still a communion service on alternate months.

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 Anne Blake for all their hard work on modernising our accounting system. Anne has worked tirelessly in 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 and freely give of their time and resources to make sure that all the tasks, large and small, that keep our church running are done. Visitors often comment on how attractive and welcoming our church is.

David Hughes - Churchwarden

Church Music Director report

During the year Shona added to the new/refreshed formats for weekly and special services which were first introduced in 2023. These formats provided an opportunity to progressively widen the selection of more contemporary hymns for the congregation. Approximately 26 new hymns have now been introduced over the 2-year period. Feedback has shown that particularly popular hymns are Lord as the Day begins, In Christ Alone, Lord Jesus Christ, How shall I sing? and the Mallaig Sprinkling Song.

In parallel new composers for choir music have included a range of composers in the Taize family and Bernadette Farrell. Organ music at the end of services now include works by William Mathias, Dennis Beddard, Herbert Howells, Hubert Parry and Flor Peeters.

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Some musical highlights of the year were:

Special service for D-Day celebrations on 2nd June

Music Sunday on 9th June

Commemoration service for loved ones on 27th October

Carols and meditations for Advent (a Par Churches group service) on 1st December

Christmas lessons and carols on 23rd December

It's always a boost for the choir when they receive positive comments from visitors to St Andrew's who recognise and value the standard of music offered at worship. Despite the tropical rain the choir also enjoyed a social get together at Gardens Cottage in July as a thank you for their work during the year.

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

The problems in church on the long-standing issues of cold and damp have always been in the background during the year and have been a limiting factor on the musical offering. Some choir members find the conditions particularly challenging. However, on a positive note, by the time of writing this report (March 2025) it is very encouraging that the PCC under Shona's leadership is to take decisive action to improve conditions for the choir.

The choir's conscientious attendance each week (around 80%) 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

There were no safeguarding incidents to report in 2024. The plans put in place for Safeguarding training and reporting have been ongoing with policies and procedures for Lone working etc being followed. 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. Safeguarding meetings with the Priest in Charge have been held as necessary.

Every event in the church is assessed especially when dealing with children and in particular, the new Tots Group had a Risk Assessment and policies in place prior to set up. There is a stewards check list for every event as well. First aid boxes are located in the church and a torch in case of emergency.

All safeguarding notices are on display in the church with PSO contact details also on the back of the News & Views. Additionally, the website home page contains all the necessary information.

Helen Barden - Safeguarding Officer

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Deanery Synod

At February's meeting Mike Rowe discussed the changing of the make-up of the Deanery Plan. The existing Plan has three areas that rely on a number of part-time posts. Also, Boscoppa Parish was unsustainable in its current form. Therefore proposed changes would allow for full-time appointments, and safeguard the future of Boscoppa.

St. Blazey parish would join Charlestown, Par and Treverbyn.
The motion was proposed and "carried" by 29:2 with 6 abstentions.

Interviews for a new Bishop of Truro would be in October with the enthronement on the new Bishop next year.

During May's Meeting Heather Batho (member of the TM team and leader of the Deanery Implementation Team Poverty Group) spoke about work being done with the under 5's age group, and how Holy Trinity now has a flourishing toddler group. It was also mentioned that Tywardreath also has started a Tots Group with the help of the Transforming Mission team.

At September's meeting the new project called the Beacon Centre, for teaching and learning in the Deanery, was discussed. A curriculum has been developed using material from the Anvil Trust, and in conjunction with local clergy. Meetings will occur monthly on a Saturday morning for eleven months, covering a wide range of topics, and be open to everyone.

The Flourish Programme was discussed. This is funded by the church commissioners and revolves around the formation of new worshipping communities in places of education. Truro has been funded for three such schemes to run for two years, and schools involved will be Bishop Bronscombe in Boscoppa, and Camborne and Bodmin College secondary schools.

In November Synod heard from Erica Payne from the Dockyard Collective who was discussing Support for Low Income Families. This programme is based in Truro and is funded by the Low Income Community Fund. The Collective's aim is to provide "safe spaces to build community" with the priority of relationship building and service provision.

Erica said that poverty is not just about economics. It can include aspirational poverty (loss of hope), relationship poverty (loss of community) and spiritual poverty (loss of meaning). Cornwall is an area of very real poverty and our five Deanery parishes (St. Austell, St. Dennis, Roche, St. Blazey & Treverbyn) are in the top ten per cent most deprived areas in the country.

The presentation was challenging and well received.

Jan Hewer and Denise Learmonth - Deanery Synod Reps.

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Tregaminion Chapel of Ease

In 2024 saw 23 services and one concert at Tregaminion.

There were six BCP Holy Communion services, one Morning Worship, a Carol service (with Polkerris Scouts) and a Pilgrim Blessing all led by Rev Shona.

Three Morning Worship services led by Martin Hoad.

Tracey & Nigel Canning led five services including Easter Sunday, Harvest Festival with Polkerris Scouts in attendance, where we also remembered their Chief Scout Mike Polkinghorne (Kerris) and Christmas Day. They have also been responsible for decorating the church for the special festivals.

There were three weddings, one baptism and one funeral.

On Sunday 9th June, The Washaway Gallery Choir entertained a good number of visitors with historical instruments and hymns.

Nigel Canning – Local Worship Leader

The Church Buildings

St Andrew's

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 but should address the damp problem on the east wall. The South wall of the sexton's hut is showing serious signs of instability and will need urgent remedial action due to water run-off affecting foundations.

Although cold and high humidity caused problems over the winter, especially for the choir, running the heating for longer and improved ventilation has improved the situation somewhat. We are working with experts from the diocese to find long-term solutions. The surveyor commented that damp was much less apparent than in many churches in the diocese.

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. Eventually, this winter, a team from Cornwall Council came in and gave the lower churchyard a major tidy-up. They worked very hard for several days and left the area in a very tidy state. We hope that this will enable us to keep on top of the brambles in future since, with Council cuts it is not certain when they will be able to come again. 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.

Unfortunately, the beautiful cherry tree by the tower, planted for the late Queen's Jubilee, was severely damaged by gales and could not be saved. It has now been removed by Cornwall Council who would plant a replacement cherry in its place.

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

Tregaminion

Maintenance has been minimal during the year and carried out on an ad hoc basis as required. Prior to the weddings some cleaning was necessary to remove some colourful mould growing on the wall in the Sanctuary. The grounds have been looked after by the Menabilly Estate team and continue to offer a delightful idyll for those who are seeking a peaceful rest on their walks.

Priest in Charge – more than a year on

It is strange to think that I am now into the third year of my original three-year appointment. In many ways, nothing has changed that much and St Andrew's and Tregaminion continues to offer the welcome that makes it the friendly place it was when I arrived. People continue to visit as pilgrims on the Saints Way as well as the holiday visitors who join us for worship on Sundays. The choir and the bells all add to the wonderful sense of a community of faith that enjoys being together. The team who work quietly and effectively - often in the background - ensuring that everything is maintained well and running smoothly are a delightful encouragement for me and it is always great to end my Sunday mornings chatting with everyone over a cup of tea!

Nothing has changed and yet so much has changed! This time last year the Tots group was only just about to begin and now we meet every week in term time and put on a simple Nativity at Christmas. It is such wonderful opportunity to meet with young families in the community. With this encouragement we now feel able to set up a Family Service meeting on a monthly basis in church and good progress has been made as we prepare for this. The boldness of the PCC in decision making to ensure we can create a place of purpose and welcome in the 21st century has been extremely heartening.

As envisaged when I first started the PCCs of both Golant and Tywardreath are beginning to find opportunities for the churches to work together and support one another. Conversations are ongoing in regard to the future plans for the two parishes along with Fowey Parish as envisaged in the Deanery Plan and I am confident that God will be part of those conversations.

Shona Hoad - Priest in charge

Financial Review- year ended 31st December 2024

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.

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The opening Balance for the beginning of 2024 was £20,387.97 due to a large legacy and the closure of the NSI account both during 2023 which amounted to some £32,000.

A quick glance at the figures will show the expenditure over income amounted to a loss of £13,372.14, but after careful budgeting the year ended with a balance of £7,015.03.

The MMF payment for this year has been met and the balance due for 2023 has also been paid.

The Parish Giving Scheme provides us a regular income, Gift Aid is received on these donations; years 2021 & 2022 will appear in the next financial year's report and 2023 and 2024 claims are in hand.

Also, this year was the Quinquennial Inspection, 5-yearly Electrical Inspections, the boiler repair and service, and service to the organ, all of which were unbudgeted.

A new contract with British Gas Lite has been secured for both gas and electricity and with Valda at Tregaminion, the arrears to these companies have been paid, and we pay monthly for this service.

The News and Views shows a surplus of approx. £300 from advertisers and subscriptions, some of which are still drifting in.

We end the year with no outstanding bills.

Anne Blake – Treasurer

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 and in 2025 this has been carried out.

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At the end of 2024 the Electoral Roll membership was 49. A verbal report will be made to the meeting on current membership now the full revision has been carried out.

Personnel and PCC

Personnel

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

PCC

David Hughes	Churchwarden, Lay chair, ex officio
Bill Sowerby	Hon. Treasurer (to May)
Anne Blake (2021)	Treasurer (from May)
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 16th April 2025 and signed on their behalf by the Reverend Shona Hoad (PCC chairman)

Revd S M Hoad
Priest in Charge

Appendix 1- Minutes of APCM held 12th May 2024

St Andrew's Tywardreath with Tregaminion Minutes of the Annual Meeting

12th May, 2024 in St Andrew's Church at 12 noon

Present: Revd. Shona Hoad (Chair) John Atkinson, Helen Barden, Adrian Barnard, Sharon Barnard, Anne Blake, Audrey Butler, Nigel Canning, Gil Hewer, Jan Hewer, Martin Hoad, David Hughes, Denise Learmonth, Joy Learmonth, Mark Learmonth, Dawn Lee, Anne Lyons, Julian Menear, Roger Paine, Roger Seed (until 12.45p.m.), Jane Swindell, Sue Williams, Trish Williams

Observer: Sherrill Ellery

1. Welcome

Shona welcomed everyone to the meeting and opened with a short time of prayer.

2. Election of Church Wardens

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

David Hughes was proposed by Helen Barden and seconded by Anne Blake.
Martin Hoad was proposed by Sue Williams and seconded by Helen Barden.
There were no other nominations and both were elected unanimously.

Shona thanked David for his hard work during the past year and for his willingness to continue for a further term. It was noted that as Martin Hoad was married to Shona there could be the potential for conflict of interest and it was agreed that protocols would be established to ensure impartiality. If anyone was to have an issue relating to Shona's conduct, then it would be David Hughes who would be responsible for dealing with the matter.

This concluded the public meeting and moved on to the Annual Meeting for those on the Electoral Roll of St Andrew's Parish.

3. Apologies for absence

Apologies for absence were received from Bill and Tamsin Sowerby.

4. Minutes of 2023 APCM

The Minutes of the Annual Parochial Church Meeting held on 28th May, 2023 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 2023. The report had been available as a public record in church and on the parish website for people to read prior to the meeting.

In addition to the written reports, it was noted:

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- The church was developing a culture whereby things were now being taken forward in a positive manner.
- That the church was unusual in Truro diocese in having a large, robed choir with a good repertoire of music in four parts. The choir rehearse on Sunday mornings before the service. Roger Paine was thanked for his role as organist and choir master and Liz Davies for supporting Roger and standing in as organist when required.
- Safeguarding was well supported in the parish and thankfully there had only been a few incidents of minor concern that occurred very occasionally. Those who were required to undertake safeguarding training and obtain DBS certificates had done so willingly.
- Jan Hewer and Denise Learmonth were thanked for their diligence in attending and then reporting on Deanery Synod meetings. The meeting was updated on the Deanery Plan arrangements.
- Nigel Canning noted the very big shoes that were being stepped into as Warren Nichols had stepped away from Tregaminion after giving so much support over many, many years. Nigel and Tracey were developing a system for ensuring that Tregaminion continued to be cared for and ready for use at the regular monthly services plus occasional ad hoc need.
- The Quinquennial Inspection undertaken earlier in 2024 had shown that there would be a need for long term preparation to maintain the roof of St Andrew's Church as the cost in due time would be substantial. It was envisaged by the PCC that a Friends of St Andrew's Church would be established to encourage support from local residents who enjoy the historical value of the church building even if they were not regular attendees.
- In regard to the finances Anne Blake had been supporting Bill Sowerby in his role as honorary treasurer and both she and Bill were thanked for their hard work over the last year. Bill was now stepping down and, as such, had gradually been handing over the accounts management to Anne.

Anne outlined to the meeting the current finances which meant that the PCC was now up to date on its payment to the Diocese of the MMF funding which had been outstanding at the start of the calendar year. A good number of people had joined The Parish Giving Scheme and this had meant we received a regular return of Gift Aid which helped support the finances. It was noted there was still outstanding Gift Aid to be claimed from previous years and this was a matter that was being looked at as a priority to ensure we did not lose out on the return.

Income had additionally been received as a result of the Parish Magazine (monthly News and Views) and thanks were expressed to John Atkinson and the team. Further receipts had been received from legacy income - Derek Brown (a one-off receipt) and Dorothy Bridge Griffiths (a quarter share of investment return on a regular but ad hoc basis). Fundraising efforts were well supported and much appreciated.

- The electoral roll now stands at 48 with two members having died during 2023/24 and seven new members joining this year. 12 members live outside the parish. A full revision of the electoral roll is due in 2025.

6. Elections and Appointments

a) Parochial Church Council

There were no vacancies to the PCC as all members were willing to continue their term. Audrey Butler who had moved to the village recently and who had experience elsewhere of PCC membership was co-opted to the PCC to support in any way as appropriate.

b) Independent examiner for the church accounts

The meeting unanimously approved Paul Daneau as Independent Examiner for the accounts for 2024. Paul was thanked for his support in examining the accounts ahead of this meeting.

7. “Vicar’s” Message

Shona commented that over the last year she and Martin had felt welcomed and embraced by everyone. She noted the commitment of so many people to looking after both the church building and its grounds as well as caring for the people - as the annual report highlighted. There was a wonderful team of background workers who quietly get on with ensuring these historic places of worship remain in good order for future generations to have the ability to worship here too. There were too many people to thank individually by name but she noted the support of David Hughes in his role as Church Warden and Bill Sowerby who had willingly stepped into the gap of treasurer to ensure we kept on top of our finances - ably supported by Anne Blake as assistant.

We had been sad to say goodbye to Warren Nichols as he reduced his work as Reader. However, this year Nigel and Tracey Canning and Adrian Barnard, with the support of the PCC, had begun the Local Worship Leaders training organised by Truro Diocese. Looking ahead this would enable them to offer support in ministry and creative opportunities in mission alongside Martin in his role as Reader and Shona. As Shona commented, teamwork is vital if we are to be relevant – it is a model set by the early church and which those first followers of Jesus were encouraged to do by Jesus himself.

In 2023 we had begun a process of looking at our vision and heart for Tywardreath both for the ways we worship and also the way we touch the wider community. Making use of the Transforming Mission Team for St Austell Deanery it was an exercise in looking back to see where our roots are and to use that as an encouragement to step forward into new things. This year we have continued that conversation, and the PCC had started looking at ways in which we can make the space of this building a welcoming and accessible environment for the opportunities and needs of the people living here now in the 21st century. It was exciting to note that a new Tots Group was starting the following morning. To be able to offer a regular meeting point for parents/grandparents/carers with 0-4s was considered a wonderful gift that would mark a new point in our church history.

This year too we have started a St Andrew’s BCP – Brunch, Chat, Pray – taking place on a Saturday morning on alternate months. Held in someone’s home it would be a time when we can get to know one another better. Again, a model of the early church.

Shona concluded by noting that we should celebrate the achievements of the past year and continue to work through this year, taking small steps, but with confidence that we take those steps together. The year ahead would offer an ongoing journey that would enable us to

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meet new people and explore new opportunities together. As we do this, we would learn better what it feels like to be a church that has confidence in its understanding of God's love and mission for us here.

Shona concluded with words from the end of St Paul's letter to the Ephesians "Now to him who is able to do immeasurably more than all we ask or imagine, according to his power that is at work within us, to him be glory in the church and in Christ Jesus throughout all generations, for ever and ever! Amen."

8. Questions and comments from the floor

As questions had largely been addressed as the meeting progressed there were no further questions. It was noted that there were many people who offered support in a variety of ways to the running of St Andrew's and, in particular, Roger Seed gave invaluable support in his role as Verger.

The meeting closed with a prayer of blessing and the Grace at 1.10 p.m.

**Parochial Church Council of Tywardreath Statement of Financial Activities
1st January 2024 to year ending 31st December 2024**

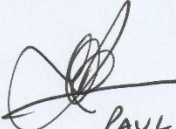
Balance Sheet

PCC Tywardreath CCLA

	31 st Dec 2024	Dec 2023
Current Assets		
Cash at bank and in hand		
CCLA (CBF – Dep No.1 a/c)	29,972.39	28,470.39
CCLA (CBF – Dep No.2) – Fabric Fund	695.52	660.47
CCLA {CBF – Investment Fund} Fabric Fund	5,735.21	5,456.65
Total Asset Funds	£36,403.12	£34,587.51
PCC Tywardreath (Lloyds Curr a/c)	£7,015.83	20,387.97
Total Current Assets	£43,418.95	54,975.22

Lloyds Treasurers Account 2024	
Opening Balance 1 st January 24	£ 20,387.97
Income	£ 40,805.89
Expenditure	£ 54,178.03
Deficit	£ -13,372.14
	£ 7,015.83
Closing Balance 31 st December 24	£ 7,015.83

SIGNED & AUDITED:


 PAUL DANNEAU
 INDEPENDENT EXAMINER
 1st MARCH 2025

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Receipts	2024	Sub Totals	2023
Regular Giving	4,237.82		
Parish Giving Scheme	11,773.00		7,056.00
Parish Giving One Off	743.18		524.71
Gift Aid received	2,686.43		1,764.00
Wall Safe	278.95	19,719.38	11,093.19
Plate Collection St Andrews	1,577.26		
Tregaminion	356.49	1,933.75	4,555.70
CAF	549.00	549.00	
Fundraising St Andrews	1,652.35		
Tregaminion Concerts, Gift Day, Bingo, Quiz	100.00	1,752.35	3,144.46
Donations	1,574.47	1,574.47	
Griffith Trust Legacy	4,170.00	4,170.00	23,200.80
News and Views Advertising	941.00		
Subscriptions	656.00		
Sales	435.16	2,032.16	1,711.70
Utility Refund British Gas	2,903.54	2,903.54	2,788.66
Fees for Weddings	2,807.00		
Funerals	1,686.00	4,493.00	3,850.30
Bell Ringers + Flowers	75.00	75.00	
Mission Charity Fundraisers			
2 x Childrens Society	343.54		111.49
Go Beyond	239.03		
Guide Dogs and Assisted Dogs	220.00		
Noahs Foundation	370.00		
British Legion	281.67	1,454.24	
World Day Of Prayer	194.00	194.00	
Kernow book + Booklet	15.00	15.00	
		£40, 805.89	

Final

Payments	2024	Sub-total	2023
MMF 2023 balance	6,709.00		
2024	18,804.00	25,513.00	24,180.00
Ecclesiastical Insurance			
St Andrews	4,347.55		
Tregaminion	1,119.34	5,466.89	5,324.07
Utility St Andrews			
British Gas Lite	5,463.45		
Electricity	1,100.91	6,564.36	8,387.29
Tregaminion Valda Electric	637.78	637.78	
Parish Returns Diocese	1,508.00	1,508.00	
Organist Costs	3,273.80		2,886.00
CCLI	275.40		
RSCM	270.00	3,819.20	
Mission, Charity Fundraisers	1,459.24	1,459.24	111.49
World Day of Prayer	194.00	194.00	
Quintennial Inspection/Report	620.64		
Electrical Inspection	928.01		
Macnab Boiler Service & Repair	1,209.84		
Lance Foy Organ Service	170.40		
Fire Extinguisher Check	105.96	3,034.85	
Palace Printers News & Views	1,711.50		1,199.50
Parish Booklets	130.00	1,841.50	
Parish Priest Expenses	1,760.36		
Wedding Refund	636.00		
Vergers Fees	380.00		
Bell, Ringers	385.00	3,161.36	
Par Churches Together Fee	15.00	15.00	15.00
Church Repairs	192.25		
Mower Service	98.78	291.03	
Church maintenance			

Final

Cleaning materials	249.37		
Admin /Stamps	76.79		
Celtic Books	50.00	376.16	
Van Poules Candles	295.66	295.66	
		£54,178.03	

St.
Andrew's
PCC