Church Leaders Report 2025

Grace Church has known both the gracious and hard sovereign providence of God throughout this year.

We endured the pain of the illnesses and eventual loss of our brothers Cliff and Peter, along with our sisters Abigail and Margaret. We grieve their loss, and yet not like the world who have no hope, since we look forward to their coming with Christ when he comes in the clouds (1 Thessalonians 4:13-18).

We rejoiced to welcome Vinny, Matthew and Trevar into membership this year along with the baptisms of Adrian & Agnes and Dave towards the end of 2025 (which also brought them into membership) and at the close of the year the membership total was up to 31.

The ministry on Sunday's has been much disrupted since June this year, while chris was caring for Abigail during her short illness. Up until that time, we were continuing to work through our studies in Mark's gospel. A number of visiting preachers helped us from June to November, along with our own Geoff and Richard, ably supported in leading services by Matthew and Colin – and Geraint stepped in a couple of times to help out too. And chris is very grateful to God for providing so many godly men to lead and teach the church. And we're glad to the Lord Jesus for his wisdom and guiding in enabling the Entrusted 2T2:2 leadership training course to have been so practically useful in the churches life (Entrusted 2T2:2 and Koine will restart in the new year monthly on Saturday's). The Sunday morning congregation on Sunday's tends to fluctuate between 40 and 60 – with regular visitors especially between March and October. And our monthly church lunches and afternoon meetings, which seem to be a blessing to all who come, tend to be around 20-30.

The Tuesday prayer meeting has continued a pace, with chris, Geoff, Colin and Matthew leading. In terms of attendance, each week has been up and down with no regular number.

The approach to discipleship that the elders presented at the last AGM has been continuing in an informal way. All the men and women associated with Grace Church are invited and encouraged to join together in their respective monthly meetings and then are encouraged to get together in smaller groups throughout the intervening weeks. Both these structures are intended to support the church in completing the mission for which Christ left us on earth – make disciples of all the nations (Matthew 28:19).

Yp Friday's has continued – but again sporadically through the later half of the year. Morgan has got more involved and been a real blessing in the running of this important ministry as it supports the parents at Grace Church. Please pray that God will continue to use these times to bless the families God has blessed us with.

As always at Grace Church, there are many brothers and sisters who work very hard in the strength that God supplies, who are not in the limelight. All this service of Christ enables the ministry of Grace Church to continue and grow and we are all very grateful for the hardworking fellowship.

GRACE CHURCH CIO
ROCK COTTAGE
PENTEWAN
PL26 6BU

CHARITY REGISTRATION NUMBER
1182420

PROFIT AND LOSS
FOR
GRACE CHURCH
FOR THE YEAR END
31st DECEMBER 2025

PREPARED BY:-
ROWE DOWRICK ASSOCIATES
7 TRENOWAH ROAD
BETHEL
ST AUSTELL
PL25 3EB
TEL: 01726 70700

GRACE CHURCH CIO

CHARITY INFORMATION FOR THE YEAR ENDED DECEMBER 31ST 2025

Chairman:	Christopher Davies
Trustee:	Geoffrey Kendall
Registered Address:	Rock Cottage Pentewan PL26 6BU
Charity Registration Number:	1182420

GRACE CHURCH CIO

Accounting records

The trustee's of a CIO are required to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the organisation as at the balance sheet date and of its income and expenditure for the year then ended. In preparing those financial statements, the trustee's are required to:

- select suitable accounting policies and then apply them consistently
- make judgements and estimates that are reasonable and prudent

The trustee's are responsible for keeping proper books of account such as are necessary to give a true and fair view of the organisation's state of affairs and to explain its financial transactions. The trustee's must also establish and maintain a satisfactory system of control of its books of account, its cash holdings and all its receipts and remittances, and hence is responsible for safeguarding the assets and taking reasonable steps for the prevention and detection of fraud and other irregularities.

Objects

The advancement of the Christian faith in accordance with the Basis of Faith, primarily, but not exclusively, within St Austell and the surrounding area, and such other charitable purposes, as shall in the opinion of the charity trustees, facilitate the work of the Fellowship in accordance with Basis of Faith, including but not limited to: the prevention and relief of need, hardship and sickness; the advancement of education; and the provision of community facilities provided that the advancement of such purposes are undertaken in a manner that is consistent with the Doctrinal Distinctives and Ethical Statements.

Power

The CIO has the power to do anything which is calculated to further its objects or is conductive or incidental to doing so.

- Borrow money and to charge the whole or any part of its property as security for the repayment of the money borrowed.
- Buy, take on lease or in exchange, hire or otherwise acquire any property and to maintain and equip it for use.
- Sell, lease or otherwise dispose of all or any part of the property belonging to the CIO.
- Employ and remunerate such staff as are necessary for carrying out the work of the CIO.
- Deposit or invest funds, employ a professional fund manager, arrange for the investments or other property of the CIO to be held in the name of a nominee.

Application of Income and Property

The income and property of the CIO must be applied solely towards the promotion of the objects. None of the income or property of the CIO may be paid or transferred directly or indirectly by way of dividend, bonus or otherwise by way of profit to any member of the CIO

STATEMENT OF PROFIT AND LOSS
FOR THE PERIOD ENDED 31st DECEMBER 2025

2024					2025
	20866	INCOME	Donations	29698	
	10347		Offerings	14314	
	1200		Other	1510	
32413		GROSS PROFIT			45522
		LESS: EXPENSES			
	29813		Wages	34926	
	3075		Rent	6245	
	350		Speakers	575	
	627		Website/Advertising	332	
	176		Printing, Stationery, Postage	428	
	---		Outreach	---	
	---		Gifts	---	
	232		Insurance	489	
	1134		Accountancy/Professional	1170	
	120		Licences	100	
	47		Repairs and Renewals to Equipment	1633	
	285		Travel and Subsistence	268	
	---		Memberships	150	
(36174)	315		Other	534	(46850)
(3761)		NET PROFIT/(LOSS) FOR PERIOD			(1328)
6491		GIFT AID RECEIVED – HMRC			7508

ACCOUNTANT'S REPORT

In accordance with instructions given to me, I have produced, without audit, the above Profit and Loss Account and Notes to the Account from the accounting records of Grace Church CIO, together with information and explanations supplied to me.

I certify that, to the best of my knowledge and belief, said Profit and Loss Account and Notes are in accordance therewith.

DATED THIS 2nd DAY OF MARCH 2026

Ms C O Dowrick MAAT.....

GRACE CHURCH CIO

Bank Reconciliation – Kingdom Bank		
Opening Balance As At 1st January 2025	40000.00	
Transferred In	2101.77	
Paid Out		0.00
Closing Balance As At 31st December 2025		42101.77
	42101.77	42101.77

Balance Per Statement: 42101.77

Total Holdings

Kingdom Bank:	42101.77
Lloyds Bank:	17691.84
Total Held	**59793.61**

GRACE CHURCH CIO

Bank Reconciliation		
Opening Balance As At 1st January 2025	11511.90	
Income Received	53029.58	
Expenses		46849.64
Closing Balance As At 31st December 2025		17691.84
	64541.48	64541.48

Balance Per Statement: 15764.30
Add: Uncleared Income: 1777.55
Add: Contra Expense: 149.99
17691.84

We have examined and approved the attached Profit and Loss Account and Bank Reconciliation.

DATED THIS DAY OF 2026

Christopher Davies (Chairman) .....

Geoffrey Kendall (Trustee) ..... G L Kendall .....

CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees

Charity Name
GRACE CHURCH CIO

On accounts for the year ended

31ST DECEMBER 2025

Charity no (if any) 1182420

Set out on pages

Of attached accounts

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31 / 12 / 2025**.

Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (~~other than that disclosed below~~ *) which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed: [signature]

Date: 2·3·2026

Name: ROWEDOWRICK ASSOCIATES

Relevant professional qualification(s) or body (if any): MAAT Association of Accounting Technicians

Address:

7 TRENOWAH ROAD
BETHEL
ST AUSTELL, PL25 3EB