CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From 1st January to 31st December 2025

Charity name: Mevagissey and District Museum

Charity registration number: 1186068

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	To establish and maintain a local history museum in Mevagissey for the benefit of the public. To work for the public benefit of the inhabitants of Mevagissey as from time to time constituted by stimulating interest in the care for the beauty, history and character of said town and by encouraging the preservation of features of general public amenity of historic interest therein.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	The museum provides monthly entries for the local parish magazines to inform readers of the museum's activities and interests. The local Primary School engages with the museum as part of its history of the village projects for Yrs 3 and 6. The museum entered the Cornwall Heritage Awards in several categories. The museum has displayed exhibits to mark the 80th anniversary of the end of WW11 using local families' collections. Through continued effort the number of volunteers has grown. We continue to make contact with local groups and offer tours of the museum or talks in their own premises Activities are planned to widen the profile of the local area through the museum and its collection.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public	Para 1.18	Trustees have regard to the guidance issued by the Charity Commission on public benefit.

benefit		

Additional information (optional)
You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	
Policy on social investment including program related investment	Para 1.38	
Contribution made by volunteers	Para 1.38	The museum is run entirely by volunteers. They are encouraged to learn about the museum's collection, interact with visitors and develop their role.
Other		

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	The involvement with schools encourages visiting museums in general and works as part of the National Curriculum as well as learning about local history . The museum received the Cornwall Heritage Award for Collaboration. Providing talks, tours and being present at local events highlights the history of Mevagissey and District. Encouraging volunteering benefits people from all walks of life

Additional information (optional)
You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives	Para 1.41	

set		
Investment performance against objectives	Para 1.41	
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	The trustees review the accounts on a monthly basis.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	The purpose of this policy is to ensure the stability of the museum and the continuing operation of the organisation. The reserves are intended to provide an internal source of funds for situations such as a sudden increase in expenses, one-off in budgeted expenses such as major capital repairs, unanticipated loss in funding or uninsured losses. The reserves may also be used for one-time nonrecurring expenses that will build long-term expansion such as investment in infrastructure. It is the intention of the trustees that the reserves are to be used if necessary and subsequently to be replenished within a reasonably short period of time. This policy will be implemented with other governance and financial policies of the museum, now or in the future, and is intended to support the goals and strategies contained in these related policies and in strategic and operational plans. The policy is reviewed annually.
Amount of reserves held	Para 1.22	£10,000
Reasons for holding zero reserves	Para 1.22	
Details of fund materially in deficit	Para 1.24	None.
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	None

Additional information (optional)
You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	
Investment policy and objectives including any social investment policy adopted	Para 1.46	
A description of the principal risks facing the charity	Para 1.46	
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Charity Commission Scheme
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	CIO
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Selection is made by current trustees

Additional information (optional)
You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	
Relationship with any related parties	Para 1.51	
Other		The trustees give their time voluntarily and receive no renumeration or other benefit

Reference and Administrative details

Charity name	Mevagissey and District Museum
Other name the charity uses	Mevagissey Museum
Registered charity number	1186068
Charity's principal address	East Wharf Inner Harbour Mevagissey Cornwall PL26 6QQ

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Caroline Jane Morgan	Chair		Trustees of the CIO
2	Jeremy Roberts	Vice-Chair	1 Jan to 7 April	ditto
3	Deirdre Allen	Treasurer		ditto
4	Christine Montague	Secretary	1 Jan to 7 Oct	ditto
5	James Mustoe			ditto
6	Judith Barron			ditto
7	Kevin Werry			ditto
8	Susan Coates			ditto
9	Larry Beardsmore			ditto
10	Peter Middleton			ditto
11	John Fillingham			ditto
12	Anne Mitchell		7 Oct to 31 Dec	ditto
13	Julia Jory		7 Oct to 31 Dec	ditto
14				
15				
16				
17				
18				
19				
20				

Corporate trustees – names of the directors at the date the report was approved

Director name		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

Exemptions from disclosure

Reason for non-disclosure of key personnel details

Other optional information

Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s) D EAllen

Full name(s) DEIRDRE ELIZABETH ALLEN

Position (eg Secretary, Chair, etc) TREASURE

Date 13th October 2026

Company No. CE019384

Charity No. 1186068

MEVAGISSEY AND DISTRICT MUSEUM

ACCOUNTS

YEAR ENDED 31 DECEMBER 2025

INDEPENDENT EXAMINERS' REPORT TO THE TRUSTEES OF MEVAGISSEY AND DISTRICT MUSEUM

I report to the trustees on my examination of the accounts of Mevagissey and District Museum (the Charity) for the year ended 31 December 2025, which are set out on pages 4 - 6.

This report is made solely to the Charity's trustees, as a body, in accordance with section 154 of the Charities Act 2011. My independent examiner's work has been undertaken so that I might state to the Charity's trustees those matters I am required to state to them in an independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the Charity, the Charity's members as a body and the Charity's trustees for my independent examiner's work, for this report, or for the opinions I have formed.

Responsibilities and basis of report

As the charity trustees of the Charity 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 Charity'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 can confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Charity as required by section 130 of the Act; or
2. the accounts do not accord with those records.

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.

.....

Date: 19/10/2026

Jane C Webb FCCA
9 Tregarne Terrace
ST AUSTELL
Cornwall
PL25 4DD

MEVAGISSEY AND DISTRICT MUSEUM

TRUSTEES REPORT

FOR THE YEAR ENDED 31 DECEMBER 2025

BACKGROUND

The Charity was registered on 31 October 2019 and became operative on 30 August 2023 when the transfer of Assets Agreement was signed by the trustees of the unincorporated Charity no. 258616 and trustees of this new Charity Incorporated Organisation, no. 1186068 – being the same persons.

Charity no. 258616 was dissolved when the ownership of the land was transferred to the CIO by the Land Registry.

OBJECTIVES AND ACTIVITIES

The objectives and activity of the Charity are to establish and maintain for the benefit of the public a local history museum in Mevagissey and to work for the public benefit of the inhabitants of Mevagissey, as from time to time constituted, by stimulating interest in and care for the beauty, history and character of the said town and by encouraging the preservation of features of general public amenity or historic interest therein.

The trustees have reviewed their objectives, policies and activities to ensure they continue to reflect the Charity's aims. In carrying out this review they have considered the Charity Commission's revised general guidance on public benefit.

STATUS OF CHARITY

The Charity adopted its constitution and rules and was registered as a charity on 31 October 2019. The charity number is 1186068.

STRUCTURE OF THE CHARITY

The Charity is run by a board of trustees and during the year these were as follows:

Judith Barron
Caroline Morgan
Kevin Wherry
Christine Montague (Retired 07/10/2025)
James Mustoe
Deirdre Allen
Susan Coates
Larry Beardsmore
John Fillingham
Anthony Middleton
Julia Jory (Appointed 07/10/2025)
Rev Anne-Marie Mitchell (Appointed 07/10/2025)

New trustees are appointed by the existing trustees using the provisions of the governing document.

The principal address of the Charity is:-

Frazier House
East Wharf
Mevagissey
St Austell
Cornwall
PL26 6QQ

FINANCIAL REVIEW

The total income for the year was £97,975 (2024: £31,863). Total payments of £39,120 (2024: £91,828) were made. Grant funding received for previous museum property improvements, along with income from a bequest, has resulted in an improved cash position of £73,879 (2024: £15,024).

RISK, RESERVES AND INVESTMENTS

The trustees have assessed the major risks to which this Charity is exposed relating to its operations and finances and are satisfied that under the present system in place there is no significant exposure.

They have also considered whether some level of free reserves should be maintained and have decided that no reserves are necessary given the absence of any commitments which could not be met by the disposal of a tangible asset.

Investment policy need not be considered as the Charity has no significant investments.

BY ORDER OF THE BOARD

..... Trustee

..... Trustee

Date: 13th October 2026

MEVAGISSEY AND DISTRICT MUSEUM

RECEIPTS AND PAYMENTS

FOR THE YEAR ENDED 31 DECEMBER 2025

	RESTRICTED FUNDS	UNRESTRICTED FUNDS	TOTAL FUNDS	TOTAL FUNDS
	2025 £	2025 £	2025 £	2024 £
RECEIPTS				
Donations and grants	-	19,473	19,473	14,004
Donations for roof repair	-	-	-	1,219
Grants for roof and front entrance	38,823	-	38,823	15,682
Grant for new carpet	-	-	-	700
Bank interest	-	153	153	258
Legacy income	-	18,000	18,000	-
Grant for new fire exit	18,094	-	18,094	-
Grant for night storage heaters	3,432	-	3,432	-
TOTAL RECEIPTS	60,349	37,626	97,975	31,863
PAYMENTS				
Repairs and maintenance	18,967	6,332	25,299	1,621
Printing, postage and stationery	-	43	43	-
Storage costs	-	1,560	1,560	520
Light and heat	-	2,835	2,835	85
Council tax	-	60	60	25
Insurance	-	2,633	2,633	2,847
Telephone	-	1,023	1,023	1,054
IT, computer and website costs	-	119	119	996
Accountancy	-	240	240	216
Goods for re-sale	-	997	997	468
Helston museum visit costs	-	-	-	455
Sundry expenses	-	619	619	344
Bank loan repayments	-	3,692	3,692	3,900
PAYMENTS	18,967	20,153	39,120	12,531
PAYMENTS FOR ASSETS	-	-	-	79,297
TOTAL PAYMENTS	18,967	20,153	39,120	91,828
NET (EXPENSES)/RECEIPTS FOR THE YEAR	41,382	17,473	58,855	(59,965)
TANSFERS BETWEEN FUNDS	3,389	(3,389)	-	-
CASH FUNDS LAST YEAR END	(41,419)	56,443	15,024	74,989
CASH FUNDS THIS YEAR END	3,352	70,527	73,879	15,024

MEVAGISSEY AND DISTRICT MUSEUM

STATEMENT OF ASSETS AND LIABILITIES

AS AT 31 DECEMBER 2025

	Note	2025		2024	
		£	£	£	£
CASH FUNDS					
Treasurers account		42,181		4,911	
Savings account		31,678		10,093	
Cash		20		20	
			73,879		15,024
TOTAL CASH FUNDS			73,879		15,024
OTHER ASSETS					
Stock			1,165		1,094
ASSETS RETAINED FOR THE CHARITY'S OWN USE					
Fixed assets	1		176,030		176,030
LIABILITIES					
Bank loan - falling due within one year			767		840
Bank loan - falling due after one year			32,725		33,495
			33,492		34,335

The accounts were approved by the Trustees on..... and signed on their behalf by:

..... Trustee

..... Trustee

MEVAGISSEY AND DISTRICT MUSEUM

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2025

1 FIXED ASSETS

	Book value at 01.01.2025	Additions at cost	Grants received	Book value at 31.12.2025
	£	£	£	£
Freehold property	162,282	-	-	162,282
Exhibits	1,414	-	-	1,414
Equipment	12,334	-	-	12,334
	176,030	-	-	176,030

2 CASH FUND ANALYSIS

		£
Unrestricted funds:		
Designated reserves	28,000	
Other reserves	3,678	
Free reserves	38,849	
		70,527
Restricted funds:		
Grant for night store heaters	3,352	
		3,352
TOTAL CASH FUNDS		73,879

3 RELATED PARTY TRANSACTIONS AND TRUSTEES REMUNERATION

The Trustees received no remuneration and there were no related party transactions during the period.

Company No. CE019384

Charity No. 1186068

MEVAGISSEY AND DISTRICT MUSEUM

ACCOUNTS

YEAR ENDED 31 DECEMBER 2025

INDEPENDENT EXAMINERS' REPORT TO THE TRUSTEES OF MEVAGISSEY AND DISTRICT MUSEUM

I report to the trustees on my examination of the accounts of Mevagissey and District Museum (the Charity) for the year ended 31 December 2025, which are set out on pages 4 - 6.

This report is made solely to the Charity's trustees, as a body, in accordance with section 154 of the Charities Act 2011. My independent examiner's work has been undertaken so that I might state to the Charity's trustees those matters I am required to state to them in an independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the Charity, the Charity's members as a body and the Charity's trustees for my independent examiner's work, for this report, or for the opinions I have formed.

Responsibilities and basis of report

As the charity trustees of the Charity 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 Charity'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 can confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Charity as required by section 130 of the Act; or
2. the accounts do not accord with those records.

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.

.....

Date: 19/10/2026

Jane C Webb FCCA
9 Tregarne Terrace
ST AUSTELL
Cornwall
PL25 4DD

MEVAGISSEY AND DISTRICT MUSEUM

TRUSTEES REPORT

FOR THE YEAR ENDED 31 DECEMBER 2025

BACKGROUND

The Charity was registered on 31 October 2019 and became operative on 30 August 2023 when the transfer of Assets Agreement was signed by the trustees of the unincorporated Charity no. 258616 and trustees of this new Charity Incorporated Organisation, no. 1186068 – being the same persons.

Charity no. 258616 was dissolved when the ownership of the land was transferred to the CIO by the Land Registry.

OBJECTIVES AND ACTIVITIES

The objectives and activity of the Charity are to establish and maintain for the benefit of the public a local history museum in Mevagissey and to work for the public benefit of the inhabitants of Mevagissey, as from time to time constituted, by stimulating interest in and care for the beauty, history and character of the said town and by encouraging the preservation of features of general public amenity or historic interest therein.

The trustees have reviewed their objectives, policies and activities to ensure they continue to reflect the Charity's aims. In carrying out this review they have considered the Charity Commission's revised general guidance on public benefit.

STATUS OF CHARITY

The Charity adopted its constitution and rules and was registered as a charity on 31 October 2019. The charity number is 1186068.

STRUCTURE OF THE CHARITY

The Charity is run by a board of trustees and during the year these were as follows:

Judith Barron
Caroline Morgan
Kevin Wherry
Christine Montague (Retired 07/10/2025)
James Mustoe
Deirdre Allen
Susan Coates
Larry Beardsmore
John Fillingham
Anthony Middleton
Julia Jory (Appointed 07/10/2025)
Rev Anne-Marie Mitchell (Appointed 07/10/2025)

New trustees are appointed by the existing trustees using the provisions of the governing document.

The principal address of the Charity is:-

Frazier House
East Wharf
Mevagissey
St Austell
Cornwall
PL26 6QQ

FINANCIAL REVIEW

The total income for the year was £97,975 (2024: £31,863). Total payments of £39,120 (2024: £91,828) were made. Grant funding received for previous museum property improvements, along with income from a bequest, has resulted in an improved cash position of £73,879 (2024: £15,024).

RISK, RESERVES AND INVESTMENTS

The trustees have assessed the major risks to which this Charity is exposed relating to its operations and finances and are satisfied that under the present system in place there is no significant exposure.

They have also considered whether some level of free reserves should be maintained and have decided that no reserves are necessary given the absence of any commitments which could not be met by the disposal of a tangible asset.

Investment policy need not be considered as the Charity has no significant investments.

BY ORDER OF THE BOARD

..... Trustee

..... Trustee

Date: 13th October 2026

MEVAGISSEY AND DISTRICT MUSEUM

RECEIPTS AND PAYMENTS

FOR THE YEAR ENDED 31 DECEMBER 2025

	RESTRICTED FUNDS	UNRESTRICTED FUNDS	TOTAL FUNDS	TOTAL FUNDS
	2025 £	2025 £	2025 £	2024 £
RECEIPTS				
Donations and grants	-	19,473	19,473	14,004
Donations for roof repair	-	-	-	1,219
Grants for roof and front entrance	38,823	-	38,823	15,682
Grant for new carpet	-	-	-	700
Bank interest	-	153	153	258
Legacy income	-	18,000	18,000	-
Grant for new fire exit	18,094	-	18,094	-
Grant for night storage heaters	3,432	-	3,432	-
TOTAL RECEIPTS	60,349	37,626	97,975	31,863
PAYMENTS				
Repairs and maintenance	18,967	6,332	25,299	1,621
Printing, postage and stationery	-	43	43	-
Storage costs	-	1,560	1,560	520
Light and heat	-	2,835	2,835	85
Council tax	-	60	60	25
Insurance	-	2,633	2,633	2,847
Telephone	-	1,023	1,023	1,054
IT, computer and website costs	-	119	119	996
Accountancy	-	240	240	216
Goods for re-sale	-	997	997	468
Helston museum visit costs	-	-	-	455
Sundry expenses	-	619	619	344
Bank loan repayments	-	3,692	3,692	3,900
PAYMENTS	18,967	20,153	39,120	12,531
PAYMENTS FOR ASSETS	-	-	-	79,297
TOTAL PAYMENTS	18,967	20,153	39,120	91,828
NET (EXPENSES)/RECEIPTS FOR THE YEAR	41,382	17,473	58,855	(59,965)
TANSFERS BETWEEN FUNDS	3,389	(3,389)	-	-
CASH FUNDS LAST YEAR END	(41,419)	56,443	15,024	74,989
CASH FUNDS THIS YEAR END	3,352	70,527	73,879	15,024

MEVAGISSEY AND DISTRICT MUSEUM

STATEMENT OF ASSETS AND LIABILITIES

AS AT 31 DECEMBER 2025

	Note	2025		2024	
		£	£	£	£
CASH FUNDS					
Treasurers account		42,181		4,911	
Savings account		31,678		10,093	
Cash		20		20	
			73,879		15,024
TOTAL CASH FUNDS			73,879		15,024
OTHER ASSETS					
Stock			1,165		1,094
ASSETS RETAINED FOR THE CHARITY'S OWN USE					
Fixed assets	1		176,030		176,030
LIABILITIES					
Bank loan - falling due within one year			767		840
Bank loan - falling due after one year			32,725		33,495
			33,492		34,335

The accounts were approved by the Trustees on..... and signed on their behalf by:

..... Trustee

..... Trustee

MEVAGISSEY AND DISTRICT MUSEUM

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2025

1 FIXED ASSETS

	Book value at 01.01.2025	Additions at cost	Grants received	Book value at 31.12.2025
	£	£	£	£
Freehold property	162,282	-	-	162,282
Exhibits	1,414	-	-	1,414
Equipment	12,334	-	-	12,334
	176,030	-	-	176,030

2 CASH FUND ANALYSIS

		£
Unrestricted funds:		
Designated reserves	28,000	
Other reserves	3,678	
Free reserves	38,849	
		70,527
Restricted funds:		
Grant for night store heaters	3,352	
		3,352
TOTAL CASH FUNDS		73,879

3 RELATED PARTY TRANSACTIONS AND TRUSTEES REMUNERATION

The Trustees received no remuneration and there were no related party transactions during the period.