Grace Community Church, Morval

Trustees' Annual Report and Financial Statements

For period from 1st January 2025 to 31st December 2025

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Key Facts

Full name of charity:	Grace Community Church, Morval
Working name:	GCCM
Charity registration number:	1197183
Governing Instrument:	Constitution registered 16th December 2021
Trustees serving during the period:	Mr James Hillier [Chair] Mr Graham Morris [Treasurer] Mrs Elizabeth King [Church Secretary] from November 2025 Mr Barry Cleveland Mr Josiah Gillespie Mr Andrew Lavers Mr Martin Kessell
Secretary to the Trustees:	Mrs Elizabeth King from November 2025
Principal address of the charity:	Oaktrees, Grace Community Church, Gellies Hill, Morval, Looe, Cornwall, PL13 1PR
Independent Examiners and Accountants:	Dawe, Hawken & Dodd, 52 Fore St, Callington PL17 7AJ

Ethos, Aims and Objectives

The purposes of the church shall be

The advancement of the Christian faith in accordance with the basis of faith primarily but not exclusively within Cornwall and beyond. Such other charitable purposes as shall further the work of the church, in the opinion of the members of the church in general meeting and/or the managing trustees.

Public Benefit

In carrying out its activities in the period under review, the trustees have had regard to the public benefit guidance issued by the Charity Commission and are satisfied that the activities listed below have all been for the public benefit:

a) Providing regular public worship open to all

b) Providing a place for personal prayer and fellowship

c) Teaching Christianity through sermons and studies on site on online, and through midweek small groups

d) Organising and participating in local and countywide inter-church events and services

e) Serving others with pastoral are including visiting the sick at home and hospital, and the bereaved

f) Distributing the finances of the hardship fund for those struggling with fuel payments and other issues

g) Running youth groups on site and partnering with other churches for more specific or wider events

h) Supporting several members as they serve Jesus Christ in the UK and overseas

i) Supporting other charities in which members of the church are involved and which support the ethos, aims and objectives of the charity. These include Christians Against Poverty, a local foodbank and a soup run for the homeless.

j) A weekly Café and a monthly meal are provided for members and local residents at the Morval premises

k) The site is used for weekly health and fitness classes, and a seasonal NHS pulmonary support group, and is available for hire to locals for community events and meetings.

l) Hosting the Beach Mission Team for three weeks annually who provide games and other interaction with tourists and locals on Looe beach

Trustees

Trustees consist of Christians who hold to the FIEC statement of faith and are confirmed as being of good standing in their local church. Appointment to the Trustee Board is made by a majority vote of the sitting Trustees. They meet each quarter and detailed minutes are kept. They dealt with financial, legal, and administrative oversight of the charity. Elizabeth King was appointed as Trustee and Church Secretary from 1st November 2025

Staff

During the period, the charity employed five people under PAYE – a full-time Pastor, a part-time Youth Worker, a part-time Church Secretary and a married couple in the roles of Site and Events Managers and Grace Kids' Workers.

Volunteers

The charity relies very heavily on volunteers who sacrificially give of their time, gifts and income in order that the aims and the purposes of the charity are fulfilled. We would like to place on record once again our gratitude to all the many volunteers who work so tirelessly for the charity. Volunteer leaders continue to serve in many roles termed as 'Deacons' or 'Team Leaders' which cover all functional aspects of the charity. Other members are part of these teams.

Reserves Policy

The Trustees have maintained their policy that there should be enough liquid funds in bank accounts, at all times, to cover three months' wages for all paid staff. All staff are employed with three months' notice on each side.

Structure, Governance & Management

The Charity is governed by its constitution and handbook of church rules. These were voted in by the members as part of the process in leaving the charity known as 'Grace Community Church Cornwall' at the

end of September 2022, and becoming the Charitable Incorporated Organisation known as 'Grace Community Church Morval' on the 1st October 2022. The Trustees run the charity in terms of financial, legal, and administrative issues, and delegate spiritual and personal issues of the charity and its members to the Elders.

Achievements and performance

Over the period we saw twelve new members join us with four young children, four former members returned to the area and one member resigned. Our current total was 113 members and 10 non-voting members. Non-voting members are recognised as either being housebound and unable to attend regularly or are missionaries abroad. There are others who are exploring membership with us and numbers are growing. Five baptisms took place in the sea at Looe.

We have increasing numbers of children and babies; our Grace Kids programme provides classes during the services for Key Stage 1 and 2 children, with a good team of helpers to run these.

Throughout 2025 the youth group continued to meet regularly on Thursday nights and two Sundays a month. In the summer, they attended Spree as a group and a number of young people attended Menadue camp. Towards the end of the summer five of our young people were baptised. At youth on Thursday, the group heard from many guest speakers about how they came to meet the Lord. Additionally, worship and prayer have become regular slots in the Thursday night schedule. On Sundays, the youth worked through the book of Philippians, then focused on the life of Peter. The youth group is reliant on the 14 volunteers that serve with great dedication and the year ended with a celebratory Christmas Party in December.

Our Connect Groups meet regularly each week and consist of seven stable groups which meet in different locations and are attended by the people in each area. A far greater number of members is now attending these groups midweek. There are other small Bible study groups and prayer groups which meet informally, organised by members themselves.

We continued to support our five missionaries and have monthly updates to make the church aware of global situations.

The prayer life of the church has increased with prayer meetings every Sunday before the morning service and there are continuing encouragements to pray more in the Connect Groups mid-week. A team forms a rota to pray for people after each weekly service. There is a monthly prayer meeting of grandparents who pray for their grandchildren and children in the life of the church. There is also a monthly prayer meeting for church members in the office.

The Welcome Team is small but its members are committed and all visitors to the church receive a very warm welcome which many have commented on when either new or visiting us.

The monthly Grace Café and church Fellowship Lunches on Sundays take place, served by volunteers.

The men's cooked breakfasts continued throughout the year once a month on a Saturday morning and attendance continues to be good. The women's ministry team organised a weekend at Rora House in September and is planning breakfasts in the future. There was a movie night in November to watch 'War Room' together. Great fellowship and much encouragement have been enjoyed by all.

We held an exhibition of art produced over many years by one of our Members; the pieces were sold due to her declining health and proceeds were donated to the Barn.

Our Media and Communications Team records messages for people to listen to if unable to attend the service. The website is now in use with all sermons uploaded weekly to a page and the team now pre-records the teaching for the Connect Groups which enables those not able to take part in a group for work or childcare reasons to still participate.

Our Safeguarding Lead has continued to provide safeguarding training as required to raise awareness and help create a healthy culture. Systems are in place to ensure that all who work with our children and young people, as well as vulnerable adults are effectively trained. All volunteers and workers are DBS checked, the safeguarding policy is reviewed annually, forms for reporting any issues made and a section on the noticeboard created. During 2025, there were no serious safeguarding concerns that needed to be reported.

The Pastoral Team is still in need of more people and organisation, but the Connect Groups continue to be so successful that a lot of pastoral work has been delegated to the leaders and member of those groups. Church leaders and other members continue to visit the housebound for fellowship and communion on a regular basis, and meals and hospital visits or other pastoral care takes place as needed.

The flower and cards team continue to beautify the church for all events from seasonal to funerals. Cards are sent each month to people in the church at the request of and on behalf of the Elders.

Every summer, the Beach Team uses our site for three weeks in August during their visit to Looe. This year, they ran our Grace Kids programme on Sundays as well.

Our Site and Events Managers are employed part-time to make the church is ready for services and events. They also work closely with the maintenance team, a group of volunteers who work hard to maintain buildings and grounds on a small budget. Safety in the car park in particular was a priority and measures were put in place to improve safety with car parking attendants. Regular fire alarm checks and improvements are made and CCTV cameras have been installed to increase security. The site continues to be used by locals with Hoola Hooping classes, dog training and one-off events.

The building project, now named ‘The Barn, has seen huge progress this year. We are continuing to seek grants to complete the project by installing a commercial kitchen, landscaping the site and providing other accessories such as tables and chairs. We held a special prayer meeting on Sunday 23rd November in the building to pray for the church vision and focus for 2026.

Financial review

Financial Reporting Scope

These accounts are for the 12 months ended 31 December, 2025.

General donations for the year have remained consistent with last year and this has ensured that we have retained a positive cash balance.

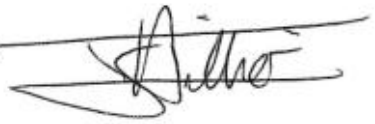
The unrestricted bank balance at the end of the year was £72,285. Our reserves policy is however to seek to retain a minimum of £25,000 to ensure we comply with Charity law advice and guidance.

In addition to this year's unrestricted income of £117,936 there was also a total of £83,777 restricted income through gifts and ongoing donations all for funding the new building.

Declaration

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

Signed on behalf of the Charity's Trustees:

Signature 

Full Name	James Hillier
Position	Chair of Trustees
Date	12th October 2026

Financial statements

For year ended 31 December 2025

These accounts have been maintained, and these Financial Statements prepared, using the Receipts and Payments method.

Section A - Receipts and payments

(all values to the nearest £)

	Notes	Unrestricted funds	Restricted funds	Total funds	Last year
A1 Receipts					
Offerings		98,440	0	98,440	101,601
Gift Aid		16,327	0	16,327	17,317
Other Donations		0	0	0	12,144
Grants		0	0	0	1,715
Other Income		3,169	0	3,169	2,895
New Build Project		0	83,777	83,777	65,410
Sub total		**117,936**	**83,777**	**201,713**	**201,082**
A2 Asset and investment sales					
Sub total		0	0	0	0
Total receipts		**117,936**	**83,777**	**201,713**	**201,082**
A3 Payments					
Pastoral Ministry		6,506	1,468	7,974	13,904
Salaries		48,517	4,781	53,298	60,671
Church Ministries		6,409	0	6,409	7,388
Missions		10.940	0	10,940	6,243
Administration		4,003	0	4,003	8,225
Premises		14,596	0	14,596	16,750
Other		942	0	942	1,539
Sub total		**91,913**	**6,249**	**98,162**	**114,720**
A4 Asset and investment purchases					
New Build Project		0	100,411	100,411	82,930
Sub total		**0**	**100,411**	**100,411**	**82, 930**
Total payments		**91,913**	**106,660**	**198,573**	**197,650**
Net of Receipts less Payments		**26,023**	**-22,883**	**3,140**	**3,432**
A5 Transfers between funds					
		0	**0**	**0**	**0**
A6 Cash funds					
Last year end		**46,262**	**58,953**	**105,215**	101,783
Cash funds this year end		**72,285**	**36,070**	**108,355**	**105,215**

Section B - Assets and liabilities

(all values to the nearest £)

Details		Unrestricted funds	Restricted funds	Total
B1 Cash Funds				
GCC Morval current account		24,860	0	24,860
GCC Morval building funds account		6,438	36,070	42,508
GCC Morval old current account		15,639	0	15,639
GCC Morval Lloyds Fixed Term		25,348	0	25,348
Total cash funds		**72,285**	**36,070**	**108,355**

B2 Other monetary assets				
December 2025 Gift Aid due in January 2026				1,224
December 2025 PAYE Credit				156
Total				**1,380**

B3 Investment assets	Notes	Fund to which asset belongs	Cost	Current value

B4 Assets retained for the charity's own use	Notes	Fund to which asset belongs	Cost	Current value
Church and Manse buildings		Unrestricted		500,000
Field		Unrestricted		40,000
Computer equipment		Unrestricted		500
PA equipment		Unrestricted		500
Total				**541,000**

B5 Liabilities	Notes	Fund to which liability relates	Amount due	When due
December 2025 Pastor's Expenses		Unrestricted	234	Jan 2026
December 2025 Youth Worker's Expenses		Unrestricted	156	Jan 2026
December 2025 Electricity Bill		Unrestricted	1214	Jan 2026
December 2025 Building Works Bills		Restricted	20,611	Jan 2026
YE 2025 Independent Examiner's Fee		Unrestricted	660	Oct 2026
Total			**22,875**	

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF GRACE COMMUNITY CHURCH MORVAL

On Accounts for the year ended **31st December, 2025**

Respective responsibilities of Trustees and Examiner

The Charity's Trustees are responsible for the preparation of the accounts in accordance with the Charities Act 2011 ("the Act").
The charity's trustees consider that an audit is not required for this year under section 144 of the Act, and that an independent examination is needed.

It is my responsibility to:

- Examine the accounts under Section 145 of the Charities Act,
- To follow the applicable Directions given by the Charity Commission (under Section 145(5)(b) of the Act, and
- To state whether particular matters have come to my attention.

Basis of Independent Examiner's Statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the Accounts presented with those records. It also includes consideration of any unusual items or disclosures in the Accounts, and seeking explanations from the Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent Examiner's Statement

In connection with my examination, no material matters have come to my attention which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the 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		Date	7th October, 2026
Name	Andrew Farr		
Professional Qualification	FCCA		
Address	For and on behalf of Dawe, Hawken & Dodd, Chartered Certified Accountants 52 Fore Street, Callington, Cornwall, PL17 7AJ		