

# PCC of St Mawgan-in-Pydar 2025 Annual Report and Accounts



## PCC of St Mawgan-in-Pydar

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### Where & what are we?

The parish of St Mawgan-in-Pydar sits mostly in the Vale of Lanherne on the north coast of Cornwall. It is a rural community with a resident population of 1307 according to the 2011 census. The parish is part of the Pydar Deanery in the Diocese of Truro and one of five parishes in the Benefice of Lann Pydar, the others being St Columb Major, St Enoder, St Ervan and St Eval. As a benefice, these five parishes share one rector. The governing body for the Church of England's activities in the parish is the Parochial Church Council ("PCC").

For more information see the social media pages, currently as follows:

	Facebook page	Website
Parish:	St Mawgan-in-Pydar church	<a href="http://achurchnearyou.com/">achurchnearyou.com/</a> (St Mawgan, Newquay)
Benefice:	Churches in Lann Pydar	select 'Benefice' on the church website

For upcoming services and other parish information, details are normally published on the lychgate and in the porch, monthly in the Dreckly and Town & Country community magazines and weekly in 'The Welcome', a 'pew sheet' available in the Benefice churches and on the website.

**RECTOR'S REPORT  
BENEFICE OF LANN PYDAR**

*1 Ephesians 4:11–13: Christ himself gave the apostles, the prophets, the evangelists, the pastors and teachers, to equip his people for works of service, so that the body of Christ may be built up until we all reach unity in the faith and in the knowledge of the Son of God, and become mature, attaining to the whole measure of the fullness of Christ.*

**An Unusual Year in Parish Ministry**

This has been an unusual year in parish ministry, marked particularly by a three-month sabbatical. That time away gave me space to take stock of my ministry here and, just as important, to attend to my own relationship with God. In parish life it is very easy simply to keep going, never pausing to look back and rarely allowing ourselves to look ahead. During my sabbatical, I did both.

At the time I quoted this passage from Winnie the Pooh: “Here is Edward Bear, coming down the stairs now, bump, bump, bump, on the back of his head, behind Christopher Robin. It is, as far as he knows, the only way of coming downstairs, but sometimes he feels that there really is another way, if only he could stop bumping for a moment and think of it.”

I stopped bumping!

I walked the Camino de Santiago - 490 miles alone, with a rucksack. Life became very simple: walking and praying, sleeping, eating, and then repeating. That simplicity brought clarity. I returned feeling settled, content, and deeply assured that my ministry here, within this benefice, will continue for the foreseeable future. This remains the place where I believe God has called me to lead.

**Oversight and Shared Leadership**

The function of ensuring that the Church remains true to its calling is known as oversight. This comes from the Greek word episkopé, used in the Bible to describe God visiting his people and “keeping an eye” on what is happening among them.

In many ways, our benefice works like a small diocese. As Rector, I have oversight of the whole benefice, the buck ultimately stops with me, but I don't exercise that responsibility alone. I rely heavily on those called to parish leadership. Traditionally this has been the role of Churchwardens, and more recently we have been strengthened by our Local Lay Leaders.

These leaders carry significant responsibility locally. They lead the mission and ministry of our churches, and we communicate regularly so that we are informed, connected, and moving forward together.

Beyond these roles there are many people who help to lead our worshipping communities, grow our churches and maintain a Christian presence across our town, villages and communities. To every person who takes an active role in this benefice, from those who pray faithfully, to those who lead worship, serve on PCCs, care for buildings, welcome others, or quietly support in countless unseen ways, I send my love and prayers, and offer my heartfelt thanks. This benefice simply does not function without you.

**Growing and Encouraging Leaders**

I actively encourage leadership at every level. For this to continue well, we must keep seeking, identifying, nurturing, and growing new leaders across our churches and throughout the benefice.

## PCC of St Mawgan-in-Pydar

As Rector, this is where I spend much of my energy: equipping and supporting leaders. Evidence consistently shows that where there is good leadership, churches and communities flourish, and where leadership is absent, things can unravel quickly. I am pleased and thankful to say that we are not breaking down. On the contrary, there is much to be hopeful about.

### Moving Forward

As ever, change continues. Our Curate, David, is moving on to his first incumbency. We pray for him and his family as they prepare for this transition, and we give thanks for his ministry among us.

At the same time, we welcome a new curate, Lydia Remick. Lydia is currently a student ordinand with us and was previously a Reader in our benefice. She is already well known to many and brings with her a deep understanding of the wider Church, alongside creativity and imagination in worship. We look forward to all that she will contribute.

Our focus remains aligned with the deanery plans and the diocesan priority of Growing Younger, connecting churches, homes, and schools, and ensuring that every person, young or old, has access to worship and a place where they can belong.

### Conclusion

As we look ahead, I do so with confidence, gratitude and hope. I remain committed to serving this benefice as Rector and to leading us together into the next season of our shared life and ministry. The work we do is not the work of one person, but of a whole body, each playing their part, equipped and encouraged to serve. I am deeply thankful for the faithfulness, generosity, and dedication of our volunteers and leaders, and I am committed to continuing to support, nurture and grow that leadership across the benefice. Together, grounded in prayer and united in purpose, I believe we are well placed not simply to maintain what we have, but to grow in faith, confidence, and witness in all our communities.



Reverend Helen Baber  
Rector for The Benefice of Lann Pydar



## TRUSTEES' ANNUAL REPORT

A report by the members of the PCC, who are also its trustees under charity law.

### Principal object, aims and purposes

The principal object of St Mawgan PCC is to further the work of the Church of England in the parish, in the Diocese of Truro. It is required, as stated in the Parochial Church Council (Powers) Measure 1956, to co-operate with the parish priest in promoting in the parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical.

The PCC also welcomes its legal requirement as a charity to ensure that its purposes are for the public benefit.

### Review of activities in the year

2025 has been another rich and encouraging year in the life of St Mawgan-in-Pydar Church. We continue to be grateful for the faithfulness, generosity and creativity of our congregation and wider community and for the grant bodies who have awarded us funds to carry out essential repairs and improvements to the building, thus enabling St Mawgan church to remain at the heart of village life.



### Events throughout the year

A wide range of social, fundraising and community events took place during the year, drawing together people of all ages and backgrounds:

- The annual Boat Race in April once again brought fun and friendly competition to the village.
- “Would We Lie to You?” in May provided an evening of laughter and community spirit.



- Our Mini Music Festival in June was a standout moment, raising over £4,000 in one day, thanks to the incredible support of local musicians, volunteers and the wider community.



- The Flower Festival and concert in July filled the church with colour, music and visitors, continuing with our use of recycled materials and locally grown flowers.



- In September we hosted the Old Cornwall Society for “Crying the Neck”, celebrating local heritage and tradition.
- Wreath-making in November proved popular once again, bringing people together creatively as Advent approached.
- During Advent, the preschool decorated the Christmas tree, a joyful reminder of our close links with local families.
- December saw the Washaway Concert, including the singing of the St Mawgan Carol, and the hugely successful Community Carols, organised by the Eccentric Gentlemen, which welcomed over 300 people into a warm and full church.

## PCC of St Mawgan-in-Pydar

### ***Special church events and services***

Our worship life has continued to be varied and inclusive:

- A Benefice weekend away at Lee Abbey in March strengthened relationships across the benefice.
- Café Church services were held throughout the year, offering a relaxed and accessible way to explore faith together.
- Harvest Festival and Creation-tide were especially significant, marking the joyful return of our Rector, Helen, following her sabbatical from May to September. The celebrations included a shared lunch, reflections from Helen on her sabbatical, and music from inTune Choir.
- A Safeguarding Sunday service was held in November.
- We welcomed the local school for services at Easter and Harvest, and for a Christingle service in Advent.
- The year ended quietly and prayerfully with a midweek communion service on 31 December.

During the year we also held:

- 3 weddings
- 1 renewal of vows
- 5 baptisms
- 1 interment of ashes
- 4 funerals



### ***Bellringers and the bells***

We remain deeply thankful for all our bellringers who faithfully call us to worship week by week and ring for weddings, funerals and special occasions, including ringers from St Columb and other parishes in the benefice. Particular thanks are due to Phil Tremain who manages the bell tower each Sunday and Monday practice night. Highlights were:

- A special service of thanksgiving for the bellringers held in June.
- They rang for VJ Day, marking this important remembrance.
- In December we were delighted to welcome the Guild of Ringers for their Carol Service.



Repairs to the bells started in late 2024 and were completed in April 2025. The work was done by Taylors of Loughborough, with cost savings by using the help of local ringers. The work included rebushing the clappers, replacing all the bell bolts and pads and the bearing housing bolts of the trebles, cleaning and painting all metalwork (headstocks, frame brackets, tie bars etc) and installing gale breaker netting in the south and west louvre windows.

### ***Use of the Church by Others***

The church continues to be well used by both church and community groups:

- Book Club
- Hobbies Group
- Celtic Way walkers staying overnight
- The local school, including use during SATs week and for their Christmas production, memorably involving a live donkey



### ***Reaching out to the community***

Our engagement beyond Sunday worship continues to grow. During the year we visited:

- The preschool and the school,
- Philiphaugh Nursing Home and a residential park in St Columb, for carol singing and fellowship and strengthening our connections across the wider community.

### ***Maintenance and Fabric of the Building***

The care of our historic building has been a major focus during 2025:

- Monthly churchyard working parties continued, keeping the churchyard and memorial rose garden well cared for.
- A replacement gate for the entrance from the top of the churchyard was made and fitted by a local carpenter, paid for by the Kidner brothers in memory of their mother Alison.
- A Quinquennial Inspection was carried out in January.
- June saw our annual PAT testing and the organ's annual service.
- The church clock was serviced in September.
- The remembrance monument received a fresh coat of paint.
- A new electrical distribution board was installed in September in preparation for the new air to air heating system.
- A major decorating day, with 19 volunteers, saw parts of the church stripped and repainted in readiness for the heating installation, which began in October. We were pleased to welcome Bishop David, who visited while the works were underway.
- On 1 December, scaffolding started going up in preparation for roof repairs to begin in January 2026.



St Mawgan-in-Pydar Church remains a place of worship, welcome, celebration and service at the heart of our community. None of this would be possible without the dedication of our volunteers, the generosity of our supporters and the guidance of God as we continue to listen, serve and grow together.

### **Creation Care**

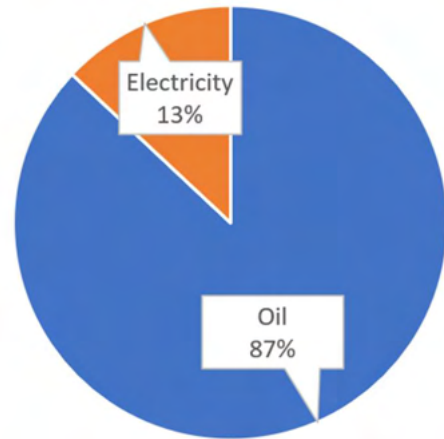
The PCC recognises that all that we do should be seen in the context of a climate and biodiversity crisis and accepts the need to respond to the challenge from General Synod for the whole Church of England to reach net zero greenhouse gas emissions by 2030. In 2025 the PCC reviewed and amended its a Creation Care policy, now called a Creation Care and Environmental Sustainability Policy, which includes commitments to: ensure that Creation Care is an integral part of St Mawgan Church's regular worship; encourage our church community to make Creation Care part of our way of life; be transparent about the church's greenhouse gas emissions; have a plan to reduce the church's greenhouse gas emissions to net zero by 2030 at the latest, ideally by reducing the emissions we cause but also by contributing to offsetting charities or projects; support nature's conservation and recovery and encourage wildlife recording in the churchyard; have a procurement policy which reflects the principle of caring for and minimising negative impacts on the environment; be mindful of our use of and responsibility for resources; and register the church with the A Rocha Eco Church scheme. Creation Care is an agenda item for all regular PCC meetings.

## PCC of St Mawgan-in-Pydar

Worshipping God as Creator and encouraging all to enjoy and care for God's creation and our environment is embedded in our regular worship, with particular expression during Creation-tide in September/October, a period in the Church of England calendar dedicated to God as Creator and Sustainer of all life.

Using the 360<sup>0</sup> Carbon tool provided by Climate Stewards, the church building's energy carbon footprint is estimated as follows:

	<b>2025 tonnes of CO<sub>2</sub> equivalents</b>	2024 tonnes of CO <sub>2</sub> equivalents
Heating oil	<b>10.6</b>	9.7
Electricity	<b>1.6</b>	0.7
Energy total	<b>12.2</b>	10.4



The PCC purchases the church's electricity from Octopus Energy, a green electricity provider.

A £250 donation in the year to Climate Stewards from the General Fund, together with the collection on 5 October 2025 and related Gift Aid, was more than sufficient to offset the 12.2 tonnes of CO<sub>2</sub> (or equivalent other greenhouse gases) emitted in 2025, based on a cost of £25 per tonne as recommended by Climate Stewards for their projects.

### ***New heating system***

The PCC has keen to make a significant reduction in the carbon footprint arising from the use of heating oil whilst still extending a warm welcome and keeping the building ventilated and with background heating of ten to twelve degrees Centigrade over the winter, as recommended by the church's retained Chartered Building Surveyors and Historic Building Professionals. We are delighted to be able to say that a new heating system was installed towards the end of the year. The old system did us proud for over 20 years, but it was time to move on and we switched from an oil-fired boiler to an air-to-air heat pump heating system, installed by K Dunmore Refrigeration Ltd, a local supplier.



The new system provides the required background heating, with good ventilation, and we can increase the temperature to a comfortable level reasonably quickly when needed, making the church more readily available for winter use without a high carbon footprint. The oil tank has gone! This project was 90% funded by the UK Government through the UK Shared Prosperity Fund, by way of a grant from Cornwall Council's Community Levelling Up Programme which is part of the Cornwall and Isles of Scilly Good Growth Programme. A private donation paid for the balancing 10%.

Funding was also obtained in the year for solar PV to go on the roof in 2026, whilst scaffolding is up for roof repairs, to reduce the electricity cost of the new heating system. This funding was from a grant from the Church of England 'Give to Go Green' scheme that matched online donations during a six-week window starting with our Boat Race and ending with our Mini Music Festival. Thanks to some great events and tremendous local generosity we reached our fundraising target for this before the end of the six-week period. And to save having to heat the whole church for small gatherings, we have purchased some heated cushions, thanks to a 'Quick Wins' grant from the Truro Diocesan Board of Finance.

***Supporting nature’s conservation and recovery in the churchyard***

With regard to the PCC’s ability to influence biodiversity and encourage the church and the wider community to appreciate creation, the PCC in liaison with the Parish Council, the party responsible for the churchyard maintenance, continues its attempts to preserve the churchyard’s wildlife.

We have welcomed guidance and assistance from Sarah Thomson, a local horticulturist. Volunteers have helped at regular working parties to plant bulbs and wildflowers and complement the work covered by the Parish Council maintenance contract. We spread mulch obtained for no cost on the rose gardens, re-laid French drains around the church and cleared in and around our three large Irish yew trees. For the second time in succession, we were awarded the “outstanding” level award from the Newquay “It’s Your Neighbourhood” scheme, part of Britain in Bloom. Well done and thankyou to all the volunteers.



**Financial review**

*Overview*

Our accounts, in detail on pages 15 to 19, reflect the continuing generosity of our church members and the wider community. This year in particular, they also show some big grant receipts which have enabled us to start the long overdue roof repairs and some other repairs and improvements. The generosity of volunteers’ time is less obvious from the accounts but critical for all the events and other fundraising efforts, keeping maintenance costs to the minimum and applying for grants. We are truly grateful.

It will be a challenge to raise further income from grants to complete the internal repairs and redecorations following the external building repairs. Nonetheless, if the current level of generous giving can be maintained and excellent fundraising continued, the PCC is in a good position to see the repairs through as well as continue its mission and ministry to the local community and visitors.

*General Fund Receipts and Payments*

In 2025 the General Fund showed a surplus of £12,098, which included £4,386 of Gift Aid claimed from HMRC relating to 2024 income.

General Fund receipts increased by £7,849. If £4,386 of Gift Aid had been received in 2024 instead, receipts would have decreased by £921. Flower Festival receipts were down £1,231 compared to the exceptionally high Flower Festival receipts in 2024 but were still a very creditable £2,592 in 2025. A legacy of £1,000 was received in 2024. We are again grateful to the Parish Council for a £300 grant towards the costs of winding and maintaining the clock.

General Fund payments were £28,818 in total, reduced by £2,292 compared to 2024. The main reductions were in payments for donations in view of the prospective roof repair costs, and payments for oil – there had been two deliveries of oil in 2024 and only one in 2025. Thanks to our change of heating system there will be no more oil deliveries to pay for in future years, but our electricity costs are bound to rise – by how much we should learn over the next couple of years.



## **PCC of St Mawgan-in-Pydar**

Our MMF call increased by £541 to £14,984 and is expected to increase by a further £772 in 2026 if allocated equally between the five parishes in the benefice as in recent years.

Giving: General Fund payments in 2025 included donations and grants to others of £1,675, in line with the PCC's policy of giving 5% of the previous year's General Fund income excluding income from fundraising, plus £250 donated to Climate Stewards for carbon offsetting as referred to under the Climate Care heading above. In addition to the giving shown in the General Fund, £1,107 was raised on behalf of other charities. Combined, that means £2,782 was donated to or raised for other charities. For further detail see note 2 on page 18.

### *General Fund reserves and reserves policy*

The PCC's policy is for unrestricted reserves, or 'free' reserves, to be normally a minimum of six months' worth of current General Fund expenditure levels, to allow time for action to be taken to ensure its obligations are met in the event of unexpected costs or reductions in income. The PCC's only unrestricted reserve is the General Fund.

Current General Fund expenditure levels can be regarded as in the region of £30,000, being as in 2025 (£28,818) plus an increase in MMF for 2026 (£772), plus a little inflation. That suggests General Fund reserves should currently be maintained at a minimum of £15,000.

The balance on the General Fund carried forward at the end of the year was £81,383. This is £66,383 over the suggested minimum policy level. All of this excess is planned to be used for the repairs and improvements to the building under way. At the end of the year £70,067 of the General Fund reserves was on deposit in the CBF Church of England Deposit Fund, a 'triple A' rated fund with a good interest rate – up from £46,374 at the end of 2024. During the year the General Fund's shares in the CBF Church of England Investment Fund were sold and the proceeds put into the Deposit Fund in order to reduce the risk of a drop in value of those shares before needing to be spent on the repairs and improvements to the building.

### *Restricted reserves*

We are showing seven restricted funds in the 2025 accounts, for which the receipts, payments and other movements are show in detail in note 1 to the accounts on page 17.

Five of these restricted funds relate to the building repairs and improvements currently under way and are planned to be fully used up by the time the repairs and improvements project is completed. Of those, two pre-dated 2025:

- The Fabric Fund has been in place for many years. Some of it was invested in the CBF Church of England Investment Fund at the start of the year. During the year the shares were sold and the proceeds put into the CBF Church of England Deposit Fund in order to reduce the risk of the value of those shares dropping before needing to be spent. Grant income of £2,341 and repairs and maintenance costs of £2,342 booked to this fund relate to heated cushions to save the need to heat the whole church building for small gatherings, funded by a "Quick Wins" grant from the Truro Diocesan Board of Finance.
- The Roof Fund was opened in 2019 due to the fundraising that started in that year, and reached an amazing £32,871 by the end of 2025, ready to be spent in 2026.

The three restricted funds opened in 2025 were:

- The Heating Fund for the new air to air heating system. The income shown is from a private donation for 10% of the new heating system cost, which shows as a cost £28,453. 90% of the cost is funded by a grant administered by the Cornwall Levelling Up Programme, paid in arrears. This will be shown as income to the fund in the 2026 accounts and bring to zero the negative balance of £25,608 shown in the 2025 accounts.

- The Solar PV Fund shows the income raised from online donations and a matching grant of £5,500 from the Church of England 'Give to Go Green' scheme, to fund the solar PV installation due to be installed in 2026 whilst the scaffolding is up for roof repairs.
- The Phase 1 Project Fund is for The National Lottery Heritage Fund grant of £250,000, 50% received in 2025, a grant of £4,500 received from the Truro Diocese 'Minor Repairs and Improvements Fund' and a £10,000 grant awarded by the Cornwall Historic Churches Trust due to be received in 2026, all to be used on the church repairs and improvements project.

The total budget for 'Phase 1' of the building repairs and improvements is £452,000, inclusive of VAT, some of which is recoverable. This is for roof and rainwater goods repairs, solar PV, the new heating system, a wheelchair ramp, heritage interpretation (a requirement of The National Lottery Heritage Fund grant) and fees. Of this budget, £56,085 was spent in 2025 and allocated to these funds depending on the income source. The rest is planned to be spent in 2026. The funding for the project is covered by these five funds and the grant income already awarded but not to be received until 2026, plus the £66,383 above our reserves policy referred to above. A cash-flow loan has been agreed with the Truro Diocesan Board of Finance to cover cash shortfalls expected due to some of the 2026 grant income not being receivable until after the project costs have been paid.

'Phase 2' will be needed to complete the internal repairs and redecorations following the external building repairs, and some other improvements funds permitting. The budget for this is work in progress.



Other restricted reserves at 31 December 2025 were:

- £17,822 held in the Churchyard Fund, of which £12,276 was the value of its shares invested in the CBF Church of England Investment Fund, a fund which has performed well over the long term, and which is compliant with the Church of England's ethical investment policy.
- £765 in the Bell Tower Fund. This is the amount left over after the completion of the repairs to the bells, fully funded, and a creditable flow of donations from visiting ringers.



## **PCC of St Mawgan-in-Pydar**

### **Structure, governance & management**

The Parochial Church Council (“PCC”) is a corporate body established by the Church of England, operating under the Parochial Church Council Powers Measure in conjunction with the Church Representation Rules. The PCC is a charity subject to charity law as administered by the Charity Commission. However, because it is a Church of England PCC with gross income that has been below £100,000, it has been “excepted” from registering with the Charity Commission and does not have a registered charity number. Because these accounts show that 2025 gross income exceeded £100,000, thanks to grant income, the PCC will now need to register with the Charity Commission.

All charities by law must have purposes that are for the public benefit. When running their charity, the charity trustees must carry out the charity’s purposes for the public benefit. The PCC is aware that as a charity it has a duty to have regard to the Charity Commission’s public benefit guidance when exercising any powers or duties to which the guidance is relevant and has complied with that duty during the year.

The appointment of PCC members, who are also the charity’s trustees, is governed by and set out in the Church Representation Rules. All those who attend church are able to register on the Electoral Roll and stand for election to the PCC if they feel able to contribute.

The number of people on the Electoral Roll was 36 at the start of 2025. It increased to 39 when a new roll was prepared in time for voting at the Annual Parochial Church Meeting on 6 April 2025 and was still at 39 at the end of 2025.

PCC members are encouraged to attend training courses and briefings arranged by the Diocese and Deanery on key matters affecting the work of the PCC. The PCC aims to meet four times each year, to discuss and make decisions on the day to day running of the church. The PCC did indeed meet four times in 2025. Each year, an Annual Vestry Meeting and an Annual Parochial Church Meeting are held, normally before the end of April, to elect churchwardens and PCC members and review the activities and accounts of the PCC in the previous year.

In addition, the Buildings Sub-Committee began meeting more regularly once we learned that we had been awarded a £250,000 grant from The National Lottery Heritage Fund. This award together with other grants and our own fundraising over the last few years means that:

- a new heating system has been installed,
- a ramp at the South Door has been added to improve accessibility, and
- long-needed roof repairs can be carried out.

### **Benefice Joint Council**

A Joint Council for the Benefice of Lann Pydar came into operation on 13 December 2023. Its responsibilities are mission and ministry oversight and planning; occasional office administration; allocation of the annual benefice Mission and Ministry Fund (“MMF”) call to the parishes; responsibility for benefice staffing; general benefice administration including coordination of policies; levying a charge for benefice costs to each of the PCCs; and accounting for its activities. Minutes of the council’s meetings and its financial statements are given to each of the PCCs in the benefice.

The members of the Joint Council are the rector of the benefice (Reverend Helen Baber), an honorary treasurer appointed by the Joint Council and up to two lay persons for each parish, who must have their names on the electoral roll of the parish appointing them but may not be living in the same household, appointed by each of the PCCs of the parishes.

## Safeguarding

Safeguarding training requirements for PCC members have been kept under review, and the PCC has complied with its duty to have due regard to the House of Bishops' guidance on safeguarding children and vulnerable adults under section 5 of the Safeguarding and Clergy Discipline Measure 2016. Many thanks are due to Jackie Oglethorpe who has served as both our Benefice and Parish Safeguarding Officer in the year.



## PCC membership

Since 1 January 2025, the following have served as members of the PCC:

Ex officio members:

Rector and Chair      Reverend Helen Baber\*<sup>jc</sup>

Curate                      Reverend David Smith

Churchwardens      Jackie Oglethorpe\*\*<sup>jc</sup> (re-elected 6 April 2025), also Vice Chair and Deanery Synod Representative (elected DS Rep 18 April 2021)

Peter Richardson\* (re-elected 6 April 2025)

Elected to the PCC as Deanery Synod Rep      Viv Farmer\*\*<sup>jc</sup> (elected DS Rep 18 April 2021)

Other elected members      Nancy Barker (re-elected 6 April 2025)

Bryan Bradbeer\*\* (re-elected 6 April 2025)

Lorna Grounsell (re-elected 6 April 2025)

David Oglethorpe\*\* (re-elected 6 April 2025)

Rosemarie Richardson (re-elected 6 April 2025)

Co-opted members      Reverend Angela Butler (to 6 April 2025 and re-co-opted 3 June 2025), also PCC Secretary

\* Standing Committee members. A PCC is required by law to have a Standing Committee that has power to transact the business of the PCC between its meetings, subject to any direction given by the PCC.

+ Building Sub-committee members

<sup>jc</sup> Benefice Joint Council members

## PCC of St Mawgan-in-Pydar

### Reference & administrative details

at the date of approval of this report

Rector & Incumbent	Reverend Helen Baber Email: <a href="mailto:rector@lannpydar.org.uk">rector@lannpydar.org.uk</a>
Rector & parish/benefice office address	The Rectory, 1 Tippett Meadows, St Columb Major, Cornwall, TR8 6TY Telephone: 01637 880252 Email: <a href="mailto:admin@lannpydar.org.uk">admin@lannpydar.org.uk</a>
Curate	Reverend David Smith
Other members of the Benefice worship leadership team	Retired clergy with permission to officiate: Reverends Angela Butler, Pat Robson, Alison Shaw, Andrew Turner, Bryan and Mary West Ordinand: Lydia Remick Reader: Phil Tremain Local Worship Leaders: Ros Adams, Kat Bromfield, Margaret Miles, Jackie Oglethorpe
Churchwardens	Jackie Oglethorpe Peter Richardson
Local Lay Leader	Jackie Oglethorpe
Creation Care Coordinator	David Oglethorpe
Parish and Benefice Safeguarding Officer	Jackie Oglethorpe
Electoral Roll Officer	Viv Farmer
Finance Officers	Parish Giving Officer: Viv Farmer Treasurer: David Oglethorpe
Bank	Lloyds Bank Plc, 6 Chesterton Road, Chesterton Place, Newquay, TR8 2RU
Independent Examiner	S G Hawkey Whitakers Chartered Accountants, Bryndon House, 5/7 Berry Road, Newquay, TR7 1AD
Church surveyor	Chris Hunter, Scott & Co

This Trustees' Annual Report was approved by the PCC on 24 February 2026 and signed on its behalf by:



.....  
Reverend Helen Baber

**INDEPENDENT EXAMINER'S REPORT  
TO THE PCC OF ST MAWGAN-IN-PYDAR**

I report on the accounts for the year ended 31 December 2025 which are set out on pages 15 to 19.

**Respective responsibilities of the Trustees and Independent Examiner**

As trustees of the charity, the members of the PCC are responsible for the preparation of the accounts. They consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the General Directions given by the Charity Commissioners in section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

**Basis of Independent Examiner's Statement**

My examination was carried out in accordance with the 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 concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently I do not express an audit opinion on the accounts.

**Independent Examiner's Statement**

In connection with my examination, no matters have come to my attention:

1. which give me reasonable cause to believe that in any material respect the requirements
  - to keep accounting records in accordance with s.130 of the 2011 Act; or
  - to prepare accounts which accord with these accounting recordshave not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



S G Hawkey FCA  
Whitakers  
Bryndon House  
5/7 Berry Road  
Newquay  
TR7 1AD

Date: 2 April 2026

**Receipts and Payments Account**

for Unrestricted and Restricted Funds for the year ended 31 December 2025

	General Fund (unrestricted)	Restricted funds - see note 1	Total unrestricted & restricted funds	General Fund (unrestricted)	Restricted funds - see note 1	Total unrestricted & restricted funds
	2025	2025	2025	2024	2024	2024
	£	£	£	£	£	£
<b>Receipts</b>						
Voluntary income:						
Planned giving	12,084	600	12,684	12,890	350	13,240
Collections at normal services	3,929	-	3,929	3,629	-	3,629
Collections at weddings, baptisms and funerals	546	-	546	105	-	105
Other donations including contactless	6,860	6,205	13,065	5,913	6,916	12,829
Gift Aid recovered	9,118	1,618	10,736	69	-	69
Legacies	-	-	-	1,000	-	1,000
Grant for clock winding & bell costs	300	-	300	112	188	300
Other grants	120	143,691	143,811	-	3,800	3,800
Activities generating funds						
Flower festival receipts	2,591	-	2,591	4,292	-	4,292
Boat Race & Night on the Tiles	-	971	971	-	4,892	4,892
Would we lie to you	-	2,195	2,195	-	-	-
Concerts, performances, lectures, etc	472	4,509	4,981	-	-	-
Quizzes	-	1,230	1,230	-	-	-
Celtic Way book sales	180	-	180	108	-	108
Other activities generating funds	37	-	37	110	1,535	1,645
Parochial fees	1,498	-	1,498	2,083	-	2,083
Interest	2,737	1,485	4,222	2,169	1,245	3,414
Dividends	441	1,126	1,567	582	1,244	1,826
Wayleave	3	-	3	3	-	3
<b>Total receipts</b>	<b>40,916</b>	<b>163,630</b>	<b>204,546</b>	<b>33,065</b>	<b>20,170</b>	<b>53,235</b>
<b>Payments</b>						
Charitable activities:						
Diocesan Mission & Ministry Fund	(14,984)	-	(14,984)	(14,443)	-	(14,443)
Clergy expenses & other benefice costs	(3,080)	-	(3,080)	(3,080)	-	(3,080)
Costs for Church Services	(1,648)	-	(1,648)	(1,623)	-	(1,623)
Donations and grants - see note 2a)	(1,675)	-	(1,675)	(3,455)	-	(3,455)
Repairs and maintenance	(1,555)	(2,342)	(3,897)	(1,696)	(3,285)	(4,980)
Insurance	(2,152)	-	(2,152)	(2,097)	-	(2,097)
Electricity	(1,244)	-	(1,244)	(905)	-	(905)
Oil	(1,053)	-	(1,053)	(2,418)	-	(2,418)
Water	(369)	-	(369)	(92)	-	(92)
Telephone and Broadband	(460)	-	(460)	(381)	-	(381)
Flower festival costs	(230)	-	(230)	(607)	-	(607)
Cornish Celtic Way books	(200)	-	(200)	(150)	-	(150)
Charges for online donations	(46)	(135)	(181)	(56)	(14)	(70)
Cost of other activities generating funds	(8)	(100)	(108)	-	-	-
Major repairs and capital works	-	(64,770)	(64,770)	-	(3,259)	(3,259)
Independent Examination	(114)	-	(114)	(108)	-	(108)
<b>Total payments</b>	<b>(28,818)</b>	<b>(67,347)</b>	<b>(96,165)</b>	<b>(31,110)</b>	<b>(6,558)</b>	<b>(37,668)</b>
<b>Receipts and payments surplus</b>	<b>12,098</b>	<b>96,283</b>	<b>108,381</b>	<b>1,955</b>	<b>13,612</b>	<b>15,567</b>

**Statement of Financial Position and Funds**

for Unrestricted and Restricted Funds for the year ended 31 December 2025

	General Fund (unrestricted)	Restricted funds - see note 1	Total unrestricted & restricted funds	General Fund (unrestricted)	Restricted funds - see note 1	Total unrestricted & restricted funds
	2025	2025	2025	2024	2024	2024
	£	£	£	£	£	£
Movements in the year:						
Receipts	40,916	163,630	204,546	33,065	20,170	53,235
Payments	(28,818)	(67,347)	(96,165)	(31,110)	(6,558)	(37,668)
Receipts and payments surplus/(deficit)	12,098	96,283	108,381	1,955	13,612	15,567
Transfers	-	-	-	-	-	-
(Losses)/gains in investment values	(482)	(977)	(1,459)	480	748	1,228
Funds brought forward at 1 Jan	69,767	83,364	153,131	67,332	69,004	136,336
Funds carried forward at 31 Dec	81,383	178,670	260,053	69,767	83,364	153,131
Comprised of:						
Lloyds current account	11,316	(2,373)	8,943	1,955	3,955	5,910
Lloyds deposit account	-	105,183	105,183	-	5,017	5,017
CBF Church of England Deposit Fund accounts	70,067	63,584	133,651	46,374	40,943	87,317
CBF Church of England Investment Fund shares	-	12,276	12,276	21,438	33,449	54,887
	81,383	178,670	260,053	69,767	83,364	153,131

Restricted funds are funds donated or raised for a purpose more specific ('restricted') than the general purposes of the PCC. The PCC holds restricted funds on specific trusts under trust law as follows:

- The Churchyard Fund is for expenses relating to the Churchyard.
- The Fabric Fund is mostly comprised of funds from a former church hall trust for major fabric work. It also receives half the income from the Maintenance Fund 1998 for maintenance of the church, furniture and fabric.
- The Roof Fund was set up in 2019 for church roof repairs.
- The Phase 1 Project Fund is for church roof repairs, accessibility improvements including a wheelchair ramp and heritage interpretation.
- The Heating Fund is for the replacement of the oil-based heating with an air to air heat pump heating system.
- The Solar PV Fund is for installing solar panels on the roof.
- The Bell Tower Fund was set up on the transfer of funds from the separate Bell Tower Fund to the PCC and is for the conservation, repair and replacement of the bells, bell frames and fittings.

A breakdown of receipts, payments and fund movements for the restricted funds is shown on the next page.

Note 1. Restricted funds' breakdown

	Churchyard	Fabric	Roof	Phase 1 Project	Heating	Solar PV	Bell Tower	Total restricted
	2025	2025	2025	2025	2025	2025	2025	2025
	£	£	£	£	£	£	£	£
<b>Receipts</b>								
Voluntary income:								
Planned giving	-	-	600	-	-	-	-	600
Other donations including contactless	-	-	1,752	-	2,845	1,498	110	6,205
Gift Aid recovered	-	-	906	-	-	712	-	1,618
Other grants	-	2,341	230	129,500	-	5,500	6,120	143,691
Activities generating funds								
Boat Race & Night on the Tiles	-	-	-	-	-	971	-	971
Would we lie to you	-	-	394	-	-	1,801	-	2,195
Concerts, performances, lectures, etc	-	-	4,509	-	-	-	-	4,509
Quizzes	-	-	-	-	-	1,230	-	1,230
Interest	230	770	485	-	-	-	-	1,485
Dividends	355	771	-	-	-	-	-	1,126
<b>Total receipts</b>	<b>585</b>	<b>3,882</b>	<b>8,876</b>	<b>129,500</b>	<b>2,845</b>	<b>11,712</b>	<b>6,230</b>	<b>163,630</b>
<b>Payments</b>								
Charitable activities:								
Repairs and maintenance	-	(2,342)	-	-	-	-	-	(2,342)
Charges for online donations	-	-	(35)	-	-	(100)	-	(135)
Cost of other activities generating funds	-	-	(100)	-	-	-	-	(100)
Major repairs and capital works	-	(26,584)	-	(1,048)	(28,453)	-	(8,685)	(64,770)
<b>Total payments</b>	<b>-</b>	<b>(28,926)</b>	<b>(135)</b>	<b>(1,048)</b>	<b>(28,453)</b>	<b>(100)</b>	<b>(8,685)</b>	<b>(67,347)</b>
<b>Receipts and payments surplus/(deficit)</b>	<b>585</b>	<b>(25,044)</b>	<b>8,741</b>	<b>128,452</b>	<b>(25,608)</b>	<b>11,612</b>	<b>(2,455)</b>	<b>96,283</b>
	2024	2024	2024	2024	2024	2024	2024	2024
	£	£	£	£	£	£	£	£
<i>Receipts</i>								
Voluntary income:								
Planned giving	-	-	350	-	-	-	-	350
Other donations including contactless	-	-	5,194	-	-	-	1,722	6,916
Grant for clock winding & bell costs	-	-	-	-	-	-	188	188
Other grants	-	-	500	-	-	-	3,300	3,800
Activities generating funds								
Boat Race & Night on the Tiles	-	-	4,892	-	-	-	-	4,892
Other activities generating funds	-	-	1,535	-	-	-	-	1,535
Interest	239	581	425	-	-	-	-	1,245
Dividends	347	897	-	-	-	-	-	1,244
<b>Total receipts</b>	<b>586</b>	<b>1,478</b>	<b>12,896</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>5,210</b>	<b>20,170</b>
<i>Payments</i>								
Charitable activities:								
Repairs and maintenance	(58)	(2,677)	(550)	-	-	-	-	(3,285)
Charges for online donations	-	-	(14)	-	-	-	-	(14)
Major repairs and capital works	-	-	-	-	-	-	(3,259)	(3,259)
<b>Total payments</b>	<b>(58)</b>	<b>(2,677)</b>	<b>(564)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(3,259)</b>	<b>(6,558)</b>
<b>Receipts and payments surplus/(deficit)</b>	<b>528</b>	<b>(1,199)</b>	<b>12,332</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,951</b>	<b>13,612</b>
<b>Restricted fund movements</b>								
Funds brought forward 1 Jan 2024	16,935	39,002	11,798	-	-	-	1,269	69,004
2024 receipts and payments surplus/(deficit)	528	(1,199)	12,332	-	-	-	1,951	13,612
2024 gains in investment values	286	462	-	-	-	-	-	748
<b>Funds brought forward 1 Jan 2025</b>	<b>17,749</b>	<b>38,265</b>	<b>24,130</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>3,220</b>	<b>83,364</b>
<b>2025 receipts and payments surplus/(deficit)</b>	<b>585</b>	<b>(25,044)</b>	<b>8,741</b>	<b>128,452</b>	<b>(25,608)</b>	<b>11,612</b>	<b>(2,455)</b>	<b>96,283</b>
<b>2025 gains in investment values</b>	<b>(512)</b>	<b>(465)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(977)</b>
<b>Funds carried forward 31 Dec 2025</b>	<b>17,822</b>	<b>12,756</b>	<b>32,871</b>	<b>128,452</b>	<b>(25,608)</b>	<b>11,612</b>	<b>765</b>	<b>178,670</b>

**Note 2. Donations and grants****2a) General Fund Giving**

The PCC has a policy of giving to other charities a minimum of 5% of General Fund income excluding fundraising. This is in addition to funds raised or collected specifically for other charities as shown in note 2b) below.

	<b>2025</b>	2024
	£	£
Giving from previous year's General Fund income:		
A Rocha UK	<b>238</b>	-
Christians Against Poverty	<b>238</b>	-
Tearfund	<b>158</b>	568
Shelterbox	<b>158</b>	534
Church Mission Society	<b>157</b>	534
Newquay Foodbank	<b>126</b>	400
St Petrocs	<b>125</b>	400
Mission to Seafarers Falmouth	<b>125</b>	250
Cornwall Wildlife Trust	<b>50</b>	219
Cornwall Historic Churches Trust	<b>50</b>	50
South West Community Chaplaincy	-	250
	<b>1,425</b>	3,205
% of previous year's General Fund income excluding fundraising	<b>5.0%</b>	11.4%
Additional General Fund giving for carbon offsetting:		
Climate Stewards	<b>250</b>	250
<b>Total General Fund giving in the year</b>	<b>1,675</b>	3,455

**2b) Funds raised for other charities**

These are shown separately in this note rather than in the main Receipts and Payments Account, because for these the PCC is acting as agent. Donations to other charities by the PCC acting as principal are included in the main Receipts and Payments Account and detailed in note 2a) above.

	<b>2025</b>	2024
	£	£
Funds raised (as agent for the charities):		
Newquay Area Debt Centre	<b>610</b>	-
Climate Stewards	<b>243</b>	199
Royal British Legion	<b>224</b>	268
Newquay Foodbank	<b>30</b>	-
Tearfund	-	241
	<b>1,107</b>	708
Payments:		
Newquay Area Debt Centre	<b>(610)</b>	-
Climate Stewards	<b>(199)</b>	(343)
Royal British Legion	<b>(188)</b>	(458)
Newquay Foodbank	<b>(30)</b>	-
Tearfund	-	(241)
Multiple Sclerosis treatment machine	-	(91)
Net receipts/(payments)	<b>80</b>	(424)
Balance held at 1 Jan	<b>(80)</b>	345
Balance held at 31 Dec	-	(80)

**2c) Giving and funds raised as agent combined**

	<b>2025</b>	2024
	£	£
Note 2a) General Fund Giving	<b>1,675</b>	3,455
Note 2b) Funds raised as agent for other charities	<b>1,107</b>	708
Combined total	<b>2,782</b>	4,163

## PCC of St Mawgan-in-Pydar

### Note 3. Maintenance Fund 1998

An endowment fund reported separately from unrestricted and restricted funds as it is not available to be spent.

	2025	2024		2025
	£	£		£
Funds brought forward 1 Jan	25,900	24,967	Balance carried forward comprised of shares in the CBF Investment Fund:	
(Losses)/gains in investment values	(653)	933	Income shares	11,893
Funds carried forward 31 Dec	<u>25,247</u>	<u>25,900</u>	Accumulation shares	<u>13,354</u>
				<u>25,247</u>

The Maintenance Fund 1998 was set up on 28 Jan 1998 with an anonymous donation which was to be invested for 100 years. Half of the investment income is for the maintenance of the Church itself and the furniture and fabric therein. The other half is to be added to the fund. At the expiry of the 100 years the funds may be used as the PCC may wish for the benefit of the parish church of St Mawgan-in-Pydar, "although it is hoped that they will continue to realise the benefits of an endowment fund which is handled in a conservative manner and takes advantage of the powers of compound interest."

In 2021 the fund investments were simplified by investing one half of the value of the fund in accumulation shares, dividends from which are re-invested, and the other half in income shares, dividends from which are paid into the Fabric Fund. The PCC is the managing trustee of the fund. The shares are held in the name of The Truro Diocesan Board of Finance as custodian trustee.

These accounts were approved by the PCC on 24 February 2026 and signed on its behalf by:

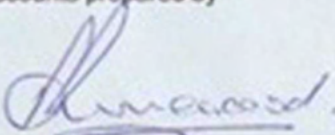
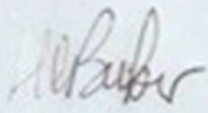


.....  
Reverend Helen Baber

**LANN PYDAR BENEFICE JOINT COUNCIL**  
**Statement of Receipts and Payments for the 12 months to 31 December 2025**

<b>LANN PYDAR BENEFICE</b>			
<b>Statement of Receipts and Payments for the 12 months to 31 December 2025</b>			
<b>General Fund</b>			
	<u>2025</u>	<u>2024</u>	
<b>Cash Assets 1 January</b>	2,016.57		1,805.39
<b>Contributions from Parishes:</b>			
St Columb Major	3,072.00	3,080.00	
St Enoder	2,813.00	2,800.00	
St Ervan	2,520.00	2,520.00	
St Ervan re 2024	720.00		
St Eval	2,520.00	2,520.00	
St Mawgan	3,080.04	3,080.04	
	-----	-----	14,000.04
Messy Church receipts	-		275.00
<b>Expenditure:</b>			
Clergy travel	2,500.28	3,033.22	
Clergy study, books etc	68.25	99.66	
Benefice hospitality	56.85	42.98	
Ministry	830.63	752.83	
Rectory stationery and computer consumables	2,140.06	2,794.18	
Clergy telephone and broadband	867.64	1,023.15	
Computer hardware and software	104.99	545.37	
Benefice Office administration	5,694.04	5,617.92	
Miscellaneous	66.46	154.55	
	-----	-----	14,063.86
<b>Cash Assets 31 December</b>			
Lloyds Bank Current Account	5,436.64	4,203.66	
Add: Unbanked receipt		45.00	
Less: Unpresented cheques	624.23	2,232.09	
Accrued administration costs	400.00		
	-----	-----	
	-----	-----	2,016.57
	-----	-----	

Accounts prepared by	Accounts approved by Benefice Joint Council
	
PK Penneycard Hon Treasurer Date: 18 January, 2026	Revd H Baber Date: 27 January, 2026