Registered charity number 1058451

FYLDE CHRISTIAN SERVICE CHURCH

RECEIPTS AND PAYMENTS ACCOUNTS

FOR THE YEAR ENDED 31ST DECEMBER 2025

Fylde Christian Service Church
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for the Year Ended 31st December 2025

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FYLDE CHRISTIAN SERVICE CHURCH

Annual Report for the Year Ended 315 December 2025

Fylde Christian Service Church was registered with the Charity Commission by Deed of Trust Dated 9" September 1996, Registered Charity No. 1058451.
The Church and office address is 46 St Andrews Road South, St Annes-on-Sea FY8 lPS
The Charity Trustees during this period ended 31st December *2025 were :*

Mr. J. Cushing	Chairman & Contact Person
Mrs A. L. Strickland	Treasurer
Mrs K. Gallacher	
Mrs. T. Moss	
Mr. P (Jack) Hawkings	

The Charity's bankers are:
Charity Official Investment Fund (COIF).
Virgin and The Royal Bank of Scotland
Cambridge & Counties bank

The principal objects of the charity are:

a. To advance the Christian faith;
b. To relieve persons in conditions of need or hardship or aged or sick; and
c. Other charitable purposes of benefit to the community.

Review of Progress and Achievements

The Church contracts the services of a full-time pastor.
A part-time position for a family worker to make better contact with the local community has now been filled since February 2025.
Subsequent to the year-end, the trustees reviewed operational worker classification and are transitioning relevant roles to PAYE during 2026.
All other assistance is on a voluntary basis.

The Church provides a Sunday morning service with Sunday morning Junior Church classes and creche and regular mid-week meetings.
Several new families from diverse backgrounds and ethnicity are now attending regularly with children from babies up to young teenagers.
Towards the end of the year the church has started a Friday night youth club to which children from the town are invited , as well as church children. Additionally the church runs a holiday club on several days during school holidays, also for both church and local children.

During the year plans have been made to undertake major alterations in our building in 2026. These will enable us to better meet the social needs of our local community.

A number of dis-advantaged members of the local community regularly attend our meetings. They find this a safe place and are receiving friendship and encouragement that they are lacking elsewhere in their dealing with society.

We give financial and spiritual support towards various missionary organisations and individuals; missionaries both at home and in Uganda, Romania, Kenya, South Africa, Zambia and China.

A gift was sent to an English aid worker in Romania working with Care Trust Romania and to Care Trust Romania to aid those in need.

As a Church we sponsor a junior school in Uganda in a remote village called Magada. Individual Church members also sponsor children in Uganda by paying towards their education. Again as a Church we have built up good relationships with many people in Uganda over many years and are in regular contact with someone who goes there several times a year.

We give gifts to guest speakers who attend special meetings throughout the year.

Financial Review

Total receipts on unrestricted funds were £80,849, over 50% of the income received by the church comes from regular donations from individuals registered for Gift Aid. Unrestricted income in the year increased 5% against 2024 receipts. Total unrestricted expenditure in the year for the church was £70,818 with £62,256 relating specifically to the activities of the church, and £8,563 relating to maintenance of the building. The unrestricted fund ended the year with an increase of £10,030.

The church also regularly collects restricted funds for guest speakers, church missions and supporting the church in Romania and a local church and school in Uganda with which it has close ties, total income on restricted funds across these activities was £17,440 with expenses of £18,859, timing of collects vs. release of these funds can be associated with timing of school term dates in Uganda.

In view of our plans for major building alteration, the Designated fund related to the building activity has been re-activated. Many church members have made pledges of either additional regular donations or one-off lump sum donations which have started to be received into this account. The building fund ended the year with a balance of £82,684.

Reserves Policy

The church's intention is to maintain an unrestricted reserve of £20,000 to cover any low income periods and ensure the salary of the pastor and family worker can be met for at least a 6 month period. The church also intends to hold an additional amount of £10,000 to cover any emergency repairs to the building that could become necessary. With £85,365 carried forward in the unrestricted fund and £83,633 in the designated fund, this level of reserves has been maintained throughout the year.

J. Cushing CHAIRMAN
Jim Cushing

Dated 23-9-2026
For and on behalf of the Board of the Trustees

Fylde Christian Service Church
Independent Examiner's Report
for the Year Ended 31st December 2025

I report to the charity trustees on my examination of the accounts of Fylde Christian Service Church for the year ended 31st December 2025 which are set out on pages 4 – 8.

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 charity's accounts carried out under section 145 of the 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 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; or
3. the accounts do 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.

Leanne Nield ACA
Arc Accountancy Solutions Limited
51 Laverton Road
Lytham St. Annes
Lancashire
FY8 1EN

Date: 22/10/26

Fylde Christian Service Church
Statement of Financial Activities
for the Year Ended 31st December 2025

	Unrestricted funds	Restricted funds	Total funds	Prior year total funds
Income and endowments from:				
Donations and legacies	145,892.24	17,440.10	163,332.34	104,244.02
Income from charitable activities	—	—	—	—
Investments	2,054.31	—	2,054.31	430.51
Other income	2,886.74	—	2,886.74	1,985.00
Total income and endowments from:	**150,833.29**	**17,440.10**	**168,273.39**	**106,659.53**
Expenditure on:				
Expenditure on charitable activities	62,255.76	4,975.88	67,231.64	67,820.88
Other expenditure	13,865.09	13,883.50	27,748.59	28,543.35
Total expenditure on:	**76,120.85**	**18,859.38**	**94,980.23**	**96,364.23**
Net income / (expenditure)	**74,712.44**	**-1,419.28**	**73,293.16**	**10,295.30**
Transfers				
Gross transfers between funds - in	—	—	—	27,252.36
Gross transfers between funds - out	—	—	—	-27,252.36
Net income / (expenditure)	**74,712.44**	**-1,419.28**	**73,293.16**	**10,295.30**
Other recognised gains / losses				
Gains / losses on investment assets	—	—	—	—
Gains on revaluation, fixed assets, charity's own use	—	—	—	—
Net movement in funds	**74,712.44**	**-1,419.28**	**73,293.16**	**10,295.30**
Reconciliation of funds				
Total funds brought forward	**94,602.24**	**134,656.95**	**229,259.19**	**218,963.89**
Total funds carried forward	**169,314.68**	**133,237.67**	**302,552.35**	**229,259.19**

Fylde Christian Service Church
Balance Sheet
for the Year Ended 31st December 2025

		As at 31/12/2025	As at 31/12/2024
Fixed assets			
	100000: Property	126,348.56	127,734.56
	Total Fixed assets	**126,348.56**	**127,734.56**
Current assets			
	9001: RBS General Fund - Current Account	31,122.84	23,726.60
	9002: RBS Building Fund - Current Account	71,600.27	7,400.74
	9003: RBS Sponsorship Fund - Current Account	4,113.07	3,400.82
	9004: Virgin General Fund - Savings	21,310.12	21,042.04
	9005: Virgin Building Fund - Savings	11,037.16	10,898.31
	9006: COIF - General Fund - Savings	11.6	11.13
	9007: COIF - Building Fund - Savings	46.9	44.99
	9008: Cash in Hand	—	—
	9010: Cambrigde & Counties Bank	36,645.00	35,000.00
	9010: Café	316.83	
	Total Current assets	**176,203.79**	**101,524.63**
Liabilities			
	9009: Mortgage Account	—	—
	Total Liabilities	**—**	**—**
	Net Asset surplus (deficit)	**302,552.35**	**229,259.19**
Reserves			
	Excess / (deficit) to date	73,293.16	10,295.30
	Z01: Starting balances	229,259.19	218,963.89
	Total Reserves	**302,552.35**	**229,259.19**

Represented by Funds		
Unrestricted	85,364.82	75,335.02
Designated	83,949.86	19,267.22
Restricted	133,237.67	134,656.95
Endow ment	—	—
Total	**302,552.35**	**229,259.19**

Fylde Christian Service Church
Detailed Receipts and Payments
for the Year Ended 31st December 2025

	Unrestricted	Designated	Restricted	This year	Last year
Receipts					
Donations and legacies					
1001 - Weekly	9,976.20	145.00	—	10,121.20	13,163.91
1002 - Weekly	2,990.00	1,296.00	—	4,286.00	4,356.53
1003 - Standing Orders (non Gift Aid)	10,120.84	53,965.00	—	64,085.84	10,255.80
1004 - Gift Aid (Regular giving)	42,859.37	5,420.00	—	48,279.37	42,977.46
1005 - Gift Aid (one off donations)	—	1,400.00	—	1,400.00	80
1100 - Tax reclaimed	12,657.80	1,731.25	2,802.75	17,191.80	13,652.13
1501 - Speaker Gifts - eligble for gift aid	150	—	840	990	870
1502 - Speaker Gifts - elgible for GASD	—	—	1,875.35	1,875.35	2,141.89
1503 - Speaker	—	—	1,170.00	1,170.00	750.75
1601 - Mission gifts - elgible for Gift aid	—	—	—	—	1,100.00
1602 - Mission gifts - eligible for GASD	—	—	—	—	288.5
1603 - mission	—	—	—	—	—
1604 - Romania Shoe Box Appeal	—	—	—	—	95
1701 - Magada - Gift aid	—	—	2,986.00	2,986.00	2,515.00
1702 - Magada non-gift aid	—	—	156	156	116
1703 - Magada - Clive	—	—	—	—	—
1801 - Sponsored Child	—	—	7,460.00	7,460.00	6,056.00
1901 - Other Sundry Income	207.12	3,000.00	150	3,357.12	5,776.00
1950 - Adjustment	-26.34	—	—	-26.34	49.05
Donations and legacies Totals	78,934.99	66,957.25	17,440.10	163,332.34	104,244.02
Income from charitable activities					
1006 - Non-gift aid (one off donation)	—	—	—	—	—
1404 - Food Bank - elgible for Gift Aid	—	—	—	—	—
1405 - Food Bank - non Gift Aid	—	—	—	—	—
Income Investments	—	—	—	—	—
1200 - Bank Interest	1,913.55	140.76	—	2,054.31	430.51
Investments Totals	1,913.55	140.76	—	2,054.31	430.51
Other income					
1301 - Tape Sales	—	—	—	—	—
1401 - Mens Breakfast	—	—	—	—	—
1402 - Christmas Meal	—	—	—	—	1,955.00
1403 - Coffee Mornings	—	—	—	—	—
1406 - Womens Breakfast	—	185.37	—	185.37	—
1407 - Café	—	2,701.37	—	2,701.37	—
1902 - Rental Income	—	—	—	—	30
Other income Totals	—	2,886.74	—	2,886.74	1,985.00
Receipts Grand totals	80848.54	69,984.75	17,440.10	168,273.39	106,659.53

Fylde Christian Service Church
Detailed Receipts and Payments
for the Year Ended 31st December 2025

Payments

Expenditure on charitable activities					
2001 - Pastor's Salary	33,600.00	—	—	33,600.00	35,640.00
2002 - Family Worker - Salary	11,220.00	—	—	11,220.00	—
2101 - Subscriptions - CCLI	—	—	—	—	—
2102 -	80.00	—	—	80.00	80.00
2103 - Subscription - CCPAS	380.87	—	—	380.87	202.32
2104 - Subscription - ELIM	540.00	—	—	540.00	225.00
2302 - Insurance - Public Liability	1,437.23	—	—	1,437.23	753.13
2401 - Office Stationery/consumables	62.56	—	—	62.56	504.96
2402 - Photocopying	1,608.14	—	—	1,608.14	1,781.61
2403 - Music ministry	54.89	—	—	54.89	1,780.40
2404 - Tapes purchases	—	—	—	—	292.97
2405 - Equipment and repairs	38.92	—	—	38.92	395.66
2406 - Reference books	—	—	—	—	12.99
2407 - Training	105.50	—	—	105.50	108.00
2408 - Accountant	400.00	—	—	400.00	385.00
2409 - Outreach	—	—	—	—	53.66
2410 - Website	324.48	—	—	324.48	243.00
2411 - Food Parcels	—	—	—	—	134.00
2412 - Cleaning	1,394.22	—	—	1,394.22	3,558.75
2413 - Software	—	—	—	—	—
2501 - Childrens Church	—	—	—	—	28.97
2502 - Teenage kids club (Salt&Light)	—	—	—	—	—
2503 - Friday Night kids club (Warriors)	454.93	—	—	454.93	—
2504 - Holiday Club	105.22	—	—	105.22	—
2600 - Hospitality	798.61	—	—	798.61	1,160.67
2601 - Mens Breakfast	—	—	—	—	61.00
2602 - Church BBQ	—	—	—	—	—
2603 - Christmas Meal	—	—	67.05	67.05	2,175.00
2604 - AGM meal	—	—	—	—	—
2605 - Family Service	285.51	—	—	285.51	220.61
2606 - Sharing sunday	624.67	—	150.00	774.67	111.67
2700 - Benevolence	50.00	—	—	50.00	—
2800 - Miscallaneous	49.99	—	—	49.99	434.78
2801 - Gifts to individuals	178.46	—	—	178.46	116.00
2802 - Congregational gifts	339.01	—	—	339.01	198.45
2803 - Bank Charges	—	—	—	—	—
3001 - Ministry Gifts - MVE	720.00	—	—	720.00	720.00
3002 - Ministry Gifts - Helen Jensen	1,975.68	—	—	1,975.68	1,975.68
3003 - Ministry Gifts - Cathy Potter	720.00	—	—	720.00	720.00
3004 - Ministry Gifts - BSYW	900.00	—	—	900.00	900.00
3005 - Ministry Gifts - Elizabeth Ratcliffe	720.00	—	—	720.00	720.00
3006 -	224.87	—	—	224.87	218.61
3007 - Ministry Gifts - Others	300.00	—	—	300.00	250.00
3008 - Ministry Gifts - Ben & Hayley	—	—	—	—	—
3009 - Ministry Gift - Hannah Moss	—	—	—	—	—
3010 - Ministry Gifts - Clive Wilby	720.00	—	—	720.00	720.00
3101 - Missionary	—	—	—	—	—
3102 - Missionary	500.00	—	—	500.00	500.00
3103 - Missionary	—	—	—	—	1,670.00
3104 - Missionary	700.00	—	—	700.00	600.00
3105 - Missionary	—	—	200.00	200.00	120.00
3106 - Missionary Gift - Other	—	—	—	—	—
3107 - Speaker Gifts - Yan Hadley	—	—	177.50	177.50	—
3108 - Speaker Gifts - Steve Potts	—	—	1,500.00	1,500.00	558.00
3109 - Speaker Gifts - Cathy Potter	—	—	—	—	188.10
3110 - Speaker Gifts - Hannah Moss	—	—	—	—	—
3111 - Speaker Gifts - James Moss	—	—	—	—	—
3112 - Speaker Gifts - Cliver Wilby	—	—	415.63	415.63	307.00
3113 - Speaker Gifts - Viv Penfold	—	—	—	—	—
3114 - Speaker Gifts - Ellie Palmer	—	—	—	—	—
3115 -	—	—	—	—	—
3116 - Speaker Gifts - other	—	—	2,465.70	2,465.70	2,811.29
4000 - Building - Legal	522.00	—	—	522.00	—
7001 - Rental Expense	—	—	—	—	0
7002 - Special Meetings	120.00	—	—	120.00	4183.6
9500 - Advance unassigned	—	—	—	—	—
Expenditure on charitable activities Totals	62,255.76	—	4,975.88	67,231.64	67,820.88

Fylde Christian Service Church
Detailed Receipts and Payments
for the Year Ended 31st December 2025

Other expenditure					
2607 - Café	—	2,384.54	—	2,384.54	
2201 - Utilities - gas	1,865.19	246.66	—	2,111.85	2,072.02
2202 - Utilities - electricity	1,964.71	162.57	—	2,127.28	2,551.99
2203 - Utilities - w ater	456.52	—	—	456.52	423.56
2204 - Utilities - ground rent	—	4.58	—	4.58	4.58
2205 - Utilities - oil	—	—	—	—	—
2206 - Utilities - telephone/broadband	696.69	—	—	696.69	665.67
2301 - Insurance - Building	—	—	—	—	600
2607 - Womens Breakfast	—	159.85	—	159.85	—
4001 - Building Repairs - Structural	—	—	—	—	—
4002 - Building Repairs - Electrics	510	—	—	510	—
4003 - Building Repairs - Lights	—	—	—	—	—
4004 - Building Repairs - Heating	312	—	—	312	120
4005 - Building Repairs - Roof	—	—	—	—	3,235.00
4006 - Building Repairs - Maintenance	—	—	—	—	54.6
4007 - Building Repairs - Kitchen	1,110.00	—	—	1,110.00	—
4008 - Building Repairs - Window s	—	—	—	—	—
4009 - Building Repairs - Outside	—	—	—	—	—
4010 - Building Repairs - Creche	—	—	—	—	—
4011 -	—	—	—	—	—
4012 - Building Repairs - Lounge	—	—	—	—	—
4013 - Building Repairs - Sanctuary	414.88	2,343.91	—	2,758.79	—
4014 - Building Repairs - Security	32.99	—	—	32.99	3,966.50
4015 - Building Repairs - Upstairs	—	—	—	—	—
4016 - Building - Furnishing	—	—	—	—	—
4017 - Building - Fire Prevention	—	—	—	—	697.2
4018 - Building - Planning	1,200.00	—	—	1,200.00	—
4020 - Building - Window Cleaning	—	—	—	—	—
5000 - Magada	—	—	3,550.00	3,550.00	3,500.00
6000 - Sponsored Children	—	—	8,947.50	8,947.50	9,266.23
7000 - Loan Repayment	—	—	—	—	—
8000 - Adjustments	—	—	—	—	—
9000 - Depreciation	—	—	1,386.00	1,386.00	1,386.00
Other expenditure Totals	8,562.98	5,302.11	13,883.50	27,748.59	28,543.35
Payments Grand totals	70,818.74	5,302.11	18,859.38	94,980.23	96,364.23