Diss Christian Community Church working as:

We Are Hope Church

Report and Accounts
Year ended 31 December 2025

Stewardship
Active generosity

1 Lamb's Passage, London EC1Y 8AB
www.stewardship.org.uk

DISS CHRISTIAN COMMUNITY CHURCH

working name: WE ARE HOPE CHURCH

COMPANY INFORMATION

FOR THE YEAR ENDED 31 DECEMBER 2025

Trustees	Nicola Knight (Chair until November 2025) John Bingham (Chair from November 2025, resigned August 2026) Stephen Card (resigned December 2025) Diane Dukes Trevor Musk Martin Roden
Key Staff	Graham Blake (resigned October 2025) Michelle Clarke
Governing Document	Memorandum and Articles of Association dated 23 September 2009
Company Registration Number	07027443
Charity Registration Number	1132992
Principal Address and Registered Office	Vinces Road Diss Norfolk IP22 4HQ
Independent Examiner	Sarah Crispin ACA Stewardship 1 Lamb's Passage London EC1Y 8AB
Bankers	CAF Bank Limited

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DISS CHRISTIAN COMMUNITY CHURCH
(working name We Are Hope Church since Feb 2018)

Charitable Company

Company No. 07027443

Registered Charity Number 1132992

REPORT OF THE TRUSTEES FOR THE PERIOD ENDING 31 DECEMBER 2025

The Trustees have pleasure in submitting the Report and Accounts of the Charity for the year ended 31 December 2025.

Objects of the charity

The Trust seeks to demonstrate the Christian faith in action by:

- The worship of God
- The instruction and edification of Christians
- The care and Christian instruction of young people and children
- The evangelism of non-Christians
- The relief of poverty and sickness
- The advancement of the Christian faith generally in the UK and abroad.

Government

The policy and operating decisions of the charity rest with the Trustees who meet regularly to monitor the activities and finances of the Charity. The Church is a charitable company governed by its memorandum and articles.

Review of Operations

The Church is not a building, but a gathering of ordinary people of different ages and backgrounds, whose lives have been or are being changed by Jesus Christ, the Son of God. The New Testament reveals the Church as a community of people, properly taught and cared for, who by loving and serving Jesus Christ, were also committed to love and care for each other and to bring a blessing to the area in which they lived. The Diss Christian Community Church, its Trustees, Leadership and congregation are committed to the restoration of those New Testament principles.

During the period of this Report there has been a demonstration of the Christian faith in action by serving the communities in which it operates in the following ways:

Church

Whilst our registered name is still Diss Christian Community Church, we operate under the working name of We Are Hope Church (Hope Church). Weekly meetings are held for Christian worship, teaching, and instruction for a church of around 250 adults and children. This includes a full teaching programme for around 50 children and young people aged 2 – 16 years. Our congregation meets each week at Hope

Church building in Vinces Road, Diss. The style of our meetings is lively worship followed by preaching/teaching from Bible.

Our Sunday messages are audibly recorded, and they are available on Spotify, Apple Podcast and our church website.

During the year we saw a number of people come to faith and hosted several baptisms. We also ran a picnic and a fun day at a local farm.

We are part of the Pioneer Network, and in 2025 our Senior Leader continued with his role as the leader of the East region and part of the National Team. During 2025 various leaders of ministries and the leadership team attended the Pioneer Annual Leaders Conference in February and we hosted a Pioneer East Leaders Day with John McGinley in October.

We have continued to partner with Hope Raisers CIC in supporting vulnerable people within our local community. Hope Raisers, working alongside Hope into Action, has continued to provide supported housing, with members of Hope Church offering practical and pastoral support to those accommodated. During 2025, this partnership has continued to produce positive outcomes, helping individuals find stability and become part of the wider church community. We are encouraged by the ongoing impact of this.

During each week the congregation is subdivided into small groups, each of around 13 people. These small groups, called Connect groups, meet in homes around the local area for the purpose of building community, growing through discipleship, and reaching out through mission. Connect groups continue to be a vital way of keeping the church connected. These groups meet in person using resources supplied to them from the church leadership team. Members of connect groups have felt very supported in these groups.

To maintain the effective running of a church we have many people involved. The majority are volunteers; a few are paid by the Trust. Our staff roles are:

- A full-time Church Leader
- A full-time Local Church Leader
- A part-time Operations Manager (30 hours per week)
- A full-time Children's & Youth Leader
- A part-time cleaner
- A part-time caretaker

After 20 years of service Graham Blake handed in his notice in October and finished at the end of 2025. Sam Wilkes, the current local church leader, was asked to serve as Acting Senior Leader until a new permanent Senior Leader could be recruited (early 2026).

Volunteers are also included in the leadership team, the youth team, the children's team, Connect group leaders, the worship/music team, pastoral support, café & FoodShare team, teaching and other church related activities.

Children

Our children's programmes continue to be well attended, and many are near capacity. These are all run by the children's leader and groups of volunteers. All these leaders and volunteers have a DBS check.

Sunday Kids Church continues to grow in number, and they are often at full capacity. The kids' understanding of Jesus deepens not just in their knowledge but how they live this knowledge out in their lives. We are regularly seeing more families join the Church. We have a fantastic and energetic team that run the crèche, Building Blocks (ages 3-5) and Solid (ages 5-11) groups each week overseen by two children's leaders and two helpers to ensure we are meeting the required adult to child ratio.

Kids Connect is now a group that includes children from the church and the community. Some of these families come from our Toddler group so it is wonderful to see these families weave into our other ministries. The children continue to be encouraged to pray out loud and some children with no experience of church are freely asking to pray. They continue to learn about Jesus, through Bible stories, discussion, and craft; the group also has a sport element – this helps to build relationships and create opportunities for the older kids to care for the younger ones. The group still provides dinner every week as the cost-of-living crisis continues. The group regularly receives positive feedback from families, and they tell us it is making a real difference to family life – it gives parents some free time and it means parents can take kids home and not worry about having to feed them. We have also been able to grow some of our youth group into young leaders. They lead sports, help with the cooking of meals and support with craft.

In the summer, we ran a three-day holiday club. The club was well attended, and we had very good feedback. This year's theme was In the Jungle, many children who attended dressed up as their favourite animal. The holiday club consisted of bible stories and talks, games, challenges, craft, sports, competitions, inflatables and much more. The club was run by a great team of volunteers, and all the children and team had fun and were blessed. We also had a team member solely for prayer support.

Parents and Toddlers group

We continue to run a parent and toddler group called Little Sparks. Last year due to lack of volunteers, we decided to reduce the capacity of this group. As a result, the group has become more intimate, making it less daunting for new mums wanting to bring newborn babies and meet other mums. We are really getting to know the mums, dads and toddlers better because of the consistency of those coming. The group consists of toddler appropriate activities, messy play, stories, craft, bubble disco, group snack, story time and singing.

Who Let the Dads Out (WLTDO) is a monthly baby/toddler & kids' group targeted at dads, grandads, male carers/guardians and their children. The men get together with their children, have breakfast, make crafts, play games, and have free play time. We have also expanded to another location, St John's Church in Harleston. This group has bloomed and grown which has been very exciting, however, there was sadly fire at the church in 2025, so this group has had to be temporarily stopped.

All groups are staffed by volunteers from the church and have input from the children's leader, we are also seeing an increase of volunteers from outside of the church particularly at the Little Sparks and WLTDO groups. We adhere strictly to our 'Safe from Harm' child protection policy and continue to train all our youth and children's workers in this. Our children and youth work is overseen by our newly expanded Safeguarding team.

Youth

This group has grown and flourished into a caring, safe and accepting group. Youth groups meet Thursdays, Fridays and Sundays. The youth also attend socials and are encouraged to attend other youth events run by local churches such as Youth for Christ and The Hub at Liberty Church in Thetford. Our youth have now built great relationships with Light House Church in Sheringham, and we connect three times a year, including our week together at the New Day Youth Festival which runs for a week.

Thursday evening is the youth connect group. The aim of the group is to help the youth go deeper in their relationship with God. The evening consists of snacks, games, teaching, and discussion time.

The Hangout continues and now has up to 70 youth coming along. The group has various areas including craft, games, sports, tuckshop and a development of a quiet zone and a special area which has a different activity each week. We have also included a Dungeons and Dragons group which the youth are really enjoying. Our God spot is the conversations that are taking place with leaders offering to pray for youth about areas in their lives they are finding hard. We have seen growth in this area with teenagers attending from the local area. We have introduced a 1-minute sermon which seems to be well accepted. These are delivered by our youth leaders.

Newday25 was well attended. This is a major Christian youth camp that takes place at the Norfolk showground with thousands of young people. Young people from Hope Church enjoyed this week and it has become an exciting annual event that our young people and the youth work team look forward to. We had 33 youth and 15 adults attend.

Our Transforming Lives programme continues to run with two mentors going into schools and coaching three children.

The Community café, Friday lunch and Fare-Share food.

The community cafe is still busy with 60+ regularly attending on Fridays and around 40 on Mondays. Although we have a good number of 'regulars', it's great to see new people coming on both days, often initially to redeem a Foodbank voucher. Several have commented on the warm welcome they've received and it's so good to be able to show kindness to those who are struggling with life at the moment.

We continue to get donated food from Tesco, Aldi, Warburton's and Greggs which is a real help to many in our community. There is always a queue before opening time on both Mondays and Fridays which, we think, is indicative of the importance of the free food. We know the vast majority of our visitors by name so can chat to them as they come round the tables and, as most stay on for a drink, we've got to know a lot of them really well. As some continue to link into other areas of Hope Church, such as Little Sparks and WLTDO, we are thrilled that there are so many opportunities to show the love of Jesus in various settings.

Several families also send their children to Kids Connect/Hangout and some, more recently single men, regularly come to the Sunday service. We intentionally seek to have real conversations about faith and to offer prayer, and there are Bibles and Christian literature available for anyone who shows an interest in what it means to follow Jesus.

None of this would happen without an amazing team who tirelessly serve on both days and are a real blessing – most from Hope Church but several who are not and we pray that those who are not-yet Christians will find faith, too. We've been supported by the expertise of Mike who works for a charity

which helps with budgeting and finance. He is in the café every Monday talking to many of the regulars and offering support. There are also occasional visits from the Help Hub.

Our watchwords this year have been 'grace and truth': grace to accept everyone just as they are and truth, to take every opportunity to share the good news of the gospel, pointing everyone towards a heavenly father who runs to meet us. It's not always easy but we aim as a team always to be a true reflection of Jesus to anyone and everyone who comes through the door.

Community Works

Our main operations have centred around the Acts 435 Charity, the provision of Starter Packs and The Diss Community Workshop.

Acts 435 is a Christian giving website that allows people to give money directly to others, and 100% of what is donated via Acts 435 goes directly to those in need. Acts 435 seeks to work primarily through local churches and to be a resource for them as they reach out to their local community. Local churches, charities and Care Professionals are well placed to know who is in genuine need in their community - a key part of how Acts 435 works - and can help spread the word to potential donors in their congregations and networks.

We work by referral from Community Connectors, Care Professionals and Support Workers. When a need is referred, it is placed on the Acts 435 website and donors from around the country can give. Once the item is fully funded, we can then purchase the item and have it delivered straight to the client, removing the need for the client to handle money.

Starter Packs are provided to those being rehoused from such as local hostels or The Refuge. These contain all the basic kitchen utensils and small appliances. We have averaged around one Starter Pack every month, each one costing around £75.

The Diss Community Workshop continues to be popular. We run a waiting list for those waiting to join and keep a current membership of eight people, beyond which number there is insufficient space to work safely.

Our order book continues to be healthy. We regularly receive orders for nest boxes, bat boxes and planters as well as a few more individual items which test our ingenuity. Donations for these items help to support the project. We continue to support community initiatives and projects. We have constructed owl nest boxes for a local Parish Council, planters and raised beds for the Green and Glory Garden Project, a refurbished bench for Rosedale Funeral Home and a mud kitchen for St. Mary's Junior School in Long Stratton. We also supplied recycled wood Christmas Trees to Long Stratton to help advertise their Christmas Fair.

The workshop provides community for both men and women struggling with isolation and mental health issues. Many of our members have been bereaved, live alone or are unemployed and lonely. Some of the things that members have said include: "The workshop is a lifeline" "This is my community" "I wouldn't miss it for anything."

Hire of the Church Centre

Our Centre is a valuable resource for the local community and was hired for several activities. Every day of the week it was used by the following groups:

- Pilates
- Line Dancing
- Children's parties
- Waveney Words
- U3A Table Tennis
- Parkinson's table tennis support group
- Private hire for volleyball & badminton
- Start and end point for endurance ultra marathon events
- Training seminars for colleges & businesses
- Norfolk County Council Adult ESOL courses
- Broadland District Council Activity classes
- Slimming World
- Day time community group for the elderly
- CGL – consultations with clients
- Singing & Dance Academy

Support for UK Organisations
We provide financial help for several UK-based organisations. These include Evangelical Alliance, Pioneer Network and 24-7 Prayer.

Support for Overseas Organisations
We provide regular financial support to organisations providing Christian care elsewhere in the world. These include:

- To Kenya with Love: A charity which runs a nursery and primary school, sponsors pupils through high school and supports various community works in Kisumu, Kenya.
- Victory Church, Gjakove, Kosova. We support the church leader's living costs as they support their community.
- 24-7 Prayer: We specifically support a family from our church who moved to Peru on mission at the start of 2022 to develop 24-7 Prayer Peru.

Plans for Future Periods

The generous provision received through our Gift Day has enabled us to begin planning the renovation of the Main Hall and foyer area of the Centre in 2026. This phase will include new flooring and redecoration, with further refurbishment of additional areas to follow in due course.
In early 2026, we will also begin the process of recruiting a new Senior Leader. We look forward with anticipation to the fresh vision and direction this appointment will bring for Hope Church, Diss.

Financial Review

Once again, we are very encouraged by the income and continued generosity of our members. This has enabled us to continue to support the activities of the church, particularly those in our local community. Most of our income comes through the members of Hope Church which has allowed us to not only maintain our existing commitments but to continue to further our aims and objectives as a charity. Our donations and legacies were higher than the prior year (£222.7k vs £195k), this is due to a gift day which we intend to put to good use renovating our main hall, foyer and creating more space for our growing children and youth work. Our expenditure has decreased this year (£234.1 vs £256.7k).

Reserves Policy
In conjunction with the Finance Team, the Trustees have established a reserves policy based on the risks on income. It was agreed this figure should be set at 12% of the income budgeted to be received in as this would more accurately reflect the actual risk (loss of income due to reduced giving), and has the advantage that it is understandable and easy to calculate. In addition, it was confirmed that this reserve would be subject to review at least annually by the trustees. At the year end the charity was meeting its reserves policy, with unrestricted reserves of £93.7k.

Risk Statement
The Trustees have reviewed the risks to which a small charity working with few employees is exposed. Appropriate procedures are in place to identify, monitor and review these risks on a regular basis.

Structure, Governance and Management

The Trust currently has the following Trustees:

John Bingham (Appointed Chair 1 November 2025)
Nicola Knight (Chair to 1 November 2025)
Stephen Card (Resigned 31 December 2025)
Martin Roden
Trevor Musk
Diane Dukes

Nicola Knight stepped down from her position as chair on 1st November 2025 and John Bingham has taken on the role following a unanimous vote.

New Trustees are appointed as follows:

- The proposed Trustee must first be recognised as someone who subscribes to the Statement of Faith as set out in the Memorandum and Articles of Association of Diss Christian Community Church (We Are Hope Church).

- The new Trustee is appointed by a resolution at a meeting of Trustees at which there is a majority of the Trustees present. This is formally documented via a Memorandum of appointment of new Trustees.

Decisions regarding finance, policies, legal requirements and buildings are made by the trustees during their meetings. The finance
team works alongside the trust by helping them set, manage and review budgets throughout the year.

Public Benefit Statement

In planning the activities, the Directors have had regard to the guidance on public benefit issued by the Charity Commission. The principles contained in that guidance are fundamental to Diss Christian Community Church's operation as a charity - as is shown by the original objects and the reported activities for the year under review.

Responsibilities of trustees under company law.

The trustees are responsible for preparing the trustees' annual report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).
Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of the affairs of the charitable company as at the balance sheet date and of its incoming resources and application of resources, including income and expenditure, for the financial year. In preparing these financial statements, the trustees are required to:

1. Select suitable accounting policies and apply them consistently
2. Observe the methods and principles in the Charities SORP
3. Make judgements and estimates that are reasonable and prudent
4. State whether the applicable accounting standards have been followed, subject to any material departures disclosed and explained in the accounts
5. Prepare the financial statements on a going concern basis unless it is inappropriate to presume that the Charity will continue in business.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and enable us to ensure that the financial statements comply with the Companies Act 2006.

We also have a responsibility to safeguard the assets of the charitable company and to take reasonable steps for the prevention and detection of fraud and other irregularities.

Approval
This report, which has been prepared in accordance with the provisions of the Companies Act 2006 relating to small companies, was approved by the trustees and signed on their behalf by:



Nicola Knight

Sep 11, 2026

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF

DISS CHRISTIAN COMMUNITY CHURCH
('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 December 2025 on pages 11 to 21 following, which have been prepared on the basis of the accounting policies set out on pages 13 to 14.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since the Company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England & Wales, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act 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; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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.

Sarah Crispin
Sarah Crispin (Sep 17, 2026 10:22:46 GMT+1)

Sarah Crispin ACA
Institute of Chartered Accountants in England and Wales

Stewardship
1 Lamb's Passage
London
EC1Y 8AB

Date: Sep 17, 2026

DISS CHRISTIAN COMMUNITY CHURCH

working name: WE ARE HOPE CHURCH

STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2025

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £	Total Funds 2024 £
INCOME AND ENDOWMENTS FROM:					
Donations and legacies	3	214,440	8,268	222,708	195,042
Charitable activities	4	12,148	1,431	13,579	10,847
Other trading activities	5	26,681	-	26,681	22,184
Investments		1,261	-	1,261	1,820
Other income		348	-	348	250
Total income and endowments		254,879	9,699	264,578	230,143
EXPENDITURE ON:					
Charitable activities	6	223,223	10,890	234,113	256,660
Total expenditure		223,223	10,890	234,113	256,660
Net income/(expenditure)		31,656	(1,191)	30,465	(26,517)
Transfers between funds	14	-	-	-	-
Net movement in funds		31,656	(1,191)	30,465	(26,517)
Reconciliation of funds:					
Total funds brought forward		311,488	6,915	318,403	344,920
Total funds carried forward	14	343,144	5,724	348,868	318,403

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing operations.

The statement of financial activities also complies with the requirements for an income and expenditure account required by the Companies Act 2006.

The notes on page 13 - 20 form part of these accounts.

DISS CHRISTIAN COMMUNITY CHURCH

working name: WE ARE HOPE CHURCH

BALANCE SHEET

AS AT 31 DECEMBER 2025

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £	Total Funds 2024 £
FIXED ASSETS					
Tangible assets	9	240,029	-	240,029	251,342
		240,029	-	240,029	251,342
CURRENT ASSETS					
Debtors	10	6,362	1,108	7,470	9,561
Cash at bank and in hand	11	106,367	4,698	111,065	66,967
		112,729	5,806	118,535	76,529
CREDITORS: Amounts falling due within one year	12	(9,614)	(82)	(9,696)	(9,468)
Net current assets / (liabilities)		103,115	5,724	108,839	67,061
Total assets less current liabilities		343,144	5,724	348,868	318,403
TOTAL NET ASSETS		343,144	5,724	348,868	318,403
FUND BALANCES	14				
Unrestricted Funds					
General funds		93,728	-	93,728	56,274
Designated funds		249,416	-	249,416	255,215
		343,144	-	343,144	311,488
Restricted Funds		-	5,724	5,724	6,915
		343,144	5,724	348,868	318,403

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 December 2025.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 December 2025 in accordance with Section 476 of the Companies Act 2006 however, in accordance with Section 145 of the Charities Act 2011, the accounts have been examined by an independent examiner and their report has been included in these financial statements.

The directors (who are the charitable company's trustees for the purposes of charity law) acknowledge their responsibilities for:

(a) ensuring that the charitable company keeps accounting records which comply with Sections 386 and 387 of the Companies Act 2006 and

(b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its net income or expenditure for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

The financial statements have been prepared in accordance with the provisions of Part 15 of the Companies Act 2006 relating to small companies.

The financial statements were approved by the Board of Directors and were signed on its behalf by:

N.Knight

N.Knight (Sep 11, 2026 14:54:17 GMT+1)

Nicola Knight

Date: Sep 11, 2026

Company number: 07027443 Charity number: 1132992

The notes on page 13 - 20 form part of these accounts.

DISS CHRISTIAN COMMUNITY CHURCH

working name: WE ARE HOPE CHURCH

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2025

1 Statutory Information

The charity is a charitable company limited by guarantee and is incorporated in the United Kingdom. The company's registered number and registered office address can be found on the Company Information page.

2 Accounting Policies

These financial statements are prepared on a going concern basis, under the historical cost convention.

These financial statements have been prepared in accordance with the "Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) ("the Charities SORP"), with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland ("FRS 102"), with the Companies Act 2006 and with the Charities Act 2011. The charity meets the definition of a public benefit entity as set out in FRS 102.

The principles adopted in the preparation of the financial statements are set out below.

a) Going concern

The trustees (who are the charitable company's directors for the purposes of company law) have assessed whether the use of the going concern basis is appropriate and have considered possible events or conditions that might cast significant doubt on the ability of the charity to continue as a going concern. The trustees have made this assessment for a period of at least one year from the date of approval of the financial statements. In particular the trustees have considered the charity's forecasts and projections and the possible implications should projected income and / or expenditure vary unexpectedly. The trustees have concluded that there is a reasonable expectation that the charity has adequate resources to continue to operate for the foreseeable future. The charity therefore continues to adopt the going concern basis in preparing its financial statements.

b) Income

Income including investment income is recognised in the period in which the charity becomes entitled to receipt, the amount receivable can be measured with reasonable certainty, and receipt is probable. For the most part, income is generally recognised when it is received. Income is only deferred when the charity has to fulfil conditions before becoming entitled to it or where the donor has specified that the income is to be expended in a future period.

Income from donations includes:

Recoverable gift aid. This is recognised when the related donation is received. Gift aid that has not been recovered by the balance sheet date is included as a debtor.

The charity relies on volunteers to carry out many of its activities. However, in accordance with the SORP, the value of these services has not been included in these financial statements as they cannot be reliably measured.

Income from charitable activities represents income receivable from goods, services and facilities supplied in furtherance of the charity's charitable objects. It includes income from church retreats and other events.

Income from other trading activities represents income receivable from activities undertaken to generate funds for the charity. It includes income from the rental of church property.

Investment income represents income generated by the charity's assets and includes income from bank interest.

Other income comprises gains arising from the disposal of tangible fixed assets and other miscellaneous receipts.

c) Expenditure

Expenditure, including irrecoverable VAT, is recognised when it is incurred or, if earlier, when a legal or constructive obligation for a payment arises provided that it is probable that settlement will be required and the amount of the obligation can be measured reliably.

The charity makes grants to other institutions and individuals to further its charitable objectives. Grants payable are recognised as constructive obligations arise, which is generally when the charity expresses a commitment to the recipient that can be measured reliably and then only to the extent that any conditions associated with the grant are outside of the control of the charity.

The cost of raising funds is not significant and has not been separately disclosed.

Governance costs, which are included in expenditure on charitable activities but are identified separately in the notes to the accounts, includes costs associated with the independent examination of the financial statements, compliance with constitutional and statutory requirements and any other expenditure incurred on the strategic management of the charity.

2 Accounting Policies (continued)

d) Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

e) Tangible fixed assets

Items purchased or donated for the charity's own use are capitalised when the cost of purchased items, or the fair value of donated items, is more than £5,000 and the item is expected to benefit the charity over more than one accounting period. Depreciation is charged on a straight line basis so as to write down the value of each asset to its estimated residual value (if any) over its expected useful economic life. To achieve this objective the following rates of depreciation are charged:

Freehold land	Is not depreciated (because it is not consumed by use)
Freehold buildings	2% per annum
Fixtures, Fittings & Equipment	20% per annum with 10% in year of purchase

The carrying values of tangible fixed assets are reviewed for impairment in periods when events or changes in circumstances indicate that the carrying value may not be recoverable.

f) Pension scheme arrangements

The charity operates defined contribution pension schemes for its employees. Obligations for contributions to these schemes are recognised as an expense when the liability arises. The assets of these schemes are held separately from those of the charity in independently administered funds.

g) Taxation

The company is a registered charity; it has taken advantage of the various reliefs from taxation available to charities and no tax is payable on the charity's income.

h) Financial instruments

The charity's financial assets and financial liabilities all qualify as basic financial instruments, as defined by FRS102. Creditors and debtors are measured at their expected settlement value (normally the amount of cash that the charity expects to pay or receive).

i) Exemption from preparing a cashflow statement

The charity has taken advantage of an exemption conferred by the Charities SORP and has not prepared a cash flow statement.

j) Critical accounting estimates and areas of judgement

In preparing financial statements certain judgements, estimates and assumptions have to be made that affect the amounts recognised in the financial statements. The trustees consider the following to be significant:

i) The annual depreciation charge for property, plant and equipment is sensitive to changes in the estimates for useful economic life and residual value. These estimates are reassessed annually and, when necessary, adjusted to reflect current circumstances.

3 Donations

	2025	2024
	£	£
Donations of cash and similar	189,320	167,188
Other grants receivable	-	500
Income tax recoverable	33,388	27,354
	222,708	195,042

4 Income from charitable activities

	2025	2024
	£	£
Church events & activities	2,487	885
Community Works workshop	1,431	1,627
Children's and youth work	9,661	8,335
	13,579	10,847

5 Income from other trading activities

	2025	2024
	£	£
Hall hire income	26,681	22,184
	26,681	22,184

6 Charitable expenditure

	2025	2024
	£	£
a Costs incurred directly on specific activities		
Church activities		
Employment costs	104,238	102,672
Church events	801	240
Youth and children	14,787	13,142
Other ministry including Community outreach	890	4,330
Community works	2,445	4,391
Resourcing & development	13,783	14,623
	136,943	139,399
Grants payable (note 6c)	18,085	29,553
	155,028	168,952
b Costs incurred on support & administration		
Governance costs		
Independent examiner's fee	2,940	2,820
	2,940	2,820
Employment costs	27,804	24,079
Building running costs	23,533	28,643
Office admin and IT	4,897	4,807
Subscriptions and fees	8,596	14,022
Depreciation	11,314	13,336
	79,085	87,708
Total expenditure	234,113	256,660

The fee payable to the independent examiner for preparing and examining the accounts was £2,940 (2024: £2,820); in addition the charity paid £135 (2024: £130) to Stewardship for consultancy services.

c Grants payable

	Institutions	Individuals	2025
	£	£	£
Grants for UK and overseas mission	1,355	12,450	13,805
Grants for the relief of poverty	3,380	900	4,280
	4,735	13,350	18,085

The comparatives for the previous year are as follows:

	Institutions	Individuals	2024
	£	£	£
Grants for UK and overseas mission	9,511	12,892	22,403
Grants for the relief of poverty	6,380	770	7,150
	15,891	13,662	29,553

The charity's principal grants to institutions comprised:

	2025	2024
	£	£
Victory Church, Gjakove, Kosovo	-	5,611
To Kenya With Love	3,380	4,380
Hope Raisers	-	2,000
Transforming Lives for Good	900	1,900
Pioneer Trust School of Ministries	-	1,500
Grants to institutions for less than £1,000 each	455	500
	4,735	15,891

7 Analysis of staff costs, the cost of key management personnel and trustee remuneration and expenses

The average monthly number of employees during the year was 6 (2024: 6). Most of the charity's activities are carried out by volunteers.

No staff received salaries at a rate of more than £60,000 per annum.

The charity's key management comprise the trustees and the key staff named on the Company Information page. Total employment benefits payable to key management for the year were as follows:

	Wages & salaries	Other employment benefits	Employer pension contributions	2025 £
Other members of key management	59,855	-	2,918	62,773
				62,773

The following amounts were payable in the previous year:

	Wages & salaries	Other employment benefits	Employer pension contributions	2024 £
Trustees:				
Graham Blake	36,841	-	1,557	38,398
Other members of key management	18,387	-	552	18,939
				57,337

No other trustees received employment benefits in either the current or preceding year.

8 Acting as agent

On occasion the charity receives money on behalf of other charities or individuals in need, which it banks and then pays out to these charities. This income is received as agent for these other charities or individuals and the income, and the related payments, are excluded from the Statement of Financial Activities; any money that has not been distributed by the year end is recognised as a creditor.

During the year the charity acted as agent for several individuals and, in that capacity:

a) received £1,290 (2024: £nil) and paid £670 (2024: £nil)
b) at the year end the charity owed £620 (2024: £nil)

9 Tangible fixed assets

	Freehold Property £	Fixtures, fittings and equipment £	Total 2025 £
Cost			
At 1 January 2025	340,766	101,422	442,188
Additions	-	-	-
At 31 December 2025	340,766	101,422	442,188
Accumulated depreciation			
At 1 January 2025	100,883	89,962	190,846
Charge for the year	6,815	4,498	11,313
At 31 December 2025	107,698	94,460	202,159
Net book value			
At 31 December 2025	233,068	6,962	240,029
At 31 December 2024	239,883	11,460	251,342

10 Debtors: Falling due within one year:

	2025	2024
	£	£
Tax recoverable	2,190	2,948
Trade debtors	947	1,205
Prepayments and accrued income	1,893	2,968
	5,030	7,121
Falling due after one year		
Staff loan	2,441	2,441
	2,441	2,441
Total debtors	7,470	9,561

The charity has made an interest-free staff loan to Michelle Clarke who is a member of key management. The loan is unsecured and has no fixed repayment date.

11 Cash at Bank and in Hand

	2025	2024
	£	£
Cash at bank with immediate access	111,065	66,967
	111,065	66,967

12 Creditors: liabilities falling due within one year

	2025	2024
	£	£
Trade creditors	1,437	1,592
Taxation and social security	2,418	2,559
Accruals	5,841	4,639
Deferred income	-	679
	9,696	9,468

13 Pension commitments

During the year employer's pension contributions totalling £3,010 (2024: £3,831) were payable to defined contribution personal pension schemes. £1,804 (2024: £461) of pension contributions were owing at the balance sheet date.

14 Funds

During the year the movements in the charity's funds were as follows:

	Opening balance 2025 £	Incoming resources 2025 £	Outgoing resources 2025 £	Transfers in the year 2025 £	Gains and losses 2025 £	Closing balance 2025 £
Designated Funds						
Capital asset fund	251,342		(11,313)	-	-	240,029
Welfare fund	1,097		(900)	1,338	-	1,535
Mission Support Fund	2,776		(10,785)	15,862	-	7,853
	255,215	-	(22,999)	17,200	-	249,416
General Unrestricted Funds	56,273	254,879	(200,224)	(17,200)	-	93,728
Total Unrestricted Funds	311,488	254,879	(223,223)	-	-	343,144
Restricted Funds						
Building Fund	2,383	-	(480)	-	-	1,903
Community Works	915	4,194	(2,445)	-	-	2,664
Love Gives	290	-	-	-	-	290
Kosovo Church	415	-	-	-	-	415
Warmspaces fund	1,566	-	(1,566)	-	-	-
Taylors Peru fund	-	5,500	(5,500)	-	-	-
Other restricted funds	1,346	-	(900)	-	-	446
Gift day	-	5	-	-	-	5
	6,915	9,699	(10,890)	-	-	5,724
Aggregate of funds	318,403	264,578	(234,113)	-	-	348,868

The transfers referred to above were made for the following reasons:

a) Transfer from General to the Capital asset fund represents movements on fixed assets

b) Transfers from General to the Welfare & Mission Support funds are agreed by trustees as being a percentage of income set aside for these purposes.

Analysis of net assets by fund

The assets and liabilities of the various funds were as follows:

	Unrestricted Funds			
	General funds £	Designated funds £	Restricted funds £	2025 £
Tangible fixed assets	-	240,029	-	240,029
Debtors	6,362	-	1,108	7,470
Cash at bank and in hand	96,980	9,387	4,698	111,065
Creditors falling due within one year	(9,614)	-	(82)	(9,696)
	93,728	249,416	5,724	348,868

14 Funds (continued)

In the previous year the movements in the charity's funds were as follows:

	Opening balance 2024 £	Incoming resources 2024 £	Outgoing resources 2024 £	Transfers in the year 2024 £	Gains and losses 2024 £	Closing balance 2024 £
Designated Funds						
Capital asset fund	256,897		(13,336)	7,781	-	251,342
Welfare fund	859	-	(770)	1,008	-	1,097
Mission Support Fund	4,359	-	(19,088)	17,506	-	2,776
Jays Green	-	-	-	-	-	-
	262,114	-	(33,194)	26,295	-	255,215
General Unrestricted Funds	69,554	218,494	(205,480)	(26,295)	-	56,273
Total Unrestricted Funds	331,668	218,494	(238,674)	-	-	311,488
Restricted Funds						
Building Fund	2,383	-	-	-	-	2,383
Community Works	2,441	2,865	(4,391)	-	-	915
Love Gives	278	1,412	(1,400)	-	-	290
Kosovo Church	415	-	-	-	-	415
Warmspaces fund	2,788	-	(1,222)	-	-	1,566
Taylors Peru fund	1,623	200	(1,823)	-	-	-
Other restricted funds	3,325	1,300	(3,278)	-	-	1,347
Gift day	-	5,872	(5,872)	-	-	-
	13,252	11,649	(17,986)	-	-	6,915
Aggregate of funds	344,920	230,143	(256,660)	-	-	318,403

Analysis of net assets by fund

In the previous year, the assets and liabilities of the various funds were as follows:

	Unrestricted Funds			
	General funds £	Designated funds £	Restricted funds £	2024 £
Tangible fixed assets	-	251,342	-	251,342
Debtors	9,561	-	-	9,561
Cash at bank and in hand	56,026	3,872	7,068	66,967
Creditors falling due within one year	(9,315)	-	(153)	(9,468)
	56,274	255,215	6,915	318,403

14 Funds (continued)

Designated Funds

The Capital Asset Fund is an unrestricted fund designated by the Trustees to maintain asset carrying values.

The Welfare Fund is an unrestricted fund designated by the Trustees to allow for future expenditure on individuals who require relief in times of hardship.

The Mission Support Fund is an unrestricted fund designated by the Trustees to allow for future grants.

Restricted Funds

The Building Fund is a restricted fund to allow for future expenditure on building projects.

The Community Works Fund is a restricted fund to allow for future expenditure on the community projects.

The Love Gives Fund is a restricted fund to allow for future expenditure on the community projects.

The Kosovo fund is for donations given in support of Victory Church Kosovo.

The Warmspaces fund is for donations & grants specifically to fund the Warmspaces initiative.

The Taylors Peru fund is for donations to the work of our mission partners in Peru

Other restricted funds relates to one-off grants or donations for specific projects.

Gift day fund was to support the charity's mission partners 24/7 Prayer Peru and Victory Church Kosovo

15 Transactions with related parties

During the year the charity:

a) received donations totalling £42,022 (2024: £29,209) from related parties (which includes trustees, any other members of key management and anyone closely connected to them).
b) No expenses (2024: £nil) were paid to, or for, the trustees; reimbursements for expenses incurred when acting as agent for the charity or incurred when undertaking employment duties not connected with serving as a trustee are not included in this disclosure

During the year the charity also made the following payments to, or for, related parties:

a) £nil (2024: £1,000) to David Clarke & Daniel Knight who are related to trustees/key management for a mission trip to Kenya

Except as disclosed in note 7 'Analysis of staff costs', there have been no other transactions with related parties during the year.

16 Members

Each member of the company commits to contribute if the charity is wound up an amount of £10.

DISS CHRISTIAN COMMUNITY CHURCH

working name: WE ARE HOPE CHURCH

DETAILED STATEMENT OF FINANCIAL ACTIVITIES WITH COMPARATIVES

FOR THE YEAR ENDED 31 DECEMBER 2025

	Note	Unrestricted funds General 2025 £	Designated 2025 £	Restricted 2025 £	Total 2025 £	Unrestricted funds General 2024 £	Designated 2024 £	Restricted 2024 £	Total 2024 £
INCOME AND ENDOWMENTS FROM:									
Donations and legacies	3	214,440	-	8,268	222,708	185,020	-	10,022	195,042
Charitable activities	4	12,148	-	1,431	13,579	9,220	-	1,627	10,847
Other trading activities	5	26,681	-	-	26,681	22,184	-	-	22,184
Investments		1,261	-	-	1,261	1,820	-	-	1,820
Other income		348	-	-	348	250	-	-	250
Total income and endowments		254,879	-	9,699	264,578	218,494	-	11,649	230,143
EXPENDITURE ON:									
Charitable activities:	6	200,224	22,999	10,890	234,113	205,480	33,194	17,986	256,660
Total Expenditure		200,224	22,999	10,890	234,113	205,480	33,194	17,986	256,660
Net income/(expenditure)		54,655	(22,999)	(1,191)	30,465	13,014	(33,194)	(6,337)	(26,517)
Transfers between funds	14	(17,200)	17,200	-	-	(26,295)	26,295	-	-
Net movement in funds		37,455	(5,799)	(1,191)	30,465	(13,281)	(6,899)	(6,337)	(26,517)
Reconciliation of funds:									
Total funds brought forward		56,273	255,215	6,915	318,403	69,554	262,114	13,252	344,920
Total funds carried forward	14	93,728	249,416	5,724	348,868	56,273	255,215	6,915	318,403