Company registration number 07294101 (England and Wales)

Charity registration number 1139388 (England and Wales)

CONNECT CHURCH CHORLEYWOOD

ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2025

CONNECT CHURCH CHORLEYWOOD

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	A Clark	
	N Allo	
	T Quinton	(Appointed 12 October 2025)
	E Davies	(Appointed 12 October 2025)
Country of incorporation	United Kingdom (England and Wales)	07294101
Charity registration	England and Wales	1139388
Registered office	9 Hubbards Road Chorleywood Hertfordshire WD3 5JL	
Independent examiner	Nunn Hayward LLP First Floor, Sheraton House Lower Road Chorleywood Hertfordshire United Kingdom WD3 5LH	

CONNECT CHURCH CHORLEYWOOD

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CONNECT CHURCH CHORLEYWOOD

TRUSTEES' REPORT (INCLUDING DIRECTOR'S REPORT)

FOR THE YEAR ENDED 31 DECEMBER 2025

The trustees present their annual report and financial statements for the year ended 31 December 2025.

The accounts have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and the Republic of Ireland (FRS 102) (effective 1 January 2015).

Objectives and activities
The charity's objects are to advance the Christian faith in accordance with their statement of beliefs, to hold public services and to fulfil such other purposes which are exclusively charitable according to the law of England and Wales and are connected with the charitable work of the charity.

The policies adopted in furtherance of these objects are to:
hold weekly public services within homes and other venues in and around the Chorleywood area.

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

The charity ran weekly public meetings for worship every Sunday morning during the period covered by this report.

Achievements and performance
Church meetings were held every Sunday during this period but numbers have significantly reduced over this period. This decline in numbers has had an effect on the finances.

The church was unable to employ any Pastors throughout 2025 due to its financial position. James Roberts continued in his role (forgoing his salary) as Senior Pastor until the end of March; at which point Adam Clark assumed the role of Senior Pastor in addition to his part-time role as Church Manager (also forgoing a salary).

The Thursday morning prayer meeting ('Powerhouse') continued as did the bi-weekly Bible study.

There were a number of activities run for church members and those outside the church including:

- Home groups for adult church members
- Women's Badminton – Monday evenings
- Various social events and outreach events open to all
- Members volunteered for the Detonate Kids Holiday Club
- Chorleywood Churches Together – Good Friday Service
- Chorleywood Churches Together – Remembrance Service
- Church members also supported Restorative Justice courses at HMP The Mount in Bovingdon.

Financial review
During the year, the charity's income from all sources amounted to £34,872 of which £3,613 were for Restricted Funds. A total of £23,016 was expended during the year, of which £2,400 was from Designated Funds. A total of £12,308 was held at the end of the year as Designated Funds, to be given as grants to Local Projects, the Global Poor and the Suffering Church.

Reserves Policy
It is the policy of the charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between three and six months expenditure. The trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised. This level of reserves has been maintained throughout the period. At the accounting date free reserves were £16,914 (2024: 11,157).

Structure, governance and management
The charity was incorporated as a company limited by guarantee on 24th June 2010 and is governed by its Memorandum and Articles of Association. It is registered as a charity.

CONNECT CHURCH CHORLEYWOOD

TRUSTEES' REPORT (INCLUDING DIRECTOR'S REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2025

The trustees, who are also the directors for the purpose of company law, and who served during the period were:

J Roberts	(Resigned 12 October 2025)
A Clark	
N Allo	
M Kissell	(Resigned 23 February 2025)
T Quinton	(Appointed 12 October 2025)
E Davies	(Appointed 12 October 2025)

The Trustees met three times in the year – 23 February, 12 October and 30 November.

None of the trustees has any beneficial interest in the company. All of the trustees are members of the company and guarantee to contribute £10 in the event of a winding up.

The Board of Trustees manages the affairs of the charity and meets three times a year. The Leadership Team undertake the day to day operation of the charity under guidance provided by the board of trustees. In addition to this the Leadership Team is responsible for the:

1. Appointment and removal of pastors and other full-time or part-time employees of the Charity appointed to exercise pastoral or other ministry responsibility within the church;
2. Membership of any congregation of the Charity;
3. All questions of doctrine;
4. All questions relating to the preaching of the gospel and;
5. Appointment and removal of Leaders

The Charity looks to a number of past and present church leaders of various Christian denominations for wise council, friendship and spiritual support.

The trustees have assessed the major risks to which the charity is exposed, and are satisfied that systems and policies are in place to mitigate exposure to the major risks.

The trustees' report was approved by the Board of Trustees.

.....
A Clark
Trustee

Date: 28/7/2026

CONNECT CHURCH CHORLEYWOOD

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF CONNECT CHURCH CHORLEYWOOD

I report on the financial statements of the charity for the year ended 31 December 2025, which are set out on pages 4 to 12.

Respective responsibilities of trustees and examiner

The trustees, who are also the directors of Connect Church Chorleywood for the purposes of company law, are responsible for the preparation of the accounts. The trustees 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.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

(i) examine the financial statements under section 145 of the 2011 Act;

(ii) to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and

(iii) to state whether particular matters have come to my attention.

Basis of independent examiner's report

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 from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

(a) which gives me reasonable cause to believe that in any material respect the requirements:

  (i) to keep accounting records in accordance with section 386 of the Companies Act 2006; and

  (ii) to prepare financial statements which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities;

  have not been met or

(b) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the financial statements to be reached.

Nicholas Corden ACA
Nunn Hayward LLP

First Floor, Sheraton House
Lower Road
Chorleywood
Hertfordshire
WD3 5LH
United Kingdom

Dated: 30th July 2026

CONNECT CHURCH CHORLEYWOOD

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2025

	Notes	Unrestricted funds General 2025 £	Unrestricted funds Designated 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds General 2024 £	Unrestricted funds Designated 2024 £	Restricted funds 2024 £	Total 2024 £
Income from:									
Donations and legacies		30,935	-	3,613	34,548	56,006	-	3,902	59,908
Investments		324	-	-	324	802	-	-	802
Total income		31,259	-	3,613	34,872	56,808	-	3,902	60,710
Expenditure on:									
Charitable activities	2	18,014	2,400	2,602	23,016	58,627	17,600	6,454	82,681
Total expenditure		18,014	2,400	2,602	23,016	58,627	17,600	6,454	82,681
Net income/(expenditure)		13,245	(2,400)	1,011	11,856	(1,819)	(17,600)	(2,552)	(21,971)
Transfers between funds		(7,488)	7,488	-	-	(13,857)	13,857	-	-
Net movement in funds		5,757	5,088	1,011	11,856	(15,676)	(3,743)	(2,552)	(21,971)
Reconciliation of funds:									
Fund balances at 1 January 2025		11,164	7,220	7,775	26,159	26,840	10,963	10,327	48,130
Fund balances at 31 December 2025		16,921	12,308	8,786	38,015	11,164	7,220	7,775	26,159

CONNECT CHURCH CHORLEYWOOD

BALANCE SHEET

AS AT 31 DECEMBER 2025

	Notes	2025 £	£	2024 £	£
Fixed assets					
Tangible assets	7		7		7
Current assets					
Debtors	8	6,564		13,072	
Cash at bank and in hand		35,777		21,870	
		42,341		34,942	
Creditors: amounts falling due within one year	9	(4,333)		(8,790)	
Net current assets			38,008		26,152
Total assets less current liabilities			38,015		26,159
Income funds					
Restricted funds	11		8,786		7,775
Designated funds	12		12,308		7,220
Unrestricted funds - general			16,921		11,164
			38,015		26,159

The company is entitled to the exemption from the audit requirement contained in 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 in question in accordance with section 476.

The director acknowledges her responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The accounts were approved by the Trustees on 28/7/2026

.....

A Clark
Trustee

Company Registration No. 07294101

1 Accounting policies

Company information

Connect Church Chorleywood is a private company limited by guarantee incorporated in England and Wales. The registered office is 9 Hubbards Road, Chorleywood, Hertfordshire, WD3 5JL.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (as amended for accounting periods commencing from 1 January 2016). The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities applying FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the accounts, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees' continue to adopt the going concern basis of accounting in preparing the accounts.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Designated funds comprise funds which have been set aside at the discretion of the trustees for specific purposes. The purposes and uses of the designated funds are set out in the notes to the financial statements.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

1.4 Incoming resources

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

1.5 Resources expended

Expenditure is recognised on the accruals basis. Grants and donations paid are accounted for when paid. Irrecoverable VAT is charged against the category of resources expended for which it was incurred.

1 Accounting policies **(Continued)**

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Plant and machinery	3 years straight line

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.8 Financial instruments

The Charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

1.9 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

2 Expenditure on charitable activities

	Church Activities 2025 £	Church Activities 2024 £
Direct costs		
Staff costs	7,673	45,524
Other costs	10,341	13,103
	18,014	58,627
Grant funding of activities (see note 3)	5,002	24,054
	23,016	82,681
Analysis by fund		
Unrestricted funds	18,014	58,627
Designated funds	2,400	17,600
Restricted funds	2,602	6,454
	23,016	82,681

Other costs include fees in respect of the independent examination of £1,800 (2024: £1,800).

3 Grants payable

	Church activities 2025 £	Church activities 2024 £
Grants to institutions:		
Charis Tiwala Trust	1,200	2,200
Christians Against Poverty	79	2,237
Harpa Del	-	356
Mountain Springs Ministries	-	9,500
New Hope	74	1,298
Other	-	100
	1,353	15,691
Grants to individuals	3,649	8,363
	5,002	24,054

4 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year, other than J Roberts and A Clark. J Roberts received a salary of £1,648 (2024: £0) for his position as senior pastor together with pension contributions of £1,748 (2024: £5,159). J Roberts was also provided with £1,564 (2024: £4,941) for house running costs. A Clark received a salary of £0 (2024: £0) for his position as Church Manager with pension contributions of £1,085 (2024: 1,304), and received £1,200 for house running costs.

During the year, A Clarke donated £110 to restricted funds.

5 Employees

The average monthly number of employees during the year was:

	2025 Number	2024 Number
Total	2	2

Employment costs	2025 £	2024 £
Wages and salaries	1,735	20,667
Other pension costs	3,174	8,466
Accomodation benefit	2,764	16,391
	7,673	45,524

6 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

7 Tangible fixed assets

	Plant and machinery £
Cost	
At 1 January 2025	3,639
At 31 December 2025	3,639
Depreciation and impairment	
At 1 January 2025	3,632
At 31 December 2025	3,632
Carrying amount	
At 31 December 2025	7
At 31 December 2024	7

8 Debtors

Amounts falling due within one year:	2025 £	2024 £
Other debtors	6,564	12,210
Prepayments and accrued income	-	862
	6,564	13,072

9 Creditors: amounts falling due within one year

	2025	2024
	£	£
Other taxation and social security	-	5
Other creditors	165	977
Accruals and deferred income	4,168	7,808
	4,333	8,790

10 Retirement benefit schemes

Defined contribution schemes	2025 £	2024 £
Charge to profit or loss in respect of defined contribution schemes	3,174	8,466

The charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund.

11 Restricted funds

The income funds of the charity include restricted funds as follows:

		Movement in funds			Movement in funds		
	Balance at 1 January 2024	Incoming resources	Resources expended	Balance at 1 January 2025	Incoming resources	Resources expended	Balance at 31 December 2025
	£	£	£	£	£	£	£
Hardship	9,722	2,550	(4,650)	7,621	3,040	(1,875)	8,786
CAP/Every Life 2023	542	253	(790)	-	-	-	-
CAP/New Hope 2024	-	743	(595)	154	-	(154)	-
James and Dibs Leaving Gift	-	-	-	-	573	(573)	-
Other	63	356	(419)	-	-	-	-
	10,327	3,902	(6,454)	7,775	3,613	(2,602)	8,786

The Hardship Fund represents monies collected for specific individuals facing financial hardship.

The CAP/Every Life Fund represents monies collected as gifts for two charities supported by the church members over the Christmas period.

(Continued)

12 Designated funds

The income funds of the charity include the following designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes:

	At 1 January 2025	Incoming resources	Resources expended	At 31 December 2025
	£	£	£	£
Local Projects	1,025	2,496	(1,200)	2,321
Global Poor	2,679	2,496	(1,200)	3,975
The Suffering Church	3,516	2,496	-	6,012
	7,220	7,488	(2,400)	12,308

Previous year:	At 1 January 2024	Incoming resources	Resources expended	At 31 December 2024
	£	£	£	£
Local Projects	2,706	4,619	(6,300)	1,025
Global Poor	3,360	4,619	(5,300)	2,679
The Suffering Church	4,897	4,619	(6,000)	3,516
	10,963	13,857	(17,600)	7,220

30% of all gifts/tithe income is allocated for giving, as follows:

Local Projects designated fund to gift as financial support to other charities, organisations and individuals having the same or similar objects as the Charity that operate locally to the Charity.

Global Projects designated fund to gift as financial support to other charities, organisations and individuals having the same or similar objects as the Charity that operate globally.

Suffering Church designated fund to gift as financial support to other charities, organisations and individuals having the same or similar objects as the Charity that operate in areas where the Christian Church particularly suffer oppression or persecution.

Each designated fund above receives 10% of every net donation received, Gift Aid is not included as part of this calculation.

13 Analysis of net assets between funds

	Unrestricted funds	Designated funds	Restricted funds	Total
	2025	2025	2025	2025
	£	£	£	£
At 31 December 2025:				
Tangible assets	7	-	-	7
Current assets/(liabilities)	16,914	12,308	8,786	38,008
	16,921	12,308	8,786	38,015

	Unrestricted funds	Designated funds	Restricted funds	Total
	2024	2024	2024	2024
	£	£	£	£
At 31 December 2024:				
Tangible assets	7	-	-	7
Current assets/(liabilities)	11,157	7,220	7,775	26,152
	11,164	7,220	7,775	26,159

14 Related party transactions

Other than those disclosed in note 4, there were no other related party transactions during the year. (2024: None) .