STROUD CHRISTIAN FELLOWSHIP

Accounts – 31st December 2025

STROUD CHRISTIAN FELLOWSHIP

(A company limited by guarantee and not having a share capital)

Charity number: 1142276
Company number: 7599383

Accounts – Year ended 31st December 2025

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STROUD CHRISTIAN FELLOWSHIP

REPORT OF THE TRUSTEES
for the year ended 31st December 2025

The Trustees are pleased to present their annual report and financial statements of the charitable company for the year ending 31st December 2025 which are also prepared to meet the requirements for a trustees' report and accounts for Charities Act purposes.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and Accounting and the 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) issued in October 2019.

Reference and Administration Details
The charity's name is Stroud Christian Fellowship.

Charity Registration Number: 1142276

Company Number: 07599383

Registered Office: Unit 2 (1st Floor)
The Cross
Parliament Street
Stroud
Gloucestershire
GL5 1DP

Principal Office: As above

Trustees and Directors
The Trustees of the charitable company (the charity) are its Directors for the purposes of company law. The Trustees and officers who served during the year and since the year end were as follows:

R Morris (Chairman)
M Pearson
S Morris
C Clifton

Objects and Activities
The main purposes of the charity are:

a) The advancement of the Christian faith
b) To relieve persons in conditions of need or hardship or who are aged or sick
c) To provide facilities for recreation and leisure occupation in the interests of social welfare.

In planning the activities of the charitable company, the trustees have considered the Charity Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion.

REPORT OF THE TRUSTEES
for the year ended 31st December 2025 (Continued)

Achievements and Performance
During the year the charity continued to pursue its main objects of serving the people of Stroud and proclaiming the gospel of Jesus Christ. The Church met weekly on Sundays and in smaller groups during the week. During the year, themed teaching and discussion groups were organised that were popular and well attended. A small number of young people continued to meet regularly for fellowship, mutual support and fun. A Sunday School was provided for pre-school, infant and junior school aged children. During Easter, and at Christmas, community friendly services were held to encourage the community to engage with the fellowship.

Over 2025, the average Sunday attendance increased by 44%. Church income also increased over the year whilst overheads were kept level.

Finally, the charity remained active internationally, supporting the work of missionaries in the Philippines and Nepal, and helping Christians suffering hardship in the Philippines and Ukraine.

Financial Review
The charity received income of £109,634 by way of gifts and donations. Total expenditure for the year amounted to £104,651. A debtor amounting to £3,147 has been provided for the gift aid tax refund due at the end of the year.

Reserves Policy
The trustees have examined the charity's requirements for reserves taking account of the main risks to the organisation. It has established a policy whereby the unrestricted funds not committed or invested in tangible fixed assets held by the charity should be a minimum of £40,000 in general funds. The reserves are needed to meet the working capital requirement of the charity and the trustees are confident that at this level they would be able to continue the current activities of the charity in the event of a significant drop in funding. The majority of the charitable company's income is by way of regular donations from church members and there is no reason to believe that this source will decline in the near future. The present level of the reserves available to the charity are £90,020 therefore the current reserves are above the minimum level and the trustees will maintain sufficient reserves by monitoring expenditure closely with regards to donated income.

Structure, Governance and Management

Governing Document
Stroud Christian Fellowship is a company limited by guarantee governed by its Memorandum and Articles of Association dated 11 April 2011. It is registered as a charity with the Charity Commission. Members of the charitable company guarantee to contribute amounts not exceeding £10 to the assets of the charitable company in the event of winding up.

Appointment of Trustees
The trustees keep the composition of the board under review and will seek to appoint additional members with appropriate skills and expertise should the need arise. Interested parties are given details of the background of the charitable company in order to make them aware of current activities.

This report has been prepared in accordance with the special provisions relating to the Small Companies Regime within Part 15 of the Companies Act 2006.

This Report was approved by the Board on 25th June 2026 and signed on its behalf by:

R Morris

……..……
Trustee and Director

Stroud

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES

I report to the trustees on my examination of the accounts of Stroud Christian Fellowship for the year ended 31st December 2025.

Responsibilities and Basis of Report

As the charity's trustees (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 charitable 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

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 charitable 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 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.

A P Williams FCCA
A J Carter & Co Limited
Chartered Certified Accountants

22b High Street
Witney
Oxon
OX28 6RB

27th July 2026

STATEMENT OF FINANCIAL ACTIVITIES
(Incorporating an income and expenditure account)
for year ended 31st December 2025

	Note	Unrestricted Funds	Restricted Funds	Total Funds 2025	Total Funds 2024
		£	£	£	£
Income from:					
Donations and legacies	3	107,732	240	107,972	93,632
Charitable activities	4	-	-	-	-
Investments	5	1,662	-	1,662	1,406
Other	6	-	-	-	-
Total incoming resources		109,394	240	109,634	95,038
Expenditure on					
Charitable activities	7	104,411	240	104,651	96,870
Total expenditure		104,411	240	104,651	96,870
Net income/(expenditure) and net movement in funds for the year		4,983	-	4,983	(1,832)
Transfer between funds		-	-	-	-
Net movement in funds		4,983	-	4,983	(1,832)
Reconciliation of funds					
Total Funds brought forward		85,037	-	85,037	86,869
Total funds carried forward		£90,020	£-	£90,020	£85,037

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

All income and expenditure derives from continuing activities.

STROUD CHRISTIAN FELLOWSHIP

BALANCE SHEET
as at 31st December 2025

	Notes	2025 £	2024 £
Current assets			
Debtors	13	3,147	3,115
Cash at bank and in hand		87,917	82,930
Total current assets		91,064	86,045
Liabilities			
Creditors falling due within one year	15	1,044	1,008
Net current assets		90,020	85,037
Total net assets	17	£90,020	£85,037
The funds of the charity:			
Restricted income funds	16	-	-
Unrestricted income funds	16	90,020	85,037
Total charity funds		£90,020	£85,037

For the year ended 31st December 2025 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' Responsibilities
The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476; and

The directors acknowledge their responsibilities for complying with the requirements of the act with respect to the accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the special provisions relating to companies subject to the small companies regime within part 15 of the Companies Act 2006.

These accounts were approved by the board of directors and authorised for issue on: 25th June 2026 and are signed on their behalf by:

R Morris
……..…….
Trustee and Director

NOTES TO THE ACCOUNTS
for the year ended 31st December 2025

1. Accounting Policies

The principal accounting policies adopted, judgments and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

a) **Basis of Preparation**
The financial statements have been prepared in accordance with the 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)) (issued in October 2019) – (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

b) **Public Benefit Entity**
Stroud Christian Fellowship meets the definition of a public benefit entity under FRS 102.

c) **Going Concern**
The Directors consider that there are no material uncertainties about the Charity's ability to continue as a going concern.

d) **Income Recognition Policies**
Items of income are recognised and included in the accounts when all of the following criteria are met:

- The charity has entitlement to the funds;
- any performance conditions attached to the items of income have been met or are fully within the control of the charity;
- there is sufficient certainty that receipt of the income is considered probable; and
- the amount can be measured reliably.

Income received in advance of a specific performance or provision of other specified service is deferred until the criteria for income recognition are met.

e) **Interest Receivable**
Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the Charity; this is normally upon notification of the interest paid or payable by the bank.

f) **Fund Accounting**
Unrestricted funds are available to spend on activities that further any of the purposes of the Charity. Designated funds are unrestricted funds of the Charity which the trustees have decided at their discretion to set aside to use for a specific purpose. Restricted funds are donations which the donor has specified are to be solely used for the particular areas of the Charity's work or for specific projects being undertaken by the Charity.

g) **Expenditure and Irrecoverable VAT**
Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

h) **Debtors**
Trade and other debtors are recognised at the settlement amounts due after any trade discount offered. Prepayments are valued at the amount prepaid after taking account of any trade discounts due.

i) **Cash at Bank and in Hand**
Cash at bank and cash in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

j) **Creditors and Provisions**
Creditors and provisions are recognised where the Charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

2. Legal status of the charity

The Charity is a company limited by guarantee and has no share capital. The liability of each member in the event of winding up is limited to £10.

3. Income from donations

Donations and legacies	2025	2024
	£	£
Gifts and donations	107,732	93,392
Specified gifts	240	240
	£107,972	£93,632

Of the £107,972 received in 2025 (2024: £93,632) £240 was restricted funds (2024: £240) and £107,732 (2024: £93,392) unrestricted funds.

The Trust benefits greatly from the involvement and enthusiastic support of its many volunteers, details of which are given in our annual report. In accordance with accounting standards, the economic contribution of general volunteers is not measured in the accounts.

4. Income from charitable activities

	2025	2024
	£	£
	-	-
Total income from charitable activities	£-	£-

5. **Investment income**

All of the Charity investment income arises from money held in a Virgin Savings Account and a Kingdom Account.

6. **Income earned from other sources**

	2025 £	2024 £
Conferences	-	-
Other	-	-
	£-	£-

7. **Analysis of expenditure on charitable activities**

	Church Activities £	CAP £	2025 Total £	2024 Total £
Ministry Costs				
Pastoral	45,012	-	45,012	43,308
Telephone	76	-	76	125
Motor and travel	808	-	808	1,149
Training and conferences	569	-	569	570
Teaching aids and materials	27	-	27	118
Gifts to visiting speakers	994	-	994	116
Children and young people	120	-	120	211
Gifts and donations	22,275	-	22,275	16,308
Hall hire	8,070	-	8,070	6,835
Specific projects	-	240	240	240
Equipment	75	-	75	485
Hospitality	885	-	885	747
Office and Administrative Costs				
Salaries	3,733	-	3,733	3,584
Rent and rates of office	11,488	-	11,488	11,490
Telephones	1,132	-	1,132	1,025
Heat and light	3,351	-	3,351	4,181
General administrative expenses	4,752	-	4,752	5,370
Accountancy	1,044	-	1,044	1,008
Total	£104,411	£240	£104,651	£96,870

Of the £104,651 expenditure in 2025 (2024: £96,870), £104,411 was charged to unrestricted funds (2024: £96,630) and £240 to restricted funds (2024: £240).

NOTES TO THE ACCOUNTS
for the year ended 31st December 2025 (Continued)

8. **Net income/(expenditure) for the year**

This is stated after charging:	2025	2024
	£	£
Independent examiner's fee	1,044	1,008

9. **Analysis of staff costs and trustee remuneration and expenses**

	2025	2024
	£	£
Salaries and wages	42,721	41,738
Social security costs and pension	6,248	5,154
	£48,969	£46,892

No employees had emoluments in excess of £60,000 (2024: Nil).

The following charity trustee received renumeration (as permitted by the Memorandum and Articles of Association) and reimbursement of expenses as follows:

		2025	2024
		£	£
M K Pearson	Salary	38,988	38,154
	Expenses	983	1,426
		£39,971	£39,580

10. **Staff numbers**

The average monthly number of employees during the year was as follows:

	2025	2024
	Number	Number
	2	2

11. **Related party transactions**

During the year under review Trustees and their close relatives made unrestricted donations totalling £11,212 (2024: £9,732) and restricted donations totalling £nil (2024: £nil).

12. **Corporation tax**

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

NOTES TO THE ACCOUNTS
for the year ended 31st December 2025 (Continued)

13. **Debtors**

	2025	2024
	£	£
Gift Aid	3,147	3,115
	£3,147	£3,115

14. **Current Asset Investments**

	2025	2024
	£	£
Cash on deposit	68,665	67,002
	£68,665	£67,002

15. **Creditors: amounts falling due within one year**

	2025	2024
	£	£
Accruals	1,044	1,008
	£1,044	£1,008

16. **Analysis of charitable funds**

Analysis of movements in unrestricted funds

	Balance 1.1.2025	Incoming resources	Resources expended	Transfers	Funds 31.12.2025
	£	£	£	£	£
General fund	85,037	109,394	(104,411)	-	90,020
Total	£85,037	£109,394	£(104,411)	£-	£90,020

Analysis of movements in restricted funds

	Balance 1.1.2025	Incoming resources	Resources expended	Transfers	Funds 31.12.2025
	£	£	£	£	£
Christians Against Poverty	-	240	(240)	-	-
Total	£-	£240	£(240)	£-	£-

NOTES TO THE ACCOUNTS
for the year ended 31st December 2025 (Continued)

17. **Analysis of net assets between funds**

	General Fund	Restricted Funds	Total
	£	£	£
Cash at bank and in hand	87,917	-	87,917
Other net current assets	2,103	-	2,103
Total	£90,020	£-	£90,020