Company registration number: 07737315
Charity registration number: 1143657

# COLWALL COMMUNITY CHURCH
# TRUSTEES' REPORT AND
# UNAUDITED FINANCIAL STATEMENTS
# FOR THE YEAR ENDED 31 DECEMBER 2025

Greendawn Accounting Ltd
Chartered Management Accountant
1a The Homend
Ledbury
Herefordshire
HR8 1BN

# Colwall Community Church
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# Colwall Community Church
# Reference and Administrative Details
# For The Year Ended 31 December 2025

| | |
|---|---|
| **Trustees** | Mrs Freda Ballard<br>Mrs Valerie Eames<br>Mr Jon Lloyd<br>Mr Peter Williamson (resigned 23/04/2026)<br>Mrs Gillian Lloyd - Chair (appointed 23/04/2026) |
| **Charity Number** | 1143657 |
| **Company Number** | 07737315 |
| **Independent Examiner** | Luke Keegan ACMA<br>Greendawn Accounting Ltd<br>Chartered Management Accountant<br>1a The Homend<br>Ledbury<br>Herefordshire<br>HR8 1BN |

**Registered Address**

Colwall Community Church
Walwyn Road
Colwall
MALVERN
WR13 6QG

**Banks**

Santander
CAF Bank
Monmouthshire Building Society

# Colwall Community Church
# Company No. 07737315
# Trustees' Report For The Year Ended 31 December 2025

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

## Objectives and Activities

### Aims and Objectives

1. Purposes of the Charity

The mission of the church is to bless and serve the people of the village of Colwall and specifically the purposes of the Charity are threefold;

i) to advance the Christian faith in accordance with our statement of belief, primarily, but not exclusively, within the village of Colwall, Herefordshire, and the surrounding area;
ii) to assist and support persons who are in conditions of need, hardship or distress or who are sick or in poor health;
iii) to advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the word providing they are not in conflict with (i) above.

### Public Benefit

The main activities of the charity in the year, covered the followng areas:

- Worship and Spiritual Life
- Community Activities
- Development of the Church Buildings

The details of these and the public benefit are covered in the Main Achievements section below

The trustees confirm that they have complied with the requirements of Section 17 of the Charities Act 2011 to have due regard to the Charity Commission's guidance on public benefit.

## Achievements and Performance

### Main Achievements

Review of the Year's Activities

Worship and spiritual life

The church has continued to meet for Sunday worship at Walwyn Road Street building. These services have been attended by approximately 15-35 people.

There have been regular meetings of house groups and prayer groups.

Activities within the Community

Colwall Youth Project continues to operate from the church premises but as a self governing and wholly independent organisation.

The Village Playgroup has continued to use the church building weekly in school term time.

The church hosts the Community Hub established in the village. From the beginning of October to the end of March this offers a weekly hot meal and warm space, and in the summer months a monthly afternoon tea. These are organised by an enthusiastic band of volunteers. Numbers attending have grown steadily and events clearly meet a need. We acknowledge financial support of this from Herefordshire Council.

The church hosts Ledbury Food Bank who provide a weekly outreach session to serve the needs to people in Colwall

Our building

Our Walwyn Road church building is maintained in good order. The Colwall Youth Project (CYP) team have continued to use the building as an administrative base and for some one to one support and delivery of activities

The Silver Street building has been used by the Youth Project.

The church, in conjunction with CYP, has continued to explore options to develop our facilities to meet the changing and growing needs.The church had in December 2024 submitted a planning application to redevelop the Silver Street site. This was approved on 16th October 2025 but subject to a condition prohibiting the use of the building on Sundays. A fresh application to remove that condition was immediately submitted on 28th October.

**Additional Note**

**Risk Assessment.**

The Trustees recognise that in relation to 'Risk Assessment', risk is defined as 'the threat of any action or event which will adversely affect an organisation's ability to achieve its objectives and execute its strategies'. They also accept that the term 'risk' can include any circumstances that may, or do, have an adverse effect, and is wider than financial matters. 'Risks' relate not only to the negative consequences of a threat, but also to the impact of not taking advantage of opportunities.

The Trustees recognise that a practical Health and Safety Policy is required covering activities for both the church and its surround grounds to which the public have access. This is reviewed on a regular basis. An Accident Book is maintained.

The contents and the obligations of the Equality Act 2010 and the provisions of the General Data Protection Regulation are known and complied with to the best of the Trustees' ability.

The Trustees are aware of the church's responsibilities in respect of the Regulatory Reform (Fire Safety) Order 2005 in its requirement to carry out a fire assessment to identify any possible dangers and risks, to take action to minimise the risks and to create a plan to deal with any emergencies, and also to write up and keep a record of its findings and to review its assessment annually. These responsibilities are carried out by Freda Ballard on behalf of the Trustees. A detailed independent Fire Safety Review and Report was undertaken during the year. A full electrical installation Condition Report was carried out in autumn 2025 and a SATISFACTORY Report inspection issued on 22nd October 2025.

There is a Safeguarding Policy in place in respect of children and vulnerable adults. Checks have been and are made with the Disclosure and Barring Service in respect of persons dealing regularly with young people and vulnerable adults. Maechelle Bowring is Safeguarding officer. Alice Hill who leads CYP and is safeguarding lead for the youth project has been available to advise the Trustees on safeguarding issues. Any safeguarding concerns have been dealt with promptly and professionally. Any safeguarding concerns have been dealt with promptly and professionally. Whilst it is impossible to eliminate all risks and their consequences, efforts are constantly made to minimise such occurrences.

**Financial Review**

**Financial Position**

The Trustees wish to thank all those who have generously contributed to Colwall Community Church during this time.

The arrangement noted in the reports of previous years for management of the finances by Jon Lloyd as Finance Director and Joanna Worrall as part time paid Finance officer has worked well. Nicola Turrell has been appointed as deputy to the Finance Director and brings valuable relevant experience.

During the year it became clear that servicing the loan taken out in 2020 to purchase Laboratory Cottage had become unsustainable due to a combination of the reduction in the size of the church fellowship and the rise in interest rates since 2020. Benefactors from within the church membership gifted a total of £170,000 to enable the church to pay off the outstanding balance of that loan.

The finances of Colwall Community Church are in good order and with the continuing financial support of its members we are able to be positive as we look forward with regard to the church buildings and the church's mission to the local community. Once the planning application is determined the Trustees will work to ensure a sustainable long term financial plan.

**Reserves Policy**

The Trustees are aware of their continuing financial responsibilities in respect of Colwall Community Church and seek to maintain a minimum of three months average expenditure to be available to meet current liabilities and unexpected expenditure with remaining funds being held on safe interest bearing deposit accounts

At the end of the year the reserves held unrestricted cash balances of £64,674, which represented more than one year of 2025 expenditure.

### Additional Note

**Future plans.**

The Trustees together with church members will continue to pursue the purposes of the charity as stated in paragraph 1 at the beginning of this Report seeking to bring the Good News of Jesus Christ to the wider community through worship and action whilst at the same time looking at the facilities that are currently used for worship and community activity as the work and mission of the church continues to expand.

## Structure, Governance and Management

### Governing Document

Governance and Structure

Colwall Community Church is a charitable, not for profit company limited by guarantee. It is a registered company under the Companies Act (Company Number : 07737315) and is a registered charity (Charity Number: 1143657).

The management of the charity is undertaken by the board of Trustees.

It is considered that the Trustees and any other person who could be understood to be "managers" in the activities and affairs of the church are deemed to be "fit and proper" persons under the terms of the Finance Act 2010. Trustee training is available as and when required/requested.

The Trustees are aware of the Charity Commission's guidance in respect of Public Benefit in their publication "The Advancement of Religion for Public Benefit" and have regard to it in their administration of the church.

The church is affiliated to Synergy, a family of churches with a shared vision.

The spiritual and social outreach activities of the Church have, since October 2022 been led by a Leadership Team made of four individuals:

Peter and Anne Williamson
David and Mary Jarratt

With regard to the church, with the exception of some paid hours undertaken by a finance officer and a cleaner, all activities and governance throughout the year under review were undertaken on a voluntary basis.

## Other Information

### Additional Note

Future plans.

The Trustees together with church members will continue to pursue the purposes of the charity as stated in paragraph 1 at the beginning of this Report seeking to bring the Good News of Jesus Christ to the wider community through worship and action whilst at the same time looking at the facilities that are currently used for worship and community activity as the work and mission of the church continues to expand.

**Statement of Trustees' Responsibilities**

The trustees (who are also the directors of Colwall Community Church for the purposes of company law) are responsible for preparing the Trustees' 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. Under company law the trustees must not approve the financial statement unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing the financial statements the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgments and accounting estimates that are reasonable and prudent; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the company will continue in business.

The trustees are responsible for keeping adequate accounting records which disclose with reasonable accuracy at anytime the financial position of the charitable company and to enable them to ensure that the accounts comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

**Small Company Rules**

This report has 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.

The trustees' report was approved by the board of trustees and signed on its behalf by:

G M Lloyd

Mrs Gillian Lloyd
Trustee (Chair)
4 June 2026

## Colwall Community Church
## Independent Examiner's Report to the Trustees of Colwall Community Church
## For The Year Ended 31 December 2025

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 December 2025.

**Responsibilities and Basis of Report**

As the charity 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**

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.

Luke Keegan ACMA

4 June 2026
1a The Homend
Ledbury
Herefordshire
HR8 1BN

## Colwall Community Church
## Statement of Financial Activities (including Income and Expenditure Account)
## For The Year Ended 31 December 2025

| | Notes | Unrestricted funds | Restricted funds | 2025 Total funds | 2024 Total funds |
|---|---|---|---|---|---|
| | | £ | £ | £ | £ |
| **INCOME AND ENDOWMENTS FROM:** | | | | | |
| Donations and legacies | **3** | 61,985 | 173,565 | 235,550 | 18,934 |
| Charitable activities: | | | | | |
| Worship and Spiritual Life | | 10,239 | - | 10,239 | 6,206 |
| Church Youth | | - | - | - | 1,025 |
| Investments | **4** | 504 | - | 504 | 5,869 |
| | | 72,728 | 173,565 | 246,293 | 32,034 |
| **EXPENDITURE ON:** | | | | | |
| Raising funds | **6** | - | 1 | 1 | 1 |
| Charitable activities: | **6** | | | | |
| Worship and Spiritual Life | | (1,471) | (140) | (1,611) | (2,165) |
| Church Youth | | - | - | - | (37) |
| Colwall Youth Project | | - | - | - | (360) |
| Community Hub | | - | (1,361) | (1,361) | (694) |
| Other Resources Used | | (15,810) | - | (15,810) | (7,635) |
| Support Costs | | (25,464) | - | (25,464) | (19,949) |
| Other | | - | (2,028) | (2,028) | - |
| | | (42,745) | (3,528) | (46,273) | (30,839) |
| **NET INCOME** | | 29,983 | 170,037 | 200,020 | 1,195 |
| Transfers between funds | **15** | 169,971 | (169,971) | - | - |
| **NET MOVEMENT IN FUNDS** | | 199,954 | 66 | 200,020 | 1,195 |
| **RECONCILIATION OF FUNDS:** | | | | | |
| Total funds brought forward | | 317,306 | 201,795 | 519,101 | 517,906 |
| **TOTAL FUNDS CARRIED FORWARD** | **15** | 517,260 | 201,861 | 719,121 | 519,101 |

The notes on pages 10 to 15 form part of these financial statements.

## Colwall Community Church
## Comparative Statement of Financial Activities (including Income and Expenditure Account)
## For The Year Ended 31 December 2025

| | Notes | Unrestricted funds | Restricted funds | 2024 Total funds |
|---|---|---|---|---|
| | | £ | £ | £ |
| **INCOME AND ENDOWMENTS FROM:** | | | | |
| Donations and legacies | **3** | 17,521 | 1,413 | 18,934 |
| Charitable activities: | | | | |
| Worship and Spiritual Life | | 6,206 | - | 6,206 |
| Church Youth | | 1,025 | - | 1,025 |
| Investments | **4** | 5,869 | - | 5,869 |
| | | 30,621 | 1,413 | 32,034 |
| **EXPENDITURE ON:** | | | | |
| Raising funds | **6** | - | 1 | 1 |
| Charitable activities: | **6** | | | |
| Worship and Spiritual Life | | (2,165) | - | (2,165) |
| Church Youth | | (37) | - | (37) |
| Colwall Youth Project | | - | (360) | (360) |
| Community Hub | | - | (694) | (694) |
| Other Resources Used | | (7,635) | - | (7,635) |
| Support Costs | | (19,949) | - | (19,949) |
| | | (29,786) | (1,053) | (30,839) |
| **NET INCOME** | | 835 | 360 | 1,195 |
| Transfers between funds | **15** | (360) | 360 | - |
| **NET MOVEMENT IN FUNDS** | | 475 | 720 | 1,195 |
| **RECONCILIATION OF FUNDS:** | | | | |
| Total funds brought forward | | 316,831 | 201,075 | 517,906 |
| **TOTAL FUNDS CARRIED FORWARD** | **15** | 317,306 | 201,795 | 519,101 |

The notes on pages 10 to 15 form part of these financial statements.

## Colwall Community Church
## Balance Sheet
## As At 31 December 2025

| | Notes | Unrestricted funds £ | Restricted funds £ | 2025 Total funds £ | 2024 Total funds £ |
|---|---|---|---|---|---|
| **FIXED ASSETS** | | | | | |
| Tangible Assets | 11 | 453,677 | 197,202 | 650,879 | 650,879 |
| | | 453,677 | 197,202 | 650,879 | 650,879 |
| **CURRENT ASSETS** | | | | | |
| Cash at bank and in hand | | 64,674 | 4,759 | 69,433 | 38,029 |
| | | 64,674 | 4,759 | 69,433 | 38,029 |
| **Creditors: Amounts Falling Due Within One Year** | 12 | (971) | (100) | (1,071) | (752) |
| **NET CURRENT ASSETS (LIABILITIES)** | | 63,703 | 4,659 | 68,362 | 37,277 |
| **TOTAL ASSETS LESS CURRENT LIABILITIES** | | 517,380 | 201,861 | 719,241 | 688,156 |
| **Creditors: Amounts Falling Due After More Than One Year** | 13 | (120) | - | (120) | (169,055) |
| **NET ASSETS** | | 517,260 | 201,861 | 719,121 | 519,101 |
| **FUNDS OF THE CHARITY** | | | | | |
| Restricted Funds | | | | 201,861 | 201,795 |
| Unrestricted Funds | | | | 517,260 | 317,306 |
| **TOTAL FUNDS** | 15 | | | 719,121 | 519,101 |

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

The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.

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

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

On behalf of the board

G M Lloyd

Mrs Gillian Lloyd

Trustee (Chair)
4 June 2026

The notes on pages 10 to 15 form part of these financial statements.

## 1. General Information

Colwall Community Church is a company limited by guarantee, incorporated in England & Wales, registered number 07737315 and registered charity number 1143657. The registered office is .

## 2. Accounting Policies

### 2.1. Basis of Preparation of Financial Statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) "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) (effective 1 January 2019)", Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Companies Act 2006.

The charitable company is a Public Benefit Entity as defined by FRS 102.

### 2.2. Incoming Resources

Recognition of income
These are included in the Statement of Financial Activities (SoFA) when:

- the charity becomes entitled to the resources;
- it is more likely than not that the trustees will receive the resources;
- the monetary value can be measured with sufficient reliability.

Offsetting
There has been no offsetting of assets and liabilities, or income and expenses, unless required or permitted by the FRS 102 SORP or FRS 102.

Grants and donations
Grants and donations are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS102 SORP).

In the case of performance related grants, income must only be recognised to the extent that the charity has provided the specified goods or services as entitlement to the grant only occurs when the performance related conditions are met (5.16 FRS 102 SORP).

Legacies
Legacies are included in the SOFA when receipt is probable, that is, when there has been grant of probate, the executors have established that there are sufficient assets in the estate and any conditions attached to the legacy are either within the control of the charity or have been met.

Government grants
The charity has received government grants in the reporting period

Tax reclaims on donations and gifts
Gift Aid receivable is included in income when there is a valid declaration from the donor. Any Gift Aid amount recovered on a donation is considered to be part of that gift and is treated as an addition to the same fund as the initial donation unless the donor or the terms of the appeal have specified otherwise.

Volunteer help
The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.

Income from interest, royalties and dividends This is included in the accounts when receipt is probable and the amount receivable can be measured reliably.

### 2.3. Resources Expended

Liability recognition
Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty.

### 2.4. Tangible Fixed Assets and Depreciation

Tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. Depreciation is provided at rates calculated to write off the cost of the fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

| | |
|---|---|
| Freehold | Nil depreciation |

2.5. **Cash and Cash Equivalents**

Cash and cash equivalents are basic financial assets and include cash in hand and deposits held at call with banks, other short-term highly liquid investments that mature in no more than three months from the date of acquisition and are readily convertible to a known amount of cash with insignificant risk of change in value, and bank overdrafts.

3. **Income from Donations and Legacies**

| | Unrestricted funds | Restricted funds | 2025 Total funds | 2024 Total funds |
|---|---|---|---|---|
| | £ | £ | £ | £ |
| Donations and gifts | 61,985 | 171,065 | 233,050 | 17,578 |
| Grants | - | 2,500 | 2,500 | 1,288 |
| Other | - | - | - | 68 |
| | 61,985 | 173,565 | 235,550 | 18,934 |

4. **Investment Income**

| | 2025 Unrestricted funds | 2024 Total funds |
|---|---|---|
| | £ | £ |
| Bank interest receivable | 504 | 37 |
| Rents received from investment properties | - | 5,832 |
| | 504 | 5,869 |

5. **Government Grants**

Government grants recognised in the accounts were as follows:

| | 2025 | 2024 |
|---|---|---|
| | £ | £ |
| Herefordshire Council | 2,500 | - |

6. **Analysis of Expenditure**

| | Activities undertaken directly | Support costs (see note 7) | 2025 Total |
|---|---|---|---|
| | £ | £ | £ |
| Raising funds | - | (1) | (1) |
| Worship and Spiritual Life | 1,514 | 97 | 1,611 |
| Community Hub | 861 | 500 | 1,361 |
| Other Resources Used | - | 15,810 | 15,810 |
| Support Costs | - | 25,464 | 25,464 |
| | 2,375 | 41,870 | 44,245 |

| | Activities undertaken directly | Grant funding of activities | Support costs (see note 7) | 2024 Total |
|---|---|---|---|---|
| | £ | £ | £ | £ |
| Raising funds | - | - | (1) | (1) |
| Worship and Spiritual Life | 1,920 | - | 245 | 2,165 |
| Church Youth | 37 | - | - | 37 |
| Community Hub | 694 | - | - | 694 |
| Colwall Youth Project | - | 360 | - | 360 |
| Other Resources Used | - | - | 7,635 | 7,635 |
| Support Costs | - | - | 19,949 | 19,949 |
| | 2,651 | 360 | 27,828 | 30,839 |

7. **Support Costs**

| | Raising funds | Worship and Spiritual Life | Community Hub | Other Resources Used | Support Costs | 2025 Total |
|---|---|---|---|---|---|---|
| | £ | £ | £ | £ | £ | £ |
| Employee costs | - | - | 500 | - | 6,556 | 7,056 |
| Premises expenses | - | - | - | - | 11,842 | 11,842 |
| General administration | (1) | 97 | - | - | 7,066 | 7,162 |
| Interest payable | - | - | - | 15,810 | - | 15,810 |
| | (1) | 97 | 500 | 15,810 | 25,464 | 41,870 |

| | Raising funds | Worship and Spiritual Life | Other Resources Used | Support Costs | 2024 Total |
|---|---|---|---|---|---|
| | £ | £ | £ | £ | £ |
| Employee costs | - | - | - | 6,197 | 6,197 |
| Premises expenses | - | - | - | 5,454 | 5,454 |
| General administration | (1) | 245 | - | 8,298 | 8,542 |
| Interest payable | - | - | 7,635 | - | 7,635 |
| | (1) | 245 | 7,635 | 19,949 | 27,828 |

Interest expense on the mortgage was understated in the 2024 accounts, this was corrected in the 2025 accounts, prior to the mortgage being repaid.

8. **Independent Examiner's Remuneration**

| | 2025 | 2024 |
|---|---|---|
| | £ | £ |
| Independent examination of the financial statements | 648 | 648 |

## 9. Staff Costs

Staff costs were as follows:

| | 2025 | 2024 |
|---|---|---|
| | £ | £ |
| Wages and salaries | 6,712 | 6,047 |

No employees received employee benefits (excluding employer pension costs) for the reporting period of more than £60,000.

## 10. Average Number of Employees

Average number of employees during the year was: 2 (2024: 3)

## 11. Tangible Assets

| | Land & Property Freehold |
|---|---|
| | £ |
| **Cost** | |
| As at 1 January 2025 | 650,879 |
| As at 31 December 2025 | 650,879 |
| **Net Book Value** | |
| As at 31 December 2025 | 650,879 |
| As at 1 January 2025 | 650,879 |

## 12. Creditors: Amounts Falling Due Within One Year

| | 2025 | 2024 |
|---|---|---|
| | £ | £ |
| Taxation and social security | 423 | 104 |
| Accruals and deferred income | 648 | 648 |
| | 1,071 | 752 |

## 13. Creditors: Amounts Falling Due After More Than One Year

| | 2025 | 2024 |
|---|---|---|
| | £ | £ |
| Bank loans | - | 168,935 |
| Other creditors | 120 | 120 |
| | 120 | 169,055 |

## 14. Loans

An analysis of the maturity of loans is given below:

| | 2025 | 2024 |
|---|---|---|
| | £ | £ |
| Amounts falling due between one and five years: | | |
| Bank loans | - | 168,935 |

15. **Movement in Funds**

| | As at 1 January 2025 | Income | Expenditure | Transfers | As at 31 December 2025 |
|---|---|---|---|---|---|
| | £ | £ | £ | £ | £ |
| **Unrestricted funds** | | | | | |
| General: | | | | | |
| General unrestricted fund | 309,306 | 72,728 | (42,745) | 169,971 | 509,260 |
| Designated: | | | | | |
| Roy Eames Legacy | 8,000 | - | - | - | 8,000 |
| **Total unrestricted funds** | 317,306 | 72,728 | (42,745) | 169,971 | 517,260 |
| **Restricted funds** | | | | | |
| Silver Street | 199,201 | - | (2,027) | 29 | 197,203 |
| Church Youth | 125 | - | - | - | 125 |
| Community Hub | 2,469 | 3,425 | (1,361) | - | 4,533 |
| Charity Appeal Fund | - | 140 | (140) | - | - |
| Mortgage Repayment fund | - | 170,000 | - | (170,000) | - |
| **Total restricted funds** | 201,795 | 173,565 | (3,528) | (169,971) | 201,861 |
| **Total funds** | 519,101 | 246,293 | (46,273) | - | 719,121 |

| | As at 1 January 2024 | Income | Expenditure | Transfers | As at 31 December 2024 |
|---|---|---|---|---|---|
| | £ | £ | £ | £ | £ |
| **Unrestricted funds** | | | | | |
| General: | | | | | |
| General unrestricted fund | 308,831 | 30,621 | (29,786) | (360) | 309,306 |
| Designated: | | | | | |
| Roy Eames Legacy | 8,000 | - | - | - | 8,000 |
| **Total unrestricted funds** | 316,831 | 30,621 | (29,786) | (360) | 317,306 |
| **Restricted funds** | | | | | |
| Silver Street | 199,201 | - | - | - | 199,201 |
| Youth Work | - | - | (360) | 360 | - |

...CONTINUED

| | | | | | |
|---|---|---|---|---|---|
| Church Youth | - | 125 | - | - | 125 |
| Community Hub | 1,874 | 1,288 | (693) | - | 2,469 |
| **Total restricted funds** | 201,075 | 1,413 | (1,053) | 360 | 201,795 |
| **Total funds** | 517,906 | 32,034 | (30,839) | - | 519,101 |

16. **Transactions with Trustees**

None of the trustees received any remuneration or any other benefits from an employment with the charity or a related entity during the current or previous year.

During the year the expenses reimbursed to the trustees or paid directly to third parties were as follows:

| | 2025 | 2024 |
|---|---|---|
| | £ | £ |
| Accommodation | 150 | - |
| Other Expenses | 1,855 | 5 |
| | 2,005 | 5 |

Number of trustees reimbursed for expenses during the year was 3 (2024: 1)

The other expenses, were for out of pocket expenses refunded

17. **Related Party Disclosures**

Donations were received in the year to help the church pay back the mortgage liability.
Donations amounting to £155,000 were received from one Trustee aand a further donation of £5,000 was received from another Trustee

18. **Company limited by guarantee**

The company is limited by guarantee and has no share capital.

Every member of the company undertakes to contribute to the assets of the company, in the event of a winding up, such an amount as may be required not exceeding £1.

## Colwall Community Church
## Detailed Statement of Financial Activities (including Income and Expenditure Account)
## For The Year Ended 31 December 2025

| | 2025 Total funds £ | 2024 Total funds £ |
|---|---|---|
| **INCOME AND ENDOWMENTS FROM:** | | |
| **Donations and legacies** | | |
| Donations and gifts, including gift aid | 63,050 | 17,578 |
| Donations from individuals | 170,000 | - |
| Grants | - | 1,288 |
| Government Grants | 2,500 | - |
| Other donations | - | 68 |
| | 235,550 | 18,934 |
| **Charitable Activities:** | | |
| **Worship and Spiritual Life** | | |
| Event Fees and Expenses | - | 53 |
| Sales - Crafts & Magazines | 146 | 53 |
| Room Hire for Events | 1,512 | 100 |
| Colwall Youth Project Licence Fee | 6,000 | 6,000 |
| Colwall Youth Project contribution to costs | 2,581 | - |
| | 10,239 | 6,206 |
| **Church Youth** | | |
| Youth Parental Contributions | - | 1,025 |
| | - | 1,025 |
| **Investments** | | |
| Rental income from investment property | - | 5,832 |
| Bank interest receivable | 504 | 37 |
| | 504 | 5,869 |
| | 246,293 | 32,034 |
| **EXPENDITURE ON:** | | |
| **Raising funds** | | |
| Sundry expenses | 1 | 1 |
| | 1 | 1 |
| **Charitable Activities:** | | |
| **Worship and Spiritual Life** | | |
| Mission Support | (1,200) | (1,200) |
| Devotional Service Materials | (91) | (328) |
| Flowers | (38) | - |
| Pulpit Fees | (45) | (284) |
| Miscellaneous Gifts | (140) | (108) |
| Catering | (97) | (245) |
| | (1,611) | (2,165) |
| **Church Youth** | | |
| New childrens work | - | (37) |
| | - | (37) |

...CONTINUED

## Colwall Community Church
## Detailed Statement of Financial Activities (including Income and Expenditure Account) (continued)
## For The Year Ended 31 December 2025

| | | |
|---|---|---|
| **Community Hub** | | |
| Community Hub | - | (36) |
| Keep Warm Fund | (861) | (658) |
| Chef | (500) | - |
| | (1,361) | (694) |
| **Colwall Youth Project** | | |
| Grants to institutions | - | (360) |
| | - | (360) |
| **Other Resources Used** | | |
| Bank loan interest | (15,810) | (7,635) |
| | (15,810) | (7,635) |
| **Support Costs** | | |
| Administration Worker | (127) | (2,329) |
| Cleaner | (2,218) | - |
| Finance Officer | (3,867) | (3,718) |
| Safety & Safeguarding | (344) | (150) |
| Light and heat | (2,627) | (851) |
| Property Maintenance | (3,723) | (2,669) |
| Cleaning | - | (1,758) |
| Cleaning Supplies | (612) | (176) |
| Other premises costs | (4,880) | - |
| Insurance | (2,145) | (1,593) |
| Training seminars and workshops | (399) | - |
| Affiliation fees | (951) | (573) |
| Telecommunications and data costs | (529) | (485) |
| Website costs | (192) | (150) |
| Independent examiner's fees | (648) | (648) |
| Bank charges | (145) | (125) |
| Administration costs | (2,057) | (2,693) |
| Administration fees | - | (2,031) |
| | (25,464) | (19,949) |
| **Other** | | |
| Silver Street Development | (2,028) | - |
| | (2,028) | - |
| | (46,273) | (30,839) |
| **NET INCOME** | 200,020 | 1,195 |