Neighbourhood Church

Report and Accounts
Year ended 31 December 2025

Stewardship
Active generosity

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

NEIGHBOURHOOD CHURCH

COMPANY INFORMATION

FOR THE YEAR ENDED 31 DECEMBER 2025

Trustees	Brian Roy Nunes Leslie Matthews James Webb Ben Edge
Key Staff	Simon Lang Daniel Leeves
Governing Document	Memorandum and Articles of Association dated 14 March 2012
Company Registration Number	07990543
Charity Registration Number	1146886
Registered Office	The Hall Cromwell Road Beckenham Kent BR3 4LW
Independent Examiner	Sarah Crispin ACA Stewardship 1 Lamb's Passage London EC1Y 8AB
Bankers	Lloyds TSB

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NEIGHBOURHOOD CHURCH

TRUSTEES' ANNUAL REPORT
(INCORPORATING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 DECEMBER 2025

The trustees, who are also directors for the purposes of company law, are pleased to present their report together with the financial statements for the year ended 31 December 2025.

Status and Governing Document
Neighbourhood Church, a charitable company limited by guarantee, was constituted by Memorandum & Articles of Association on 14 March 2012.

Trustees and Directors
The trustees, who are also directors of the company, throughout the period and at the date of approval were as indicated on the charity information page.

The powers of appointment or removal of trustees/directors rests with the trustees/directors.

Objects
The primary objects of Neighbourhood Church, for public benefit, are to advance the Christian faith, in accordance with our Statement of Faith, in the London Borough of Bromley and in such other parts of the United Kingdom and the world as the trustees may from time to time think fit. The church will also fulfil such other purposes which are exclusively charitable, according to the law of England and Wales, and are connected to the charitable work of the charity, as the trustees may from time to time think fit.

The Church: Its Aims and Objectives
Neighbourhood Church is a small and growing local church based in Beckenham, South East London, rooted in orthodox Christian faith. We subscribe to the ancient Apostles' Creed and to the Evangelical Alliance's Statement of Faith.

With a desire to be welcoming, informal and 'real', we provide a place for people to meet at whatever stage of their faith journey. Comprising a mix of all ages, Neighbourhood Church meets every Sunday as a large gathering and also in small groups throughout the week. Encouraging people to grow in their Christian faith, we provide a variety of learning opportunities. With a heart for the local community, Neighbourhood Church seeks ways to serve people and meet needs.

Our vision is to be a church made up of a growing number of people who are seeking, sharing and living out their Christian faith in a way that brings blessing to people and communities around them. Our members live out their faith where they live, where they work and with the people they encounter, having a positive impact on wider society.

Neighbourhood Church is organised and directed by the leadership team and the trustees. The trustees administer the church in accordance with its Memorandum & Articles of Association dated 14 March 2012 and with regard to meeting the needs for which it was set up. They are also responsible for helping Neighbourhood Church to comply with applicable law and regulations. The trustees have overall financial responsibility for the church.

The leadership team take on responsibility for the day-to-day outworking of the church's vision and mission. They are responsible for the spiritual oversight of the church, its activities and teaching. The leadership team is made up of the pastor and assistant pastor, along with volunteers who are committed members of Neighbourhood Church and who share in, and own, the beliefs, vision, values and ethos of the church.

The Year in Review
2025 has been another year of Neighbourhood Church growing and flourishing. There is a vitality and vibrancy to our church life as new people across the age ranges are welcomed on a regular basis; there's a depth of activities that reflect the life of the church, and the building is used by a wide range of community groups.

<u>Teaching</u>
Teaching in line with the church's beliefs and statement of faith continued to occur on Sundays and in mid-week groups. Teaching is varied, age-appropriate, and covers a range of Biblical themes, and is delivered by the teaching team of Neighbourhood Church. This year, we re-launched our small groups and have had a big uptake in participation. There are now six mid-week small groups. There is also a well-attended, growing youth group.

Community Activities

The church engages with the community in a variety of ways:

Songbirds, a music group for young children and their carers, offers two sessions on a Monday morning. The group aims to meet a need in the community for low-cost activities for young children and a place for carers to meet.

Tuesdays at Neighbourhood is a group aimed at seniors, which offers a weekly place for older folk to meet, chat, play games, do puzzles and get to know others. They invite guest speakers and occasionally organise days out.

The church rents the building to outside organisations for activities which further benefit the community. Those activities currently include the NCT Breastfeeding Café, a Bumps & Babies playgroup, a children's choir, an adult choir, a chair-based exercise class for older folk, a sewing class, a ukelele group, a boardgames club, a tutoring group, and the local MP uses the building for his constituency surgeries. The building is also used as a polling station and rented out to local families for children's birthday parties. And from time to time, local residents use the building for their street parties.

The church is a collection centre for a local food bank which seeks to provide individuals and families in need with food and toiletries. This past December we had our biggest ever Christmas foodbank collection.

Neighbourhood Sessions, a community focused evening of live music, meets approximately four times per year, offering high-quality music at low cost.

Outreach

The church offers Alpha, giving adults an opportunity to explore and develop their Christian faith.

In October we held a 'Light it Up' event to coincide with Halloween – offering games, activities, snacks and treats from the church garden. Lots of local adults and children stopped by and appreciated the friendly welcome.

And our Christmas events are always well-received by the local community - Carols around the Tree, Christmas Eve Carols, and a Pop-Up Nativity aimed at younger children.

Church Giving

The church gives more than 10% of its income away to people in need within the community and outside it, as deemed appropriate by the trustees and the leadership team. Local organisations supported include a local debt advice centre and a foodbank and advocacy service. And further afield, the church supports IcFem in Kenya and Charis Kids in Uganda. We also gave to causes in the Middle East.

And our welfare fund gives small, one-off gifts to people with particular 'emergency' needs.

Church Activities

The church youth group offers a fun and varied programme for 11-18 year olds. Their recent teaching has included sessions on art in worship, parables of Jesus, and prayer. They had a trip to a national summer youth festival, and are going again in 2026.

The church 'Eco Team' has continued to raise awareness and challenge thinking about climate and ecological issues. In 2025 they had an Eco-Audit conducted by an outside organisation, which has led them to now apply for funding for improvements such as double-glazing, insulation and an air-source heat pump. We have also been awarded the A Rocha Eco Church Bronze Award.

In June we had a church weekend away. The weather was fantastic and a great time was had by all. We had a guest speaker from the London Institute of Contemporary Christianity who spoke about the intersection between our faith and our daily life. Activities included a giant water-slide, inflatable obstacle, BBQ and campfire.

The church leadership team have also begun a process looking at how they can better structure and organise in order to facilitate growth. The leadership team has also expanded with 2 new members.

The church leadership team and trustees are encouraged by the all-round buzz that exists within the life of the church, and are keen for this to continue.

Financial Review
The trustees were pleased with the financial results for the year; as a result of generous giving from regular attendees, donations were higher than budgeted. Rental income, the church's second main source of income after giving, also exceeded budget expectations for the year. Total incoming resources for the year were £182,148 (2024 - £165,062), total resources expended for the year were £159,324 (2024 - £138,398) and total free reserves (total reserves less restricted reserves and fixed assets) were £92,664 (2024 - £68,298). Further details of the financial results can be seen in the Statement of Financial Activities (SOFA) on page 7.

The church is forecasting a small surplus budget for 2026. The trustees will monitor the finances closely throughout the year to ensure we stay on track with our budget, and they are prepared to cut costs should this become necessary. The trustees are therefore satisfied that Neighbourhood Church is viable financially for the foreseeable future. Additionally, the church has reasonable reserves that can be relied upon in the short term for any unforeseeable events.

Risk Management
The church is exposed to various risks - be they operational, financial or reputational. The trustees review the church's activities regularly to identify significant risks and, where possible, they take appropriate measures to mitigate those risks. All major insurable risks are mitigated with normal church's and employer's liability insurance.

Public Benefit
In planning the activities of the church, the trustees have applied the guidance on public benefit issued by the Charity Commission. To ensure the church remains compliant, the objectives and aims of the church are reviewed annually in light of the Commission's two key principles of public benefit:

1. there must be an identifiable benefit or benefits, and
2. that benefit must be for the public, or a section of the public.

The trustees believe the church has fulfilled their public benefit by:
- providing a place of public worship on Sunday mornings;
- teaching on Sundays and at mid-week groups on how the Bible says Christians should live, promoting responsible and moral lives;
- discipling people through one-on-one study and via 'living our lives together' to assist in character development and reduced selfish/anti-social behaviour;
- regular church activities held for the community's benefit, such as Songbirds and Neighbourhood Sessions, and one-off activities which build community spirit and awareness, such as our Christmas and Easter services and events; and
- making the church building available to the community for rent and to be used for meetings which promote community awareness.

Reserves Policy
The trustees of Neighbourhood Church along with the leadership team have formed a reserves policy which they believe reflects wise stewardship of the generosity of the congregation and of the church's other income, and is in accordance with the charity law requirement that income received by a charity must be spent within a reasonable timeframe and that trustees should be able to justify holding income as reserves.

There are three components to the church's reserves: one being money set aside to cover ongoing church costs in the event of an unexpected loss of income or an unexpected increase in regular running costs, the second component is money set aside for a specific future project and the third is a more general amount set aside to safeguard the church against unforeseen events.

The church receives no guaranteed income. However, we have been blessed by very faithful and generous givers; at the end of 2025 we had 33 regular contributing individuals/family units (2024 - 34). However, out of that seven individuals/family units contribute over 50% of our average monthly giving. Therefore, as our giving is not spread as widely as it may be in other churches and we are more reliant on specific monthly donations, the trustees and leadership team have agreed that it's reasonable to strive to keep in our general reserves three months of our average monthly expenses, approximately £38,000. We also anticipate that at sometime in the future the roof of the building will need to be repaired - with this in mind we plan to set aside £2,000-£3,000 per year as funds will allow, to help with the cost of this repair when it is needed. And finally, it was agreed that the reserves should also include a lump sum to cover any unforeseen events; this amount was agreed at £5,000. Therefore, the trustees and the leadership team have agreed that the total free reserves at the year end 31 December 2025 of £92,664 (2024 - £68,298) are reasonable.

NEIGHBOURHOOD CHURCH

TRUSTEES' ANNUAL REPORT
(INCORPORATING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 DECEMBER 2025

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:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in operation.

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

The trustees are responsible for the maintenance and integrity of the information included on the church website.

Small Company Provisions

This report has been prepared in accordance with the special provisions for small companies under part 15 of the Companies Act 2006.

Signed on behalf of the trustees:

Roy Nunes

Roy Nunes (chair) Date: 19 August 2026
Trustee

Charity number: 1146886
Company number: 7990543

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF

NEIGHBOURHOOD 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 7 to 16 following, which have been prepared on the basis of the accounting policies set out on pages 9 to 10.

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

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 ACA
Stewardship
1 Lamb's Passage
London
EC1Y 8AB

Date: 7 September 2026

NEIGHBOURHOOD 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	3	142,249	10,108	152,357	137,287
Charitable activities	4	12,591	-	12,591	9,136
Other trading activities	5	16,718	-	16,718	18,064
Investments	6	482	-	482	575
Total income and endowments		172,040	10,108	182,148	165,062
EXPENDITURE ON:					
Charitable activities	7	149,849	9,475	159,324	138,398
Total expenditure		149,849	9,475	159,324	138,398
Net income/(expenditure)		22,191	633	22,824	26,664
Transfers between funds	14	-	-	-	-
Net movement in funds		22,191	633	22,824	26,664
Reconciliation of funds:					
Total funds brought forward		352,664	2,534	355,198	328,534
Total funds carried forward	14	374,855	3,167	378,022	355,198

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 9 - 15 form part of these accounts.

NEIGHBOURHOOD CHURCH

BALANCE SHEET

AS AT 31 DECEMBER 2025

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £	Total Funds 2024 £
FIXED ASSETS					
Tangible assets	9	282,191	-	282,191	284,366
		282,191	-	282,191	284,366
CURRENT ASSETS					
Debtors	10	15,949	922	16,871	14,315
Cash at bank and in hand	11	80,661	2,245	82,906	59,973
		96,610	3,167	99,777	74,288
CREDITORS: Amounts falling due within one year	12	(3,946)	-	(3,946)	(3,456)
Net current assets / (liabilities)		92,664	3,167	95,831	70,832
Total assets less current liabilities		374,855	3,167	378,022	355,198
TOTAL NET ASSETS		374,855	3,167	378,022	355,198
FUND BALANCES	14				
Unrestricted Funds					
General funds		67,664	-	67,664	45,298
Designated funds		307,191	-	307,191	307,366
		374,855	-	374,855	352,664
Restricted Funds		-	3,167	3,167	2,534
		374,855	3,167	378,022	355,198

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:

Roy Nunes

Roy Nunes

Date: 19 August 2026

Company number: 07990543 Charity number: 1146886

The notes on page 9 - 15 form part of these accounts.

NEIGHBOURHOOD 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:

i) 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.

ii) 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 and courses.

Income from other trading activities represents income receivable from activities undertaken to generate funds for the charity. It includes income from letting the charity's property.

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

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 charity's overheads, being costs that have not been incurred directly on a charitable activity, have been disclosed separately in the notes under the heading 'Costs incurred on support and administration'. These costs have been allocated to the charity's various activities using an appropriate basis such as the relative use of space and / or personnel.

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.

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.

2 Accounting Policies (cont.)

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 £500 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	Is not depreciated
Equipment	Over 3 to 7 years

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. Except for loans, 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

The trustees do not consider that there are any material sources of estimation or uncertainty at the balance sheet date that could result in a material adjustment to the carrying values of assets and liabilities in the next reporting period.

3 Donations

	2025	2024
	£	£
Donations of cash and similar	131,898	115,615
Income tax recoverable	20,459	21,672
	152,357	137,287

4 Income from charitable activities

	2025	2024
	£	£
Songbirds (children's music group)	1,901	2,232
Community events	4,850	5,195
Weekend away	4,440	-
Youth trips	1,400	1,708
	12,591	9,136

5 Income from other trading activities

	2025	2024
	£	£
Hall rental income	16,718	18,064
	16,718	18,064

6 Investment income

	2025	2024
	£	£
Bank interest	482	575
	482	575

7 Analysis of expenditure

a Charitable activities

An analysis of the charitable activities and their expenditure is as follows:

	Activities undertaken directly £	Support costs (note 7b) £	Total 2025 £	Total 2024 £
Teaching and pastoral work	57,890	3,729	61,619	58,680
Outreach *(including Alpha & other courses)*	9,833	-	9,833	8,595
Children's work	15,758	746	16,504	14,784
Community activities and church gatherings	53,292	2,983	56,275	42,196
Church giving *(to institutions and individuals see Note 7c)*	15,093	-	15,093	14,142
	151,866	7,458	159,324	138,398

Included in the above costs relating to activities undertaken directly is depreciation charge of £2,175 (2024 : £1,621).

b Support costs

The allocation of support costs has been based on the estimated time the church spends on any given activity. The overall allocation is as follows:

	Teaching £	Children £	Community activities £	Total 2025 £	Total 2024 £
Governance costs	1,101	220	881	2,202	2,273
Stationery and supplies	243	49	195	487	754
Insurance and memberships	2,093	419	1,674	4,186	3,826
Payroll administration fee	292	58	233	583	577
	3,729	746	2,983	7,458	7,431

Included in the total governance costs is the fee payable to the independent examiner for preparing and examining the accounts, £2,160 (2024: £2,100); in addition the charity paid £583 (2024: £577) to Stewardship for payroll bureau services.

c Grants payable

	Institutions £	Individuals £	2025 £
Grants for UK and overseas mission	5,330	1,500	6,830
Grants for the relief of poverty	7,670	593	8,263
	13,000	2,093	15,093

The comparatives for the previous year are as follows:

	Institutions £	Individuals £	2024 £
Grants for UK and overseas mission	4,460	-	4,460
Grants for the relief of poverty	5,170	2,730	7,900
Grants for support of social care	1,783	-	1,783
	11,413	2,730	14,143

The charity's principal grants to institutions comprised:

	2025 £	2024 £
InterChristian Fellowships' Evangelical Mission (IcFEM)	3,000	3,000
Christians Against Poverty (CAP)	3,240	2,240
TrustBridge Global	1,500	-
Living Well Bromley	3,500	2,000
Loving Leo	-	1,783
Grants to institutions for less than £1,000 each	1,760	2,390
	13,000	11,413

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

	2025	2024
	£	£
Gross wages and salaries	81,405	77,557
Social security	2,181	3,189
Pension costs	4,970	4,952
	88,556	85,698

The average monthly number of employees during the year was 2 (2024: 2). Our staff are responsible for all our activities, and their work is supported by volunteers.

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

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

During the year key management received employment benefits totalling £88,556 (2024: £85,698).

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

9 Tangible fixed assets

	Freehold Building	Equipment	Total 2025
	£	£	£
Cost (or valuation)			
At 1 January 2025	280,000	7,362	287,362
Additions	-	-	-
At 31 December 2025	280,000	7,362	287,362
Accumulated depreciation			
At 1 January 2025	-	2,996	2,996
Charge for the year	-	2,175	2,175
At 31 December 2025	-	5,171	5,171
Net book value			
At 31 December 2025	280,000	2,191	282,191
At 31 December 2024	280,000	4,366	284,366

During 2019, The Hall Evangelical Church Trust donated the Hall Evangelical Church building to Neighbourhood Church. The church has had sole use, rent free, of the land and building since 2011. The trustees of Neighbourhood Church have been unable to obtain a reasonable historic cost value of the land and building as the original purchase was in 1925 and no records can be found.
The land has little commercial value due to the schedule of restrictive covenants held on the Register of Title. Since 2011 Neighbourhood Church has made multiple applications for planning permission to extend the building which have been denied by the council. Taking this into consideration the trustees have decided that it would be inappropriate to include a value for the land in these accounts, as without any developmental potential the land is virtually worthless.
The trustees have agreed not to have the building professionally valued as they do not believe the benefit of the valuation would outweigh the cost. The SORP states that donated facilities should be measured at their value to the charity. Neighbourhood Church uses the building for meeting on Sundays, mid-week gatherings, church-run groups which benefit the community and for rental purposes which raise funds for the church. The trustees, after taking into account that the local planning authorities have not granted any of the formal planning requests made to extend the building, have made an assessment of the value of the building to be £280,000 and have insured it for this amount.
The trustees plan to keep the building in good working order and therefore anticipate a high residual value. No depreciation is provided on the building as the currently estimated residual value of the property is not less than its carrying value and the remaining useful life of the building currently exceeds 50 years, so that any annual depreciation charge and the accumulated depreciation would be immaterial.
An impairment review will be carried out at each year-end by the trustees and any resultant loss identified included in expenditure for the year.

10 Debtors

	2025	2024
	£	£
Falling due within one year:		
Trade debtors	5,746	2,131
Tax recoverable	11,125	11,734
Prepayments and accrued income	-	450
	16,871	14,315

11 Cash at Bank and in Hand

	2025	2024
	£	£
Cash at bank with immediate access	82,906	59,837
Petty cash	-	136
	82,906	59,973

12 Creditors: liabilities falling due within one year

	2025	2024
	£	£
Accruals	2,246	2,234
Deferred income	1,700	1,222
	3,946	3,456

13 Pension commitments

During the year employer's pension contributions totalling £4,970 (2024: £4,952) were payable to defined contribution personal pension schemes. No pension contributions were owing at the balance sheet date (2024: £nil).

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						
Roof maintenance fund	18,000	-	-	2,000	-	20,000
Unforeseen events fund	5,000	-	-	-	-	5,000
Fixed Assets fund	284,366	-	-	(2,175)	-	282,191
	307,366	-	-	(175)	-	307,191
General Unrestricted Funds	45,298	172,040	(149,849)	175	-	67,664
Total Unrestricted Funds	352,664	172,040	(149,849)	-	-	374,855
Restricted Funds						
Food Bank fund	-	7,968	(6,830)	433	-	1,571
Welfare fund	1,572	1,050	(593)	(433)	-	1,596
Giving fund	962	1,090	(2,052)	-	-	-
	2,534	10,108	(9,475)	-	-	3,167
Aggregate of funds	355,198	182,148	(159,324)	-	-	378,022

14 Funds (cont.)

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

a) The transfer from the General funds to the Roof maintenance fund represents the amount set aside annually towards the cost of a new roof.

b) The transfer to the General funds from the Fixed Assets fund represents the fixed asset additions and depreciation charged for the year.

c) The transfer from the Welfare fund to the Food Bank fund represents balance of food bank donations in the Welfare Fund being transferred to the Food Bank fund.

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	-	282,191	-	282,191
Debtors	15,949	-	922	16,871
Cash at bank and in hand	55,661	25,000	2,245	82,906
Creditors falling due within one year	(3,946)	-	-	(3,946)
	67,664	307,191	3,167	378,022

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						
Roof maintenance fund	16,000	-	-	2,000	-	18,000
Unforeseen events fund	5,000	-	-	-	-	5,000
Fixed Assets fund	282,185	-	-	2,181	-	284,366
	303,185	-	-	4,181	-	307,366
General Unrestricted Funds	22,937	158,602	(132,460)	(3,781)	-	45,298
Total Unrestricted Funds	326,122	158,602	(132,460)	400	-	352,664
Restricted Funds						
Welfare fund	1,524	3,178	(2,730)	(400)	-	1,572
Giving fund	888	1,500	(1,426)	-	-	962
Mental health fund	-	1,783	(1,783)	-	-	-
	2,412	6,460	(5,938)	(400)	-	2,534
Aggregate of funds	328,534	165,062	(138,398)	-	-	355,198

14 Funds (cont.)

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	-	284,366	-	284,366
Debtors	13,817	-	498	14,315
Cash at bank and in hand	34,937	23,000	2,036	59,973
Creditors falling due within one year	(3,456)	-	-	(3,456)
	45,298	307,366	2,534	355,198

Restricted Funds

The Welfare Fund is used to help individuals and families who are struggling financially on a short-term basis. Members of the church give specifically into this fund and money is paid out to recipients as and when it's deemed appropriate by the leadership team.

The Giving Fund represents donations received specifically for youth work.

The Mental Health Fund represents funds raised towards supporting a teen mental health project.

The Food Bank Fund represents funds raised towards the monthly purchase of food for the Food Bank.

15 Transactions with related parties

During the year the charity:

a) received donations totalling £23,499 (2024: £23,445) 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.

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

a) Jacob Edge, who is closely related to Ben Edge (a trustee), received grants totalling £1,500 (2024: £nil) for mission activities overseas.

Except as disclosed in note 8 '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 £1.

NEIGHBOURHOOD 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	3	142,249	-	10,108	152,357	130,827	-	6,460	137,287
Charitable activities	4	12,591	-	-	12,591	9,136	-	-	9,136
Other trading activities	5	16,718	-	-	16,718	18,064	-	-	18,064
Investments	6	482	-	-	482	575	-	-	575
Total income and endowments		172,040	-	10,108	182,148	158,602	-	6,460	165,062
EXPENDITURE ON:									
Charitable activities:	7	149,849	-	9,475	159,324	132,460	-	5,938	138,398
Total Expenditure		149,849	-	9,475	159,324	132,460	-	5,938	138,398
Net income/(expenditure)		22,191	-	633	22,824	26,142	-	522	26,664
Transfers between funds	14	175	(175)	-	-	(3,781)	4,181	(400)	-
Net movement in funds		22,366	(175)	633	22,824	22,361	4,181	122	26,664
Reconciliation of funds:									
Total funds brought forward		45,298	307,366	2,534	355,198	22,937	303,185	2,412	328,534
Total funds carried forward	14	67,664	307,191	3,167	378,022	45,298	307,366	2,534	355,198