Wynniatt-Husey Limited
CHARTERED ACCOUNTANTS
Incorporating Mortimer, Beck & Brookes

RUGELEY COMMUNITY CHURCH LIMITED

TRUSTEES REPORT AND FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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Registered to carry on audit work in the UK and regulated for a range of investment business and consumer credit activities by the Institute of Chartered Accountants in England and Wales
Directors: Anna Richards FCA FCCA BA (Hons); I A McIntosh FCA ATII; A W Durose
Registered office: The Old Coach House, Horse Fair, Rugeley, Staffordshire, WS15 2EL
Registered in England No 3722673 VAT No 747840795 ICAEW Membership No C009041941
ICAEW CHARTERED ACCOUNTANTS

RUGELEY COMMUNITY CHURCH LIMITED

COMPANY INFORMATION

FOR THE YEAR ENDED 31 DECEMBER 2025

Directors / Trustees	AMJ Fisher CD Fielding RM Rosenberg RS Bowley (appointed 01/01/2025) K Dougherty (appointed 19/06/2025)
Governing Document	Memorandum and Articles of Association
Company Registration Number	8341226
Charity Registration Number	1152303
Registered Office	Rugeley Community Centre Burnthill Lane Rugeley Staffordshire WS15 2HX
Independent Examiner	Wynniatt-Husey Limited The Old Coach House Horse Fair Rugeley Staffordshire WS15 2EL
Bankers	The Co-Operative Bank

RUGELEY COMMUNITY CHURCH LIMITED

REPORT OF THE DIRECTORS

FOR THE YEAR ENDED 31 DECEMBER 2025

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

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and Accounting Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standards for Smaller Entities in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015).

Objects of the Charity
The trust seeks to demonstrate the Christian faith in action by being a Church in the Rugeley area.

Government
The policy and operating decisions of the charity rest with the Directors who meet regularly to monitor the activities of the Company.

New trustees are appointed by the board in collaboration with the Church leadership.

Review of Activities
Whilst 2024 was a new chapter for Rugeley Community Church, 2025 was a year of continuing to carefully build a solid foundation for the long-term health and growth of the Church and its ministries. We continued to explore the biblical principles of the kingdom of God through the gospel of Matthew, and we gained a clearer view of who Jesus says the Church is through the metaphors the bible uses, such as the bride, the body and the temple. These principles are all helping us in the strand of our version of "Church reformed to who Jesus says he is", which underpins everything else.

We saw growth in the Church with new people attending regularly and three baptisms, including two teenagers. This is encouraging, especially as it reflects the national trend of more young people being interested in faith.

To keep building for the future we have started to explore a relationship with the Catalyst network of churches, which would bring helpful resources, relationships, opportunities and also support for leaders. We also looked at how to support the global Church through the Soldiers and Aviators Scripture Readers Association (SASRA) and acting as a collection hub for the Operation Christmas Child initiative, prompting collaboration with other local churches.

We were excited to celebrate the 10-year anniversary of taking on the Community Centre. A celebration event in April was a great success and honoured all the local groups and organisations working together to help out town and the surrounding villages.

The Centre continues to thrive, with a wide range of activities and agencies to help the local community, including our weekly lunch club, Foodbank, the weekly gentle exercise, mental health support, debt advice, indoor sports, art activities, performing arts, children's activities, baby clinics, addiction support, bereavement support and much more. This was further enhanced for 10 months by the installation of a temporary community banking hub in the Centre representing five high street banks. This brought more footfall and interest in activities at the Centre. It also contributed to a rise in rental income, helping to cover rising utility costs.

We were pleased to see that overall, our costs came down thanks to the decisions made by the Trustees last year on staffing. Our income rose considerably, largely due to two unsolicited donations, one from a church member's will, and the other from the Postcode Lottery when local residents won it. This income has been earmarked for our planned car park redevelopment, our urgently needed boiler replacement (both scheduled for 2026), and towards a possible new staff post in the future, and therefore will not go towards general running costs.

Foodbank as continued to successfully operate, seeing another encouraging drop in figures in the ongoing effort to equip and signpost people to stay out of crisis. We have helped 1,718 people through 15,441kg of food and toiletries

As always, we are so grateful to God for His guidance and provision, to our staff for their hard work, especially while the team has been smaller, and to our wonderful volunteers. We could not do it without them!

Financial Review
Income for the year was £429,937. Expenses for the same period were £226,642 resulting in a surplus of £203,295.

Reserves Policy
The Board of Directors have established a policy whereby free reserves held by the charity should be maintained at between 3 and 6 months of normal monthly Church expenditure.

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

Post Balance Sheet Events
The following Director was appointed after the year ended 31 December 2025:

- W Barnsley (appointed 19/03/2026)

Directors' Responsibilities
Charity law requires us as Directors to prepare financial statements for each accounting year which give a true and fair view of the state of the charity and of its income and expenditure for the year.

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

We are responsible for keeping adequate accounting records which disclose with reasonable accuracy at any time the financial position of the company and enable us to ensure that the financial statements comply with the Charities Act 2011 and part 15 of the Companies Act 2006.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

Approval
This report was approved by the Directors on 17 SEPTEMBER 2026 and signed on their behalf by:

.....
Mr CD Fielding

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF

RUGELEY COMMUNITY CHURCH LIMITED

I have examined the accounts for the year ended 31 December 2025 on pages 5 to 10 following, which have been prepared on the basis of the accounting policies set out on page 7.

Respective Responsibilities of Directors / Trustees and Examiner
The Directors / Trustees of the company are responsible for the preparation of accounts; they consider that the audit requirements under section 144 (2) of the charities Act 2011 do not apply but that an Independent Examination is needed. I have been appointed to conduct an Independent Examination required by section 145 of the Charities Act 2011 and to report in accordance with the regulations made under section 145 of that act. It is my responsibility to examine the accounts, without performing an audit, and to report to the trustees.

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

1. Examine the accounts under section 145 of the Charities Act 2011;
2. Follow the procedures laid down in the general directions given by the Charity Commission under section 145(5)(b) of the Charities Act 2011;
3. State whether particular matters have come to my attention.

Basis of Examiner's Statement
This report is in respect of an examination carried out under section 145 of the Charities Act 2011, and in accordance with the general directions given by the Charity Commissioners. 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 a review of the accounts and making such enquiries as are necessary for the purpose of this report. 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.

Examiner's Statement
Based on my examination, no matter has come to my attention which gives me a reasonable cause to believe that in any material respect, accounting records have not been kept in accordance with section 386 of the Companies Act 2006, or that the accounts presented do not accord with those records, or comply with the accounting requirements of section 396 of the Companies Act 2006 and the Charities SORP (FRS 102). No matter has come to my notice in connection with my examination to which, in my opinion, attention should be drawn to enable a proper understanding of the accounts.

Wynniatt-Husey Limited
The Old Coach House
Horse Fair
Rugeley
Staffordshire
WS15 2EL

Signed..... Wynniatt Husey Ltd

Dated..... 22/9/2026

RUGELEY COMMUNITY CHURCH LIMITED

STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED 31 DECEMBER 2025

Summary of Income and Expenditure Account

	Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total Funds 2025 £	Total Funds 2024 £
INCOMING RESOURCES					
Incoming resources from generated funds					
Voluntary income	2	250,099	35,564	285,663	111,739
Donated goods	2	-	43,843	43,843	43,227
Interest earned		3,106	-	3,106	3,057
Grant		-	-	-	-
Charitable activities					
Rental income		94,605	-	94,605	75,477
Other activities		2,720	-	2,720	2,902
Income from sale of asset		-	-	-	-
Total Incoming Resources		350,530	79,407	429,937	236,402
RESOURCES EXPENDED					
Costs of generating voluntary income					
Charitable activities	3	147,398	79,244	226,642	238,707
Total Resources Expended		147,398	79,244	226,642	238,707
Transfer between funds		-	-	-	-
Net Movement in Funds		203,132	163	203,295	(2,305)
Funds balances at 1 January 2025		266,205	126,775	392,980	395,285
Prior year adjustment		-	-	-	-
		266,205	126,775	392,980	395,285
Funds balances at 31 December 2025		469,337	126,938	596,275	392,980

Movements on reserves and all recognised gains and losses are shown above.

The notes on pages 7-10 form part of these accounts.

RUGELEY COMMUNITY CHURCH LIMITED

BALANCE SHEET

FOR THE YEAR ENDED 31 DECEMBER 2025

	Note	Unrestricted Funds £	Restricted Funds £	2025 £	2024 £
FIXED ASSETS					
Tangible Assets	5	174,131	1,618	175,749	188,000
		174,131	1,618	175,749	188,000
CURRENT ASSETS					
Stock	6	-	36,384	36,384	31,010
Debtors	7	16,911	-	16,911	26,071
Cash at Bank	8	294,458	88,936	383,394	163,644
		311,369	125,320	436,689	220,725
CURRENT LIABILITIES					
Liabilities falling due within one year	9	16,163	-	16,163	15,745
Net Current Assets		295,206	125,320	420,526	204,980
NET ASSETS		469,337	126,938	596,275	392,980
FUNDS BALANCES					
Unrestricted Funds:					
General Funds	10	469,337	-	469,337	266,205
Restricted Funds	10	-	126,938	126,938	126,775
		469,337	126,938	596,275	392,980

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

The members have not required the charitable company to obtain an audit of its accounts for the year in question in accordance with Section 476 of the Companies Act – however, in accordance with Section 145 of the Charities Act 2011 the accounts have been examined by an independent examiner whose report forms part of this document.

The Directors acknowledge their responsibilities for:

a) 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 profit or loss 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.
b) complying with section 386 and 387 of the Companies Act 2006 with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved by the Directors and signed for on their behalf on 17 SEPTEMBER 2026 by:

.....
Mr CD Fielding

The notes on pages 7-10 form part if these accounts.

RUGELEY COMMUNITY CHURCH LIMITED

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2025

1. Accounting Policies

The financial statements have been prepared in accordance with 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 (FRS102) (effective 1 January 2015) – (Charities SORP (FRS102)), and the Companies Act 2006.

Rugeley Community Church Limited meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant policy note(s).

a) Donated and Grant Income

Donated income and grants receivable are taken into account when received by the charity. Income received in circumstances where a claim for repayment of tax has been or will be made to HM Revenue & Customs is grossed up for the tax recoverable. Any amount of tax reclaimed from HM Revenue & Customs but not yet received is shown within the charity's debtors. Donated goods are accounted for at estimated values as described in note 2.

b) Other Income and Expenditure

Investment income is taken into account when receivable and expenditure, including irrecoverable VAT, when incurred by the charity, regardless of when payment is made. Grants payable are taken into account at the earlier of when they are paid or become constructive obligations. Grants for the support of overseas missionaries are accounted for on the basis of the support that relates to the financial year.

c) Funds

Unrestricted funds are donations and other income received or generated for the objects of the charity without specified purpose and are available for purposes as directed by trustees. Restricted funds are the amounts received where the donor has specified the purpose for which it should be used.

d) Fixed Assets and Depreciation

Fixed assets acquired for use by the charity are capitalised and depreciated over their estimated useful life unless they cost less than £250 when they are written off on purpose.

Depreciation periods are as follows:

Freehold Land	Not depreciated
Equipment	3 - 5 years

e) Pension Costs

The company operated a defined contribution scheme for a certain number of employees. Pension premiums are charged as they are paid.

f) Taxation

The company is a registered charity and is exempt from taxation under the Income & Corporation Taxes Acts.

g) Cashflow Statement

The company has taken advantage of the exemption provided by the Financial Reporting Standard 1 and has not prepared a Cash Flow Statement for the year.

2. Voluntary Income

	Unrestricted Funds	Restricted Funds	Total 2025	Total 2024
	£	£	£	£
General Donations	238,849	34,814	273,663	98,739
Tax Recoverable	11,250	750	12,000	13,000
	250,099	35,564	285,663	111,739
Donated Goods	£	£	£	£
Foodbank	-	43,843	43,843	43,227
	-	43,843	43,843	43,227

Income from donated goods is accounted for on the basis of the value of average donations at £2.77 per kilogram multiplied by the weight of donations received.

3. Charitable Activities

	Unrestricted Funds	Restricted Funds	Total 2025	Total 2024
a) Direct Charitable Costs	£	£	£	£
Salary and pension costs	79,168	9,734	88,902	104,629
Building costs	34,003	11,500	45,503	36,282
Church activities	3,013	-	3,013	3,200
Professional fees	306	-	306	306
Donations payable	10,100	1,000	11,100	13,525
Donated goods	-	38,470	38,470	38,123
	126,590	60,704	187,294	196,065
b) Support & Administration	£	£	£	£
Administration and office costs	3,272	16,428	19,700	19,281
Accountancy	1,890	-	1,890	1,770
Sundry costs	5,507	-	5,507	5,313
Depreciation	10,139	2,112	12,251	16,278
	20,808	18,540	39,348	42,642
Combined Charitable Activity Costs	147,398	79,244	226,642	238,707

c) Donations	Institutions £	Individuals £	2025 £	2024 £
Missionary support	7,100	4,000	11,100	13,525
	7,100	4,000	11,100	13,525

The main features of the regular donations were:

First Responders	600	600
Light For Children	1,200	1,200
Jubilee	600	600

4. Staff & Trustees

	2025	2024
	£	£
Gross wages, salaries & benefits in kind	85,410	99,037
Employer's national insurance costs	1,036	1,957
Pension costs	2,456	3,635
	88,902	104,629

4. Staff & Trustees (continued)

The charity has 3.5 full time equivalent employed staff. Its activities are generally carried out by volunteers. No staff received salaries at a rate of more than £60,000 per annum.

Mr C Fielding was paid £31,125 in his capacity as Community Centre Manager, and not as Trustee, as permitted by the governing document. The charity also paid £1,245 of employers pensions on behalf of Mr Fielding.

No remuneration was paid to any trustee during the year nor to any person connected to them.

5. Tangible Fixed Assets

	Land & Buildings	Equipment & Fittings	Restricted Funds: Equipment & Fittings	Total 2025
Costs	£	£	£	
At 1 January 2025	171,240	65,203	23,905	260,348
Additions purchased	-	-	-	-
Disposals	-	-	-	-
At 31 December 2025	171,240	65,203	23,905	260,348
Accumulated Depreciation				
At 1 January 2025	-	52,173	20,175	72,348
Charge for year	-	10,139	2,112	12,251
Disposals	-	-	-	-
At 31 December 2025	-	62,312	22,287	84,599
Net Book Value	-			
At 31 December 2025	171,240	2,891	1,618	175,749

6. Stock

	2025	2024
	£	£
Donated Goods – at cost	36,384	31,010
	36,384	31,010

7. Debtors & Prepayments

	2025	2024
	£	£
Tax recoverable	12,000	22,516
Other debtors	4,911	3,555
	16,911	26,071

8. Cash at Bank and In Hand

	2025	2024
	£	£
Bank operating accounts	383,394	163,644
	383,394	163,644

9. Creditors: liabilities falling due within one year

	2025	2024
	£	£
Trade creditors	3,275	1,031
Outstanding donations	1,328	1,360
PAYE & other creditors	5,955	2,363
Accruals	5,605	5,991
Payments on account	-	5,000
	16,163	15,745

10. Funds

The restricted funds represent amounts received for specific purposes and the movements in the year are as follows:

	Opening Balance	Incoming Resources	Outgoing Resources	Transfers in the Year	Closing Balance
	£	£	£	£	£
Food Bank donated goods	31,012	43,843	(38,470)	-	36,385
Food Bank financial gifts	95,763	35,564	(40,774)	-	90,553
	126,775	79,407	(79,244)	-	126,938

Food Bank financial gifts — Contributions to support Rugeley Food Bank. These funds are restricted for the purchase of additional food, where necessary, and development of facilities to enable the Food Bank to best serve its customers.

The assets and liabilities represented by various funds are as follows:

	Debtors	Creditors	Bank & Cash Balances	Other Net Assets	Total
	£	£	£	£	£
Restricted Funds	-	-	88,936	38,002	126,938
Unrestricted Funds	16,911	(16,163)	294,458	174,131	469,337
	16,911	(16,163)	383,394	212,133	596,275