Carlisle Vineyard Church

(A company limited by guarantee)

Annual Report and Financial Statements

31 December 2025

Company registration number: 08494400
Charity registration number: 1152611

Carlisle Vineyard Church

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Carlisle Vineyard Church

Reference and Administrative Details

Charity name	Carlisle Vineyard Church
Charity registration number	1152611
Company registration number	08494400
Registered office	Vineyard Hub Former Mitchel Dryer's Building (Main Entrance) Denton Holme CARLISLE CA2 5DU
Trustees	A Reynolds, Chair A S Fearon B A Young M Taylor E Hall
Accountant	The Grove Package Ltd Tannery House, Tannery Road Harraby Green Business Park Carlisle Cumbria CA1 2SS

Carlisle Vineyard Church

Trustees' Report for the Year Ended 31 December 2025

The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland.

Governing Document

Carlisle Vineyard Church ("Carlisle Vineyard" or "the Church") is a registered charity number 1152611, incorporated on 18th April 2013, duly constituted by means of its Memorandum and Articles of Association and operating as a church.

The Trustees confirm that they have referred to the Charity Commission public benefit guidance when reviewing the Charity's aims and objectives and in planning future activities.

Objectives & Activities

The objectives of Carlisle Vineyard are:

1. The advancement of the Christian faith including missionary activities in the United Kingdom and overseas and also including, but not limited to, the planting of new churches and organisation of congregations.

2. The relief of sickness and financial hardship and to preserve good health by the provision of funds, goods or services of any kind

3. The advancement of Christian education.

4. To provide or assist in the provision of facilities in the interests of social welfare for recreation or other leisure time occupation of individuals who have need of such facilities by reason of their youth, age, infirmity or disability, financial hardship or social circumstances with the object of improving the conditions of life.

The advancement of the Christian faith including missionary activities in the United Kingdom and overseas also including, but not limited to, the planting of new churches and organisation of congregations.

Carlisle Vineyard Church has seen new people connect through the year, some people have moved away but slight growth over the year. The relationships with the different groups that use the Hub of Hope has aslo been encouraging.

The church plant in the South of Cumbria is now official and connected to Vineyard Churches UK and Ireland, we have ongoing connection with them.

The relief of sickness and financial hardship and the preservation of good health through the provision of funds, goods or services.

Give A Day was a success in the summer as we reconnect after covid with more schools, businesses, groups, and other churches. The projects are always about helping bring people together to do generous things and help create hope filled environments. Carlisle Vineyard enables Give a Day to happen every year. We have good support from many local groups.

Christmas was about giving and seeking to help meet the practical needs in the city. Again, we helped with warm hampers and food for a local food bank. We also gave financial gifts to PAC (a local counselling charity for young people), Safe Families for Children and E3 a charity in South Africa who help children access school.

The advancement of Christian education

During 2025 our Sunday gatherings are safe places for worship, prayer and gather around the Bible. We have continued with The big church lunch on the second Sunday of every month, this is proving to be a great time for connection. The Scattered Sundays (last Sunday in the month) is where we encourage people to open up their homes to invite friends and neighbours to come and enjoy food.

We have three Small Groups that meet in the week, one in the Hub and the other two in homes across the city.

To provide or assist in the provision of facilities in the interests of social welfare for recreation or other leisure time occupation of individuals who have need of such facilities by reason of their youth, age, infirmity or disability, financial hardship or social circumstances with the object of improving their conditions of life.

We have lots of moments of connection through the year where we get to be 'hope dealers' whether this is people coming to events such as wreath making, ladies weekend away, social events, feast Sundays, carol services etc. Give a day to the City is part of our blessing to the city. We connect on a regular basis across the city with other churches, Safe Families for children, Carlisle Ambassadors amongst others.

Organisational Structure

Carlisle Vineyard Church is a company limited by guarantee as well as a registered charity, in which the company directors also form the Board of Trustees. The liability of each trustee director in the event of a winding up is limited to £1. The day to day running of the Church is delegated to the pastoral and administrative staff led by A Fearon.

Appointment of Trustee Directors

New trustee directors are appointed when appropriate suitable candidates are considered upon the basis of their skill, experience and understanding of the aims of the Church.

Financial Performance

The financial statements as presented show a deficit on unrestricted funds during the period of £7,067 and a surplus of £70 on restrcited funds during the period.

Performance against the charitable aims and objectives of the organisation are noted in the section "Objectives and Activities".

Reserves Policy

The trustee directors have examined the Church's requirements for free reserves in the light of the predominant risks to the Church. The main risk is a reduction in the Church community giving rise to a reduction in income. The trustee directors have reviewed the reserves policy and consider it appropriate to aim to retain free reserves up to the equivalent running costs for six months.

As at 31st December 2024 the general protected reserve amounted to £25,087 and this is expected to vary during 2025 in the line with Church expenditure and Church community levels. This policy will be kept under constant review.

Free reserves as at 31 December 2024 are £27,079.

Risk Management

The systems of internal controls are designed to provide reasonable, but not absolute assurance against material misstatement or loss. They include:

a) An annual budget considered by the trustee directors.

b) Regular consideration by the trustee directors of financial reports.

c) Delegation of authority and segregation of duties.

d) Identification of management of risks.

The trustee directors aim to review on a regular basis the main risks that the Church faces. They believe that maintaining free reserves, combined with appropriate controls over the key financial systems, provides sufficient resources in the event of unexpected or adverse conditions. The trustee directors are also of the opinion that adequate systems are in place to mitigate any significant matters arising from operational and business risks.

Carlisle Vineyard Church

Trustees' Report for the Year Ended 31 December 2025

Small company provisions

This report has been prepared in accordance with the small companies regime under the Companies Act 2006.

Approved by the Board on March 2026 and signed on its behalf by:

.....

A Reynolds
Trustee

Carlisle Vineyard Church

Trustees' Responsibilities in relation to the Financial Statements

The trustees (who are also directors of Carlisle Vineyard Church for the purposes of company law) are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and the Financial Reporting Standard 102 - 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'.

Company law requires the trustees to prepare financial statements for each financial year which 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 income and expenditure, of the charitable company for that period. 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 UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

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.

Carlisle Vineyard 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 and legacies	2	114,469		114,469	68,851
Investments	3		-		507
Charitable activities	4	27,209		27,209	27,215
Total income and endowments		141,678		141,678	96,573
Expenditure on:					
Charitable activities		108,663		108,663	103,570
Total expenditure		108,663		108,663	103,570
Net expenditure before transfers		33,015		33,015	(6,997)
Transfers					
Transfers between funds		-	-	-	-
Net movements in funds		33,015)		33,015	(6,997)
Reconciliation of funds					
Total funds brought forward		28,219	-	28,219	35,216
Total funds carried forward		61,164		61,164	28,219

All of the Charity's activities derive from continuing operations during the above periods.

The notes on pages 8 to 18 form an integral part of these financial statements.

Carlisle Vineyard Church

Company registration number: 08494400

Balance Sheet as at 31 December 2025

	Note	2025 £	2025 £	2024 £	2024 £
Fixed assets					
Tangible assets	10		610		715
Current assets					
Debtors	11	1,828		2,964	
Cash at bank and in hand		60,094		28,565	
		61,922		31,529	
Creditors: Amounts falling due within one year	12	(6,403)		(4,025)	
Net current assets			55,518		27,504
Net assets			56,128		28,219
The funds of the charity:					
Restricted funds			1,258		70
Unrestricted funds					
Unrestricted income funds			54,870		28,149
Total charity funds			56,128		28,219

For the financial year ended 31 December 2025, the charity was entitled to exemption from audit under section 477 of the Companies Act 2006.

The members have not required the charity to obtain an audit of its accounts for the year in question in accordance with section 476 of the Act.

The directors 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.

Approved by the Board on March 2026 and signed on its behalf by:

.....

A Reynolds
Trustee

1 Accounting policies

Summary of significant accounting policies and key accounting estimates

The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

Statement of compliance

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 (FRS 102) (effective 1 January 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Basis of preparation

The charitable company 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 accounting policy notes.

Going concern

These financial statements have been prepared on a going concern basis.

The trustees assess whether the use of going concern is appropriate i.e. whether there are any material uncertainties related to events or conditions that may cast significant doubt on the ability of the Charity to continue as a going concern. The trustees make this assessment in respect of a period of one year from the date of approval of the financial statements.

Fund accounting policy

Unrestricted income funds are general funds that are available for use at the trustees' discretion in furtherance of the objectives of the charity.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

Further details of each fund are disclosed in note 17.

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Income and endowments

Donations are recognised when the Charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance by the Charity before the Charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the Charity and it is probable that these conditions will be fulfilled in the reporting period.

Legacy gifts are recognised on a case by case basis following the grant of probate when the administor/executor for the estate has communicated in writing both the amount and settlement date. In the event that the gift is in the form of an asset other than cash or a financial asset traded on a recognised stock exchange, recognition is subject to the value of the gift being reliably measured with a degree of reasonable accuracy and the title to the asset having been transferred to the Charity.

Income from Government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

Incoming resources from tax reclaims are included in the statement of financial activities at the same time as the gift to which they relate.

Investment income is recognised on a receivable basis.

Income from charitable activities includes income recognised as earned (as the related goods or services are provided) under contract.

Expenditure

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to the expenditure. All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Support costs

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, for example, allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

Taxation

The Charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the Charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Fixed assets

Individual fixed assets costing £400 or more are initially recorded at cost.

Depreciation

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Equipment	20% straight line basis

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Trade Debtors

Trade debtors are amounts due from customers for merchandise sold or services performed in the ordinary course of business. Trade debtors are recognised initially at the transaction price. They are subsequently measured at amortised cost using the effective interest method, less provision for impairment. A provision for the impairment of trade debtors is established when there is objective evidence that the Charity will not be able to collect all amounts due according to the original terms of the receivables.

Cash and Cash Equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Liabilities

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of business from suppliers. Accounts payable are classified as current liabilities if the Charity does not have an unconditional right, at the end of the reporting period, to defer settlement of the creditor for at least twelve months after the reporting date. If there is an unconditional right to defer settlement for at least twelve months after the reporting date, they are presented as non-current liabilities.

Trade creditors are recognised initially at the transaction price and subsequently measured at amortised cost using the effective interest method.

Operating leases

Leases in which substantially all the risks and rewards of ownership are retained by the lessor are classified as operating leases. Rentals payable under operating leases are charged in the Statement of Financial Activities on a straight line basis over the lease term.

Pensions

The charity operates a defined contribution pension scheme. Contributions are charged in the statement of financial activities as they become payable in accordance with the rules of the scheme.

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Financial instruments

Financial assets and financial liabilities are recognised when the charity becomes a party to the contractual provisions of the instrument. Financial liabilities and equity instruments are classified according to the substance of the contractual arrangements entered into. An equity instrument is any contract that evidences a residual interest in the assets of the Charity after deducting all of its liabilities.

All financial assets and liabilities are initially measured at transaction price (including transaction costs), except for those financial assets classified as at fair value through profit or loss, which are initially measured at fair value (which is normally the transaction price excluding transaction costs), unless the arrangement constitutes a financing transaction. If an arrangement constitutes a financing transaction, the financial asset or financial liability is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Financial assets and liabilities are only offset in the statement of financial position when, and only when there exists a legally enforceable right to set off the recognised amounts and the Charity intends either to settle on a net basis, or to realise the asset and settle the liability simultaneously.

Financial assets are derecognised when and only when a) the contractual rights to the cash flows from the financial asset expire or are settled, b) the Charity transfers to another party substantially all of the risks and rewards of ownership of the financial asset, or c) the Charity, despite having retained some, but not all, significant risks and rewards of ownership, has transferred control of the asset to another party.

Financial liabilities are derecognised only when the obligation specified in the contract is discharged, cancelled or expires.

2 Donations and legacies

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £	Total Funds 2024 £
Donations and legacies				
Committed giving	99,421	-	99,421	50,051
Appeals and donations	5,776		5,776	6,057
Gift Aid tax reclaimed	9,272	-	9,272	8,819
	114,469	-	114,469	64,927
Grants				
Grants - other agencies	-			3,924
	114,469		114,469	68,851

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3 Investments

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £	Total Funds 2024 £
Interest on cash deposits	212	-	212	507

All of the investment in 2023 related to unrestricted funds.

4 Charitable activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £	Total Funds 2024 £
Event income	4,572	-	4,572	1,769
Rental income	22,425		22,425	25,446
(Profit)/loss on disposal of tangible fixed assets	-	-	-	
	26,997	-	26,997	27,215

..... *continued*

5 Expenditure

	Charitable activities	Total 2025	Total 2024
	£	£	£
Direct costs			
Employment costs	42,814	42,814	42,064
Telephone and fax	647	647	466
Global gifts	1,200	1,200	1,122
VCUKI giving	3,116	3,116	2,857
Sundry expenses	16,196	16,196	981
Church ministries and groups	4,654	4,654	4,038
Local outreach	3,739	3,739	8,579
Stewardship services	163	163	666
	72,529	72,529	60,773
Support costs			
Rent	25,530	25,530	26,400
Light, heat and power	438	438	1,600
Insurance	566	566	503
Repairs and maintenance	3,993	3,993	5,012
Computer software and maintenance costs	1,008	1,008	1,182
Printing, postage and stationery	233	233	206
Trade subscriptions	653	653	624
Sundry expenses	177	177	113
Cleaning	797	797	3,930
Advertising	431	431	367
Accountancy fees	2,308	2,308	1,932
Independent examiner's fee	0	0	500
Depreciation of freehold property	0	0	428
	36,134	36,134	42,797
	108,663	108,663	103,570

6 Governance costs

	2025	2024
	£	£
Accountancy fees - 2024	1,194	738
Accountancy fees - 2025	1,808	1,194
Independent examiner's fee	500	500
	3,502	2,432

..... *continued*

7 Trustees' remuneration and expenses

During the year, A Fearon, received remuneration for his role as Team Leader of the charity of £16,068 (2024 - £16,247) being gross salary and employer's pension contributions. These payments were made in accordance with the provisions in the governing document of the charity. A Fearon receives no remuneration in his role as a trustee.

8 Net expenditure

Net expenditure is stated after charging/(crediting):

	2025 £	2024 £
Profit on disposal of tangible fixed assets	-	
Depreciation of tangible fixed assets		428

9 Employees' remuneration

The monthly average number of persons (including senior management) employed by the charity during the year was as follows:

	2025 No.	2024 No.
Charitable activities	3	3

The aggregate payroll costs of these persons were as follows:

	2025 £	2024 £
Wages and salaries	38,858	39,443
Other pension costs	936	936
	39,794	40,379

No employee received emoluments of more than £60,000 during the year (2024 - No. 0).

The key management personnel comprise the Trustees and the senior management. The total employee benefits of the key management personnel of the Charity were £16,068 (2024 - £17,140).

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10 Tangible fixed assets

	Equipment £
Cost	
As at 1 January 2025 and 31 December 2025	6,147
Depreciation	
As at 1 January 2025	5,320
Disposals for the year	217
As at 31 December 2025	5,320
Net book value	
As at 31 December 2025	610
As at 31 December 2024	827

11 Debtors

	2025 £	2024 £
Trade debtors		627
Prepayments and accrued income	1,827	2,337
	1,827	2,964

12 Creditors: Amounts falling due within one year

	2025 £	2024 £
Trade creditors	2,158	2,273
Other creditors		202
Accruals and deferred income	4,245	1,550
	6,403	4,025

13 Members' liability

The charity is a private company limited by guarantee and consequently does not have share capital. Each of the members is liable to contribute an amount not exceeding £1 towards the assets of the charity in the event of liquidation.

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14 Operating lease commitments

As at 31 December 2025 the charity had total future minimum lease payments under non-cancellable operating leases as follows:

	Land and Buildings	
	2025	**2024**
	£	**£**
Within one year	3,600	6,600

15 Pension scheme

Defined contribution pension scheme

The charity operates a defined contribution pension scheme. The pension cost charge for the period represents contributions payable by the charity to the scheme and amounted to £936 (2024 - £936).

Contributions totalling £182 (2024 - £182) were payable to the scheme at the end of the period

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16 Related parties

Controlling entity

The charity is controlled by the trustees who are all directors of the company.

17 Analysis of funds

	At 1 January 2025	Incoming resources	Resources expended	At 31 December 2025
	£	£	£	£
General Funds				
Unrestricted income fund	28,419	141,678	(108,663)	61,434
Restricted Funds				
GAD Fund		-		
South Church Plant	-		-	
	-			
	28,419	141,678	(108,663)	61,434

GAD Fund - Give A Day to the City is a city wide initiative (now expanded to national) to inspire business' and other organisations to voluntarily give of their time and resources to help benefit projects across the city to help increase the wellbeing and atmosphere of our city.

South Church Plant - A fund saving towards releasing a new vineyard church that will be a multiplication of Carlisle Vineyard and called Lune Valley Vineyard.