CHRIST THE ROCK CHRISTIAN FELLOWSHIP

FINANCIAL STATEMENTS

31 DECEMBER 2025

Company Number 08576555

Charity Number 1153404

CHRIST THE ROCK CHRISTIAN FELLOWSHIP
FINANCIAL STATEMENTS
YEAR ENDED 31 DECEMBER 2025

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The Trustees have pleasure in presenting their report and financial statements of the Charity for the year ended 31 December 2025, which complies with statutory requirements, the governing documents and the Statement of Recommended Practice, Accounting and Reporting by Charities (FRS102).

Objects of the Charity

The objects of the Charity, as contained in the Articles of Association are:

(a) The advancement of the Christian faith, the preaching and proclamation of the Christian gospel, the teaching of Christian doctrine and principles, the pastoral care of Christian people and the printing and distribution of the Bible and Christian literature.

(b) The relief of persons who are in a condition of need, hardship or distress, or who are aged or sick.

(c) The advancement of education on the basis of Christian principles for persons of all ages.

The charity seeks to further its objects through the provision of regular church services, by supporting missionary activities and by the provision of a community meeting facility at 88 Station Road Yate ('The Candle').

Organisation

The Charity is governed by a Board of Trustees which is responsible for setting the strategic direction of the organisation and for establishing policy. The Board of Trustees meets regularly and involves the Leadership team of Christ the Rock Christian Fellowship in the operation of the organisation.

Any new Trustees are recruited in light of the mix of skills and experience needed on the Board and on the basis of the knowledge of the existing Trustees of suitable candidates and after prayer and listening to the leading of the Holy Spirit. In selecting persons to be appointed, the Trustees take into account the benefits of appointing a person who is able by virtue of his or her professional qualifications or experience to make a contribution to the pursuit of the purposes or the management of Christ the Rock Christian Fellowship. Selected candidates are appointed by a simple majority by Trustees at a meeting.

Investment powers

The Trustees have full and unrestricted powers of investing and transposing investments in all respects as they are absolutely and beneficially entitled thereto.

Review of the activities and future developments

The charity continues to hold regular Sunday services at Abbotswood Primary School Although the majority of members now prefer to attend services physically, they are still able to attend via Zoom and a small number continue to use this facility.

The charity continues to rent a High Street premises as its public contact base, which houses offices and several meeting rooms used by both the church and community groups. The community café continues to thrive and is very popular. Hot drinks and cakes are provided without charge and craft workshops are available. During the winter the café was recognized by the local council as an official 'warm space' to help alleviate the cost-of-living crisis.

The Charity continues to facilitate and support mission activities by its members with donations to Pakistan and Albania and once again a small group of church members visited our long-term mission partner in Albania during the year.

The Charity continues to rely on the voluntary support of its members for both its internal activities and its outreach to the local community. During the year the Charity continued to employ a Youth Leader, an Office Manager, a Finance Assistant and a Leader.

The Charity has had regard for the guidance from the Charity Commission regarding public benefit, and considers that its charitable purposes fulfil the public benefit requirement as follows:

1. As mentioned above, the Charity has held regular services of worship on premises rented from Abbotswood Primary School, Yate since September 2022. These services are also available on Zoom for those who are unable to attend in person. It has continued to facilitate ongoing teaching, support and social contact between members through regular small group meetings and Whole Church meetings. The Leadership Team and Trustees have started joint Leadership/Trustee meetings which have proved very successful in terms of discussing key issues and understanding each other roles.

2. The Charity's rented premises at 88 Station Road, Yate (known as 'the Candle') are available as a community facility and are used intermittently by various local groups. A limited programme of general maintenance work has continued during the year.

3. One outlet of the North Bristol Foodbank is operated from the Charity's Station Road premises ('the Candle'), managed primarily by volunteers with oversight from the group's paid manager. It provides emergency food and other provisions to people in need within the community, together with a signposting system for guidance and support to its clients with the aim of preventing their continuing need for the service. The huge increase in demand on Foodbanks seen during the pandemic has continued due to the current cost-of-living crisis, but the demand continues to be amply met by the dedicated team of volunteers and many generous donations.

4. The Charity provides financial support and volunteers for Regenerate, a Christian charity which provides regular activities in several local primary and secondary schools.

5. The Charity provides financial support for the One25 charity, which reaches out to women who are street sex-working in Bristol and supports them to move from crisis and trauma towards independence in the community.

6. The Charity provides financial support for the Willow Tree Centre, a local charity providing help to women and their partners facing an unplanned pregnancy or needing support following a miscarriage, stillbirth or abortion.

Review of Relationships with other charities:

The Charity co-operates with other Christian groups and churches in the Bristol and Yate areas through joint worship services, leadership networking and voluntary service in the community. The charity is a Woodlands Associate Church and therefore part of the Woodlands Church, Bristol network.

As mentioned above, the Charity facilitates a local Foodbank under the management of a large neighbouring group of Foodbanks, working in collaboration with the Trussell Trust. Also as mentioned above, it provides volunteer workers for Re-generate.

The Charity also has ongoing links with missionaries in Albania and Pakistan.

Reserves

The Trustees have established a policy whereby the unrestricted funds not committed or invested in tangible fixed assets ("the free reserves") should represent 3 – 6 months of expenditure, which equated to between £79,600 and £39,800 in general funds. At this level, the Trustees are confident that the organisation will be able to continue its current activities in the event of a significant drop in funding.

In 2022 significant donations have been received and retained in the restricted funds (Foodbank account). This has been discussed with North Bristol Foodbank who were happy for the money to be retained in the Charity's account. Due to the expected increasing economic hardship in 2024, the Trustees were happy to retain these funds with a view to moving to a more normal level of reserves once conditions have stabilised. In 2026 the Trustees have agreed to provide a contribution to North Bristol Foodbank in 2026, 2027 and 2028 to partially support the Citizens Advice support worker.

At the balance sheet date, free reserves amounted to £178,838 which provides additional protection against the risks of a drop in funding and inflationary pressures on costs expected in the current economic environment.

Church Attendance

The numbers attending Sunday services and various weekday activities has remained fairly consistent, over the previous 12 months.

Investment policy

As income from funders is used within a short time of receipt, the Trustees consider that the most appropriate policy for investing funds is to place them on short-term deposit.

Risk review

The Trustees have a risk management strategy which comprises:

- an annual review of the principal risks and uncertainties that the charity faces;
- the establishment of policies, systems and procedures to mitigate those risks identifiedin the annual review; and
- the implementation of procedures designed to minimise or manage any potentialimpact on the charity should those risks materialise.

Safeguarding

Any issues that arise are promptly investigated by a Safeguarding Team, comprising the Safeguarding Officer (a Trustee) plus a member of the Senior Leadership team and a member of the congregation. During the past two years the Safeguarding Team has undertaken a thorough review of all the Charity's safeguarding practices and policies and the Charity is about to apply for a Safeguarding Accreditation. Professional guidance from thirtyone:eight, a consultancy organisation specifically for churches, is sought whenever necessary. It is this organisation that will manage the Accreditation process.

As mentioned in our previous Trustees Report, we were notified in 2020 of a police investigation into allegations of malpractice against a former member of the Charity several years ago. This culminated in a Crown Court hearing in October, 2025 whereby the Defendant was charged with 14 offences and was found Not Guilty to 8 of them with the Crown Prosecution Service taking the decision not to go to re-trial on the undecided charges. At the time of writing this report, no claims against the Charity have been made and the Charity now consider this matter closed.

Health & Safety

The Trustee responsible for Health & Safety has retired and the Charity is in the process of securing cover for the Health & Safety Officer role to maintain oversight of all health & safety issues, with support from other members of the charity where appropriate. There are detailed policies to cover all relevant areas of the charity's operation, which are approved by Trustees and reviewed periodically.

Statement of trustees' responsibilities

The trustees (who are also directors of Christ the Rock - Christian Fellowship for the purposes of company law) are responsible for preparing the Trustees' Report (incorporating the strategic report and directors' report) and the financial statements in accordance with applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102: *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom 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 affairs of the charitable company and of the 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 judgments and accounting 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 adequate 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.

Signed by order of the trustees

Gill Stafford

G Stafford
Chair of the Trustees

Date: Sep 18 2026 ……

Status

The Charity is governed by its Articles of Association, dated 19 June 2013. It was incorporated as a company limited by guarantee, number 08576555 and was registered with the Charity Commission, number 1153404 on the same date.

Trustees

The Trustees who are directors for the purpose of company law and who served during the year are:

E. Blackburn
L.J. Charles
P. Douglas
A. D. Penn (treasurer)

G. Stafford (Chair)

Registered Office

The Church Office,
88 Station Road,
Yate,
Bristol,
BS37 4PH

Independent Examiner

Joshua Kingston BSc, FCA
Burton Sweet Limited
The Clock Tower
5 Farleigh Court
Old Weston Road
Flax Bourton
Bristol BS48 1UR

Bankers

Lloyds Bank plc,
40 High Street,
Chipping Sodbury,
Bristol BS37 6AW

CHRIST THE ROCK CHRISTIAN FELLOWSHIP

INDEPENDENT EXAMINER'S REPORT

YEAR ENDED 31 DECEMBER 2025

Independent examiner's report to the trustees of Christ the Rock Christian Fellowship

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'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.

Joshua Kingston

Joshua Kingston BSc FCA
Burton Sweet Limited
The Clock Tower
5 Farleigh Court
Old Weston Road
Flax Bourton
Bristol BS48 1UR

Date: Sep 18 2026

CHRIST THE ROCK CHRISTIAN FELLOWSHIP

STATEMENT OF FINANCIAL ACTIVITIES (INCLUDING INCOME AND EXPENDITURE ACCOUNT)

YEAR ENDED 31 DECEMBER 2025

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £	Total Funds 2024 £
Income from:					
Donations and legacies	**2**	134,862	28,364	163,226	181,868
Other trading activities		144	-	144	-
Investments		3,016	-	3,016	1,675
Total income		138,022	28,364	166,386	183,543
Expenditure on:					
Charitable activities	**3**	132,970	26,214	159,184	149,681
Total expenditure		132,970	26,214	159,184	149,681
Net income/(expenditure)	**6**	5,052	2,150	7,202	33,862
Transfers between funds	**13**	2,638	(2,638)	-	-
Net movement in funds		7,690	(488)	7,202	33,862
Total funds at start of year	**13**	175,811	96,115	271,926	238,064
Total funds at end of year	**13**	183,501	95,627	279,128	271,926

The Charity has no recognised gains or losses other than the results for the year as set out above.

All of the activities of the charity are classed as continuing.

The notes on pages 10 to 19 form part of these financial statements.
See note 9 for fund-accounting comparative figures.

CHRIST THE ROCK CHRISTIAN FELLOWSHIP

BALANCE SHEET

AS AT 31 DECEMBER 2025

Company Registration Number 08576555

	Note	2025 £	2024 £
Fixed assets			
Tangible assets	**10**	4,663	6,218
Current assets			
Debtors	**11**	12,148	9,720
Cash at bank and in hand		265,631	258,980
		277,779	268,700
Liabilities			
Creditors : amounts falling due within one year	**12**	(3,314)	(2,992)
Net current assets or liabilities		274,465	265,708
Net assets or liabilities		279,128	271,926
FUNDS			
Unrestricted funds			
General funds	**14**	183,501	175,811
Restricted funds	**14**	95,627	96,115
Total funds		279,128	271,926

For the year ended 31 December 2025 the 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 of its accounts for the year in question in accordance with section 476 of the Companies Act 2006.

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 special provisions of Part 15 of the Companies Act applicable to small companies and constitute the annual accounts required by the Companies Act 2006 and are for circulation to members of the company.

These financial statements were approved by the Trustees on Sep 18 2026 and are signed on their behalf by:

Gill Stafford

Gill Stafford
(Chair of Trustees)

The notes on pages 10 to 19 form part of these financial statements.

1 Accounting policies

Accounting convention

The financial statements have been prepared in accordance with the historical cost convention (except where otherwise stated in the accounting policy note) and 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) issued in October 2019, and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), and the Companies Act 2006.

The charity is a public benefit entity as defined under FRS102. The Trustees consider that there are no material uncertainties affecting the ability of the charity to continue as a going concern.

Income

Income from donations is included in income when these are receivable, except as follows:

I. When donors specify that donations given to the charity must be used in future accounting periods, the income is deferred until those periods;
II. When donors impose conditions which have to be fulfilled before the charity becomes entitled to use such income, the income is deferred until the pre-conditions have been met.

Gifts in kind includes donated services and facilities which are recognised at a reasonable estimate of the amount the Charity would be prepared to pay for such items. An equivalent amount has been included as expenditure under the appropriate heading in the Statement of Financial Activities.

The charity receives donations of food items for the Foodbank to distribute to those in short-term need. These donations are not valued as the charity considers the benefit from doing so would be outweighed by the cost of calculating such a valuation.

Investment income is included on a receivable basis.

Expenditure

Expenditure is recognised in the period in which it is incurred. Expenditure includes attributable VAT which cannot be recovered.

Charitable Activities

Grants awarded are allocated to charitable activities.

Grants awarded are treated as expenditure and a liability in the accounts as soon as they become legal or constructive obligations. In the case of multi-year grant awards, the funding for all years is immediately recognised unless there are conditions which need to be met by the recipient to enable the release of subsequent years' funding.

Governance costs

Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity and include the audit fees and costs linked to the strategic management of the charity. Governance costs are included within support costs.

1 Accounting policies *(continued)*

Tangible fixed assets
Depreciation is calculated so as to write off the cost of an asset, less its estimated residual value, over the useful life of that asset as follows:

Office equipment	- 25% p.a. reducing balance
Fixtures and fittings	- 25% p.a. reducing balance
Improvements to leasehold property	- straight line over the remaining period of the lease

Trade and other debtors
Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts.

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

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

Fund accounting
Unrestricted funds can be used in accordance with the charitable objects at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Designated funds form part of unrestricted funds and have been identified as being for particular purposes by the Trustees. They are not restricted and can be transferred to general funds at any time at the discretion of the Trustees.

Further explanation of the nature and purpose of each fund is included in note 13 of the financial statements.

2 Income from: Donations and legacies

	Unrestricted Funds	Restricted Funds	Total Funds 2025
	£	£	£
Offerings and donations	113,311	26,723	140,034
Gift aid	21,551	1,641	23,192
	134,862	28,364	163,226

	Unrestricted Funds	Restricted Funds	Total Funds 2024
	£	£	£
Offerings and donations	128,812	27,829	156,641
Gift aid	25,227	-	25,227
	154,039	27,829	181,868

Aggregate donations from Trustees, key management personnel, and other related parties was £43,920 (2024: £51,093).

3 Expenditure on: Charitable activities

	Activities undertaken directly	Grant funding of activities (Note 4)	Support Costs (Note 5)	Total Funds 2025
	£	£	£	£
General Ministry	20,347	-	104,573	124,920
Mission	-	21,371	-	21,371
Youth	2,100	-	10,793	12,893
	22,447	21,371	115,366	159,184

	Activities undertaken directly	Grant funding of activities (Note 4)	Support Costs (Note 5)	Total Funds 2024
	£	£	£	£
General Ministry	20,455	-	99,703	120,158
Mission	-	20,118	-	20,118
Youth	1,601	-	7,804	9,405
	22,056	20,118	107,507	149,681

4 Analysis of grants

The total grants awarded during the year was as follows:	**2025** **£**	2024 £
Grants to Christian organisations		
Bristol International Trust (BISC)	600	600
One25	660	600
Willow Tree Centre	1,320	1,200
Regener8	2,700	1,510
Tearfund	739	504
Persecuted Church	4,000	-
Other small gifts < £500	539	-
Grants to individuals	10,813	15,504
Total grants payable	21,371	19,918

5 Support costs

Support costs are allocated on the basis of cost of activities undertaken directly.

	Total 2025 **£**	Total 2024 £
Office costs	37,509	36,705
Insurance	725	1,415
Staff and other costs	57,777	53,738
Sundry	391	1,836
Repairs & renewals	10,796	6,001
Bank charges	221	186
Depreciation	1,554	473
Legal and professional fees	3,573	4,573
Governance costs		
Independent examination fees	2,820	2,580
	115,366	107,507

6 Net income/(expenditure) for the year

This is stated after charging:

		2025	2024
		£	£
Independent examiner's fee	- Independent examination	1,110	930
	- Accounts preparation	1,710	1,650
Depreciation		1,554	473

No Trustees have been reimbursed for their out of pocket travel expenses (2024: None). No Trustee received any remuneration during the year (2024: None).

7 Staff costs and numbers

The aggregate payroll costs were:

	2025	2024
	£	£
Wages & salaries	54,918	52,457
Pension contributions	1,006	938
	55,924	53,395

No employee received emoluments of more than £60,000.

The total employment benefits received by key management personnel including employer national insurance and employer pension were £55,924 (2024: £53,395).

The average weekly number of employees based on average headcount during the year was as follows:

	2025	2024
	No.	No.
Fellowship	4	4

8 Taxation

The charity is exempt from corporation tax on its charitable activities.

9 Statement of Financial Activities comparative figures

For the year ended 31 December 2024	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Income from:			
Donations and legacies	154,039	27,829	181,868
Investment income	1,675	-	1,675
Total income	155,714	27,829	183,543
Expenditure on:			
Charitable activities	124,246	25,435	149,681
Total expenditure	124,246	25,435	149,681
Net income/expenditure	31,468	2,394	33,862
Transfers between funds	1,268	(1,268)	-
Net movement in funds	32,736	1,126	33,862
Total funds at start of year	143,075	94,989	238,064
Total funds at end of year	175,811	96,115	271,926

10 Tangible fixed assets

	Improvements to Leasehold Property £	Office Equipment £	Fixtures & Fittings £	Total £
Cost or valuation				
At 1 January 2025	18,700	5,991	4,730	29,421
At 31 December 2025	18,700	5,991	4,730	29,421
Depreciation				
At 1 January 2025	18,700	3,761	742	23,203
Charge for the year	-	558	997	1,555
At 31 December 2025	18,700	4,319	1,739	24,758
Net book value				
At 31 December 2025	-	1,672	2,991	4,663
At 31 December 2024	-	2,230	3,988	6,218

11 Debtors

	2025 £	2024 £
Gift Aid	8,934	8,792
Other debtors & prepayments	3,214	928
	12,148	9,720

12 Creditors: amounts falling due within one year

	2025 £	2024 £
Trade creditors	9	-
Accruals	2,820	2,552
Tax and social security	485	440
	3,314	2,992

13 Movement in funds

For the year ended 31 December 2025

	At 1 Jan 2025 £	Income £	Expenditure £	Transfers £	At 31 Dec 2025 £
Unrestricted funds					
General funds	175,811	138,022	(132,970)	2,638	183,501
	175,811	138,022	(132,970)	2,638	183,501
Restricted funds					
Special Needs	2,088	3,495	(1,007)	-	4,576
Mission Action Group	-	7,956	(8,063)	107	-
Foodbank Local Hardship Fund	93,926	13,273	(13,943)	(2,745)	90,511
Church Weekend Away	101	3,640	(3,201)	-	540
	96,115	28,364	(26,214)	(2,638)	95,627
Total funds	271,926	166,386	(159,184)	-	279,128

For the year ended 31 December 2024

	At 1 Jan 2024 £	Income £	Expenditure £	Transfers £	At 31 Dec 2024 £
Unrestricted funds					
General funds	143,075	155,714	(124,246)	1,268	175,811
	143,075	155,714	(124,246)	1,268	175,811
Restricted funds					
Special Needs	2,565	630	(1,107)	-	2,088
Mission Action Group	-	7,852	(8,604)	752	-
Foodbank Local Hardship Fund	92,293	15,777	(12,124)	(2,020)	93,926
Church Weekend Away	131	3,570	(3,600)	-	101
	94,989	27,829	(25,435)	(1,268)	96,115
Total funds	238,064	183,543	(149,681)	-	271,926

13 Movement in funds *(continued)*

Restricted funds

The Special Needs Fund consists of funds given by church members to support people both inside and outside the church with short-term problems.

Mission Action Group funds are those donated for supporting mission abroad, particularly in Greece, Albania and Burkina Faso.

Foodbank Local Hardship Fund. This fund provides a range of ancillary services to clients of the Trussell Trust Foodbank outlet that operates on the Charity's premises. An amount of £2,745 was trafered to the general fund relating to the maintenance of the Candle.

Church Weekend Away Fund. This relates to contributions made by some members of the church towards the cost of a weekend away during the year.

The transfers between funds represents transfers from unrestricted funds to support the Mission Action Group fund as part of the Charity's Mission expenditure.

14 Analysis of net assets between funds

As at 31 December 2025	Restricted Funds £	General Funds £	Total 59 £
Tangible fixed assets	-	4,663	4,663
Other net assets	95,627	178,838	274,465
	95,627	183,501	279,128

As at 31 December 2024	Restricted Funds £	General Funds £	Total 2024 £
Tangible fixed assets	-	6,218	6,218
Other net assets	96,115	169,593	265,708
	96,115	175,811	271,926

15 Related party transactions

There are no transactions with trustees or other related parties other than those disclosed as required by the SORP elsewhere in the financial statements.

16 Operating lease commitments

At the year- end, the Charity had total minimum commitments under non-cancellable operating leases as set out below:

	Land & Buildings 2025 £	Land & Buildings 2024 £
Amounts payable:		
Within 1 year	27,500	6,875
Between 2-5 years	82,500	-

The charity holds a lease agreement on its premises with a term of 25 years commencing in 2020. The lease includes a break clause exercisable every five years. The current five-year period concludes in 2025, after which a new five-year commitment period will commence, subject to the terms of the lease agreement.

17 Company limited by guarantee

The charity is a company limited by guarantee having no share capital. Every member is liable to contribute £1 towards the costs of dissolution and the liabilities incurred by the charity in the event of the charity being wound up.

The following pages do not form part of the statutory financial statements which are the subject of the independent examiner's report on page 9.

CHRIST THE ROCK CHRISTIAN FELLOWSHIP

DETAILED STATEMENT OF FINANCIAL ACTIVITIES

YEAR ENDED 31 DECEMBER 2025

	Total Funds 2025 £	Total Funds 2024 £
Income		
Offerings	7,550	13,676
Gift aid donations	85,074	94,546
Gift aid receipt	21,346	25,227
Payroll giving	17,880	17,590
Church weekend contributions	3,640	3,570
Donations to Special Needs Fund	3,495	630
Mission Action Group Funds	10,743	10,625
Youthwork activities	369	227
Foodbank Local Hardship Fund	13,273	15,777
Investment income	3,016	1,675
Total income	166,386	183,543
Expenditure		
Charitable activities		
Mission		
Grants to Christian organisations	10,558	3,310
Grants to individuals	10,813	16,808
	21,371	20,118
General ministry		
Visiting speakers	600	550
Books, music & Traidcraft purchases	616	1,015
Foodbank local hardship	13,943	12,124
Membership, subscription and licences	980	2,059
Special needs grants	1,007	1,107
Church weekend away	3,201	3,600
	20,347	20,455
Young people		
Kingdom Kids	586	43
Youth group	1,514	1,558
	2,100	1,601

CHRIST THE ROCK CHRISTIAN FELLOWSHIP

DETAILED STATEMENT OF FINANCIAL ACTIVITIES

YEAR ENDED 31 DECEMBER 2025

	Total Funds 2025 £	Total Funds 2024 £
Support costs allocated to charitable activities		
Rent	29,900	30,199
Rates & water	1,718	1,732
Light & heat	4,221	3,157
Insurance	725	1,415
Telephone	1,031	1,079
Printing, postage & stationery	639	538
Staff salaries & wages	54,918	52,457
Employer's pension contributions	1,006	938
Training and other staff costs	1,853	343
Sundry expenses	391	1,836
Repairs, renewals & equipment	10,796	6,001
Bank charges	221	186
Depreciation	1,554	473
Legal and professional fees	3,573	4,573
Independent examination fees	2,820	2,580
	115,366	107,507
Total expenditure	159,184	149,681
Net income/(expenditure)	7,202	33,862