Grace Church Gateshead

Report and Accounts
Year ended 31 December 2025

Stewardship
Active generosity

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

GRACE CHURCH GATESHEAD

YEAR ENDED 31 DECEMBER 2025

LEGAL & ADMINISTRATIVE DETAILS

ADDRESS FOR CORRESPONDENCE	186 Rawling Road Gateshead Tyne & Wear NE8 4QU
GOVERNING DOCUMENT	CIO - Foundation registered 1 November 2013 as amended 16 May 2019
CHARITY REGISTRATION NUMBER	1154440
TRUSTEES	D Martin D Hewer J Merton
BANKERS	Lloyds TSB PO Box 1000 Andover BX1 1LT
INDEPENDENT EXAMINER	Hannah Clack Stewardship 1 Lamb's Passage LONDON EC1Y 8AB

INDEX

Page 1	Legal & Administrative Details
Pages 2-3	Trustees' Report
Page 4	Independent Examiner's Report
Page 5	Receipts and Payments Account
Page 6	Statement of Assets & Liabilities
Page 7	Notes to the Accounts

GRACE CHURCH GATESHEAD

REPORT OF THE TRUSTEES

YEAR ENDED 31 DECEMBER 2025

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

Objects of the charity

The object of the CIO is, for the public benefit, to advance the Christian faith in Gateshead and in such other parts of the United Kingdom and the world as the charity trustees may from time to time decide.

Government

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

New trustees are appointed by the elders of the church/by the Trustees.

Grace Church Gateshead belongs to the following networks of churches: the North East Gospel Partnership locally, and the Fellowship of Independent Evangelical Churches nationally.

In May 2019, the charity formally changed its name to Grace Church Gateshead. The CIO constitution remained unchanged.

Review of Activities

In 2025 Grace Church Gateshead has continued to promote the Christian faith in Gateshead. The Trustees have had regard to the Charity Commission's guidance on public benefit, and are pleased to give the following summary of activities.

The church has continued to advance the Christian faith through the provision of weekly public worship services, which are open to all. These services provide opportunities for members of the local community to participate in Christian worship and to hear Bible teaching that seeks to demonstrate the relevance of the Christian faith to everyday life. The church also continues to provide opportunities for pastoral support, fellowship and the development of supportive relationships within the church community, contributing to the spiritual well-being of those connected with the church.

The trustees consider that the church's activities provide public benefit through the advancement of religion and through activities that are open and accessible to the wider community. During 2025, the church continued to organise a number of community events, including a free outdoor Christmas carols event in Saltwell Park in December 2025. The church also seeks to encourage members to serve and contribute positively within the local community.

In planning the activities the Trustees have applied the guidance on public benefit issued by the Charity Commission.

Financial Review

The charity's principal source of funding comes from donations made by the church congregation.

The charity's principal source of funding comes from donations made by the church congregation. Total income in the year was £85,047 (2024: £86,889) and expenditure was £87,255 (2024: £85,008) giving a net deficit this year of £2,208 (2024: net surplus £1,881). The cash balance brought forward at the beginning of January was £39,767, leaving a closing cash balance of £37,559, all of which was

Reserves Policy

We aim to hold 6 months of operating expenses in reserve, for crisis and contingencies, which currently equates to £42,000.

As at year end the unrestricted reserves were £37,559 and the charity was not complying with it's policy, however as at the date of signing the accounts the charity's unrestricted reserves are over £42,000 and the charity is now compliant with the reserves policy.

Trustees responsibilities

Charity law requires us as Trustees to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

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 trustees on and signed on their behalf by:

Dan Martin
Dan Martin (Sep 10, 2026 13:04:30 GMT+1)

D Martin

Date: Sep 10, 2026

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF

GRACE CHURCH GATESHEAD

I report to the trustees on my examination of the accounts of Grace Church Gateshead ('the charity') for the year ended 31 December 2025 on pages 5 to 7 following.

Responsibilities and basis of report
As the trustees of the charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable 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 material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:
1. accounting records were not kept in accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Hannah Clack
Hannah Clack (Sep 10, 2026 13:39:01 GMT+1)

Hannah Clack
Stewardship
1 Lamb's Passage
LONDON
EC1Y 8AB

Date: Sep 10, 2026

GRACE CHURCH GATESHEAD

RECEIPTS AND PAYMENTS ACCOUNT

YEAR ENDED 31 DECEMBER 2025

	Notes	General Funds £	Restricted Funds £	2025 £	2024 £
Income receipts					
Donations		85,047	-	85,047	86,889
Total receipts		85,047	-	85,047	86,889
Payments					
Payments in relation to charitable activities undertaken directly	2	81,890	-	81,890	79,201
Grants paid in relation to charitable activities undertaken by others	3	5,365	-	5,365	5,807
Total payments		87,255	-	87,255	85,008
Net of receipts / (payments) before transfers		(2,208)	-	(2,208)	1,881
Transfers between funds		-	-	-	-
Net movement in funds		(2,208)	-	(2,208)	1,881
Cash funds as at last year end		39,767	-	39,767	37,886
Cash funds at this year end	A	37,559	-	37,559	39,767

The notes on pages 7 form part of these accounts.

GRACE CHURCH GATESHEAD

STATEMENT OF ASSETS AND LIABILITIES

YEAR ENDED 31 DECEMBER 2025

	General funds £	Restricted funds £	2025 £	2024 £
A Cash funds				
Cash at bank	37,559	-	37,559	39,767
	37,559	**-**	**37,559**	**39,767**
B Liabilities				
Falling due within one year:				
Mortgage	3,930	-	3,930	4,062
Unbilled fee for Independent Examination	900	-	900	864
	4,830	**-**	**4,830**	**4,926**
Falling due after one year:				
Mortgage	17,170	-	17,170	19,337
	17,170	**-**	**17,170**	**19,337**

The mortgage above relates to Grove Chapel, Rawling Road and is repayable over 7 years.

C Assets retained for charity's own use

	Fund to which asset belongs	Current value £
Land and buildings - Grove Chapel	General	452,100
Fixtures, furniture and equipment	General	20,877
		472,977

The trustees have used insurance values as the trustees are unable to reliably estimate current values; insurance values may differ materially from current values.

D Guarantees and secured debts

The outstanding balance on the charity's mortgage (see Note B) is secured on the charity's property (see Note C).

No guarantees have been made, which result in an outstanding potential liability as at the year-end date.

The accounts were approved by the trustees and signed on their behalf by

Dan Martin
Dan Martin (Sep 10, 2026 13:04:30 GMT+1)

D Martin

Date: Sep 10, 2026

The notes on pages 7 form part of these accounts.

GRACE CHURCH GATESHEAD

NOTES TO THE ACCOUNTS

YEAR ENDED 31 DECEMBER 2025

1 Accounting policies

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

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 Payments in relation to charitable activities undertaken directly

	Unrestricted Funds General funds £	Restricted Funds £	Total 2025 £	Total 2024 £
Employment costs (Note 4)	59,124	-	59,124	58,468
Outreach activities	553		553	68
Mortgage repayments	3,930	-	3,930	4,062
Repairs & refurbishment	1,569	-	1,569	1,180
Utilities	2,357	-	2,357	2,409
Fixtures, furniture and equipment	2,493	-	2,493	762
Insurance	975	-	975	926
Affiliations	996	-	996	1,452
Professional fees	421	-	421	721
Training costs	5,728		5,728	4,569
Other costs	2,880	-	2,880	3,744
Independent examination	864	-	864	840
	81,890	-	81,890	79,201

3 Grants paid in relation to charitable activities undertaken by others

Grants for:				
Church Planting	5,365	-	5,365	5,807
	5,365	-	5,365	5,807

4 Employees & trustees

The charity has 2 employees (2024: 2 employees). One of the employees is Dan Martin, a trustee, to whom the employment costs above refer. The payments were made to Dan in respect of his role as Pastor, not trustee, and are permitted by the governing documents.

Other than direct reimbursements of expenses made on behalf of the charity, no other amounts were paid or are payable to any trustee or to any person connected to them.

5 Movement on funds

	Opening Balance £	Receipts £	Payments £	Transfers £	Closing Balance £
Restricted funds					
Building Fund	-	-	-	-	-
Training Fund	-	-	-		-
Total Restricted	-	-	-	-	-
Unrestricted Funds					
General Funds	39,767	85,047	(87,255)	-	37,559
Total Unrestricted	39,767	85,047	(87,255)	-	37,559
Total Funds	39,767	85,047	(87,255)	-	37,559