Company registration number: 08721946

Charity registration number: 1155470

Calvary Church (Haverfordwest)

known as

Calvary Church

(A company limited by guarantee)

Annual Report and Financial Statements

for the Year Ended 31 March 2026

Calvary Church (Haverfordwest)

known as Calvary Church

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Calvary Church (Haverfordwest)

known as Calvary Church

Reference and Administrative Details

Chairman	Reverend A G Vaughan
Charity Registration Number:	1155470
Company Registration Number	08721946
Country of Incorporation	England and Wales
Registered Office	Meadow Bank Clarbeston Road Pembrokeshire SA63 4SL
Independent Examiner	LHP Accountants Ltd 1st Floor Agriculture House Winch Lane Haverfordwest Pembrokeshire SA61 1RW

Calvary Church (Haverfordwest)

known as Calvary Church

Trustees' Report

The trustees, who are directors for the purposes of company law, present the annual report together with the financial statements and auditors' report of the charitable company for the year ended 31 March 2026.

Objectives and activities

Objects and aims

The church finances are healthy and the congregation continues to grow.

Objectives, strategies and activities

We have been in our new place of worship for over 18 months now and almost weekly see new people attending our services and as a result the church is experiencing some growth.

We have been approached by a number of groups within the NHS wanting to use various rooms in the building for different courses.

Our Youth Group remains enthusiastic in their various activities every week.

We have continued our ministry in various residential and nursing homes across the county and visiting sick, elderly and lonely people in their homes and in hospital.

Our financial position continues to be a challenge but we have been able to meet every need month by month.

Public benefit

To advance the Christian faith in accordance with the statement in such ways and in such parts of the United Kingdom or the world as the directors from time to time may think fit.

To relieve sickness and financial hardship and to promote and preserve good health by the provision of counselling and support in such parts of the United Kingdom or the world as the directors from time to time think fit.

To advance education in such ways and in such parts of the United Kingdom or the world as the directors from time to time may think fit.

The trustees confirm that they have complied with the requirements of section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

Calvary Church (Haverfordwest)

known as Calvary Church

Trustees' Report

Trustees and officers

The trustees and officers serving during the year and since the year end were as follows:

Trustees:	Mr B S Hughes
	Mr L R Stone
	Mr H R Francis
	Mrs F E A Hughes
Chairman:	Reverend A G Vaughan

Financial instruments

Objectives and policies

The charity's activities expose it to a number of financial risks including credit risk, cash flow risk and liquidity risk. The use of financial derivatives is governed by the charity's policies approved by the board of trustees, which provide written principles on the use of financial derivatives to manage these risks. The charity does not use derivative financial instruments for speculative purposes.

Credit risk

The charity's principal financial assets are bank balances and cash, trade and other receivables, and investments. The charity's credit risk is primarily attributable to its trade receivables. The amounts presented in the balance sheet are net of allowances for doubtful receivables. An allowance for impairment is made where there is an identified loss event which, based on previous experience, is evidence of a reduction in the recoverability of the cash flows.
The credit risk on liquid funds and derivative financial instruments is limited because the counterparties are banks with high credit-ratings assigned by international credit-rating agencies.
The charity has no significant concentration of credit risk, with exposure spread over a large number of counterparties and customers.

Liquidity risk

In order to maintain liquidity to ensure that sufficient funds are available for ongoing operations and future developments, the charity uses a mixture of long-term and short-term debt finance.
Further details regarding liquidity risk can be found in the Statement of accounting policies in the financial statements.

Calvary Church (Haverfordwest)

known as Calvary Church

Trustees' Report

Statement of trustees' responsibilities

The trustees (who are also the directors of Calvary Church (Haverfordwest) for the purposes of company law) are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including FRS 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. Under company law the trustees must not approve the financial statements unless they are satisfied that they 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 its 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 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, comprising FRS 102 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.

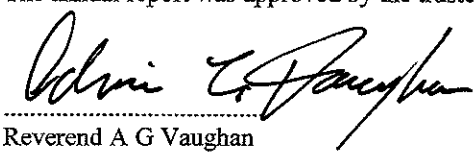
The trustees are responsible for keeping proper accounting records that can disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding 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 corporate and financial information included on the charitable company's website. Legislation governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Disclosure of information to auditor

Each trustee has taken steps that they ought to have taken as a trustee in order to make themselves aware of any relevant audit information and to establish that the charity's auditor is aware of that information. The trustees confirm that there is no relevant information that they know of and of which they know the auditor is unaware.

The annual report was approved by the trustees of the charity on 14 August 2026 and signed on its behalf by:



Reverend A G Vaughan
Chairman

Calvary Church (Haverfordwest)

known as Calvary Church

Independent Examiner's Report to the trustees of Calvary Church (Haverfordwest) ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2026.

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 Calvary Church (Haverfordwest) 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.

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.



Mrs J Collins
LHP Accountants Ltd

1st Floor
Agriculture House
Winch Lane
Haverfordwest
Pembrokeshire
SA61 1RW

14 August 2026

Calvary Church (Haverfordwest)

known as Calvary Church

Statement of Financial Activities for the Year Ended 31 March 2026 (Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

	Note	Unrestricted £	Restricted £	Total 2026 £	Total 2025 £
Income and Endowments from:					
Donations and legacies	3	127,915	63,386	191,301	216,957
Charitable activities	4	2,776	-	2,776	11,084
Investment income	5	-	331	331	163
Total Income		130,691	63,717	194,408	228,204
Expenditure on:					
Charitable activities	6	(123,433)	-	(123,433)	(143,680)
Total Expenditure		(123,433)	-	(123,433)	(143,680)
Net income		7,258	63,717	70,975	84,524
Other recognised gains and losses					
Other gains/losses		-	-	-	27,777
Net movement in funds		7,258	63,717	70,975	112,301
Reconciliation of funds					
Total funds brought forward		(88,518)	1,652,898	1,564,380	1,452,079
Total funds carried forward	16	(81,260)	1,716,615	1,635,355	1,564,380

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

The funds breakdown for 2025 is shown in note 16.

Calvary Church (Haverfordwest)

known as Calvary Church

(Registration number: 08721946)
Balance Sheet as at 31 March 2026

	Note	2026 £	2025 £
Fixed assets			
Tangible assets	11	769,175	2,332,712
Current assets			
Debtors	12	2,081	1,978
Cash at bank and in hand	13	48,825	61,299
		50,906	63,277
Creditors: Amounts falling due within one year	14	(2,624)	(1,513)
Net current assets		48,282	61,764
Total assets less current liabilities		817,457	2,394,476
Creditors: Amounts falling due after more than one year	15	(814,815)	(830,096)
Net assets		2,642	1,564,380
Funds of the charity:			
Restricted income funds			
Restricted funds		1,716,615	1,652,898
Unrestricted income funds			
Unrestricted funds		(1,713,973)	(88,518)
Total funds	16	2,642	1,564,380

For the financial year ending 31 March 2026 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Trustees responsibilities:

- The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476; and
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

The financial statements on pages 6 to 21 were approved by the trustees, and authorised for issue on 14 August 2026 and signed on their behalf by:

Mrs F E A Hughes
Trustee

The notes on pages 8 to 21 form an integral part of these financial statements.

1 Charity status

The charity is limited by share capital, incorporated in England and Wales.

The address of its registered office is:
Meadow Bank
Clarbeston Road
Pembrokeshire
SA63 4SL

The principal place of business is:
Calvary Church
Withybush Road
Haverfordwest
Pembrokeshire
SA62 4BN

These financial statements were authorised for issue by the trustees on 14 August 2026.

2 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)) (issued in October 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
Calvary Church (Haverfordwest) 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
The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern nor any significant areas of uncertainty that affect the carrying value of assets held by the charity.

Exemption from preparing a cash flow statement
The charity opted to early adopt Bulletin 1 published on 2 February 2016 and have therefore not included a cash flow statement in these financial statements.

Income and endowments
All income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of the income receivable can be measured reliably.

Donations and legacies

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.

Gift aid

Incoming resources from tax reclaims are included in the Statement of Financial Activities at the same time as the gift to which they relate.

Expenditure
All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

Charitable activities

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.

Governance costs
These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including audit, strategic management and trustees' meetings and reimbursed expenses.

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.

Tangible fixed assets
Individual fixed assets costing £100.00 or more are initially recorded at cost.

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.

Borrowings
Interest-bearing borrowings are initially recorded at fair value, net of transaction costs. Interest-bearing borrowings are subsequently carried at amortised cost, with the difference between the proceeds, net of transaction costs, and the amount due on redemption being recognised as a charge to the Statement of Financial Activities over the period of the relevant borrowing.

Interest expense is recognised on the basis of the effective interest method and is included in interest payable and similar charges.

Borrowings are classified as current liabilities unless the charity has an unconditional right to defer settlement of the liability for at least twelve months after the reporting date.

Reserves Policy
The reserves policy for CALVARY CHURCH (HAVERFORDWEST) is to aim to hold at least three months' general income as cash reserves. This is in addition to any fixed assets held and used for the church's aims and purposes. This level of reserves should ensure that at any time of the year the Church is not required to borrow funds on overdraft from its bankers. Any additional reserves are generated with a view to fund longer-term projects.

Delegated Financial Authority Policy & Procedure
The Trustees shall delegate financial authority limits as follows:

Context
Some of our areas of expenditure are quite small and some quite large. Most of our spending is regular, but there are a few one-off items each year. Some of our income and spending is "lumpy", so it can appear out of line in one particular quarter but actually remain perfectly on track to meet the budget for the year as a whole.

Delegations
Trustees are to be consulted for any one-off item above £5000, so that Trustees know about large, unusual expenditures.
Trustees are to be aware of all variations, but must be informed as soon as there is an expected end of year variation on a budget area above 10% but excluding those cases where the value of that variation is under £3000 is about 1% of our annual expenditure. This helps Trustees to keep an eye on significant variations.

Reporting Procedure
Financial updates are to be produced for the Trustees no less than 3 months, 6 months, and 9 months into the financial year, as well as at the end of the financial year.

Investments Policy
The Trustees of CALVARY CHURCH (HAVERFORDWEST) take the view, both corporately and individually, that the financial objective of its investments is to generate a sustainable return to help deliver the objects of the charity.
The Trustees have agreed that a sum of £30,500 from general reserves (in accordance with the Reserves Policy) should be invested to provide such a return, and that the designated sums should be invested appropriately until required.

Investment Objective
The overall investment objective is to produce best financial return with an acceptable level of risk whilst minimising the risk of capital losses.
Investments are generally for the long term and Trustees will ensure that their ability to meet future planned expenditure is not compromised by over-investment.

Risk
The Trustees of CALVARY CHURCH (HAVERFORDWEST) have considered the following risks and mitigations:
(the following are examples)
inflation and fall in capital values, mitigated through investment in appreciating assets or fixed deposit accounts fall in value or failure of specific investment vehicles, mitigated by diversification of assets and investment portfolios failure of investment counterparties, mitigated by requiring a minimum 'A' credit rating for deposit-taking institutions and a maximum £200,000 cash deposit per counterparty

Liquidity
CALVARY CHURCH (HAVERFORDWEST) will retain £10,000 in easily realisable assets sufficient to meet its short-term expenditure plans over 6 months.

Ethical Policy
In line with its ethical policy, CALVARY CHURCH (HAVERFORDWEST) will not invest in:
the tobacco industry
armaments
gambling
pornography
or any other industries that are not in line with biblical beliefs

Management, Reporting and Monitoring
All investment decisions will be made by the trustees collectively.

£30,500 is to be held in reserve as a condition of the mortgage that we have with Kingdom Bank Ltd.

Foreign exchange
Transactions in foreign currencies are recorded at the rate of exchange at the date of the transaction. Monetary assets and liabilities denominated in foreign currencies at the balance sheet date are reported at the rates of exchange prevailing at that date.

The results of overseas operations are translated at the average rates of exchange during the period and their balance sheets at the rates ruling at the balance sheet date. Exchange differences arising on translation of the opening net assets and results of overseas operations are reported in other comprehensive income and accumulated in equity (attributed to non-controlling interests as appropriate).

Other exchange differences are recognised in the Statement of Financial Activities in the period in which they arise except for:

1) exchange differences on transactions entered into to hedge certain foreign currency risks (see above);

2) exchange differences arising on gains or losses on non-monetary items which are recognised in other comprehensive income; and

3) in the case of the consolidated financial statements, exchange differences on monetary items receivable from or payable to a foreign operation for which settlement is neither planned nor likely to occur (therefore forming part of the net investment in the foreign operation), which are recognised in other comprehensive income and reported under equity.

Fund structure
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.

Financial instruments

Classification

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.

Recognition and measurement

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.

3 Income from donations and legacies

	Unrestricted			
	General £	Restricted £	Total 2026 £	Total 2025 £
Donations and legacies;				
Offerings	24,365	-	24,365	27,125
Gift aid offerings	80,623	-	80,623	82,665
Missionary Fund Gift Aid Donations	-	3,560	3,560	3,615
Building Fund Donations	-	15,019	15,019	17,849
Building Fund gift aid donations	-	27,652	27,652	40,869
Building Fund gift aid donations	10	-	10	-
Calvary church friends donations	-	8,746	8,746	9,204
Gift aid tax refund	22,917	-	22,917	23,331
Building Fund gift aid tax refund	-	6,877	6,877	10,647
Calvary church friends gift aid tax refund	-	1,532	1,532	1,587
Calvary church friends gift aid tax refund	-	-	-	65
	127,915	63,386	191,301	216,957

4 Income from charitable activities

	Unrestricted funds General £	Total funds £
Religious Activities	2,776	2,776
Total for 2026	2,776	2,776
Total for 2025	11,084	11,084

5 Investment income

	Restricted funds £	Total funds £
Other income from fixed asset investments	331	331
Total for 2026	331	331
Total for 2025	163	163

6 Expenditure on charitable activities

	Unrestricted General £	Total 2026 £	Total 2025 £
Religious Activities	2,685	2,685	4,425
Staff costs	54,117	54,117	52,116
Withybush Church Water	1,201	1,201	822
Bank charges	788	788	737
Manse gas and electric	357	357	314
Church Telephone	-	-	474
Church gas and electric	-	-	184
Church gas and electric	7,914	7,914	15,496
Church Insurance	2,971	2,971	5,275
Manse Insurance	-	-	64
Church maintenance	-	-	3,046
Church maintenance	719	719	4,345
Computer and sound system	1,498	1,498	1,886
Communion Wine	-	-	37
Miscellaneous	2,014	2,014	6,774
Church function and trips	853	853	1,007
Advertising and Stationary	65	65	235
Legal and professional fees	1,272	1,272	-
Loan interest	45,935	45,935	45,291
Governance costs	1,044	1,044	1,152
	123,433	123,433	143,680

	Note	Unrestricted funds General £	Restricted funds £	Total funds £
Religious Activities		2,685	-	2,685
Staff costs		54,117	-	54,117
Allocated support costs	7	65,587	-	65,587
Governance costs	7	1,044	-	1,044
Total for 2026		123,433	-	123,433
Total for 2025		140,450	3,230	143,680

Included in the expenditure analysed above, there are governance costs of £1,044 (2025 - £1,152) which relate directly to charitable activities. See note 7 for further details.

7 Analysis of governance and support costs

Governance costs

	Unrestricted funds General £	Total funds £
Independent examiner fees		
Examination of the financial statements	1,044	1,044
Total for 2026	1,044	1,044
Total for 2025	1,152	1,152

8 Trustees remuneration and expenses

During the year the charity made the following transactions with trustees:

Reverend A G Vaughan
Reverend A G Vaughan received remuneration of £37,365 (2025: £36,660) and £357 (2025: £378) of expenses were reimbursed to Reverend A G Vaughan during the year.

The amounts paid are wages for the year.
Expenses reimbursed are traveling expenses.

Agreed with Charity Commision

No trustees have received any other benefits from the charity during the year.

9 Staff costs

The aggregate payroll costs were as follows:

	2026 £	2025 £
Staff costs during the year were:		
Wages and salaries	53,625	51,944

Contributions to the employee pension schemes for the year totalled £Nil (2025 - £Nil).

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

10 Taxation

The charity is a registered charity and is therefore exempt from taxation.

11 Tangible fixed assets

	Land and buildings £	Total £
Cost		
At 1 April 2025	2,332,712	2,332,712
Revaluations	(1,632,713)	(1,632,713)
Additions	69,176	69,176
At 31 March 2026	769,175	769,175
Depreciation		
At 31 March 2026	-	-
Net book value		
At 31 March 2026	769,175	769,175
At 31 March 2025	2,332,712	2,332,712

Revaluation

The fair value of the charity's Calvary Church (Trafalgar Road) was revalued on 17 April 2025 by Rhodri Poiner Bsc (Hons), MRICSRICS registered Valuer for and on behalf of Mallard (Wales) Ltd. This valuation was checked by D Jason G Williams Bsc (Hons), MRICSRICS Registered Valuer for and behalf of Mallard (Wales)Ltd, an independent valuer.

This valuation was undertaken after a significant amount of work had been completed at the property. There are no obvious significant defects that would fall outside the scope of the normal maintenance expected for a building of this age and type.

At the commencement of the development, the overall build costs were approximately £1.6 million. At the time of the revaluation, some works remained outstanding and had yet to be completed. The valuation therefore reflects the property's condition and stage of completion as at the date of the revaluation.

Had this class of asset been measured on a historical cost basis, their carrying amount would have been £1,110,699 (2025 - £254,273).

12 Debtors

	2026	2025
	£	£
Other debtors	2,081	1,978

13 Cash and cash equivalents

	2026 £	2025 £
Cash on hand	25	25
Cash at bank	48,800	61,274
	48,825	61,299

14 Creditors: amounts falling due within one year

	2026 £	2025 £
Other creditors	1,580	523
Accruals	1,044	990
	2,624	1,513

15 Creditors: amounts falling due after one year

	2026 £	2025 £
Other loans	814,815	830,096

16 Funds

	Balance at 1 April 2025 £	Incoming resources £	Resources expended £	Other recognised gains/(losses) £	Balance at 31 March 2026 £
Unrestricted funds					
General	(88,518)	130,691	(123,433)	(1,632,713)	(1,713,973)
Restricted funds	1,652,898	63,717	-	-	1,716,615
Total funds	1,564,380	194,408	(123,433)	(1,632,713)	2,642

	Balance at 1 April 2024 £	Incoming resources £	Resources expended £	Other recognised gains/(losses) £	Balance at 31 March 2025 £
Unrestricted funds					
General	(120,115)	144,270	(140,450)	27,777	(88,518)
Restricted funds	1,572,194	83,934	(3,230)	-	1,652,898
Total funds	1,452,079	228,204	(143,680)	27,777	1,564,380

17 Related party transactions

During the year the charity made the following related party transactions:

QCI Calvary Church Contracting Limited
At the balance sheet date the amount due to QCI Calvary Church Contracting Limited was £16,356 (2025 - £23,189).