Trustees' Annual Report for the period

Period start date Period end date

From 1st January 2024 To 31st December 2024

Section A Reference and administration details

Charity name	CULVER CHURCH
Other names charity is known by	
Registered charity number (if any)	
Charity's principal address	CULVER CHURCH
	CULVER GROVE
	STANMORE
	MIDDLESEX
	Postcode HA7 2NP

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Mike Sargyon			
2	Jane Juler	Treasurer		
3	Abigail Butler			
4	Natalie Attwell			
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Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document	Constitution of a charitable incorporated organisation
How the charity is constituted	CIO
Trustee selection methods	Agreement by trustees in post – who will usually consult with leading church members but are not obliged to do so.

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

Section C Objectives and activities

mmary of the objects of the arity set out in its verning document	The objective of the CIO is, for the public benefit, the advancement of the Christian faith, in accordance with the statement of beliefs, in Harrow and in such a part of the United Kingdom and the world as the charity trustees may from time to time decide.
mmary of the main tivities undertaken for the blic benefit in relation to ese objects (include within s section the statutory claration that trustees have d regard to the guidance ued by the Charity mmission on public nefit)	Weekly church services in Stanmore, Harrow, Middlesex – open to everyone. Weekly 'tots and toys' group open to all local parents and toddlers (but not to unaccompanied children – children must be in the care of a responsible adult at all times). Weekly social group (coffee morning) primarily for elderly people in the area. Fundraising to raise money for other charitable organisations, such as those for the homeless and education. In addition to the main weekly services, prayer meetings are held where anyone can come and request prayer – even if they are non-Christians. There is a monthly prayer breakfast which many non churchgoers including non-Christians attend. The trustees are aware of the need for the church to benefit the community as a whole, not just the church members.

ditional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

All trustees and workers in the church are volunteers, at present.

As far as grantmaking is concerned – the church will usually support other charities with a common interest, especially if they provide an occasional speaker for our main Sunday service, who can keep us informed about their activities. Grants to individuals are usually re-imbursement of expenses and/or thank you gifts to visiting speakers – to say we appreciate their giving of their time. The church may occasionally try to help needy individuals, but we do not routinely give hand-outs.

Section D Achievements and performance

The charity does seek to provide opportunities for people to gather in a relaxed environment, for services and social events – particularly lonely people who are without local family or friends, and people going through a time of stress. No-one has to attend church services in order to attend our social events – even the occasional meals after the main Sunday service. In our multi-ethnic neighbourhood we find several who welcome our prayers even though they are not themselves Christians.
We stay in touch with both local and global organisations that support those in need , including but not restricted to, Firm Foundation and Compassion.

Section D Achievements and performance

Summary of the main achievements of the charity during the year

We have continued to recover from a sudden loss of several members in 2023, when our (relatively new) pastor suddenly resigned, and most of the then church officers (appointed by him) also decided to leave. We now have new families coming into the church, and the atmosphere is friendly and stimulating. We are now, regularly, having a homeless charity representative for our Harvest Festival and decorating the church with socks, toothpaste, razors etc instead of the traditional fruit and veg. Our speaker leaves with many bags of useful gifts for the homeless.

Section E Financial review

Brief statement of the charity's policy on reserves	Make sure we have enough cash available for all likely maintenance tasks in the foreseeable future, and discuss desirable improvements with the church and/or what other charitable objectives could be achieved, if we have a significant excess.
Details of any funds materially in deficit	N/A

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Section F Other optional information

Section G Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)	Jane Juler	
Full name(s)	Jane Juler	
Position (eg Secretary, Chair, etc)	Treasurer	
Date	31/10/26	

Culver Church Treasurer's Report Jan – Dec 2024

Regular donors make payments by standing order or other bank transfer methods – individual donations in any one month in range £30 to £200.

Regular payments are to utilities, for licences (eg copyright), servicing agreements etc., and to charities supported on a monthly basis – Compassion (supporting needy children around the world) and Harrow churches (for support of local schools work through Regen). Also consumables may be paid by church debit card or by individuals who are repaid as a matter of course.

Fund Balances as at January 1st 2024

General Fund : £1,934.57
Reserve Fund: £120,452.09
Cash in hand : £717.50 (money from collections during 2023 – bank problems)

Total balance: £123,104.16

January Income: from regular donors total £820
rent income from church property £150
Total income £970
January expenditure: **Total £768.29.** Including church clean by Storm Burrows

Fund Balances as at February 1st 2024

General Fund : £2,136.28
Reserve Fund: £120,452.09
Cash in hand : £717.50 (money from collections during 2023 – bank problems)

Total balance: £123,305.87

February Income: from regular donors total £820
rent income from church property £150

Total income £1168.76 there were cash deposits, including the £717.50 from 2023 (not counted as income for this month) and a deposit of £10 has also not been included as income, as an amount of £130 was withdrawn earlier in the month, so it is counted as a partial return.

February expenditure: **Total £1053.23.** Not including £10 of the £130 withdrawal as this was returned later in the month. Expenditure includes payment of £288 to First Response (fire safety)

Fund balances as at March 1st 2024

General Fund : £2969.31
Reserve Fund: £120,452.09

Total balance: £123,421.40

March Income: from regular donors total £820
rent income from church property £150
Total income £970 in General Fund
Reserve fund Income: Interest £450.46

March expenditure: **Total £782.80.** Expenditure includes payments to:-
Kingdom Bank for insurance renewal
Harrow Council – garden waste collection now on DD
Peter Mann – expenses etc.

Fund Balances as at April 1st 2024

General Fund : £3056.51
Reserve Fund: £120,902.55

Total balance: £123,959.06

April Income: from regular donors total £990
rent income from church property £150
two small cash inpayments totalling £25 are not included in income but as partial returns of earlier withdrawals
Total income £1140

April expenditure: **Total £893.05** including payment to Guardian – checking alarm system and adjustment for £25 return of funds

Fund Balances as at May 1st 2024

General Fund : £3303.46
Reserve Fund: £120,902.55

Total balance: £124,206.01

May Income: from regular donors total £790
rent income from church property £150
collections from March and April banked £236
Harrow Council hall hire £700
Total income £1,876

May expenditure: **Total £1,324.46** including payment to Kingdom bank for insurance £542.17, and gift/expenses payment to speaker of £100.
Transfer of £2,000 from General fund to reserve fund on 16th May.

Fund Balances as at June 1st 2024

General Fund : £1855.00
Reserve Fund: £122,902.55

Total balance: £124,757.55

June Income: from regular donors total £790
rent income from church property £150
collection from May banked £105
Total income £1045 in General fund
Reserve fund Interest £453.62
Transfer of £500 from Reserve to General fund on 17th June

June expenditure: **Total £2,482.12** Including Electrical work - D C electricals (£1,410) and Fire Safety checks – First Response (£243) A couple of cash withdrawals totalling £155

Fund Balances as at July 1st 2024

General Fund : £917.88
Reserve Fund: £122,856.17

Total balance: £123,774.05

July Income: from regular donors total £810
rent income from church property £150
Harrow Council Hall hire £700
June collection banked £226.00
There was a cash inpayment of £100 on 8th July, but this was matched by a withdrawal on the same day, so not counted in income or expenditure.
Total income £1886.00

July expenditure: **Total £768.27** Includes repayment of £14.15 for shopping to R Hilsden

Fund Balances as at August 1st 2024

General Fund : £2035.61
Reserve Fund: £122,856.17

Total balance: £124,891.78

August Income: from regular donors total £810
rent income from church property £150
July and August collections banked £90 + £60
Total income £1,110

August expenditure: **Total £1,144.49** including £230 to London City Mission

Fund Balances as at September 1st 2024

General Fund : £2,001.12
Reserve Fund: £122,856.17

Total balance: £124,857.29

September Income: from regular donors total £810
rent income from church property £150
Total income £960 in General fund
Reserve fund interest £459.74

September expenditure: **Total £980.60** including £230 to London City Mission system, repayment of £11.70 for shopping to R Hilsden, a payment of £100 as gift/expenses to visiting speaker.

Fund Balances as at October 1st 2024

General Fund : £1,980.52
Reserve Fund: £123,315.91

Total balance: £125,296.43

October Income: from regular donors total £810
rent income from church property £150
September collection banked £165.60
Total income £1,125.60

October expenditure: **Total £455.45** - no unusual items

Fund Balances as at November 1st 2024

General Fund : £2,650.67
Reserve Fund: £123,315.91

Total balance: £125,966.58

November Income: from regular donors total £810
rent income from church property £150
October and November collections banked £68 + £97
£100 withdrawn on 11th November returned on 13th – not included in income/expenditure
Total income £1,125.00

November expenditure: **Total £1288.56** - boiler overhaul at 143, Extra £100 payment to Compassion.

Fund Balances as at December 1st 2024

General Fund : £2,487.11
Reserve Fund: £123,315.91

Total balance: £125,803.02

December Income: from regular donors total £765
rent income from church property £150
Money banked £85+ £129.95 probably collections

Total income £1,129.95 in General Fund
Reserve fund interest £461.17

December expenditure: **Total £852.44** - card shopping for Christmas festive items, otherwise just regular items.

Fund balances at December 31st 2024

General Fund: £2,764.62
Reserve Fund: £123,777.08

Total balance: £126,541.70

Assets and liabilities at December 31st 2024

Assets - The church building. The house next door – used to house pastor when required, or can be rented out. (Currently rented out to responsible tenant to keep it from standing empty, which would make it a drain on the church finances, and leave both buildings more vulnerable to break-ins.) Two bank accounts one a current account (General fund) and one a savings one (Reserve fund, which attracts interest). We do have adequate funds to cover likely maintenance costs for our buildings, and to call in workmen as required. While we think of the Reserve fund as primarily for building and maintenance costs, there are no formal restrictions on accessing it for any need of the church's ministry.

Liabilities - The need to keep the properties in good condition is our main financial liability at present. We do not, at present, have any paid employees. We do have a commitment to support three needy children, abroad, through the Charity, Compassion, but the amounts involved are small compared to our assets, and many of our members take an interest in them that would preclude them being left unaided, in any case.

Accounts prepared by Jane Juler (Honorary treasurer and trustee). If any further information is required, I am willing to provide it upon request.

Jane Juler 31/10/2026