

Charity Number 1155557

Trinity Chippenham

Report of the Trustees

For the year ended 31 December 2025

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The Trustees have pleasure in presenting their report and the financial statements for the charity for the year ended 31 December 2025.

REFERENCE AND ADMINISTRATIVE INFORMATION

Charity registration number	1155557
Principal address	51 Curlew Drive Chippenham SN14 6YG
Trustees	Mr Michael Chalmers Mr David Ferguson Mr David Jeffery Mrs Rebekah Jones Mr Timothy Jones Mr Andrew Cordle Dr Peter Mead
Independent Examiner	MR CD Watchman
Bankers	CAF Bank

OBJECTIVES AND ACTIVITIES

The objects of the Trust are to advance the Christian faith in accordance with the Statement of Beliefs appearing in the Schedule hereto in Chippenham and in such other parts of the United Kingdom or the world as the Trustees may from time to time think fit, and to fulfil such other purposes which are exclusively charitable according to the law of England and Wales and are connected with the charitable work of the charity.

Trinity Chippenham exists to share the good news of Jesus Christ and demonstrate His love in practical ways within the local community and beyond. The Church is not a building but a gathering of ordinary people of different ages and backgrounds whose lives have been changed by Jesus Christ. Guided by New Testament principles, the church seeks to be a community where people are loved, taught, and cared for, and where that love overflows to bless others.

Our vision is to see the people of Chippenham discover the transforming delight of the love of the Trinity — a love found in relationship with Jesus as Lord, Saviour, and friend.

Our Activities

Trinity Chippenham meets every Sunday for gathered worship, teaching, and community. A full children's programme runs concurrently, alongside midweek youth meetings and Life Groups that meet in homes for Bible study, encouragement, and prayer.

The church works closely with the Chippenham CAP Centre (CC#1192100), which it launched in 2021, to support those facing financial hardship. All activities are open to everyone and free of charge, with details available at www.trinitychippenham.org.

In 2025, activities included:

- Holiday Bible Club for children (February)
- Easter Fun Day for kids (April)
- Women's Event (May)
- Youth weekend away (June)
- Church weekend away (July)
- Church sports days (September)
- Men's Event (October)
- Pre-Loved Clothes event with CAP (October)
- Light Party for families (October)
- Christmas with TC community event (December)

Lives Impacted

Trinity's purpose is expressed most clearly in the lives it touches. For example:

Jo once argued with Christians, convinced faith lacked evidence — until a kind friend introduced her to the message of Jesus. After the Covid lockdowns, she visited Trinity Chippenham and found not just a church but a caring community that now feels like family.

Charlotte moved from Hong Kong with all the challenges of integrating into a new culture as a teenager. At Trinity Chippenham, she has found a home, mentors, and opportunities to serve others. On a recent International Sunday, we celebrated over twenty nations represented in the congregation!

Betty was first invited to an International Sunday in 2015, and quickly became a part of the community at Trinity Chippenham. She found support as she helped to raise her grandson, as well as community and care as she faced declining health.

Stories like these reflect Trinity's heart — to be a welcoming, supportive community where people can explore faith, grow together, and bring hope to others.

Public Benefit

All activities of Trinity Chippenham are undertaken for the public benefit and are open to all, regardless of background or belief. The trustees continue to have regard to the Charity Commission's guidance on public benefit in planning and reviewing the church's work.

2025 was an encouraging year marked by growth, participation, and the strengthening of community life. As we look ahead to 2026, Trinity Chippenham remains committed to serving the people of Chippenham and sharing the hope and love of Jesus Christ in all that we do.

ACHIEVEMENTS AND PERFORMANCE

Trinity Chippenham continued to meet regularly throughout 2025, maintaining a full and vibrant programme of church life.

Sunday Gatherings

The Sunday gathering met every week, with a consistent pattern of worship, Bible teaching, and community. Alongside the main service, children's ministries — *TC Kids* and *TC Tots* — provided age-appropriate teaching and activities, helping the youngest members of the church family to learn about Jesus in a fun and engaging way. Attendance continued steadily throughout the year, with a warm and welcoming atmosphere for newcomers.

For many, these weekly gatherings have been a source of strength and connection. Jo, who first came to Trinity after years of scepticism toward Christianity, describes finding not only a faith that makes sense but also a community that genuinely cares for her and her family. Stories like Jo's illustrate the heart of Trinity's mission in action.

Life Groups and Midweek Activities

Life Groups continued to be central to the life of the church, offering smaller, relational settings for Bible study, prayer, and mutual care. A new group was launched during the year, bringing the total to eight by year end. These groups have been vital in helping people connect, grow spiritually, and support one another through the ups and downs of everyday life.

The youth group met midweek most weeks, continuing to grow in numbers and enthusiasm. Owing to this growth, the group continued to meet at Sheldon Road Methodist Church, providing flexibility and room for more young people to attend. Youth leaders reported an encouraging year, with strong friendships formed and meaningful discussions about faith.

Community Engagement and Special Events

Trinity Chippenham hosted a variety of special events and outreach activities throughout the year, all free of charge and open to the public. Events such as the Easter Fun Day, Light Party, Pre-Loved Clothes event, and the Christmas Carol Services were particularly well attended by guests from across the local community. These activities strengthened relationships with local residents and created welcoming spaces for new people to connect.

The church also continued its close partnership with the Chippenham CAP Centre (CC#1192100), providing practical help and emotional support to those experiencing financial hardship.

Charlotte's story reflects the fruit of these community connections. Having moved from Hong Kong with her family, she found friendship, mentorship, and opportunities to serve at Trinity Chippenham. What began as a search for belonging became a home where she could grow in faith and contribute to the life of the church.

Digital Presence

The church website (www.trinitychippenham.org) remained active throughout the year, providing information about the church and offering sermon recordings freely available to the public. This continued to be an important resource for those exploring faith, connecting from further afield, or unable to attend in person.

The Search for a New Home

As Trinity Chippenham continues to grow in number, the church leadership continued the process of looking for a new home during 2025. Whether we acquire land and build, or acquire a building and convert it for our use, the church is united in pursuing whatever the long-term home of Trinity Chippenham is to be. During 2025 the building search team began enquiries on one building, and continued to look for other possibilities. We are so thankful for the use of Hardenhuish School, but hope that one day we will be able to move into our own building in Chippenham that is suitable for many community activities.

Summary

2025 was an encouraging and fruitful year for Trinity Chippenham. Attendance across all activities was strong, new members were welcomed, and existing members continued to grow

in faith and service. The trustees are grateful for the many volunteers whose time and energy made each ministry possible, and for the continued sense of unity, generosity, and joy within the church family.

Lives like Jo's, Charlotte's, and Betty's, remind us that behind every statistic and event lies a story of transformation — evidence of the ongoing impact of Trinity Chippenham's mission to share the love and hope of Jesus Christ in our community and beyond.

FINANCIAL REVIEW

Trinity Chippenham raises its funds by discreet offerings from participants, many of whom choose to give by direct debit each month into the church bank account. We do not charge for participation in the normal programme of church events, and we do not pass an offering receptacle during any church gatherings.

The Trustees have adopted a formal Reserves Policy in line with Charity Commission guidance. Trinity Chippenham aims to maintain general (unrestricted) reserves equivalent to approximately three to six months of regular operating expenditure to ensure financial stability and flexibility.

In addition, the Trustees have designated £205,547 towards a future Facilities Fund for the purchase or long-term lease of a permanent church building, reflecting the church's strategic goal to secure a suitable base for worship and community activities. A further £7,656 has been designated for specific ministry and mission giving opportunities.

These funds remain legally unrestricted but have been set aside by Trustee decision. The level and purpose of all reserves are reviewed annually to ensure they remain appropriate to the charity's size, commitments, and long-term vision.

Approved by the board and signed on its behalf by:

_____ Mr Michael Chalmers, Trustee 25th October 2026

_____ Mr Timothy Jones, Trustee 25th October 2026

Trinity Chippenham

Statement of Financial Activities
For the year ended 31 December 2025

		Unrestricted Funds		**Restricted Funds**	**2025**	**2024**
	Reference	£		£	**£**	£
Income and endowments from:	*T.1*					
Charitable activities		135,423		103,824	**239,247**	**298,325**
Total					**239,247**	**298,325**
Expenditure on:	*T.2 & 3*					
Charitable activities		136,387		50,101	**186,488**	**144,394**
Total					**186,488**	**144,394**
Net Income / Expenditure		(964)		53,723	**52,759**	**153,931**
Total Funds Brought Forward	*Previous year*	27,624		159,480	**187,104**	***33,173***
Total Funds Carried Forward	to next year	26,660		213,204	**239,864**	**187,104**

Trinity Chippenham
Balance Sheet
For the year ended 31 December 2025

	Reference	2025	*2024*	*2023*	*2022*
		£	*£*	*£*	*£*
Fixed Assets					
Cost / Value	4	-	*-*	*-*	*8,832*
Depreciation	4	-	*-*	*-*	*-8,832*
Current Assets					
Debtors					
Cash at bank and in hand		239,864	*187,104*	*33,173*	*27,544*
		239,864	*187,104*	*33,173*	*27,544*
Creditors: Amount falling due within one year					
Net Current Assets		239,864	*187,104*	*33,173*	*27,544*
					27544
Total Assets less current liabilities		239,864	*187,104*	*33,173*	*27,544*
Net Assets		239,864	*187,104*	*33,173*	*27,544*
The Funds of the Charity					
Restricted Income Funds	5,6	213,204	*158,573*	*5,392*	*4,439*
Unrestricted Income Funds	5,6	26,660	*28,531*	*27,782*	*23,105*
Total Funds		239,864	***187,104***	***33,173***	***27,544***

These financial statements were approved and authorised for issue by the Board and signed on its behalf by:

_____ Mr Michael Chalmers, Trustee 25th October 2026

_____ Mr Timothy Jones, Trustee 25th October 2026

1. Income from charitable activities

	Unrestricted Funds	Restricted Funds	2025	2024
	£	£	£	£
General Offerings and Gifts				
Offerings and Gifts	115,424		**115,424**	94,295
Special Offerings / Designated		91,864	**91,864**	159,818
	115,424	**91,864**	**207,288**	**254,440**
Gift Aid Recovered				
Gift Aid Recovered	19,999	11,960	**31,959**	43,885
	19,999	**11,960**	**31,959**	**298,325**
Ministry				
Transferred between funds	-	-	**-**	-
	-	**-**	**-**	-
Total	**135,423**	**103,824**	**239,247**	**298,325**

2. Costs of charitable activities by fund type

	Unrestricted Funds	Restricted Funds	2025	2024
	£	£	£	£
Mission				
Grants to Individuals	-	10,269	10,269	18,552
Grants to Institutions	2,335	6,213	8,548	4,170
Albania Team	-	-	-	8,483
Total	*2,335*	*16,482*	*18,817*	*31,205*
Ministry				
Venue	14,557	-	14,557	12,265
Administration	18,171	-	18,171	5,064
Ministry Costs	14,523	14,608	29,131	21,890
Leadership Support	86,800	-	86,800	73,236
New Building Search	-	19,011	19,011	734
Total	*134,051*	*33,619*	*167,670*	*113,189*
Total	**136,387**	**50,101**	**186,488**	**144,394**

4. Tangible Fixed Assets

	Van	PA & Other Equipment	Total
	£	£	£
Cost or Valuation	**4,032**	**4,800**	**8,832**
Depreciation B.Fwd	(4,032)	(4,800)	(8,832)
Depreciation in Year			
Depreciation C.Fwd	**(4,032)**	**(4,800)**	**(8,832)**
Net Book Values			
at 31/12/2020	-	-	-

5. Movement in Funds

	Balance 01/01/25	Incoming Resources	Outgoing Resources	Balance 31/12/25
	£	£	£	£
Unrestricted Funds				
General	27,624	135,423	136,387	26,660
	27,624	**135,423**	**136,387**	**26,660**
Restricted Funds				
Facilities Fund	150,932	73,627	19,011	205,548
Designated Ministry/ Mission Gift	8,548	30,197	31,090	7,656
	159,480	**103,824**	**50,101**	**213,204**
Total	**187,104**	**239,247**	**186,488**	**239,864**

6. Analysis of net assets between funds

	Tangible Fixed Assets	Net Current Assets	Net Assets
	£	£	£
Unrestricted Funds	-		
General		26,660	26,660
Restricted Funds			
Designated Mission Gift	-	7,656	7,656
Facilities Fund	-	205,548	205,548
	-	**239,864**	**239,864**

CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees TRINITY CHIPPENHAM

On accounts for the year ended 31/12/2025 **Charity no (if any)** 1155557

Set out on pages 1

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2025

Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust'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 Act.

Independent examiner's statement

~~[The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [insert name of applicable listed body]]. Delete [ ] if not applicable.~~

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below *) which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

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.

** Please delete the words in the brackets if they do not apply.*

Signed: [signature] **Date:** 03/08/26

Name: CHRISTOPHER DAVID WATCHMAN

Relevant professional qualification(s) or body F.C.C.A