Church in the Peak

Report and Accounts
Year ended 31 December 2025

CHURCH IN THE PEAK

CHARITY INFORMATION

FOR THE YEAR ENDED 31 DECEMBER 2025

Trustees	Chris Cookman Ian Cowin Karen Errett Neal Garratt Phil Hardy Pamela Torry (appointed 15th February 2026) Peter Williams Stephen Young
Governing Document	CIO Foundation registered 29 April 2014
Charity Registration Number	1156840
Registered Office	The Lime Tree Lime Tree Business Park Lime Tree Rd Matlock, DE4 3EJ
Independent Examiner	Sarah Crispin ACA Stewardship 1 Lamb's Passage London EC1Y 8AB
Bankers	Lloyds Bank 2-6 Market Street Wigan WN1 1JN

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Church in the Peak
Registered Charity No. 1156840

REPORT OF THE TRUSTEES

FOR THE YEAR ENDED 31ST DECEMBER 2025

The Trustees have pleasure in submitting the Report and Accounts for the year.

Objects of the charity

The CIO seeks to demonstrate the Christian faith in action through its Sunday gatherings, mid week activities, community focussed work such as Jigsaw and TotZone, and equipping the church family to live out the Christian faith. Through these activities the CIO seeks to relieve persons who are in conditions of need or hardship or who are aged or sick and to relieve the distress caused whether locally or in another country. The CIO also aims to promote and fulfil other such charitable purposes beneficial to the community.

Government

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

The trustees during the year were Peter Williams (Chairman, Trustee & Elder), Chris Cookman (Trustee & Treasurer), Ian Cowin (Trustee), Karen Errett (Trustee), Neal Garratt (Trustee & Elder), Phil Hardy (Trustee & Elder), Paul Hay (Trustee, until he passed away on 13th October 2025) and Steve Young (Trustee).

Trustees are appointed when required in accordance with charity commission guidance.

Formal trustees' meetings were held on 9th February (online), 24th March (online), 1st June (online), and 7th December 2025 (online).

Dave Watmore attended the meetings in his capacity as Elder. Charlotte Allen attended the meetings as Secretary.

Bankers: Lloyds Bank and Mansfield Building Society. Insurers: Ansvar.

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, the Son of God. The New Testament reveals the Church as a community of people, properly taught and cared for, who by loving and serving Jesus Christ, were also committed to love and care for each other and to bring a blessing to the area in which they lived. The Church in the Peak; its trustees, elders and members are committed to the restoration of those New Testament principles. It is not alone in this, it is one of many Churches in the area, country and all over the world that is re-discovering the excitement of knowing Jesus Christ. The vision is to see the people of the Peak District come into this experience of knowing Jesus as their Lord, Saviour and friend.

In planning the activities, the Trustees have applied the guidance on public benefit issued by the Charity Commission. During the year there has been a demonstration of the Christian faith in action by serving the community in which it operates in the following ways:

Resourcing: **Neal Garratt** (elder/trustee), **Phillip Hardy** (elder/trustee), **Peter Williams** (elder/trustee) and **Dave Watmore** (elder) lead the church as a team. **Steve Bagnall** continued working full-time but his role was enhanced to include the day-to-day oversight of all aspects of the Jigsaw Project as well as being involved in day-to-day operations at The Lime Tree. **Nicola Lewis** continued working full time for the church in the role of Building Facilitator/Operations Manager (responsible for arranging and managing bookings of The Lime Tree etc.). **Kirsty Bateman** continues to work part-time as the Debt Centre Manager. **Melanie Weston** continues working as the part-time CMA Admin Worker. **Shirley Haymes** continued working as a part-time cleaner until her resignation took effect at the end of August 2025. **Charlotte Strange** continues providing part-time administrative support to the Elders. **Jake Lewis** started working as a part-time cleaner in September 2025. As noted in the 2024 Trustee's Annual Report, very sadly, **Paul Blecker** died in January 2025.

Premises: Sunday meetings were held at The Lime Tree, Matlock, which was refurbished between November 2017 and May 2018. The building provides Sunday capacity for up to 200 people and car parking, as well as facilitating all of the mid-week activities currently operating. Many of the rooms in the building are hired on a regular basis by local groups. In May 2022, we took on a lease on Unit 10 of the Lime Tree Business Park, so that this could become the home of the CMA Debt Advice service. We are now renting four units on the Lime Tree Business Park – the main Lime Tree building and Units 10, 11 and 13. The three smaller units primarily house our various Jigsaw services. Community needs continued to be met via the provision of services. In particular, this includes the continued operation and expansion of the Jigsaw Project (for more details, see the "Activities" section below).

The merger with Buxton Church in the Peak (see below) created a second site in freehold premises. A third site at Wirksworth, in rental premises, was opened in January 2026

Attendance: During 2025 the church met in person on Sunday mornings as well as for its regular mid-week activities. Midweek community groups met in the strategic towns of Bakewell, Belper, Darley Dale, Matlock and Rowsley.

Activities: Church in the Peak is a welcoming outward-looking all-age church particularly attractive to families, and special activities take place each week for babies and toddlers (TotZone on a Tuesday, and Treasure Tots on a Sunday), primary school aged children (KidZone) and two youth groups (Xplor and Emerge). A weekly Youth Club Drop-In for secondary school aged children runs on Tuesday afternoons. Church in the Peak has a child protection policy and relevant workers are trained in child protection and have a satisfactory disclosure from the Disclosure & Barring Service.

During the year, the church continued to run the Jigsaw Project. Jigsaw is a project which provides support, befriending and signposting advice to the poor, afflicted and those in need in Matlock and Derbyshire Dales. The Jigsaw Project operates a food bank, emergency crisis food parcels, clothes bank and debt advice.

During the Coronavirus restrictions, referrals for the Jigsaw Project services, especially the Foodbank, almost doubled. Meeting this need would not have been possible without the numerous generous donations we received for the Jigsaw project. These donations have come from individuals (both church and non-church members) and from organisations as grants. During 2025, as the cost of living crisis deepened, those donations continued and we received over £47,000 in donations/grants for Jigsaw in addition to food contributions. We have

been blessed by the generosity of people in these difficult times. Larger donations/grants have come from The Duke of Devonshire, Derbyshire Community Foundation, Platform Housing and others.

We prayerfully ensured that we used the money entrusted to us wisely and in accordance with the donor's wishes. Almost everyone said that their donations could be used for the foodbank "as we see fit", rather than specifying what their donations were used for. As well as the direct costs of the food, we have used the financial donations to pay for Christmas toys and laptops for new staff.

In addition to the Jigsaw Project, during the year, the church has continued to actively support a local church in Yalova (Turkey) with its refugee project, and closer to home, the work of Matlock Area Schools Trust (MAST), a non-denominational team of school teams who take assemblies and other activities in schools.

In 2025, room bookings remained at pre-lockdown levels.

Buxton Church in the Peak

During 2024, the leaders of Buxton Church in the Peak (charity number 1124548) approached Matlock Church in the Peak to discuss formally rejoining the two congregations and charities together to make one multi-site church family covering the Peak District. After discussions, the trustees of both charities agreed that merging the two charities would serve both charities best. Following initial discussions with the Charity Commission, the trustees of Matlock were appointed trustees of Buxton and vice-versa.

During 2025, the two charities operated independently of each other while progress was made on the merger of the assets. With effect from 1st January 2026, the accounts of the two charities were combined and the permission of the Charity Commission for the merger has been granted. The merger was completed on 14th June 2026 however the Buxton charity remains open whilst the transfer of the building at the Land Registry is completed.

Financial Review

Total income for the year was £309,723 (2024: £386,236). Expenditure was £375,975 (2024 £445,241) resulting in a deficit for the year of £66,252 (2024: deficit £59,005).

At the end of the year total reserves were £215,218 (2024 £281,470) of which £7,200 (2024 £18,957) was restricted. General funds were £24,953 (2024 £48,937).

Reserves Policy

The target reserves of the charity are £45,000 which represents approximately two months expenditure. The reserves at the end of the period fell short of the target and the budget has been set to work back towards the target.

Key risks and uncertainties

The charity is exposed to various risks - be they operational, financial or reputational. The trustees review the charity's activities regularly to identify significant risks and, where possible, they take appropriate measures to mitigate those risks.

Trustees' Responsibilities under charity law

The trustees 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).

Charity law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of the affairs of the charity as at the balance sheet date and of its incoming resources and application of resources for the financial year. In preparing these financial statements, the trustees are required to:

1. select suitable accounting policies and apply them consistently;
2. observe the methods and principles in the Charities SORP;
3. make judgements and estimates that are reasonable and prudent;
4. state whether the applicable accounting standards have been followed, subject to any material departures and explained in the financial statements; and
5. prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in operation.

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 Oct 22, 2026 and signed on their behalf by:

Chris Cookman

Chris Cookman (Oct 22, 2026 21:11:58 GMT+1)

Chris Cookman

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF

CHURCH IN THE PEAK
('the Charity')

I report to the charity trustees on my examination of the accounts of the Charity for the year ended 31 December 2025 on pages 7 to 17 following, which have been prepared on the basis of the accounting policies set out on pages 9 to 10.

Responsibilities and basis of report

As the charity's trustees of the Charitable Incorporated Organisation 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 Charity's accounts carried out under section 145 of the 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

Since the Charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

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 Charity as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do 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.

Sarah Crispin
Sarah Crispin (Oct 26, 2026 09:04:10 GMT)

Sarah Crispin ACA
Institute of Chartered Accountants in England and Wales
Stewardship
1 Lamb's Passage
London
EC1Y 8AB

Date: Oct 26, 2026

CHURCH IN THE PEAK

STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED 31 DECEMBER 2025

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £	Total Funds 2024 £
INCOME AND ENDOWMENTS FROM:					
Donations and legacies	3	146,183	114,269	260,452	338,687
Charitable activities	4	5,028	20	5,048	16,295
Other trading activities	5	43,875	-	43,875	30,000
Investments	6	348	-	348	1,254
Total income and endowments		195,434	114,289	309,723	386,236
EXPENDITURE ON:					
Charitable activities	7	223,412	152,563	375,975	445,241
Total expenditure		223,412	152,563	375,975	445,241
Net income/(expenditure)		(27,978)	(38,274)	(66,252)	(59,005)
Transfers between funds	16	(26,517)	26,517	-	-
Net movement in funds		(54,495)	(11,757)	(66,252)	(59,005)
Reconciliation of funds:					
Total funds brought forward		262,513	18,957	281,470	340,475
Total funds carried forward	16	208,018	7,200	215,218	281,470

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing operations.

The notes on page 9 to 16 form part of these accounts.

CHURCH IN THE PEAK

BALANCE SHEET

AS AT 31 DECEMBER 2025

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £	Total Funds 2024 £
FIXED ASSETS					
Tangible assets	10	183,447	-	183,447	215,309
		183,447	-	183,447	215,309
CURRENT ASSETS					
Stock	11	-	6,700	6,700	13,400
Debtors	12	6,163	-	6,163	7,222
Cash at bank and in hand	13	34,580	500	35,080	53,532
		40,743	7,200	47,943	74,154
CREDITORS: Amounts falling due within one year	14	(16,172)	-	(16,172)	-7,993
Net current assets / (liabilities)		24,571	7,200	31,771	66,161
Total assets less current liabilities		208,018	7,200	215,218	281,470
TOTAL NET ASSETS		208,018	7,200	215,218	281,470
FUND BALANCES	16				
Unrestricted Funds					
General funds		24,953	-	24,953	48,937
Designated funds		183,065	-	183,065	213,576
		208,018	-	208,018	262,513
Restricted Funds		-	7,200	7,200	18,957
		208,018	7,200	215,218	281,470

The financial statements were approved by the Board of Trustees and were signed on its behalf by:

Chris Cookman
Chris Cookman (Oct 22, 2026 21:11:58 GMT+1)

CHRIS COOKMAN

Date: Oct 22, 2026

Charity number: 1156840

The notes on page 9 to 16 form part of these accounts.

CHURCH IN THE PEAK

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2025

1 Statutory Information

The charity is a charitable incorporated organisation registered with the Charity Commission in England & Wales. The charity's registered number and principal address can be found on the Charity Information page.

2 Accounting Policies

These financial statements are prepared on a going concern basis, under the historical cost convention.

These financial statements have been prepared 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) ("the Charities SORP"), with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland ("FRS 102") and with the Charities Act 2011. The charity meets the definition of a public benefit entity as set out in FRS 102.

The Charities (Accounts and Reports) Regulations 2008 (the '2008 Regulations') requires charities to prepare their accounts in accordance with 'Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005' but this accounting standard has since been withdrawn and has been replaced by the Charities SORP mentioned in the preceding paragraph. The charity has prepared these financial statements in accordance with the new Charities SORP; this departure from the 2008 Regulations is believed to be necessary for these financial statements to give a 'true and fair view'.

The principles adopted in the preparation of the financial statements are set out below.

a) Going concern

The trustees have assessed whether the use of the going concern basis is appropriate and have considered possible events or conditions that might cast significant doubt on the ability of the charity to continue as a going concern. The trustees have made this assessment for a period of at least one year from the date of approval of the financial statements. In particular the trustees have considered the charity's forecasts and projections and the possible implications should projected income and / or expenditure vary unexpectedly. The trustees have concluded that there is a reasonable expectation that the charity has adequate resources to continue to operate for the foreseeable future. The charity therefore continues to adopt the going concern basis in preparing its financial statements.

b) Income

Income including investment income is recognised in the period in which the charity becomes entitled to receipt, the amount receivable can be measured with reasonable certainty, and receipt is probable. For the most part, income is generally recognised when it is received. Income is only deferred when the charity has to fulfil conditions before becoming entitled to it or where the donor has specified that the income is to be expended in a future period.

Income from donations and legacies includes:

i) Recoverable gift aid. This is recognised when the related donation is received. Gift aid that has not been recovered by the balance sheet date is included as a debtor.

ii) Donated facilities, services and goods. Goods donated for distribution to beneficiaries are recognised as income when receivable at fair value (being an estimate of the amount it would cost to purchase those items). Facilities, services and goods donated for the charity's own use are recognised as income when receivable at their value to the charity.

The charity relies on volunteers to carry out many of its activities. However, in accordance with the SORP, the value of these services has not been included in these financial statements as they cannot be reliably measured.

When donated goods, services and facilities are distributed or consumed, an expense in respect of those items is included in the Statement of Financial Activities. At the year end any goods that have not been distributed or consumed are recognised as stock; donated fixed assets are capitalised.

Income from charitable activities represents income receivable from goods, services and facilities supplied in furtherance of the charity's charitable objects. It includes income from the hire of the church building to other charities and community groups.

Income from other trading activities represents income receivable from activities undertaken to generate funds for the charity. It includes income from the hire of the building on a commercial basis.

Investment income represents income generated by the charity's assets and includes bank interest.

c) Expenditure

Expenditure, including irrecoverable VAT, is recognised when it is incurred or, if earlier, when a legal or constructive obligation for a payment arises provided that it is probable that settlement will be required and the amount of the obligation can be measured reliably.

The charity makes grants to other institutions and individuals to further its charitable objectives. Grants payable are recognised as constructive obligations arise, which is generally when the charity expresses a commitment to the recipient that can be measured reliably and then only to the extent that any conditions associated with the grant are outside of the control of the charity.

The cost of raising funds is not significant and has not been separately disclosed.

2 Accounting Policies (continued)

Governance costs, which are included in expenditure on charitable activities but are identified separately in the notes to the accounts, includes costs associated with the independent examination of the financial statements, compliance with constitutional and statutory requirements and any other expenditure incurred on the strategic management of the charity.

d) Fund accounting

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. Endowment funds are donations that are retained as capital in accordance with the donor's wishes. The nature of the restriction determines whether the endowments represent permanent endowments or expendable endowments.

f) Tangible fixed assets

Items purchased or donated for the charity's own use are capitalised when the cost of purchased items, or the fair value of donated items, is more than £1,500 and the item is expected to benefit the charity over more than one accounting period. Depreciation is charged on a straight line basis so as to write down the value of each asset to its estimated residual value (if any) over its expected useful economic life. To achieve this objective the following rates of depreciation are charged:

Freehold land	Is not depreciated (because it is not consumed by use)
Freehold buildings	Over 50 years after taking account of the building's residual value
Leasehold improvements	Over the lease term or, if shorter, expected useful life
Equipment	Over 3 to 7 years

The carrying values of tangible fixed assets are reviewed for impairment in periods when events or changes in circumstances indicate that the carrying value may not be recoverable.

g) Stocks

Stocks of donated items held for distribution to beneficiaries are measured at fair value; stocks of goods donated for the charity's own use are valued at an estimate of their value to the charity.

h) Leased assets

Leases for assets that transfer to the charity substantially all the risks and rewards of ownership are classified as finance leases. Assets under finance leases are recognised as assets of the charity at the inception of the lease at their fair value or, if lower, at the present value of the minimum lease payments. The corresponding liability to the lessor is included in the balance sheet as a finance lease obligation. Lease payments are apportioned between a finance expense and a reduction of the lease obligation so as to achieve a constant rate of interest on the liability.

Leases which do not transfer substantially all the risks and rewards of ownership to the charity are classified as operating leases. Operating lease payments are recognised as an expense on a straight-line basis over the lease term (unless another systematic basis is more representative of use).

i) Pension scheme arrangements

The charity operates defined contribution pension schemes for its employees. Obligations for contributions to these schemes are recognised as an expense when the liability arises. The assets of these schemes are held separately from those of the charity in independently administered funds.

j) Taxation

The charity has taken advantage of the various reliefs from taxation available to charities and no tax is payable on the charity's income.

k) Financial instruments

The charity's financial assets and financial liabilities all qualify as basic financial instruments, as defined by FRS102. Except for loans, creditors and debtors are measured at their expected settlement value (normally the amount of cash that the charity expects to pay or receive). The charity recognises liabilities for the principal of those loans that remains outstanding at the year end (i.e. the liabilities exclude any interest chargeable on the loans in future years).

l) Exemption from preparing a cashflow statement

The charity has taken advantage of an exemption conferred by the Charities SORP and has not prepared a cash flow statement.

m) Critical accounting estimates and areas of judgement

The trustees do not consider that there are any material sources of estimation or uncertainty at the balance sheet date that could result in a material adjustment to the carrying values of assets and liabilities in the next reporting period.

3 Donations and legacies

	2025	2024
	£	£
Donations of cash and similar	173,708	222,035
Donations in kind (note 3a)	59,900	57,046
Other grants receivable	2,300	19,067
Income tax recoverable	24,544	40,539
	260,452	338,687

a Donations in kind comprise:

	2025	2024
	£	£
Goods donated for:		
Distribution to beneficiaries	59,900	57,046
	59,900	57,046

4 Income from charitable activities

	2025	2024
	£	£
Building hire	5,028	14,378
Van hire	20	20
Other income	-	1,897
	5,048	16,295

5 Income from other trading activities

	2025	2024
	£	£
Building hire	43,875	30,000
	43,875	30,000

6 Investment income

	2025	2024
	£	£
Bank interest	348	1,254
	348	1,254

7 Charitable expenditure

	2025	2024
	£	£
a Costs incurred directly on specific activities		
Employment costs	120,678	150,018
Property costs	82,596	106,690
Children & Youth	1,131	854
Communications	3,671	2,928
Mission	694	840
Outreach activities	10,038	7,761
Social Action	9,163	12,214
Motor and travel	2,701	2,370
Other costs	10,586	16,177
Donations in kind expensed	66,600	54,712
	307,860	354,565
Grants payable (note 7c)	26,887	38,448
	334,747	393,013

7 Charitable expenditure (continued)

b Costs incurred on support & administration

Governance costs		
Independent examiner's fee	2,580	3,600
Other	-	60
	2,580	3,660
Office costs	1,721	3,473
Finance costs	15	870
Depreciation of tangible fixed assets	31,861	37,998
Insurance	5,051	6,229
	41,228	52,228
Total expenditure	375,975	445,241

The fee payable to the independent examiner for preparing and examining the accounts was £2,580 (2024: £3,660).

c Grants payable

	Institutions	Individuals	2025
	£	£	£
Grants for UK and overseas mission	12,649	11,848	24,497
Grants for the relief of poverty	2,390	-	2,390
	15,039	11,848	26,887

The comparatives for the previous year are as follows:

	Institutions	Individuals	2024
	£	£	£
Grants for UK and overseas mission	26,871	9,132	36,003
Grants for the relief of poverty	2,445	-	2,445
	29,316	9,132	38,448

The charity's principal grants to institutions comprised:

	2025	2024
	£	£
Catalyst Network of churches	5,609	18,444
Yalova Refugee Food Project	2,390	2,445
Fountain of Life, India	6,000	6,387
Belgaum church India	140	-
Hope Church Worcester	-	1,000
Grants to institutions for less than £1,000 each	900	1,040
	15,039	29,316

8 Analysis of staff costs, the cost of key management personnel and trustee remuneration

	2025	2024
	£	£
Gross wages and salaries	114,267	141,820
Social security	2,093	3,141
Pension costs	4,318	5,057
	120,678	150,018

The average monthly number of employees during the year was 7 (2024: 9.3). Most of the charity's activities are carried out by volunteers.

No staff received salaries at a rate of more than £60,000 per annum.

The charity's key management comprise solely of the trustees. No trustee received remuneration during the current or preceding year.

9 Acting as agent

On occasion the charity receives money on behalf of other charities, which it banks and then pays out to these charities. This income is received as agent for these other charities and the income, and the related payments, are excluded from the Statement of Financial Activities; any money that has not been distributed by the year end is recognised as a creditor.

During the year the charity acted as agent for ACTS435 and, in that capacity:

a) received £90 (2024: £90) and paid £90 (2024: £90)
b) at the year end the charity owed £20 (2024: £20) to ACTS435.

10 Tangible fixed assets

	Leasehold Improvements	Fixtures, fittings and equipment	Vehicles	Total 2025
	£	£	£	£
Cost				
At 1 January 2025	430,689	26,901	14,313	471,903
Adjustment	(1)	(1)	-	(2)
At 31 December 2025	430,688	26,900	14,313	471,901
Accumulated depreciation				
At 1 January 2025	217,113	25,168	14,313	256,594
Charge for the year	30,511	1,350	-	31,860
At 31 December 2025	247,623	26,518	14,313	288,454
Net book value				
At 31 December 2025	183,065	382	-	183,447
At 31 December 2024	213,576	1,733	-	215,309

11 Stock

	2025	2024
	£	£
Donated goods		
For distribution to beneficiaries	6,700	13,400
	6,700	13,400

12 Debtors

	2025	2024
	£	£
Trade debtors	4,016	3,920
Tax recoverable	2,148	3,302
	6,163	7,222

13 Cash at Bank and in Hand

	2025	2024
	£	£
Cash at bank with immediate access	33,514	50,516
Notice deposits (with a term of three months or less)	1,566	3,016
	35,080	53,532

14 Creditors: liabilities falling due within one year

	2025	2024
	£	£
Other creditors	3,770	4,393
Accruals	12,402	3,600
	16,172	7,993

15 Pension commitments

During the year employer's pension contributions totalling £4,318 (2024: £5,057) were payable to defined contribution personal pension schemes. No pension contributions were owing at the balance sheet date (2024: £nil).

16 Funds

During the year the movements in the charity's funds were as follows:

	Opening balance 2025 £	Incoming resources 2025 £	Outgoing resources 2025 £	Transfers in the year 2025 £	Gains and losses 2025 £	Closing balance 2025 £
Designated Funds						
Lime Tree Building Project	213,576	-	(30,511)	-	-	183,065
	213,576	-	(30,511)	-	-	183,065
General Unrestricted Funds	48,937	195,434	(192,901)	(26,517)	-	24,953
Total Unrestricted Funds	262,513	195,434	(223,412)	(26,517)	-	208,018
Restricted Funds						
Yalova Project	25.23	2,445	(2,445)	(25)	-	-
Jigsaw project	-	47,032	(79,106)	32,074	-	-
Jigsaw project - clothes	1,333.51	-	-	(1,334)	-	-
Prides Bethel	2,383.49	-	-	(2,383)	-	-
Catalyst	1,573.69	-	-	(1,574)	-	-
Foodbank donated goods	13,400.00	59,900	(66,600)	-	-	6,700
Other funds	-	-	-		-	-
Uganda	240.66	4,912	(4,412)	(241)	-	500
Total Restricted Funds	18,957	114,289	(152,563)	26,517	-	7,200
Aggregate of funds	281,470	309,723	(375,975)	-	-	215,218

The transfers referred to above were made for the following reasons:

a) The trustees have reviewed cumulative balances on designated projects and are confident that the balances arise from prior payment allocations and no further liability is due on each of these accounts

b) Transfer from the General Fund to the Jigsaw Project fund to clear the year-end deficit.

Analysis of net assets by fund

The assets and liabilities of the various funds were as follows:

	Unrestricted Funds			
	General funds £	Designated funds £	Restricted funds £	2025 £
Tangible fixed assets	382	183,065	-	183,447
Stock	-	-	6,700	6,700
Debtors	6,163	-	-	6,163
Cash at bank and in hand	34,580	-	500	35,080
Creditors falling due within one year	(16,172)	-	-	(16,172)
	24,953	183,065	7,200	215,218

16 Funds (continued)

In the previous year the movements in the charity's funds were as follows:

	Opening balance 2024 £	Incoming resources 2024 £	Outgoing resources 2024 £	Transfers in the year 2024 £	Gains and losses 2024 £	Closing balance 2024 £
Designated Funds						
Lime Tree Building Project	241,645	-	(30,511)	2,442	-	213,576
	241,645	-	(30,511)	2,442	-	213,576
General Unrestricted Funds	68,825	221,444	(231,672)	(9,660)	-	48,937
Total Unrestricted Funds	310,470	221,444	(262,183)	(7,218)	-	262,513
Restricted Funds						
Yalova Project	10	2,460	(2,445)	-	-	25
Jigsaw project	13,451	74,393	(96,485)	8,641	-	-
Jigsaw project - clothes	1,521	100	(288)	-	-	1,334
Prides Bethel	2,383	-	-	-	-	2,383
Catalyst	1,574	-	-	-	-	1,574
Foodbank donated goods	11,066	57,046	(54,712)	-	-	13,400
Emergency relief appeal	-	28,970	(27,547)	(1,423)	-	-
Uganda	-	1,823	(1,582)	-	-	241
Total Restricted Funds	30,005	164,792	(183,059)	7,218	-	18,957
Aggregate of funds	340,475	386,236	(445,241)	-	-	281,470

Analysis of net assets by fund

In the previous year, the assets and liabilities of the various funds were as follows:

	Unrestricted Funds			
	General funds £	Designated funds £	Restricted funds £	2024 £
Tangible fixed assets	1,733	213,576	-	215,309
Stock	-	-	13,400	13,400
Debtors	6,966	-	256	7,222
Cash at bank and in hand	48,231	-	5,301	53,532
Creditors falling due within one year	(7,993)	-	-	(7,993)
	48,937	213,576	18,957	281,470

16 Funds (continued)

Designated Funds

The Lime Tree Building Project fund represents the net book value of the leasehold improvements.

Restricted Funds

The Yalova project fund was created to support a refugee project run out of a church in Turkey.

The Jigsaw project is a social enterprise project created to help the local community. Two separate funds have been created, one for the distribution of food and the other for the distribution of clothes. A further fund is used to show donated and distributed goods associated with the project.

The Uganda fund is for supporting a project in Uganda that a church member is involved with.

17 Operating lease commitments

The charity has a lease on a property which runs until March 2032 at a cost of £26,250 per annum.

During the year the charity was charged £26,250 (2024: £26,250) for its operating lease.

18 Transactions with related parties

During the year the charity:

a) received donations totalling £30,450 (2024: £45,053) from related parties (which includes trustees, any other members of key management and anyone closely connected to them).
b) No expenses (2024: £nil) were paid to, or for, the trustees. Reimbursements for expenses incurred when acting as agent for the charity or incurred when undertaking employment duties not connected with serving as a trustee are not included in this disclosure.

Except as disclosed in note 8 'Analysis of staff costs', there have been no other transactions with related parties during the year.

19 Post Balance Sheet Events

Subsequent to the year end, the charity finalised a merger with Buxton CITP (Company number 6563119). Assets transferred were a freehold building valued at £450,000 and net current assets of £9,323. The merger was completed on 14th June 2026 following Charity Commission approval. The charity also opened a site in Wirksworth in January 2026 in rented premises.

These are non adjusting post balance sheet events and have therefore not been reflected in the 2025 financial statements.

CHURCH IN THE PEAK

DETAILED STATEMENT OF FINANCIAL ACTIVITIES WITH COMPARATIVES

FOR THE YEAR ENDED 31 DECEMBER 2025

	Note	Unrestricted funds General 2025 £	Designated 2025 £	Restricted 2025 £	Total 2025 £	Unrestricted funds General 2024 £	Designated 2024 £	Restricted 2024 £	Total 2024 £
INCOME AND ENDOWMENTS FROM:									
Donations and legacies	3	146,183	-	114,269	260,452	173,915	-	164,772	338,687
Charitable activities	4	5,028	-	20	5,048	16,275	-	20	16,295
Other trading activities	5	43,875	-	-	43,875	30,000	-	-	30,000
Investments	6	348	-	-	348	1,254	-	-	1,254
Total income and endowments		195,434	-	114,289	309,723	221,444	-	164,792	386,236
EXPENDITURE ON:									
Charitable activities:	7	192,901	30,511	152,563	375,975	231,671	30,511	183,059	445,241
Total Expenditure		192,901	30,511	152,563	375,975	231,671	30,511	183,059	445,241
Net income/(expenditure)		2,533	(30,511)	(38,274)	(66,252)	(10,227)	(30,511)	(18,267)	(59,005)
Transfers between funds	16	(26,517)	-	26,517	-	(9,660)	2,442	7,218	-
Net movement in funds		(23,984)	(30,511)	(11,757)	(66,252)	(19,888)	(28,069)	(11,048)	(59,005)
Reconciliation of funds:									
Total funds brought forward		48,937	213,576	18,957	281,470	68,825	241,645	30,005	340,475
Total funds carried forward	16	24,953	183,065	7,200	215,218	48,937	213,576	18,957	281,470