Bournemouth
Spiritualist Church
Charity Registration Number 1162530
Report of the Trustees and
Financial Statements
Year Ended 31 December 2025

Stephen Penny & Partners Limited
Chartered Certified Accountants and
Business Advisors
898-902 Wimborne Road Moordown
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Bournemouth Spiritualist Church Trust

Year Ended 31 December 2025

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Financial Accounts

Year Ended 31 December 2025

Trustees Report

REFERENCE AND ADMINISTRATION

Charity Name:	Bournemouth Spiritualist Church (referred to 'BSC' in this report)
Registered Charity Number:	1162530
Date Charity Registered:	6th July 2015
Charity's Principle Address:	Bournemouth Spiritualist Church, 16 Bath Road, Bournemouth BH1 2PE
Trustees at 31 December 2025:	Suzanne Boyd-Wallis, Geoffrey Hayward, Norman Nicholas
Trustee Appointments period:	None during 2025
Trustee Resignations period:	Elaine Bevan 3 October 2025 during 2025
President Appointments during 2025 period:	None
President Resignations during 2025 period:	None

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document:	Constitution - 'Rules for Churches 2022' - Adopted 1st June 2022 https://attercliffespiritualistchurch.co.uk/resources/Church%20rule%20book%202022%20UK%20contents%20inter.pdf
Charity Constitution:	Unincorporated Association
Organisation:	BSC is managed by a committee of no less than 8 persons who are known as the 'Managing Trustees'. Regular Trustee Meetings take place (currently 10 meetings pa) to ensure the smooth running of BSC and ensuring its objectives and operational needs are implemented to the benefit of BSC and its attendees. The day-to-day management is achieved through: - continuous contact between the Managing Trustees - delegation from the Managing Trustees to approved Full Members of BSC who volunteer their skills and time to support BSC's deliverance of services to the general public
Trustee Selection:	Trustees are recruited and selected in accordance with our Governing Document and with the following criteria: - Full Members of BSC - Experience/knowledge of BSC, its aims/practices/organisation as well as an understanding of the requirements and responsibilities of holding office - With a skill set that assists/supports/contributes to the deliverance of services and ongoing success of BSC - The Managing Trustees are mindful of the importance of succession planning and aim to select Trustees that fulfil BSC's future management requirements.
Trustee Appointment:	Trustees are appointed in accordance with our Governing Document and are elected by members at the AGM.
Trustee Training:	Trustees are committed to the ongoing education and development of Trustees, which takes place during the regular Managing Trustee meetings by way of sharing information on the requirements and responsibilities of holding office.

Trustee Management:	Management of the Trustees is achieved between the Trustees by implementing a 'collective' approach

FINANCIAL REVIEW

Policy on Reserves:	BSC does not at present have a formalised Policy on Reserves However, BSC considers that its policy should be to maintain sufficient unrestricted funds to meet its short/long term needs and to monitor, on a regular basis, the performance of any deposits/investments made with the intention to receive optimum return on those investments within a Financial Services Compensation Scheme (FSCS) protected (Government backed) institution and any investments are made in line with The Trustees Act 2000 or any other Act of Parliament currently in force

FINANCIAL REVIEW continued:

Charity's Financial health:	The Trustees report a surplus for the financial year of £60,171 which arose principally as a result of increased income of £24,381 and less expenditure in the year as last year included roof repairs in excess of £40,000. The Trustees continue to keep a keen eye on income and expenditure and take regular steps to generate income; minimise levels of expenditure; review how to best maximise return on investments (whilst still protecting funds) in order to provide the necessary finances to carry out the spiritual and charitable activities of BSC. The trustees are satisfied the Church has sufficient reserves to meet its current and future obligations and to maintain its charitable activities.

PUBLIC BENEFITS STATEMENT

The Trustees confirm they 'have regard' to the Charity Commission's guidance on 'public benefit', and carry out the Charity's purposes for public benefit in line with the guidance

OBJECTIVES AND ACTIVITIES

Charity's Objectives:	To advance and diffuse the knowledge of the religious philosophy of Spiritualism.
Activities undertaken to meet the Charity's objectives and for public benefit:	Bournemouth Spiritualist Church provides a comprehensive and wide programme of activities and events for the benefit of a cross section of the public: - Spiritualist teaching and philosophy is available through the week by way of Divine Services, Spiritual Awareness meetings and discussion groups - Personal development groups are available as are workshops and demonstrations - Spiritual Healing is available on average five days a week All of the above are provided to the general public and promotes positive values, well being and a greater understanding of spirituality and Spiritualism.

ACHIEVEMENTS AND PERFORMANCE

Bournemouth Spiritualist Church continues to strive to achieve its goals to provide and maintain a variety of spiritual services and activities, which are available to the general public, in difficult times.

The Church implemented the social distancing and other procedures considered necessary to safeguard its congregation and visitors during the year and has conducted an up-to-date risk assessment. The committee will continue, in consultation with its members, to review what measures should be kept in place going forward.

The Church's reserves increased during the year as a result of the Trustees monitoring of income and expenditure. The Trustees are currently considering the best use of the reserves to best maintain the fabric of the Church and to enable the Church to continue to expand its activities and meet its charitable objectives.

DECLARATION

The Trustees declare that they have approved the Trustee's Report above.

Signed on behalf of the Charity's Trustees

Mr G F Hayward - Trustee 15 April 2026

Bournemouth Spiritualist Church

Financial Accounts

Year Ended 31 December 2025

Independent Examiners Report to the Trustees of Bournemouth Spiritualist Church

I report on my examination of the accounts of the Church for the year ended 31 December 2025, which are set out on pages 3 to 8.

Respective responsibilities of trustees and examiner
The charities trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

examine the accounts under section 145 of the 2011 Act

to follow the procedures laid down in the general Directions given by the commission under section 145(5)(b) of the 2011 act to state whether particular matters have come to my attention

Basis of independent examiners report
My examination was carried out in accordance with the general Directions given by the Charities Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees

concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a true and fair view' and the report is limited to those matters set out in the next statement.

Independent examiner's statement
In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the requirement:

to keep accounting records in accordance with section 130 of the 2011 Act and,

to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act and with FRS 102 have

not been met or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Sarah Penny FCCA on behalf of
Stephen Penny and Partners Limited
Chartered Certified Accountants and
Business Advisors
898-902 Wimborne Road,
Moordown,
Bournemouth, Dorset.
BH9 2DW

Dated: 15 April 2026

Bournemouth Spiritualist Church

Balance Sheet
As At 31 December 2025

		2025		2024	
		£	£	£	£
Fixed assets	Note 2	684,588		685,538	
Investments		463,321		416,425	
SNU deposit account 30523		90,709		88,503	
SNU deposit account 30560		262		257	
SNU deposit account 30364		5,524		47	
SNU deposit account 31743		-		51,887	
SNU deposit account 42066		50,000		-	
Total Fixed assets			1,294,404		1,242,657
Current Assets					
Bookstall stock at cost		-		-	
Stock of hymn books and covers		-		-	
Charles Stanley cash account		12,288		5,659	
Lloyds Current Account		12,737		14,580	
Lloyds Saving Account		51,429		51,023	
RBS bank account		2,433		1,210	
Petty cash in hand		805		250	
Prepayments		2,090		1,775	
Total current assets			81,782		74,497

Current liabilities				
Sundry creditors and accrued charges	(1,800)		(2,940)	
Total liabilities		(1,800)		(2,940)
Total Net Assets		1,374,386		1,314,214
CAPITAL ACCOUNT AS AT 1 JANUARY 2024		1,314,214		1,332,671
Net surplus/(deficit) for the year		60,171		(18,457)
CAPITAL ACCOUNT AS AT 31 DECEMBER 2024		1,374,385		1,314,214

APPROVAL CERTIFICATE

In accordance with the engagement letter, we approve the financial information which comprises the Income and Expenditure Account and Balance Sheet. We acknowledge our responsibility for the financial information and for providing Stephen Penny and Partners with all the information and expectations necessary for its completion.

Mr G F Hayward - Trustee 15th April 2026

Notes for the AGM

Welcome — Hi My Name is Louis Jolley from Stephen Penny and Partners the accountants of the Church

PROFIT AND LOSS

Income — Overall Income has increased by 38% attributable to:-

1 Gains/Loss on Investments increased by £25,799 an 88% rise year on year

2 Church Collections decreased by 24%

3 Workshops increased by £4,942 in the year from £302 to £5,244

4 Healing guild and collections increased by 23%

5 Seekers group & Circles decreased by 34%

6 Donations were down 84% from £5,542 to £905

7 There was no income for Weddings, naming ceremonies and funerals this year, compared to £1,337 in 2024

8 Bank interest has decreased by 43%

9 Magazines and News was down by 67%

Expenditure — Overall Expenditure has decreased by 65%, main changes being:-

1 Medium Fees increased by 48%

2 Printing, stationary and postage was down 73%

3 Repairs and Renewals have considerably decreased £43,671 to £793 due to roof maintenance costs in the prior year

4 Accountancy expenses decreased by 73% due to consolidation in the prior year

5 There were no Professional fees this year compared to £4,715 in 2024 this related to surveyors costs

6 Telephone and broadband costs were up 70%

There were no Sundry Expenses in year compared to £1,037 in prior year which mainly related to the book stall stock 7 written down to no value in the year

8 Trustees and Delegates expenses decreased by 88%

9 Advertising and website expenses decreased 19%

10 Equipment leasing were nil in year compared to £1,829 in prior year.

11 Investment Management Fees increased by 8% from £5,280 to £5,717

BALANCE SHEET Overall Asset position has remained fairly stable year on year

1 Fixed Asests have remained at a similar level with a small reduction for depreciation in the year

2 Charles Stanley cash account has increased in year by £46,896

3 SNU deposit accounts were up £5,801

Bournemouth Spiritualist Church

Income and Expenditure Account
For the Year Ended 31 December 2025

		2025 £	2024 £
Income	Note 3	89,122	64,741
Expenditure	Note 4	28,948	83,198
Surplus/(Deficit) for the year		60,174	(18,457)

NOTE 1 ACCOUNTING POLICIES

Basis of preparation
The financial statements have been prepared in accordance with the accounting policies set out below and comply with the charity's governing document, the Charities Act 2011 and 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 from 1 December 2017.

The accounts (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) and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011 and UK Generally Accepted Practice as it applies from 1 December 2017.

Incoming resources
All income is recognised once the charity has entitlement to the income, it is certain that the resources will be received and the monetary value of incoming resources can be measured with sufficient reliability.

Taxation
The Church is exempt from taxation due to its charitable status. No income tax is due on income received.

Resources expended
Liabilities are recognised as expended when the charity has legal or constructive obligation committing the charity to the expenditure. All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to that category.

Income and funds
All income is unrestricted and there are no restricted funds.

Bournemouth Spiritualist Church Year
Ended 31 December 2025

Fixed Assets lead schedule NOTE 2

	Freehold Property	Fixtures & Fittings	Piano and Organ	Computer equipment	Amplification System	Closed Circuit Television	Library	TOTAL
COST								
As at 1st January 2025	680,000.00	37,819.52	1,232.00	1,685.00	806.00	685.00	204.00	722,431.52
Fair Value revaluation								0.00
Additions				218.99				218.99
Disposals								0.00
				1,903.99	806.00			
				1,057.67	702.95			
				386.67	15.46			
				1,444.33	718.40			
As at 31 December 2025	680,000.00	3,836.92	(0.00)	459.66	87.60	(0.00)	204.00	684,588.16
	680,000.00	4,514.02	57.83			32.14	0.00	685,334.37
680,000.00	37,819.52	1,232.00		627.33	103.05	685.00	204.00	722,650.51
DEPRECIATION								
As at 1st January 2025		33,305.50		1,174.17652.86			0.00	36,893.15
Charge in period	0.00	677.10		57.8332.14			0.00	1,169.20

On disposal0.00							
As at 31 December 2025	0.00	33,982.60	1,232.00		685.00	0.00	38,062.35
NET BOOK VALUE							
As at 31 December 2025							
As at 1st January 2025							

Bournemouth Spiritualist Church

Income Account
For The Year Ended 31 December 2025

NOTE 3	2025 £	2024 £
Income		
Dividends	8,238	8,445
Gain/Loss on investments	55,005	29,226
Church collections	4,901	6,444
Workshops	5244	302
Healing guild and collections	2,338	1,899
Seekers group & circles	2,293	3,481
Membership subscriptions	850	890
Donations	905	5,542
Weddings, naming ceremonies and funerals	-	1,337
S.N.U. Trust interest	5,802	2,748
Bank interest	406	714
Miscellaneous income	-	-
Private sittings	2,600	2,884
Magazines & news	168	101
Events and fund raising	300	311
Open platforms	-	-
Outings	-	397
Profit on bookstall	72	20
	89,122	
INCOME		64,741

Bournemouth Spiritualist Church

Expenditure Account
For The Year Ended 31 December 2025

NOTE 4	2025	2024

	£	£
Expenditure		
Medium fees and expenses	8,726	5,900
Insurance	2,193	2,159
Light, heat and water	3,175	3,126
Printing, stationery and postage	156	570
Cleaning materials and wages	1,242	1,207
Repairs, renewals and skips	793	43,671
Accountancy	1,530	5,674
Professional fees	-	4,715
Telephone and broadband	1,013	595
Sundry expenses	-	1,037
Refreshments and small church purchases	935	604
Trustee and delegate's expenses	270	2,285
Subscriptions & Donations	277	965
Flowers	-	71
Advertising and website	1,673	2,066
Outings, Visitors, Xmas Party, Presents	-	300
Depreciation	1,169	1,144
Equipment leasing	-	1,829
Publications	79	-
Investment management fees	5,717	5,280
EXPENDITURE	28,948	83,198