R.F. MILLER & Co.

SERVING THE COMMUNITY FOR OVER A HUNDRED YEARS

Spring Mount Christian Fellowship

Report and Accounts

For the year ended

31 December 2025

Spring Mount Christian Fellowship

Year Ended 31 December 2025

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Trustees' Report for the year 01 January 2025 to 31 December 2025

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1. Reference and Administration Details

Charity Name: Spring Mount Christian Fellowship (SMCF), known as Spring Mount Church

Registered Charity Number: 1163628

Principal Address: Salthouse Pavilion,
Roose Road
Barrow-in-Furness,
Cumbria LA13 9RQ

Online:

Website:	www.springmount.church
Facebook:	facebook.com/springmount.church
Instagram:	instagram.com/springmount.church
YouTube:	youtube.com/c/SpringMountchurch

Charity Trustees who Manage the Charity

- Tim Baalham — Chair
- Paul Hardingham — Finance
- Shirley Waters — Secretary
- Ian Maynard – (Appointed 2025)

The trustees delegate management of the church to the church leadership team (see Section 3).

2. Executive Summary

2025 was a year of consolidation and restructuring following unexpected changes in church leadership in the latter part of 2024. The Leadership Team continued to set out and start to implement a new strategy and vision for the church. It started moving towards a more shared model of leadership, less dependent upon a single figurehead and with more shared and devolved responsibility. It started to delegate some of the day to day running and decision making to deacons or teams of people with the appropriate skills or gifts. Deacons were formally appointed in 2025 to new offices for Fabric and Technology recognising the deacons where already undertaking much of these roles informally. Those working in the existing offices of Secretary/Administration and Finance were also recognised as deacons.

2025 was a year which saw quite a bit of change in the individuals serving on the Leadership Team. Alan Docker stepped down from leadership and the trustees after many decades of service. Karen Palmer was appointed as a member of the Leadership Team and Ian Maynard as a Trustee. Additionally in October, Ramin Salehi was appointed to the Leadership Team on a temporary basis. This was to fill some of the gaps in leadership which the remaining leaders were unable to fulfil following the changes in 2024. Ramin brings much wisdom, experience, enthusiasm, and fresh ideas. The leadership is excited for Ramin to be working with Spring Mount.

The work of the church continued to share the love of Christ both to those who attended or visited the church meetings, but also through the other church ministries such as CAP (Christians Against Poverty ref: 9.1) and the holiday activities (HAF ref: 9.2.). There were some transitional changes with the work of CAP but the service continued to give support and help to those in debt and poverty. The HAF events were highly successful, with hundreds of children and families being supported in the school holidays, and it was good to see how many members of the church helped with this through volunteering.

The numbers of children and young people attending Spring Mount continued to grow, both with new families starting to attend and through the youth clubs and external connections. Wes Tudor built on this work and a highlight of the year was the Youth weekend in October when three young people became Christians.

Spring Mount Church's good relations with other churches in Barrow was further enhanced in 2025 as the monthly inter-church Sunday evening prayer meeting was formally added to the official Spring Mount schedule. It was exciting to meet and pray regularly with other Christians across the town and to hear their news and share in praying for some of the things they are involved with as well as sharing prayer needs from Spring Mount Church with them.

The church has continued to thrive and grow with several newcomers on a Sunday morning. The church been blessed by the increased ethnic diversity with people joining from many different countries.

2025 ended in a place of real optimism with some of the changes starting to be, or ready to be implemented, which will strengthen and build the church into the future.

3. Structure, Governance and Management

SMCF is an active church organisation which was founded in the early 20th century. The church was registered with the Charity Commission as a Charitable Incorporated Organisation (CIO) in 2015. Church trustees are appointed by the church Leadership Team. Trustee term of service is 3 years.

SMCF is staffed primarily by volunteers from within its membership. The trustees retain overall management of all Trust affairs but delegate day to day administration to the church leadership team and volunteer workers for areas of specific responsibility.

Changes to the Leadership Team and Trustees during 2025 reflected the leadership's desire to ultimately separate trustee and day-to-day church leadership functions.

<u>Leadership Team</u>

The church leadership team comprises Tim Baalham, Shirley Waters, Paul Hardingham, Iain Salter Karen Palmer and Ramin Salehi.

Karen Palmer was appointed to the Leadership Team in February 2025. She is a long-standing Christian who has served in church leadership and charity work in Birmingham before moving back to Barrow after retiring a few years ago. She had been an enthusiastic and reliable volunteer across a variety of ministries within the church.

Notwithstanding Karen's appointment (and Iain Salter joining the team in 2024), the Leadership Team of Spring Mount were working at full capacity to maintain the running of the church and to deal with emerging issues. Alan Docker resigned as Trustee and member of the Leadership Team in August 2025 after many years of faithful service. It was felt necessary to seek additional support via a paid staff role. Consequently, Ramin Salehi joined the leadership team in October 2025 for six-months with specific remit to oversee and develop Sunday morning preaching, pastoral care and to provide strategic input. Ramin has been a regular preacher and friend of the church for many years. He brings a wealth of Christian and secular consultant experience to bear having worked with different churches and organisations over many years.

The Leadership Team meet formally at least once a month for business and prayer. The leaders continue to recognise a need for prayer and biblical foundations for all activities, and therefore a significant proportion of Leadership Team business meetings have been devoted to prayer and bible study.

The Leadership Team continued the process commenced in the latter part of 2024 to fully review the church vision and structure, decision making, policies and support as well as a review of most of its activities and means of operation. The aim was to confirm the church vision and that its activities align with the vision, ensure appropriate leadership is in place and is properly supported, responsibilities delegated proportionately, and communications improved. It is recognised the review will take place over an extended period.

The Leadership Team outlines current plans, activities and concerns during Sunday services and encourages feedback, especially via the Connect Groups and the Sunday evening prayer times. The Leadership prayer times are occasionally open to the wider church. Two Fellowship meetings were held during 2025 at which the Leadership Team formally shared the latest changes and vision, and the congregation had the opportunity to ask questions in an open forum.

Trustees

Ian Maynard was appointed as a Trustee in November 2025. He brings a wealth of administrative experience in church and secular work.

Staff

Donna Docker continued her part-time employment leading and co-ordinating the work of Christians Against Poverty (CAP). While retaining overall responsibility for CAP, exploration commenced for a wider/new role within the church.

Sandra Neatis was also engaged on a part-time basis as a CAP Debt Coach taking on much of the work previously done by Donna.

Wes Tudor continued to be employed as the church's youth worker.

A church member had started an experimental period as part-time administrator during the latter part of 2024, however, personal circumstances changed and therefore the experiment did not continue beyond the early part of 2025. The role was not re-filled although it is the Leadership's desire to find someone able to assist the church secretary with some of the routine administration of the church.

Deacons

Deacons were appointed in 2025 with specific areas of responsibility. This removes some of the routine decision-making from the Leadership Team and is part of the strategy to devolve decisions where appropriate. Where things require spending above a pre-agreed limit, these will remain subject to Leadership approval.

Alan Durham was appointed as Deacon to look after the day-to day maintenance, servicing, repairs and development of Spring Mount's buildings including the Pavilion, Abbey Rd building and houses. Alan has had many years of practical experience doing this professionally and after joining Spring Mount ten years ago has always been reliably called upon to carry out or organise maintenance work.

Peter Docker was appointed as Deacon with overall charge for the technology within the church. Peter has extensive professional experience with computers and technology and has been a faithful servant to the church for many years. Decisions and operational organisation regarding technology and projection systems across the church were devolved to him to enable these to operate and develop efficiently and without general Leadership input into areas that they have limited experience in.

Shirley Waters was confirmed as Deacon for Admin, recognising what she already does as church Secretary including rotas, noticeboards, compliance including health and safety.

Paul Hardingham was confirmed as Deacon for Finance, recognising what he already does as church Treasurer.

Property

Property title is held by the CIO.

4. Objectives and Activities

SMCF objectives are summarised in the SMCF CIO constitution as follows:

1. The advancement of the Christian faith for the benefit of the public in accordance with the SMCF Statement of Identity (attached to the Constitution as Schedule 1 "Statement of Identity")
2. Such other purposes as are exclusively charitable in accordance with the laws of England and Wales as the trustees may from time to time determine.

The Constitution Schedule 1 "Statement of Identity" sets out SMCF's concerns, principles, beliefs, practices and membership. Associated appendices include the SMCF Mission Statement, Statement of Doctrine and an accompanying statement of Privileges and Responsibilities of being Part of a Local Church, all broadly as published in past Trustees Reports.

The Constitution Schedule 1 summarises SMCF's primary concern as follows:

> 'For children, young people, men and women of all ages that they may know that salvation through Christ can transform lives wherever they are lived out including home, school, work and leisure. To that end, SMCF's ultimate aims are that they will come to faith in Christ by

whatever means and will continually grow as disciples of Jesus Christ, whether or not they remain with Spring Mount"

SMCF's Mission Statement (why SMCF exists) is presented in the Constitution Schedule 1 as follows:

Our Mission: "To reach, teach, grow and send"

- Reach others for Christ
- Teach others about Christ
- Grow in Christ
- Send for Christ

SMCF's vision (what will SMCF look like) is currently as follows:

- For three worshipping communities, all benefiting from mutual support under the SMCF umbrella.
- For discipleship (individual and corporate) for SMCF members to grow in faith and service, developing people's gifts.

SMCF's strategy (how SMCF will get there) is currently as follows:

- *"Don't just come to church, be the church"*
  To encourage all regular SMCF worshippers to participate in different activities and to serve the needs of the church and wider community. To find and then fulfil their role in the Body of Christ (the church).
- *Mentoring and Support*
  Encourage all regular SMCF worshippers to be within a partnership of two or three people to pray and mentor each other or be a member of a small group or Connect Group.
- *Develop Salthouse Pavilion*
  Continue the refurbishment of the Salthouse Pavilion to maximise the potential use. To expand the work of SMCF into this community in Barrow, such that more people may experience the love of God and be helped into a faith in Christ.
- *Develop Options for Abbey Road Building*
  A new lease was agreed for use of the Abbey Road building following the previous lessors deciding to move out in 2024.
- *"People, People, People"*
  The priority remains a concern for all people which has helped keep the church's focus on its core objectives to help and serve people in the church and wider community. In particular, the church feels that it should concentrate its work amongst people experiencing greatest need and hardship thus following the example of Jesus.

SMCF's vision and strategy are live items which are expected to develop over time. The need for an intentional review was recognised in the latter part of 2024, with further impetus added during 2025 via leadership structure and personnel changes.

Activities undertaken to support SMCF's objectives are described in the following section.

5. Achievements and Performance

The following sections give a more detailed report of the activities of Spring Mount Church and a brief summary of how these link to the general mission objectives are highlighted in red text.

5.1 General Activities

5.1.1 Weekly Sunday Services

The principal expressions of the church's community are the weekly services of worship.

The mornings cater for all ages, including Sunday School groups, a youth church and a crèche for children. The morning services were a mixture of sung worship, communion and a sermon which usually formed part of a larger sermon series. Some examples of Biblical topics which were covered in 2025 included "The Fruit of the Spirit" and "lessons to learn" These sermons were provided by a variety of internal and regular external guest speakers. Tea and coffee were served after the service. Teams of individuals served in various capacities to ensure the smooth running of the service and its activities. The Leadership Team play a visible part in these morning services especially during the serving of communion coordinating and leading them on a rota basis.

The evening service is a less formal setting with an emphasis on corporate prayer. The Prayer Ministry team was encouraged to take responsibility for the meetings. Once a month, Spring Mount meets with other churches across Barrow for corporate prayer times known as "The Firepit". This is organised by the local Anglican churches, and Spring Mount started supporting these in 2025.

Spring Mount Church believes in the importance of regular services both for the worship of God and the benefit of the individual.

5.1.2 Prayer Meetings

Sandra Neatis was responsible for the "Prayer Team" who met prior to the morning service and then minister to those wishing to receive prayer support during and after the service. This Team is carefully chosen, vetted, and trained in how to pray for people sensitively and sympathetically, always in pairs.

The administration of the Prayer Network allowed prayer requests to be circulated rapidly to those who have committed to pray for issues and situations as they arise. This was carried out confidentially to ensure all GDPR and confidentiality requirements were fully met.

5.1.3 Connect and Other Small Groups

The Leadership Team continued to encourage participation in a Connect Group as a means of support, prayer and Bible study. They were held on different days and at different times to cater for as many people as possible. For example, one of these groups was aimed to appeal to people in their 20s and 30s, one was held during the day for ladies, and another group is for young parents (with child-care provision during the meetings). During 2025 two new groups were started, including one on Walney. Each group is encouraged to follow on from the Sunday morning sermon to provide continuity and an opportunity to discuss the points raised in a safe, small group setting. It is also a forum for sharing and discussing the vision and opportunities in the church. It is the

Leadership Team's desire to see as many people from within the fellowship as possible linked to a Connect Group.

Paul and Alison Hardingham had responsibility of supporting the connect group leaders. They arranged regular meetings and communications as a way of ensuring mutual support and communication from the Leadership Team, through the connect groups to the wider church. This was a step in the part of strengthening the support structures within the church.

A group of Filipino Christians, led by Gerald Ybosa continued to meet as a connect group attracting large numbers of people from the Filipino community.

The Book Club met on a Friday afternoon remotely via Zoom to review a Christian book. They read a chapter each week and then undertook an online discussion of the issues raised as well as praying together and encouraging one another.

Donna Docker led a 10 week "Freedom in Christ" course. This is a well-regarded Christian course developed by Steve Goss and Neil Anderson which helps Christians explore and discover their true Freedom and some of the truths of the Gospel.

5.1.4 Children's Work

A toddler group met every Wednesday led by Shirley Waters and other volunteers. It attracted many parents, carers, and children from diverse backgrounds across the local community. The group provides a safe environment for parents and small children to chat and play.

Sunday School met every Sunday during the main morning service in which children from the age of three to eleven were taught about stories from the Bible in a fun and interesting way.

Danielle Parker- Denver took on responsibility for the coordination of the Sunday School. This helped to ensure appropriate staffing of the classes and organising a programme of age-appropriate teaching. It was encouraging to see new people stepping into the roles of teaching the children. Due to the number of children this is organised into different classes for different ages. They presented a very successful Nativity service in December.

5.1.5 Youth Work

Wes Tudor has been the church's Youth Worker since 2022. He is employed to work with the youth and coordinate the work with the help of volunteers. During 2025 the youth work grew into new areas and the numbers of young people attending increased. Other volunteers from within SMCF also helped with running various youth clubs.

In October a group of approximately 20 young people and leaders were taken on a weekend away to an activity centre in Staffordshire. They took part in many group activities and sports as well as a programme of Christian teaching about faith. On the weekend three young people made a commitment to follow Christ.

Wes also led weekly youth clubs, a youth band and a Youth Bible study. He continued to build strong personal relationships with individual young people, mentoring them.

Wes worked with other Christian youth leaders in the town and led lunch clubs, assemblies and Alpha clubs in some local schools.

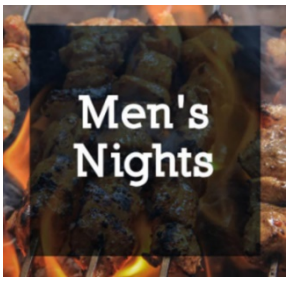
5.1.6 Seniors



A monthly meeting for more senior folk known as SMILE provided a tea, entertainment, and devotional time. It attracted people from the church and the wider community and helped to build relationships with senior folk and tackle the problem of loneliness and isolation within this age group. This was run by volunteers headed up by Sue Durham. In July they had their annual trip to Hayes Garden Centre and at Christmas they had a meal at Abbey House Hotel in Barrow.

5.2 Other Activities and Events

5.2.1 Men's Ministry



A regular men's social meeting continued to provide a social setting for the men of the church and to bring friends. It provided different cuisine themed from different parts of the world.

In November approximately 25 men attended the two-day Excel Men's conference at Life Church in Bradford meeting with Christians from across the country for teaching and worship. This regular event on the church calendar provided encouragement and helped build bonds and friendships amongst the men who attended.

5.2.2 Ladies' Ministry

In March Spring Mount held its annual Ladies "Flourish" conference. It was led by Christian musician Philippa Hannah. The theme was "Beauty from Ashes". Approximately 120 ladies from across the area and further afield met together across a whole day of teaching, worship, prayer and ministry.

A ladies' Bible Study continued every fortnight for women to pray and read the Bible together.

5.2.3 Spring Mount in Stitches

The sewing group called "Spring Mount in Stitches" met throughout 2025 allowing ladies to be creative and socialise on a Wednesday night. It was encouraging that some ladies who had not previously attended church started attending the main services on a Sunday morning.

5.2.4 Ad Hoc Events

The church held another very successful international food and dancing event to celebrate the great cultural diversity within the church. People brought representative food from their own nationality and dressed in their national costumes. Christian music from various cultures was played and people enjoyed dancing and celebrating together. Over 15 different nationalities were represented.

In May, a social event, "Picnic at the Pav" was held during a Sunday afternoon to celebrate Pentecost. People brought food and there was a time of worship.

There were other informal gatherings such as picnics or walks organised to help members of the congregation to come together socially outside the formal Sunday service setting.

In November there was a Baptism service at which three people made a public declaration of faith in Jesus Christ and were baptised.

In December there was a night of Candlelit Praise to celebrate the coming of Jesus at Christmas. There were two hours of celebration and contemplation led by all members of the Worship Team.

During 2025 Wes Tudor and Emilee Lowther were married at the Pavilion.

The Pavilion was also hired to external groups including a group recovering from addictions for regular meetings. It was also used as a polling station. The local MP held a surgery in the building.

All the regular and ad hoc events described in 5.1 and 5.2 succeeded in reaching and teaching people about Christ and helped many within the church to grow in their faith and serve their community.

5.3 Community Involvement

5.3.1. Welfare Support



Spring Mount volunteers continued to organise a weekly Warm Hub throughout the year. Soup and sandwiches, biscuits and cake were available on Fridays between 10.00 and 12.00. Approx 20 people were served every week. The hub provides a safe, warm place for folk to talk and receive physical nourishment, all as part of a national initiative.

In September, Spring Mount started a monthly meal on a Monday afternoon for the local community in need of support. It was open to all and provided a simple meal for anyone who wanted it. It built links with and provided food for approximately 30 people each month. The food was provided and cooked by members of the church who also took the opportunity to chat with and get to know the people who attended.

Following on from the successful partnership between SMCF and the local council during the Covid Pandemic, Westmorland and Furness Council continued to ask Shirley Waters to head up the distribution of a special hardship grant. This allowed for the purchase and distribution of emergency items such as white goods and furniture for people in need across the Barrow area. The people were referred by Social Services, the council and local schools. They were also given vouchers for the Barrow Foodbank (ref: 9.4) and a one-off top up for their electricity or gas meters as appropriate. This council initiative was to help some of the most vulnerable with the cost-of-living crisis. It was

also an opportunity to come alongside people and offer longer term help and advice. The poverty relief work was further enhanced by grants from Acts435 (ref: 9.5). Approximately 50 families were helped in this way throughout 2025.

Spring Mount continued to administer funds for the Lancashire and South Cumbria NHS Foundation Trust. The funded bus travels around to local communities to promote health and wellbeing (including mental health). Spring Mount also administer the funds for a council event called "Community in the garden"

This practical show of Christian love to the local community was a key element of Spring Mount's vision to share God's love to everyone, especially the most disadvantaged and in need. The connections made with people and the links made to agencies and bodies within the town are a good base from which to build further practical ministries in the future. We are privileged to have been recognised by Barrow Borough Council as a partner organisation to distribute their hardship funds.

5.3.2 Holiday Activity and Food (HAF Ref: 9.2)

During all the school holidays Spring Mount provided free activity sessions for young children and their parents and carers. Over 1,000 children were provided with a hot meal and took part in the crafts and fun activities provided. This was provided with the support of Barrow Borough Council as part of the government's initiative to provide an alternative to free school meals for those who need it during the school holidays. It is recognised that when such provision is no longer available to those most vulnerable children, they often end up going without a hot meal.

The council grants only provided funding for HAF sessions in the main school holidays. The activities were provided on two days at Easter and six days across the summer holidays. The church felt that it provided such a deep community need that additional sessions were added in the February, May and October half terms which were funded wholly by the church.

The sessions were facilitated by over 20 Spring Mount volunteers. Activities were provided including a large bouncy castle, a person demonstrating circus skills and various craft activities.

The HAF clubs throughout the school holidays have been a key outreach to provide a link to the local community. They invite people into the church building and allow relationships to be built with the church's neighbours.

5.3.3 Christians Against Poverty (CAP)

Spring Mount ran a local debt centre (established in November 2016) for CAP (ref: 9.1) with Donna Docker employed as the centre manager. Donna began the move to a different role within the church. She maintained some CAP work in the transitional period whilst Sandra Neatis completed her training and became a part-time CAP Debt Coach.

The CAP engagement model is that people can refer to the service through the central administration in Bradford and then a debt coach contacts them locally. Over a series of appointments, the coach collects and then sends detailed financial information for assessment at the central Bradford CAP

office. The client is then presented with the most appropriate options to help them manage their finances to go debt free.

Throughout the process, the coach provides a sympathetic, Christian non-judgemental approach and ideally a "befriender" from within the church is also introduced to provide the client with an additional point of contact and relationship. The multi-award-winning CAP philosophy aims to provide people who are often completely burdened by debt and its associated problems with a holistic solution including offering to pray with clients if they wish.

In December the church provided a Christmas meal for the current and some former CAP clients. This was provided by and served by volunteers within the church. Additionally, CAP clients were given a Christmas hamper comprising food items and toys where there was a child in the household. It provided a real blessing to those in real need at Christmas and was supported by many volunteers from across the church. Hampers were also delivered by volunteers to clients who were unable to attend the meal.

The work of CAP formed a key part of the strategy to prioritise the needs of people, especially those experiencing greatest need and hardship. A significant number of individuals and households have been helped practically by this work and through that have also found a spiritual home in SMCF and seen positive, transformational changes to their lives.

5.3.4 Housing Support

During 2025 as part of the church's reassessment of vision, it was decided that some elements of the work to support people by providing housing was becoming too burdensome.

During 2025, steps were started to terminate the agreement with Green Pastures (Ref: 9.6) and move the current residents into alternative accommodation.

The house had provided emergency and short-term housing for two residents during 2025 who agreed to access support available through the church. This included volunteering under supervision and accessing a variety of activities.

To consolidate and expand the church's previous vision for housing, it took on a formal responsibility in 2022 to manage two additional properties which continued into 2025. They are owned by two different members of the church who share the vision to provide for those in need of an affordable home. Spring Mount co-ordinates the tenants who are people associated with the church. It takes a fair rent and provides a quality home. A formal agreement with the property owners outlining responsibility for maintenance and reimbursement has been agreed with each owner. However, towards the end of 2025, the owner of one property notified the church of an intention to sell the property and steps were initiated to return the property to its owner.

The church continued to have responsibility for the management of the paperwork required for this ministry. This included submitting claims for housing benefits and other official documentation for Green Pastures until settlement of these arrangements.

5.3.5 Foodbank

SMCF continues to support the Barrow Foodbank (ref: 9.4).

5.3.6 Greggs

SMCF are pleased to pass surplus food from Greggs to those who may be finding it difficult to make ends meet.

5.4 Buildings

5.4.1 Salthouse Pavilion



In February 2015 Spring Mount purchased Salthouse Pavilion as a long-term solution to the lack of space in Abbey Road and as part of a strategy to grow the church including reaching into a new community. After four years of development the permanent move into the building took place in 2019.

Although the bulk of the renovation work has been completed to allow for church services and activities to take place ,there remain several areas of the building which still require development and improvement.

Work continued downstairs in the annex to provide additional small room multi-purpose space with a completely independent entrance. The builder's work was completed in 2025 and fit-out continued throughout the year. The space is designed for flexible use, from a youth room, to providing more Sunday School space, to a prayer room or small meeting room for courses, and the like. The annex will allow small scale meetings or one to one appointments to take place without the need to access the whole building. This will be a valuable new facility.

During the storms of December, a leak in the roof over the first floor led to the need for emergency repairs to be sought. Whist awaiting these, a portion of the upstairs room was out of use as a safety precaution. The Pavilion is a beautiful, historic building and Spring Mount Church recognises the need to preserve and maintain it adequately.

5.4.2 Abbey Road



Following transfer of church activities from the Abbey Road site to the Salthouse Pavilion, the building had been let to a national firm of funeral directors who did not renew their lease in 2024. Alternative options were explored and a different (local) firm of funeral directors took on a similar lease in 2025. They carried out extensive tenants' improvements to the interior and exterior of the property. A healthy tenant-landlord relationship was established with effective communication channels.

5.5 Media

The website www.springmount.church was developed and maintained by Naomi Chad. It provides sophisticated content to showcase and advertise the work of the church. All activities are listed and described together with links to newsletters, videos, and articles. All services and sermons are available to download or watch via podcast. Links are available to contact the church leadership team. There are links to the church Facebook and Instagram accounts.

A church email account is given to members of the leadership team and other key church workers to send and receive church related email.

The Sunday morning services were broadcast live via YouTube and Facebook and the recorded service could also be accessed via the church website afterwards. The recorded service was also distributed via other digital formats to those who could not access the service via online formats. We have found that we have connected with people who would not have otherwise attended the church physically. A church playlist of regular and new worship songs is available to help people worship at home and familiarise themselves with the music sung at church on a Sunday morning. There are now groups which meet exclusively online which gives people who cannot attend in person the option of still being a part of a group.

5.6 External Prayer and Financial Support

A monthly newsletter "Mission Partner News" was introduced in early 2025, prepared by Ian Maynard. The newsletter presents current information and prayer requests from organisations supported financially by SMCF. The supported organisations included the following:

ROMANIA - The usual appeal for shoeboxes (filled with gifts for children) in the run-up to Christmas saw approximately 150 given by members of SMCF. In previous years the shoeboxes had been collected and transported to Romania through Boxes of Hope, Cumbria, however the charity is no longer operating. In 2025 the shoebox collection and transportation arrangements were managed personally by Alan and Hilly Docker in collaboration with Nicu Titulescu, the President of Romanian Charity People2People (Ref: 9.10) with whom they have very close personal ties and were the recipients of the shoeboxes from Boxes of Hope Cumbria. These shoeboxes were distributed to children in both Romania and Ukraine. SMCF also contributed financially via the UK charity Aughton Ainsworth International Foundation (Charity Commission registration No 1119314).

PERSECUTED CHURCH - SMCF continued to support the persecuted church through the charity "Open Doors" (ref: 9.3).

LIFECENTRE SALFORD - SMCF continued regular financial support to Salford's Lifecentre Church's Youth Worker project. This is seen as a token of gratitude for Lifecentre's support to Spring Mount and a tangible demonstration of standing alongside a church with similar objectives to Spring Mount (Ref: 9.7).

OTHER: - SMCF continued to support Capernwray (local Bible College) (Ref: 9.8) and Dan Randal working for HOPE Together (Ref: 9.9). Dan spent his teenage years at Spring Mount growing in the Christian faith.

6. Risk

6.1 Insurance

Insurance has been reviewed. Insurance includes public and employer's liability for all church activities including the housing project.

The Missing Document Insurance policy purchased during the acquisition of the Pavilion was for a one-off premium and remains in force with no need for renewal.

Landlord's property insurance has been renewed to cover risks associated with letting out the Abbey Road building.

The copyright licenses have been reviewed and renewed.

6.2 Policies

All policies are maintained and reviewed annually including the following.

- Child Protection Policy. Spring Mount is a member of ThirtyOne-eight (formally Churches Child Protection Advisory Service). Membership of this enables access to consultancy, training, DBS checks and a 24-hour helpline.
- Vulnerable Adults Policy.
- Health and Safety Policy.
- Data Protection Policy to ensure all data held and shared followed General Data Protection Regulations.
- Equality and Diversity Policy.
- Social Media Policy.

6.3 Safeguarding

Phil and Marie Last acted as Safeguarding leads for the church to coordinate safeguarding policy and to act as a point of contact for the reporting of any concerns. Tim and Isabela Baalham acted as Deputy Safeguarding leads to assist in this role.

6.4 Buildings (including Security)

The Health and Safety File compiled during the Salthouse Pavilion refurbishment works is maintained as a live file in compliance with the Construction (Design and Management) Regulations 2015.

The asbestos survey undertaken in 2015 provides the basis for an on-going asbestos register to manage remaining asbestos. No alterations have been required to the asbestos register.

The Pavilion alarms (fire and intruder) are actively managed and maintained.

6.5 Planned Maintenance

Appliances and equipment (including alarms and fire extinguishers) have been serviced and maintained as appropriate.

Portable Electrical Appliance testing (PAT) is undertaken by SMCF members who have been trained to undertake the testing.

6.6 Financial

See Section 7 Financial Review below for comment on loan liabilities.

7. Financial Review

7.1 Policy

All regular income is by way of voluntary gifts and donations.

The Trustees appreciate the government's Gift Aid scheme and encourages gifts to be made using this means. Gift Aid Claims to HMRC are made on an annual basis. Cash gifts received during Sunday morning services facilitate an annual top-up gift aid receipt using the government's Gift Aid on Small Donations Scheme (GASDS).

Gift income is used for general running expenses, the Salthouse Pavilion refurbishment project, and donations which are made to Christian UK organisations who work both locally and abroad, based on perceived need, in accordance with SMCF's objectives.

No new loans were taken out during 2025. Repayment of the secured loan (Methodist Chapel Aid Ltd) continued through monthly repayments, all in accordance with the conditions of the loan.

Donations from Keswick2Barrow Committee are appreciated following church participation in the Keswick and Coniston walks. £2,500 was received from the May 2025 walk which was allocated to SMCF's social action activities (CAP Barrow).

Grant income was appreciated from grant making bodies as follows and used as described elsewhere in this report:

- Holiday Activities with Food (HAF) (Westmorland and Furness Council)
- Community Garden Event (Westmorland and Furness Council). The grant was received in duplicate via another W&F Council-partner charity. The duplicate sum was notified to W&F Council and returned in accordance with W&F Council instructions.
- Community Murals (Westmorland and Furness Council)
- Poverty Relief (Acts435)
- A further grant was received from W&F Council with no application by SMCF or notification of award by W&F Council. The council was alerted to the grant receipt and instructions are awaited.

SMCF continues to meet all on-going financial commitments as a going concern.

7.2 Independent Examination

SMCF's accounts were subject to Independent Examination. Building on experience gained during previous examinations (which were first conducted for the year 2007 to 2008), a local firm of Chartered Accountants with experience in the charity sector (R F Miller & Co) undertook the Examination. The Examination was successfully concluded and found the accounts to be compliant with regulatory requirements.

7.3 Bankers

SMCF continues to use Barclays Bank PLC. The local Barclays branch closed in 2024, however, counter services continue to accessed via local Post Offices and the local Barclays pop-up desk in Barrow Town Hall.

8. Declaration

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

Signed for on behalf of the SMCF Trustees:

Signature:	.....
Full name:	Tim Baalham
Position:	Trustee
Date:	.....

9. Appendix: Charities with Links to Spring Mount

9.1 Christians Against Poverty (CAP) is a nationally recognised charity started in Bradford in the 1990s which seeks to help people in poverty by giving debt advice to clients referred to them. It seeks to address the root causes of poverty and provide practical financial advice and help to those in need. It provides help to all who request it irrespective of their faith, however, CAP is a Christian charity which seeks to ultimately assist with a holistic solution to a person's problems.

The debt manager sets up appointments to meet with potential clients and together with a "befriender" will seek to build a trusting relationship with the client. The details of the client's financial situation are then passed to experts at CAP central office in Bradford who will identify a strategy to assist the client to become debt free. On subsequent visits they will pass on that plan and, if the client accepts it, CAP will support the client in following that new path. The befriender is there as an on-going moral support for the client throughout the whole process to financial independence. This model has been successfully used for over 20 years throughout the UK by CAP.

9.2 Holiday Activities with Food (HAF) is government initiative started in October 2021 which aims to tackle the problem of social isolation and poor nutrition amongst the most vulnerable children in society. The government recognised that children in receipt of free school meals often have no access to a hot meal during the school holidays as well as being less likely to engage in out of school social activities. The HAF programme provides £200 million per year in funding to local authorities to assist with this by running clubs and activities through local charities and other providers.

9.3 Open Doors International is an organisation serving and raising awareness of the persecuted church across the world. It seeks to help Christians on the ground in these countries as well as mobilising the UK church to support and pray for Christians under religious persecution. Spring Mount Church supported their regular initiatives and encouraged regular prayer meetings for them.

9.4 Barrow Foodbank is operated by the local churches to respond to and provide emergency food parcels to those in desperate need. It forms part of a national network of foodbanks linked to the Trussell Trust.

9.5 Acts435 is a giving website that allows people to give money directly to others. The charity runs through Acts435 Advocates from a network of church and local charities. The Advocate posts requests directly onto the Acts435 website for people in their community who are in need. 100% of what is donated to the request goes directly to those in need.

9.6 Green Pastures is a national Christian social enterprise that provides homes for the homeless and those in most need. The successful model adopted by Green Pastures is that they purchase a suitable property, in consultation with the partner church and provide the financial resources

needed. The partner church then manages the day to day running and maintenance of the property, renting it exclusively to homeless people or those in real need of short term accommodation. The church administers the rent collection and deals with the local authorities or other agencies. This pays the lease of the property to Green Pastures. The tenant is required to engage in activity through the church each week as part of their agreement. In the case of SMCF, this will be through taking CAP courses, volunteering and being mentored. This supervised activity allows the individual to get the help they need, turn their life around and find community within the wider church.

9.7 Lifecentre, Salford is part of Langworthy community church, a small church plant on an estate with great social challenges. As a church they model a community-based approach and Spring Mount has benefitted greatly from their advice and example as we have tried to work in our similar communities.

9.8 Capernwray is a bible college based near Carnforth. SMCF has benefited in previous years from college staff speaking at SMCF and from bible course at the college.

9.9 HOPE Together seeks to empower the global church and local leaders to make Jesus known in word and action.

9.10 People2People undertake humanitarian work for disadvantaged children in Romania, including distribution of shoeboxes at Christmas time, providing simple gifts for children and the care that goes with the distribution of these boxes. The charity also supports the establishment of churches, community centres, schools e.g. Tinka school; prevention of the trafficking of children especially girls; running Christian Summer camps; ventures into Ukraine rescuing children and bringing them to Oradea (Romania); and creating an education programme with Roma communities in Ukraine.

Independent Examiner's Report

To the Trustees of

Spring Mount Christian Fellowship

I report on the accounts of Spring Mount Christian Fellowship for the year ended 31 December 2025 which are set out on pages 22 to 23.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this Period 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;
- follow the procedures laid down in the general Directions given by the Charity Commissioners under section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity 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 statement below.

Independent examiner's statement

The Charity's gross income exceeded £250,000 in the previous year, however this has reduced within the current reporting year. I am qualified to undertake the examination by being a qualified member of ACCA.

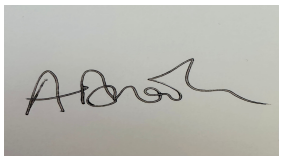
In connection with my examination, no matter has come to my attention:

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

- 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

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.



Anita Brook

R F Miller & Co

Doubletree Court

10A Cavendish Street

Ulverston

Cumbria LA12 7AD

Spring Mount Christian Fellowship

Statement of financial activities

for the year ended 31 December 2025	Restricted Funds 2025		Unrestricted Funds 2025		Total Funds 2025		Total Funds 2024	
	£	£	£	£			£	£
Incoming resources								
Voluntary income								
Grants and Donations	30,801		-		30,801		51,137	
Offerings	-		158,496		158,496		127,106	
Specified gifts	-		2,120		2,120		5,026	
Housing Project	-		-		-		-	
Auxilaries	-		200		200		200	
Misc	-		6,927		6,927		5,904	
		30,801		167,743		198,544		189,373
Activities for generating funds								
Rentals	-		6,950		6,950		23,510	
Events	-		-		-		-	
		-		6,950		6,950		23,510
Investment Income								
Interest received	-		1,237		1,237		1,248	
		-		1,237		1,237		1,248
		30,801		175,930		206,731		214,131
Resources expended								
Governance costs								
Professional fees	-		2,520		2,520		1,453	
		-		2,520		2,520		1,453
Other resources expended								
Rates & water	-		689		689		595	
Heat & Light	-		8,191		8,191		4,422	
Telephone	-		555		555		562	
Insurance	-		4,340		4,340		2,758	
Speaker's expenses & gifts	-		2,415		2,415		1,290	
Sunday School	-		81		81		49	
Printing, Postage, Stationery & Website costs	-		1,006		1,006		916	
Training & Courses	-		-		-		420	
Catering	-		296		296		1,915	
Freedom in Christ	-		127		127		105	
Personnel related costs	-		61,680		61,680		92,004	
Young People	1,000		-		1,000		-	
Support gifts	28,626		19,219		47,845		21,054	
Support grants	-		-		-		41,322	
Event Costs	-		48		48		-	
Bank Charges	-		102		102		104	
Consumables	-		504		504		505	
Miscellaneous	-		2,498		2,498		702	
Depreciation	-		14,650		14,650		16,392	
Housing Project Costs	-		431		431		1,423	
Pavillion costs	-		4,505		4,505		35,551	
Interest on loans	-		2,542		2,542		3,336	
		29,626		123,880		153,506		225,425
		29,626		126,400		156,026		226,878
Excess of expenditure over income		1,175		49,530		50,705		(12,747)
Balance brought forward from previous year		-		117,012		117,012		129,758
Balance at end of year		1,175		166,542		167,717		117,012

Spring Mount Christian Fellowship

for the year ended 31 December 2025

Balance Sheet

at 31 December 2025

	Restricted Funds 2025		Unrestricted Funds 2025		Total Funds 2025		Total Funds 2024	
	£	£	£	£	£	£	£	£
Fixed assets								
Property		-		1,581,060		1,581,060		1,581,060
Fixtures & Fittings		-		11,916		11,916		17,785
Appliances		-		1,071		1,071		1,427
Projectors		-		-		-		2,534
Computer Equipment		-		895		895		984
Audio Equipment		-		684		684		5,716
Total fixed assets		-		1,595,625		1,595,625		1,609,507
Current assets								
Debtors								
Prepayments		-		1,922		1,922		1,661
VAT								
Other Assets								
Gift Aid	-		11,232		11,232		11,801	
GASD3	-		1,125		1,125		1,125	
		-		12,357		12,357		12,926
Investments								
		-		-		-		-
Cash at bank								
Savings account		-		111,241		111,241		77,227
Current account				27,807		27,807		11,261
Total current assets		-		153,327		153,327		103,075
Creditors: amounts falling due within one year								
Loans		-		14,621		14,621		13,749
Accruals		-		767		767		660
PAYE		-		599		599		805
Pension		-		204		204		196
Creditors		-		429		429		51
Net current assets		-		1,732,333		1,732,333		1,697,121
Creditors: amounts falling over within one year								
Loans		-		23,146		23,146		38,640
Net assets		-		1,709,187		1,709,187		1,658,481
Represented by								
Funds of the charity								
Unrestricted funds				1,658,481		1,658,481		1,650,158
Restricted funds		0.18				0.18		21,070
Add: Net assets (first completion of balance sheet)								
Add Excess of income over expenditure for the year		1,175		49,530		50,705		(12,747)
Total funds as at 31 December 2025		1,175		1,708,011		1,709,187		1,658,481

I approve the financial information.

I acknowledge my responsibility for the financial information, including the appropriateness of the accounting basis as set out and for providing R F Miller & Co with all the information and explanations necessary for its completion.

The financial information was approved on

Signed _____