Trustees' Annual Report for the period

	Period start date				Period end date		
From	01	Jan	2025	**To**	31	Dec	2025

Section A Reference and administration details

Charity name	**Grace Church Beckenham**
Other names charity is known by	
Registered charity number (if any)	1164443
Charity's principal address	Grace Church Beckenham
	Church Office, Highland Road
	Bromley
	Postcode BR1 4AA

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Stephen Lock	Secretary		
2	Simon Cooke			
3	Ngan Thi Thu Jones			
4	Matthew Dew-Jones	ex-officio		
5	Rosemary Worboys		01/01/2025 - 11/06/2025	
6	Eugene Chaim		12/06/2025 – 31/08/2025	

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

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

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Constitution (adopted November 2015) *Amended April 2020 for Change of Name. Last amended 12 October 2023.*
How the charity is constituted (eg. trust, association, company)	Charitable Incorporated Organisation (Foundation)
Trustee selection methods (eg. appointed by, elected by)	New Charity Trustees are appointed by existing Trustees, with due regard to appropriate skills, knowledge and experience needed for the effective administration of the CIO. All Charity Trustees are required to subscribe and adhere to, in belief and lifestyle, the Statement of Faith included in the Constitution.

Additional governance issues (Optional information)

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

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

The organisational structure of Grace Church Beckenham is such that the spiritual government and leadership of the Church Fellowship, for the purposes of which the CIO has been established, rests with the Spiritual Leadership and to the extent to which the Charity Trustees are not synonymous with the Spiritual Leadership their powers are confined to the proper management and administration of the CIO and its resources in accordance with the provisions of the Constitution and in furtherance of its Objects. In so doing the Trustees have full and proper regard to the Spiritual Leadership provided always that they do not act outside their powers as conferred by the Constitution and by general law.

The Church is affiliated to the Fellowship of Independent Evangelical Churches (FIEC) (Registered Charity 1168037) who, amongst other things, provide a source of practical and legal advice (e.g. on Employment regulations, Data protection, Property etc.). Support is also received from The Co-Mission Initiative Trust (Registered Charity 1157383).

The Trustees have put in place a number of **policies & procedures** (which are kept under regular review/updated as appropriate) including:

- **Safeguarding**
- **Data Protection** (and GDPR **Privacy Notice**)
- **Financial Reserves** and **Internal Financial Controls**
- **HR** Policy (Personnel Handbook) for Employees
- **Health & Safety**
- **Complaints** Procedure
- **Social Media**

The Trustees also have an established **Risk Register** to support the regular review and discussion of risk. Careful management of these has enabled the Trustees to be confident that, despite challenges, GCB continues to be a 'going concern' and that, going forward, the CIO can continue to meet its objectives.

On appointment new Trustees are provided with a copy of:

- The Constitution
- The Charity Commission's publication: *'The Essential Trustee'*
- The latest Trustees' reports/financial statements

New Trustees are required to assent to and sign the Statement of Faith contained in the schedule to the Constitution. All Trustees have also completed an automatic **disqualification declaration**.

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

The Object of the CIO is for the public benefit the advancement of the Christian faith in Bromley and such other parts of the United Kingdom and the world as the Charity Trustees may from time to time decide.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

The Trustees have kept in mind the Charity Commission's guidance on public benefit, and in particular guidance on charities for the advancement of religion, in the planning and delivery of all our activities.

Specifically, we aim to help any who are interested to find out more about the Christian faith, and to enable ordinary people to live out the Christian faith and to develop their knowledge and trust in Jesus Christ, through learning about the Gospel as declared in the Bible.

Our key focus is the provision of a **weekly Service** of worship, Bible teaching and prayer each Sunday. These meetings aim to provide instruction in the Christian faith both for those wishing to investigate its claims and those already committed to living as Christians, as well as pastoral support and care for all. Children of school age have their own activities in various age-related groups for part of the time.

GCB also provides other opportunities both alongside Sunday church and **mid-week** for people to study the Bible and discover the doctrines of the Christian faith in more detail; to hear from and to be updated on the work of our various Mission Partners, and to provide for the mutual support and encouragement of those attending.

Additionally, we hold a regular series of publicly advertised **Special Events** and **Courses** specifically for anyone from the local community looking for an introduction to, or to learn more about, the Christian faith. Our **website** also includes: an 'Explore' area for those wishing to discover more about Christianity or to engage with the important questions of life from a Christian perspective.

Additional details of objectives and activities (Optional information)

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

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

There is a keen contribution from **volunteers** at the church, and the Trustees are grateful for the valuable commitment of time and energy from all those involved in running regular events like Grace Club during the week, those serving on various Rotas and those involved in Safeguarding, Publicity, Outreach, Special Events, Administration and Finance throughout the year.

In accordance with our objective, we are also keen to partner with those seeking to advance the Christian faith in other parts of the UK and the world. Specifically, we provide financial support for a children's worker, sponsored by UFM Worldwide (Registered Charity 219946) and, through the Impact Giving (UK) Trust (Registered Charity Number 296834) to our partner church where she is based (GracePoint Waiyaki Way, Nairobi, Kenya). We also made donations to the London City Mission (Registered Charity 247186) and to organisations to which we are affiliated: The Co-Mission Initiative Trust and the FIEC, which exist to advance the Christian faith elsewhere in London and the UK.

Section D Achievements and performance

Summary of the main achievements of the charity during the year

Whilst Grace Church operates as a week round family, our regular weekly **Sunday Church** service has continued to be the high point of our activity. Overall numbers attending increased throughout 2025.

Our **Head, Heart, Hands (HHH)** 'Adult Sunday school', continued meeting on several Sundays before the main service during the first half of the year, and during the Autumn term there were specific sessions following the main service looking at life's 'Big Questions' and 'Parenting', providing an opportunity for anyone to explore the Christian faith in more depth and discuss how this works out in everyday life.

We have continued to run and expand a number of different groups for children on Sunday mornings **Grace Youth**, **Grace Kids, Creche**, and (during additional events for adults) parallel groups for older and younger children.

We also run monthly community meals on Sundays – including a summer **Community BBQ** to which anyone is invited (whether attending the preceding church service or not).

Mid-week there have been regular small groups (Grace Groups), providing opportunities for studying the Bible and pastoral support, interspersed with whole church meetings for prayer and fellowship.
A **Women's bible study group** has been meeting weekly during term time to read and study the Bible together. There have also been opportunities for those who wish to meet in 1-2-1s/smaller groups, and a range of courses for those wishing to investigate the Christian faith are always on offer.

Grace Club, an after-school club for Primary school children meets weekly during term-time with fun activities, dinner, and inspiring Bible stories included.

In January 2025 we launched **Tiny Twisters**, a group for parents and toddlers, providing dance and movement, snacks, Bible story, and free time for the children to play and opportunities for parents to chat.

A range of **Special Events** have enabled us to engage with our local community during the year, including a family focused Good Friday Easter Egg Hunt, a Light Party/Silent Disco in November and various Christmas events.

We have also partnered with the school in whose building we meet to help support their **Community Hub** and running stalls at their Fayres.

More widely, we've continued to support our mission partner in Kenya (via UFM Worldwide) who is working with youth and children in Nairobi, and it was good to be able to hear an update from her whilst she was visiting the UK during the Autumn.

Venue. We continue to enjoy being able to meet at the Harris Primary Academy Beckenham Green which provides a very convenient central Beckenham location within the community we seek to serve. In the longer term we are likely to outgrow this venue and so keep an active review on other possible locations locally.

Section E Financial review

Brief statement of the charity's policy on reserves	The Trustees have an approved Policy on Reserves which aims to hold in reserve sufficient general funds to cover a minimum of three month's average expenditure. The aim is to mitigate against unanticipated reductions in regular income; significant cash flow fluctuations and/or sudden/one-off unbudgeted increases in expenditure, to help ensure stability in the operation of the CIO, particularly in respect of the employment of staff engaged to advance the objects of the Trust. The level of reserves is monitored regularly and reported to the Trustees for review at each of their meetings. At the report year-end date (Dec 2025) the level of the reserves stood well in excess of 4 months average monthly spend (all unrestricted funds).
Details of any funds materially in deficit	N/A

Further financial review details (Optional information)

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

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

Grace Church Beckenham (GCB) is dependent principally on regular voluntary giving from members of the congregation (and recovery of associated Gift Aid where appropriate) to sustain its activities. During 2025 total income was £130K and total expenditure was £142k. The deficit of £12k reflected both inflationary pressures and the planned cessation of the 'start-up' grant from The Co-Mission Initiative Trust (Registered Charity 1157383) from which GCB had benefited in previous years. Action to help close the gap for the future has been initiated.

Employees
The charity had two employees (Senior Minister and Associate Minister) throughout the year. The holder of the office of Senior Minister is automatically ("ex-officio") a Charity Trustee paid from the Trust under specific provision in the CIO constitution (which includes required absence from any discussion/decisions relating to personal benefit).
In 2025 the ex-officio Trustee was in receipt of payments of £34,000 (gross pay and pension) and was required to live in accommodation funded by the CIO for the better performance of his duties. No employees earn over £60k for this charity.

No other amounts were paid or are payable to any other Trustee or to any person connected to them.

Section F Other optional information

Section G Declaration

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

Signed on behalf of the charity's trustees

Signature(s)	S. Lock	
Full name(s)	Stephen Peter Lock	
Position (eg Secretary, Chair, etc)	Secretary	
Date	Sept 2026	

CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees/ members of	Charity Name **Grace Church Beckenham**		
On accounts for the year ended	**31 December 2025**	**Charity no (if any)**	**1164443**
Set out on pages	**8 - 9** (remember to include the page numbers of additional sheets)		

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

Responsibilities and basis of report

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

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

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

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

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

Signed:	DWhybrow	**Date:**	13/10/26
Name:	**David Whybrow**		
Relevant professional qualification(s) or body (if any):			
Address:	**35 Brockenhurst Road** **Addiscombe** **CR0 7DR**		

Section B	Disclosure
	Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).
Give here brief details of any items that the examiner wishes to disclose.	

CHARITY COMMISSION FOR ENGLAND AND WALES

Charity Name	No (if any)
Grace Church Beckenham	1164443

Receipts and payments accounts

CC16a

For the period from	Period start date	To	Period end date
	1-Jan-25		31-Dec-25

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Voluntary Giving	107,296	-	-	107,296	103,062
Gift Aid	21,490	-	-	21,490	29,401
Regular Activities	546	-	-	546	8
Events	690	-	-	690	364
Other	-		-	-	6,672
Bank Interest	421	-	-	421	414
	-	-	-	-	-
	-	-	-	-	-
***Sub total**(Gross income for AR)*	130,444	-	-	130,444	139,921
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	130,444	-	-	130,444	139,921
A3 Payments					
Salaries and National Insurance	55,193	-	-	55,193	52,237
Pensions	6,110	-	-	6,110	5,760
Other Staff Costs	1,812	-	-	1,812	4,554
Rented Accommodation	51,320	-	-	51,320	45,864
Venue Hire	10,241	-	-	10,241	7,442
Events & Publicity	1,563	-	-	1,563	1,136
Admin & Other	4,011	-	-	4,011	5,352
Insurance & Legal	578	-	-	578	18,921
Gifts to Mission Partners	11,553	-	-	11,553	9,480
Sub total	142,382	-	-	142,382	150,746
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	142,382	-	-	142,382	150,746
Net of receipts/(payments)	- 11,938	-	-	- 11,938	- 10,825
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	68,546	-	-	68,546	79,371
Cash funds this year end	56,608	-	-	56,608	68,546

Section B Statement of assets and liabilities at the end of the period

B1 Cash funds

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
	Bank Current Accounts	56,608	-	-
		-	-	-
		-	-	-
	Total cash funds	56,608	-	-
	(agree balances with receipts and payments account(s))	OK	OK	OK

B2 Other monetary assets

Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
December Gift Aid Claim	1,583	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-

B3 Investment assets

Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
		-	-
		-	-
		-	-
		-	-
		-	-

B4 Assets retained for the charity's own use

Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-

B5 Liabilities

Details	Fund to which liability relates	Amount due (optional)	When due (optional)
Venue Hire Dec 2025	General	520	
		-	
		-	
		-	
		-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	Stephen Lock	