CAMBERWELL EVANGELICAL CHURCH

Report and Financial Statements

31 December 2025

Charity Commission Registration: 1166885

Tandem Accounting
Chartered Accountants
17 Heathville Road
London N19 3AL

CAMBERWELL EVANGELICAL CHURCH

Report and Financial Statements 2025
Contents

	Page
Legal & administrative information	**2**
Report of the Trustees	**3**
Independent Examiner's report to the Trustees	**6**
Statement of financial activities	**7**
Balance sheet	**8**
Notes to the financial statements	**9**

CAMBERWELL EVANGELICAL CHURCH

Legal and administrative information
For the year ended 31 December 2025

Charity Name	Camberwell Evangelical Church
Principal Address	65 Bethwin Road, Camberwell, London SE5 0YR
Charity Registration	1166885. The church was registered with the Charity Commission on 3 May 2016
Governing Document	Church Constitution dated 28 October 2015.
Objectives	The Objects of the Church are those set out at clause 3.1 of the Constitution which states: "the Objects of the Church are, for the public benefit, to advance the Christian faith in accordance with the Statement of Beliefs and Practices in such ways and in such parts of the United Kingdom or the world as the Trustees from time to time may think fit." Clause 3.2 is a statement as to the application of both the income and capital in promoting the Objects set out in clause 3.1. Clause 3.3 is a statement that in pursuit of its Objects, the Church will continue its association with its umbrella body, the Union of Evangelical Churches. The Church is committed to maintaining a Gospel witness in the Camberwell area of South London.
Affiliations	Union of Evangelical Churches.
Managing Trustees	The Trustees who served during the year or who were serving at the date of this report were: John Gardner (Elder) Fred Hintze (Pastor Emeritus, deceased 20 January 2026) Stephen Whitton (Elder) Allen Glynn (Treasurer) Barry Light (Secretary) John Larlham (Deacon)
Key Management Personnel	Those in charge of directing, controlling, running and operating the Charity on a day-to-day basis are the Managing Trustees.
Bankers	HSBC 47 Rye Lane Peckham London SE15 5ET
Independent Examiner	John Helm ACA Tandem Accounting Limited 17 Heathville Road London N19 3AL

CAMBERWELL EVANGELICAL CHURCH

Report of the Trustees
For the year ended 31 December 2025

The Trustees submit their report and the financial statements of the Church for the year ended 31 December 2025. The financial statements have been prepared in the format prescribed by the Statement of Recommended Practice: Accounting and Reporting by Charities (SORP2019) and the Financial Reporting Standard 102 (FRS 102). The legal and administrative information set out earlier in this document forms part of this report.

1. Structure, Governance & Management

1.1 The Trustees
The Managing Trustees are responsible for the day to day running of the affairs of the Church. The Managing Trustees are a Pastor Emeritus (retired on ill health but still recognised as a trustee) and the Deacons. The spiritual leadership of the church is vested in the two Elders, supported by three Deacons – (The Trustees)

Trustees have to be existing Members of the Church and to be proposed and seconded at a Members' Annual General Meeting and elected by secret ballot with a majority of 75% of Members present required. Deacons stand for re-election every three years. None of the Church's officers receive remuneration, apart from the Pastor who is a salaried employee, although this has not been paid since his retirement at end of June 24.

The Trustees meet at least 4 times per annum to discuss a full range of matters relating to the spiritual progress, direction and oversight of the Church and its Members, finance, fabric, and general administration,

1.2 Members
Requirements for Church Membership are:
- repentance toward God and faith in the Lord Jesus Christ as Lord and the only Saviour of sinners
- acceptance of and conformity to the Constitution and Statement of Beliefs and Practices of the Church; and
- being willing to submit to the discipline and spiritual oversight of the Elders.

Church Members share in the responsibility for the finances, administration, maintenance and activities of the Church and elect the Trustees. Church Members meet twice per annum for an Annual General and an Extraordinary General Meeting and receive reports from the Trustees.

The induction process for anyone applying for Church Membership comprises an initial meeting with the Elder and receipt of copies of the Church Constitution and accompanying Statement of Beliefs and Practices. An interview is then arranged with the two Elders, who report back to the other Trustees as to the candidate's suitability; the Elders then make the final decision, and any newly approved Church Member is formally welcomed into fellowship at the next Lord's Supper.

2. Activities & Strategies

The Church is a vibrant, urban, multi-ethnic, evangelical congregation with a membership of around 25. On a wider front the Church is a member of the Union of Evangelical Churches (registered charity 1126849).

Activities run physically from and local to the Church premises in 2025.

- Sunday morning and evening worship services – All Year
- Tuesday Bible study discussion group
- Wednesday evening Bible Study and Prayer Meeting – All Year
- Friday Youth Club – ages 5 – 12
- Friday Teenage Club – Term Times
- Saturday morning football, Biweekly
- Open Air Outreach - Last Sunday of each month
- Annual Christmas Carol Service
- Annual Easter Family Service
- Annual weeklong Easter Holiday Special youth club

The Lord's Day worship and outreach services are the core activities of the Church. Meeting twice on a Sunday, they provide for Christian public worship, prayer, preaching the Word of God and fellowship. Those attending on a regular basis, numbering between 40 - 50 (mornings) of all age groups, mainly live locally, but any other visitors are welcome.

3. Achievements and Performance

As a Church we give thanks to God that He has seen fit to continue to bless our endeavours to serve Him over many years. We pray that God will enable us to be good stewards of the gifts and resources with which He has entrusted us.

Our aim remains to provide children and young people with a safe and happy environment in which they can meet with friends, make new friendships, play games, participate in sport, learn to cook and make handicrafts. In all that we do our priority is to serve the Lord, and thus the gospel of the Lord Jesus Christ is preached at every opportunity at these various meetings.

As a Christian church we share our faith and promote the value of good citizenship. Children and adults of all faiths and cultural backgrounds are welcome to attend our activities. At all of our youth activities through the teachings of the Christian faith, young people are regularly reminded of their civic responsibilities to one another, that they are accountable for their actions and the consequences of them, as well as warning them of the dangers that many young people growing up in the city face. We encourage them to embrace the Christian principles of Forgiveness, Reconciliation, Love and Peace and, by the grace of God, we will continue to do so.

In 2025, we have seen regular visitors to the church with several coming among us regularly.

4. Financial Review

4.1 Financial Activity and Financial Position

The Statement of Financial Activities and Balance Sheet can be found on pages 7 and 8 respectively. The Church's reserves increased by £24,877 (2024 – increased by £15,997) during the year. The Balance Sheet shows total net assets of £341,226 (2024: £316,349). The main assets remain the cash and bank deposits and the bond fund investments.

Included in total funds are amounts totalling £4,103 (2024: £5,192) which are restricted. These balances have either been raised for, and their use restricted to, specific purposes, or they comprise donations subject to donor-imposed conditions. Full details of these restricted funds can be found in note 8 to the accounts together with an analysis of movements in the year.

4.2 Reserves Policy

The Trustees have examined the requirements for free reserves. The Trustees consider that, given the nature of the Church's work, free reserves should be equivalent to approximately 12 months' routine general fund expenditure plus committed future expenditure on other projects, where applicable and where funds permit. The Trustees are of the opinion that this provides sufficient flexibility to cover temporary shortfalls in incoming resources and will allow the Church to cope and respond to unforeseen emergencies whilst specific action plans are implemented. At 31 December 2025 the Church had net free reserves of £324,441 (2024: £311,157) as follows:

	2025 £	2024 £

Total reserves	**341,226**	**316,349**
Less: restricted funds	(4,103)	(5,192)
Less: fixed assets	(12,682)	-
Free reserves	**0**	**** Expression is faulty ****
Free reserves requirement: 12 months' budgeted routine expenditure	50,000	70,000
	0	**0**

5. Plans for Future Periods

The Church has continued with online access to its services reaching out to community who cannot attend for all kinds of reasons. Facebook and YouTube feeds have proven to be popular and well used.

Evangelistic services will be held at Easter and Christmas services seeking to invite parents of the children attending Friday Club. The Christmas & Easter services in 2025 saw good numbers of visitors.

All the above and the annual weeklong event that is Holiday Special is expected to continue in 2026.

6. Responsibilities of The Trustees for the Financial Statements

The Trustees are responsible for preparing the report and the financial statements in accordance with applicable law and 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 affairs of the Church and of its financial activities for that period. In preparing those financial statements, the Trustees are required to:

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

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Charity and enable them to ensure that the financial statements comply with the Charities Act 2011. The Trustees are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

7. Approval

The report of the Trustees was approved by the Trustees on 16 September 2026 and signed on their behalf by:



John Gardner
Elder

Report of the Independent Examiner to the Trustees of Camberwell Evangelical Church

I report on the financial statements of Camberwell Evangelical Church for the year ended 31 December 2025, set out on pages 7 to 16.

This report is made solely to the Trustees in accordance with section 145 of the Charities Act 2011 (the Act). My independent examination has been undertaken so that I might state to the Trustees those matters I am required to state to them in an independent examiner's report and for no other purpose. To the fullest extent permitted by the law, I do not accept responsibility to anyone other than the Trustees for my independent examination, for this report, or the opinions I have formed.

RESPECTIVE RESPONSIBILITIES OF TRUSTEES AND EXAMINER

The Trustees consider that an audit is not required for this year (under section 144(2) of the Act) and that an independent examination is needed.

It is my responsibility to:

- Examine the accounts (under section 145 of the Act);
- To follow the procedures laid down in the General Direction given by the Charity Commission (under section 145(5)(b) of the Act); and
- To state whether particular matters have come to my attention.

BASIS OF INDEPENDENT EXAMINER'S STATEMENT

My examination was carried out in accordance with 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 the Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the accounts.

INDEPENDENT EXAMINER'S STATEMENT

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the church 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; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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.



John Helm ACA

16 September 2026

Report of the Independent Examiner to the Trustees of Camberwell Evangelical Church

Statement of Financial Activities
For the year ending 31 December 2025

	Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £
Income from:	2						
Offerings, donations and legacies		52	4,062	56,917	59	1,396	60,463
Investments		8	66	8,410	8	75	8,321
Total Income		**0**	**0**	**0**	**0**	**0**	**0**
Expenditure on:							
Charitable activities	3	42	5,217	47,816	55	1,655	56,684
Total Expenditure		**0**	**0**	**0**	**0**	**0**	**0**
Net gains/(losses) on investments	5	7,366	-	7,366	3	-	3,897
Net income/(expenditure)		**0**	**0**	**0**	**0**	**0**	**0**
Net movement in funds		**0**	**0**	**0**	**0**	**0**	**0**
Total funds brought forward		311	5,192	316,349	294	5,373	300,352
Total funds carried forward		**0**	**0**	**0**	**0**	**0**	**0**

CAMBERWELL EVANGELICAL CHURCH

Balance Sheet
As at 31 December 2025

	Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
Fixed Assets					
Tangible Assets	4	12,682	-	12,682	-
Investments	5	90,666	-	90,666	122,940
		0	0	0	0
Current Assets					
Debtors	6	2,762	-	2,762	4,215
Cash At Bank And In Hand		233,485	4,103	237,588	191,265
		0	0	0	0
Creditors - Amounts Falling Due Within One Year	7	2,472	-	2,472	2,071
Net Current Assets		0	0	0	0
Net Assets		** Expression is faulty **	** Expression is faulty **	** Expression is faulty **	** Expression is faulty **
Represented by:					
Restricted Income Funds	8	-	4,103	4,103	5,192
Unrestricted Income Funds	9	337,123	-	337,123	311,157
Total Funds		**0**	**0**	**0**	**0**

The financial statements were approved by the Managing Trustees on 16 September 2026 and signed on its behalf by:



John Gardner
Elder

1. Accounting Policies

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

Basis of accounting
The financial statements have been prepared under the Charities Act 2011 and in accordance with the Charities Statement of Recommended Practice (SORP2019) and the Financial Reporting Standard 102 (FRS102). The financial statements are drawn up on the historical cost basis of accounting, modified to include fixed asset investments at fair value.

The financial statements include all transactions, assets and liabilities for which the Church is responsible in law.

The Church meets the definition of a public benefit entity under FRS 102.

Going Concern
There are no material uncertainties about the Charity's ability to continue as a going concern and accordingly the accounts have been drawn up on a going concern basis.

Income recognition
Voluntary income and donations (including legacies) are accounted for once the Charity has entitlement to the income, it is probable the income will be received, and the amount of income receivable can be reliably measured. Income from the recovery of tax on gift aided donations is accounted for in the period to which the relevant donation is received. Grant income is recognised on a receivable basis.

Interest on funds held on deposit is accrued. Dividends receivable from investments are accounted for when received.

Expenditure recognition
Expenditure is accrued as soon as a liability is considered probable, and the amount of obligation can be measured reliably. Longer term liabilities are discounted to present value. The Church is not registered for VAT and accordingly expenditure includes VAT where appropriate.

Charitable expenditure includes those costs in fulfilling the Church's principal objects, as outlined in the Report of the Trustees. These governance costs which comprise all costs involving the public accountability of the Church and its compliance with regulation and good practice. These costs include costs related to the independent examination and legal fees.

Taxation
As a charity, the church is exempt from tax on income and gains falling within the provisions of the Corporation Taxes Act 2010 or the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects. No tax charges have arisen on the church.

Fixed Asset Investments
Realised and unrealised gains and losses on investments are reflected through the Statement of Financial Activities.

Tangible Fixed Assets
Furniture, fittings and equipment are stated at cost less accumulated depreciation and any impairment losses. Depreciation is charged on a straight-line basis over the estimated useful lives of the assets. Furniture, fittings and equipment are depreciated over four years, except for kitchen equipment, which is depreciated over seven years.

Plant and machinery are stated at cost less accumulated depreciation and any impairment losses. Depreciation is charged on a straight-line basis over the estimated useful lives of the assets. The heating system is depreciated over 15 years.

1. Accounting Policies (continued)

Debtors
Debtors are included at the settlement amount due. Prepayments are valued at the amount prepaid.

Cash at bank and in hand
Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of opening of the deposit.

Creditors and provisions
Creditors and provisions are recognised where the charity has a present obligation arising from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are recognised at their settlement amount. Provisions have been calculated at the best estimate of the settlement amount and discounted to present value at the reporting date.

Fund accounting
The funds held by the charity are either:

- Unrestricted general funds - these are funds which can be used in accordance with the charitable objects at the discretion of the Trustees.
- Restricted funds - these are funds that can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

2. Income

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
Donations and legacies				
Offerings and donations	43,950	4,062	48,012	52,204
Gift Aid - Income tax reclaimed	8,905	-	8,905	8,259
	0	0	0	0
Investment income				
Dividends	3,781	-	3,781	4,563
Bank Interest	4,563	66	4,629	3,758
	0	0	0	0
	**	**	**	**
	Expression is faulty **	Expression is faulty **	Expression is faulty **	Expression is faulty **

3. Expenditure On Charitable Activities

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
Provision of Pastor				
Gross salary	-	-	-	16,840
Manse heat, light & water & maintenance	3,673	-	3,673	4,035
Council Tax	1,661	-	1,661	1,585
National insurance and P11d rebate to Pastor	327	-	327	162
	0	**0**	**0**	**0**
Church life, meetings & outreach				
Evangelism & young people's work	3,150	-	3,150	719
Visiting Speakers	1,924	-	1,924	1,920
Church functions & outings	3,721	-	3,721	2,592
Licences, memberships & personnel vetting (DBS checks)	2,474	-	2,474	1,208
Sundry	-	-	-	999
	0	**0**	**0**	**0**
Provision of Church building & facilities				
Church building equipment & maintenance	5,182	3,000	8,182	45
Heat, light & water	4,035	-	4,035	5,132
Insurance	1,454	-	1,454	1,731
Cleaning	6,440	-	6,440	6,440
Depreciation	564	-	564	-
	0	**0**	**0**	**0**
Office costs				
Printing, stationery & postage	-	-	-	55
Telephone/internet/website	844	-	844	1,012
TV Licence	175	-	175	170
Sundry	-	-	-	46
	0	**0**	**0**	**0**
Gifts to individuals, missionaries & other churches				
Phillip Baptiste (Dominica)	-	1,290	1,290	737
Zambesi Mission	-	927	927	5,281
Needy Christians	1,000	-	1,000	-
Other	4,385	-	4,385	4,835
	0	**0**	**0**	**0**
Governance Costs				
Independent examination	1,590	-	1,590	1,140
	0	**0**	**0**	**0**
	**	**	**	**
	Expression is faulty **	**Expression is faulty** **	**Expression is faulty** **	**Expression is faulty** **

3. Expenditure On Charitable Activities (continued)

3a. Staff Costs

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
Wages and salaries	5,594	-	5,594	22,506
National Insurance and P11D rebate to Pastor	327	-	327	162
	0	**0**	**0**	**0**
Of which the following gross salaries were paid to Key Management Personnel	**0**	**0**	**0**	**16,840**

There was one employee during the year (2024: 2). No employee (2024: nil) received emoluments in excess of £60,000 during the year.

4. Tangible Fixed Assets

	Freehold land & buildings £	Plant & Machinery £	Fixtures, fittings & Equipment £	Total £
Cost/valuation				
At 1 January 2025	-	-	14,248	14,248
Additions	-	12,128	1,118	13,246
Disposals	-	-	-	-
At 31 December 2025	0	0	0	0
Depreciation				
At 1 January 2025	-	-	14,248	14,248
Charge for Period	-	564	-	564
Disposals	-	-	-	-
At 31 December 2025	0	0	0	0
Net Book Value				
At 31 December 2025	**0**	**0**	**0**	**0**
At 31 December 2024	0	0	0	0

The Church occupies the church premises (comprising a church building and flat) at 65 Bethwin Road, Camberwell, London SE5 0YR. The premises are owned by the Union of Evangelical Churches which makes them available to the Church rent free. The Church maintains and insures the church premises under separate policies for buildings (in the name of UEC Camberwell) and contents (in the name of the Church).

5. Fixed Assets Investments

	2025 £	2024 £
Market Value		
At 1 January	122,940	119,043
Sales/disposals	(39,640)	-
Net profit/(loss) on revaluation	7,366	3,897
At 31 December	**0**	**0**
Market value represented by investments in:		
M&G Charibond Income units	-	39,461
BMO CAF Responsible UK income Fund	39,574	43,094
BMO CAF Responsible Sterling Corp Bond Fund	49,092	38,385
National Savings Investment	2,000	2,000
	0	**0**
Original Cost		
M&G Charibond Income units	-	47,500
BMO CAF Responsible UK income Fund	44,358	44,358
BMO CAF Responsible Sterling Corp Bond Fund	44,358	44,358
National Savings Investment	2,000	2,000
	0	**0**

The investments are held in the name of Camberwell Evangelical Church.

6. Debtors

	2025 £	2024 £
Income tax receivable re Gift Aid	911	246
Prepayments	769	706
Accrued interest	1,082	3,263
	0	**0**

7. Creditors - Amounts Falling Due Within One Year

	2025 £	2024 £
Other creditors including taxation and social security	-	-
Accruals	2,472	2,071
	0	** **Expression is faulty** **

8. Restricted Income Funds

8a. Current Year

	At 1 January 2025 £	Income £	Expenditure £	Transfers £	At 31 December 2025 £
Missionary Fund	40	4,042	(2,217)	-	0
AL Nutkins' Legacy Fund (Sunday School)	2,152	66	-	-	** Expression is faulty **
Harvest	0	20	-	-	** Expression is faulty **
Church building equipment & maintenance	3,000	-	(3,000)	-	** Expression is faulty **
	0	**0**	**0**	**0**	**0**

8b. Prior Year

	At 1 January 2024 £	Income £	Expenditure £	Transfers £	At 31 December 2024 £
Missionary Fund	0	1,307	(1,267)	-	0
AL Nutkins' Legacy Fund (Sunday School)	2,077	75	-	-	** Expression is faulty **
Harvest	295	90	(385)	-	** Expression is faulty **
Church building equipment & maintenance	3,000	-	-	-	** Expression is faulty **
	0	**0**	**0**	**0**	**0**

Descriptions of the restricted funds are as follows:

The Missionary Fund. Every month a collection is taken up for our four supported missionaries / missionary organisations. These funds can either be designated for one or more individually, or if not the general collections for this purpose are divided equally between the four. In addition, one church member sends his missionary offering monthly by designated bank transfer and that particular payment is also Gift Aided - both the monthly amount and the Gift Aid thereon are for the 'general' missionary fund and are thus divided between all four missionaries. Periodically, the accumulated amounts are forwarded by cheque to three of the missionary entities without any deductions therefrom, and in the case of the fourth by Western Union transfer, which is charged with a small WU fee.

AL Nutkins' Legacy Fund. During 1989 Miss A L Nutkins, a lifelong friend and supporter of the Lord's work in Camberwell, died and left a legacy of £2,000 to the Sir John Kirk Mission, Toulon Street, Camberwell. The Elder and Deacons of the Church, where Miss Nutkins also attended before she became elderly and infirm, took the view, in consultation with the Shaftesbury Society, who owned the Mission premises, but allowed the church to run all its Sunday School and much of its young people's work there for many years, that as Miss Nutkins would not have been aware of the somewhat complicated legal and financial connection between the Mission and the Church, she would have wished these funds to be used towards the children's work undertaken on those premises, most particularly the Sunday School, where she had herself taught for a number of years. Accordingly, the legacy has been placed in a National Savings Income Bond, and the income is used as an offset against the cost of Sunday School work each year. The interest received in 2025 amounted to £66. The capital of £2,000 is available whenever needed for the same purposes. The Mission premises have long since been demolished, and since then the Sunday School work of the Church has been accommodated in its own buildings.

Church building equipment & maintenance. Allocated funds for new toilet facilities and heating improvements.

Harvest. Funds received through the annual Harvest collection and restricted to the charitable purposes specified when the collection was made.

9. Unrestricted Funds

9a. Current Year

	At 1 January 2025 £	Income £	Expenditure £	Gains/ (losses) £	Transfers £	At 31 December 2025 £
General Fund	311,157	61,199	(37,149)	7,366	(38,872)	**0**
Designated fund						
Needy Christians	0	-	(1,000)	-	1,000	**0**
Building Works	0	-	(4,450)	-	37,872	**0**
	0	**0**	**0**	**0**	**0**	**0**
		0	**0**	**0**	**0**	**0**
	0					

The transfer of £50,000 from the unrestricted general fund to the designated Building Works Fund represents funds set aside by the trustees for future building works.

The transfer of £12,128 from the designated Building Works Fund to the unrestricted general fund reflects the use of the designated funds for the purchase of a new heating system. The expenditure has been capitalised as a tangible fixed asset, and the corresponding designation has therefore been released.

The transfer of £1,000 from the unrestricted general fund to the designated Needy Christians Fund represents funds designated by the trustees for expenditure in support of needy Christians.

9b. Prior Year	At 1 January 2024 £	Income £	Expenditure £	Gains/ (losses) £	Transfers £	At 31 December 2024 £
General Fund	290,229	67,312	(50,281)	3,897	-	**0**
Designated fund					-	
Needy Christians	**4,751**	**-**	**(4,751)**	**-**	**-**	**0**
	0	**0**	**0**	**0**	**0**	**0**

Descriptions of the designated funds are as follows:

Needy Christians: This fund records a decision of the Members some years ago to commit £1,000 per annum to the support of needy Christians worldwide.

Building works: This fund is used to finance church building improvement works approved by the trustees. The transfer from unrestricted funds reflects the trustees' decision to earmark resources for these works.

10. Related Party Transactions

Pastor Fred Hintze, former Managing Trustee and Pastor Emeritus, received no salary during the year (2024: £16,840). Under the arrangements with the Union of Evangelical Churches (UEC), he occupied the Church flat rent-free in connection with his pastoral duties until his death on 20 January 2026. The Church additionally covered his heating and lighting costs, along with two-thirds of his telephone expenses.

Pastor Fred Hintze was also a Director of UEC (Charity No 1126849). During the year the Church made payments of £990 (2024: £660) to UEC by way of membership fees, plus £1,102 (2024: £1,103) for reimbursement of insurance of the church premises. The UEC owns the Church premises and the flat and makes them available to the Church rent free. The Church maintains the Church premises and reimburses UEC for buildings insurance.

The Trustees give anonymously to the work of the Church and therefore the amount of aggregate donations is not known.