The Hub Trust

Report and Accounts
Year ended 31 December 2025

Stewardship
Active generosity

1 Lamb's Passage, London EC1Y 8AB
www.stewardship.org.uk

THE HUB TRUST

LEGAL AND ADMINISTRATIVE DETAILS

FOR THE YEAR ENDED 31 DECEMBER 2025

ADDRESS FOR CORRESPONDENCE	11 Trevor Road Hitchin Hertfordshire SG4 9TA
GOVERNING DOCUMENT	CIO Constitution incorporated 21 July 2016
CHARITY REGISTRATION NUMBER	1168348
TRUSTEES RESPONSIBLE FOR MANAGING THE CHARITY	Jeremy Seymour Burrowes Daniel Oakes David Holmes Ben Kellard Rev Nicholas Smith (resigned August 2026) Lindsey Wheeler (resigned September 2025) Rachel Herbert (appointed November 2025)
BANKERS	The Co-operative Bank plc.
INDEPENDENT EXAMINER	Nicola Harrison CA Stewardship 1 Lamb's Passage LONDON EC1Y 8AB

INDEX

Page 1	Legal and Administrative Details
Pages 2-8	Trustees' Report
Page 9	Independent Examiner's Report
Page 10	Receipts and Payments Account
Page 11	Statement of Assets & Liabilities
Page 12	Notes to the Accounts

The Hub Trust

Trustees' Report

For the Year ended 31st December 2025

Charity Purposes

The purposes of The Hub Trust are for the advancement of the Christian faith in Hitchin, Hertfordshire and such other parts of the United Kingdom and the world as the charity trustees may from time to time decide. In planning the activities, the Trustees have applied the guidance on public benefit issued by the Charity Commission.

Governance

The Hub Trust is governed by trustees who meet regularly to review activities and the terms that the Trustees commit too. Many of the day-to-day decisions about operations are delegated to the church leader where suitable.
New trustees are appointed by the existing trustees and the church leader.

Main Activities

Advancement of the Christian faith in Hitchin, Hertfordshire.

The Hub Trust has continued to provide a number of services in Hitchin throughout the past year. We have continued providing a safe place where people can come and explore the Christian faith, while belonging to a community of people.

Morning Community

The purpose of the Morning Community is for people of all ages to attend church together. We want to make sure it is fun and engaging for those you might otherwise find church boring or irrelevant to their lives. We believe that everyone has something to contribute, so want to give opportunities for everyone whether they are young or old.

The morning gathering is run mostly by volunteers, from the brunch available each week, to the children's groups. This means a majority of people contribute to the activity of the community and have a sense of ownership over the varied ministries.

Since September, our children's and youth ministries focused on growing deeper in our teaching and engagement; with one group aimed at 4 to 9 year olds, and the other at 10 - 15 year olds. This ensured our volunteers were not overburdened and the wider church aim to "grow as family and follow Jesus" was not compromised.

New families, couples and single people have joined the church this year. We have continued to use St Johns Community Centre as our venue for this community, whilst exploring alternative options from October onwards, as we feel growth may be stifled by the building limitations at this stage. A number of relationships with established churches have been investigated but no change of venue decided at the close of 2025.

Evening Community

The work of the evening community is orientated around attempting to engage with 20s and 30s, many of whom have left church in the past or have never been connected with one.

The majority of people who attend are in their 20s and 30s, however we do have a small group who are slightly older but find they like the style of the service. This service is funded predominately by people giving to the church and outside funders, the money is used to pay towards staff costs and venue hire.

Over this year, as per previous years, there has been a fluctuation in people attending with around 15-20 people. This is in the context of a changing demographic across Hitchin with an increase in younger families and professionals. A big part of this community is the social side of it as many people attending do not have family close by or may have moved to the area for work. For example, each week after the service has finished, a group will head to the pub next door for a drink

and some food. We have also been able to do much larger social gatherings and throughout the summer we were able to do a different social each Sunday evening where historically we had only done one service.
As was the case last year we have also had a number of new people join this community from a variety of places, some of whom have joined through other initiatives we run such as Bridge the Gap (see below).

Midweek Gatherings

Ensuring that what we do goes beyond our Sunday gatherings, we run a number of midweek activities. These are hugely important as we realise the need to socialise together, help one another in times of need and create a safe space for new people to come in to.

MiniHubs

MiniHubs are the main opportunity for meeting during the week and link specifically with our value of 'be social'. These are smaller groups that meet for a specific purpose, usually around a particular topic, course or activity. These ideas are suggested by people within the hub and are also led or hosted by these people. We find that this helps make sure they are relevant and enjoyable for those involved. They are time limited, usually running for a term which helps keep them fresh and open to all.

Alpha

We paused Alpha in 2025 in order to reset and refocus ahead of a 2026 relaunch but continued the conversation by exploring new venue options.

Bridge The Gap

We launched Bridge the Gap with the aim of establishing a footballing community that would be a bridge between unchurched young men and The Hub in 2022. We begun meeting for weekly football sessions in September 2022 with 12 young men and since then we have grown in 2025 to a community of over 120 on the books with a weekly attendance of 35 and on average each person attends roughly half

of all sessions on a monthly basis with approximately 90% of those attending not having any current church affiliation.

We grew in 2025 in the same slot (6-7pm) and venue which gives us capacity to grow to upwards of 32 individuals per session. This capacity has been useful in allowing individuals to invite friends and the growth across 2025 has been sustainable with growth in both leaders and attendees. 2025 also saw us join a local friendly league with other church affiliated teams. Our plans for 2026 include exploring setting up a FA Sunday League team and more socials.

We have already seen upwards of 15 individuals engage in Church as a direct result of Bridge the Gap and conversations around faith have increased across 2025.

Socials

Our ad-hoc socials have continued to be a huge part of what we do and we enjoy spending time together, often with our two communities mixing. These give opportunities for friendships to be built and sustained, for people on the fringe to feel more integrated and for the church to feel more united.

HubFest is our annual church weekend away camping. This ran again and we were really pleased with how it went. We spent the weekend socialising, eating and learning together. It was a weekend of fun activities and also church-related activities. Since the first time that we ran this, we saw new people come along and others join just for the day.

Another key moment for us is around the time of Christmas. This provides us with lots of time to spend together whether that is during our Christmas Dinner, our Nativity service or Carols at the Pub which continued to be a calendar highlight, this year at The Vic in Hitchin.

Wider Church Engagement

As part of our wider church engagement, we have continued to play a part in the 'Churches Together in Hitchin' initiative. We take part in the 'Preacher Exchange' year where a member of the team is sent to another church and we are given someone else in return. We are also involved in financially supporting a local schools work charity, called Phase which was initially started by CTiH over 20 years ago.

Advancement of the Christian faith beyond our Church

The Hub trust aids in the advancement of the Christian faith beyond our doors, both locally and abroad, through prayer, financial donations, and in-person partnerships where possible.

Soul Action - South Africa

We have for some time now supported Soul Action - South Africa, a charity that works with leaders - of business, charity, the Church, and education - to establish a more equitable, equal, and integrated South Africa; a society where everyone has the opportunity to fulfil their God-given potential. We were delighted to hear the progress being made with the donations we had made this year, and we spent some time exploring the feasibility of a Hub Team Trip to South Africa but decided to park the idea for a future year.

Lebanon Refugee Support

We continued to financially support the great work carried out by the team at YFC in Lebanon after the year end. We also keep in relation with them and hope to re-visit them at some point in the future.

Phase - Hitchin

This year we elected to financially support the great work carried out by local charity Phase which is a Christian organisation dedicated to promoting the wellbeing and resilience of young people in the area. They work with primary and secondary schools with pragmatic mental health support and Christian education and clubs, and we want to see them flourish in their mission.

Church Vacancy

In June 2025 the Leader stepped down, leading to a vacancy period for the Hub Church.

Financial Review

In 2025, we completed our second full year into our current Bishop's Mission Order (BMO). Due to the departure of our church leader during the year, our Parish Share paid to the diocese was reduced to reflect this situation.

At year end, our income was lower than had been budgeted which was due to reduced donations. Our expenditure was also less than had been budgeted mainly due to reduced anticipated staff salaries and relying on volunteers to undertake additional workload. By continuing to control expenditure as far as possible without unduly hindering activities, we ended the year with similar cash reserves as the previous year.

Donors continue to donate through the Church of England Parish Giving Scheme(PGS) making monthly donations to the church by Direct Debit. We continue to benefit from Gift Aid which is claimed by the PGS and paid monthly to us which cuts the administration for us. By the year's end, 18 donors were giving through the PGS scheme, 9 donors were continuing to give by bank Standing Order and 3 donors were giving by workplace giving schemes.

No cash was received during services in 2025. However, we still retain the capabilities and financial checks to receive cash donations if required. Small amounts of cash was taken for Bridge the Gap football sessions but we are working towards reducing this to zero.

The trustees have determined that the charity should aim to hold unrestricted cash of no less than £18000 (which equates to about 3 months of unrestricted expenditure) so that the charity can continue to operate should income and/or

expenditure vary adversely. At the year end, the charity held unrestricted cash of £29,520, and the charity is complying with its reserves policy.

Trustee Responsibility

Charity law requires us as Trustees to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

This report was approved by trustees on Sep 10, 2026

and signed on their behalf by Jeremy Burrowes: J S Burrowes
J S Burrowes (Sep 10, 2026 12:16:37 GMT+1)

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF

THE HUB TRUST

I report to the trustees on my examination of the accounts of The Hub Trust ('the charity') for the year ended 31 December 2025 on pages 10 to 12 following.

Responsibilities and basis of report

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

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

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 accordance with section 130 of the 2011 Act; or
2. 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.

Nicola Harrison
Nicola Harrison (Sep 11, 2026 10:00:13 GMT+1)

Nicola Harrison CA

Stewardship
1 Lamb's Passage
LONDON
EC1Y 8AB

Date: Sep 11, 2026

THE HUB TRUST

RECEIPTS AND PAYMENTS ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2025

	Notes	Unrestricted Funds: General Funds £	Unrestricted Funds: Designated Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
Income receipts						
Donations		52,097	-	-	52,097	54,846
Gift aid receipts		10,053	-	-	10,053	10,583
Grants		-	-	1,700	1,700	1,000
Church events		323	3,154	-	3,476	5,731
Other charitable activities		8,914	-	-	8,914	7,008
Interest		715	-	-	715	777
Total receipts		72,102	3,154	1,700	76,956	79,945
Payments						
Payments in relation to charitable activities undertaken directly	2	67,673	3,154	1,014	71,841	76,787
Grants paid in relation to charitable activities undertaken by others	3	6,829	-	-	6,829	4,628
Total payments		74,502	3,154	1,014	78,670	81,415
Net of receipts / (payments) before transfers		(2,400)	-	686	(1,714)	(1,471)
Transfers between funds	4	-	-	-	-	-
Net movement in funds		(2,400)	-	686	(1,714)	(1,471)
Cash funds as at last year end		31,920	-	-	31,920	33,391
Cash funds at this year end	A	29,520	-	686	30,206	31,920

The notes on pages 12 form part of these accounts.

THE HUB TRUST

STATEMENT OF ASSETS AND LIABILITIES

AS AT THE YEAR ENDED 31 DECEMBER 2025

		Unrestricted Funds				
		General funds £	Designated funds £	Restricted funds £	Total 2025 £	Total 2024 £
A	**Cash funds**					
	Held at bank	3,461	-	-	3,461	1,864
	Notice deposits	26,059	-	686	26,746	30,056
		29,520	**-**	**686**	**30,206**	**31,920**
B	**Other monetary assets**					
	Gift aid due to charity	4,339	-	-	4,339	10,053
	Other debtors	-	-	-	-	243
		4,339	**-**	**-**	**4,339**	**10,296**
C	**Liabilities**					
	Falling due within one year:					
	Fee for Independent Examination	1,080	-	-	1,080	1,050
	Rent owed	1,088	-	-	1,088	836
		2,168	**-**	**-**	**2,168**	**1,886**

		Fund to which asset belongs	Value 2025 £	Value 2024 £
D	**Assets retained for charity's own use**			
	Equipment	General	13,131	11,214
			13,131	**11,214**

The trustees have used insurance values for contents and equipment as the trustees are unable to reliably estimate current values; insurance values may differ materially from current values.

E Guarantees and secured debts

The charity has not given any guarantees and has not provided its assets as security for any liabilities.

The accounts were approved by the trustees and signed on their behalf

by J S Burrowes (Sep 10, 2026 12:16:37 GMT+1) date Sep 10, 2026

Jeremy Seymour Burrowes

The notes on page 12 form part of these accounts.

THE HUB TRUST

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2025

1 Accounting policies

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

2 Payments in relation to charitable activities undertaken directly

	Unrestricted Funds				
	General funds	Designated funds	Restricted Funds	Total 2025	Total 2024
	£	£	£	£	£
Employment costs	18,029	-	-	18,029	16,057
Rent	8,425	-	-	8,425	9,897
Church ministry activities	8,352	-	1,014	9,366	9,719
Church Away events	1,709	3,154	-	4,862	6,416
Parish share	26,452	-	-	26,452	30,400
Insurance	634	-	-	634	523
Support and administration	2,477	-	-	2,477	2,142
Equipment	38	-	-	38	621
Independent examination	1,020	-	-	1,020	960
Other costs	537	-	-	537	51
	67,673	3,154	1,014	71,841	76,787

3 Grants and gifts paid to others

Soul Action	4,637	-	-	4,637	2,762
Lebanon YFC	1,096	-	-	1,096	-
Phase Hitchin	1,096	-	-	1,096	-
Organisations < £1,000	-	-	-	-	1,866
	6,829	-	-	6,829	4,628

4 Movement of funds

	Opening balance	Receipts	Payments	Transfers	Closing balance
	£	£	£	£	£
General funds	31,920	75,256	(77,656)	-	29,520
Designated funds					
Church Away	-	3,154	(3,154)	-	-
	31,920	78,409	(80,809)	-	29,520
Restricted funds					
Diocesan grant - Youth Work	-	950	(264)	-	686
Bridge the Gap	-	750	(750)	-	-
	-	1,700	(1,014)	-	686
Total funds	31,920	80,109	(81,823)	-	30,206

Bridge the Gap is a national organisation promoting football as a means to reach men who would not normally engage with churches or Christianity. We pay an annual subscription to be a participant. A grant of £750 was received in this year to pay for the annual subscription.