Charity registration number 1168847 (England and Wales)

CHRISTCHURCH HARPENDEN

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2025

Caladine

Chartered Certified Accountants

CHRISTCHURCH HARPENDEN

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Mr Richard Clarke (Treasurer) Mr Simon Anderson Mr Andrew Cox Mrs Lauren Cox (Chair of Trustees) Mr Gharry Eccles Mrs Rebecca Huntsman Mr Philip Ioannou Mr Nicholas Jelfs Mr Edwin Kwok Rev Gareth Loh Rev Ian Randall Mr Oliver Richardson Dr Haydn Williams Mrs Sarah Vickers Mr Robert Booth Mrs Pauline Mills (Secretary to the Trustees)	
Staff team	Rev Gareth Loh Rev Ian Randall Mr Mathew Thomas (started 01.09.2025) Mr Rob Booth Miss Deborah Goodhead Mr Harry McCrossan Mrs Allison Hilton Mrs Janet Fawcett	Senior Minister Associate Minister Minister in Training Operations Manager Children's & Youth Worker Children's & Youth Worker Women's Worker Office Manager
Charity registration	England and Wales	1168847
Principal address	4 Vaughan Road Harpenden Hertfordshire AL5 4ED	
Auditor	Caladine Limited Chantry House 22 Upperton Road Eastbourne East Sussex BN21 1BF	
Bankers	Lloyds Bank plc 120 Lewisham High Street Lewisham London SE13 6JG	

CHRISTCHURCH HARPENDEN

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CHRISTCHURCH HARPENDEN

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 DECEMBER 2025

The trustees present their annual report and financial statements for the year ended 31 December 2025.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)".

Objectives and activities
The purposes of the Charity are defined in the Constitution as:

- the advancement of the Christian faith in accordance with the Basis of Faith primarily, but not exclusively, within Harpenden and the surrounding neighbourhood; and
- such other charitable purposes as shall, in the opinion of the Charity Trustees, further the work of the church.

The Trustees consider our objectives and activities on an ongoing basis, to ensure they continue to reflect our aims and this includes consideration of the Charity Commission's guidance on public benefit.

ChristChurch Harpenden ("**ChristChurch**") wants to be:

- **a Church that Loves Christ;**
- **a Church that Loves Church;**
- **a Church that Loves Harpenden.**

Main Activities
ChristChurch is open to all, whether Christians or seekers, who wish to learn more about the Christian faith. We want our church to be accessible and welcoming. To this end we:

- Hold public Christian services of worship and teaching on Sundays, catering for all ages.
- Arrange mid-week informal small groups for Bible study, discussion, prayer and mutual support.
- Run clubs and activities for children and young people, including residential and other special events, all designed to develop an appropriate understanding of the Christian faith as well as being an informal place for young people to meet.
- Run social events for senior citizens.
- Run Parent/carer and Toddler groups for those in the community as well as for church attenders.
- Provide pastoral care, support and encouragement for any in such need.
- Arrange meetings, studies and lectures to inform enquirers about the Christian faith and to address current issues from a Christian perspective.
- Encourage voluntary giving to the church's work in the locality, to our Mission Partner organisations and to other charitable activities.
- Provide financial and other support for individuals and groups associated with ChristChurch.
- Advance the Christian faith and undertake community activities in a range of social and cultural contexts. Such activities and services to the community are, in the main, provided free of charge.

Congregation
ChristChurch has a congregation of approximately 400, including children, who attend regularly and are involved in the church's activities.

Membership
ChristChurch extends fellowship to all who attend and we encourage all regular attendees to join us in membership so that they can play a full part in the life of the church, influencing the direction of the church through the regular members meetings and taking on roles with significant responsibility.

As at 31 December 2025 there were 203 members.

Grant making policy

ChristChurch is committed to supporting mission work both financially and through prayer and the practical support of its Mission Partners, both within and beyond the UK.

ChristChurch has an active Mission Committee who meet three times a year. The Committee reviews financial support of Mission Partners regularly. The Committee acts as a sounding board for those considering missions work and brings recommendations to the elders of the church about possible new mission partners or organisations.

Volunteers

ChristChurch encourages all members and attenders to be involved, on a voluntary basis, in the church's activities, sharing their faith and skills with others – an 'all-member ministry'. Volunteers are key within ChristChurch. All volunteers working with projects involving children or other vulnerable groups are DBS checked. There is also a Volunteer Management Policy and a Code of Conduct for Volunteers.

Achievements and performance

Significant activities and achievements against objectives

The Charity carries out a wide range of activities in pursuance of its charitable aims. The Trustees consider that these activities, summarised below, provide public benefit, both to those who worship at our church and the wider communities of Harpenden and the surrounding area.

Regular Religious Activities

Our church in Harpenden provides a centre for Christian worship and ministry and for the activities associated with our faith. We offer a range of religious services and activities including:

Services of Worship:

- Weekly Sunday morning services held at Roundwood Park School in Harpenden. ChristChurch has been meeting there since 2004 and has an excellent relationship with the school.
- Weekly Sunday evening services held at the United Reformed Church in the centre of Harpenden. ChristChurch has been meeting there since September 2013. We are able to use this building by means of a very cordial agreement with the URC as they do not hold a Sunday evening service themselves.
- All our services are open to the public.
- Our own building in Vaughan Road, Harpenden, whilst too small for Sunday services, is well used for midweek activities, meetings and office accommodation for staff.

Homegroups and book clubs:

- We have 8 homegroups with an average of 12 people in each group. We meet on weekday evenings to study the Bible, pray together and encourage each other to live out their faith in the community and at work. These groups are in Harpenden and the local area.
- Groups support their members with practical and spiritual needs.
- Our groups manage the welcome and stewarding of our Sunday morning services.
- We also have 2 book clubs that meet on a regular basis to discuss a particular book (usually by a Christian author) that they have been reading.

Women's Work:

- We have many Women's groups (called 'Word Alive') which meet together regularly during the week for Bible study, prayer and friendship support to each other. Each group has 8 to 12 members. One of the weekly groups is specifically for mothers of young children where a creche is provided and run by volunteers from within the church. Some groups meet fortnightly and one meets once a month on Saturday mornings to meet the needs of working women.
- The leaders of the Word Alive groups meet 3 to 4 times throughout the year to choose and plan Bible Studies, organize social events, pray together and encourage each other regarding needs and circumstances among members of the groups.
- Our church women enjoyed a spring and autumn breakfast and talk, a Summer Social, and some attended the Cambridge Women's Convention and a "Find Your Voice" training day.
- Pastoral care is carried out through the Word Alive groups in numerous ways including prayer support as well as practical provision including meals, shopping or car lifts when needed.

Men's Work:

- Several groups of men met for fellowship, Bible study and prayer over the reporting year. Some of these were weekly gatherings, others monthly but were all designed to encourage, support and build up members in their spiritual lives and in evangelism.
- During the reporting year there were also a number of men's social activities, varying in frequency. These ranged from social times (such as fortnightly football) to community support (such as occasional DIY working parties in the church building or the homes of those who needed some practical help) or away days.
- Men's events featured powerful testimonies: one on "How can God forgive a terrorist", and another from "Policing, angels and the power of God."

Youth & Children's Groups:

- Sunday school sessions for pre-school and primary age children;
- Interactive, age specific teaching slots on Sunday mornings for those in school years 7-11;
- Sunday evening youth group for all Secondary age children monthly;
- Wednesday evening youth groups for school year 7-9;
- Friday evening children's group for Primary age children (including an opportunity for young people in school years 10-13 to develop their skills as young leaders, organising games, leading activities and occasionally where appropriate teaching the Bible to the younger children);
- Friday evening youth group for school years 10-13.
- We also run two, weekly youth home groups for those in school years 12 and 13

All of these groups are open to the general public, but the activities which take place on days other than Sunday are designed to be easier for those without a Christian background to access and children and families are encouraged to invite their friends along. Approximately 180 children take part in the church's activities regularly and it is a joy to see them engaging with and enjoying the teaching about the Lord Jesus and the gospel.

Pastoral Care:

- **Pastoral care** is coordinated through the church office and those needing pastoral support are given support through our staff team (ministers and women's worker). We have a separate youth team who attend to youth and children. There are lay members who also undertake pastoral care visits as part of a network of pastoral support. People have been supported spiritually with fellowship and prayer along with practical support for those in need. We have a number of housebound and care home members who are visited on a regular basis.
- **Practical Support** has involved providing meals to the sick or those with new babies, assistance with house moves and shopping. Those who are carers to vulnerable partners or relatives were supported.
- **Financial Support** is provided through a hardship fund and a pastoral care fund. The hardship fund supported specific individuals who have financial difficulty. Our pastoral fund is used to support individuals with specific pastoral needs during times of crisis. We have members of the church who serve at Harpenden Money Advice and so we are able to signpost individuals to that organisation when they have financial challenges.
- **Family support** was coordinated for families who foster and those single parent households in need of specific support.
- **External Support –** we do not provide specialist advice in our pastoral care to members and we have clear risk assessments as to the support we offer. So where appropriate we will signpost to other agencies: GP medical advice, Citizens Advice Bureau, Biblical counselling, mediation facilities, social services, Harpenden Money Advice.

Prayer:

- Whole-church evening prayer meetings were held monthly, led by staff members or elders. These provide an opportunity for local members to keep in touch with and build up the church family, to praise God in song, and to seek him corporately in prayer together. The church family long to know God better and be dependent on him and prayer is important in this.
- At Sunday morning and evening services members are often asked to lead the prayers and these regularly include personal prayers for local members and partners, for the charitable causes they are involved with and for mission partners and other ministries that the church supports.
- The church has an email prayer chain that allows members of the church to support one another through prayer.
- The elders pray corporately for church members and households by name during their regular monthly meetings throughout the year.

Mission:

- ChristChurch is committed to supporting mission work both financially and through prayer and the practical support of its Mission Partners, both within and beyond the UK.
- ChristChurch has an active Mission Committee who meet three times a year. The Committee reviews financial support of Mission Partners regularly. The Committee acts as a sounding board for those considering missions work and brings recommendations to the elders of the church about possible new mission partners or organisations.
- During the reporting year ChristChurch:
- supported a range of activities such as community health and development, Bible training, financial and administrative support, support of missionaries, support of local churches and Bible translation;
- supported workers/ mission partners in Asia, Costa Rica, Cyprus, Ukraine, Spain, Germany, the UK, and Bible translation work for Tanzania;
- supported a missionary organisation called Care2Share working in India and Uganda helping communities with the relief of poverty through education, healthcare and life skills training;
- supported four specific local organisations financially, practically and in prayer; - St Albans & Harpenden Christian Education Project (Step), Jump! Azalea, and Harpenden Money Advice Centre; and
- prayed regularly for each Mission Partner in the morning and evening services and at the monthly central prayer meeting. Church members were encouraged to pray privately for each partner too. Each mission partner and organisation is linked to a member of the Mission Committee who keeps in contact with them personally.

Training People for Ministry:
As a large and well-supported church, we believe that we have a responsibility to support smaller/other churches. Matthew Thomas joined us this year, studying part time at bible college whilst learning pastoral skills from our ministers.

Special Events, activities and developments
Alongside our regular groups and ministries, 2025 provided many opportunities for the church family to grow together, serve one another and engage with the local community. Through special events, training opportunities and family support initiatives, ChristChurch sought to encourage spiritual growth, deepen relationships and advance the Christian faith. This year we introduced a new reflective service, Blue Service, for those who find Christmas hard because of loss.

Children & Youth:

- Awesome Adventures Holiday Club provided an opportunity for primary-aged children from both the church and wider community to enjoy games, activities, Bible teaching and friendship during the February half term. The event was supported by a large team of volunteers from across the church family.
- Young people were also encouraged to attend a variety of Christian camps during the summer, such as Kepplewray Venture camp, as well as a weekend away in September and various fun outings throughout the year.

Training:

- Our ParentTalk course provided parents of secondary school-aged children with an opportunity to discuss the challenges and joys of parenting in a relaxed and supportive environment. Through shared meals and guided discussion, parents were encouraged and equipped to support their families well.
- A Makaton training day was also held to help church members communicate more effectively with those who use sign. This training aimed to promote greater accessibility and inclusion within church life and ministry.

Trip to Tanzania:

- During the year certain individuals who regularly attend ChristChurch arranged a trip to Tanzania with the group "Go Make a Difference". The church family supported this endeavour through prayer, fundraising and practical encouragement.
- A Culture Night was a particular highlight. The event provided an opportunity to celebrate different cultures, enjoy fellowship together and learn more about the mission work being supported. An associated auction, featuring donated items and services from church members, also helped raise financial support for individuals going on the trip.

Celebrating the Seasons:

- Our Christmas Light Trail brought festive joy and reflection.
- The Easter Trail led families through town to follow the story of Easter in an interactive way.
- A Light Party provided a fun, faith-filled alternative to Halloween for primary aged children.
- Two evangelistic Carol Services were held to which the church family were encouraged to invite friends. These were held at the Rothamsted Research Centre.

Harpenden Public Halls:

- On 27 March 2025 the Charity completed the purchase of Harpenden Public Halls. For much of the year many volunteers were involved in planning the design and renovation of the property.
- In parallel with the purchase process, the church family were actively planning and preparing for the next steps. Several sub-groups were formed to focus on different aspects of the project:
  1. Vision Group: defining our vision for the building.
  2. Design Group: ensuring the building met our ministries' and church family's needs.
  3. Building Group: integrating the vision and design principles into the planning application and tender process with the main contractor.
  4. Fundraising & Finance Group: managing financial planning and fundraising efforts.
  5. Operations & Transition Team: preparing for the transition into the new space.
  6. Communications Team: keeping the church informed and engaged.
- It is hoped the new building will be a home for the church in the heart of the Harpenden community.

Community Activities and partnerships

Parent/Carer & Toddler Group (MaMites):

- During the reporting period ChristChurch ran a midweek toddler group in Harpenden (MaMites). The aim of the group is to offer parents and other carers of pre-school age children in the community a safe place to bring their children to play and for them to find friendship and support. It was open to anyone, not just church members or attenders. The group met on Friday mornings during school term time.
- In 2025, around 70 families attended one or more MaMites sessions, the majority of which are families who do not tend to attend church on Sundays. The group is run on a drop-in basis. A small voluntary donation is suggested for families who attend MaMites to cover the cost of refreshments.
- At each session children enjoy free time to play with a range of toys on offer, there is also a craft table and a short bible story and singing time, which we hope is engaging for the children and also speaks of the good news of Jesus to the parents and carers.

Father/Carer & Toddler Group (Saturdads):

- ChristChurch runs a monthly toddler group for pre-school children and their male carers. Its aim is to provide a friendly environment for men to have quality playtime with their children and an opportunity to meet other dads/carers.
- We have seen an average of 10 dads attend each month with their children, with many who are not regularly a part of any other activities at ChristChurch attending across the reporting year.

Ministry to the Elderly – Senior Saints and Tea Parties:

- Senior Citizens tea parties are held bi-monthly throughout the year in our building in Vaughan Road, Harpenden. The aim of the activity is to offer friendship and fun with an opportunity to hear from a speaker from ChristChurch.
- Between 20 and 30 guests are usually welcomed to the teas with the majority of attendees from outside of the church. The teas are well supported by the church family with some members providing transport. The provision of lifts is much needed as it enables many guests who can't go out during the week to come and make friends.
- In July 2025 we also began a new initiative, called "Senior Saints", with various opportunities for fellowship designed especially for our senior church attenders and their friends.

St Albans & Harpenden Christian Education Project, Step:

- Step is a charity made up of a core staff team and volunteers from numerous local churches which works in secondary schools in the local area in a number of ways, for example delivering assemblies and lessons, supporting Christian Unions, running social action projects such as collecting donations for food banks, mentoring students and running courses such as Haven (helping students deal with anxiety), Tough Stuff (supporting students who have experienced loss such as bereavement or divorce) Youth Alpha (introduction to the Christian faith) and Leadership Foundations (for 6th Formers). The aim of Step is to share, through words and actions, the Christian faith in a lively, relevant and consistent way.
- In the Reporting Year Step worked in all 4 of the Harpenden secondary schools.
- ChristChurch members are trustees and volunteers within Step.

Jump!:

- Jump! is a local organisation of volunteers, set up to support local Primary schools in the delivery of the Christian element of the Hertfordshire RE syllabus. Lessons offered have been designed and developed by Jump! for years Reception to 6.
- Jump! has volunteers, including members of ChristChurch. ChristChurch also supports Jump! financially.

Azalea:

- Azalea is a Christian charity based in Luton working to see men and women walk free from the injustice of sex trafficking in which men buy sex and women are sexually exploited. It offers prayer, practical support and exit strategies.
- Members of ChristChurch volunteer for Azalea, and ChristChurch provides regular financial help and prayer support to Azalea.

Harpenden Money Advice Centre (HMAC):

- HMAC offers free, impartial advice and help for those struggling with debt or having difficulty managing finances.
- Members of ChristChurch volunteer for HMAC, and ChristChurch provides regular financial help and prayer support to HMAC.

Financial review

Reserves policy

At the end of the financial period the Charity had net current assets of £572,010. The amount of liquid reserves the Charity holds after allowing for restricted funds is £562,679.

The Trustees consider that the appropriate value of reserves that should be held by the Charity is £120,000 equivalent to three months of current expenditure. The actual level of unrestricted reserves, excluding those only realised by the sale of fixed assets, is more than this figure.

Principal funding sources

The principal funding of the Charity is voluntary donations by members, attendees at church services and other supporters. Total income in the Reporting Period amounted to £775,152, including Gift Aid.

The Charity does not have a defined benefit pension scheme and pension costs are not material to the Charity.

The Charity does not hold any financial investments other than monies held in a deposit account. Subject to the reserves policy, most of the Charity's funds are spent in the short term to fulfil the Charity's objectives.

Significant Events Affecting Financial Performance

The Trustees have identified that a reduction in donations resulting from either a decrease in the number of members or an average reduction in giving per member (and non-member givers) would be the principal financial risk to the Charity. This risk would be managed by reducing the Charity's expenditure. This may include a review of staffing levels.

Total income for general activities was £465,540, £18,325 higher than 2024 after adjusting for a one-off donation of £86,250 for improvements to our manses in 2024. Overall, the accounts show a total surplus for the year of £270,842.

Major risks

The Trustees assess the risks the Charity faces on an ongoing basis. This includes:

- an annual review and update of a formal risk analysis tool which identifies the major risks by area of activity, the nature of those risks, the likelihood of the risks happening and the measures taken to manage them;
- the completion of Risk Assessments for groups and activities or one off events, as appropriate, which are then reviewed regularly;
- consideration at Trustee and Deacon meetings of possible impending risks, as well as risk generally;
- consideration of specific risks by Trustee committees, for example safeguarding risk by the

- Safeguarding Committee (further details regarding the management of safeguarding risk are set out below);
- a Risk Management Policy; and
- appropriate insurance cover.

The Trustees are satisfied that systems are in place to manage the risks that have been identified and to identify any impending risks on the horizon.

Safeguarding risk is managed primarily by the Safeguarding Committee, a Trustee Committee which also includes non-trustee members with relevant knowledge to assist in this area. The Charity has a Safeguarding Policy, which is based on the thirtyone:eight model. The Policy sets out our procedures for the protection of children and adults at risk. It describes what the church and its appointed leaders will endeavour to do to protect the welfare of the children and adults at risk in church-linked groups. Appropriate Disclosure and Barring Service (DBS) checks, supported by regularly reviewed policies and training, are made for all the Trustees and those who work with children or other vulnerable groups within the church.

Plans for future periods

The Charity obtained planning permission for its renovation plans for the Harpenden Public Halls in early 2026.

Structure, governance and management

ChristChurch is constituted as a Charitable Incorporated Organisation and was registered with the Charity Commission on 22 August 2016 under Charity number 1168847. It is governed by a constitution dated 16 November 2015 and approved by the membership of the church at a meeting on that date. An updated Church Guide was also approved by the membership of the church at that meeting.

The trustees who served during the year and up to the date of signature of the financial statements were:

Mr Richard Clarke (Treasurer)
Mr Simon Anderson
Mr Andrew Cox
Mrs Lauren Cox (Chair of Trustees)
Mr Gharry Eccles
Mrs Rebecca Huntsman
Mr Philip Ioannou
Mr Nicholas Jelfs
Mr Edwin Kwok
Rev Gareth Loh
Rev Ian Randall
Mr Oliver Richardson
Dr Haydn Williams
Mrs Sarah Vickers
Mr Robert Booth
Mrs Pauline Mills (Secretary to the Trustees)

Recruitment and appointment of trustees

The Constitution identifies that the Church Officers (Elders and Deacons) are the Trustees of the church as a Registered Charity. Suggestions that a particular member should be considered for appointment as a Church Officer are made to or by the existing Trustees. If the proposed appointment is agreed and the candidate is not disqualified from office under section 178 of the Charities Act 2011 or under the Automatic Disqualification Rules 2018, then the proposal for them to become an Officer of the church and Trustee will be considered at a Members Meeting and thereafter voted on by members in accordance with the Constitution and Church Guide.

Appointments of Staff are considered and made by the Elders and Staff. Staff appointments are generally made for an indefinite period, unless specifically agreed otherwise.

Organisational structure

The Trustees are responsible for the general control and management of the Charity. The Trustees delegate the day to day running of the functions of the Charity to the Senior Minister and his Staff team and dedicated staff are responsible for particular areas of church life. Significant decisions regarding the Charity will be made by the Elders or Deacons (who are all Trustees) or by the Trustee body as a whole.

The Trustees meet together as a body to deal with church business monthly and formal Trustees meetings take place quarterly. All formal Trustee meetings are minuted. To assist in the smooth running of the Charity, the Trustees have set up a number of committees, which report back regularly to the Board of Trustees. Elder and Deacon meetings take place monthly.

The Trustees give their time freely and receive no remuneration or other financial benefits for their work as Trustees. The three Ministers were employees of the Charity (as well as being trustees) and received remuneration in their role as employees. The three ministers also had the benefit of housing and thereby provided benefit for their respective families.

Staff team during the Reporting Period

Senior Minister - Rev Gareth Loh
Associate Minister - Rev Ian Randall
Minister in Training - Mr Mathew Thomas
Operations Manager - Mr Rob Booth
Children's & Youth Worker - Miss Deborah Goodhead
Children's & Youth Worker - Mr Harry McCrossan
Women's Worker - Mrs Allison Hilton
Office Manager - Mrs Janet Fawcett

Induction and training of trustees

Prior to appointment, all Trustees are made aware of the scope of their responsibilities as trustees and are provided with relevant documentation for the Charity and Charity Commission publications. Trustees receive training on trustee duties and safeguarding following appointment and receive monthly Charity Bulletins from Trust Advice, an organisation providing advice to charities (in particular churches) as well as the Charity Commission regular 'News' publication.

During the reporting year 1 trustee attended online training for trustees run by Trust Advice.

Other matters

The Governance Committee (a committee of the Trustees) uses the Charity Governance Code for smaller charities to help the Trustees continuously strive for improvement in our standards of governance. It meets quarterly to review governance matters.

Relationship with wider network

ChristChurch is affiliated to the Fellowship of Independent Evangelical Churches (FIEC). ChristChurch has long been the beneficiary of help, advice and legal services provided by the FIEC and from their conferences which have been attended by several Staff members over the years. Edward Connor Solicitors (a sister organisation to the FIEC) is a valued source of legal advice for the Trustees. ChristChurch also seeks advice from Stewardship and Trust Advice (formerly Advice for the Voluntary Sector) as appropriate.

ChristChurch is also affiliated to the Evangelical Alliance (EA).

Statement of trustees' responsibilities

The trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2025

The law applicable to charities in England and Wales 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 charity and of the incoming resources and application of resources of the charity for that year.

In preparing these financial statements, the trustees are required to:
- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in 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 charity will continue in operation.

The trustees are responsible for keeping sufficient accounting records that 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 Charity (Accounts and Reports) Regulations 2008 and the provisions of the governing document. They 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.

The trustees' report was approved by the Board of Trustees.

R Clarke

Mr Richard Clarke (Treasurer)
Trustee

Date: 21/09/2026

Mrs Lauren Cox (Chair of Trustees)
Trustee

CHRISTCHURCH HARPENDEN

INDEPENDENT AUDITOR'S REPORT

TO THE TRUSTEES OF CHRISTCHURCH HARPENDEN

Opinion

We have audited the financial statements of ChristChurch Harpenden (the 'charity') for the year ended 31 December 2025 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 December 2025 and of its incoming resources and application of resources, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the Charities Act 2011.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the *Auditor's responsibilities for the audit of the financial statements* section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and the provisions available for small entities, in the circumstances set out in note 27 to the financial statements, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the trustees' report; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records; or
- we have not received all the information and explanations we require for our audit.

INDEPENDENT AUDITOR'S REPORT (CONTINUED)
TO THE TRUSTEES OF CHRISTCHURCH HARPENDEN

Responsibilities of trustees

As explained more fully in the statement of trustees' responsibilities, the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

The extent to which our procedures are capable of detecting irregularities, including fraud, is detailed below.

Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was as follows:

- the engagement partner ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;
- we identified the laws and regulations applicable to the charity through discussions with trustees, and from our commercial knowledge and experience of the charity sector;
- we focused on specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations of the charity, including the Charities Act 2011 and employment legislation;
- we assessed the extent of compliance with the laws and regulations identified above through making enquiries of management and inspecting legal correspondence; and
- identified laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance throughout the audit.

We assessed the susceptibility of the charity's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by:

- making enquiries of management as to where they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud; and
- considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.

Audit response to risks identified
To address the risk of fraud through management bias and override of controls, we:

- performed analytical procedures to identify any unusual or unexpected relationships;
- tested journal entries to identify unusual transactions;
- assessed whether judgements and assumptions made in determining the accounting estimates were indicative of potential bias; and
- investigated the rationale behind significant or unusual transactions.

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

- agreeing financial statement disclosures to underlying supporting documentation;
- reading the minutes of meetings of those charged with governance;
- enquiring of management as to actual and potential litigation and claims; and
- reviewing correspondence with HMRC and relevant regulators

There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the trustees and other management and the inspection of regulatory and legal correspondence, if any.

Material misstatements that arise due to fraud can be harder to detect than those that arise from error as they may involve deliberate concealment or collusion.

A further description of our responsibilities is available on the Financial Reporting Council's website at: https://www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Other matters
Your attention is drawn to the fact that the charity has prepared financial statements in accordance with "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (as amended) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn.

This has been done in order for the financial statements to provide a true and fair view in accordance with current Generally Accepted Accounting Practice.

Caladine

Caladine Limited, Statutory Auditor
Chartered Certified Accountants
Chantry House
22 Upperton Road
Eastbourne
East Sussex
BN21 1BF

Date: 28 September 2026

Caladine Limited is eligible for appointment as auditor of the charity by virtue of its eligibility for appointment as auditor of a company under section 1212 of the Companies Act 2006.

CHRISTCHURCH HARPENDEN

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2025

	Notes	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Income from:							
Donations and legacies	**3**	465,540	263,036	728,576	533,465	3,689,140	4,222,605
Charitable activities	**4**	17,245	-	17,245	19,430	-	19,430
Investments	**5**	9,500	19,831	29,331	11,097	9,377	20,474
Other income	**6**	-	-	-	15,063	-	15,063
Total income		492,285	282,867	775,152	579,055	3,698,517	4,277,572
Expenditure on:							
Charitable activities	**7**	494,139	10,171	504,310	490,288	40,719	531,007
Total expenditure		494,139	10,171	504,310	490,288	40,719	531,007
Net income/(expenditure)		(1,854)	272,696	270,842	88,767	3,657,798	3,746,565
Transfers between funds	**20**	3,923,136	(3,923,136)	-	-	-	-
Net movement in funds	**10**	3,921,282	(3,650,440)	270,842	88,767	3,657,798	3,746,565
Reconciliation of funds:							
Fund balances at 1 January 2025		2,187,148	3,659,771	5,846,919	2,098,381	1,973	2,100,354
Fund balances at 31 December 2025		6,108,430	9,331	6,117,761	2,187,148	3,659,771	5,846,919

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

CHRISTCHURCH HARPENDEN

BALANCE SHEET

AS AT 31 DECEMBER 2025

	Notes	2025 £	2025 £	2024 £	2024 £
Fixed assets					
Tangible assets	14		6,485,751		1,891,772
Current assets					
Debtors	15	26,771		499,194	
Cash at bank and in hand		944,550		3,875,035	
		971,321		4,374,229	
Creditors: amounts falling due within one year	16	(399,311)		(174,082)	
Net current assets			572,010		4,200,147
Total assets less current liabilities			7,057,761		6,091,919
Creditors: amounts falling due after more than one year	17		(940,000)		(245,000)
Net assets			6,117,761		5,846,919
The funds of the charity					
Restricted income funds	20		9,331		3,659,771
Unrestricted funds	21		6,108,430		2,187,148
			6,117,761		5,846,919

The financial statements were approved by the trustees on 21/09/2026

R Clarke

Mr Richard Clarke (Treasurer)
Trustee

Mrs Lauren Cox (Chair of Trustees)
Trustee

CHRISTCHURCH HARPENDEN

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 DECEMBER 2025

	Notes	2025 £	2025 £	2024 £	2024 £
Cash flows from operating activities					
Cash generated from operations	**25**		1,031,264		3,234,586
Investing activities					
Purchase of tangible fixed assets		(4,596,080)		-	
Investment income received		29,331		20,474	
Net cash (used in)/generated from investing activities			(4,566,749)		20,474
Financing activities					
Proceeds from borrowings		605,000		395,000	
Net cash generated from financing activities			605,000		395,000
Net (decrease)/increase in cash and cash equivalents			(2,930,485)		3,650,060
Cash and cash equivalents at beginning of year			3,875,035		224,975
Cash and cash equivalents at end of year			944,550		3,875,035

1 Accounting policies

Charity information

The charity is a charitable incorporated organisation, registered with the Charity Commission in England & Wales, registered charity number 1168847. The charity is governed by its Constitution dated 16th November 2015.

1.1 Basis of preparation

The financial statements have been prepared in accordance with the charity's governing document, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)". The charity is a Public Benefit Entity as defined by FRS 102.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

1 Accounting policies (Continued)

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following basis:

Garden Office	Over 10 years
Fixtures and fittings	Over 4 years
Harpenden Public Halls	Is not depreciated
Manses	Is not depreciated
Church and office	Is not depreciated

Church premises and manses
The trustees consider that the residual value of the properties owned by the charity are at least equal to their original cost and therefore no depreciation has been charged.

Harpenden Public Halls
The Harpenden Public Halls property purchased during the year is scheduled for significant renovation works. Depreciation will commence once the refurbishment is complete and the property is brought into operational use.

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1 Accounting policies (Continued)

1.9 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.11 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Income from donations and legacies

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Donations and gifts	465,540	263,036	728,576	533,465	3,689,140	4,222,605
Donations and gifts						
Donations	389,530	216,444	605,974	440,496	3,235,285	3,675,781
Income tax recoverable	76,010	46,592	122,602	92,969	453,855	546,824
	465,540	263,036	728,576	533,465	3,689,140	4,222,605

4 Income from charitable activities

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Charitable activities		
Church event & activities	17,245	19,430

5 Income from investments

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Interest receivable	9,500	19,831	29,331	11,097	9,377	20,474

6 Other income

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Insurance claim	-	15,063

7 Expenditure on charitable activities

	Charitable activities 2025 £	Charitable activities 2024 £
Direct costs		
Staff costs	186,743	200,838
Programmes	21,201	28,685
Church meeting costs	6,641	1,913
Other staff costs	8,356	18,973
Property costs	67,114	95,479
	290,055	345,888
Grant funding of activities (see note 8)	74,736	67,516
Share of support and governance costs (see note 9)		
Support	128,959	106,803
Governance	10,560	10,800
	504,310	531,007
Analysis by fund		
Unrestricted funds - general	494,139	490,288
Restricted funds	10,171	40,719
	504,310	531,007

8 Grants payable

	Charitable activities 2025 £	Charitable activities 2024 £
Grants to institutions:		
Azalea	1,800	1,800
Care2Share	1,899	1,800
UFM	3,000	3,000
Wycliffe	10,895	9,720
Inter Team	7,950	6,900
STEP	3,400	3,400
Kingsly Hall Church	5,051	3,840
Grants to institutions under £1,000	1,160	3,950
	35,155	34,410
Grants to individuals	39,581	33,106
	74,736	67,516

9 Support costs allocated to activities

	Charitable activities 2025 £	Total 2024 £
Staff costs	70,275	57,181
Depreciation	2,101	2,101
Other support costs	40,335	24,866
Other staff costs	16,248	22,655
Governance	10,560	10,800
	139,519	117,603

Governance costs comprise:	2025 £	2024 £
Audit fees	8,160	7,800
Accountancy	2,400	3,000
	10,560	10,800

10 Net movement in funds

	2025	2024
	£	£
The net movement in funds is stated after charging/(crediting):		
Fees payable to the charity's auditor:		
- for the audit of the charity's financial statements	8,160	7,800
- for other financial services	10,800	3,000
Depreciation of owned tangible fixed assets	2,101	2,101

11 Trustees

Rev Gareth Loh, Trustee, received total remuneration of £50,379 (2024: £47,743) during the year for their role serving as Senior Minister.

Rev Ian Randall, Trustee, received total remuneration of £34,304 (2024: £32,506) during the year for their role serving as Associate Minister.

During 2024 Rev Philip Hammersley received total remuneration of £30,110 for their role serving as Assistant Minister. Rev Philip Hammersley retired on 31 December 2024 and received no remuneration during 2025.

Robert Booth, Trustee, received total remuneration of £50,223 (2024: £38,939) for their role serving as Operations Manager and Deacon.

In addition, the charity incurred expenditure totalling £10,125 (2024: £45,088) in respect of the customary provision of accommodation to Rev Gareth Loh, Rev Ian Randall and Rev Philip Hammersley (2024 only) (and their respective families) so they could better perform their duties.

These payments are permitted by the charity's governing document.

Dr Haydn Williams, Trustee, and his spouse received rent of £4,350 (2024: £7,200) from the charity for a property used by the charity to provide accommodation to a minister, in addition to cleaning and upkeep expenses of £3,183 relating to the leased property.

£355,000 of the loans repayable as disclosed within note 18 are due to Trustees and Related Parties.

The charity received aggregate donations from Trustees and related parties of £157,829 (2024: £1,164,599) during the year.

12 Employees

The average monthly number of employees during the year was:

	2025 Number	2024 Number
	8	9

Employment costs	2025 £	2024 £
Wages and salaries	234,033	235,526
Social security costs	17,464	17,096
Other pension costs	5,521	5,397
	257,018	258,019

There were no employees whose annual remuneration was more than £60,000.

13 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

14 Tangible fixed assets

	Garden Office	Fixtures and fittings	Harpenden Public Halls	Manses	Church and office	Total
	£	£	£	£	£	£
Cost						
At 1 January 2025	21,014	13,154	-	1,763,097	109,762	1,907,027
Additions	-	-	4,596,080	-	-	4,596,080
At 31 December 2025	21,014	13,154	4,596,080	1,763,097	109,762	6,503,107
Depreciation and impairment						
At 1 January 2025	2,101	13,154	-	-	-	15,255
Depreciation charged in the year	2,101	-	-	-	-	2,101
At 31 December 2025	4,202	13,154	-	-	-	17,356
Carrying amount						
At 31 December 2025	16,812	-	4,596,080	1,763,097	109,762	6,485,751
At 31 December 2024	18,913	-	-	1,763,097	109,762	1,891,772

15 Debtors

Amounts falling due within one year:	2025 £	2024 £
Other debtors	22,371	67,507
Prepayments and accrued income	4,400	431,687
	26,771	499,194

16 Creditors: amounts falling due within one year

	2025 £	2024 £
Borrowings	60,000	150,000
Other creditors	7,128	10,213
Accruals and deferred income	332,183	13,869
	399,311	174,082

Accruals includes a deferred payment of £300,000 due on 27 March 2026 for the purchase of Harpenden Public Halls.

17 Creditors: amounts falling due after more than one year

	2025 £	2024 £
Borrowings	940,000	245,000

18 Loans and overdrafts

	2025 £	2024 £
Other loans	1,000,000	395,000
Payable within one year	60,000	150,000
Payable after one year	940,000	245,000

Borrowings represent a number of unsecured, interest free loans provided by Members of the Church to assist with the purchase and renovation of Harpenden Public Halls. Some of these loans are repayable within 30 days of the completion of the sale of the current church building at 4 Vaughan Road, Harpenden. Completion is anticipated in February 2027, with corresponding loan repayments therefore due in March 2027.

19 Retirement benefit schemes

Defined contribution schemes	2025 £	2024 £
Charge to profit or loss in respect of defined contribution schemes	5,521	5,397

The charity contributes to a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund.

20 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 January 2025	Incoming resources	Resources expended	Transfers	At 31 December 2025
	£	£	£	£	£
Property fund	3,651,086	272,050	-	(3,923,136)	-
Pastoral fund	462	10,055	(8,771)	-	1,746
Hardship fund	1,682	762	(1,400)	-	1,044
Ukraine fund	291	-	-	-	291
Evangelical Outreach fund	6,250	-	-	-	6,250
	3,659,771	282,867	(10,171)	(3,923,136)	9,331

Previous year:	At 1 January 2024	Incoming resources	Resources expended	Transfers	At 31 December 2024
	£	£	£	£	£
Property fund	-	3,686,842	(35,756)	-	3,651,086
Pastoral fund	-	3,800	(3,338)	-	462
Hardship fund	1,682	-	-	-	1,682
Other restricted funds	291	1,625	(1,625)	-	291
Evangelical Outreach fund	-	6,250	-	-	6,250
	1,973	3,698,517	(40,719)	-	3,659,771

20 Restricted funds (Continued)

Property Fund - Monies raised for the purchase and renovation of properties. During the year £3,923,136 in restricted donations was applied toward the purchase and renovation of Harpenden Public Halls. As the specific donor restrictions have been met and the costs capitalised, these assets have been transferred to a designated fund. Any future restricted donations will continue to be directed toward the ongoing renovation of the Halls.

Pastoral Fund - Specific donations given for pastoral needs.

Hardship Fund - Monies raised to relieve hardship.

Ukraine Fund - Monies raised to support humanitarian aid efforts in Ukraine.

Evangelical Outreach Fund - Gifts to go towards events engaged in evangelical and general outreach.

21 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 January 2025	Incoming resources	Resources expended	Transfers	At 31 December 2025
	£	£	£	£	£
Church premises	1,872,859	-	-	-	1,872,859
Harpenden Public Halls	-	-	-	3,923,136	3,923,136
General funds	314,289	492,285	(494,139)	-	312,435
	2,187,148	492,285	(494,139)	3,923,136	6,108,430

Previous year:	At 1 January 2024	Incoming resources	Resources expended	Transfers	At 31 December 2024
	£	£	£	£	£
Church premises	1,872,859	-	-	-	1,872,859
General funds	225,522	579,055	(490,288)	-	314,289
	2,098,381	579,055	(490,288)	-	2,187,148

Church Premises - The trustees desire is that whenever possible, the sale of any church property would be reinvested in another property.

Harpenden Public Halls - Transfers into this fund represents the value of restricted fund donations used to complete the purchase of Harpenden Public Halls and subsequent renovation expenditure, reflecting that the donor's conditions for the acquisition and renovation of a new church property have been met.

22 Analysis of net assets between funds

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £
At 31 December 2025:			
Tangible assets	6,485,751	-	6,485,751
Current assets/(liabilities)	562,679	9,331	572,010
Long term liabilities	(940,000)	-	(940,000)
	6,108,430	9,331	6,117,761

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
At 31 December 2024:			
Tangible assets	1,891,772	-	1,891,772
Current assets/(liabilities)	295,376	3,904,771	4,200,147
Long term liabilities	-	(245,000)	(245,000)
	2,187,148	3,659,771	5,846,919

23 Events after the reporting date

After the year end, on 28 April 2026, the charity entered into an Intermediate Building Contract with contractor's design with T&B Contractors Ltd for the refurbishment of Harpenden Public Halls. The total contract sum is approximately £3.34 million plus VAT, with works scheduled to take place over the period 2026-2027.

In September 2026, the Charity received and accepted an offer of £850,000 for the sale of its property 4 Vaughan Road. The sale is currently in the legal process, with exchange of contracts expected in October 2026 and completion in early 2027. The property is carried in these financial statements at a value of £109,762. The estimated gain on disposal is expected to be £740,000. As detailed in note 17 this money is to be used to repay some member loans.

Since the year end, further funding has been secured through both member loans and commercial lending. The charity raised £1.43m in additional interest free loans repayable over 5–10 years, of which £1.23m was provided by Trustees and related parties. It is anticipated that a portion of these loans may be converted into donations.

Additionally, the charity agreed a £1,000,000 mortgage facility with Kingdom Bank, repayable over 30 years and secured against the two church manses. This facility carries an initial interest rate of 5.2% for the first five years following drawdown.

These funds, supplemented by existing cash reserves will provide the capital required for the commencement of the refurbishment.

24 Related party transactions

Other than those disclosed in note 11, there were no disclosable related party transactions during the year (2024 - none).

25 Cash generated from operations

	2025	2024
	£	£
Surplus for the year	270,842	3,746,565
Adjustments for:		
Investment income recognised in statement of financial activities	(29,331)	(20,474)
Depreciation and impairment of tangible fixed assets	2,101	2,101
Movements in working capital:		
Decrease/(increase) in debtors	472,423	(477,520)
Increase/(decrease) in creditors	315,229	(16,086)
Cash generated from operations	1,031,264	3,234,586

26 Analysis of changes in net debt

	At 1 January 2025	Cash flows	At 31 December 2025
	£	£	£
Cash at bank and in hand	3,875,035	(2,930,485)	944,550
Loans falling due within one year	(150,000)	90,000	(60,000)
Loans falling due after more than one year	(245,000)	(695,000)	(940,000)
	3,480,035	(3,535,485)	(55,450)

27 Non-audit services provided by auditor

In common with many organisations of our size and nature we use our auditor to assist with the preparation of the financial statements, bookkeeping and management accounts.