Annual Activity Report Grace Church Loughborough January 2025 – December 2025

Grace Church serves a small community in the town of Loughborough.
The church comprises of church members, church officers who are also the church's trustees. We do not have any paid staff nor office holders.

2025 started with the continued energy from the 2024 period. The church continued rental of the Loughborough Polish Club through to the middle of April 2025 however the church has since moved to De Lisle College due to challenges arising with the Loughborough Polish Club throughout 2025. The church continues to meet at 3:30pm.

The space at De Lisle including the use of additional rooms has allowed the church to create a better way for doing refreshments, kids ministry, and setup. The church has been able to continue to host most events on site thanks to the encouragement from De Lisle to use the space how we need, particularly surrounding the use of a kitchen. The church is currently looking to secure its place at De Lisle with a view to have some form of on-site storage for church equipment if space becomes available.

We have held various activities for the community over the past 12 months including: an Easter Sunday event, quiz + fish and chips evenings in March and October, our regular end of summer BBQ, a Fireworks party, and a Christmas carol service and Christmas meal.

We have seen a slow down-turn in numbers within the church. Summer 2025 saw yet more students graduating and moving away, and we gained a smaller number of students at the start of the academic year in October 2025 including the return of some who had been on University placement years. We saw a number of families move away from the church due to family and work commitments. We gained a few new members across the year, a number of whom have been very involved in the weekly activities within the church, supporting with the setup and pack-down of the venue which has greatly bolstered teams where people had previously moved on.

In May 2025, we voted in 2 new deacons to join the team which has greatly increased our scope to plan events and look at further ways to support the eldership. Following this at our AGM in October 2025 one of our elders and one of our deacons stood down. The church now has 3 elders and 5 deacons.

We have a small and steady children's work and a thriving monthly men's ministry. We base our outreach around specific events during the calendar year as previously mentioned.

Finance
Grace supports a family in Eurasia on a monthly basis, and we also give a 10th or more of our income to causes that are closely connected to the church family. As a church, we have a lot to do with students and we are keen to support students who have come into the UK from another country who may feel isolated and need the support of a family and a church, so we looking to forge strong links with another National charity Friends International who have a branch within the town. We continue to support the work of the Loughborough Students Union Christian Union both financially as part of our giving and also with

supporting the cost and logistics of the refreshments at their yearly carol service event. We also support a couple in Bolivia who work with students around developing their leadership skills and running programmes for the community.

Safeguarding

The church has a policy which is due for an update and all our children's volunteers are DBS'd checked.

Grace Church Loughborough

Financial Activities

January-December, 2025

	Total
Income	
bank interest	£531.72
Gifts/one off donations	£1,000.00
Tax refund	£4,346.91
Tithes/regular giving	£22,312.75
Total for Income	**£28,191.38**
Total	**£28,191.38**
Expenditures	
Advertising and Promotion	
Literature & Publicity	£252.14
Total for Advertising and Promotion	**£252.14**
Bank Service Charges	£40.00
Church Giving	£2,400.00
Church Tithe	£2,775.00
GIfts and Loans (eg.hardship)	£561.00
Gifts & Donations (One off)	£74.40
Gifts (weddings/leaving etc)	£142.50
Total for Church Giving	**£5,952.90**
Conferences and Meetings	
Conference Attendance Fees	£1,225.00
Total for Conferences and Meetings	**£1,225.00**
Equipment	
Small consumables & Equipment	£295.77
Total for Equipment	**£295.77**
FIEC	£900.00
Food & Drinks	£790.14
Hospitality	£97.98
Refreshments	£61.83
Whole Church Meals	£1,279.60
Total for Food & Drinks	**£2,229.55**
Licenses and Insurance	£150.00
Copyright license	£264.00
Insurance Expense	£320.19
Total for Licenses and Insurance	**£734.19**
Materials & Resources	
Study and Teaching Materials	£300.02
Small group Resources	£21.55
Resources & Materials	£260.77
Total for Small group Resources	**£282.32**
Total for Study and Teaching Materials	**£582.34**
Total for Materials & Resources	**£582.34**
Other/Misc Expense	£25.00
Professional Fees	
Accountant charges	£460.80
DBS checks	£44.80
Total for Professional Fees	**£505.60**
RENT	£8,578.40
Garage Rental	£600.00

	Total
Total for RENT	**£9,178.40**
Sunday school	£57.85
Telephone	£100.08
Travel	£15.30
Visiting speakers	£150.00
Total for Expenditures	**£22,244.12**
Net Operating Income	**£5,947.26**
Other Expenditures	
Unrealized Gain or Loss	
Total for Other Expenditures	
Net Other Income	
Net Income/(Expenditure)	**£5,947.26**

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees	Charity Name Grace Church Loughborough		
On accounts for the year ended	December 2025	**Charity no (if any)**	1170926
Set out on pages	(remember to include the page numbers of additional sheets)		

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

Responsibilities and basis of report

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

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

Independent examiner's statement

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

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did 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.

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.

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

Signed:	Susan Harrison	**Date:**	19th October 2026
Name:	Susan Harrison		
Relevant professional qualification(s) or body (if any):			
Address:	55 Long Street Loughborough LE12 9TP		

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