St Crispin's Church CIO

Registered Charity Number 1171480

Annual Report and Financial Statements

For the Year Ended 31 December 2025

Caladine

Chartered Certified Accountants

St Crispin's Church CIO

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CHURCH INFORMATION

Trustees

Andrew Kesson
Sam Hanni
Andrew Bignold
Jonathan Winn
Catherine Clarke

Charity number 1171480

Address

16a Highbury Place
London
N5 1QP

Independent Examiner

J R Caladine FCCA CTA FCIE
Caladine Limited
Chartered Certified Accountants
Chantry House
22 Upperton Road
Eastbourne
East Sussex
BN21 1BF

Report of the Trustees

The Trustees have pleasure in presenting their annual report and accounts for the year ended 31 December 2025.

1 Objectives and activities

The Church's primary purpose is to advance the Christian religion in accordance with the tenets and practices of the Church of England. In addition to this, the Church also seeks to promote education and relieve poverty and hardship.

2 Structure, governance and management

St Crispin's Church is a CIO governed by its Constitution registered with the Charity Commission commencing on the 6 February 2017.

The trustees who served during the year were:

Andrew Kesson	
Sam Hanni	
Helen Hughes	resigned 31st March 2025
Andrew Bignold	
Jonathan Winn	
Catherine Clarke	

The Church is run by the trustees. New trustees are appointed by the existing trustees and are provided with appropriate training to undertake the role they will occupy within the Church.

3 Review of Activities

Over the past year, St. Crispin's has continued to deliver and offer worship, discipleship, prayer, Bible teaching, evangelism, and community activities. The church has maintained its regular Sunday services, prayer meetings, Bible studies, and shared meals. The numbers are relatively at the same level, however commitment within the church family have grown, with encouraging signs of deeper discipleship among regular members.

St. Crispin's has also seen significant encouragement through outreach and public engagement. Events such as the Hallows Eve outreach, the art exhibition, Christmas carols, worship nights, coffee mornings and weekly evangelism have helped draw local people into the building and make the church more visible in the community and build relationships and connections with the community.

Highlights throughout the year have been such events. Such as the Worship nights with live music by Rev 21 and the Art Exhibition. These events have attracted high numbers of visitors and participants. There has also been a wider reach beyond the local area. The church's online sermons and videos gained notable social media interest, with approximately 125,000 views during one period, extending the ministry's influence. In addition, Rev. Andy Bignold's involvement with Biblical Frameworks on the Hebrews series has connected St. Crispin's with teaching resources broadcast through Christian TV channels. Looking ahead, St. Crispin's is seeking to build on this momentum through new increased visibility, ministry and outreach to the local community.

Report of the Trustees (continued)

4 Public benefit

The trustees have paid due regard to the guidance issued by the Charity Commission in deciding what activities the Church should undertake.

5 Financial review

These financial statements have been prepared on a receipts and payments basis. There was a net cash loss on funds for the year of -£6,614 (2024: £9,455 surplus) leaving a balance on cash funds of £31,512 at 31 December 2025 (2024: cash funds of £38,126).

6 Risk Management

The trustees continually consider the major risks to which the Church is exposed, and are satisfied that systems are in place to mitigate exposure to these risks.

On behalf of the Trustees

Andrew Kesson
Trustee
Date: 26/09/2026

Independent Examiner's Report to the Trustees of St Crispin's Church CIO

I report to the trustees of the church on my examination of the accounts of St Crispin's Church ('the CIO') for the period ended 31 December 2025.

Responsibilities and basis of report

As the charity trustees of the CIO 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 CIO's accounts carried out under section 145 of the Act. In carrying out my examination I have followed all applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

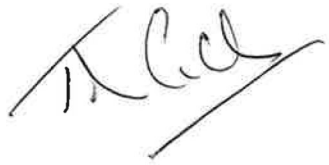
Independent examiner's statement

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 respect of the CIO as required by section 130 of the Act; or

(2) the accounts do not accord with those records.

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.



J R Caladine FCCA CTA FCIE
Caladine Limited
Chartered Certified Accountants
Chantry House, 22 Upperton Road
Eastbourne, BN21 1BF

Date: 28/9/26

Receipts and Payments Account

	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Unrestricted Funds £	Restricted Funds £	Total 2024 £
Receipts						
Gifts and donations	15,028	-	15,028	14,191	-	14,191
Gift Aid Tax Repayments	-	-	-	21,382	-	21,382
Other income	495	-	495	210	-	210
Total receipts	15,523	-	15,523	35,783	-	35,783
Payments						
Salary & pension	-	-	-	-	-	-
Rent & rates	14,400	-	14,400	14,400	-	14,400
Repairs and maintenance	847	-	847	2,390	-	2,390
Utilities	3,551	-	3,551	1,255	-	1,255
Telephone & internet	918	-	918	903	-	903
Printing, postage and stationery	(9)	-	(9)	108	-	108
Consumables	-	-	-	309	-	309
Resources & equipment	-	-	-	372	-	372
Insurance	443	-	443	413	-	413
Charitable donations	-	-	-	3,288	-	3,288
Accountancy & IE	1,680	-	1,680	1,680	-	1,680
Outreach	-		-	1,000		1,000
Miscellaneous	307	-	307	210	-	210
Total payments	22,137	-	22,137	26,328	-	26,328
Net receipts/(payments)	(6,614)	-	(6,614)	9,455	-	9,455
Cash funds at 1 January 2025	38,126	-	38,126	28,671	-	28,671
Transfers between funds	-	-	-	-	-	-
Cash funds at 31 December 2025	31,512	-	31,512	38,126	-	38,126

Statement of Assets and Liabilities

Cash funds	2025	2024
	£	£
HSBC Community Account	31,512	38,126
Petty cash	-	-
	31,512	38,126

Non monetary assets		
Furniture and Equipment	5,000	5,000
Gift aid debtor	2,001	-
Rent deposit - Church Property	7,200	7,200
	14,201	12,200

Liabilities		
Accruals - Accounts and Independent Examination	1,740	1,740

Approved by the Trustees on 26/09/2026 and signed on its behalf by

Andrew Kesson
Trustee

Andrew Bignold
Trustee

Notes to the Financial Statements

1 **Accounting Policies**

The Financial Statements have been prepared on a receipts and payments basis in accordance with Section 133 of the Charities Act 2011.

2 **Funds**

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives, unless the funds have been designated for other purposes.

Restricted funds are subject to specific conditions by donors as to how they may be used.

3 **Trustees**

No trustee received any remuneration during the year.

4 **Debtors**

The charity is in the process of preparing a gift aid claim covering the 2025 year and anticipate to receive £2,001.

5 **Related Party Transactions**

There were no related party transaction in the year.

6 **Lease and Financial Commitments**

The Trust has entered a lease agreement to rent the church property (16a Highbury Place, London, N5 1QP), this is a monthly rolling lease at £1,200 a month.