CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From Period start date 1st April 2025 **To Period end date** 31st December 2025

Charity name: Wilmington Community Church CIO

Charity registration number: 1183656

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The advancement of the Christian faith in Wilmington and other such parts of the UK and the world
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	1. The delivery of Sunday worship in the church and via video link called "Church on Line" 2. The provision of weekly fellowship meetings to promote spiritual health, support and fellowship 3. The delivery of community support programme offering to assist local residents with activity afternoons and evenings. Also provision of a low cost weekly Mothers and Toddlers morning for mothers, Grandparents and carers and their children. Provision of community social events such as quiz nights, themes meals and an annual Christmas Fair
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The trustees have had regard to the guidance issued by the Charity Commission

Additional information (optional)
You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	1. WCC CIO's policy is to financially support other relevant charities both in the UK and oversees. The source of the finance is from church members and the object is to further the Christian faith

		2. It is also our policy to financially support church members who are in short term urgent financial need, typically with one-off payments not exceeding £200
Policy on social investment including program related investment	Para 1.38	WCC CIO's policy is to place reserves in safe UK bank accounts
Contribution made by volunteers	Para 1.38	Volunteers play an important part in the delivery of our objectives. 1. 5 Elders provide the spiritual leadership of the church with oversight in all areas – 5 hours per week each. 1 Elder is an employee. 2. 6 Trustees provide business leadership of the church with oversight in all areas – 2 to 5 hours per week each depending on role. 1 further trustee is the pastor and an employee. 3. 1 Treasurer manages the income and expenditure, bank accounts and with the trustees the budget – 2 to 3 hours per week. 4. 1 Accountant provides accounts for examination and arranges the examination processes by the independent examiner – 0 to 20 hours per week at submission time. 5. 14 Fellowship group leaders lead and manage mid-week fellowship groups to strengthen faith, teaching and fellowship - 2 to 3 hours each per week. 6. 5 Hospitality Team members provide catering for the church meetings and outreach events – depends on time of year and events calendar – approximately 1 to 4 hours each per week. 7. 3 youth leaders supporting and leading our youth church 8. The Pantry Opened in October 2024 to support those in the local community experiencing food and hygiene poverty. 19 regular volunteers assist with providing a variety of foodstuffs & hygiene products, cookery demonstrations to encourage healthy, economical eating.

		9. Note, the volunteers noted above are those who perform the main formal functions of the church, however there are many other church members who provide pastoral and social support within the church and to the local community.
Other		

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	1. The advancement of the Christian faith by evangelism and social works in the community and beyond through Sunday services also broadcast online. 2. The advancement of the Christian faith in the UK and oversees via our mission partners that we financially support. 3. The ongoing spiritual and practical support of our members and wider community. 4. The provision of a Community Support Fund used to financially assist people in urgent short-term financial need. 5. The Pantry has supported 116 households and averages 24 households each week. We offer a friendly café style setting with a warm welcome and free refreshments helping tackle social isolation and creating genuine friendships. The clients will comfortably ask for help with other welfare aspects of day-to-day living and we signpost them to other local support services. A large storage container, acquired last year has helped with the logistics of this service.

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	1. Our operating costs were £139,907.86 against an income of £160,823.50 resulting in a surplus of £20,915.64 in the year. 2. As of 31/12/25, WCC CIO's financial position was positive with reserves in the bank of £101,595.45.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	Rather than basing reserves on total annual expenditure, Wilmington Community Church applies a core-cost basis, focusing on the minimum required to sustain essential operations in the event of reduced income. Estimated Core Monthly Costs (2025–26): • Staffing • Rent and utilities • Insurance and safeguarding • Basic ministry and administrative costs Total core costs per month: £10,000. The Trustees have set a **target reserve of £50,000**, which will be reviewed annually.
Amount of reserves held	Para 1.22	£101,595.45 as of 31st December 2025
Reasons for holding zero reserves	Para 1.22	N/A
Details of fund materially in deficit	Para 1.24	N/A
Explanation of any uncertainties about the charity continuing as a going *concern*	Para 1.23	It is considered by trustees that the charity is robust with a stable staff and volunteer base and is its finances managed monthly against an annual budget forecast

Additional information (optional)
You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	Regular giving by church members and proceeds from room and hall hire

Investment policy and objectives including any social investment policy adopted	Para 1.46	1. Our policy to invest our reserve safely and at the lowest practicable risk. 2. Our social investment is principally measured in staff and volunteer time in furthering our community support projects.
A description of the principal risks facing the charity	Para 1.46	1. Risks continually assessed at trustee meetings and generally once per year. 2. Principle risks are defined as; a. Conflict of opinion between Elders and Trustees b. Loss of use of buildings through say fire or other hazard c. Loss or moral failure of key staff d. Loss of church members financial giving 3. Retained risk after control measures are applied is low in all cases for all risks.
Other		N/A

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document	Para 1.25	Constitution of a Charitable Incorporated Organisation
How is the charity constituted?	Para 1.25	CIO
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	1. Trustees are recruited from within the church using some or all of the following criteria; a. Leadership experience b. Commitment to the church c. Business and or operational experience d. Compliance with the Charity Commission eligibility rules

Additional information (optional)
You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	Trustees are required to read and understand Charity Commission rules and documents
The charity's organisational structure and any wider network with which the charity works	Para 1.51	1. The spiritual and pastoral aspects are led by the elders who remit the leaders of fellowship groups and have spiritual input and leadership of all aspects of church life 2. The operational, compliance, safety, HR, financial, asset management aspects are led by the trustees, as is the treasurer. 3. There is a written agreement between elders and trustees defining the responsibilities of each group
Relationship with any related parties	Para 1.51	None

Other		

Reference and Administrative details

Charity name	Wilmington Community Church
Other name the charity uses	
Registered charity number	118656
Charity's principal address	39 Broad Lane Wilmington Kent DA2 7AQ

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Karen Morrissey	Trustee chairman	15/12/21 to 31/12/25	The trustees
2	Gordon Raggett	Trustee	30/5/19 to 31/12/25	
3	Amma Manso	Trustee	1/2/23 to 31/12/25	
4	Andrew Birmingham	Trustee	22/7/24 to 31/12/25	
5	Voke Irabor	Trustee	01/1/25 to 31/12/25	
6	Carol James	Trustee	17/11/25 to 31/12/25	
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Corporate trustees – names of the directors at the date the report was approved

Director name	N/A	

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	
The holder of the property title is the Church Growth Trust		

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	N/A
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	N/A
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	N/A

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

Senior Pastor - Gordon Raggett, Events Coordinator - Rebecca Richardson

Exemptions from disclosure

Reason for non-disclosure of key personnel details

N/A

Other optional information

Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)	Karen Morrissey.	Gordon Raggett
Full name(s)	Karen Marie Morrissey	Gordon Raggett
Position (eg Secretary, Chair, etc)	Chairman	Trustee
Date	19 October 2025	

CHARITY COMMISSION FOR ENGLAND AND WALES

Charity name: Wilmington Community Church

Receipts and payments accounts

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For the period from	Please start date	To	Please end date
	01/04/2025		31/12/2025

Section A Receipts and payments

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Last year
	to the nearest £	to the nearest £	to the nearest £	to the nearest £	to the nearest £
A1 Receipts					
Offerings including gift aid tax refunds	105,754	-	-	105,754	135,085
Donations	-	-	-	-	7,221
Rent	23,328	-	-	23,328	20,634
Bank interest	-	-	-	-	5
Other income	31,742	-	-	31,742	22,250
	-	-	-	-	-
Sub total (Gross income for AR)	160,824	-	-	160,824	185,195
A2 Asset and investment sales, (see table).					
	-	-	-	-	
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	160,824	-	-	160,824	185,195
A3 Payments					
Salaries NI and pension costs	60,426	-	-	60,426	79,474
Donations made	8,075	-	-	8,075	17,996
Operational costs	30,587	-	-	30,587	16,876
Premises costs	31,667	-	-	31,667	46,538
Administration expenses	7,907	-	-	7,907	6,479
Other expenditure	1,247	-	-	1,247	5,883
	-	-	-	-	-
Sub total	139,908	-	-	139,908	173,246
A4 Asset and investment purchases, (see table)					
New equipment	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	139,908	-	-	139,908	173,246
Net of receipts/(payments)	20,916	-	-	20,916	11,949
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	80,680	-	-	80,680	68,731
Cash funds this year end	101,595	-	-	101,595	80,680

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds	Restricted funds	Endowment funds
		to nearest £	to nearest £	to nearest £
B1 Cash funds	Church bank acount	101,059	-	-

	Petty cash	537	-	-
		-	-	-
	Total cash funds	101,595	-	-
	(agree balances with receipts and payments account(s))			
		Unrestricted funds	Restricted funds	Endowment funds
	Details	to nearest £	to nearest £	to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			-	-
			-	-
	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use			-	-
			-	-
	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			-	
			-	
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name		Date of approval
		G. RAGGETT		19/10/26

Independent examiner's report on the accounts

CHARITY COMMISSION FOR ENGLAND AND WALES

Section A Independent Examiner's Report

Report to the trustees/ members of	Wilmington Community Church		
On accounts for the year ended	Nine months to 31 December 2025	**Charity no (if any)**	1183656
Set out on pages	Summary Receipts & Payments Account, Statement of Assets and Liabilities		

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 ("the Charities Act") and that an independent examination is needed. It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

Basis of independent examiner's statement

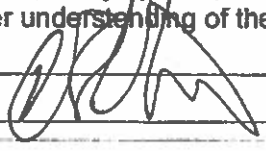
My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
   - to keep accounting records in accordance with section 130 of the Charities Act; and
   - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act

   have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:		**Date:**	08 October 2026
Name:	Lionel Robbins		
Relevant professional qualification(s) or body (if any):			
Address:	24 Regency Court, Sittingbourne, Kent, ME10 1BZ		

Independent examiner's report on the accounts

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