ANCHOR

CHURCH

LYMINGTON & PENNINGTON

Trustees' Report and Annual Accounts

For the period ended 31st December 2025

Anchor Church Lymington & Pennington
Period ended 31st December 2025
Legal & Administrative Details

Address for Correspondence	12 Priestlands Road, Lymington, SO41 8HX
Governing Document	CIO Constitution dated 24th November 2019
Charity Registration Number	1187597
Trustees	Miss Katharine Bray (appointed 6th January 2025*) Reverend Christopher Henderson Reverend Nick Hiscocks Mr James Ivin Mr Rohit Trivedi (appointed 15th January 2025*)
Bankers	CAF Bank, 25 Kings Hill Avenue, West Malling, ME19 4JQ
Independent Examiner	Mrs Katherine Gardiner

* Trustees agreed these appointments, subject to DBS checks, on 11th December 2024. The dates shown are when the DBS checks were complete and thus when the appointments came into effect

Anchor Church Lymington & Pennington
Report of the Trustees
For the period ended 31st December 2025

Objects of the Charity

The Objects of the CIO are, for the public benefit, the advancement of the Christian faith in such ways as the Charity Trustees may from time to time decide.

Governance

The policy and operating decisions of the charity rest with the Trustees who meet regularly to monitor the activities of the charity.

Every Trustee must be appointed by a resolution passed at a properly convened meeting of the Trustees. In selecting individuals for appointment as Charity Trustees, the Charity Trustees must have regard to the skills, knowledge and experience needed for the effective administration of the charity. All Charity Trustees must subscribe and adhere to, in belief and lifestyle, the Statement of Faith, which is included as an appendix to the Governing Document.

Review of Activities

The main activities undertaken for the public benefit are preaching from the Bible, the worship of God and the encouragement of the Church at regular Sunday services. There are occasional Sunday evening seminars to consider various topics in greater depth. The Church also runs midweek Bible studies, a Thursday morning 'Tots & Tinies' group, a Friday morning Prayer Meeting, a weekly afternoon club for the children who regularly attend the Church (which either meets on Thursdays or Fridays), and from June ran a monthly Sunday evening meeting for our older children.

Everyone is welcome to our Sunday services, irrespective of denomination or background, unless they pose a risk to the safety of those we serve. Services continued to be held in the hall of Pennington Infant School. There were occasional breakfasts held before our Sunday service. Church Lunches, to which everyone is welcome, were held on around half a dozen occasions through the year.

Regulars at the Sunday services are encouraged to be a part of a Bible study group, of which there are were three regularly meeting through the year. Once a month, these meetings focus more on prayer: for the Church, the wider Christian community and our wider society.

A service of Morning Prayer is held every week, except during school holidays, to which everyone is welcome. This prayer meeting continues to be held on Zoom. It is accessible to all who have expressed a desire to be on the Church's regular mailing list. Once a month, instead of an Anchor Church meeting, attendees are encouraged to join the Prayer Meeting

for the Anglican Network in Europe.

The group for 0-4s and their carers, 'Tots & Tinies' continued to meet during the year in 'the Den' at Pennington Infant School and then for the last term in the School Hall. Entry to the group is free, though a donation of £1 is invited towards the continuing work of the group. The group is open to all who are caring for a child aged 0-4. Each session includes a singing time, during which a Bible Story is shared. The attendance for the group was consistently good for the first two terms of the year, with around 12-15 households being represented each time. It then fell for the last term of the year, as a number of the regular children moved up into school, though a core group continued to attend. Invitations to church services and other activities are regularly given out. Some households from Tots & Tinies attended some of our Christmas events.

We have offered various special services and events to invite people to hear the good news of Jesus Christ. We invited people to Sundays when we held special breakfasts. We again did an Easter Egg hunt, as well as a Carol Service and a Nativity Service at Christmas. We put on a number of events throughout December, as part of a 'month of mission'. As in previous years, Christmas hampers were donated by the church to be distributed by the Junior School to families as they thought best.

The Pastor continued to give weekly assemblies at both Pennington Infant School and Pennington Junior School. We gave books to each of the Year 6s as they left the Junior School, and we have occasionally given out fliers and sweets to all the children in the school.

We held a 'Week of Prayer' between Palm Sunday and Easter Sunday. Passages of Scripture were read and there was prayer for upcoming services and for the local community. A similar week was held at the start of Advent.

The Church also offers the chance for individuals who are adult members of the Church or those adults interested in Christian things to meet with members of the Leadership or other designated members of the Church with the intention of offering Christian encouragement, instruction, pastoral counselling, the chance to read the Bible together and/or the chance to pray together where appropriate and desired.

In planning the activities the Trustees have applied the guidance on public benefit issued by the Charity Commission.

Achievements

2025 was the sixth year for Anchor Church Lymington and Pennington being registered as a charity. Services have been provided every Sunday during the year and for major Christian festivals. Pennington Infant School hall continued to be a very good venue for our Sunday services, and the outside area for the children was much enjoyed. Occasionally, we have held some breakfasts before the service. Attendance at Sunday Services has remaned steady, at around 35-45. This includes a number of children who regularly attend (three below primary age, two of primary age, five of secondary age). The Church also held an Easter Egg hunt after its Easter Service, an evening Carol Service in December, as well as a Nativity Service on Christmas Eve, all of which were successful and well attended.

Tots & Tinies continued to meet every week during term time. The time is made up of free play, crafts, singing and having a story from the Bible. A small team of volunteers continues to build relationships with attendees week by week. Some families from Tots & Tinies have come to some services, especially around Christmas.

Regular activities have continued through 2025. We continued to have three house groups meeting through the week. Friday's Morning Prayer service continued to be well supported by a core of about half a dozen. Friday Club (which then became Thursday Club) continued as a weekly fixture and has been effective for helping our children hear the same message from the Bible as the adults each week.

We started a new group in June, Anchor Church Youth, for our older children, which met monthly for the second half of the year. The sessions were made up of games, food and Bible time. Friends were also invited to these sessions and a Christmas Dinner was held in December to which a number of guests came.

Occasional 'Sunday seminars' were held through the year, giving an opportunity for more focused time on a particular topic. Topics in 2025 included: Prayer, Conscience, Bible Translation, Reading the Prophets, and What to do when we Disagree. The occasional 'Church Lunches' continued to prove a popular way of spending more time with one another as a church.

The work in the local schools continued in 2025, with assemblies being done weekly in the Infant and Junior school. The church raised money to give every Year 6 pupil a book "How do we know that Christianity is really true?" as they left the Junior School.

The Church Council met six times in the year. This body, made up of members of Anchor Church, is tasked with considering the Mission and Ministry of Anchor Church. Agenda items in 2025 included: the need for a new meeting venue; discipleship; children and youth minister; development of Sunday evening seminars; Prayers in Sunday Services; Mission Partnerships; Christmas activities; Vision for the next year and next 5 years.

As a member of AMiE (Anglican Mission in England), there were several opportunities to build relationships with others within the Diocese. This included the Pastor attending the annual conference, the regular Zoom calls for AMiE church leaders, and the monthly prayer meetings open to all who attend a church within the Anglican Network in Europe.

A big answer to prayer in the year was in finding a new venue for 2026, as the Infant School site closed at the end of 2025. Pennington Primary School will be the new venue for Sunday Services and the Pennington Scout Hut can be hired for Tots & Tinies.

We again set aside funds for Mission Partnerships. Donations were made to Christ Church Braknell (via AMiE), to help towards establishing a new church there; Hope Church East Cowes, in continuing to support the work of that church; and to GAFCON, to support the worldwide work of the wider Anglican Communion.

Anchor Church continues to be well supported through prayer and financial giving, both

from its regular members and from further afield. A group of supporters receives a regular prayer letter every two months from the Pastor.

There were again several visitors to Anchor Church through the year. Members of Anchor Church are encouraged to reach out with the gospel as much as they can, and to see Sunday as a regular opportunity to invite others. The website, Youtube Channel and a Facebook page have been effective ways of reaching out and letting people know of Anchor Church's activities. The Church continues to look out for opportunities to reach out into our community and to share the gospel.

Financial Review 2025

During the year Unrestricted Income within the General Fund totalled £68,523 and Expenditure amounted to £65,621. The resultant General Fund surplus for the year was £2,902 compared with a budgeted deficit forecast of £(4,387) and the significant improvement compared with this forecast is attributable to three main factors.

Firstly, regular giving from Anchor Church members, for the second consecutive year, rose by 35%, together with a commensurate increase in Gift Aid, for which we give thanks to God.

Secondly, Gift Aid reclaimed was further enhanced by some retrospective declarations from donors, resulting in a 58% total increase in Gift Aid repaid by HMRC compared with 2024.

Thirdly, Bank Deposit Interest income also contributed to the General Fund surplus, because Reserves were not needed to support immediate running costs and therefore funds could be moved to higher interest rate deposit accounts.

The Mission Partnerships Fund was instituted in 2024 with an opening balance of £15,000 and it is the Trustees' intention that these funds be designated for mission partnership over three years, enabling Anchor Church to offer financial support to mission partners identified by the Trustees. In 2025 a total of £5,000 was gifted accordingly [See Note 3] and after offsetting bank deposit interest earned on the remaining capital balance, this resulted in a deficit for the year of £(4,458). As these Mission Partnership donations are gifted out of capital brought forward (Reserves), rather than out of income, an annual operating deficit results. The capital balance remaining on this Designated Fund, as at 31 December 2025, is £7,536.

The Future Ministry Fund was also established in 2024 with an opening balance of £15,000 and this Fund is designated for the possibility of future workers and future ministry activities, which will be considered further and decided on by the Trustees as needs arise. We give thanks to the Lord that we have been able to maintain an Assistant Minister's employment costs throughout 2025 without utilising this Fund and thus the capital balance remains intact, together with associated bank deposit interest. The capital balance on this Designated Fund, as at 31 December 2025, is £15,404.

The Trustees' policy is to hold unrestricted cash of no less than £20,000, to meet at least three months unrestricted payments, to smooth out fluctuations in cash flow, and to meet any unforeseen expenses.

Trustees' Responsibilities

Charity law requires Trustees to prepare financial statements for each accounting year which at least record the receipts and payments of the charity for the year. We have opted to prepare our accounts on an accruals basis.

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

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

Approval

This report was approved by the Trustees on 22nd October 2026

and signed on their behalf by:



Christopher Henderson

Independent Examiner's Report to the Trustees of Anchor Church Lymington & Pennington

I report to the Trustees on my examination of the accounts for Anchor Church Lymington & Pennington, for the year ended 31st December 2025 (set out on pages 9-15).

Responsibilities and basis of the 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:

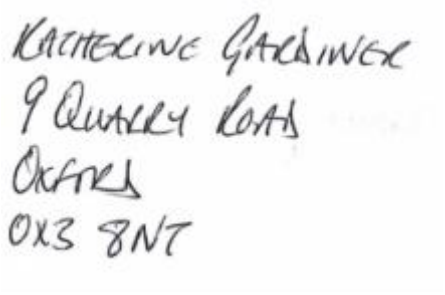
• the accounting records were not kept in accordance with section 130 of the Charities Act; or
• the accounts did not accord with the accounting records; or
• the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and 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.

Signature & Date



Name & Address



Statement of Financial Activities
For the year ended 31 December 2025

	Notes	Unrestricted Funds £	Designated Funds £	2025 Total £	2024 Total £
Incoming Resources					
Donations & Legacies		66,157		66,157	52,449
Income from charitable activities		636		636	
Bank interest		1,658	542	2,200	2,205
Other interest & Commission		72		72	
Total incoming resources	**2**	**68,523**	**542**	**69,065**	**54,654**
Resources Expended					
Expenditure on charitable activities		65,621	5,000	70,621	175,827
Total resources expended	**3**	**65,621**	**5,000**	**70,621**	**175,827**
Net incoming/(outgoing) resources before transfers		**2,902**	**(4,458)**	**(1,556)**	**(121,173)**
Transfers between Funds in/(out)		-	-	-	-
Net movement in funds		**2,902**	**(4,458)**	**(1,556)**	**(121,173)**
Funds at 1 January		63,202	27,398	90,600	211,772
Funds at 31 December		**66,104**	**22,940**	**89,044**	**90,600**
Represented by:					
Unrestricted:	General Fund	66,104		66,104	63,202
Designated:	Mission Partnerships Fund		7,536	7,536	12,314
Designated:	Future Ministry Fund		15,404	15,404	15,084
		66,104	22,940	89,044	90,600

Balance Sheet
As at 31 December 2025

		Notes	31/12/2025	31/12/2024
			£	£
Current Assets				
Debtors		**4**	815	1,471
Cash at bank & in hand:				
	Cash in hand		-	47
	Current bank account		4,914	6,967
	Deposit bank accounts		83,883	82,207
Total current assets			**89,612**	**90,692**
Creditors & Accruals				
Falling due within 1 year		**5**	568	92
Net current assets			**89,044**	**90,600**
Represented by:				
Unrestricted:	General Fund		66,104	63,202
Designated:	Mission Partnerships Fund		7,536	12,314
Designated:	Future Ministry Fund		15,404	15,084
Total Funds			**89,044**	**90,600**

Signed on behalf of the trustees

Signature



Christopher Henderson 22nd October 2026

Year Ended 31 December 2025
Notes to the Accounts

Note 1: Accounting Policies

Basis of Financial Statements
The financial statements have been prepared in accordance with the current Statement of Recommended Practice, Accounting and Reporting by Charities and applicable accounting standard FRS 102 and with the Charities Act 2011.

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts.

Fund Accounting
- Unrestricted funds are income funds that are to be spent on the Charity's general purposes.
- Restricted funds are donations or grants for a specific Charity activity intended by the donor: in 2025 there were no restricted donations.
- Designated funds are general funds set aside by the Trustees for a particular purpose; these funds remain unrestricted and the Trustees may move any surplus to other general funds. In 2025, two Designated Funds were held, comprising the Mission Partnerships Fund and the Future Ministry Fund.

Where these funds have unspent balances, interest on their investment is allocated to the individual funds.

Incoming Resources & Debtors
Planned giving, collections and similar donations are recognised when received. Tax refunds are recognised when the incoming resource to which they relate is received, with a Debtor being recorded for the amount expected. Grants and legacies are accounted for when the Charity is entitled to the use of the resources, their ultimate receipt is considered reasonably certain and the amounts due are readily quantifiable. Interest is accounted for as and when received. All incoming resources are accounted for gross. Debtors are recorded as the amount expected to be received.

Resources Expended & Liabilities
All expenditure is recognised when it is incurred and is accounted for gross. Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the Charity to pay out resources and the amount of the obligation can be measured with reasonable certainty.

Fixed Assets
Tangible fixed assets for use by the Charity are capitalised if they can be used for more than one year, and cost at least £1,000. Such items are valued at cost and are depreciated on a straight-line basis over each asset's estimated useful life. Individual items with a purchase price of less than £1,000 are written off when the asset is acquired. The Charity currently holds no fixed assets, as defined, nor did it at any stage during 2025.

Year Ended 31 December 2025

Note 2: Analysis of Incoming Resources

	Unrestricted Funds	Designated Funds	2025 Total	2024 Total
	£	£	£	£
Donations & Legacies				
Planned giving from ACLP members	30,946		30,946	22,938
Planned giving from other supporters	12,426		12,426	15,153
One-off gifts from ACLP members	4,440		4,440	2,161
One-off gifts from other supporters	4,533		4,533	3,028
Donations from special appeals:				
Year 6 Leavers Books	170		170	260
Christmas Hampers	450		450	420
Donations through Tots & Tinies	484		484	436
HMRC Gift Aid & GASDS receivable	12,708		12,708	8,053
Total donations & legacies	66,157		66,157	52,449
Income from Charitable Activities				
Gingerbread House Event: sales	636		636	
Interest & Commission				
Bank Interest	1,658	542	2,200	2,205
Other interest: HMRC	72		72	
Total Income	**68,523**	**542**	**69,065**	54,654

Year Ended 31 December 2025

Note 3: Analysis of Resources Expended on Charitable Activities

	Unrestricted Funds £	Designated Funds £	2025 Total £	2024 Total £
Employment of Pastor				
Salary + Pension	36,698		36,698	34,148
Rent 17 Rookes Lane: ceased Jun 24				9,355
Total	**36,698**		**36,698**	**43,503**
Employment of Assistant Minister				
Salary + Pension	**14,999**		**14,999**	-
Clergy Expenses				
Office expenses	517		517	251
Other expenses, inc travel & AMiE conference	1,100		1,100	1,554
Total	**1,617**		**1,617**	**1,805**
Sunday Services				
Hire of hall	2,740		2,740	2,642
Insurance [payment changed from annual to monthly in Sep 2025]	332		332	940
Other	1,741		1,741	1,014
Total	**4,813**		**4,813**	**4,596**
Midweek Activities				
Tots & Tinies room hire	1,418		1,418	1,418
Tots & Tinies materials	43		43	62
Junior School work	566		566	502
Total	**2,027**		**2,027**	**1,982**
Contribution to Anglican Mission in England	**2,690**		**2,690**	**1,740**
Mission Partner Donations				
Christ Church Bracknell		2,500		
GAFCON		1,000		
Hope Church East Cowes		1,500		1,500
St Thomas' Church Cambridge		-		1,000
Christ the Saviour		-		270
Total		**5,000**	**5,000**	**2,770**

House Project: Fund closed y/e 31/12/24				
Donations returned to Donors			-	95,300
Gift Aid repaid to HMRC			-	14,275
Total			**-**	**109,575**
Other Expenses	**2,777**		**2,777**	**9,856**
Total Expenditure	**65,621**	**5,000**	**70,621**	**175,827**

Year Ended 31 December 2025

Note 4: Analysis of Debtors

		2025	2024
		£	£
HMRC Gift Aid: Unrestricted Funds	General Fund	**815**	**1,471**

Note 5: Creditors & Accruals

	2025	2024
	£	£
Amounts falling due within one year		
Unrestricted Funds: General Fund		
Clergy Expenses	179	
Service expenses inc printing	71	
Advertising	43	27
Special Event exps inc flyers	66	
Tots & Tinies expenses	-	18
School work	58	
Payroll Bureau fees	49	47
Miscellaneous, inc gift £100 for Independent Examiner 2024	102	
Totals	**568**	**92**

Note 6: Transactions with related parties

a) The employment costs in Note 3 relating to the employment of the Pastor and Assistant Minister attach respectively to the employment of Rev C M Henderson, a Trustee, in his capacity as Pastor of the church, and to Mr J W Ivin, also a Trustee, in his capacity as Assistant Minister. This is permitted by the governing document. Expenses, relating to ordinary church running costs and unrelated to their roles as Trustees, were reimbursed to the Pastor and Assistant Minister respectively.

b) Expenses relating to ordinary church running costs were also reimbursed to the Treasurer, who is not a Trustee: no other amounts were paid or are payable to any Trustee or to any person connected to them.

c) The Mission Partner Donations in Note 3 include a donation to Christ Church Bracknell, of which Rev C M Henderson is also a Trustee. This donation was made in accordance with Anchor Church's Mission Partner Policy, approved by the Trustees and Church Council of Anchor Church, and was not connected to Rev Henderson's role as Trustee of Christ Church Bracknell.

This page does not form part of the Financial Statements and is for illustrative purposes only.

