Grace Church

Grace Church Corfe Mullen

Annual Report and Financial Statements

For the Period Ended 31 December 2025

Grace Church Corfe Mullen
36 Hadrian Way, Corfe Mullen, Wimborne, Dorset, BH21 3XF
Charity Registration Number: 1193086

Grace Church Annual Report

For the year ended 31 December 2025

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1. Reference and Administrative Details

Charity Name:	Grace Church Corfe Mullen
Charity Number:	1193086
Principal Address:	36 Hadrian Way, Corfe Mullen, Wimborne, Dorset, BH21 3XF
Trustees:	Rev Stephen Utley (Chair) Mr Michael Nash Rev Timothy Gamston Mr Brian Rawlings
Treasurer:	Mrs Jennifer Scott
Independent Examiner:	**Mr. Martin Arthur** FMAAT, ACIE, MIH, FGMS Skye Cottage, 8 Bennett Road Bournemouth, Dorset, BH8 8QF
Solicitors	**Edward Connor Solicitors** 10 The Point, Market Harborough, LE16 7QU.
Bankers:	**Barclays PLC** Leicester, LE87 2BB.

2. Structure, Governance and Management

Grace Church Corfe Mullen is a registered charity governed by a CIO constitution adopted on 8 December 2020.

Primarily, the Trustees are those that hold the Church Offices identified in Sections 9 & 10 of the Constitution. New Pastors/Elders should be identified by the current Eldership and presented to the Church for their affirmation. Elders and Pastors will require a 75% majority of the members present and voting at a Church Business Meeting in order to be appointed.

In addition to this the Trustees added some additional rules for recruitment of trustees. Whilst adding broader scope to the role of trustee, the rules seek to maintain the fidelity of the role of trustee, as laid out in the constitution, as far as possible.

3. Objectives and Activities

The principal purposes of the Charity are:

the advancement of the Christian faith in accordance with the Basis of Faith, primarily, but not exclusively, within Corfe Mullen and the surrounding neighbourhood; and such other charitable purposes as shall, in the opinion of the charity trustees, put into practice the Christian faith in accordance with the Basis of Faith, including but not limited to: the prevention and relief of need, hardship and sickness; the advancement of education; and the provision of facilities in the interests of social welfare for recreation or other leisure time occupation of individuals who have need of such facilities by reason of their youth, age infirmity or disability, financial hardship or social circumstances with the object of improving their conditions of life; provided that the advancement of such purposes must be undertaken in a manner that is consistent with the Doctrinal Distinctives and Ethical Statements as may be adopted and amended by the Church from time to time.

Our main activities include:

- Weekly Sunday worship services
- Bible study groups and prayer meetings
- Family ministry
- Men's Groups
- Women's Groups
- Sports Clubs
- Evangelistic events and outreach in the community
- Support for local and overseas mission partners
- Support for members and families in need

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4. Achievements and Performance

Governance

Early in 2025, the Charity Commission approved our request to change both the name of the charity and its area of operation. We are delighted to have become **Grace Church Corfe Mullen CIO**.

The year marked Grace Church's first full year at Central Hall. We are deeply indebted to the Central Hall Trust for its generosity in making the building available for the ministry of Grace Church and for its commitment to supporting the work of the Gospel. The Trust has continued to underwrite the costs of rent and utilities while also providing generous monthly grants to the church. In addition, significant improvements have been made to the building, including new carpets, upgraded lighting, and roofing works, helping to maintain a warm and welcoming environment for all who use it.

We are especially grateful for the confidence the Trust has shown in Grace Church by allowing us considerable freedom in the use of the premises and, from 1 April 2026, making the whole building available for the church's ministry.

We value this Gospel partnership between Grace Church and the Central Hall Trust, and representatives from the church leadership and the Trust continue to meet monthly for prayer, fellowship, and mutual encouragement.

During 2025, we were pleased to welcome two additional trustees. The Rev. Timothy Gamston and Mr. Brian Rawlings, both leaders at Broadstone Baptist Church, agreed to serve for a fixed term to strengthen and support the leadership of Grace Church. We are thankful for their wisdom, experience, and commitment to the work of the Gospel.

Worship and Prayer

Our regular programme of worship and prayer has continued throughout the year. Attendance at our Sunday services has steadily increased, and we have been encouraged to welcome new families and children into the fellowship. It has also been a particular joy to see a growing number of younger adults becoming part of the church.

Our Tuesday Bible study and prayer meeting has remained well supported as we gather around God's Word and pray for the ministry of the church. We recognise this to be one of the most vital ministries of Grace Church, underpinning every aspect of our witness and service.

Hospitality

Our hospitality ministries have continued to grow during the year. The weekly table tennis club has become increasingly popular within the local community, and we are exploring the purchase of a third table to accommodate growing attendance.

We were also pleased to see the launch of a monthly ladies' group, providing friendship, encouragement, and community for women from both the church and the wider area.

The monthly men's breakfast continues to attract strong attendance and remains open to all. Likewise, our monthly community lunch, held on the final Sunday of each month, has become a valued opportunity for church members and local residents to share fellowship together.

These activities are offered without charge as an expression of Christian hospitality and Gospel care. Our prayer is that, through experiencing the love of God's people, many will come to know the love of Jesus Christ and seek Him for themselves.

Evangelism

During the year we ran the *Christianity Explored* course for both church members and those from outside the fellowship. It was a valuable opportunity to study the life and teaching of Jesus together and to welcome those wanting to explore the Christian faith.

In December, our Community Carol Service was particularly well attended, requiring additional seating to accommodate everyone present. It was a joyful evening in which we proclaimed the good news of Jesus Christ, our Saviour, who came into the world to save sinners.

We also continued to publish a regular Gospel article in the local community magazine, which is distributed to more than 15,000 homes across the area, enabling us to extend our witness beyond those who attend our activities.

Thanksgiving

Above all, we give thanks to God for His continued faithfulness throughout the year. We are deeply grateful for the many people who willingly give their time, gifts, and financial resources to support the ministry of Grace Church. Their joyful service is a continual encouragement and evidence of God's grace among us.

We look forward with thankfulness to 2026 as we take responsibility for the whole of Central Hall and continue to develop the ministry of Grace Church Corfe Mullen for the glory of God and the extension of His Kingdom.

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5. Financial Review

The church's total income for 2025 was **£32,623**, with total expenditure of **£28,851**, resulting in a year-end closing balance of **£90,523**. Overall income increased by **24%** compared with the previous year.

The principal source of income continued to be the regular giving of church members, accounting for **56%** of the church's total income. Regular giving decreased by approximately **8%** compared with the previous year. The Trustees recognise that this reflects a number of factors, including increased cost-of-living pressures and changes in the personal circumstances of some members.

The Trustees were grateful to receive a monthly grant of **£1,000**, commencing in March 2025, which represented approximately **28%** of the church's income during the year. This was the principal factor contributing to the increase in overall income.

Gift Aid reclaimed from HM Revenue & Customs remained an important source of income, contributing approximately **13%** of the church's total income.

Total expenditure increased by **141.5%** compared with the previous year. This was primarily due to the Trustees' decision to provide a stipendiary package for the Pastor, linked to **U1 of the Teachers' Pay Scale for England and Wales**. The package included pension contributions and associated employment costs. The Trustees concluded that this level of support was prudent and financially sustainable, given the church's accumulated reserves, and that it would enable the Pastor to devote himself fully to the ministry of Grace Church without the need to supplement his income through self-employment.

The Trustees' reserves policy is to maintain unrestricted reserves sufficient to cover approximately **three months'** core operating expenditure, currently estimated at £12,000. This has decreased from £25,000 to reflect the change in circumstances with the move to Central Hall and the vastly reduced overheads. The Trustees recognise that the church's unrestricted reserves remain above this target and consider this appropriate in light of the increased financial commitments associated with occupying the whole of Central Hall from April 2026 and supporting the continued growth and long-term sustainability of the church's ministry.

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6. Policy on Reserves

The Trustees will consider the level of reserves that is prudent for the Church to have when agreeing the annual budget. The trustees made a decision in 2022 to remunerate the Pastor of Grace Church Corfe Mullen at an annual rate of £6000 per annum subject to review. This was reviewed in May 2025 and it was agreed that the Pastor would be paid an annual stipend and pension contributions. This was fixed at a rate of 75% of a U1 teaching salary on the teaching pay scales for England and Wales (excl London) and reflect annual adjustments to this.
This will be reviewed periodically by the trustees.

Consideration will be given to future strategy, and any other significant factors that should arise, were the Church to close or relocate.

The Church also maintains a separate savings fund which is held in a separate bank account and a separate cash book is maintained for this. All receipts which are designated to be for the savings fund are deposited into this account.

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7. Going Concern

At the time of approving the financial statement the trustees have a reasonable expectation that the support of the Church's bankers and Church congregation will ensure the Church has adequate resources to continue in operational existence of the foreseeable future.

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8. Plans for the Future

Looking ahead to 2026 and beyond, we plan to:

- Strengthen the leadership of the Church.
- Continue to strengthen the governance of the church
- Undertake more evangelistic and discipleship activity
- Increase awareness of the church via publications and online
- Benefit the local community by offering free to access business workshops.
- Engage further with the immediate community.

Some of these will be planned in 2025 with an eye to 2026 when Grace Church will have increased usage of Central Hall.

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9. Statement of Trustees' Responsibilities

The trustees are responsible for preparing the trustees' report and financial statements in accordance with applicable law and the Charity Commission's guidance.

Appendices

- **Appendix A:** Receipts and Payments Account for the year ended 31 December 2025
- **Appendix B:** Statement of Assets and Liabilities as at 31 December 2025
- **Appendix C:** Independent Examiner's Report

Approved by the trustees and signed on their behalf by:

Rev. Steve Utley S P May.

Chair of Trustees

Date: 1 October 2026.

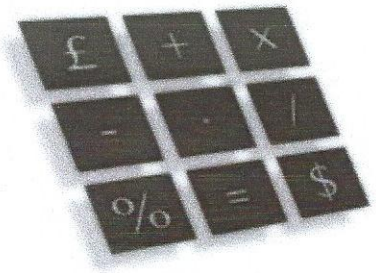
Appendix A: Receipts and Payments Account for the year ended 31 December 2025

	Unrestricted Funds	Restricted Funds	2025	2024
	£	£	£	£
RECEIPTS				
General Offerings	£ 18,338	£ -	£ 18,338	£ 19,848
Covenant and Gift Aid	£ 4,360	£ -	£ 4,360	£ 5,899
Interest Received	£ 925	£ -	£ 925	£ 456
Gifts	£ -	£ -	£ -	£ 176
Grants	£ 9,000	£ -	£ 9,000	£ -
Legacies	£ -	£ -	£ -	£ -
INCOME	**£ 32,623**	**£ -**	**£ 32,623**	**£ 26,379**
PAYMENTS				
Ministerial Expenses / Conferences / Honorariums	£ 21,799	£ -	£ 21,799	£ 6,420
Evangelistic Activities	£ 618	£ -	£ 618	£ 211
Premises Hire	£ 0	£ -	£ 0	£ 1,636
Marketing	£ 1,791	£ -	£ 1,791	£ 980
Catering & Hospitality	£ 1,249	£ -	£ 1,249	£ 531
Subscriptions	£ 605	£ -	£ 605	£ 548
Administration (Stationary, church supplies, fuel, sundries)	£ 1,496	£ -	£ 1,496	£ 530
Casual Expenses	£ 0	£ -	£ 0	£ 162
Professional Fees, Bank Charges, Insurance,	£ 907	£ -	£ 907	£ 761
AV & PA	£ 287	£ -	£ 287	£ 34
Grants and gifts	£ 100	£ -	£ 100	£ 171
Subtotal	**£ 28,851**	**£ -**	**£ 28,851**	**£ 11,948**
ASSET AND INVESTMENT PURCHASES				
Equipment	£ 424	£ -	£ 424	£ 1,712

Subtotal	£ 424	£ -	£ 424	£ 1,712
TOTAL PAYMENTS	**£ 29,323**	**£ -**	**£ 29,323**	**£ 13,696**
Net of Receipts(/Payments)				
Transfers between funds	£ -	£ -	£ -	£ -
Transfers in	£ -	£ -	£ -	£ -
Fund balances brought forward	£ 87,176	£ -	£ 87,176	£ 74,493
Fund balances carried forward	**£ 90,522**	**£ -**	**£ 90,522**	**£ 87,176**

Appendix B: Statement of Assets and Liabilities as at 31 December 2025

	Unrestricted Funds	Restricted Funds	2025	2024
Cash at bank and in hand	£ 90,522	£ -	£ 90,522	£ 87,176
Grace Church Waterloo Current Account	£ 8,821	£ -	£ 8,821	£ 56,400
Grace Church Waterloo Savings Account	£ 81,701	£ -	£ 81,701	£ 30,776
Total Cash Funds	**£ 90,522**	**£ -**	**£ 90,522**	**£ 87,176**
Investment Assets				
Property / Land	£ -	£ -	£ -	£ -
Assets retained for the Charity's own use				
Property / Land	£ -	£ -	£ -	£ -
Movable church furnishings, audio visual equipment, ICT, Kitchen equipment, Youth Equipment	£ 3,212	£ -	£ 3,212	£ 3,232
Liabilities				
Amount due to suppliers	£ -	£ -	£ -	£ -



Martin Arthur

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Independent Examiner's Report to the Trustees of
Grace Church, Poole, Dorset

Independent examiner's report to the trustees of Grace Church, Poole, Dorset.
I report to the charity trustees on my examination of the accounts of the Grace Church, Poole, Dorset (Charity) for the year ended 31st December 2025.

Responsibilities and basis of report
As the charity trustees of the Charity, 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 Charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all 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 giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Charity as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do 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 confirm that there are no other matters to which your attention should be drawn to enable a proper understanding of the accounts to be reached.

M J Arthur.

Martin Arthur
FMAAT, ACIE, MIH, FGMS
1st October 2026

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Martin Arthur is licensed and regulated by the Association of Accounting Technicians to provide services in accordance with License No. 2208 details of which are displayed at the registered address shown below.