Grace Church Hammersmith

Report and Accounts
Year ended 31 December 2025

Stewardship
Active generosity

1 Lamb's Passage, London EC1Y 8AB
www.stewardship.org.uk

GRACE CHURCH HAMMERSMITH

LEGAL & ADMINISTRATIVE DETAILS

FOR THE YEAR ENDED 31 DECEMBER 2025

ADDRESS FOR CORRESPONDENCE	162 Bagleys Lane London SW6 2FW
GOVERNING DOCUMENT	CIO constitution dated 13 April 2021
CHARITY REGISTRATION NUMBER	1195190
TRUSTEES RESPONSIBLE FOR MANAGING THE CHARITY	Stephen Clark Christopher Craddock Robert Ilderton Richard Linnell Pau Ping Sze To
BANKERS	Barclays Bank UK PLC
INDEPENDENT EXAMINER	Jaimée Young Stewardship 1 Lamb's Passage LONDON EC1Y 8AB

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GRACE CHURCH HAMMERSMITH

REPORT OF THE TRUSTEES

FOR THE YEAR ENDED 31 DECEMBER 2025

Objects of the charity

The charity, which is a church, is governed by a constitution and is constituted as a charitable incorporated organisation. The charity's principal objects, as set out in its governing document, are:

a) to advance the Christian religion in accordance with the subordinate standard of faith as defined in the Book of Church Order of the International Presbyterian Church applicable to the congregation in Hammersmith, West London and in other parts of the United Kingdom or the world.

b) to relieve persons who are in conditions of need or hardship or who are aged or sick and to relieve the distress caused thereby.

Summary of the charity's main activities and achievements

To further the above objects and vision, the charity's main activities and achievements were as follows:

a) God's word was preached from the books of Genesis, Mark, Revelation, 1 Peter and Psalms during Sunday worship services, which have once again seen an increase in attendance this past year.

b) Two small groups met each week for Bible Studies covering John's Gospel and Colossians over the course of the year.

c) Gingerbread making event. This years event took place as part of the West London Free School Primary School's PTA sponsored Winter Festival. A group of volunteers from the church hosted a gingerbread decorating stall at the festival where invitations to our Carol Service were also handed out.

d) Christmas Carol services. This was our fifth year of hosting Carol Services. In 2025, we went back to one large service on the first Sunday in December. Invitations were handed out through door knocking in the neighbourhood and through the Gingerbread decorating stall at the primary school festival. Traditional Carols were sung along with a sermon from the Bible.

e) First Wednesday outreach. We hosted a monthly outreach service on the first Wednesday of each month (excluding January and August). Each service was open to the public and consisted of song and a gospel sermon given by guest preachers.

f) Benevolence gifts were made to those in need, the details of which are private, but were overseen by the trustees and made to assist those in the community in financial need. A Christmas offering was taken to support Christians Against Poverty.

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

Financial review

Relative to the previous year ended 31 December 2024, income received during 2025 decreased by £12,833 to £61,700, and expenditure increased by £4,416 to £47,317. Notwithstanding this, the cash held by the charity increased by £14,383, to £87,059, all but £40 is unrestricted and can be used for any charitable purpose.

Contributing to the aforementioned decrease in income was a grant from Mission to the World of £17,944 (US$24,200) that was received in 2024 but not repeated in 2025.

Reserves policy
The trustees have determined that the charity should aim to hold unrestricted cash of no less than £40,000 (which equates to about 10 months of unrestricted expenditure) so that the charity could continue to operate should income and / or expenditure vary adversely. At the year end, the charity held unrestricted cash of £87,019 and the charity is holding additional cash to meet future needs of the charity.

Governance
Responsibility for setting policy and for making operating decisions rest with the trustees who meet to monitor the activities of the charity. Responsibility for the day to day operation of the charity has been delegated to the minister and session of elders. New trustees are recruited and appointed by the existing trustees, by a majority vote.

Responsibilities of trustees
Charity law requires us as Trustees to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year.
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 and signed on their behalf by:

Pau Ping Szeto
Pau Ping Szeto (Oct 6, 2026 12:04:45 GMT+1)
Pau Ping Sze To

Date: Oct 6, 2026

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF

GRACE CHURCH HAMMERSMITH

I report to the trustees on my examination of the accounts of Grace Church Hammersmith ('the charity') for the year ended 31 December 2025 on pages 5 to 7 following.

Responsibilities and basis of report
As the trustees of the charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

I report in respect of my examination of the charity'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 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 accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

J. Young
J. Young (Oct 6, 2026 12:07:19 GMT+1)

Jaimée Young
Stewardship
1 Lamb's Passage
LONDON
EC1Y 8AB

Date: Oct 6, 2026

GRACE CHURCH HAMMERSMITH

RECEIPTS AND PAYMENTS ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2025

	Notes	Unrestricted Funds: General Funds £	Unrestricted Funds: Designated Funds £	Restricted Funds £	2025 £	2024 £
Income receipts						
Donations		56,110	-	40	56,150	49,545
Gift aid receipts		5,506	-	-	5,506	6,981
Other grants		-	-	-	-	17,944
Interest		44	-	-	44	64
Total receipts		61,660	-	40	61,700	74,533
Payments						
Payments in relation to charitable activities undertaken directly	2	40,243	-	-	40,243	39,517
Grants paid in relation to charitable activities undertaken by others	3	6,902	-	172	7,074	3,384
Total payments		47,145	-	172	47,317	42,901
Net of receipts / (payments) before		14,515	-	(132)	14,383	31,632
Transfers between funds	5	-	-	-	-	-
Net movement in funds		14,515	-	(132)	14,383	31,632
Cash funds as at last year end		72,504	-	172	72,676	41,044
Cash funds at this year end	A	87,019	-	40	87,059	72,676

The notes on page 7 form part of these accounts.

GRACE CHURCH HAMMERSMITH

STATEMENT OF ASSETS AND LIABILITIES

AS AT THE YEAR ENDED 31 DECEMBER 2025

	Notes	Unrestricted Funds: General funds £	Unrestricted Funds: Designated funds £	Restricted funds £	2025 £	2024 £
A Cash funds						
Current account		41,967	-	40	42,007	72,669
Savings account		45,044	-	-	45,044	-
Petty cash		7	-	-	7	7
		87,019	-	40	87,059	72,676
B Other monetary assets						
Gift aid due to charity		4,440	-	-	4,440	5,506
		4,440	-	-	4,440	5,506
C Liabilities						
Falling due within one year						
Fee for Independent Examination		960	-	-	960	1,020
Accrued expenses		1,100	-	-	1,100	525
		2,060	-	-	2,060	1,545

D Assets retained for charity's own use

There are minor items of equipment owned by the charity which have no significant value.

E Guarantees and secured debts

The charity has not given any guarantees and has not provided its assets as security for any liabilities.

The accounts were approved by the trustees and signed on their behalf by:

Pau Ping Szeto
Pau Ping Szeto (Oct 6, 2026 12:04:45 GMT+1)

Pau Ping Sze To

Date: Oct 6, 2026

The notes on page 7 form part of these accounts.

GRACE CHURCH HAMMERSMITH

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2025

1 Accounting policies

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

2 Payments in relation to charitable activities undertaken directly

	Unrestricted Funds				
	General funds	Designated funds	Restricted Funds	2025	2024
	£	£	£	£	£
Ministry expenses	8,777	-	-	8,777	1,883
Rent	27,953	-	-	27,953	35,362
Insurance	245	-	-	245	231
Independent examination	745	-	-	745	528
Office costs	186	-	-	186	298
Training	2,337	-	-	2,337	1,153
Other costs	-	-	-	-	62
	40,243	-	-	40,243	39,517

3 Grants paid in relation to charitable activities undertaken by others

Grants for:					
OMF	1,000	-	-	1,000	-
First IPC Presbytery	5,802	-	-	5,802	2,784
Other small grants to organisations	100	-	172	272	600
	6,902	-	172	7,074	3,384

4 Transactions with related parties

No payments were made to trustees or connected persons other than for reimbursement of expenses made on behalf of the charity.

5 Movement of funds

	Opening balance	Receipts	Payments	Transfers	Closing balance
	£	£	£	£	£
General funds	72,504	61,660	(47,145)	-	87,019
Restricted funds					
Special collections	172	40	(172)	-	40
	172	40	(172)	-	40
Total funds	72,676	61,700	(47,317)	-	87,059

The special collections relate to Christmas events and these funds are for the registered charity Christians Against Poverty.