Redeemer Church Thanet

Report and Accounts
Year ended 31 December 2025

Stewardship
Active generosity

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

REDEEMER CHURCH THANET

LEGAL & ADMINISTRATIVE DETAILS

FOR THE YEAR ENDED 31 DECEMBER 2025

ADDRESS FOR CORRESPONDENCE	105 Grange Road Ramsgate Kent CT11 9QB
GOVERNING DOCUMENT	CIO Constitution dated 11 November 2021
CHARITY REGISTRATION NUMBER	1196531
TRUSTEES RESPONSIBLE FOR MANAGING THE CHARITY	Revd Peter Harvey (Chair and minister) Jason Cochrane Anna Goodwin-Hudson (resigned July 2025) Rt Revd Lee McMunn Amanda Magnay Roslyn Stansmore (appointed November 2025)
BANKERS	The Co-operative Bank p.l.c
INDEPENDENT EXAMINER	Jaimée Young Stewardship 1 Lamb's Passage LONDON EC1Y 8AB

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Trustees' Annual Report for the period

	Period start date				Period end date		
From	01	**Jan**	2025	**To**	31	Dec	2025

Section A Reference and administration details

Charity name	*Redeemer Church Thanet*
Other names charity is known by	n/a
Registered charity number (if any)	*1196531*
Charity's principal address	*105 Grange Rd, Ramsgate, Kent*
Postcode	***CT11 9QB***

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	*Peter Harvey*	*Chair and minister*	*2nd Aug 2021 to present*	
2	*Amanda Magnay*		*Dec 16th 2022 to present*	
3	*Anna Goodwin-Hudson*		*Up to July 21st 2025*	
4	*Lee McMunn*		*Dec 16th 2022 to present*	
5	*Jason Cochrane*		*July 25th 2023 to present*	
6	*Ros Stansmore*		*October 20th 2025 to present*	
7				
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17				
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19				
20				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year
n/a	

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
n/a		

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

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	*Foundation Constitution*
How the charity is constituted (eg. trust, association, company)	*Charitable Incorporated Organisation*
Trustee selection methods (eg. appointed by, elected by)	*Trustees selection and appointments are outlined in the CIO Constitution*

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

The charity, Redeemer Church Thanet, is affiliated with the charity Anglican Mission in England. This charity provides guidance, resources and shared experiences to assist Redeemer Church Thanet in its operations – as with other similar church charities affiliated in the same way.

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

The advancement of the Christian faith in accordance with the charity's Basis of Faith primarily, but not exclusively, within Redeemer Church Thanet, the surrounding neighbourhood and Isle of Thanet.
Such other charitable purposes as shall put into practice the Christian 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.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

Public gathered worship, preaching of the bible, fellowship, outreach events, community services such open cafes and lunches, pastoral care for church members and local community.

All activities take into account the Commission's guidance on public benefit, specifically the guidance on the advancement of religion.

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

n/a

Section D Achievements and performance

Summary of the main achievements of the charity during the year

The charity – that is the church - has continued to provide a place for people to both explore the Christian faith, and to mature existing faith, primarily for those presiding in the Thanet area – although, it's quite normal for people to travel even further to attend church. Members have benefited from regular Sunday morning services, occasional evening services, weekly small group bible studies and pastoral care. The wider public are warmly invited to all of these – which forms the bulk of the charities outreach - in addition to other activities the church engages in which focus on relationship building. These include: the monthly walk – where we will visit various beauty spots in eastern Kent, such as White Cliffs Dover, Stodmarsh Nature Reserve, St Margarets Bay; monthly lunch which is a bring and share meal after the communion service; social gatherings for hot drinks and snacks; special Easter and Christmas services which are advertised by leaflet shots in targeted areas closest to where the church meets (areas of Pegwell, Nethercourt and Cliffsend), a monthly men's breakfast and a monthly ladies lunch and occasional Café Church meetings which is a more informal way to hold church including tables in a café style – the aim being to provide a relaxed environment for first time attendees. Christmas always provides an opportunity to gather many more than normal for special services, such as the annual carol service and the Christmas day service too. The charity has also begun the process of formalising specific teams to care for the vulnerable – both members of the church and local residents. Another new activity undertaken by the charity is an informal youth group drawing in children from a wide area. This was started for families with a pre-existing relationship with members - the aim being to grow this formally as route for new families to explore the faith. It has been encouraging to see some growth of the church which has also served to increase local awareness too.

Section E Financial review

Brief statement of the charity's policy on reserves	*Due to the unpredictable nature of fund raising in terms of dates and success, it is impossible to set aside a reserve allocation. This has been the case each year as fund raising occurs throughout the year and is dependent on one-off gifts to make up shortfalls. These one-off gifts are very hard to predict and budget for. However, the trustees are confident that funds will be supplied as and when needed. The long-term solution to this is for prayerful growth of the church. Should funds fall short of the desired amount, there is considerable scope in reducing the employment costs to ensure the sufficient, continued operation of the charity.*
Details of any funds materially in deficit	None

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Funding is primarily from church members through donations and regular giving. Some funds come from grant making charities, but this only forms a small amount. Private donations from outside supporters of the charity make up the shortfall.

Because there is scope for financial flexibility in the main expenditure – the ministers salary – due to flexibility in hours and no other associated overhead costs – any shortfalls in funding can be easily absorbed by operational adjustments.

The year end reserves of £5,384 are roughly equivalent to 6 weeks of regular expenditure.

Section F Other optional information

Section G Declaration

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

Signed on behalf of the charity's trustees

Signature(s)	Peter Harvey Peter Harvey (Oct 27, 2026 11:14:31 GMT)	
Full name(s)	Peter Harvey	
Position (eg Secretary, Chair, etc)	Chair of Trustees, Senior minister	
Date	Oct 27, 2026	

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF

REDEEMER CHURCH THANET

I report to the trustees on my examination of the accounts of Redeemer Church Thanet ('the charity') for the year ended 31 December 2025 on pages 7 to 9 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 27, 2026 11:16:40 GMT)

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

Date: Oct 27, 2026

REDEEMER CHURCH THANET

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		29,430	-	-	29,430	20,095
Gift aid receipts		4,786	-	-	4,786	6,587
Grants		8,000	-	-	8,000	13,500
Total receipts		42,215	-	-	42,215	40,182
Payments						
Payments in relation to charitable activities undertaken directly	2	43,867	-	-	43,867	44,202
Grants paid in relation to charitable activities undertaken by others	3	200	-	-	200	-
Total payments		44,067	-	-	44,067	44,202
Net of receipts / (payments) before		(1,852)	-	-	(1,852)	(4,020)
Transfers between funds		-	-	-	-	-
Net movement in funds		(1,852)	-	-	(1,852)	(4,020)
Cash funds as at last year end		7,236	-	-	7,236	11,256
Cash funds at this year end	A	5,384	-	-	5,384	7,236

The notes on page 9 form part of these accounts.

REDEEMER CHURCH THANET

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						
Cash at bank with immediate access		5,384	-	-	5,384	7,236
		5,384	-	-	5,384	7,236
B Other monetary assets						
Gift aid due to charity		2,888	-	-	2,888	710
Other		257	-	-	257	239
		3,145	-	-	3,145	949
C Liabilities						
Falling due within one year						
Fee for Independent Examination		750	-	-	750	648
		750	-	-	750	648

D Assets retained for charity's own use

	Fund to which asset belongs	Value 2025 £	Value 2024 £
Equipment	Unrestricted	1,130	1,300
		1,130	1,300

Current values have been estimated by the trustees.

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:

Peter Harvey
Peter Harvey (Oct 27, 2026 11:14:31 GMT)

Revd Peter Harvey

Date: Oct 27, 2026

The notes on page 9 form part of these accounts.

REDEEMER CHURCH THANET

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
	£	£	£	£	£
Employment costs	38,880	-	-	38,880	39,216
Venue hire	3,318	-	-	3,318	3,545
Insurance and subscriptions	521	-	-	521	400
Legal and professional fees	500	-	-	500	489
Governance	648	-	-	648	552
	43,867	-	-	43,867	44,202

3 Grants paid in relation to charitable activities undertaken by others

Grants for:					
Other small grants to organisations	200	-	-	200	-
	200	-	-	200	-

4 Transactions with related parties

Peter Harvey served as a church leader and was paid £38,880 [2024: £38,880] for serving in that capacity, not for serving as a trustee; these payments are permitted by the charity's governing document and include employer pension contributions.

No payments were made to any other trustees or persons related to them, except for reimbursement of expenses paid out on behalf of the charity.