Charity registration number: 1196611

Christ Central Workington

Annual Report and Financial Statements

for the Year Ended 31 December 2025

Christ Central Workington

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Christ Central Workington

Reference and Administration Details

Charity name	Christ Central Workington
Charity registration number	1196611
Registered Office	The Bridge Centre Central Square Workington Cumbria CA14 3NG
Trustees	Mr Ian Ruddick, Chair Mrs Peggy Raji Mr Paul Gilmour Mrs Dorcas Umoh from 12 January 2025 Mr Michael Renouf
Secretary	Mrs Sarah Moore
Treasurer	Mr Michael Renouf
Bankers	Clydesdale Bank 82 English Street Carlisle Cumbria CA3 8HP Yorkshire Bank 154-158 Kensington High Street London W8 7RL Saffron Building Society Saffron House 1a Market Street Saffron Walden Essex CB10 1HX

Christ Central Workington

Reference and Administration Details

Independent Examiner	Mr Philip Holdsworth FCCA Armstrong Watson LLP Carleton House 136 Gray Street Workington Cumbria CA14 2LU

Christ Central Workington

Trustees Report

Trust information

Details of trustees and other information are set out on pages 1 & 2 and form part of this report.
This report and accounts cover the period 01 January 2025 to 31 December 2025.

Structure, governance and management

The charity is a CIO governed by a constitution with trust deed dated 15 August 2021. It was granted status on 16 November 2021 and was fully operational, with the main transfer of assets, from 1 April 2022. On completion of all transfers, the previous unincorporated charity (number 1052191) was dissolved on 19 December 2023.

The charity has a Council comprising the trustees. New trustees are elected by the Council.

In 2025 there was one part-time employee (not a trustee) and many volunteers.

The charity is in fellowship with Christ Central Churches Worldwide, which is linked to Newfrontiers International Trust Ltd. Christ Central Workington is part of Churches Together in Workington & District, which is then part of Churches Together in Cumbria. Christ Central Workington is part of the Evangelical Alliance.

Objectives and activities

The objects are for the benefit of the public in such ways and in such parts of the UK or the world as the Charity Trustees from time to time may think fit (1) to advance the Christian faith in accordance with the Statement of Faith, (2) to relieve sickness and financial hardship and to promote and preserve good health by provision of funds, goods or services or support of any kind.

Christ Central Workington operates and maintains the Bridge Centre in Central Square, Workington, providing a place for worship, making facilities available for other community activities, including providing the Workington distribution centre for the North Lakes Foodbank.

The Charity Trustees have had regard to the Charity Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion when exercising any powers or duties to which the guidance is relevant.

Achievements during the year

A place of worship

Sunday Meetings

Normally, Sundays start in the café area with coffee and the opportunity to socialise and get to know one another in an informal setting. Then we move into the large hall and have a time of lively worship. People are encouraged to bring testimonies of encouraging events in their lives or to share requests for prayer. A teaching time follows, which outlines principles of the Christian faith and how it relates to our everyday lives, then we enjoy more socialising with more refreshments. Once a month we all have lunch together and invite friends to join us.

A number of international people have joined Christ Central over the last years, and this has added variety in our worship and friendships while extending our family across a number of different cultures, customs and expressions of the one Christianity. There is a separate Malayalam speaking meeting, which attracts other Malayalam speaking families and friends across the Cumberland region.

Children's work

Through 2022 to 2025 children's work has expanded significantly, with increased numbers of families coming and inviting their friends as well. Our children enjoy being part of our worship times. We seek to facilitate our young people to gain relevant help and teaching. At the end of 2025 there were four separate groups, covering age 2 to infants end of year 2, junior years 3-6, secondary years 7&8 and secondary years 9-13. The situation is continually expanding and requires more space, resources and recruitment of helpers.

Small Groups

A fortnightly Seekers meeting has been vital in shaping our understanding of the way forward and has reassured us that it is "God who builds His church". It's a time for seeking God, praying and listening for what God is saying to us.

A prayer group, meeting each week, uses Open Doors material to pray for Christians around the world, particularly where they are most persecuted.

Alpha courses met in the spring and autumn terms and further Alpha courses are expected in 2026. After an Alpha course, a separate 'Post-Alpha' group meets for on-going discipleship for those who have benefited from the Alpha course they've just completed.

A small group enjoy meeting people in the town centre to talk and share the good news while carrying a wooden cross.

Other smaller groups of 2s and 3s meet regularly for bible study, prayer and encouragement.

A men's breakfast met once a month, usually in the Carnegie Theatre, gathering men from other churches and those with no church background.

Leadership Team

Mike Renouf has continued in leadership over the year, providing pastoral support, regular teaching, and direction for the church family. He has been specifically assisted by Rob Horn, together with Ian Ruddick. A core group assists with general leadership overview of the church. There is a wider leadership team to manage the many practical and operational aspects of church life and management of facilities.

Churches Together in Workington and District

Christ Central has been a key member, seeking to support and encourage other churches in the area. We are regular attendees at the meetings and have been involved in the events the group has organised. We enjoy the love, friendship and mutual trust among several of the local churches, and we look forward to working more together for the good of our town and its people.

Foodbank

Throughout 2025, Foodbank has continued to operate from the Bridge Centre. Most weeks we were feeding 30 people. We were aware of food pantries and other emergency provision available in the area and were able to ensure that needy people could access all that was available locally.

Over the school holidays at Easter, in the summer, and at Christmas, Foodbank gave out Kids Lunch Packs to families on benefits with children in receipt of Pupil Premium.

Foodbank has a Finance Inclusion Officer who operates at the Bridge Centre, working alongside the team in West Cumbria. This has helped local people with financial problems and has ensured that they are getting all the benefits due to them.

The 'Green Doctor' (funded by Groundworx) gives advice during Foodbank sessions on energy efficiency and fuel bill issues.

Making facilities available for other community activities

The Bridge Centre has been made available for use by the following organisations

- Alcoholics Anonymous meet weekly
- Narcotics Anonymous met weekly until April 2025
- Victim Support used the building for one of their programmes during February and March 2025 as part of their work seeking to prevent domestic violence locally and have made enquiries about using the building again in 2026
- Hospice at Home West Cumbria use the building on several occasions for staff meetings and training
- Westmorland and Furness Council, which operates adult education services across Cumbria, continued to run English for Speakers of Other Languages (ESOL) courses in the building throughout 2025, and this will continue into 2026

- Team Autism continued to use a room for regular lunch club sessions and occasional training events in early 2025 until noise and disruption from building work happening behind the Bridge Centre meant the venue was no longer ideal for some of its members
- During the latter part of 2025, Carlisle Refugee Action Group began using the building to host a weekly 'conversation cafe' as an opportunity for refugees and asylum seekers in the area to get together, enjoy social activities such as table tennis, pool and board games, spend time both with other people in their situation and with local volunteers, and practise speaking English. This was set to continue into 2026
- Workington's Carnegie Singers used the venue for their Christmas concert in 2023, 2024 and 2025 and have booked to use it again for this event in 2026.

Trustees

The trustees met 5 times in 2025 covering

- financial and budgeting reviews against intended and future activities, including investments
- employment and wages, contracts and agreements
- review of giving and donations
- getting more space, short term and long term
- away days and away weekends
- continual safeguarding review
- new policies and policy reviews
- maintenance, new equipment and technology enhancements
- accident and incident reviews
- spending delegations

The trustees recognise the significant contributions from many volunteers to the charity's objectives and activities.

Future plans

We plan to consolidate and continue what we have done in 2025, including looking for ways to continue our benefit to our community. We still actively pursue assistance to maintain and extend our activities and effectiveness.

A number of organisations have indicated that they wish to continue using the Bridge Centre in 2026.

We have an increasing number of youth in Christ Central and are looking to provide resources and space for these age groups, not only on Sundays but during the week.

We have realised the benefit of away-days and weekends as a means to getting to know everyone better and inviting friends and new people to benefit from the Christ Central family. 2026 will have an away-weekend in June.

Financial Review

Income and expenditure for 2025 (and 2024 in brackets) were £71,223 (£71,227) and £68,584 (£60,323). This gave a net surplus of £2,639 (£10,904).

Current assets at 31 December, apart from the Bridge Centre, were £110,039 (£107,400), of which £91,242 (£86,641) were held in savings accounts, £18,681 (£20,642) were held in current accounts and £116 (£117) in petty cash. Undesignated funds show a deficit of £145.

The Malayalam-speaking worship group, raising separate offerings and having separate expenses, has a designated fund.

The provision of Visiting Support (VS) set up in 2024 via a designated fund, with contributions being received from other churches and transfers from our undesignated funds, was completed in 2025.

Administrative costs have been consolidated to include only administration and Independent Examiner's fee since insurance, stationery and broadband/telephone/website are all in support of charitable activities.

Expenditure increases in 2025 relate to more donations, slightly higher weekend away costs, more maintenance, and higher utility costs.

Reserves

The charity has a policy on reserves, covering 6 months operating costs, review and termination/windup considerations. At 31 December 2025, the charity held funds of £110,039 that will cover operating costs and

- payment of further employment and contracts, as required
- specific projects either in the community or abroad
- building, projects, maintenance and repairs contingencies

The full accounts and independent examiner's report are presented in the following pages.

Approved by the trustees on 15/10/2026 and signed on their behalf by

Mr Michael Renouf

Independent Examiner's Report

I report on the accounts for the Trust for the year ended 31 December 2025, which are set out on pages 9 to 11.

Respective responsibilities of trustees and examiner

The trustees are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of The Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to

- examine the accounts under section 145 of the 2011 Act
- follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

Basis of independent examiner's report

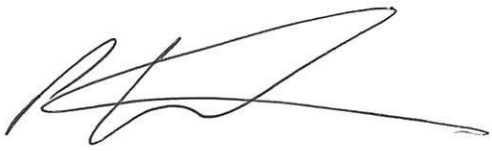
My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as 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 2011 Act, and
   - to prepare accounts which accord with the accounting records comply with accounting requirements of the 2011 Act have not been met; or

2) to which, in my opinion, attention should be drawn in order to enable proper understanding of the accounts to be reached.



Philip Holdsworth FCCA
Armstrong Watson LLP
Carleton House
136 Gray Street
Workington
Cumbria CA14 2LU

Christ Central Workington Receipts and Payments for the Year Ended 31 December

	Note	Undesignated £	Designated *MW £	Designated *VS £	2025 £	Undesignated £	Designated *MW £	Designated *VS £	2024 £
Incoming resources									
Voluntary	1	46,117	8049	1120	55,286	48,858	6450	3360	58,669
Investment		4,601			4,601	4,874			4,874
Charitable activities	2	10,698			10,698	7,657			7,657
Other		388	250		638	27			27
Total		61,804	8299	1120	71,223	61,416	6450	3360	71,227
Resources expended									
Charitable expenditure	3	60,063	4409	2370	66,842	48,957	4477	5563	58,997
Administrative costs	4	1,741			1,741	1,326			1,326
Total		61,804	4409	2370	68,583	50,282	4477	5563	60,323
Transfers		(550)	(200)	(493)	-1,243	(550)		(2960)	-3,510
		693	550		1,243	2960	550		3,510
Net Incoming/(Outgoing)		-143	3540	(757)	2,640	8,723	1424	757	10,904
Reconciliation									
Balance brought forward		618,432	4056	757	623,245	609,709	2632	0	612,341
Balance carried forward		618,289	7596	0	625,885	618,432	4056	757	623,245

*MW Malayalam Worship

*VS Visiting Support

Christ Central Workington Balance Sheet at 31 December

	Note	2025 £	2025 £	2024 £	2024 £
Fixed Assets					
The Bridge Centre		480,180		480,180	
The Bridge Centre contents		35,665		35,665	
Total fixed assets	1		515,845		515,845
Current Assets					
Saffron Building Society		91,242		86,641	
Clydesdale Bank		7,644		6,216	
Yorkshire Bank		11,334		14,572	
SumUp		29			
Cash in hand		116		117	
Creditors/Debtors: amounts due within 1 year		(326)		(146)	
Net current assets			110,039		107,400
Net assets			625,884		623,245
Accumulated funds					
Balance at 1 January			623,245		612,341
Surplus/(deficit) for year			2,639		10,904
Balance at 31 December			625,884		623,245

Approved by the trustees and signed on their behalf by

Michael Renouf MCRenouf Date 15 October 2026

Christ Central Workington Notes to the Financial Statements at 31 December

Note		Undesignated		Designated		2025 Total		Undesignated		Designated		2024 Total	
	MW Malayalam Worship, VS Visiting Support	£	£	MW £	VS £	£	£	£	£	MW £	VS £	£	£
1	**Voluntary income**												
	Church general giving		37,769	7,768			45,537		42,027	5,485			47,512
	Tax reclaimed		8,348	281			8,629		6,831	966			7,797
	Donations/grants				1,120		1,120				3,360		3,360
	Total		46,116	8,049	1,120		55,286		48,858	6,451	3,360		58,669
2	**Charitable activities income**												
	Letting of rooms		3,513				3,513		3,894				3,894
	Refreshments		0				0		18				18
	Weekend/Day Away		7,185				7,185		3,745				3,745
	Total		10,698	0	0		10,698		7,657	0	0		7,657
3	**Charitable expenditure**												
	Activities												
	Broadband/Telephone/Website	436				436		923				923	
	Church courses	1,258				1,258		404				404	
	Ministry Expenses	925				925		1,331		351		1,682	
	Refreshments	179				179		137		456		592	
	Room hire (Expenses MW)			654		654						0	
	Stationery	706				706		115				115	
	Subscriptions and sundries	1,132				1,132		992				992	
	Weekend/Day Away	11,907		500		12,407		11,102				11,102	
	Youth Work	296		155		451		1,077		103		1,180	
	Activities Total		16,840	1,309			18,149		16,081	910			16,991
	Admin		5,585				5,585		5,613				5,613
	Bank Charges		5				5						
	Gifts Given												
	Donations & Grants	14,519		350	2,370	17,239		3,556		652	2,603	6,811	
	Visiting Speakers	1,200		2,750		3,950		6,720		1,500	2,960	11,180	
	Total Gifts Given		15,719	3,100	2,370		21,189		10,276	2,152	5,563		17,991
	The Bridge Centre												
	Cleaning fees	1,778				1,778							
	Cleaning & Consumables	544				544		553				553	
	Electricity Gas Water	4,080				4,080		3,275				3,275	
	Equipment	2,897				2,897		1,491		1,415		2,906	
	Insurance	1,570				1,570		1,539				1,539	
	Loft Project	0				0		3,036				3,036	
	Maintenance & Repairs	10,039				10,039		2,869				2,869	
	Total The Bridge Centre		20,907				20,907		12,764	1,415			14,179
	Staff Costs												
	HMRC PAYE	127				127		6				6	
	Salaries	881				881		4,217				4,217	
	Total Staff Costs		1,007				1,007		4,223				4,223
	Total		60,064	4,409	2,370		66,843		48,957	4,477	5,563		58,997
4	**Administrative Costs**												
	Changing to a CIO												
	Charity administrative services		1,249				1,249		834				834
	Independent Examination		492				492		492				492
	Total		1,741	0	0		1,741		1,326	0	0		1,326

5 Accounting policies

i) The accounts have been prepared on a cash basis

ii) Fixed assets are shown at the historic cost