Charity registration number:
1200056

IMMANUEL UNITED REFORMED CHURCH SOUTHBOURNE

ANNUAL REPORT
AND FINANCIAL STATEMENTS

YEAR ENDED 31 DECEMBER 2025

CONTENTS

	Page
Charity reference and administrative details	1
Trustees' annual report	2
Independent examiner's report	3
Statement of financial activities	4
Balance sheet	5
Notes to the financial statements	6 to 12

CHARITY REFERENCE AND ADMINISTRATIVE DETAILS
YEAR ENDED 31 DECEMBER 2025

CHARITY REGISTRATION NUMBER

1200056

TRUSTEES

N Bower
R Bradbury
C Coates
E Cottell
H Downton
D Hill
S Nevitt
K Pitts
L Riley

PRINCIPAL ADDRESS

120 Southbourne Road
Southbourne
Bournemouth
Dorset
BH6 3QJ

INDEPENDENT EXAMINER

Mark A Robinson FCCA ATT
Brett Pittwood
Chartered Certified Accountants
Suite 8 Bourne Gate
25 Bourne Valley Road
Poole
Dorset
BH12 1DY

TRUSTEES' ANNUAL REPORT
For the period from: 01.01.2025 to: 31.12.2025

Charity name: IMMANUEL UNITED REFORMED CHURCH SOUTHBOURNE
Charity registration number: 1200056

OBJECTIVES AND ACTIVITIES

Summary of the purposes of the charity as set out in its governing document	The object of the Charity is the advancement of the Christian faith for the benefit of the public in accordance with the Scheme of Union of the United Reformed Church.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	The main activities undertaken by Immanuel Southbourne in 2025 are listed below. In advancing these activities, the trustees confirm that they have complied with the requirements of section 17 of the Charities Act 2011 and have had due regard to the public benefit guidance published by the Charity Commission for England and Wales. **Worship Services** During 2025 Immanuel Church held a worship service every Sunday at 10.15am which was also live streamed via YouTube reaching those who could not attend in person. Holy Communion was celebrated on the 1st Sunday of each month and midweek every Thursday morning at 11am. We also held evening services on the 2nd and 4th Sundays of each month at 6.30pm (apart from in August and December) and monthly Sunday morning services were also held at a local care home, Avery Southbourne Beach. The quarterly meetings of 'Churches Together in Southbourne' were held at Immanuel and events such as the Good Friday Walk of Witness were well supported by members of our congregation. On Easter Sunday a 6.15am sunrise service was held overlooking the beach. The summer 'Songs of Praise' at Fisherman's Walk Bandstand, together with the Salvation Army Band, was welcomed and supported by all. At Christmas 2025 we celebrated with a Nativity service, a Christingle service, Carols by Candlelight, a memorial service in conjunction with a local undertaker and Rotary's 'Tree of Light' celebration. **Discipleship in the Christian Faith** Weekly prayer meetings were held in the church and Home Groups met in the week to study the Bible and pray for one another. In 2025 we joined 'Thy Kingdom Come' by organising prayer events in conjunction with other local churches, including a 12-hour prayer vigil and a well-supported prayer walk through the neighbourhood. In January a group of Immanuel Ladies attended the New Wine Ladies day in Southampton. In October we held a Church away-day with an outside speaker which was an excellent time of learning and fellowship. **Support and Activities for the Elderly** Our weekly activities for the elderly, especially for those living with dementia, and their carers continued with much success. These included Memory Lane, Songs for the Mind, Wednesday Lunch Club, the Friendship Club and Friday Film Club. Our Carers Support Group and After Care Support Group (for those who have been bereaved) met monthly throughout the year. Individual pastoral support and end of life prayer was also offered in local care homes and supported accommodation.

Jubilatte Café
During 2025 the café continued to be a vibrant hub in the community and a popular venue for diverse groups to meet and birthday parties. In the afternoons and evenings, it served as a venue for prayer and business meetings, for Bible Study, Home Group and other ad-hoc meetings.
The Café Manager resigned in August 2025. A new manager was appointed starting in November 2025. Our grateful thanks go to the Café Supervisor and all the volunteers who kept the Café running during the interim period.

Wellbeing for All
In the summer of 2025 the lead for Wellbeing 120 resigned and it was decided not to continue with this activity.
We held Ladies' and Men's Breakfasts throughout the year, a popular time of fellowship.
The Men's Shed continued to open twice a week. We are grateful to them for their help in many small jobs around the church.

Children & Young People
There was regular provision for school-age children through Junior Church on Sundays. During the week we ran a twice weekly Toddler group for 25+ under school age children. We ran Sparkle Time, a monthly support group for those families with children with additional/ special needs.
The Immanuel Children's worker resigned in July 2025.

Support for Missions & Charities
We supported Christians locally and around the world through prayer and financial giving. £350 per month was given to support the following Christian charities and missions: Spring Harvest, An African Dream, Open Doors, Hope FM, Moorlands, Compassion UK, Mercy Ships, Leprosy Mission, YWAM Kyiv, Friends of the Holy Land, Faithworks, Link to Hope, Tearfund, Bournemouth Town Pastors and the Salvation Army.

Foodbank
During 2025 the Foodbank was run as part of Bournemouth Foodbank, part of the Trussell Trust. Immanuel continued to house and man the Southbourne Distribution Hub from the church premises, providing this crucial service to the community.

Other Events
Throughout the year we held a wide variety of concerts, information evenings, funerals and celebrations in the church.
Other events included:

- Prayer & Fasting days
- Cream Tea Fundraisers and a pastoral tea in March
- Church Picnic
- Centre for Flu & Covid vaccinations
- Summer Fayre and November artisan Craft Fayre
- Faithworks 'Rucksacks for the Homeless' & Shoebox Appeal (Link to Hope)
- The Big Quiz fundraiser in aid of Tearfund
- Easter and Christmas Events on Southbourne Green
- Family Craft evening
- The Christmas Children's event
- 'Joy to the World' Christmas outreach at Castle Point shopping centre
- 'Twixmas' celebration between Christmas and New Year

Additional Information

Policy on grant making	Immanuel does not have any formal policy on grant making. There are funds available for small donations to be made to individuals on an ad-hoc basis according to specific need. The requests are agreed upon by the Finance Team and/or the Elders.
Contribution made by volunteers	Volunteers assist the Elders and the Staff in all aspects of the Church's activities and the contribution they make to the life of the church at Immanuel Southbourne is incalculable. The Church has a significant impact on the local community and is well known and loved in Southbourne. The many groups and clubs that are run by the Church could not exist without a whole army of volunteers who ensure that these activities run regularly and smoothly. Some of our volunteers have additional needs and we support them in building their confidence and skills and developing a sense of belonging and value. It is particularly rewarding for us when they go on to find paid employment. In 2025 we continued to participate in 'Room to Reward', a unique charity created to say 'thank you' to inspirational volunteers who give up their time to make a difference to those who need it most. Two of our volunteers were worthy recipients of this award.
Ministerial Vacancy	At the beginning of 2025 Wessex Synod informed us that the recruitment of a new Minister could begin. We were to have a 50% stipendiary minister, the other church being Cornerstone URC in Hythe. The joint Pastorate Profile of Immanuel and Cornerstone was completed by the vacancy team and approved by Elders and Church Meetings. In November 2025 we started the official recruitment process.

ACHIEVEMENTS AND PERFORMANCE

Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Immanuel Southbourne continued in the work of fulfilling its Vision Statement of "Worshipping God, Strengthening our Faith, Sharing the Good News & Making Disciples and Serving the Community & Impacting the World". Immanuel Church offered church services, pastoral support, outreach into the community and financial support for local and international missions and charities during 2025. At the beginning of 2025 we had 91 members: this fell to 86 members by the end of the year. However church services throughout the year were attended by a significant number of people who were not members. Overall Immanuel Southbourne touches on the lives of over 500 people a week (or more) through the many activities on offer. We had regular visitors to the church and the café, especially in the summer months, and they often commented on the warm welcome they received. Ecumenical events were encouraged with Churches Together in Southbourne and joint outreach took place at Easter and at Christmas, bringing the church out of the building and onto the streets of Southbourne. Regular and ad-hoc events organised by Immanuel throughout 2025 were well supported and much appreciated by attendees. The ministry to older people continued to grow in popularity and support those struggling with the challenges of old age. We continued hiring out our facilities for birthday parties, dance classes and art classes, thus benefitting the wider community. People with additional needs were supported and championed. Our Jubilatte Café served as a popular venue where many people from outside the church found a friendly welcome, a listening ear and a place to meet friends.

FINANCIAL REVIEW

Review of the charity's financial position at the end of the period	Immanuel Southbourne Church maintained its financial stability in 2025 by careful budgeting and reducing costs where possible. Income from lettings and donations grew which enabled us to manage the significant increase in the cost of utilities and repairs & renewals. The second tranche of a generous legacy was received in June 2025.
Statement explaining the policy for holding reserves stating why they are held	It was agreed that in order to provide for potential unforeseen expenditure and in particular the sizeable payroll commitment, a reserve fund of £63,000 was kept as a suitable 3-month reserve.
Reserves held	£63,000
Reasons for holding zero reserves	n/a
Details of fund materially in deficit	There are no funds in deficit.
Explanation of any uncertainties about the charity continuing as a going concern	n/a

Additional Financial Information

The charity's principal sources of funds (including any fundraising)	There was income of £55,618 from regular donations and £7,867 from one-off donations, totalling financial gifts to the church of £63,485. A proportion of our income comes from users of the building. In 2025 income from lettings was £44,672 plus £23,000 rent from two flats. Cafe sales net of VAT were £79,833. The remainder of the income in the 2025 accounts came mostly from various events held in the building. **Fundraising** Throughout 2025 an appeal for the repair of the Church roof raised £8,534.
Investment policy and objectives	None
A description of the principal risks facing the charity	Increases in the cost-of-living crisis mean that people potentially will give less money to the church. There is also the possibility of a reduction in church attendance and the unknown factor of when a legacy or large donation might be made to Immanuel. The cost of Immanuel Southbourne's payroll is a risk, should there be a downturn in church revenue.
Other	In 2019 loans totalling £95,000 were taken out from the URC Wessex Synod and from two individual church members. This money was principally used to build our café Jubilatte, furthering our charitable activities and supporting our local community programmes. We are paying interest at 3% on the Synod loan which we are repaying quarterly and the loan is due to be repaid in full by June 2029. The outstanding amount on these loans was £30,920 at the end of 2025 down from £41,414 at the end of 2024.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Type of governing document	The charity is controlled by its governing document, a Charity Foundation Deed dated 15th August 2022.
How is the charity constituted?	The charity is governed and regulated by its Trustees and the Eldership team. All Trustees are also on the Eldership team.
Trustee selection methods	The initial Charity Trustees were existing Elders at the time of the foundation of the charity. In the United Reformed Church Elders are elected by the church members at a Church Meeting. At Immanuel URC all elected serving Elders are encouraged to become Trustees of the charity. In selecting individuals for appointment as Elders and Trustees, due regard is paid to the skills, knowledge and experience needed for the effective administration of the charity.

Additional Information

Policies and procedures adopted for the induction and training of trustees	Trustees undergo safeguarding training and other mandatory training appropriate to their role as well as any further training which the denomination shall determine from time to time. All Trustees and members of staff are required to be conversant with the Church's policies and procedures, in particular those pertaining to Safeguarding, Health & Safety, Fire Safety, GDPR, and Online Safety. Risk assessments are required from all users of the building.
The charity's organisational structure and any wider network with which the charity works	Immanuel United Reformed Church Southbourne comes under the URC Wessex Synod and is governed by the Scheme of Union of the URC and those constitutional decisions of the URC General Assembly which are binding at local church level. During 2025 Immanuel Southbourne had no Minister so oversight of the Church was provided by the Elders, who met monthly and were answerable to the quarterly Church Meetings. The day to day running of the church was assured by the Secretary, the Treasurer, and each Elder who had jurisdiction over a different area of responsibility. All employees of Immanuel Southbourne had a Line Manager to whom they were answerable.
Relationship with any related parties	Immanuel Southbourne is a member of the Evangelical Alliance and Churches Together in Southbourne We seek to collaborate with other faith-based initiatives in the BCP area.

REFERENCE AND ADMINISTRATIVE DETAILS

Charity name	Immanuel United Reformed Church Southbourne
Other name the charity uses	Immanuel Southbourne
Registered charity number	1200056
Charity's principal address	120 Southbourne Road, Bournemouth BH6 3QJ

NAMES OF THE TRUSTEES WHO MANAGED IMMANUEL CHURCH IN 2025

	Trustee name	Office	Dates acted if not for full year	Body entitled to appoint trustee
1	Mr Neil Bower	Trustee & Elder	Appointed 19/06/2022 Chair of Trustees	Church Meeting
2	Mrs Rozalind Bradbury	Trustee & Elder	Appointed 15/08/2022	Church Meeting
3	Ms Carol Coates	Trustee & Elder	Appointed 19/05/2024	Church Meeting
4	Mrs Elizabeth Cottell	Trustee & Elder Church Secretary	Appointed 15/08/2022 Appointed Church Secretary April 2024	Church Meeting
5	Mrs Heather Downton	Trustee & Elder	Appointed 15/08/2022 Stepped down from active eldership in October 2025	Church Meeting
6	Mrs Debbie Hill	Trustee & Elder	Appointed 19/05/2024	Church Meeting
7	Mrs Sally Nevitt	Trustee & Elder	Appointed 15/08/2022	Church Meeting
8	Ms Louise Riley	Trustee & Elder	Appointed 01/10/2023	Church Meeting

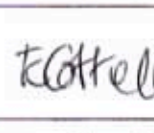
NAME AND ADDRESS OF ADVISER

Type of adviser	Name	Address
Independent Examiner	Mark Robinson ACCA	Brett Pittwood Chartered Certified Accountants Suite 8 Bourne Gate 25 Bourne Valley Road Poole BH12 1DY

DECLARATION

The Trustees declare that they have approved the Trustees' Report above.

Signed on behalf of IMMANUEL UNITED REFORMED CHURCH SOUTHBOURNE's Trustees.

Full name	Neil BOWER	Elizabeth COTTELL
Signature		
Position	Chair of Trustees	Trustee, Church Secretary
Date	26/10/26.	26/10/26

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF IMMANUEL UNITED REFORMED CHURCH SOUTHBOURNE

I confirm I am qualified to undertake the examination because I am a member of the Association of Chartered Certified Accountants, which is one of the listed bodies. I report to the charity trustees on my examination of the accounts of Immanuel United Reformed Church Southbourne for the year ended 31 December 2025 which are set out on pages 4 to 12.

Respective responsibilities of trustees and examiner

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").

The charity's trustees consider that an audit is not required for this year.

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.

Mark A Robinson FCCA ATT
Chartered Certified Accountant
Brett Pittwood
Chartered Certified Accountants
Suite 8 Bourne Gate
25 Bourne Valley Road
Poole
Dorset
BH12 1DY

27 October 2026

STATEMENT OF FINANCIAL ACTIVITIES
YEAR ENDED 31 DECEMBER 2025

	Note	Unrestricted Funds		Total	Total
		General	Designated	2025	2024
Income:					
Donations and legacies	2	159,133	78,994	238,127	236,697
Trading activities	3	159,494	-	159,494	188,734
Interest		5,579	-	5,579	2,056
Total income		324,206	78,994	403,200	427,487
Expenditure:					
Support costs	4	3,950	-	3,950	1,980
Charitable activities	5	245,378	-	245,378	217,822
Designated funds	14	-	58,878	58,878	44,190
Total expenditure		249,328	58,878	308,206	263,992
Net movement in funds		74,878	20,116	94,994	163,495
Funds brought forward 1 January 2025		224,258	98,327	322,585	159,090
Funds carried forward 31 December 2025		299,136	118,443	417,579	322,585

All income and expenditure derive from continuing operations.

BALANCE SHEET
AS AT 31 DECEMBER 2025

	Note	2025	2024
Current assets			
Stocks	9	200	750
Debtors	10	24,019	8,110
Cash at bank and in hand	11	439,607	368,347
		463,826	377,207
Creditors: Amounts falling due within one year	12	(25,976)	(23,702)
Total assets less current liabilties		437,850	353,505
Creditors: Amounts falling due after more than one year	12	(20,271)	(30,920)
Net assets		£417,579	£322,585
Charity funds:			
Unrestricted funds		299,136	224,258
Restricted funds		118,443	98,327
Total charity funds		£417,579	£322,585

These financial statements were approved by the Trustees on 26 October 2026 and signed on its behalf by:

N Bower, Trustee

26 October 2026

E Cottell, Trustee

26 October 2026

The notes on page 6 to 12 form part of the financial statements.

NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31 DECEMBER 2025

1. ACCOUNTING POLICIES

Charitable objects

The nature of the charity's operations and principal activities are the advancement of the Christian faith for the benefit of the public in accordance with the scheme of union of the United Reformed Church.

Statement of compliance

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland issued in October 2019, the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and UK Generally Accepted Accounting Practice.

Basis of preparation

The Immanuel United Reformed Church Southbourne meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes. The financial statements are presented in sterling which is the functional currency of the charity.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

Exemption from preparing a cash flow statement

The charity opted to early adopt Bulletin 1 published on 2 February 2016 and have therefore not included a cash flow statement in these financial statments.

Funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Designated funds are unrestricted funds set aside for specific purposes at the discretion of the trustees. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes.

Income recognition

All incoming resources are included in the Statement of Financial Activities when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

For donations to be recognised the charity will have been notified of the amounts and the settlement date in writing. If there are conditions attached to the donation and this requires a level of performance before entitlement can be obtained then income is deferred until those conditions are fully met or the fulfilment of those conditions is within the control of the charity and it is probable they will be fulfilled.

For legacies, entitlement is the earlier of the charity being notified of an impending distribution or the legacy being received. At this point income is recognised. On occasion legacies will be notified to the charity however it is not possible to measure the amount expected to be distributed. On these occasions, the legacy is treated as a contingent asset and disclosed.

Income from trading activities includes income earned from fundraising events and trading activities to raise funds for the charity. Income is received in exchange for supplying goods and services in order to raise funds and is recognised when entitlement has occurred.

NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31 DECEMBER 2025

Expenditure recognition

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that the settlement will be required and the amount of the obligation can be measured reliably.

Irrecoverable VAT is charged as an expense against the activity for which expenditure arose.

Support costs

Support costs are those that assist the work of the charity but do not directly represent charitable activities. They are incurred directly in support of expenditure on the objects of the charity. The analysis of these costs is included in note 4.

Loans and borrowings

Loans and borrowings are initially recognised at the transaction price including transaction costs. Subsequently, they are measured at amortised cost using the effective interest rate method, less impairment. If an arrangement constitutes a finance transaction it is measured at present value.

Concessionary loans

Concessionary loans include those payable to third parties which are interest free or below market interest rates and are made to advance charitable purposes.

Going concern

The financial statements have been prepared on a going concern basis as the trustees believe no material uncertainties exist. The trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the charity to be able to continue as a going concern.

Taxation

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Stocks

Stocks are stated at the lower of cost and estimated selling price less costs incurred to complete and sell.

Trade debtors

Trade debtors are amounts due from customers for merchandise sold or services performed in the ordinary course of business.

Cash and cash equivalents

Cash and cash equivalents comprise cash at bank and in hand.

Pensions and other post retirement obligations

The charity operates a defined contribution pension scheme which is a pension plan under which fixed contributions are paid into a pension fund and the charity has no legal or constructive obligation to pay further contributions even if the fund does not hold sufficient assets to pay all employees the benefits relating to employee service in the current and prior periods.

Contributions to defined contribution plans are recognised in the Statement of Financial Activities when they are due.

NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31 DECEMBER 2025

2. INCOME FROM DONATIONS AND LEGACIES

Income from donations	Unrestricted Funds General	Unrestricted Funds Designated	Total 2025	Total 2024
Donations from individuals	63,485		63,485	70,626
Legacies	65,333	32,667	98,000	100,000
Gift Aid	30,315		30,315	32,652
Designated donations		46,327	46,327	33,419
	£159,133	£78,994	£238,127	£236,697

3. INCOME FROM TRADING ACTIVITIES

	Unrestricted Funds General	Unrestricted Funds Designated	Total 2025	Total 2024
Income from Café and lettings	£159,494	-	£159,494	£188,734

4. SUPPORT COSTS

	Unrestricted Funds General	Unrestricted Funds Designated	Total 2025	Total 2024
Accountancy	1,700	-	1,700	1,500
Independent examination fee	450	-	450	480
Accountancy - underprovision previous years '	1,200	-	1,200	-
Consultancy fees	600	-	600	-
	£3,950	-	£3,950	£1,980

NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31 DECEMBER 2025

5. ANALYSIS OF EXPENDITURE ON CHARITABLE ACTIVITIES

General Unrestricted Funds	2025	2024
Bank charges	891	1,421
Card payment fees	1,301	590
Church repairs and maintenance	22,152	7,212
Children's expenditure	177	-
Cleaning materials	4,819	4,189
Electricity	11,264	15,092
Fun Day	-	199
Friday Night Live	-	824
Garden repairs and maintenance	195	224
Gas	7,073	8,832
General equipment	-	83
Sundry expenses	-	226
Health and safety	825	708
IMM - gross wages	116,417	100,111
Employer's National Insurance	10,223	5,231
Employer's Pension contributions	1,943	1,616
Employment Allowance - 2025/26	(10,211)	-
Employment Allowance - 2024/25	(4,465)	(535)
Insurance	8,726	7,919
IT hardware	2,798	437
IT licences and subscriptions	1,551	1,357
IT software	1,559	939
Jubilatte consumables	98	98
Jubilatte food (stock adjusted)	27,559	26,862
Jubilatte hardware	4,699	2,453
Licences and subscriptions	1,164	1,213
Loan interest	781	1,022
Ministry of Flowers	-	40
Mission out	4,795	4,427
Phones and Broadband	987	1,166
Printing and reproduction	1,009	945
Publicity	-	119
Staff expenses and training	411	-
Stationery, postage and printing	938	726
Waste disposal	1,074	1,068
Events	671	2,082
Manse out	-	(16)
Ministry and Mission	20,000	16,584
Pastoral care	2,672	1,062
Penguins expenditure	210	51
Synod shared cost	-	38
Wellbeing	33	6
Youth Expenditure	1,571	1,201
VAT partial exemption adjustment	(532)	-
	£245,378	£217,822

NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31 DECEMBER 2025

6. TRUSTEES REMUNERATION AND EXPENSES

During the year the charity made no transactions with trustees.

7. STAFF COSTS

The aggregate payroll costs were as follows:

	2025	2024
Staff costs during the year were:		
Salaries and Employer's NI	158,595	132,871
Pension costs	1,961	1,728
	£160,556	£134,599

The monthly average number of persons (including senior management team) employed by the charity during the year expressed as full time equivalents was as follows:

	2025	2024
Average number of employees	12	13

No employees received total employee benefits (excluding employer pension costs) of more than £60,000.

8. INTEREST PAYABLE

	2025	2024
Other loans	£781	£1,022

9. STOCKS

Stock of café food and consumables	£200	£750

10. DEBTORS

Trade debtors	995	1,660
Other debtors	16,184	-
Prepayments	6,840	6,450
	£24,019	£8,110

11. CASH AND CASH EQUIVALENTS

Cash at bank and in hand	£439,607	£368,347

NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31 DECEMBER 2025

12. CREDITORS

	2025	2024
Creditors: amounts falling due within one year		
Loans and borrowings	10,649	10,494
Trade creditors	1,105	5,652
Taxation and social security	4,717	1,444
Accruals	9,110	5,760
Other	395	352
	£25,976	£23,702
Creditors: amounts falling due after more than one year		
Loans and borrowings	£20,271	£30,920

13. LOANS

Loans for Café etc extension	£30,920	£41,414

Loans commenced 30 September 2019.
£50,000 for 10 years at 3% (from Wessex Synod of the United Reformed Church)
Private loans for 7 years = £35,000 at 1% and £10,000 at 0%.

NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31 DECEMBER 2025

14. DESIGNATED FUNDS

	2025	Income	Expenditure	2024
Arrabon Trust	13,000			13,000
Benevolent Fund	400	400		-
Churches Together in Southbourne	165			165
Co-Op Grant	-		1,761	1,761
Compassion Support	102	415	384	71
DCF Cookery Grant	191	1,157	9,471	8,505
Designated donations	30			30
Designated - sound system	165		250	415
Foodbank	3,264	1,160	1,000	3,104
Southbourne Community Foodbank	-		250	250
New Youth Room	40			40
Gardening and Plants	20			20
Sparkle Time Respite	5,457	1,135	40	4,362
Dorset Community Fund Grant	-		200	200
Men's Shed	4,097	1,455	1,440	4,082
Eco activities - Income	45			45
FACE	72,487	57,001	34,441	49,927
Free Food Fridge donations	-	769	1,355	586
G Gibbs fund	-		239	239
Grant income	500			500
Hardship Fund	-	1,000	1,000	-
Jubilatte tips	50	352	303	1
Medair	-	351	351	-
Memory Lane	-		536	536
Movement for the Mind	-		1,510	1,510
Myanmar	-	444	444	-
Nativity Shed Grant	1,017	3,309	2,292	-
Neighbourhood Grant	-		230	230
Nigel Hares - leaving collection	-	1		(1)
Peter Southcombe - donations in memory	1,255		500	1,755
Raise the Roof (previously Gift Day 24)	14,213	8,534		5,679
Soft Play fundraising	490			490
Sparkle Time	321	321		
Sported - Youth fund	40			40
Tear Fund donations	-	464	464	-
TK Maxx Grant	83		417	500
Ukraine Donations	284			284
Youth donations	726	726		-
	£118,443	£78,994	£58,878	£98,327

15. PREMISES

The Church premises are owned by United Reformed Church, Wessex Synod.