Three Counties churches of Christ

Reports & Accounts

Financial Year Ending 31/12/2025

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Legal & Administrative Information

Charity Name:	Three Counties churches of Christ
Charity Number:	1207942
Charity Address:	8 Ludlow Way Croxley WD33SH
Trustees (2025 financial year):	Malcolm Cox Penny Cox Charl Olivier Bronwen Olivier Becky Makinson Dan Makinson
Independent Examiner:	Tunde Odediran, FCA 16, Repton Way, Croxley Green, WD3 3PW

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Trustees' Report

Objects of the charity

The objects of the CIO are:

To advance the Christian faith for the benefit of the public in accordance with Christian principles.

This will be done through prayer meetings, worship and teaching services, and children-focused events. The aim is to encourage the living out of Christian purposes, the imitation of Christ, and the showing of his love on earth to all people.

The fundamental of our faith is that we believe in one God and that, through His tremendous sacrificial love for us, we can have a personal relationship with him. Our response is to serve him and those around us.

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:

Summary of Main Activities and Achievements The trustees continued to function as the trustees and leadership team, ensuring continuity of governance and oversight. Malcolm Cox continued in his role as part-time minister, and the charity continued the rental agreement with West Watford Free Church to provide suitable premises for worship and ministry activities.

The charity continued to have strong governance over:

- Processes and policies
- Financial aspects like a bank account, HMRC accounts and contracts
- Other governance matters like safeguarding arrangements and insurance

This included the first financial review by the independent accountant on the prior year results.

In accordance with its charitable objective to advance the Christian faith for the benefit of the public in accordance with Christian principles, the charity continued the consistent pattern of worship and teaching. Weekly Sunday services continued to be held, complemented by men’s and women’s ministry events and a children’s church catering for a range of age groups from four years upwards.

During this period, the facilities were used for a number of activities, a Well-being Conference, one off teaching events, social events designed to encourage fellowship and connections and events which provided opportunities for teaching, fellowship, and the promotion of spiritual and emotional health. The charity maintained strong connections with the wider community of associated churches, hosting visiting speakers and encouraging collaboration and mutual support across congregations. Malcolm also contributed to this wider fellowship through speaking engagements at other churches.

A training course for parents was offered during the year, Good Enough Parenting, designed to strengthen family relationships and equip parents with biblically based principles for nurturing their children. Particular emphasis was placed on supporting parents of teens and pre-teens,

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recognising the importance of faith-based guidance during this formative stage of development. A number of deep dive teaching courses were also offered.

Throughout the year, the charity's activities have focused on encouraging the practical expression of Christian faith, fostering discipleship, and demonstrating the love of Christ within the congregation and the wider community.

Plans for the Next Period

Looking ahead, the charity plans to review and add to its leadership structure. This includes new additions to the leadership team with a focus on the core team as well as adding in roles to support key areas of activity. In addition, a refreshed Trustee group is planned.

This is considered a strengthening of governance and the natural next phase of the church.

In addition, the trustees and leadership team intend to continue to review and develop a medium-term staffing plan to ensure the continued effectiveness and sustainability of the charity's ministry. This will include continued consideration of future leadership and ministry needs as the charity grows, alongside the ongoing development of volunteer teams and administrative support.

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

Financial Review

Financial Review for the Period Ended 31 December 2025

The charity began the year with opening reserves of £107,506 represented by £112,207 and net liabilities of £4,701 (Gift aid due to the charity offset by amounts due for rent and employment consultancy).

During the period, the charity received £64,523 in member contributions reflecting the generosity and ongoing commitment of its members and supporters.

Gift aid of £16,111 is expected to be received from HMRC for these donations.

A further £141 of interest was earned and £150 in receipts from an event.

Total income for the period therefore amounted to £80,925.

An amount of £4,849 is due from HMRC for Gift Aid for 2024 was received in the year.

Given the receipts and payments is not based on an accruals basis, the receipts for the year shows £69,663 which is this years donations and other income added to 2024's Gift Aid given 2025's Gift Aid has not yet been received.

Total expenditure on a accruals basis in the same period was £23,345 and comprises:

Administrative costs – £1,460, detailed as follows:

A) Accounting software – £180
B) Insurance – £310
C) Bank charges – £41
D) Safeguarding governance - £186
E) IT and copyright licences - £ 743

Key activity costs were £2,604 being:

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A. Catering – £433
B. Children's ministry including training and camps – £1991
C. Other costs - £180

Additional key costs were incurred including:

Venue hire – £3,600

Staff costs – £15,681

Total expenditure was £23,345

Of the costs incurred in the year, £1,130 remains accrued and unpaid. In the year, payments of £9,150 were made for 2024 costs. (with £400 remaining accrued relating to 2024) This means on a payments basis, the costs for the year were £31,365.

Result

On an accrual basis all activity resulted in a net surplus of £57,580 for the year, which has been carried forward to support future ministry, teaching, and community engagement initiatives and added to the prior year surplus giving £165,086.

Opening Cash: £112,207

Cash Receipts: £69,663

Cash Expenditure: £31,365

Closing Cash Balance: £150,505

Accrued receipts (Gift Aid): £16,111

Accrued expenditure: £1,530

Closing reserve: £165,086

Funds in Deficit

n/a

Reserves Policy

The trustees have considered the level of reserves that the charity should maintain to ensure the continuity of its activities and the effective delivery of its charitable objectives. As the charity is in its first year of operation, a cautious approach has been adopted to establish a secure financial foundation for future growth.

At 31 December 2024, the charity held reserves of £165,086, representing the surplus of income over expenditure for the period. These funds are held in the charity's designated bank accounts and are available to meet short- and medium-term commitments, including venue hire, staffing, and programme costs.

The trustees intend to maintain sufficient reserves to cover at least six months of operating expenditure, providing stability in the event of income fluctuations or unforeseen circumstances. A

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portion of the reserves may be designated in future years to support specific ministry initiatives, including family and youth programmes, leadership development, and community outreach.

The trustees review the reserves position on a regular basis to ensure that funds are held at an appropriate level, in accordance with the charity's financial strategy and its commitment to good stewardship of resources entrusted for the advancement of the Christian faith.

Signature

This report was approved by the trustees, and is signed on their behalf by:

Name: Bronwen Olivier

Date: 11 October 2026

Signature



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Independent Examiner's Report

I report to the trustees on my examination of the accounts of Three Counties churches of Christ ('the charity') for the year ended 31/12/2025.

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.

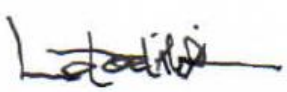
Independent Examiner's Details

Name: Tunde Odediran, FCA

Address: 16, Repton Way, Croxley Green, WD3 3PW

Date: 11 October 2026

Signature



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Receipts & Payments Statement

	Unrestricted	Restricted	Total	Prior Year
Receipts				
Donations & Legacies				
Donations	64,523	0	64,523	19,397
Gift Aid	4,990	0	4,990	0
Grants	0	0	0	0
Charitable Activities				
Event Income	0	0	0	0
Other Trading Activities				
Rental Income	0	0	0	0
Sales	0	0	0	0
Investments				
Bank Interest	0	0	0	0
Other Income				
Loans Received	0	0	0	0
Sale of Fixed Assets	0	0	0	0
Sale of Investments	0	0	0	0
Transfer in from ICCM	150	0	150	94,295
Total receipts	69,663	0	69,663	113,692
Payments				
Charitable Activities				
Admin including accounting	1,183	0	1,183	425
Bank Charges	41	0	41	25
Catering	433	0	433	209
Childrens ministry	1,491	0	1,491	235
Event Costs	0	0	0	0
Gifts Given	100	0	100	201
Governance Costs including Safeguarding	186	0	186	389
Premises	5,400	0	5,400	0
Staff Costs	22,531	0	22,531	0
Subsidies	0	0	0	0
Other				
Fixed Asset Purchases	0	0	0	0
Loans Repaid	0	0	0	0
Money Invested	0	0	0	0
Total payments	31,364	0	31,364	1,485

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Net Receipts / Payments (before transfers)	38,299	0	38,299	112,207
Fund Transfers In	0	0	0	0
Fund Transfers Out	0	0	0	0
Net Movement of Cash Funds	38,299	0	38,299	112,207
Total Cash Funds Brought Forward	112,207	0	112,207	0
Total Cash Funds Carried Forward	150,506	0	150,506	112,207
Represented By				
General (Unrestricted)	150,506	0	150,506	112,207

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Asset & Liability Statement

Cash Assets

	Unrestricted	Restricted	Total	Prior Year
General (Unrestricted)	150,506	0	150,506	112,207

Other Monetary Assets

	Notes	Unrestricted	Restricted	Total	Prior Year
Gift Aid		0	16,111	16,111	4,849
Stock		0	0	0	0
Other		0	0	0	0

Investment Assets

	Notes	Unrestricted	Restricted	Total	Prior Year
Property		0	0	0	0
Investment Accounts		0	0	0	0
Other		0	0	0	0

Fixed Assets

	Notes	Unrestricted	Restricted	Total	Prior Year
Land & Buildings		0	0	0	0
Music & PA Equipment		0	0	0	0
Computers & IT		0	0	0	0
Furniture		0	0	0	0
Motor Vehicles		0	0	0	0

Liabilities

	Notes	Unrestricted	Restricted	Total	Prior Year
Loans Outstanding	Benevolence owed	175	80	255	0
Pension Payment Owed	Conference owed	0	550	550	0
HMRC Payments Owed		0	0	0	0
Independent Examination Fee Due		0	0	0	0
Other	Camp fees owed	225	500	725	9,550

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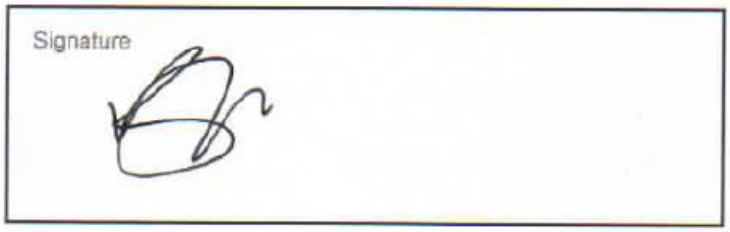
Signature

These accounts have been approved by the trustees, and are signed on their behalf by:

Name: Bronwen Olivier

Date: 11 October 2026

Signature



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Notes to the Accounts

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.

Transactions to Related Parties

There were no transactions related parties during the accounting period.

Movement of Funds

Fund Name	Opening Balance	Income	Expenditure	Fund Transfers	Closing Balance
Unrestricted					
General (Unrestricted)	112,207	69,663	31,364	0	150,506
Total	112,207	69,663	31,364	0	150,506
Unrestricted Total	112,207	69,663	31,364	0	150,506
Restricted Total	0	0	0	0	0
TOTAL	112,207	69,663	31,364	0	150,506

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