Concord Church

Trustee Annual Report and Accounts

For the period ended **31 December 2025**

Charity Number: 1208025

A. REFERENCE AND ADMINISTRATION DETAILS

Concord Church is a Charitable Incorporated Organisation (CIO) association model and was registered as a charity on 26 April 2024.

Charity Name: Concord Church

Registered Charity Number: 1208025

Charity's Principal Address: Aerospace Bristol, Hayes Way, Patchway, Bristol BS34 5BZ

Charity's Registered Office: St Nicholas Church, St Nicholas Street, Bristol, BS1 1UE

Trustees:

1. Revd Andy Carter (Chair, appointed 26 April 2024)
2. Revd Niall Blackburn (appointed 26 April 2024)
3. Adrian Wells (Treasurer; appointed 8 September 2025)
4. Jessica Blackburn (Secretary, appointed 26 April 2024)
5. Tony Matthews (appointed 9 September 2024)
6. Chibesa Swere (appointed 9 September 2024)

Nathan Ingram stood down as treasurer and trustee during 2025.

Independent Examiner: Melanie Mistry CGMA of Pivot Point Fd Services Ltd, 30 Highfield Grove, Bristol BS7 8QH

Principal Bank: Lloyds Bank, 98 Victoria Street, London, SW1E 5JL

B. STRUCTURE, GOVERNANCE AND MANAGEMENT

- Description of the charity's trusts

Concord is a CIO with a governing document which came into effect when the charity was formed on 26 April 2024. It sets out our governing principles and guides the high level, day-to-day running of the charity.

- Structure & Decision-Making

The Trustees are responsible for the governance and management of Concord Church, and have adopted a delegation structure to support the day to day running of the church. The leadership of the church's strategy and development of its spiritual life has been delegated to a leadership team of staff and committed volunteers who report to the Trustees. There is an Executive team composed of the Vicar, Curate and Operations Manager who have responsibility for the daily operations. The Trustees retain final decisions over policies and procedures,

employment of staff, finances and take responsibility for all matters of legal and regulatory compliance and safeguarding.

- Explanation of Members

Trustees can approve members, who will have to complete an application form to become members. The following list was approved by our trustees at their meeting on 9 September 2024.

Our members are:

Rev Andy Carter
Rev Niall Blackburn
Katy Carter
Sarah Rowe
Jeremy Rowe
Nathan Ingram

- Appointment of Trustees and Members

Each trustee is invited to join the board of trustees by letter. With this letter, they are sent the trustee declaration and a fit and proper person declaration form, which they must read, sign and return. We ask all trustees to complete safeguarding training. They must read through our essential guide, 'know your donor' document relating to finances and our current policies. We also attach the charity's governing document. Each member is proposed and seconded at a trustee meeting, minuted and then agreed at the annual AGM. Once appointed, we would register their details on the charity commission website.

- Relationship with related parties and wider networks

Concord Church launched in September 2022 as a plant of St Nicholas Bristol, forming their own charity on 26 April 2024. Both churches are part of the Holy Trinity Brompton network of churches that operate within the Church of England. We still work closely with St Nicholas Church where it is beneficial to the staff team or volunteers to pool resources and knowledge to benefit our respective beneficiaries.

- Risk Management

Internal financial risks are managed using set procedures and processes supporting the collection, banking and recording of all donations and the authorisation and recording of all expenditure. The charity has a safeguarding officer and policies which include safeguarding, data protection and health and safety, which are reviewed each year.

C. OBJECTIVES AND ACTIVITIES

Concord Church wants to play its part in sharing the good news of Jesus to the communities around North Bristol, South Gloucestershire and beyond. We are working to transform society and see the Church revitalised. We hope to be a church for those who wouldn't normally go to church.

Our objectives:

- To advance the Christian faith for the public benefit in North Bristol, South Gloucestershire and the surrounding area by providing a place of worship, by providing pastoral outreach and evangelistic activities in the local community as the trustees from time to time may think fit, and by contribution towards the establishment, renewal and revitalisation of churches.

The trustees have had regard to the guidance issued by the Charity Commission on public benefit when considering activities for the charity.

Place of Worship

A Sunday service has been held each week throughout the period, providing a space for the public to congregate and participate in worship. During the reporting period, we averaged 82 total weekly attendees. Within these services, we have also held seasonal events for Easter and Christmas as well as baptisms. Our two carol services saw 720 people engage with a public act of worship. At our weekly services we offer children's groups (with weekly attendance averaging 19) so that the younger generation can receive teaching which is suitable for their age and stage.

During the summer and autumn terms we ran midweek groups for congregation members, and we held a monthly prayer and worship evening, which allowed further opportunities for people to gather in an act of worship.

Pastoral Outreach

International Hub

Beginning in September 2024, we have run a weekly course during academic term times where everyone in the local community has been welcomed to come and eat a meal together, learn from an ESOL teacher, practice their spoken English with native English speakers and where their children can take part in activities at the same time. This is a very healthy group that has on average 30 attendees and 7 volunteers during the period.

Stay and Play
As an area with many young families who need space to meet other parents and provide engaging activity for their children, we have been able to offer a weekly, term-time morning for parents and carers and their children to play and chat in a child-friendly environment. It has been so popular as there are very few communal spaces in our surrounding new-build estates. The parents and carers appreciate the time to talk with other people in a similar position, gaining support, social interaction and helpful peer advice. The children really benefit from the connections they make with others of a similar age or a little ahead, who they can learn from.

Charlton Hayes Festival
Charlton Hayes ran a community fun day on Sunday 22nd June 2024 at the Aerospace Museum. We were able to have a stall at the festival, offering an opportunity for people to find out more information about the church and its activities. This allowed us to promote both Stay and Play, and International Hub to the local community.

Love Christmas
In December of 2025, we were able to support twelve local charities and other organisations by donating 500 bags with Christmas gifts aimed at single men and women, and charities. These were packed by volunteers from Concord Church, and delivered by staff members. These were funded by a combination of grants and giving from our congregation.

Local Community Events - The Noise
As an organisation, we are keen to serve our local community and also work in partnership with other churches in this endeavour. We worked alongside Severn Brooks (the local community partnership team) to help host an event for the community of Brabazon. It was free to attend (funded and resourced through donations from the congregation, Community Church and Southern Brooks) and met the needs of the area. Concord church provided over 25 volunteers to put on a BBQ, serve teas, coffees and cakes as well as offering face painting for children. There were at least 100 people in attendance from the community

Revitalisation of churches

Alpha courses
As a church, we are keen to offer the opportunity to those who want to explore or are new to the Christian faith to have a place where they can learn about the basics and ask any questions that they might have. The Alpha course is a great tool and we ran a course reaching nine people in the Autumn term. Those who attended appreciated the opportunity to discover more about the Christian faith, the church and explore

whether they would like to attend Concord Church.

D. ACHIEVEMENTS AND PERFORMANCE

We have been well supported by many volunteers from our own church congregation who have contributed towards making the activities of the charity possible.

Our activities have also been underpinned by some key grants, which have enabled us to, for example, rent building space, employ staff and resource events.

Looking forward into the future, we are keen to continue our current activities while trying to grow and extend them both in numbers and also in depth such as improving content, additional training, encouraging new volunteers or running extra sessions.

E. FINANCIAL REVIEW

During the calendar year 2025 Concord Church generated net receipts of £63,265, comprising £161,469 of gross receipts and payments of £98,204.

Cash receipts were generated almost entirely from grants and donations, of which £32,201 were restricted. £65,703 of gross payments made during the period were restricted, the majority of which were staff costs.

As of 31 December 2025, the charity had cash reserves of £166,474, including £20,326 in restricted funds.

Concord Church has a regular, monthly income which consists of congregational giving and gift aid, predominantly through the Church of England's Parish Giving Scheme. We also receive income from grants, which we apply for and record separately in our accounts as restricted or non-restricted to particular activities of the church depending on the terms of each individual grant. We will continue to apply for grants in the future which align to the values and activities of the church, and which will enable us to continue to meet our charitable objectives.

Concord Church holds assets with current value of £4,269, comprising production equipment and computers. This included the purchase of a new laptop in 2025.

Reserves Policy

This charity aims to hold free reserves (unrestricted and not represented by fixed assets) that cover 3 months of unrestricted expenditure. At this level the trustees feel that they would be able to continue the current activities of the charity in the event of a significant drop in funding. Should this happen, it would also be necessary to consider how the funding would be replaced or activities changed.

The unrestricted reserves at the end of 2025 comfortably cover this and allow for an

increased cost base as the church expands.

Cash and Investment Policy

In March 2025 the Concord trustees approved the opening of multiple Lloyds savings accounts, with placement of cash across a current account (for day-to-day banking), instant access, 32 days notice and 95 days notice. The amount of cash in each account was chosen to maximise revenue while minimising risk relating to payments out. Over the course of 2025 a higher balance was kept in the current account, as increased expenditure changed the risk profile, and the policy was reviewed in 2026 as planned.

F. OTHER INFORMATION

Safeguarding

The Board of Trustees have agreed that as the charity comes under the Church of England, they will follow the guidelines of this organisation which gives them access to a greater set of resources to enable even safer practices in regular activities. The trustees also approved a Concord Church safeguarding policy relating to children, young people and vulnerable people and relevant to our context which is used in all charity operations. The safeguarding officer was appointed having completed all the necessary training and one trustee has been appointed as the safeguarding lead on the board of trustees.

G. DECLARATION

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

Signed on behalf of the Charity's Trustees:

Signature…….

Full Name……

Position……

Date……..

CHARITY COMMISSION FOR ENGLAND AND WALES

Concord Church	1208025	CC16a

Receipts and payments accounts

For the period from	01/01/2025	To	31/12/2025

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Grants & Donations	110,475	32,147	-	142,622	193,855
Gift Aid	16,943	55	-	16,997	1,134
Interest Income	1,850	-	-	1,850	139
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	129,268	32,201	-	161,469	195,127
A2 Asset and investment sales, (see table).					
	-	-	-	-	
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	129,268	32,201	-	161,469	195,127
A3 Payments					
Staff Costs	7,981	41,369	-	49,350	45,239
Training	1,371	-	-	1,371	1,023
Expenses	1,427	-	-	1,427	830
Support Costs	4,645	-	-	4,645	3,476
Rent	6,000	18,000	-	24,000	24,000
Events	1,949	-	-	1,949	2,379
Church Services	4,207	-	-	4,207	4,233
Social Action	1,481	6,200	-	7,680	9,708
Youth	156	10		166	154
Student	42			42	95
Worship & Production	922			922	694
Alpha	66			66	87
Accountancy	900			900	-
Giving	805	124	-	929	-
Sub total	31,952	65,703	-	97,655	91,918
A4 Asset and investment purchases, (see table)					
Laptop	549		-	549	
	-	-	-	-	
Sub total	549	-	-	549	-
Total payments	32,501	65,703	-	98,204	91,918
Net of receipts/(payments)	96,766	- 33,501	-	63,265	103,209
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	86,625	16,584	-	103,209	-
Cash funds this year end	183,392	- 16,918	-	166,474	103,209

Section B Statement of assets and liabilities at the end of the period

B1 Cash funds

	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
Bank Accounts	146,148	20,326	-
	-	-	-
	-	-	-
Total cash funds	146,148	20,326	-

B2 Other monetary assets

Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
2024 Gift Aid not yet received	4,163	-	-
2025 Gift Aid not yet received	3,675	-	-

B3 Investment assets

Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
		-	-

B4 Assets retained for the charity's own use

Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
Production Equipment	General	6,347	3,250
4 Computers - Apple Mac/ Laptop Asus/Mac Air	General	2,329	1,019
		-	-
		-	-

B5 Liabilities

Details	Fund to which liability relates	Amount due (optional)	When due (optional)
		-	
Expenses	General	320	Feb26
		-	
		-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval

Concord Church

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Signed on behalf of the Charity's Trustees:

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Full Name……

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Production Equipment	General	6,347	3,250
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		-	-
		-	-

B5 Liabilities

Details	Fund to which liability relates	Amount due (optional)	When due (optional)
		-	
Expenses	General	320	Feb26
		-	
		-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval

CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees/ members of	Charity Name Concord Church		
On accounts for the year ended	31st December 2025	**Charity no (if any)**	1208025
Set out on pages	(remember to include the page numbers of additional sheets)		

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended DD / MM / YYYY.

Responsibilities and basis of report

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

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 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:

- accounting records were not kept in accordance with section 130 of the Act or
- 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.

* *Please delete the words in the brackets if they do not apply.*

Signed:	M.Mistry	**Date:**	23.09.26
Name:	Melanie Mistry		
Relevant professional qualification(s) or body (if any):	CIMA chartered accountant		
Address:	30 Highfield Grove, Horfield, Bristol. BS7 8QH		