REGISTERED CHARITY NUMBER: 1213902

REPORT OF THE TRUSTEES AND

FINANCIAL STATEMENTS

FOR THE PERIOD 31 MARCH 2025 TO 31 MARCH 2026

FOR

MOSAIC CHURCH BOGNOR REGIS

MOSAIC CHURCH BOGNOR REGIS

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FOR THE PERIOD 31 MARCH 2025 TO 31 MARCH 2026

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REPORT OF THE TRUSTEES
FOR THE PERIOD 31 MARCH 2025 TO 31 MARCH 2026

The trustees present their report with the financial statements of the charity for the period 31 March 2025 to 31 March 2026. The trustees have adopted the provisions of 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 (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

To advance the Christian faith for the public benefit in accordance with the beliefs set out in the Christian scriptures and to proclaim and further the gospel of God and His son, the Lord Jesus Christ, and to preach and teach the Christian faith.

ACHIEVEMENTS AND PERFORMANCE

Charitable activities

To further the above objects and vision, the charity's main activities and achievements were as follows:

During the financial year, the church publicly launched as an independent organisation on 31 August 2025, following the transition from Grace Church Chichester, which originally established the congregation in March 2013.

As an independent church, we have continued to provide weekly Sunday morning worship services, including dedicated children's and youth ministries delivered in a contemporary style. Average weekly attendance increased from approximately 120 to 135 people during the year.

The church has delivered a range of courses designed both to introduce people to the Christian faith and to support ongoing discipleship. These have included Alpha, Speak Life 321 and Christianity Explored, together with discipleship programmes such as Alpha Plus and Discipleship Explored.

We have continued to develop our small group ministry through Life Groups, enabling members to meet regularly, either weekly or fortnightly, to build deeper relationships, provide mutual support, and study the Bible together.

Training and leadership development have remained important priorities. We have provided opportunities for members seeking a deeper understanding of Christian theology or exploring a call to Christian leadership and ministry. This has included facilitating access to Commission Apostolic Trust's Theology for Life programme and investing in a postgraduate ministry intern.

Our Little Bears Toddler Group has continued to operate weekly during school term time at Bognor Regis Youth and Community Centre. The group regularly attracts around 50 toddlers together with their parents and carers and remains one of the church's most effective and well-attended community outreach initiatives.

The church's ministry at HMP Ford has continued to grow. Services are led by the church on the first Sunday of each month, with increasing involvement from church members who contribute to various aspects of the ministry. Attendance and engagement from offenders participating in the services have also continued to increase.

The church has remained active in community outreach. A Light Party held on 31 October was attended by approximately 50 children and young people from both the church and local schools. In December, our Christmas Carol Service attracted approximately 190 people from the local community.

The church has continued to support a range of Christian ministries and charitable organisations, including Open Doors UK, Bread Trust, Commission Apostolic Trust and Bognor Regis Foodbank. In addition, financial assistance has been provided to individuals experiencing hardship within both the church and the wider local community. In keeping with our commitment to faithful stewardship, the church seeks to distribute a minimum of 10% of its income each year to support charitable and ministry activities beyond the church itself.

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

FINANCIAL REVIEW

Financial position

Prior to the church's launch as an independent charity in August 2025, the Trustees and Elders established an income and expenditure budget for the initial period of operation. As a newly independent organisation, financial performance was monitored closely throughout the year. Trustees and Elders received detailed monthly financial reports, supplemented by verbal updates during Trustee and Elder meetings, to ensure effective oversight of the church's finances.

Expenditure for the part-year 2025/26 period was originally budgeted at £75,500. This budget was informed by projected income and expenditure patterns based on the church's previous operation as a congregation within Grace Church Chichester.

Mosaic Church recorded a total income of £141,273 during the financial year and expended £64,993.

This income comprises all sources of funding received by the church, including regular tithes and offerings, special gift day contributions, donations to restricted funds, income from activities and events, bank interest, and Gift Aid claims.

Included within this total was £63,000 received from Grace Church Chichester as seed funding to support the establishment and launch of Mosaic Church as an independent organisation. This generous contribution reflected Grace Church Chichester's commitment to supporting the long-term growth and sustainability of the church.

During the year, the church established a new restricted fund to support the work of its Students and Young Adults ministry, enabling the provision of activities and initiatives specifically designed to engage and support younger adults.

In addition, two designated funds were created. The first, entitled "Reserves", was established to maintain a minimum balance of £30,000 in accordance with the church's reserves policy. The second, entitled "Development", was established with an initial allocation of £20,000 to provide resources for future equipment purchases, ministry development, and outreach opportunities, recognising the investment requirements associated with launching and developing a new church.

Excluding the seed funding received from Grace Church Chichester, the majority of the church's income was generated through regular giving by members and attendees, together with associated Gift Aid recoveries where applicable. Legacy income totalling £1,435 was received during the financial year.

The Trustees and Elders continue to review income and expenditure on an ongoing basis, maintaining monthly forecasts and carefully assessing potential financial risks and opportunities. This approach enables the church to plan responsibly while remaining responsive to emerging ministry needs.

At the end of the financial year, the church held a General Fund balance of £22,974.

The Trustees and Elders are pleased to report that the church's financial position remains stable and that appropriate financial controls, governance arrangements, and monitoring procedures are in place. The accompanying financial statements provide further evidence of the church's sound financial management and stewardship during its first year as an independent organisation.

Reserves policy

The charity aims to hold a minimum of £30,000 (which is approximately 3 months of expenditure) as unrestricted cash, so that the charity could continue to operate should income and / or expenditure vary adversely. At the year end, the charity held unrestricted cash of £66,227.

Funds in deficit

There are no funds in deficit.

FUTURE PLANS

Looking ahead, alongside the continuation of our existing charitable activities, the leadership of Mosaic Church intends to explore opportunities to expand our social action activities for the benefit of the local community.

This will include working more closely with other churches through Churches Together in Bognor Regis to better understand the range of community services already being provided, identify areas of unmet need, and consider where Mosaic Church can make an effective and complementary contribution.

We already support Bognor Foodbank through budgeted financial giving and by encouraging members of the church to donate and volunteer in its work. During the coming year, we will explore opportunities to increase both our financial support and practical involvement. We also plan to hold discussions locally with Christians Against Poverty (CAP), to find our place in helping those experiencing financial hardship through budgeting support and practical financial guidance.

As part of our ongoing commitment to advancing the Christian faith through education and discipleship, we will continue to deliver a range of discipleship courses for church members locally and invest in leadership and ministry training provided by the Commission Apostolic Trust Ltd, one of our key ministry partners. Planning ahead for the appointment of new elders, ensuring the succession of the current team in due course.

To support the church's regular acts of public worship, we will also be investing in upgraded audio-visual technology, funded from the church's Development Fund. Mosaic Church places a high value on the quality of its Sunday morning gatherings, recognising that clear communication, accessible teaching, meaningful corporate worship and a welcoming environment all contribute to the effective advancement of the Christian faith. This investment will enhance the experience of those attending our services and improve our ability to communicate the Christian message to both existing members and visitors.

We are also planning a church weekend away during the spring or summer of 2027, providing opportunities for biblical teaching, corporate worship, fellowship, and strengthening the life of the church community.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

The charity was registered 2 July 2025. It is controlled by its governing document, a deed of trust, and constitutes a charitable incorporated organisation.

Organisational structure

The church is run by a group of 4 Elders who oversee the vision, teaching and pastoral care of the church as a Christian organisation. They are supported by a team of Trustees made up of members of the church in good standing, also possessing proven professional skills within their fields of expertise. The day to day running of the church operation is the responsibility of a full time paid elder (Jonathan Holder) and a part time operations manager (Simon Taylor).

The day-to-day work of the charity is managed by the Eldership team and all decision-making authority is delegated to this team. The Eldership team meets with the Trustees at least quarterly and will report on progress, issues, finances, and any other relevant items. The Trustees are available to the Eldership for discussion by telephone, email, or face to face between Trustee meetings if needed.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

1213902

Principal address

12 Sarisbury Close
Bognor Regis
West Sussex
PO22 8JN

Trustees
J Groves (appointed 31/3/2025)
G Willmer (appointed 31/3/2025)
A Nicholls (appointed 31/3/2025)
J Holder (appointed 31/3/2025)
J Hallier (appointed 31/3/2025)

Independent Examiner
Sarah Alexander FCA FCCA
Lewis Brownlee (Chichester) Limited
Chartered Accountants
Appledram Barns
Birdham Road
Chichester
West Sussex
PO20 7EQ

Approved by order of the board of trustees on 21/09/26 and signed on its behalf by:

J Groves

J Groves - Trustee

Independent examiner's report to the trustees of Mosaic Church Bognor Regis
I report to the charity trustees on my examination of the accounts of Mosaic Church Bognor Regis (the Trust) for the period 31 March 2025 to 31 March 2026.

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 Act and in carrying out my examination I have followed all 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 giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do 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.

Sarah Alexander FCA FCCA

Lewis Brownlee (Chichester) Limited
Chartered Accountants
Appledram Barns
Birdham Road
Chichester
West Sussex
PO20 7EQ

Date: 28 September 2026

MOSAIC CHURCH BOGNOR REGIS

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE PERIOD 31 MARCH 2025 TO 31 MARCH 2026

	Notes	Unrestricted funds £	Restricted fund £	Total funds £
INCOME AND ENDOWMENTS FROM				
Donations and legacies	2	140,196	500	140,696
Charitable activities	4			
Church activities		492	-	492
Investment income	3	85	-	85
Total		140,773	500	141,273
EXPENDITURE ON				
Charitable activities	5			
Church activities		64,799	194	64,993
NET INCOME		75,974	306	76,280
TOTAL FUNDS CARRIED FORWARD		75,974	306	76,280

The notes form part of these financial statements

MOSAIC CHURCH BOGNOR REGIS

BALANCE SHEET
31 MARCH 2026

	Notes	Unrestricted funds £	Restricted fund £	Total funds £
CURRENT ASSETS				
Debtors	10	13,659	100	13,759
Cash at bank		66,227	206	66,433
		79,886	306	80,192
CREDITORS				
Amounts falling due within one year	11	(3,912)	-	(3,912)
NET CURRENT ASSETS		75,974	306	76,280
TOTAL ASSETS LESS CURRENT LIABILITIES		75,974	306	76,280
NET ASSETS		75,974	306	76,280
FUNDS	12			
Unrestricted funds				75,974
Restricted funds				306
TOTAL FUNDS				76,280

The financial statements were approved by the Board of Trustees and authorised for issue on 21/09/26 and were signed on its behalf by:

J Groves

J Groves - Trustee

The notes form part of these financial statements

1. ACCOUNTING POLICIES

Basis of preparing the financial statements
The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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 (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest pound.

Financial Reporting Standard 102 - reduced disclosure exemptions
The charity has taken advantage of the following disclosure exemption in preparing these financial statements, as permitted by FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland':

- the requirements of Section 7 Statement of Cash Flows.

Income
All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure
Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

Governance costs
Governance costs include costs of the preparation and examination of statutory accounts, the costs of the trsutees' meetings and cost of any legal advice to the trustees on governance or constitutional matters.

Taxation
The charity is exempt from tax on its charitable activities.

Fund accounting
Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Pension costs and other post-retirement benefits
The charity operates a defined contribution pension scheme. Contributions payable to the charity's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

Financial instruments
The Charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are recognised at amortised cost using the effective interest method unless the effect of discounting would be immaterial, in which case they are stated at cost. The Charity has no advanced financial instruments.

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2. DONATIONS AND LEGACIES

	£
Donations	61,426
Gift aid	13,835
Legacies	1,435
Grants	64,000
	140,696

Grants received, included in the above, are as follows:

	£
Grace Church Chichester	63,000
David Fogwill Trust	1,000
	64,000

3. INVESTMENT INCOME

	£
Deposit account interest	85

4. INCOME FROM CHARITABLE ACTIVITIES

	Activity	£
Church activities	Church activities	492

5. CHARITABLE ACTIVITIES COSTS

	Direct Costs	Grant funding of activities (see note 6)	Support costs (see note 7)	Totals
	£	£	£	£
Church activities	58,583	4,295	2,115	64,993

6. GRANTS PAYABLE

	£
Church activities	4,295

The total grants paid to institutions during the period was as follows:

	£
Bognor Regis Foodbank	380
Commission Apostolic Trust	1,150
Bread Trust	1,000
Open Doors UK	1,000
	3,530

The total grants paid to individuals during the period was as follows:

	£
Hardship	765

continued...

7. SUPPORT COSTS

	Finance	Governance costs	Totals
	£	£	£
Church activities	28	2,087	2,115

8. TRUSTEES' REMUNERATION AND BENEFITS

During the year ended 31 March 2026 Elder Jonathan Holder received £23,762 in salary related payments, while pension contributions were made totalling £1,109.

Trustees' expenses

There were no trustees' expenses paid for the period ended 31 March 2026.

9. STAFF COSTS

	£
Wages and salaries	36,668
Other pension costs	1,714
	38,382

The average monthly number of employees during the period was as follows:

Charitable activities	2

No employees received emoluments in excess of £60,000.

10. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	£
Other debtors	13,759

11. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	£
Trade creditors	397
Social security and other taxes	1,475
Accruals and deferred income	2,040
	3,912

continued...

12. MOVEMENT IN FUNDS

	Net movement in funds £	At 31/3/26 £
Unrestricted funds		
General fund	22,974	22,974
Development fund	20,000	20,000
Reserves fund	33,000	33,000
	75,974	75,974
Restricted funds		
Young Adults and Students fund	306	306
TOTAL FUNDS	76,280	76,280

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	87,773	(64,799)	22,974
Development fund	20,000	-	20,000
Reserves fund	33,000	-	33,000
	140,773	(64,799)	75,974
Restricted funds			
Young Adults and Students fund	500	(194)	306
TOTAL FUNDS	141,273	(64,993)	76,280

Designated Funds
Development fund - represents funds held to provide resources for future equipment purchases, ministry development, and outreach opportunities.

Reserves fund - established to maintain a minimum balance of £30,000 in accordance with the church's reserves policy.

Restricted Funds
Young Adult and Students fund - provision of activities and initiatives specifically designed to engage and support younger adults.

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13. RELATED PARTY DISCLOSURES

During the year ended 31 March 2026 grants totalling £63,000 were received from Grace Church Chichester, a charity which controlled Mosaic Church until it became independent.

MOSAIC CHURCH BOGNOR REGIS

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE PERIOD 31 MARCH 2025 TO 31 MARCH 2026

	£
INCOME AND ENDOWMENTS	
Donations and legacies	
Donations	61,426
Gift aid	13,835
Legacies	1,435
Grants	64,000
	140,696
Investment income	
Deposit account interest	85
Charitable activities	
Church activities	492
Total incoming resources	141,273
EXPENDITURE	
Charitable activities	
Wages	36,668
Pensions	1,714
Insurance	446
Telephone & IT	958
Postage and stationery	184
Advertising	383
Sundries	237
Activities & events	2,856
Rent & rates	9,737
Repairs & maintenance	125
Young adult & children	194
Travel & subsistence	916
Conferences & training	1,803
Leadership team	549
Equipment costs	756
Ministries	1,057
Grants to institutions	3,530
Grants to individuals	765
	62,878
Support costs	
Finance	
Bank charges	28
Governance costs	
Independent examination fees	2,040
Professional fees	47
	2,087

	£
Total resources expended	64,993
Net income	76,280