Southend Christian Fellowship

Annual Report and Unaudited Financial Statements

31 December 2025

Report and accounts for the year ended 31 December 2025.

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Report of the Trustees
For the Year Ended 31 December 2025

The Trustees present their report with the financial statements of the Charity for the year ended 31 December 2025. 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).

Structure, Governance and Management

Governing Document

The Charity is controlled by its governing document, a deed of Trust which is dated 5 October 1984 and amended by resolution on the 14 October 1992 and constitutes an unincorporated Charity.

The Church is not part of a denomination or network and is entirely self-governing, albeit it seeks to work with other like-minded churches in the local area, the UK and Overseas.

Risk Management

The Trustees have assessed the major risks to which the Charity is exposed and are satisfied that systems are in place to mitigate exposure to the major risks.

Organisational Structure

The Fellowship's activities are overseen by the Leadership Team.

Leadership Team

Robert Bates
Chrissy Burgess
Peter Burgess
Laura Thurlow
Sid Thurlow

Chrissy Burgess is currently appointed as Team Leader. The Leadership Team meet frequently to discuss and oversee the affairs of Southend Christian Fellowship. They work with other members of staff and a large number of volunteers to implement the vision, goals and objectives of the Trust. The Leadership Team is then assisted by the Extended Leadership Team, the Oversight Group and the Trustees.

Trustees

Robert Bates - Chairman
Chrissy Burgess
Peter Burgess
Nigel Elliott
Malcolm Hart - Secretary
Rohan Saravanamuttu
Matthew Verrinder

The Trustees meet at least bimonthly to review strategy, performance, operating plans, budgets and building matters and were regularly consulted and informed on matters of importance by the Leadership Team.

The responsibilities of the Trustees include:

- To advise the Leadership Team on staffing, salaries and employment issues
- To manage the legal responsibilities of the Charity and ensure full compliance with legislation - including both Company and Charity law
- To advise on and manage Church assets and property

Management

Southend Christian Fellowship has a three-fold leadership structure, which has some overlap, under the overall direction of the Leadership Team. The Trustees, Stream Leaders and SCF Centre Staff have distinct responsibilities to take adequate care of each church member and continue ongoing outward ministry to benefit the wider Community.

Overall Vision and Direction

The overall vision and direction for the Church is set by the Leadership Team with reference to the Trustees, Oversight Group and Extended Leadership Team.

Oversight Group

The responsibilities of the Oversight Group are to pray, advise and support the Leadership Team. It is not a decision-making group but rather hears and discerns the health and direction of the Church offering some accountability to the Leadership Team and for the Church. The Oversight Group currently consists of Mark Churchward, Anita Churchward, Basil D'Souza and Kathy D'Souza.

Leaders and Staff

The responsibilities of Leaders and Staff include:

- To provide pastoral care for Church members

- To teach and train church members in the Christian Religion;
- To undertake management activities to the best of their abilities under the direction of the Leadership Team.

Extended Leadership Team

To support the Leadership Team and Stream Leaders in the following areas of Ministry:

- Alpha
- Children's Ministry (PowerZone)
- Community Café
- Worldwide Connections - Overseas Missions
- Prayer
- Sozo - Inner Healing and Deliverance Ministry
- Teaching and Training
- Women's Ministry
- Worship
- Youth

Professional advisers are as shown on the information page.

OBJECTIVES & AIMS

Objectives of the Charity as stated in its declaration of Trust:

- The advancement of the Christian faith and the worship of God
- The preaching and proclamation of the Christian Gospel
- The teaching of Christian doctrine and principles
- The pastoral care of Christian people
- The printing and distribution of the Bible and Christian literature
- The relief of persons who are in conditions of need, hardship or distress, or who are aged or sick
- The advancement of education on the basis of Christian principles.
- Working closely with other Christian organisations.

These policies have remained unchanged since the last annual report of the Trustees.

Public Benefit

'Public Benefit' is the legal requirement that all charities must have charitable purposes which benefit the public as outlined in Section 4 of the Charities Act 2011. This report seeks to highlight the public benefit provided by Southend Christian Fellowship.
The trustees have paid due regard to guidance by the Charity Commission in deciding what activities the charity should undertake. All the many and varied activities of Southend Christian Fellowship as described in this report are available to, and for the benefit of the public across all age groups including children, teenagers and adults. Therefore, the Trustees believe that Southend Christian Fellowship fully complies with the requirements of the Charities Act 2011 with respect to public benefit.

Volunteers

The Leadership Team and Trustees recognise the time, financial resource and skills willingly given by so many volunteers enables much of what the Fellowship aims to achieve and we are extremely grateful for this continued generosity!

Achievement and Performance

Charitable Activities:

During this 2025 financial year, the Church has continued to experience God's provision and growth:

- Southend Christian Fellowship has been engaging with over 500 people on a weekly basis. This number includes over 100 children and young people. Our main meeting is on a Sunday morning commencing at 10:30 am and includes children and youth meetings.

- Due to the recent sustained growth of SCF and to extend the opportunities to meet as Church family, a new Sunday evening service was launched in September 2024 called 'Church Unusual' which continued to thrive throughout 2025. This offered the opportunity for younger leaders to grow and develop their leadership skills and allowed those church members who couldn't otherwise attend Sunday morning service another opportunity to connect as part of SCF.
- SCF Church membership crosses all social classes, ethnicity and age groups. There are wide ranging volunteer roles in which a diverse group of the Fellowship volunteer their time and expertise to support SCF in numerous practical, administrative and spiritual capacities.

The vision of the Church is to be one that actively extends the Kingdom of God by the expression of His love and power.

Teaching and Training

Teaching and discipling of the church members has taken place through Sunday gatherings, special events and regular courses such as Vision & Values, Spotlight Teaching and also Keys to Freedom which is focused on helping church members walk into greater degrees of freedom in their personal life and deepening their faith.

Pastoral Care

A team of people led by members of the Leadership Team take responsibility for pastoral care throughout the Church. We have looked to develop the processes involved in this area to ensure that everyone within the Church family has good access to support and that those who are newer to the Fellowship are quickly known and feel known, with appropriate opportunities to get involved and to get to know one another. As part of SCF's numerical growth with more people from a wider socio-economic background and an increasing number of vulnerable adults, we increased our pastoral care capacity with additional staff member resource with specific responsibility for Pastoral Care within the Fellowship.

Ministry Teams

Groups have functioned within specific areas of Ministry throughout the year, providing an opportunity for people to serve and develop their gifts in areas such as pastoral care, children and youth work, worship, prayer and prophetic groups.

Children's Work

Southend Christian Fellowship provides relevant teaching for all ages of children from pre-schoolers to teenagers. This is led by some members of our staff team, supported by a large team of volunteers from a wide background of experience across our Church membership. In addition to our Sunday morning teaching activities, SCF Worship Academy runs on a fortnightly basis after school club encouraging children in their

worship and musical gift as well as helping them grow in their relationship with God and with one another; plus other events organised during school holidays for primary school aged children and their families.

Our team also carry out mid-week activities for younger families whose children are not yet in full-time education - this is designed to offer pastoral support and connections and signposting to professionals and other Charities and Groups working in the Community where specialist support would be beneficial. We have a growing reputation in Southend for expertise in this area running a successful 'Sensory for SEND' group specifically for families who have children with additional needs,

Youth work

Has continued to grow with more than 20 young people regularly attending both Sunday morning sessions and larger activities and events organised during school holiday periods. The highlight for the year for the SCF Youth was a short residential organised by the Youth team at a local outdoor activity centre.

Sky's The Limit

SCF has also grown our support for our retired church members encouraging the older generations in our termly Sky's The Limit conference with 30-40 people regularly attending with food, fellowship and inspirational teaching for their next season of life.

Serving the Community

SCF Community Café

As well as offering affordable and tasty food in a peaceful and calm environment to the community, our Café offers a warm space during the cold winter months and pastoral support and signposting to other professionals and community groups to those who request it. Our café has several volunteers who enjoy the experience of volunteering in a safe and well monitored environment gaining valuable experience and personal skills and building their confidence.

Tots+

A very successful toddler group is provided for mothers and fathers, carers and some child minders who are caring for early years children. This safe space provides a warm welcome, pastoral support and experienced early years practitioners alongside volunteers from the church family who build relationships with young families from the local community.

Bethel Sozo UK (Charity Registration Number: 1154100)

Sozo is an internationally recognised inner healing and deliverance ministry methodology. Our team of practitioners has grown over the year which has expanded

our capacity enabling us to carry out more sessions. All practitioners must undergo extensive training and vetting and liaise with other Sozo trained Ministers across the region and beyond.

ENGAGEMENT WITH OTHER CHURCHES, MINISTRIES AND EVENTS

Church leaders and members of the congregation have been active in promoting and attending inter-church events along with numerous areas of service to the community including:

Believers in Recovery (Charity Registration Number: 1177934)

Believers in Recovery (BIR) is an inter-denominational Protestant ministry and a church wide Christian recovery community, supporting men and women affected directly or indirectly by addiction that welcomes people with no faith, little faith and great faith. In October 2024 due to an increase in their numbers BIR moved from a local premises to make Southend Christian Fellowship their home. This connection continued through 2025 with many of the BIR group attending SCF's Sunday morning services and has helped SCF's ability to engage and support a wider number of vulnerable individuals.

The Southend Foodbank (Charity Registration Number: 1163160)

Several volunteers from Southend Christian Fellowship serve in the Southend Foodbank in various roles along with representatives from other churches across the Borough. The Foodbank continues to work closely in conjunction with the Trussell Trust. SCF also supported Southend Foodbank with office space at the Plaza Centre after moving out of another local premises.

Love Southend (Charity Registration Number: 1180977)

Southend Christian Fellowship continues to support the cross church, interdenominational Organisation; Love Southend. Volunteers have supported numerous activities across the City of Southend providing volunteers, teaching and equipping and the use of SCF's premises for meetings and events.

Southend CAP - Christians Against Poverty (Charity Registration Number: 1159193)

This is an effective debt advice team who are not only able to help clients escape debt but also provide valuable assistance on budgeting and building a stable financial future. In addition to some financial support, volunteers provide pastoral support and assistance when debt coaches are seeing clients from the local community.

Transforming Essex (Charity Registration Number: 1209210)

SCF's Leadership Team meet regularly with other church leaders collaborating in serving Southend, Essex and beyond. Over recent years we have been involved with a

new relational group of Churches partnering together to help transform Essex with the love of God and from that group the charity 'Transforming Essex' (TE) was formed. TE involves churches from across Essex coming together with a common heart to love and serve our county and to help promote transformational change across the region. As part of SCF's support of Transforming Essex, two members of SCF's Leadership Team serve on the Trustees team for this Charity, and a member of SCF Staff team supports TE with administrative services which SCF are remunerated back for their time.

The gospel outreach arm of TE is 'Love Essex', which has carried out several events, the largest of which in 2025 was the outreach event in Southend High Street in September where many volunteers from Southend Christian Fellowship were involved in planning and carrying out the event. As well as individual volunteers time and effort, SCF also financially supported Transforming Essex/Love Essex events which totalled £6,000 in 2025.

Project Southchurch (Community Interest Company Number: 15377311)

Southend Christian Fellowship has continued its support for this local project that seeks to unite people from across the local community of Southchurch, which is where the Plaza Centre, SCF's main premises is located. In addition to supporting Project Southchurch with office space, they have regularly used our facilities across the year to draw together different community influencers, local Businesses, Charities and residents with the heart to see Southchurch prosper. As part of this connection, SCF hosted the Southchurch Business Expo (SoBEX 2025) bringing together local businesses, entrepreneurs and community groups to strengthen Southend's business community.

Overseas Support

Whilst SCF do not have personnel working overseas we do support a couple of churches. Our highlight of the year was a missionary trip to Uganda in August where seventeen SCF church members supported local churches with teaching and preaching, visited local schools organising activities for young children and youth groups as well as supporting a local football project that works with street children to reunite them with families. The trip was full of fun, fellowship and building friendships for everyone who went.

EXTERNAL HIRE OF THE PLAZA CENTRE FACILITIES

The Trustees allow other organisations to hire the Plaza Centre facilities providing the activity does not conflict with the ethos of the Fellowship with discounted rates given for other Charities hiring the building.

Regular users include the Jada Theatre School which is a local group particularly looking to support budding dancers and actors/actresses from the local area who may not be able to afford more expensive options, NHS and other health-focused activities and groups including age-appropriate rehabilitation exercise classes, as well as a number of other local community groups.

Additionally, and mainly during the evenings, SCF continue to host musical events organised by different groups such as the local Borough Arts Council and The Orpheus Choir and other events hosted by other charities including the Music Man Project and MENCAP. This policy has helped to promote high-quality entertainment for the community and has been extremely well received. Voluntary stewards from the Fellowship are responsible for Health and Safety requirements and provide refreshments.

Regrettably our Hires income fell during the year from £39,538 to £30,309 as other regular community groups reduced their usage in 2025.

Development of the Plaza Centre Facilities

Development of the Plaza Centre facilities continued throughout the year where funds have been available. This work has mostly been carried out by skilled members of the Fellowship donating their time and energy to support the vision and objectives of the Charity.

Policies and Procedures

Southend Christian Fellowship has established policies which apply to both staff and those who take part in the community life and/ or visit the church, including a Safeguarding Policy and ensure that all mandatory training is carried out effectively. During the past year existing policies have been reviewed and upgraded and various new policies generated.

FINANCIAL REVIEW

Financial position

Net current assets for the year was £953,008 versus £935,005 for the prior year. The Trustees would like to express their thanks to those business, charities, other local churches and individuals for their donations and grants given during the year.

Principal funding sources

The Charity relies on voluntary donations from its members for its income. The Charity does not employ professional fund-raising bodies.

GRANTS RECEIVED

During the year we were pleased to receive the following grants and are grateful to each organisation for their generosity;

Essex Community Foundation - £7,500

Benefact Trust - £2,300

Chelmsford Community Church - £2,400

Investment policy and objectives

The Charity has adopted a policy of placing any surplus funds in a low risk, high return investment account with COIF.

Reserves policy

The Trustees have developed a reserves policy that they would hold reserves to cover a potential reduction or loss of income.

The Trustees believe that it would be prudent to have as a reserve a minimum of £50,000 readily available to cover unforeseen eventualities. (£27,000 is approximately one month's unrestricted income/outgoings). The average current account balance over the year was in excess of £50,000.

Discussions internally within the Charity, and externally, lead the Trustees to believe that sufficient funds equivalent to the reserve figure identified could be made available, if required, on a timely basis by way of loan finance.

Environmental Matters

Many people in the Church are committed to a sustainable future and to improving the social, economic and environmental well-being of the community. This is an ethos of the fellowship.

We endeavour to base all our actions on sustainability principles to protect our planet for future generations. We are seeking to minimize our CO_2 emissions even though we occupy a large building built in the 1930's.

Our services are delivered in a way that minimizes environmental impact and promotes integrity.

Social Responsibility

The Leadership Team seeks to promote a socially responsible culture throughout the fellowship, in particular;

- We offer safe and healthy jobs with fair wages.
- We maintain a diverse, participation-based corporate culture that establishes optimum conditions for the sustainable commitment of the employees including paying attention to Health & Safety and reducing conflict in the workplace.
- We are committed to working locally to improve the social, economic and environmental wellbeing of our community.

At the end of the year 11 staff were employed by Southend Christian Fellowship.

Southend Christian Fellowship also contributes to a staff pension scheme.

Future Plans:

Southend Christian Fellowship has a vision to reach out and bless the local community, Southend, Essex and beyond with the love of Jesus. We continue to review where we invest our resources; and not just our financial resource but where we best invest our time and energy too.

This year we have continued building on a 10-year plan to ensure that we are investing in the future of SCF and developing strategy to increase our reach and influence for the benefit of God's Kingdom and to bless the community around us. As a growing congregation we believe that we have the capacity to expand our outreach projects, develop our ministries further and create further training and equipping for those within the church family to further benefit those around us.

By careful management of income and budgets the Trustees assist the Leadership Team by ensuring that costs are monitored on a timely basis and that there are sufficient reserves in place to allow for growth and expansion.

Reference and Administrative Details:
Registered Charity number
290547

Principal address
The Plaza Centre
600 Southchurch Road
Southend on Sea
Essex
SS1 2PT

Bankers
Barclays Bank PLC
P.O. Box 299
Birmingham
B1 3PF

Independent Examiner
Carmar Accountancy and Bookkeeping
801 London Road,
Westcliff on Sea,
Essex, SS0 9SY

Approved by order of the board of Trustees on 15/10/2026 and signed on its behalf by:

R. P. Bates
.....
Trustee

Independent examiner's report to the trustees of Southend Christian Fellowship

I report on the accounts of Southend Christian Fellowship (the "charity") for the year ended 31 December 2025.

Responsibilities and basis of report

As 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 Act and in carrying out my examination, I have followed all applicable Directions given by the Charity Commission under 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 charity 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.

J. Tween - Independent Examiner
Association of Accounting Technicians

Signed:- JTween

Carmar Accountancy and Bookkeeping Ltd
801 London Road
Westcliff-on-Sea
Essex
SS0 9SY
United Kingdom

Date: 22/10/26

Southend Christian Fellowship

Statement of financial activities
for the year ended 31 December 2025

	Note	Unrestricted funds £	Restricted funds £	2025 Total funds £	2024 Total funds £
Income from:					
Donations and legacies	2	356,430	118,431	474,861	364,979
Other trading activities	3	34,012	-	34,012	14,311
Investments	4	33,664	-	33,664	44,605
Total		424,106	118,431	542,537	423,895
Expenditure on:					
Raising funds	5	(94,384)	(23,443)	(117,827)	(127,070)
Charitable activities	6	(6,000)	72,542	78,542	(80,497)
Other	9	(328,165)	-	(328,165)	(322,538)
Total		(428,549)	(95,985)	(524,534)	(530,105)
Net movement in funds		(4,443)	22,446	18,003	(106,210)
Reconciliation of funds:					
Total funds brought forward		884,596	50,409	935,005	1,041,215
Total funds carried forward		880,153	72,855	953,008	935,005

Southend Christian Fellowship

Balance sheet
as at 31 December 2025

	Note	£	2025 £	£	2024 £
Fixed assets					
Tangible assets	15	874,071		876,816	
			874,071		876,816
Current assets					
Debtors	16	2,762		3,363	
Cash at bank and in hand	17	88,244		66,496	
			91,006		69,859
Creditors: amounts falling due within one year	18		(12,069)		(11,670)
Net current assets			78,937		58,189
NETASSETS			**953,008**		**935,005**
The funds of the charity:					
Restricted Funds			72,855		50,409
Unrestricted funds					
Revenue Funds		562,570		563,713	
Revaluation Reserve		257,212		257,212	
			819,782		820,925
Designated Funds			60,371		63,671
TOTAL FUNDS	19		953,008		935,005

These financial statements were approved by the Board of Trustees and authorised for issue on 15/10/2026 and signed on its behalf by:

....., Trustee

Date: R.P. Bates

22/10/2026

Notes to the financial statements for the year ended 31 December 2025

1 Accounting policies

Basis of preparing the financial statements

These 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)', the Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities Act 2011 and The Charity (Accounts and Reports) Regulations 2008. The financial statements have been prepared under the historic cost convention.

Going concern

In preparing these financial statements, the trustees have assessed whether there are any material uncertainties related to events or conditions that cast significant doubt upon the charity's ability to continue as a going concern. In making this assessment, the trustees take into account all available information about the future which is at least 12 months from the date that the financial statements are authorised for issue.

The trustees consider that the charity has adequate resources to continue in business for the foreseeable future and that it is appropriate to adopt the going concern basis in preparing the financial statements.

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 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.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life or, if held under a finance lease, over the lease term, whichever is the shorter.

Land and buildings:	
Property	- The Charity's policy is to maintain it's property to a high standard through a continual programme of refurbishment and maintenance. In accordance with this practice, depreciation is not provided on freehold properties where, in the opinion of the Trustees, the residue values (in terms of original cost) are such that any depreciation charge would not be material.
Plant and machinery etc.:	
Equipment	- 20% reducing balance
Fixtures and Fittings	- 20% reducing balance
Computer	- 20% reducing balance

Notes to the financial statements - continued for the year ended 31 December 2025

1 Accounting policies - continued

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.

Hire purchase and leasing commitments

Rentals paid under operating leases are charged to the Statement of financial activities on a straight line basis over the period of the lease.

2 Income from donations and legacies

	Unrestricted funds	Restricted funds	2025 Total funds	2024 Total funds
	£	£	£	£
Donations	297,705	118,431	416,136	315,513
Gift aid	49,536	9,184	58,725	49,466
	347,241	127,620	474,861	364,979

3 Income from other trading activities

	Unrestricted funds	Restricted funds	2025 Total funds	2024 Total funds
	£	£	£	£
Cafe income	34,012	-	34,012	14,311

Notes to the financial statements - continued for the year ended 31 December 2025

4 Investment income

	Unrestricted funds £	Restricted funds £	2025 Total funds £	2024 Total funds £
Rents received	30,309	-	30,309	39,538
Interest receivable and similar income	3,355	-	3,355	5,067
	33,664	-	33,664	44,605

5 Expenditure on raising funds

Raising donations and legacies

	Unrestricted funds £	Restricted funds £	2025 Total funds £	2024 Total funds £
Support costs	53,752	-	53,752	68,961

Other trading activities

	Unrestricted funds £	Restricted funds £	2025 Total funds £	2024 Total funds £
Cost of sales	12,734	-	12,734	10,725
Operating leases	1,220	-	1,220	740
Other costs	26,678	23,443	50,121	46,644
	40,632	23,443	64,075	58,109
Aggregate amounts	94,384	23,443	117,827	127,070

6 Expenditure on charitable activities

Analysis by type of fund

	Unrestricted funds £	Restricted funds £	2025 Total funds £	2024 Total funds £
Charitable Activities	6,000	72,542	78,542	80,497

Notes to the financial statements - continued for the year ended 31 December 2025

6 Expenditure on charitable activities - continued

Analysis by type of expenditure

	2025 Grant funding of activities (see note 7) £	2024 Total £
Charitable Activities	97,688	80,497
	97,688	80,497

7 Grants payable

	2025 £	2024 £
Total grants to institutions	7,835	600
Total grants to individuals	97,688	79,897
	105,523	80,497

8 Support costs

Support costs, grouped by function, are apportioned to activities as follows:

	2025 £	2024 £
Raising donations and legacies	1,790	5,432
Other resources expended	-	-
	1,790	5,432

	Support costs £	Governance costs £	2025 Total £	2024 Total £
Raising donations and legacies	1,756	44,774	53,752	68,961
Other resources expended	-	322,503	322,503	298,126
	1,756	367,277	376,255	367,087

Notes to the financial statements - continued for the year ended 31 December 2025

8 Support costs - continued

Support costs, grouped by function, are analysed as follows:

	2025	2024
	£	£
Staff costs	-	-
Other costs	1,790	5,432
	1,790	5,432

	Support costs	Governance costs	2025 Total	2024 Total
	£	£	£	£
Staff costs	-	322,503	322,503	298,126
Other costs	1,756	43,874	52,852	68,061
	1,756	367,277	376,255	367,087

9 Other expenditure

	Unrestricted funds	Restricted funds	2025 Total funds	2024 Total funds
	£	£	£	£
Depreciation of fixed assets	5,662	-	5,662	24,412
Support costs	322,503	-	322,503	298,126
	328,165	-	328,165	322,538

10 Independent examiner's remuneration

	2025	2024
	£	£
Fees paid to the charity's independent examiner for:		
Independent examination of the charity's annual accounts	900	960
Other financial services	753	660
	1,653	1,620

11 Trustees' remuneration and expenses

The trustees did not receive any remuneration or other benefits in either year.

Notes to the financial statements - continued for the year ended 31 December 2025

11 Trustees' remuneration and expenses - continued

During the year salaries were paid to trustees for pastoral and ministry duties undertaken on behalf of the Charity, not as their role as Trustees.

Total Remuneration payable to trustees or connected persons

	2025 Gross	Employers NI and Employers Pension	Total	2024 Total
P Burgess	46,185	8,222	54,407	53,613
C Burgess	46,185	8,222	54,407	53,613

Trustees' expenses

No trustee was reimbursed for expenses incurred in either year.

12 Employees

	2025	2024
	£	£
Wages and salaries	322,503	298,126

During the year the average number of employees was as follows:

	2025	2024
Young People	3	3
Ministry	3	3
Cafe	1	1
Admin	2	2
Cleaning	1	1
	10	10

No employees received emoluments exceeding £60,000 in either year.

Notes to the financial statements - continued for the year ended 31 December 2025

13 Comparatives for the Statement of financial activities

	Unrestricted funds £	Restricted funds £	Total funds £
Income from:			
Donations and legacies	309,208	55,771	364,979
Other trading activities	14,311	-	14,311
Investments	44,605	-	44,605
Total	368,124	55,771	423,895
Expenditure on:			
Raising funds	(127,070)	-	(127,070)
Charitable activities	(2,496)	(78,001)	(80,497)
Other	(322,538)	-	(322,538)
Total	(452,104)	(78,001)	(530,105)
Net movement in funds	(83,980)	(22,230)	(106,210)
Reconciliation of funds:			
Total funds brought forward	968,619	72,596	1,041,215
Total funds carried forward	884,639	50,409	935,005

14 Staff Costs

Total Salaries, wages and related costs	2025	2024
Ministry	157,085	115,935
Admin	44,507	43,402
Cleaning	2,120	6,330
Young People	54,411	58,046
Cafe	28,081	27,384

The above figures include Employers National Insurance Contributions and Pensions.

Notes to the financial statements - continued for the year ended 31 December 2025

15 Tangible fixed assets

	Property £	Equipment £	Fixtures and Fittings £	Computer £	Total £
Cost					
At 1 January 2025	910,144	103,552	91,877	36,126	1,141,699
Additions	-	229	-	2,688	2,917
At 31 December 2025	910,144	103,781	91,877	38,814	1,144,616
Depreciation					
At 1 January 2025	47,059	95,970	86,417	35,437	264,883
Charge for year	-	3,929	1,733	-	5,662
At 31 December 2025	47,059	99,899	88,150	35,437	270,545
Net book value					
At 31 December 2025	863,085	3,882	3,727	3,377	874,071
At 31 December 2024	863,085	7,582	5,460	689	876,816

16 Debtors

	2025 £	2024 £
Trade debtors	870	933
Other debtors	1,085	-
Prepayments and accrued income	807	2,430
	2,762	3,363

17 Cash at bank and in hand

	2025 £	2024 £
Bank deposit accounts	17,814	6,722
Other bank accounts	70,405	59,241
Cash in hand	25	533
	88,244	66,496

Notes to the financial statements - continued for the year ended 31 December 2025

18 Creditors: amounts falling due within one year

	2025	2024
	£	£
Other creditors	4,064	4,328
Social security and other tax	7,930	7,276
Accruals and deferred income	75	66
	12,069	11,670

19 Movement in funds

	At 1 January 2025 £	Income £	Expenditure £	At 31 December 2025 £
Unrestricted funds				
Unrestricted Fund	820,925	421,406	(403,403)	838,928
Designated Revenue Funds	63,671	2,700	(6,000)	60,371
	884,596	424,106	(409,403)	899,299

	At 1 January 2025 £	Income £	Expenditure £	At 31 December 2025 £
Restricted funds				
Restricted Revenue Funds	50,409	118,431	(115,131)	53,709

	At 1 January 2025 £	Income £	Expenditure £	At 31 December 2025 £
Total funds	935,005	542,537	(524,534)	953,008

Notes to the financial statements - continued for the year ended 31 December 2025

19 Movement in funds - continued

Comparatives for movement in funds

	At 1 January 2024 £	Income £	Expenditure £	At 31 December 2024 £
Unrestricted funds				
Unrestricted Fund	968,619	378,712	(452,104)	895,227
Restricted Funds	72,596	45,183	(78,001)	39,778
	1,041,215	423,895	(530,105)	935,005

	At 1 January 2024 £	Income £	Expenditure £	At 31 December 2024 £
Total funds	1,041,215	423,895	(530,105)	935,005

20 Analysis of net assets

At 31 December 2025

	Unrestricted funds £	Restricted funds £	Total funds £
Fixed assets			
Tangible fixed assets	874,071	-	874,071
Current assets			
Debtors	2,762	-	2,762
Cash at bank and in hand	34,535	53,709	88,244
	37,297	53,709	91,006
Creditors: amounts falling due within one year	(12,069)	-	(12,069)
Net current assets	25,228	53,709	78,937
Total assets less current liabilities	899,299	53,709	953,008
Net assets	899,299	53,709	953,008

Notes to the financial statements - continued for the year ended 31 December 2025

20 Analysis of net assets - continued

At 31 December 2024

	Unrestricted funds £	Restricted funds £	Total funds £
Fixed assets			
Tangible fixed assets	876,816	-	876,816
Current assets			
Debtors	3,363	-	3,363
Cash at bank and in hand	66,496	-	66,496
	69,859	-	69,859
Creditors: amounts falling due within one year	(11,670)	-	(11,670)
Net current assets	58,189	-	58,189
Total assets less current liabilities	935,005	-	935,005
Net assets	935,005	-	935,005

21 Related party transactions

During the year the charity entered into the following transactions:

	2025	2024
Wife of Trustee (n. Elliott)		
Salary Costs	154	1,836
Wife of Trustee (M. Verrinder)		
Salary Costs	16016	14,112

During the year ended 31st December 2025 there were 12 payments of £250 totalling £3,000 and 10 receipts of £520 totalling £5,200 to and from Transforming Essex. Peter and Chrissy Burgess are also Trustees of Transforming Essex.

Notes to the financial statements - continued for the year ended 31 December 2025

22 Donations £1,000.00 and over

The following are donations over £1,000. These donors prefer not to be named:

03/01/2025	1,500.00
07/01/2025	2,000.00
15/01/2025	1,000.00
03/02/2025	1,500.00
19/02/2025	11,065.00
03/03/2025	1,500.00
14/03/2025	1,274.00
25/03/2025	8,000.00
28/03/2025	4,400.00
03/04/2025	1,500.00
07/04/2025	14,000.00
06/05/2025	1,500.00
03/06/2025	1,500.00
03/07/2025	1,700.00
04/08/2025	1,700.00
03/09/2025	1,700.00
03/10/2025	1,700.00
03/11/2025	1,700.00
03/12/2025	1,700.00

These donations are included in the Income for the Charity.

The detailed statement of financial activities which follows is for information purposes only.

It does not form part of the statutory financial statements.

Southend Christian Fellowship

Detailed statement of financial activities for the year ended 31 December 2025

	£	2025 £	£	2024 £
INCOME				
Donations and legacies				
Donations	416,136		315,513	
Gift aid	58,725		49,466	
		474,861		**364,979**
Other trading activities		**34,012**		**14,311**
Investments				
Rents received	30,309		39,538	
Deposit account interest	3,355		5,067	
		33,664		**44,605**
Total income		**542,537**		**423,895**
EXPENDITURE				
Raising donations and legacies				
Training	1,790		1,047	
IT Computing	2,000		2,366	
Finance banking charges	3,432		2,513	
Gifts	1,756		10,771	
Auditors' remn - non-audit	900		900	
Rates and water	2,188		1,213	
Premises Costs and Insurance	16,990		17,652	
Light and heat	13,731		12,423	
Telephone	7,549		1,356	
Postage and stationery	1,619		2,238	
Sundries	22		22	
Accountancy and legal fees	1,653		1,621	
Maintenance and cleaning	122		14,839	
		(53,752)		**(68,961)**

This page does not form part of the statutory financial statements.

Detailed statement of financial activities - continued
for the year ended 31 December 2025

	£	2025 £	£	2024 £
EXPENDITURE - continued				
Other trading activities				
Purchases	12,552		10,725	
Health and safety	182		-	
Hire of plant and machinery	1,220		740	
Licensing	3,230		2,926	
Hospitality	1,095		5,569	
Other cafe expenses	17		38	
Staff Subsistence	2,143		2,122	
DBS Checks	80		65	
Charitable Activities	43,556		35,924	
		(64,075)		(58,109)
Charitable activities				
Grants to institutions	7,835		600	
Grants to individuals	70,707		79,897	
		(78,542)		(80,497)
Other				
Depreciation	5,662		24,412	
Wages	322,503		298,126	
		(328,165)		(322,538)
Total expenditure		(524,534)		(530,105)
NET EXPENDITURE		18,003		(106,210)

Detailed statement of financial activities - continued for the year ended 31 December 2025

	£	2025 £	£	2024 £
SUPPORT COSTS				
Training		1,790		1,047
IT Computing	(2,000)		(2,366)	
Finance banking charges	(3,432)		(2,513)	
		5,432		4,879
Gifts		1,756		10,771
Governance costs				
Wages	(322,503)		(298,126)	
Auditors' remn - non-audit	(900)		(900)	
Rates and water	(2,188)		(1,213)	
Premises Costs and Insurance	(16,990)		(17,652)	
Light and heat	(13,731)		(12,423)	
Telephone	(7,549)		(1,356)	
Postage and stationery	(1,619)		(2,238)	
Sundries	(22)		(22)	
Accountancy and legal fees	(1,653)		(1,621)	
Maintenance and cleaning	(122)		(14,839)	
		367,277		350,380
TOTAL SUPPORT COSTS		376,255		367,087