REGISTERED CHARITY NUMBER: 297569

REPORT OF THE TRUSTEES AND

UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2026

FOR

THURROCK CHRISTIAN FELLOWSHIP

Marsh Solutions Limited
82 Berechurch Hall Road
Colchester
Essex
CO2 8RF

THURROCK CHRISTIAN FELLOWSHIP

CONTENTS OF THE FINANCIAL STATEMENTS
for the year ended 31 March 2026

	Page
Report of the Trustees	1 to 8
Independent Examiner's Report	9
Statement of Financial Activities	10
Balance Sheet	11
Cash Flow Statement	12
Notes to the Cash Flow Statement	13
Notes to the Financial Statements	14 to 23
Detailed Statement of Financial Activities	24 to 25

THURROCK CHRISTIAN FELLOWSHIP

REPORT OF THE TRUSTEES
for the year ended 31 March 2026

The trustees present their report with the financial statements of the charity for the year ended 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

Thurrock Christian Fellowship is a Christian Church that meets for:

- The worship of God
- The instruction and edification of Christians
- The care and Christian instruction of young people and children
- The evangelism of non-Christians
- The relief of poverty and sickness
- The advancement of the Christian faith generally in the UK and abroad

Over the year the Trust had involved itself in the following projects and activities in the pursuance of these main aims and objectives for the public benefit.

Public benefit

The Trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the charity's aims and objects and in planning future activities and setting policy for the year.

ACHIEVEMENTS AND PERFORMANCE

Charitable activities

TCF - A Christian Church

Thurrock Christian Fellowship is a small but vibrant, growing, local church in the borough of Thurrock, South Essex. We believe that God has called Thurrock Christian Fellowship (TCF) to help transform Thurrock, Essex and, ultimately the wider UK, with the message and person of Jesus Christ. Our aim is to serve God in creating a growing community of people who know and love Jesus Christ and whose lives encourage others to experience His message of hope and salvation.

We are particularly passionate about:

- Worshipping God, seeking Him, and expecting to experience his profound presence as we do so;
- Encouraging the supernatural gifts of the Holy Spirit to be utilised by every believer as we gather together;
- Expecting to see the Lord working through our day-to-day lives in a supernatural way as we pray, listen expectantly to his voice, and ask him to bless and to heal other people;
- The Bible: therefore we read it, meditate on it, preach it, teach it and put it into practice in our lives;
- The Gospel: the message of hope and salvation for the whole world and the main instrument to enlarge the Kingdom of God;
- Care for those suffering physically, materially, mentally and spiritually;
- Generosity in attitude and in financial giving to the work of God;
- Sound doctrine: we embrace the Evangelical Alliance's statement of faith;
- The Christian community in all its aspects. We work with, and learn from, other churches and other Christians. We view the global church as the Bride of Christ, the Body of Christ and the Family of God.
- Leadership is 'Team', rather than one person being in overall charge. We listen to the Holy Spirit and lead the church jointly; we exercise our authority gently and take our responsibilities seriously.

Our own Community Groups meet throughout the week at various locations across Thurrock and they are at the core of our life in TCF. Community Groups provide a place of belonging within the wider vision and help to anchor a sense of identity and purpose as well as encouraging accountability and service. It is here, that we also encourage our vision for mission starting in our everyday lives and reaching out through activities such as local forums, camping holidays, street evangelism or supporting Christian projects in the Balkans.

Once a month we suspend Community Group meetings and gather together for a 'Seeking God' meeting, where we worship, listen to the Holy Spirit speaking to us and pray about key issues relating to the church.

THURROCK CHRISTIAN FELLOWSHIP

REPORT OF THE TRUSTEES
for the year ended 31 March 2026

TCF Ministry Staff
Thurrock Christian Fellowship has a team of three leaders: John Freeman, Gillian Cranefield and Andy Acreman. The leaders take the main responsibility for directing and leading the church and meet formally at least once a month, sometimes with others. TCF has good relationships with other churches both locally in East Thurrock and also further afield, and the input from their leaders and other key people has proved invaluable over the past year.

The TCF Administration consists of John Freeman and two other part-time staff. Between them they are employed to provide administrative support to the whole of the TCF Church as well as to several main ministries including the Treasure Children Forever Preschool, Thurrock Foodbank (run in conjunction with The Trussell Trust), and the Spacious Place Community Café.

TCF Mission Budget
The Mission Budget is set at 10% of TCF's income for the previous year. We have supported the following:

Kosova - Our ministry in Kosova is focused into supporting Victory Church in the town of Gjakova, their leaders (Faton & Kajmelina Berisha) and the ministries they are involved in.

Albania - Here we support church leaders and missionary worker under the direction of Tomor & Miranda Ajeti from the Victory Church in Tirana.

School of Ministries - an international Christian organisation that trains church leaders across the world.

Love Essex - and evangelistic outreach by the combined churches of Essex

An Evangelistic Street Ministry in Washington DC, USA - help with running costs

TCF Compassion Fund
In addition to the Mission Fund, we also set aside 3.3% of TCF's income for the previous year to donate directly to those members of the Thurrock public in critical financial need. For example, we would assist a Foodbank client or Café Customer with no gas or electric credit on their meter in the middle of winter. The Leaders, Charity Directors, and one or two other trusted TCF members have authorisation to allocate such monies.

Our Spacious Place Vision
The Spacious Place is an inclusive multi-functional support and outreach 'hub', for the benefit of all the residents of Thurrock, regardless of their ethic or culture background, gender, sexual orientation, special educational needs, disabilities or religion. For us it is based upon the goodness of heaven coming to earth, and specifically to this part of Thurrock. Our principal resources for this vision rest upon God and people, but there will continue to be a significant need for buildings and financial resources to make this vision possible.

ACHIEVEMENTS AND PERFORMANCE

Treasure Children Forever Pre School - Corringham

Our Preschool caters for children aged 2 years to 5 years. It presently employs 23 regular staff, with 7 staff members providing cover for one-to-one support for 10 children with additional needs. The Preschool has grown in reputation for working with children with Special Education needs and is now working with children that have moderate to severe education and health needs. The Preschool continues to be fully subscribed. It has a very good reputation in the area with many recommendations from parents to family and friends.

The Preschool was last inspected by Ofsted on the 12th May 2022 and received an overall 'Outstanding' for the third successive time. Below are quotations from this latest inspection report:

"What does the early years setting do well and what does it need to do better?
The inspirational provider and dedicated staff team have a clear vision for what they want children to achieve. The extensive range of activities they provide is carefully tailored to children's precise needs, interests and what they need to learn next. The curriculum is ambitious and consistently embedded across the pre-school. As a result, all children, including those with special educational needs and/or disabilities (SEND), make very rapid progress. Staff place the utmost priority on developing children's communication and language skills. Young children take great pleasure from sharing stories with staff. They answer skilfully crafted questions very well, gaining information from carefully studying pictures. Pre-school children have many opportunities to speak in group situations, which they do with high levels of confidence. They are learning how to debate and come to a group decision, which supports their understanding of democracy.

Children with SEND are superbly supported to learn and develop. The special educational needs coordinator, parents and children's key person work in true partnership. They think carefully about how they can precisely meet each child's needs, both in the pre-school and at home. Children's individual education plans are expertly implemented into daily practice. Every small achievement children make is praised, shared and celebrated by all.

Partnerships with parents are exceptionally strong. Parents have the utmost praise for the pre-school and staff. They state they are very well informed about their children's progress and next steps in learning. Staff listen to parents, value their input and see them as partners. Many parents report how the provider and staff have worked with them to get the best possible support for children from external professionals. Parents say their children are exceptionally well prepared for moving on to school.

Children have many opportunities to learn how to develop healthy lifestyles. They carefully follow instructions on a displayed chart as they wash their hands. Children are meticulous with every step and talk about getting rid of germs. A local dentist visiting the pre-school is met by eager, excited children. They learn firsthand why they need to eat healthily and clean their teeth regularly. Children enjoy dressing up in personal protective equipment. Staff talk about how visits, such as this, break down barriers for children, as they have more understanding of what to expect when they visit the dentist.

Staff turnover is incredibly low. Despite this, the provider has robust recruitment and selection procedures in place. She identifies staff who are suitable and share her vision for high-quality care and education. Staff benefit from regular, constructive feedback about their practice and receive encouragement and coaching that further inspires them. Staff say that they feel highly valued and supported in their role by the provider and other colleagues."

The Pre School continues to remain in a healthy financial position and has a secure future. Although 2025/26 has seen an increase in numbers. This created a more stable financial balance for the year ending.

Staff training continues. In July 2025 the whole staff team undertook Paediatric first aid. This will be repeated in 2028. Training continues throughout the year. To include various courses, such as safeguarding and food hygiene, thereby ensuring we stay compliant with Ofsted requirements. This has been a mixture of online supplied by Noodle Now and face to face training.

ACHIEVEMENTS AND PERFORMANCE

East Thurrock CAP Debt Centre

Christians Against Poverty ('CAP') is a national debt counselling charity working through a network of centres based in local churches across the UK. CAP offers expert financial advice and a route out of debt, in addition to its message of Christian hope through the gospel of Jesus Christ. Its services are free and are open to clients of all faiths or none.

It is with great regret that we took the decision to close the East Thurrock Debt Centre on 28th November 2025. The main reason was that the number of clients being processed who had registered with CAP was unaccountably and consistently low throughout the calendar year; this meant that our large ongoing financial investment in the Debt Centre did not represent fair value for money in the view of the Charity Directors. Furthermore, due to his other work demands and his family needs, the employed Debt Centre Manager (on a part-time contract) could not devote sufficient time to developing the outreach and publicity for the Debt Centre, which might have reversed the low uptake of its services by potential clients.

Our contract with CAP commits us to pay a reduced fee to their central funds for a further year, ending in December 2026. This is to continue to support existing clients who are already moving within the CAP debt reduction system.

Thurrock FoodBank

Each year when we reflect on the past 12 months it is always quite remarkable to look back and see what we have achieved. Thurrock Foodbank is still able to maintain a good team of volunteers working across our sites, demonstrating a great level of hard work and commitment to our cause. We simply couldn't exist without their dedication and service. We were so pleased to be able recognise their work and to thank them at our annual event hosted by our friends at Treetops School

Thurrock Foodbank continues to deliver a fantastic service to the community of Thurrock, providing them with hope for a better future. We have further developed and implemented new strategies to ensure people are not only getting help with food, but also referring and signposting them to the relevant partner agencies to ensure people are getting the help they need for their situation.

Over the past year we have seen the demand for our services has increased, whilst we have seen a decline in the donations as people are struggling with the cost of living! The generosity of our supporters is helping us to provide the food parcels, although we are having supplement the donations with some food purchases. Our business contacts also remain very supportive and generous; we are corporate partners with Green Power, DP World, Amazon and GXO Logistics. In December 2025 we hosted a Christmas Grotto for 25 families who could not afford to take their children to see Santa.

The continued good work of Thurrock Foodbank continues to be well publicised via our social media channels and has been a great platform for getting continued help and support. We have maintained our good relationships with our local supermarkets stores Tesco, Sainsburys, ASDA, Morrisons, as well as the local CO-OP's and we continue to receive a weekly donation from Amazon. We are also continuing to invest in our social media platforms to make our social media more informative and interactive. We also hosted videoing and a photo shoot for the Trussell Social Media team.

The interaction with various Thurrock Council teams, Local Area Coordinators, and other referral agencies remains key to our work. As such, as part of our ongoing strategy, we continue to fund a Referral Agency Coordinator and a Befriender. This has enabled us to maintain our work and to initiate a direct link for some of our clients to the referral agencies, including the Homeless team, the Addiction and the Mental Health teams etc. These relationships demonstrate the difference that we can make to the lives of families in desperate need across Thurrock.

This has enabled more direct involvement with 132 families to ensure they are getting the right support from these agencies to help them progress out of their situation. Some recent cases that we specifically were involved in resolving were Domestic Violence, Mental Health issues, Addiction, and Homelessness.

Thurrock Foodbank has maintained strong partnerships local schools and colleges who support us throughout the year, especially at Harvest Festival and Christmas. In December, students at Palmers Sixth Form College helped make up 35 Christmas Hampers for those in Thurrock struggling to enjoy the Christmas periods.

Statistics:

ACHIEVEMENTS AND PERFORMANCE

In 2025/26 we served 7,528 people 3,319 of which were children. This was an increase of 8% from the previous year. 56% of the people served were single people or single parent families. The Cost-of-Living Crisis is clearly still having a dramatic effect on the demand of the foodbank.

Spacious Place Community Engagement Café

We supplied 2885 drinks to customers of all ages over the year to date (1st April-13th June 2026). This is encouraging because it was only 2675 for the same period (11 weeks) last year. That's an 7.8% annual increase in Customers. Although the number of food/snack items have reduced, the actual money taken has increased with the prices rises by approximately the same amount.

As you know I was, and still am, keen to start other community groups like a Dementia Café or a Bereavement Group or similar. We now do have a Special Needs Sing and Dancing group. This must meet in the main hall as it was too much for the space in the café. We normally have 18-24 people coming in on a Monday for this event. Hopefully we will be able to access extra funding for this activity a this is new and distinct from the usual café activity, although some of these customers come in and buy drink/food before or after the session.

Here are a couple of real-life case studies that illustrate the work that we do. All names have been changed for the purposes of confidentiality...

Case Study 1

Three Customers come in each week and order lunch. Two have special needs and the third is their elderly aunt or carer. Initially they were too anxious and uncomfortable in the café to come fully in but sat "outside" in the lobby area, with the aunt struggling up on her stick to the counter to order, but now they have more confidence and come into the main café area. It is so good to see how over the weeks they have blossomed, and we easily get eye contact now; most recently, the gentleman with special needs has started to order for himself, his companion and his carer.

After a time of assessment comparing prices with other coffee shops, we have instigated an increase in our prices since the start of the new Financial Year. We have also changed our menu and the way the till works. This has upset some of our customers, but most understand as they have seen their food costs escalate too. We still do not charge for food or drinks when customers are in financial need, and volunteers and staff still get discounts and 'shift gifts' when working.

Case Study 2

Ginny* wanted to volunteer. The trouble was she had special needs which made her unsuitable for the café. We don't like to turn down a willing volunteer. We had, for some while, been wanting to start something like the Alzheimer's Society a "Singing for the Brain" session. My late wife particularly loved this when she was in her later stages of Alzheimer's, so it has been dear to my heart. So, we started a group. Ginny loved it and asked if some of her friends could come. We are an inclusive café, so we were pleased to say yes. The next week 15 of Ginny's friends turned up, all keen to sing along to Abba and others on the TV in the café. It got a little hectic but great fun. Now we have booked to main church hall for the Monday's Musical Melodies, and our regular customers don't have to have ear protectors to enjoy a quiet cup of coffee in the Spacious Place Café.

At Spacious Place we do a lot more than serve coffee. Through pastoral care and support groups we often foster friendships with the people we support.

Case Study 3

After 2 years of Beth sitting with and listening to Charlotte's* stories of her life, they've become friends. Charlotte has had her fair share of struggles in life growing up in the care system, losing a husband unexpectedly and a slew of serious health problems. Beth has listened and been a support to Charlotte but in fact Charlotte has also been a massive support to Beth.

Charlottes' health has recently taken an unfortunate turn with heart failure landing her in hospital. Beth visited Charlotte in Basildon hospital, which meant the world to Charlotte. Since Charlotte has been released from hospital, Beth has kept in regular contact, even visiting her in her home for a cup of tea and some pampering! They sat and talked while Beth painted her nails to make her feel a little more like herself, or as Charlotte put it, "nice and clean and tidy". I guess this is another way that Spacious Place is becoming more Spacious.

Phil Grove, Manager.

REPORT OF THE TRUSTEES
for the year ended 31 March 2026

FINANCIAL REVIEW
Financial position

The Trustees, Advisors and Administrators have worked hard over this year in all areas of financial accounting and controls to ensure that the finances of TCF are used effectively in our ministry. The members of TCF have continued to give generously and, as always, God has been gracious to us all. In addition to the church's income from tithes, offerings and hall rental, fundraising is received through offerings, including a monthly 'Special Offering', which is an opportunity for members to contribute directly to the Spacious Place Café, and the Compassion Fund. In this context, including Preschool fees, we are thankful for total 'Incoming Resources' of £742,863 Against this our total 'Outgoing Resources' amounted to £823,058, leaving us at a deficit over the year of £80,195.

At the end of the year, there was a total of £512,387 in the TCF bank accounts.

Reserves policy

The Trustees have reviewed the Reserves Policy and consider it prudent to keep sufficient reserves to cover any unforeseen circumstances such as redundancy etc. These reserves are not invested in tangible assets but are held in a Designated cash fund referred to as the 'Business Reserve', in line with the TCF Business Policy. The ongoing aim is to have sufficient funds to cover the total staff wages for a period of 3 months, and we are working towards this target incrementally. Currently, there is a sum of £62,600 that has been set aside.

To meet the three months' wages requirement, the requirement would be to hold £171k in the 'Reserve' bank account. The Total Reserves currently held amount to £156k. To make up the shortfall, a transfer from the general funds would occur in the event of the Business Reserve being called upon in full.

The Trustees are reviewing the historic policy in the coming year to ensure that the policy is in line with current practices and reflects the needs of the charity.

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 previously controlled by its governing document, a Deed of Trust, and was an unincorporated charity with trustees. Having taken professional advice over the past four years, we created a corporate trustee (company) 'Thurrock Christian Fellowship (Trustee) Limited' - a private company #15360640, limited by guarantee.

From 27th October 2025, the Charity: Thurrock Christian Fellowship (297569) had its trustees replaced by a sole corporate trustee: the aforementioned Thurrock Christian Fellowship (Trustee) Limited (15360640). One of the effects of this Scheme was also to amend the latest version of the Charity's Governing Document.

The previous human Trustees of the Charity are now Directors of the Corporate Trustee and also 'Persons with Significant Control ('PSC').

On 11th November 2025, an additional director, Oyin Ayandokun, was also added to the Board of Directors of the corporate trustee as a Director and a PSC. Additionally, Rachel Hicks was added to the corporate trustee Board as Secretary (but not as a Director or PSC).

On 5th August 2026, the Directors of the Corporate Trustee were reappointed as trustees of the charity.

As at 31st March 2026, the Charity Board consisted of a team of seven people; this includes Charity Directors, appointed Advisors and Executives, and other Board Members representing the Church Leadership Team. The Board meets a minimum of four times per annum.

Directors	Andrew Acreman - Chairman Ricky Cranefield - Secretary Steve Chapman - Treasurer Oyinlola Ayandokun
Executives	John Freeman - Administrative Manager & Leadership Team Member Rachel Hicks - Senior Administrative Team Member Alison Jones - Preschool Manager & Safeguarding Officer

REPORT OF THE TRUSTEES
for the year ended 31 March 2026

STRUCTURE, GOVERNANCE AND MANAGEMENT

Recruitment and appointment of new trustees

The new Governing Document provides more guidance and regulation on the appointment and retention of Directors. They are recruited from within the church membership. They are active, reliable members, of reasonably long standing within TCF. They are people who clearly demonstrate their understanding and commitment to the vision and values of the church, are deemed to be of good Christian character, and give financially to the work of God in accordance with Biblical beliefs. Furthermore, they are people who demonstrate a competence commensurate with the fulfilment of the responsibilities of charity directors.

New Directors are proposed by existing Directors, in consultation with the Church Leadership, which has a veto over the appointment of any Director. New Directors are usually invited to attend regular Charity Board meetings for an initial minimum period of 6 months, functioning in a probationary capacity, but with full decision-making power. After this probationary period, if approved by the existing Directors and Church Leadership, they would normally be invited by the existing Directors to take up the permanent role of a Director, with written confirmation of each appointment from the Chairman. After this, there would normally follow a discussion of the specific roles and functions of each new Director within the Board.

Induction and training of new trustees

The formal invitation to become a Director 'on probation' would include a copy of the Charity Commission's various publications outlining "Responsibilities of Charity Trustees". Each invitee is invited to spend a day in the Church Office, speaking to our administrative staff and reviewing past minutes and financial documents. Also, these invitees will both observe, and participate in, a number of Charity Board meetings before being formally invited to become a permanent Director, usually over a 6-month period. In addition, there is the opportunity for informal mentoring by an existing Director and an encouragement to attend external training or conference meetings as required by the Charity.

Risk management

The Directors are constantly reviewing the major risks to which the Charity is exposed with a view to updating the systems already in place to mitigate these risks wherever possible. Regular reviews are placed on each Director agenda and undertaken in relation to 'Health & Safety', 'Financial Controls & Management', 'Human Resources', 'Insurance', 'Safeguarding Policy', 'Compliance' and 'Changes in Legislation / External Factors'. Additional statutory milestones will be added to this as required by Companies House in respect of the Sole Corporate Trustee, including the re-election of Directors on rotation, given that the maximum term of office is set at three years prior to re-election.

TCF Safeguarding Policy

We adhere strictly to our 'Safeguarding Policy', recently revised, which has been updated to adhere to the changes within legislation. All new children- and youth- workers will continue to be DBS (Disclosure and Barring Service) checked. Regular training event takes place, which are both a refresher for existing youth- and children- workers, and an introduction to safeguarding for new workers. The training incorporates safeguarding vulnerable adults, particularly in relation to the work of CAP (Thurrock) and the Thurrock Foodbank and also provides the opportunity to highlight to all volunteers any amendments or additions to the policy and remind them of best practice.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

297569

Principal address

2-4 Chase Road
Corringham
Essex
SS17 7QH

Trustees

Thurrock Christian Fellowship (Trustee) Limited - appointed 27.10.25
Andrew Acreman - resigned 27.10.25, re-appointed 5.8.26
Ricky Cranefield - resigned 27.10.25, re-appointed 5.8.26
Stephen Chapman - resigned 27.10.25, re-appointed 5.8.26
Oyin Ayandokun - appointed 5.8.26

THURROCK CHRISTIAN FELLOWSHIP

REPORT OF THE TRUSTEES
for the year ended 31 March 2026

REFERENCE AND ADMINISTRATIVE DETAILS

Independent Examiner
Christopher Marsh FMAAT
Marsh Solutions Limited
82 Berechurch Hall Road
Colchester
Essex
CO2 8RF

Solicitors
Margaret Reynolds
24 London Road
Grays
Essex
RM17 5XY

Administrative Information
The TCF administrative offices are based at the principal address above.

Telephone	01375 641867
Email	tcfadmin@thurrockcf.org.uk
Website	www.thurrockcf.org.uk

There are a team of administrators serving the work and ministry of TCF. These people are;

Mr John Freeman - Administrative Manager
- with particular responsibility for the management of the Administration Team.

Mrs Rachel Hicks - Senior Administrative Team Member
- with particular responsibility for all areas of finance, payroll & Trustee support

Mrs Ceri Norton - Administrative Team Member
- with responsibility for Pre School administration, finances and invoicing, and hall hiring

Approved by order of the board of trustees on 07/10/2026 and signed on its behalf by:

A Acreman (Oct 7, 2026 18:18:28 GMT+1)
.....
A Acreman - Trustee

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF THURROCK CHRISTIAN FELLOWSHIP

Independent examiner's report to the trustees of Thurrock Christian Fellowship
I report to the charity trustees on my examination of the accounts of Thurrock Christian Fellowship (the Trust) for the year ended 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').

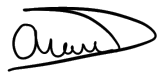
I report in respect of my examination of the Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

Independent examiner's statement
Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a member of the Association of Accounting Technicians, which is one of the listed bodies.

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.



Christopher Marsh FMAAT
The Association of Accounting Technicians

Marsh Solutions Limited
82 Berechurch Hall Road
Colchester
Essex
CO2 8RF

Date: 08/10/2026

THURROCK CHRISTIAN FELLOWSHIP

STATEMENT OF FINANCIAL ACTIVITIES
for the year ended 31 March 2026

	Notes	Unrestricted funds £	Restricted funds £	31.3.26 Total funds £	31.3.25 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	48,860	120,828	169,688	177,374
Charitable activities	5				
Foodbank		-	40,910	40,910	108,036
Spacious Places		63,976	18,000	81,976	77,061
Preschool		434,846	-	434,846	396,997
Other trading activities	3	15,843	-	15,843	18,745
Investment income	4	662	-	662	1,170
Total		564,187	179,738	743,925	779,383
EXPENDITURE ON					
Charitable activities	6				
Church operations		104,353	28,689	133,042	102,008
Foodbank		-	173,837	173,837	173,289
Spacious Places		110,307	-	110,307	93,276
Preschool		400,207	5,665	405,872	364,479
Total		614,867	208,191	823,058	733,052
NET INCOME/(EXPENDITURE)		(50,680)	(28,453)	(79,133)	46,331
Transfers between funds	14	32,835	(32,835)	-	-
Net movement in funds		(17,845)	(61,288)	(79,133)	46,331
RECONCILIATION OF FUNDS					
Total funds brought forward		1,083,349	373,154	1,456,503	1,410,172
TOTAL FUNDS CARRIED FORWARD		1,065,504	311,866	1,377,370	1,456,503

CONTINUING OPERATIONS
All income and expenditure has arisen from continuing activities.

The notes form part of these financial statements

THURROCK CHRISTIAN FELLOWSHIP

BALANCE SHEET
31 March 2026

	Notes	Unrestricted funds £	Restricted funds £	31.3.26 Total funds £	31.3.25 Total funds £
FIXED ASSETS					
Tangible assets	11	875,000	-	875,000	875,000
CURRENT ASSETS					
Debtors	12	5,592	342	5,934	1,809
Cash at bank and in hand		197,013	315,374	512,387	590,142
		202,605	315,716	518,321	591,951
CREDITORS					
Amounts falling due within one year	13	(12,102)	(3,849)	(15,951)	(10,448)
NET CURRENT ASSETS		190,503	311,867	502,370	581,503
TOTAL ASSETS LESS CURRENT LIABILITIES		1,065,503	311,867	1,377,370	1,456,503
NET ASSETS		1,065,503	311,867	1,377,370	1,456,503
FUNDS	14				
Unrestricted funds				1,065,503	1,083,349
Restricted funds				311,867	373,154
TOTAL FUNDS				1,377,370	1,456,503

The financial statements were approved by the Board of Trustees and authorised for issue on 24/09/2026 and were signed on its behalf by:

A Acreman (Oct 7, 2026 18:18:28 GMT+1)

A Acreman - Trustee

The notes form part of these financial statements

THURROCK CHRISTIAN FELLOWSHIP

CASH FLOW STATEMENT
for the year ended 31 March 2026

	Notes	31.3.26 £	31.3.25 £
Cash flows from operating activities			
Cash generated from operations	1	(78,417)	51,421
Net cash (used in)/provided by operating activities		(78,417)	51,421
Cash flows from investing activities			
Interest received		662	1,170
Net cash provided by investing activities		662	1,170
Change in cash and cash equivalents in the reporting period		(77,755)	52,591
Cash and cash equivalents at the beginning of the reporting period		590,142	537,551
Cash and cash equivalents at the end of the reporting period		512,387	590,142

The notes form part of these financial statements

NOTES TO THE CASH FLOW STATEMENT
for the year ended 31 March 2026

1. RECONCILIATION OF NET (EXPENDITURE)/INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES

	31.3.26 £	31.3.25 £
Net (expenditure)/income for the reporting period (as per the Statement of Financial Activities)	(79,133)	46,331
Adjustments for:		
Depreciation charges	-	5,942
Interest received	(662)	(1,170)
Increase in debtors	(4,125)	(395)
Increase in creditors	5,503	713
Net cash (used in)/provided by operations	(78,417)	51,421

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.4.25 £	Cash flow £	At 31.3.26 £
Net cash			
Cash at bank and in hand	590,142	(77,755)	512,387
	590,142	(77,755)	512,387
Total	590,142	(77,755)	512,387

The notes form part of these financial statements

NOTES TO THE FINANCIAL STATEMENTS
for the year ended 31 March 2026

1. ACCOUNTING POLICIES

Basis of preparing the financial statements and assessment of going concern
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, as modified by the revaluation of certain assets.

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

The financial statements are presented in sterling (£).

Critical accounting judgements and key sources of estimation uncertainty
In preparing financial statements it is necessary to make certain judgements, estimated and assumptions that affect the amounts recognised in the financial statements. The following judgements and estimates are considered by the trustees to have most significant effect on amounts recognised in the financial statements.

Useful economic life of tangible fixed assets:
The annual depreciation charge for tangible assets is sensitive to changes in the estimated useful economic lives and residual values of the assets. The useful economic lives and residual values are reassessed annually. They are amended when necessary to reflect current estimates, based on technological advancement, future investments, economic utilisation and the physical condition of the assets.

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.

Tangible fixed assets
Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Improvements to property	-	10% on cost
Fixtures and fittings	-	20% on cost
Motor vehicles	-	20% on cost
Computer equipment	-	33% on cost

No depreciation is charged in respect of freehold land and buildings as the residual value of the property after its estimated useful life is anticipated to be at least the carrying value of the property show in the financial statements.

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

Debtors
Trade and other debtors are recognised at the settlement amount. Prepayments are valued at the amount prepaid.

continued...

NOTES TO THE FINANCIAL STATEMENTS - continued
for the year ended 31 March 2026

1. ACCOUNTING POLICIES - continued

Taxation

Cash at bank and in hand

Cash at bank and in hand includes cash, current bank accounts and deposit bank accounts with no withdrawal limitations.

Creditors

Creditors are recognised where then charity has a present obligation resulting from a past event that will result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors are recognised at their settlement amount.

Financial instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially settled at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

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.

2. DONATIONS AND LEGACIES

	31.3.26	31.3.25
	£	£
Donations and offerings	154,922	166,614
Gift aid	14,766	10,760
	169,688	177,374

During the year the Foodbank received food donations weighing 103,660Kg (2025: 104,186Kg). As this food has £nil value to the charity, as it is distributed free of charge, it is not recognised as income nor expenditure in the accounts. Had a value been applied to the food donations they would have totalled. £287,138 (2025: £288,596).
This figure was calculated using the Trussell Trust suggested valuation of £2.77p/Kg of donated food (2025: £2.77p/Kg).

continued...

3. OTHER TRADING ACTIVITIES

	31.3.26	31.3.25
	£	£
Income from Pre School	1,062	-
Hire of hall	14,781	18,745
	15,843	18,745

4. INVESTMENT INCOME

	31.3.26	31.3.25
	£	£
Deposit account interest	662	1,170

5. INCOME FROM CHARITABLE ACTIVITIES

		31.3.26	31.3.25
	Activity	£	£
Grants	Foodbank	40,910	108,036
Income from Spacious Places	Spacious Places	63,976	57,661
Grants	Spacious Places	18,000	19,400
Income from Pre School	Preschool	434,846	396,997
		557,732	582,094

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

	31.3.26	31.3.25
	£	£
Albert Hunt Trust	5,000	-
ASDA Foundation	750	-
Benefact Trust	11,000	-
Better Community	3,000	-
DP World	-	10,000
Essex Community Foundation	8,000	6,000
Fowler Smith & Jones Trust	-	17,468
Hedley Foundation	1,000	-
Lottery Funding	29,660	-
The Co-operative Group	500	-
The Neighbourly Foundation - Sainsburys	-	1,500
Thurrock Community and Voluntary Services (CVS)	-	400
Trussell Trust - Foodbank	-	92,068
	58,910	127,436

continued...

6. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	31.3.26	31.3.25
	£	£
Independent examiners fee	3,100	2,950

7. SUPPORT COSTS

	Finance	Governance costs	Totals
	£	£	£
Church operations	100	7,371	7,471
Foodbank	36	1,033	1,069
Spacious Places	90	-	90
Preschool	60	1,033	1,093
	286	9,437	9,723

8. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2026 nor for the year ended 31 March 2025.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2026 nor for the year ended 31 March 2025.

9. STAFF COSTS

	31.3.26	31.3.25
	£	£
Wages and salaries	592,316	546,936
Social security costs	50,400	31,107
Other pension costs	26,223	9,813
	668,939	587,856

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

	31.3.26	31.3.25
All staff	24	22

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

Key management remuneration
The trustees consider the Key Management of the Charity to be that of the Core Leadership Team.

During the year gross salary of £45,012 (2025: £29,941) was made to the key management as well as Employer's NI of £6,001 (2025: £2,876) and Employer's Pension Contributions of £1,108 (2025: £711).

continued...

10. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	45,981	131,393	177,374
Charitable activities			
Foodbank	-	108,036	108,036
Spacious Places	77,061	-	77,061
Preschool	396,997	-	396,997
Other trading activities	18,745	-	18,745
Investment income	1,170	-	1,170
Total	539,954	239,429	779,383
EXPENDITURE ON			
Charitable activities			
Church operations	135,043	(33,035)	102,008
Foodbank	-	173,289	173,289
Spacious Places	93,276	-	93,276
Preschool	362,769	1,710	364,479
Total	591,088	141,964	733,052
NET INCOME/(EXPENDITURE)	(51,134)	97,465	46,331
Transfers between funds	31,502	(31,502)	-
Net movement in funds	(19,632)	65,963	46,331
RECONCILIATION OF FUNDS			
Total funds brought forward	1,102,980	307,192	1,410,172
TOTAL FUNDS CARRIED FORWARD	1,083,348	373,155	1,456,503

11. TANGIBLE FIXED ASSETS

	Freehold property £	Improvements to property £	Fixtures and fittings £
COST			
At 1 April 2025 and 31 March 2026	875,000	313,155	67,755
DEPRECIATION			
At 1 April 2025 and 31 March 2026	-	313,155	67,755
NET BOOK VALUE			
At 31 March 2026	875,000	-	-
At 31 March 2025	875,000	-	-

continued...

11. TANGIBLE FIXED ASSETS - continued

	Motor vehicles £	Computer equipment £	Totals £
COST			
At 1 April 2025 and 31 March 2026	29,410	24,095	1,309,415
DEPRECIATION			
At 1 April 2025 and 31 March 2026	29,410	24,095	434,415
NET BOOK VALUE			
At 31 March 2026	-	-	875,000
At 31 March 2025	-	-	875,000

Freehold Property is shown at fair value.

12. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.26 £	31.3.25 £
Tax recoverable	4,872	752
Other debtors	1,062	1,057
	5,934	1,809

13. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.26 £	31.3.25 £
Taxation and social security	12,296	6,793
Other creditors	3,655	3,655
	15,951	10,448

continued...

14. MOVEMENT IN FUNDS

	At 1.4.25 £	Net movement in funds £	Transfers between funds £	At 31.3.26 £
Unrestricted funds				
General fund	1,027,615	(25,351)	35,212	1,037,476
Compassion Fund	2,287	(474)	2,196	4,009
CAP	-	396	1,100	1,496
Spacious Place Cafe	53,447	(25,252)	(5,673)	22,522
	1,083,349	(50,681)	32,835	1,065,503
Restricted funds				
Foodbank	311,143	(38,095)	(32,835)	240,213
CAP	6,704	(6,704)	-	-
Foodbank - Food	31,800	7,012	-	38,812
Preschool - New Entrance	23,507	(5,665)	-	17,842
Building Repair Fund	-	15,000	-	15,000
	373,154	(28,452)	(32,835)	311,867
TOTAL FUNDS	1,456,503	(79,133)	-	1,377,370

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	500,199	(525,550)	(25,351)
Compassion Fund	11	(485)	(474)
CAP	-	396	396
Spacious Place Cafe	63,977	(89,229)	(25,252)
	564,187	(614,868)	(50,681)
Restricted funds			
Foodbank	127,612	(165,707)	(38,095)
CAP	706	(7,410)	(6,704)
Compassion Fund	200	(200)	-
Foodbank - Food	15,142	(8,130)	7,012
Preschool - New Entrance	-	(5,665)	(5,665)
Spacious Place Cafe	21,078	(21,078)	-
Building Repair Fund	15,000	-	15,000
	179,738	(208,190)	(28,452)
TOTAL FUNDS	743,925	(823,058)	(79,133)

continued...

14. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.4.24	Net movement in funds	Transfers between funds	At 31.3.25
	£	£	£	£
Unrestricted funds	1,102,980	(51,133)	31,502	1,083,349
Restricted funds				
Foodbank	253,121	100,211	(42,189)	311,143
CAP	810	(4,106)	10,000	6,704
Compassion Fund	5	(662)	657	-
Foodbank - Food	28,819	2,951	30	31,800
Preschool - New Entrance	24,437	(930)	-	23,507
	307,192	97,464	(31,502)	373,154
TOTAL FUNDS	1,410,172	46,331	-	1,456,503

Comparative net movement in funds included in the above are as follows:

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds	539,954	(591,087)	(51,133)
Restricted funds			
Foodbank	221,895	(121,684)	100,211
CAP	4,681	(8,787)	(4,106)
Compassion Fund	456	(1,118)	(662)
Foodbank - Food	12,397	(9,446)	2,951
Preschool - New Entrance	-	(930)	(930)
	239,429	(141,965)	97,464
TOTAL FUNDS	779,383	(733,052)	46,331

continued...

14. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.4.24	Net movement in funds	Transfers between funds	At 31.3.26
	£	£	£	£
Unrestricted funds	1,102,980	(101,814)	64,337	1,065,503
Restricted funds				
Foodbank	253,121	62,116	(75,024)	240,213
CAP	810	(10,810)	10,000	-
Compassion Fund	5	(662)	657	-
Foodbank - Food	28,819	9,963	30	38,812
Preschool - New Entrance	24,437	(6,595)	-	17,842
Building Repair Fund	-	15,000	-	15,000
	307,192	69,012	(64,337)	311,867
TOTAL FUNDS	1,410,172	(32,802)	-	1,377,370

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

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds	1,104,141	(1,205,955)	(101,814)
Restricted funds			
Foodbank	349,507	(287,391)	62,116
CAP	5,387	(16,197)	(10,810)
Compassion Fund	656	(1,318)	(662)
Foodbank - Food	27,539	(17,576)	9,963
Preschool - New Entrance	-	(6,595)	(6,595)
Spacious Place Cafe	21,078	(21,078)	-
Building Repair Fund	15,000	-	15,000
	419,167	(350,155)	69,012
TOTAL FUNDS	1,523,308	(1,556,110)	(32,802)

General fund
The general fund is used for the general running of the fellowship

Business Reserve - Designated
This designated fund represents monies set aside to provide financial security in the event of unforeseen circumstances.

Building fund - Designated
This is a designated and restricted fund for the building to account for monies that have been given for the purchasing and developing the new building and for monies set aside for that purpose.

Youth - Designated
This fund represents funds raised/donations received - Christian teaching to young people.

continued...

14. MOVEMENT IN FUNDS - continued

Hall Hire - Designated
This fund represents money received for hiring out our hall at Giffords Cross.

Pension Fund - Designated
This is income specifically restricted to be used in the setting up of a Pension scheme.

Community Space - Designated
This fund represents money raised or donated for the development of the Community Space.

Compassion Fund - Restricted/Designated
This represents donations received/funds allocated, to support the poor & needy when needed.

Foodbank - Restricted
This fund represents funds received and specific expenditure related to the operation of the Foodbank.

Youth Funding - Restricted
This fund represents grants received to help any youth causes.

CAP - Restricted/Designated
This is a fund which represents donations received to help support Christians Against Poverty work.

CAP - D Acreman - Restricted
This is a fund which represents donations received on behalf of D Acreman for the work he does with CAP.

Building Repair Fund - Restricted Fund
This restricted fund comprises donations received specifically for the maintenance, repair, and ongoing development of the Fellowship's premises.

Preschool New Entrance - Restricted Fund
This restricted fund consists of monies raised specifically for the construction of a new entrance to the Preschool.

15. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2026.