NORTHGATE CHURCH TRUST

REPORTS &
FINANCIAL STATEMENTS

FOR THE YEAR ENDED
31ST MARCH 2026

Registered Charity No
518346

FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST MARCH 2026

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CHARITY LEGAL & ADMINISTRATIVE INFORMATION FOR THE YEAR ENDED 31ST MARCH 2026

Charity Number	518346	
Governing Instrument	Declaration of Trust 29th July 1976	(Amended) (28th November 1986)
Trustees	Nick Pengelly	Chair
	Charles Maconachie	Vice Chair
	Dave Hopper	Secretary
	Gerald Sidery	Treasurer
	David Davies	
	Iveta Olowabi	Appointed 25th July 2025 & Resigned 10th August 2026
	Richard Nutt	Resigned 25th July 2025
	Jennifer McGrath	Appointed 7th September 2026
	Ian Collier	Appointed 7th September 2026
Elders & Leaders	Gerald Sidery Lin Sidery Nick Pengelly Sue Pengelly Jenni Ogden Joe Bullen	
Principal Address	Northgate Church Upper Northagte Street Chester CH1 4EF	
Bankers	National Westminster Bank plc Chester Branch	
Independent Examiner	Bruce Roberts & Co Limited Chartered Accountants Unit 10, Edison Court, Ellice Way, Wrexham LL13 7YT	

TRUSTEES ANNUAL REPORT
FOR THE YEAR ENDED 31ST MARCH 2026

The Trustees submit their annual report and the financial statements for the year ended 31st March 2026. The Trustees have adopted the provisions of the Statement of Recommended Practice "Accounting and Reporting by Charities": preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and the Republic of Ireland (FRS102) issued on the 16 July 2014 and with the Charities Act 2011.

The Trustees have complied with the duty in the Charities Act 2011 to have due regard to (public interest) guidance published by the Charity Commission.

Purpose of the charity as laid down by the Trust Deed

The objects of the charity, as stated in its declarations of trust dated 29th July 1976 (amended 28th November 1986):

- The advancement of the Christian faith and the worship of God
- The relief of persons who are in conditions of need, hardship or distress, or who are aged and sick .
- The advancement of education on the basis of Christian principles.

The activities undertaken by the Church to further its charitable activities for public benefit during the year:

- Conducting meetings
- Running Community Projects
- Organising activities and groups
- Working closely with other Christian organisations.
- Working with Asylum Seekers and Refugees - principally from Iran.
- Extending the work with the African Community and University Community.

The charity has achieved:

- Maintaining the church membership
- Continued support to projects for the advancement and education of the Christian faith
- Maintaining the charity's assets and income.

Financial Review

The Charity's income increased from £215,446 to £269,797. The increase was primarily due to receipts of grants and special offerings received in the previous year to renovate the Church stonework and gable ends. The level of core tithe income from members was maintained in the year. The Trust maintained its level of expenditure accordingly. The performance of the charity was consistent with the prior year to end up with a decrease of £7,324.

TRUSTEES ANNUAL REPORT
FOR THE YEAR ENDED 31ST MARCH 2026

Investment policy

The charity has adopted a policy of investing in low risk, high return investment account with Kingdom Bank.

Fund raising

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

Resources expended and services

The Trust took on a new part time Youth Worker in July '24 to grow the youth work now that our strong children's ministry is getting older in age. Expenditure incurred and services provided elsewhere were consistent with the prior year.

Changes in fixed assets

The Trust continued with its refurbishment of its adjacent house which is used to keep refugees and people on low income from being homeless. Other additions to fixed assets were principally renovating, refreshing and modernising together with a new piano and visual equipment. This project was also carried out to mark Northgate Church's 50th Anniversary.

Reserves

The Trustees have reviewed the Charity's reserves, taking into account the nature of its income and expenditure streams, the purposes for which funds are held, and the anticipated future commitments of the Charity. The Trustees are satisfied that sufficient funds are available to meet the Charity's restricted activities and commitments.

During the year, the Charity's total reserves decreased from £464,499 to £457,176. Excluding Designated and Restricted Funds, the General Fund balance at the year end was £338,134, of which £127,493 was represented by cash reserves.

The level of available cash reserves represents approximately six months' expenditure and is therefore in accordance with the Charity's Reserves Policy.

Volunteers

The charity is grateful for the commitment of its volunteers who are involved in all aspects of the charity's operations.

Plans for the Future

The Trustees and Leadership Team review the strategic plan annually. Currently the key objectives are:

- To reach and help the spiritually and socially needy in the Chester community.
- To develop and disciple those Christians currently within the Northgate Church membership.
- To maximise the use of our facility and to draw up development plans that will enable us to plan for the next 10 years.
- To look at ways of increasing our resources to fund the extension of the ministry base at the church.

Northgate Church Trust is in the process of forming Northgate Church Chester, a CIO. Should this be approved by the Charity Commission, then all assets, liabilities and funds currently sitting in Northgate Church Trust will be transferred in total to the new CIO.

Governance and internal control

The Church activities are led by a leadership team which reports to the Board of Trustees.

Trustees are selected by the other members of the trustee board. New trustees are approached from amongst the church membership. The trustees meet periodically in the year to review strategy, performance, operating plans, budgets and building matters.

Charity law requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the surplus or deficit of the charity for that period. In preparing those financial statements, the trustees have:

- selected suitable accounting policies and applied them consistently;
- made judgements and estimates that are reasonable and prudent;
- prepared the financial statements on a going concern basis
- stated whether applicable accounting standards have been followed subject to any material departures disclosed and explained in the financial statements

The trustees have overall responsibility for ensuring that the charity has appropriate system of controls, financial and otherwise. They are also responsible for keeping proper accounting records which disclose with reasonable accuracy at any time, the financial position of the charity. They are also responsible for safeguarding the assets of the charity and hence taking reasonable steps for the prevention and detection of fraud and other irregularities and to provide reasonable assurance that:

- the charity is operating efficiently and effectively;
- its assets are safeguarded against unauthorised use or disposition;
- proper records are maintained and financial information used within the charity or for publication is reliable;
- the charity complies with relevant laws and regulations.

The systems of internal control are designed to provide reasonable, but not absolute, assurance against material misstatement or loss. They include:
- A strategic plan and an annual budget approved by the trustees
- Regular consideration by the trustees of financial results and variance from budgets.
- Delegation of authority and segregation of duties.
- Identification and management of risk.

The trustees have reviewed the adequacy of the charity's current internal controls and are pleased to report that the charity's internal financial controls, in particular, conform with guidelines issued by the Charity Commission.

This report was approved by the Board of Trustees on 2026

Gerald J. Sidery ACA

INDEPENDENT REPORT TO THE TRUSTEES OF NORTHGATE CHURCH TRUST

I report to the charity trustees on my examination of the accounts of Northgate Church Trust for the year ended the 31st 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 2011 Act and in carrying out my examination I have follwed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

Where the Charity's gross income exceeds £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm I am a member of the Association of Chartered Certified Accountants.

I have completed my examination. I can 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 have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities - applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and the Republic of Ireland (FRS 102).

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.

Bruce Roberts FCA
Chartered Accountant
C/o Bruce Roberts & Co Ltd
Unit 10, Edison Court, Ellice Way, Wrexham LL13 7YT

Date : 30/10/2026

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31ST MARCH 2026

Incoming Resources **Income from :**	**Notes**	**Unrestricted Funds** **£**	**Restricted Funds** **£**	**TOTAL 2026** **£**	TOTAL 2025 £
Donations and legacies	2(a)	**163,471**	**51,627**	**215,098**	176,598
Charitable activities	2(b)	**50,682**	**-**	**50,682**	32,221
Investments	2(c)	**4,017**	**-**	**4,017**	6,627
Total income		**218,170**	**51,627**	**269,797**	215,446
Expenditure on :					
Raising funds	3(a)	**-**	**-**	**-**	-
Charitable activities	3(b)	**231,369**	**45,651**	**277,020**	228,812
Total expenditure		**231,369**	**45,651**	**277,020**	228,812
Net income(expenditure) before investment gains/(Losses)		**(13,199)**	**5,976**	**(7,222)**	(13,366)
Transfers between funds		**(1,209)**	**1,209**	**-**	-
Net movement in funds		**(14,408)**	**7,185**	**(7,222)**	(13,366)
Reconciliation of funds					
Total funds brought forward		**444,189**	**20,310**	**464,499**	477,865
Total funds carried forward		**429,781**	**27,495**	**457,277**	464,499

STATEMENT OF FINANCIAL POSITION
AS AT 31ST MARCH 2026

	Notes	Unrestricted Funds £	Restricted Funds £	TOTAL 2026 £	TOTAL 2025 £
FIXED ASSETS					
Tangible Assets	6	**208,859**	**-**	**208,859**	203,725
CURRENT ASSETS					
Debtors and prepayments	7	**20,472**	**-**	**20,472**	9,274
Cash at Bank and in Hand		**219,041**	**27,496**	**246,537**	260,041
Total Current assets		**239,513**	**27,496**	**267,009**	269,315
CREDITORS					
Amounts falling due within one year	8	**18,592**	-	**18,592**	8,541
Net Current Assets		**220,921**	**27,496**	**248,417**	260,774
Total assets less current liabilities		**429,780**	**27,496**	**457,277**	464,499
Total net assets		**429,780**	**27,496**	**457,277**	464,499
Funds of the Charity :					
Restricted income funds		**-**	**27,496**	**27,496**	20,310
Unrestricted funds		**429,781**	**-**	**429,781**	444,189
Total funds		**429,781**	**27,496**	**457,277**	464,499

Approved by the Trustees on the and signed on its behalf by:

..... 2026

Gerald Sidery (Treasurer)

NORTHGATE CHURCH TRUST
STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31ST MARCH 2026

	2026	2025
	£	£
Net movement in funds	**(7,222)**	(13,366)
add : Depreciation	**8,791**	11,181
Decrease/(increase) in debtors	**(11,198)**	23,536
Incresae/(decrease) in creditors	**10,050**	(671)
Net cash used in operating activities	**420**	20,679
Tangible fixed assets acquired	**(13,925)**	(51,541)
Loan repayments	**-**	-
Cash brought forward	**260,041**	290,904
Cash carried forward	**246,537**	260,041

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST MARCH 2026

1. ACCOUNTING POLICIES

Basis of preparation of accounts
These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The accounts have been prepared in accordance with the Statement of Recommended Practice : Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the Uk and the Republic of Ireland (FRS102) issued on 16th July 2014 and with the Charities Act 2011.

Going Concern

The trustees review budgets,cashfows and management accounts on a regular basis to assess whether the trust is a going concern.

The accounts are prepared on a going concern basis.

Funds structure
Unrestricted funds represent the funds of the Church that are not subject to any restrictions regarding their use and are available for application on the church activities. Unrestricted funds include designated funds where the trustees, at their discretion, have created a fund for a specific purpose.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Income recognition
All income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.
Donations,grants and legacies to the Church are included in the SOFA when receipt is probable, that is, when there has been grant of probate, the executors have established that there are sufficient assets in the estate and any conditions attached to the legacy are either in control of the charity or have been met.

Rental income from the letting of the church hall and other properties is recognised when the rental is due.

Gift Aid receivable is included in income when there is valid declaration from the donor. Any gift Aid amount recovered on a donation is considered to be part of that gift and is treated as an addition to the same fund as the initial donation unless the donor or the terms of the appeal have specified otherwise.

Income from interest is included in the accounts when receipt is probable and the amount receivable can be measured reliably.

Offsetting
There has been no offsetting of assets and liabilities, or income and expenses, unless required or permitted by FRS102 SORP.

Expenditure recognition
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 settlement will be required and the amount of the obligation can be measured reliably.

All expenditure is accounted for on an accruals basis. All expenses including support costs and governance costs are allocated or apportioned to the applicable expenditure headings.

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2026

ACCOUNTING POLICIES CONTINUED

Governance Costs

Governance costs comprise all costs involving the public accountability of the charity and its compliance with regulation and good practice. These costs include costs related to independent review and legal fees together with an apportionment of overhead and support costs.

Volunteer help and Donated services

Services provided free of charge by volunteers includes working at Church events and maintenance of the church grounds. As it is difficult to reliably measure the time involved these sevices have not been valued and included in the SOFA.

Tangible fixed assets and depreciation

Tangible fixed assets are stated at cost less depreciation.

Depreciation is provided on all tangible fixed assets calculated to write off the cost less an residual value over their expected useful economic lives as follows:

Assets are capitalised where they can be used for more than one year and cost over £500

Freehold Land and Buildings	Not depreciated as valuation exceeds NBV	
Fixtures & Fittings	20%	Straight line basis
Office equipment & computers	25%	Straight line basis
Public address equipment	20%	Straight line basis

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2026

2. INCOMING RESOURCES:

	Unrestricted General	Designated	Restricted	TOTAL 2026	TOTAL 2025
	£	£	£	£	£
2(a) Donations and legacies :					
Donations and gifts	131,919	500	47,699	**180,118**	**146,070**
Gift Aid	31,052	-	3,928	**34,980**	**30,528**
Grants Received	-	-	-	-	-
	162,971	**500**	**51,627**	**215,098**	**176,598**
2(b) Charitable activities :					
Church hall and house lettings	**50,536**	**-**	**-**	**50,536**	**32,221**
Sundry Income	**146**	**-**	**-**	**146**	**-**
	50,682	**-**	**-**	**50,682**	**32,221**
2(c) Income from investments					
Interest	**4,017**	-	-	**4,017**	**6,627**
	4,017	**-**	**-**	**4,017**	**6,627**
TOTAL INCOMING RESOURCES	**217,670**	**500**	**51,627**	**269,797**	**215,446**

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2026

3. RESOURCES EXPENDED

	Unrestricted Fund £	Designated Funds £	Restricted Funds £	TOTAL 2026 £	TOTAL 2025 £
3(a) Raising funds					
	-	-	-	**-**	-
	-	**-**	**-**	**-**	-
3(b) Charitable activities					
Ministry services	85,378	-	-	**85,378**	79,918
Ministry expenses	1,735	-	-	**1,735**	2,420
Ministry gifts	2,494	13,942	37,151	**53,587**	41,323
Outreach, music, & drama	7,208	-	-	**7,208**	7,109
Rental property costs	15,971	3,112	-	**19,083**	13,223
Administration wages	16,995	-	-	**16,995**	16,186
Administration costs	22,140	-	-	**22,140**	16,249
Property costs -church	49,431	-	5,000	**54,431**	37,276
Community work projects	1,483	-	-	**1,483**	2,551
Conference,books and training	1,544	-	-	**1,544**	682
Children & youth work	7,610	-	3,500	**11,110**	10,135
Governance costs	2,326	-	-	**2,326**	1,740
				-	
	214,315	**17,054**	**45,651**	**277,020**	**228,812**
Total Expenditure	**214,315**	**17,054**	**45,651**	**277,020**	**228,812**

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2026

4 Statement of funds

	At 1st April 2025	Income	Expenditure	Transfers	At 31st March 2026
	£	£		£	£
General Reserve	335,553	217,670	(214,315)	(1,020)	337,888
Designated funds					
Bliss Legacy	19,713	-	-	-	19,713
Okell Legacy	2,000	-	-	(1,800)	200
Smith Legacy	3,000	-	-	(3,000)	-
Lorne Street	6,636	-	(3,112)	3,161	6,685
Redemption Fund	13,955	-	-	(10,000)	3,955
Seed Fund	17,737	-	(13,942)	11,450	15,245
Family Worker Fund	3,000	-	-	-	3,000
Tech Development Fund	3,913	-	-	-	3,913
Innovation Fund	10,000	-	-	-	10,000
Designated Tithes	28,682	501	-	-	29,183
	108,636	501	(17,054)	(189)	91,894
Total Unrestricted Funds	444,189	218,171	(231,369)	(1,209)	429,782
Restricted funds					
Property Maintenance Funds					
Property Maintenance Funds	-	5,000	(5,000)	-	-
Short Term Redirected Gifts					
Redirected Gifts	-	1,279	(1,279)	-	-
Destiny School Zambia	1,925	2,092	(4,017)	-	-
Iranian Family Fund	1,055	-	-	-	1,055
KidsBank Chester	-	1,662	-	-	1,662
Stonework & Gable End Fund	-	20,000	-	-	20,000
Micro Loan	2,750	1,250	(4,000)	-	-
Zambia Sports & Kids	810	240	(1,050)	-	-
Wolverham School Fund	-	187	(187)	-	-
Longer Term Ongoing Funds					
Childrens Work	850	-	-	-	850
Overseas Mission	2,965	-	(2,965)	-	-
NLCC Zambia Fund	-	12,238	(11,000)	1,050	2,288
Sanctuary Seeker Fund	3,942	4,275	(8,089)	159	287
The Barn Fund	2,120	3,405	(4,564)	-	961
Youth & Students	3,893	-	(3,500)	-	393
Total restricted funds	20,310	51,628	(45,651)	1,209	27,496
Total funds	464,499	269,799	(277,020)	-	457,278

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2026

4 Statement of funds (continued)

Designated funds

Bliss Legacy	Unrestricted legacy received - earmarked for Community Outreach Initiatives
Okell Legacy	Unrestricted legacy received
Smith Legacy	Unrestricted legacy received
Lorne Street Reparation Fund	Reserve for future large reparations of Rental Property.
Seed Fund	Proportion of tithe income set aside for external ministries
Family Worker Fund	Designated to launch Community Project
Redemption Fund	Unrestricted Funds set aside following reclaim of offerings
Tech Development Fund	Funds from PA sale set aside for future PA & Media upgrades
Innovation Fund	Funds set aside for future innovative projects
Designated tithes	Tithes allocated for future larger projects

Restricted funds

Property Maintenance Funds

General	Funds raised for Damp Issues & Roof

Short Term Redirected Gifts

Redirected Gifts	Funds received to redirect to individuals and organisations
Destiny School Zambia	Funds raised for a School in Zambia
Iranian Family Fund	Supporting Refugee Families
Lovemore & Caroline	Overseas Missionary
Kaveh & Negin Refugee Fund	Funds raised for Sanctuary Seeker Family
Music Ministry	Funds received for Musicians Training
Africa Missions	Funds raised for Overseas Missions
Zambia Sports & Kids	Funds raised for Sports Ministry in Zambia
Ukraine	Funds raised for Ukrainian mission & relief
Wolverham School Fund	Funds raised for support disadvantaged pupils at Wolverham School In Ellesmere Port
Property Roof Fund	Funds Raised to repair Back Hall Roof

Longer Term Ongoing Funds

Childrens Work	Specific donations to a part time children's worker
Outreach Fund	Specific donations to fund special outreach events
Overseas Mission Fund	Specific donations to fund overseas ministry trips
Sanctuary Seeker Fund	Specific donations to fund the work for Asylum Seekers in UK
The Barn Fund	Specific donations to fund assistance to church members in financial crisis
Youth & Students	Specific donations to fund the ministry into youth & student work

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2026

5 Employees Costs

	2026 £	2025 £
Wages and salaries	107,415	98,979
Social security costs	1,841	2,697
Pensions	2,291	2,072
	111,547	103,748

There were no employees who earned more than £60,000 during the year.

The average number of employees analysed by function was:

	Number	Number
Furtherance of Charity's objectives	4	4
Management and administration of the church	1	1
	5	5

6 FIXED ASSETS

	Freehold land and buildings £	Fixtures & Fittings £	Office Equipment £	P.A Media & IT £	Total £
Cost					
As at 1st April 2025	264,954	83,397	39,237	67,365	454,953
Additions	7,689	2,013	-	4,223	13,925
Disposals	-	-	-	-	-
As at 31st March 2026	272,643	85,410	39,237	71,588	468,878
Depreciation					
As at 1st April 2025	81,924	70,436	33,723	65,145	251,228
Charge for the Year	-	5,729	1,379	1,683	8,791
Eliminated on Disposal	-	-	-	-	-
As at 31st March 2026	81,924	76,165	35,102	66,828	260,019
Net Book Value					
As at 31st March 2026	190,719	9,245	4,135	4,760	208,859

7 Debtors and Prepayments

	2026 £	2025 £
Income Tax Recoverable	9,180	8,587
Prepayments and Accrued Income	11,292	687
	20,472	9,274

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2026

8 Creditors : Amounts falling due within one year	2026 £	2025 £
Trade Creditors	**6,859**	1,860
Accruals	**8,206**	3,841
Other Creditors	**3,527**	2,841
	18,592	8,542

9

	Unrestricted Funds £	Restricted Funds £	Total Funds 2026 £	Total Funds 2025 £
Fixed Assets	**208,859**	**-**	**208,859**	203,725
Current Assets	**239,513**	**27,496**	**267,009**	269,315
Current Liabilities	**(18,592)**	**-**	**(18,592)**	(8,541)
Fund Balance	**429,780**	**27,496**	**457,276**	464,499

10 Related party transactions and expenses - Trustees

Fees	2026 £	2025 £
Gerald Sidery (including Lin Sidery)	**64,536**	58,919
	64,536	58,919

Expenses	Number 2026	Number 2025	Total 2026 £	Total 2025 £
Traveling and subsistence	**-**	-	**-**	-
	-	-	**-**	-

The total donations made by the trustees during the year was £18,499 (2024 - £19,713)

11 Governance costs :

	2026 £	2025 £
Independent examiners fees	**1,800**	1,740

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Signature 1

Signed by Gerald Sidery using authentication code eTFMVnBtbEJqIWpa at IP address 82.12.176.144, on 2026/11/02 11:42:18 Z.

Gerald Sidery's e-mail address is: gerald@northgate.org.uk.