

CHELMSFORD COMMUNITY CHURCH
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 5th APRIL 2025

Charity No. 803296

QUANTIC ACCOUNTANCY LTD

Chartered Certified Accountants

1 Second Avenue

Halstead

Essex

CO9 2SU

**CHELMSFORD COMMUNITY CHURCH
ACCOUNTS FOR THE YEAR ENDED 5 APRIL 2025**

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**CHELMSFORD COMMUNITY CHURCH
TRUSTEES' ANNUAL REPORT
FOR THE YEAR ENDED 5 APRIL 2025**

Reference and administrative details

Chelmsford Community Church is a charity formed by a trust deed on 24 March 1990 and governed by a supplemental deed dated 14 December 2005. The trust is an unincorporated association, charity registration number 803296.

The Trustees during the year were as follows: -

Mrs CHE Hobbs
Mr L Hobbs
Mr S H Hook - Chair
Mr C Jackson
Mr C Barker – appointed 24 April 2024
Mrs S Troubridge – appointed 24 April 2024

The principal office is situated at Trent Road Centre, Trent Road, Chelmsford, Essex. CM1 2LQ.

The Charity's bankers are The Co-operative Bank Plc, 11 Market Road, Chelmsford, Essex. CM1 1XW.

The independent examiner is Stuart Foster of Quantic Accountancy Ltd, Chartered Certified Accountants, 1 Second Avenue, Halstead, Essex CO9 2SU.

Objectives and Activities

The objects for which the church is established are to promote the Christian religion by such legally charitable means as the Trustees shall in their discretion think fit, the advancement of education and the relief of poverty and such other charitable objects as the Trustees may from time to time decide.

The church is a member of the Evangelical Alliance and shares the statement of faith of that organisation. It is a central pillar of the church that the message of Jesus goes hand in hand with reaching out to help those in need. The church employs full time pastors and they are responsible for the direction of the church and for pastoral oversight.

The Trustees act to ensure that the purposes laid down in the trust document are observed; to ensure the trust acts in accordance with the law of the land and to oversee the financial standing of the church. A finance team does this. Throughout the year, the trust has tightened its controls in order to demonstrate financial integrity. We continue to hold meetings for all members of the church to explain the financial and pastoral state of the church, with a view to increasing transparency.

The Trustees have had due regard to the Charity Commission's guidance on Public Benefit in carrying out the Charity's activities during the year. The Trustees have received copies of the Trust Deed and the policies of the Charity and are given appropriate training to fulfil their duties. Trustees are appointed by resolution of the Trustees following consultation with the Pastor.

Review of progress and achievements

The Church has now been in the Trent Road premises for over 10 years and has focussed on building a strong relationship with the local community as well as with church family attending. The numbers attending have been building steadily and often over 50 people are in attendance on Sundays with several in the 'young adults' age range coming along and taking part in their own monthly Bible discussion sessions.

During this last year the church has continued to build midweek activities for the congregation and local people to attend between Sunday services. The twice a week 'Connexions' social and craft group sessions are very popular with a regular 15/20 people attending twice a week.

At the beginning of August there was a Community Fun Day which was open to anyone in the community with fun activities around the church also providing a BBQ. Approx. 150 local people attended during the day and a successful grant application for community engagement allowed us to book a mobile petting zoo as the main attraction on the day.

**CHELMSFORD COMMUNITY CHURCH
TRUSTEES' ANNUAL REPORT (continued)
FOR THE YEAR ENDED 5 APRIL 2025**

CCC also hosts the Chelmsford Rough Sleeper Support group, and holds supplies of food, toiletries, clothing and bedding/tents to be distributed to the rough sleepers in the town one night midweek. Several members of the church work as a team, with others outside of the congregation, and they are seeing anything up to 50 people in one night who need their services.

A team of people collect excess food from Greggs bakery at the end of the shop opening hours and make the food available to service users, along with food donations from Marks and Spencer and other bakery/food type businesses within the town. A separate JustGiving page has been set up for public donations to purchase other needed items such as tents, shoes, etc. The CCC Harvest Service donations were in aid of this group at the service in October, collecting requested items and money for whatever is needed.

The Board Games event has been established, this consists of an evening family games session every month alongside a Sunday afternoon approx. 4-5 times a year mostly in school and bank holidays. This has proved popular with up to 30-40 people coming along during the afternoon and these events are open to anyone interested and numbers have grown with each session.

The annual Craft Fayre is booked at the church on 8th November which will include local craft sellers, a tea room area and some hot lunches. This is always well attended and supported by local people. In addition to this, we hosted five Craft Saturday events with opportunities for people to learn sewing and make items for personal or community and charity projects.

Successful contact has been maintained with the local school (located across the road from the Church). Our pastor, Chris Jackson, is now Chair of the Local Curriculum Standards Committee. The school have agreed to allow the Church to use the school car park for parking on a Sunday morning free of charge and this reduces parking in the residential area. As a 'thank you' for this the Church hosted an 'end of school' lunch for the teaching staff on the last day of term.

We are working with Compassion, a Christian sponsorship programme in deprived countries and the church has sponsored over 20 children within the church. In addition, we also support the Operation Christmas Child shoebox appeal and are a drop off centre for the local area.

Local community activities have also included a joint Tear Fund Quiz evening which have been a great success in the past, making contacts and friends within the community. Our young adult musicians have formed a band which has held two fund raising concerts this year, one in support of replacement of the ancient PA equipment and a latter concert in aid of general church funds. We are also planning a Christmas Quiz evening in early December as a 'fund raiser' and continually seek fund raising ideas to support our community work which is provided at low or no cost.

During the school holiday weeks we have hosted Family Craft mornings at low cost, these include craft activities, games and food as well as two Holiday Club sessions with a 'space' theme. Plans are to repeat the Holiday Club session in Summer 2026.

We recently held our Illuminate event which is a 'light party/non-Halloween' event and we look forward to our other forthcoming Autumn and Christmas events and services this year, and in particular a Christmas Celebration with a Father Christmas grotto for families to visit, Chelmsford Community Gospel Choir will also be with us in December for a concert.

Overall, it has been another busy church year and we look forward to the autumn and Christmas activities still to come.

Review of the financial position of the charity

The results for the year are set out on the receipts and payments account on page 5. A statement of assets and liabilities of the charity are set out on page 6.

The Trustees' aim is to distribute the income that they received in accordance with the objects of the Church. A proportion of the Church's income has necessarily been spent on refurbishing and fitting out the Trent Road premises and the contracted payments to our pastors. Although the Church wishes to give as much as it can for charitable purposes, this expenditure is considered essential in providing a suitable environment and the drive for the Church to grow. Gift aid has continued to provide a significant contribution to Church income.

**CHELMSFORD COMMUNITY CHURCH
TRUSTEES' ANNUAL REPORT (continued)
FOR THE YEAR ENDED 5 APRIL 2025**

In this twelve month period, the income of the charity exceeded expenditure by £519. In arriving at this figure, restricted funds increased by £7,399, whilst unrestricted funds decreased by £6,880. At 5 April 2025 the trustees had sufficient assets available to fulfil the obligations of the charity.

Reserves policy

It is the policy of the charity to maintain reserve unrestricted funds sufficient to fund 6 months of resources expended.

Approved by Board of Trustees on 3rd December 2025 and signed on its behalf by

 Trustee

COLIN BARKER Name

**INDEPENDENT EXAMINERS' REPORT TO THE TRUSTEES OF
CHELMSFORD COMMUNITY CHURCH
FOR THE YEAR ENDED 5 APRIL 2025**

I report to the charity trustees on my examination of the accounts of the charity for the year ended 5th April 2025 which are set out on pages 5 to 9.

Responsibilities and basis of report

As the charity's trustees 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 charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination 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.

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.



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Stuart Foster FCCA
Independent Examiner

Quantic Accountancy Ltd
1 Second Avenue
Halstead
CO9 2SU

3 December 2025

**CHELMSFORD COMMUNITY CHURCH
FINANCIAL STATEMENTS
FOR THE YEAR ENDED
5th APRIL 2025**



	Unrestricted Funds £ General	Restricted Funds £ (Note 2)	Total £	Total 2023/24 £
RECEIPTS AND PAYMENTS ACCOUNT				
Receipts				
Voluntary income - unrestricted funds (note 1)	55,075	-	55,075	58,843
Voluntary income - restricted funds (note 2)	-	8,403	8,403	1,730
Gift Aid tax recovered	10,575	-	10,575	13,095
Other donations	7,065	5,000	12,065	2,890
Grant received (note 2)	-	500	500	1,500
Hall Hire	975	-	975	4,375
Craft fayre	123	-	123	90
Quilting exhibition	-	-	-	-
Concert collection	-	-	-	-
Macmillan coffee morning	114	-	114	118
Tearfund Quiz	325	-	325	290
Member loan repayment	330	-	330	330
Interest received	-	22	22	29
Miscellaneous income	36	-	36	59
	<u>74,618</u>	<u>13,925</u>	<u>88,543</u>	<u>83,349</u>
Direct Charitable payments				
UK Donations (note 4)	3,448	-	3,448	3,295
Overseas gifts (note 5)	4,677	-	4,677	4,546
	<u>8,125</u>	<u>-</u>	<u>8,125</u>	<u>7,841</u>
Employment Costs	54,536	-	54,536	55,458
Other payments (note 6)	18,837	2,762	21,599	17,204
Restricted fund application (notes 2 & 3)	-	3,764	3,764	2,298
	<u>81,498</u>	<u>6,526</u>	<u>88,024</u>	<u>82,801</u>
Surplus of Receipts against Payments	(6,880)	7,399	519	548
Cash and bank balances at 5th April 2024	<u>48,379</u>	<u>3,693</u>	<u>52,072</u>	<u>51,524</u>
Cash and bank balances at 5th April 2025	<u>41,499</u>	<u>11,092</u>	<u>52,591</u>	<u>52,072</u>

**CHELMSFORD COMMUNITY CHURCH
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5th APRIL 2025**



Unrestricted Funds £ General	Restricted Funds £ (Note 2)	Total £	Total 2023/24 £
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STATEMENT OF ASSETS AND LIABILITIES

Cash Funds

Bank current account	41,469	2,119	43,588	48,649
Community Fund account	-	1,393	1,393	1,314
Chelmsford Rough Sleepers Fund	-	7,580	7,580	2,079
Refreshment cash float	30	-	30	30
	<u>41,499</u>	<u>11,092</u>	<u>52,591</u>	<u>52,072</u>

Other Monetary Assets

Gift Aid Recoverable	2,245	-	2,245	2,316
Loan Receivable	474	-	474	804
	<u>2,719</u>	<u>-</u>	<u>2,719</u>	<u>3,120</u>

Non-monetary assets

Freehold Property	258,898	-	258,898	258,898
Demountable classrooms/ storage	15,846	-	15,846	15,846
Audio visual and other equipment	44,947	-	44,947	42,055
	<u>319,691</u>	<u>-</u>	<u>319,691</u>	<u>316,799</u>

Liabilities

Owed to Tear Fund	5	-	5	-
	<u>5</u>	<u>-</u>	<u>5</u>	<u>-</u>

Approved by the Board of Trustees on 3rd December 2025, and signed on its behalf by:

Trustee [Signature] Name COLIN BARKER

Trustee [Signature] Name CHRIS JACKSON

**CHELMSFORD COMMUNITY CHURCH
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5th APRIL 2025**



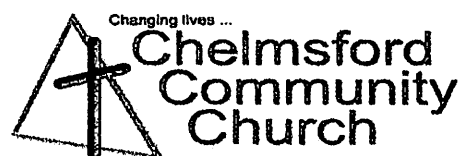
	Year 2024/25 £	Year 2023/24 £
1 Voluntary income - unrestricted funds		
Sunday collections and other gifts	9,424	6,876
Planned regular giving	45,651	51,967
	<u>55,075</u>	<u>58,843</u>
2 Restricted Funds		
Community Fund (incl Awaken):		
Opening balance at 5th April 2024	1,614	1,494
Receipts in the year	360	600
Interest received	22	29
Grants made during the year (note 3)	(603)	(509)
	<u>1,393</u>	<u>1,614</u>
Closing balance at 5th April 2025	<u>1,393</u>	<u>1,614</u>
Rough Sleepers Support Fund:		
Opening balance at 5th April 2024	2,079	1,238
Grants received in the year	500	1,500
Receipts in the year	8,162	1,130
Grants made during the year	(3,161)	(1,789)
	<u>7,580</u>	<u>2,079</u>
Closing balance at 5th April 2025	<u>7,580</u>	<u>2,079</u>
Audio Visual Equipment Fund:		
Opening balance at 5th April 2024	-	-
Donations received in the year	4,881	-
Equipment purchased in the year (note 6)	(2,762)	-
	<u>2,119</u>	<u>-</u>
Closing balance at 5th April 2025	<u>2,119</u>	<u>-</u>
Total Restricted Funds at 5th April 2025	11,092	3,693
3 Community Fund Grants		
Lawford Mead student trip sponsorship	-	-
Lawford Mead teachers buffet	486	509
Shop Vouchers	75	-
Chelmsford Rough Sleepers Support	-	-
Miscellaneous grants	42	-
	<u>603</u>	<u>509</u>
	<u>603</u>	<u>509</u>

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5th APRIL 2025**



	Year 2024/25 £	Year 2023/24 £
4 UK Donations		
Ground Level	1,662	1,850
Urban Saints / Crusaders	252	252
The Moment Music (Dave Bell)	-	-
Evangelical Alliance	75	75
Churches together in Chelmsford	300	400
St Andrews	-	-
Streetfood	100	200
Dance 21	50	50
Macmillan	114	118
Visiting speakers	450	350
The Brickfield Trust	445	-
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	<u>3,448</u>	<u>3,295</u>
5 Overseas Gifts		
Covenant Blessings, Mumbai	2,400	2,400
Cornerstone	384	384
Compassion UK	1,536	1,472
Ukraine Disaster Fund	-	-
Tear Fund (Quiz)	320	290
Samaritans Purse	37	-
Miscellaneous	-	-
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	<u>4,677</u>	<u>4,546</u>

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5th APRIL 2025**



	Year 2024/25 £	Year 2023/24 £
6 Other Payments		
Major cap.ex (>£250) - General Fund	367	1,700
Major cap.ex (>£250) - AV Restricted Fund	2,762	-
Minor cap.ex (<£250) and maintenance	4,148	1,235
Trent Road running and cleaning cost	3,909	3,932
Service consumables	52	300
Travel costs	258	233
Printing stationery and publicity	673	502
Telephone	629	646
Training courses and conferences	1,005	1,356
Teaching aids	566	59
Fire Safety inspection and service	499	443
Childrens work (including 31:8 registration)	701	509
Illuminate	189	177
Christmas Service	15	194
Community Fun Day	395	522
Entertaining	97	-
Refreshments	1,533	1,378
Refreshments - recoveries	-	(18)
Insurance	983	928
Accountancy	600	894
Website Hosting	947	939
"Zoom" subscription	156	144
Performing, Music and TV licences	978	948
Sundry expenses	137	183
	<u>21,599</u>	<u>17,204</u>
Unrestricted Fund payments	18,837	17,204
Restricted Fund payments	<u>2,762</u>	-
	<u>21,599</u>	<u>17,204</u>

All 'Other payments' relate to general unrestricted funds other than new Audio Visual Equipment purchased following the Appeal in March/April 2025