

**KING'S CHURCH KESWICK**  
**UNAUDITED**  
**TRUSTEES' REPORT AND FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 DECEMBER 2025**

**ArmstrongWatson<sup>®</sup>**  
Accountants, Business & Financial Advisers

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## KING'S CHURCH KESWICK

### REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISERS FOR THE YEAR ENDED 31 DECEMBER 2025

<b>Trustees</b>	Mr A Wightman, Trustee Mrs C Morgan, Trustee Mr N Lockwood, Trustee
<b>Charity registered number</b>	1038793
<b>Principal office</b>	18 The Hawthorns Keswick Cumbria CA12 4LL
<b>Independent examiner</b>	Armstrong Watson LLP Carleton House 136 Gray Street Workington Cumbria CA14 2LU

## KING'S CHURCH KESWICK

### TRUSTEES' REPORT FOR THE YEAR ENDED 31 DECEMBER 2025

The Church Trustees present their report and financial statements for the year ended 31 December 2025

#### Church objectives and activities

Kings Church is a Registered Charity operating within the terms of its Constitution (first approved by the Charity Commission in 2004) and updated and approved again in 2007. Its finance and governance are independently discharged by its Trustees and Elders. Kings Church is affiliated to the Newfrontiers Group of Churches (Christcentral) who supply guidance and support as requested.

Kings Church Keswick's primary objective is to promote the biblical Christian Faith for the public benefit and it seeks to do this through the avenues shown below:-

- 1 Meetings and other activities promoted by the Trustees and Elders within the wide range of objectives listed in Clause 2 of its Constitution. From 2006 onwards, these activities have been undertaken in co-operation with other Newfrontiers affiliated churches across Cumbria and the North of England. Kings Church and its members also offer financial support to Christian works overseas; notably to a local church school in Clarens, South Africa.
- 2 The Church continues to meet on Sundays at St. Herbert's School, Trinity Way, Keswick.
- 3 Mid-week the fellowship meet, in members' homes, for discussion, prayer, fellowship and food.
- 4 The parent and carers toddler group meet in one of the rooms at the Rawnsley Centre. Contact with the families is maintained by the Group Leaders using telephones and social media. The finances of the group are now handled via the church account to ease administration and reduce costs.

Angus Wightman continues to support local primary and secondary schools, making an active input both to their assemblies and classroom activities. Angus is employed by Keswick School two days a week in the role of one-to-one support of students with SEND.

#### Management of the Church and its finances

The church's financial affairs are not complex and are principally concerned with the management of its cash flow against monthly receipts and payments. It has no investments and only limited material assets. The responsibility for the management of Kings Church and its finances rests with the Elders and Trustees.

Angus Wightman continued in his role as the paid Elder and Chair of the Trustees; However, due to the severe reduction in Church income, he has reduced his working days by two per week. Angus is supported in his role by two unpaid Trustees, Nimrod Lockwood and Christine Morgan. Susan Higson serves as Secretary to the Trustees. During the year, Brenda Tsintas handed over her "Treasurer" role, to Simon Overend, who now manages and banks the church's cash receipts pays the bills, makes Gift Aid claims and liaises with Armstrong Watson, our accountants, who manage payroll and AE pension commitments. Church finances are overseen by Christine Morgan who is chair of the remunerations committee.

Because of the nature of Kings Church's operations, the Trustees' policy is to retain a significantly low-risk bank balance. At the end of 2025, Kings Church had a composite bank balance of £69,795.14 in its accounts at Barclays Bank. At the end of 2024 this sum stood at £55,402.14 – a net movement in funds of £14,393.00 over the period covered by this report.

#### Gifts received and made by KCK to other churches and Christian Charities

The greater part of Kings Church's income in 2025 came from the customary tithes and gifts of its members. No grants were solicited or received from any external charities.

£5,000 was received from the estate of a former church member, for the benefit of Destiny House Children's Home (South Africa).

From a total income of £67,644 (including Gift Aid refunds) the Church gave away £15,139; equivalent to 22% of this total. (Excluding the £5k gift from an estate the figures are income £62,644, gifts £10,139 i.e. 16%.) The gifts included donations to Keswick Foodshare, Destiny House Children's Home (South Africa), Two's Company

## KING'S CHURCH KESWICK

### TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2025

befriending scheme, Safe Families and Revive City Church – the latter to support a sister church in Carlisle purchase their own premises.

Included in the giving mentioned above, the Church made 12 consecutive monthly transfers in favour of the following two Charities: - to Newfrontiers / Christcentral - a total of £2,400 and to Dihlabeng Church School - a total of £1,200.

#### **The Church's Youth Activities in 2025**

Our youth ministry in 2025 had a mainly internal emphasis, focusing on Sunday children's work where it has been great to see increased numbers. Summer Club ran again in partnership with St John's and Crosthwaite churches.

#### **Employees and voluntary workers**

Leadership of our young people's work continued under the auspices of Andrea Wightman, Nicky Sleath and Jo Jardine working closely with Angus Wightman. They are assisted by other women from the church.

#### **Safeguarding Policy**

The Church Trustees operate a written Safeguarding Policy. Around 10 volunteer church members are, to varying extents, involved in a range of participative activities with young persons from infant to teenage years. All such helpers are subject to DBS checks via Thirtyoneight, formerly Churches Child Protection Advisory Service.

#### **Risk Assessment**

Kings Church operates its own internal safety policy and relevant procedures.

#### **Church Ministry**

The Church Elder and leaders promote the biblical Christian faith through a programmed series of events during the year. Sunday Morning Services have been held at St. Herbert's School, Trinity Way, Keswick. There is a midweek meeting for fellowship, prayer and Bible study. In addition, several Friendship groups meet regularly for prayer, mutual support and recreational activities. Bible teaching is woven into all church programmes.

#### **Grateful acknowledgements**

We express sincere gratitude to all those local citizens and friends who have continued to give financial and other aid and encouragement to the work of Kings Church over the past year. Especially, we thank all our own Church members who so generously devote their time, money and effort to serve their Church and community.

Approved by order of the members of the board of Trustees and signed on their behalf by:



Angus John Wightman (Mar 4, 2026 12:43:33 GMT)

**Mr A Wightman**  
Trustee

Date: 27 February 2026

**INDEPENDENT EXAMINER'S REPORT  
FOR THE YEAR ENDED 31 DECEMBER 2025**

**Independent examiner's report to the Trustees of King's Church Keswick ('the Charity')**

I report to the charity Trustees on my examination of the accounts of the Charity for the year ended 31 December 2025.

**Responsibilities and basis of report**

As the Trustees of the Charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

I report in respect of my examination of the Charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

**Independent examiner's statement**

Your attention is drawn to the fact that the Charity has prepared the accounts in accordance with 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) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has been withdrawn.

I understand that this has been done in order for the accounts to provide a true and fair view in accordance with the Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

I have completed my examination. I confirm that no 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 2011 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.

This report is made solely to the Charity's Trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. My work has been undertaken so that I might state to the Charity's Trustees those matters I am required to state to them in an Independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the Charity and the Charity's Trustees as a body, for my work or for this report.

Signed: Steven Kirkbride  
Steven Kirkbride (Mar 15, 2026 21:20:35 GMT)

Dated: 15/03/2026

Steven Kirkbride

BFP ACA ATT MAAT

Armstrong Watson LLP, Workington

# KING'S CHURCH KESWICK

## STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2025

	Note	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
<b>Income from:</b>					
Charitable activities	3	61,473	6,171	67,644	66,613
Investments	4	576	-	576	359
<b>Total income</b>		<b>62,049</b>	<b>6,171</b>	<b>68,220</b>	<b>66,972</b>
<b>Expenditure on:</b>					
Charitable activities		47,485	5,791	53,276	45,325
<b>Total expenditure</b>		<b>47,485</b>	<b>5,791</b>	<b>53,276</b>	<b>45,325</b>
<b>Net movement in funds</b>		<b>14,564</b>	<b>380</b>	<b>14,944</b>	<b>21,647</b>
<b>Reconciliation of funds:</b>					
Total funds brought forward		58,556	1,691	60,247	38,600
Net movement in funds		14,564	380	14,944	21,647
<b>Total funds carried forward</b>		<b>73,120</b>	<b>2,071</b>	<b>75,191</b>	<b>60,247</b>

The Statement of financial activities includes all gains and losses recognised in the year.


The notes on pages 7 to 17 form part of these financial statements.

# KING'S CHURCH KESWICK

## BALANCE SHEET AS AT 31 DECEMBER 2025

	Note	2025 £	2024 £
<b>Fixed assets</b>			
Tangible assets	8	1,352	1,024
		<u>1,352</u>	<u>1,024</u>
<b>Current assets</b>			
Debtors	9	5,998	5,783
Cash at bank and in hand		69,796	55,403
		<u>75,794</u>	<u>61,186</u>
<b>Current liabilities</b>			
Creditors: amounts falling due within one year	10	(1,955)	(1,963)
		<u>73,839</u>	<u>59,223</u>
<b>Net current assets</b>		<u>73,839</u>	<u>59,223</u>
<b>Total assets less current liabilities</b>		<u>75,191</u>	<u>60,247</u>
<b>Net assets excluding pension asset</b>		<u>75,191</u>	<u>60,247</u>
<b>Total net assets</b>		<u>75,191</u>	<u>60,247</u>
<b>Charity funds</b>			
Restricted funds	11	2,071	1,691
Unrestricted funds	11	73,120	58,556
<b>Total funds</b>		<u>75,191</u>	<u>60,247</u>

The financial statements were approved and authorised for issue by the Trustees and signed on their behalf by:

  
 Nimrod Lockwood (Mar 15, 2026 19:15:32 GMT)  
**Mr N Lockwood**  
 Trustee

Date: 27 February 2026

The notes on pages 7 to 17 form part of these financial statements.

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 DECEMBER 2025**

**1. General information**

King's Church Keswick is a registered Charity operating within the terms of its Constitution (first approved by the Charity Commission in 2004) and updated and approved again in 2007. Its finance and governance are independently discharged by its Trustees and Elders. King's Church is affiliated to the New Frontiers Group of Churches (Christ Central) who supply guidance and support as requested.

**2. Accounting policies**

**2.1 Basis of preparation of financial statements**

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair' view. This departure has involved following the Charities SORP (FRS 102) published in October 2019 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

King's Church Keswick meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

**2.2 Income**

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.

Income tax recoverable in relation to investment income is recognised at the time the investment income is receivable.

**2.3 Expenditure**

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, 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 classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

Expenditure on charitable activities is incurred on directly undertaking the activities which further the Charity's objectives, as well as any associated support costs.

All expenditure is inclusive of irrecoverable VAT.

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 DECEMBER 2025**

**2. Accounting policies (continued)**

**2.4 Taxation**

The Charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the Charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

**2.5 Tangible fixed assets and depreciation**

Tangible fixed assets costing £NIL or more are capitalised and recognised when future economic benefits are probable and the cost or value of the asset can be measured reliably.

Tangible fixed assets are initially recognised at cost. After recognition, under the cost model, tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. All costs incurred to bring a tangible fixed asset into its intended working condition should be included in the measurement of cost.

Depreciation is charged so as to allocate the cost of tangible fixed assets less their residual value over their estimated useful lives, .

Depreciation is provided on the following basis:

Equipment	-	15% Reducing balance basis
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Gains and losses on disposals are determined by comparing the proceeds with the carrying amount and are recognised in the Statement of financial activities.

**2.6 Debtors**

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

**2.7 Cash at bank and in hand**

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

**2.8 Liabilities and provisions**

Liabilities are recognised when there is an obligation at the Balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the Charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised in the Statement of financial activities as a finance cost.

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 DECEMBER 2025**

**2. Accounting policies (continued)**

**2.9 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 recognised 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.

**2.10 Pensions**

The Charity operates a defined contribution pension scheme and the pension charge represents the amounts payable by the Charity to the fund in respect of the year.

**2.11 Fund accounting**

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the Charity and which have not been designated for other purposes.

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 costs 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.

Investment income, gains and losses are allocated to the appropriate fund.

**3. Donations and legacies**

	<b>Unrestricted funds 2025 £</b>	<b>Restricted funds 2025 £</b>	<b>Total funds 2025 £</b>
Donations from individuals	8,632	6,171	<b>14,803</b>
Regular giving and capital donations	41,846	-	<b>41,846</b>
Gift aid reclaimed	10,995	-	<b>10,995</b>
	<hr/>	<hr/>	<hr/>
	61,473	6,171	<b>67,644</b>
	<hr/>	<hr/>	<hr/>
	<i>Unrestricted funds 2024 £</i>	<i>Restricted funds 2024 £</i>	<i>Total funds 2024 £</i>
Donations from individuals	12,903	1,266	14,169
Regular giving and capital donations	41,887	-	41,887
Gift aid reclaimed	10,557	-	10,557
	<hr/>	<hr/>	<hr/>
	65,347	1,266	66,613
	<hr/>	<hr/>	<hr/>

# KING'S CHURCH KESWICK

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

### 4. Investment income

	<b>Unrestricted funds 2025 £</b>	<b>Total funds 2025 £</b>
Interest receivable	576	576

	<i>Unrestricted funds 2024 £</i>	<i>Total funds 2024 £</i>
Interest receivable	359	359

### 5. Analysis of expenditure by activities

	<b>Activities undertaken directly 2025 £</b>	<b>Total funds 2025 £</b>
Charitable activities - Unrestricted	47,485	47,485
Charitable activities - Restricted	5,791	5,791
<b>Total 2025</b>	<b>53,276</b>	<b>53,276</b>

	<i>Activities undertaken directly 2024 £</i>	<i>Total funds 2024 £</i>
Charitable activities - Unrestricted	43,644	43,644
Charitable activities - Restricted	1,681	1,681
	<b>45,325</b>	<b>45,325</b>

# KING'S CHURCH KESWICK

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

### 5. Analysis of expenditure by activities (continued)

#### Analysis of direct costs

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £
Staff costs	29,361	-	29,361
Depreciation	212	10	222
Advertising	165	-	165
Accountancy	2,213	-	2,213
Rent	3,354	-	3,354
Insurance	698	-	698
Computer software & maintenace costs	703	-	703
Sundry expenses	1,331	-	1,331
Grants to institutions	9,358	5,781	15,139
Profit/loss on disposal	90	-	90
	<u>47,485</u>	<u>5,791</u>	<u>53,276</u>
	<u><u>47,485</u></u>	<u><u>5,791</u></u>	<u><u>53,276</u></u>
	<i>Unrestricted funds 2024 £</i>	<i>Restricted funds 2024 £</i>	<i>Total funds 2024 £</i>
Staff costs	28,240	-	28,240
Depreciation	185	15	200
Advertising	165	-	165
Accountancy	2,162	-	2,162
Rent	3,363	-	3,363
Insurance	703	-	703
Pavillion & Youth work	248	916	1,164
Computer software & maintenace costs	60	-	60
Sundry expenses	843	-	843
Grants to institutions	7,675	750	8,425
	<u>43,644</u>	<u>1,681</u>	<u>45,325</u>
	<u><u>43,644</u></u>	<u><u>1,681</u></u>	<u><u>45,325</u></u>

## KING'S CHURCH KESWICK

### NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

#### 6. Staff costs

	2025 £	2024 £
Wages and salaries	28,688	27,599
Contribution to defined contribution pension schemes	673	641
	<u>29,361</u>	<u>28,240</u>

The average number of persons employed by the Charity during the year was as follows:

	2025 No.	2024 No.
Average number of employees	<u>1</u>	<u>1</u>

No employee received remuneration amounting to more than £60,000 in either year.

#### 7. Trustees

One of the trustees received the following remuneration or benefits from the charity during the year.

##### **Mr A Wightman**

Mr A Wightman received remuneration of £28,688 (2024 - £27,599) and reimbursed expenses of £Nil (2024 - £Nil).

NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 DECEMBER 2025

8. Tangible fixed assets

	Leasehold property £	Equipment £	Total £
<b>Cost or valuation</b>			
At 1 January 2025	31,042	9,477	40,519
Additions	-	640	640
Disposals	-	(453)	(453)
At 31 December 2025	31,042	9,664	40,706
<b>Depreciation</b>			
At 1 January 2025	31,042	8,453	39,495
Charge for the year	-	222	222
On disposals	-	(363)	(363)
At 31 December 2025	31,042	8,312	39,354
<b>Net book value</b>			
At 31 December 2025	-	1,352	1,352
At 31 December 2024	-	1,024	1,024

9. Debtors

	2025 £	2024 £
<b>Due within one year</b>		
Prepayments and accrued income	369	527
Tax recoverable	5,629	5,256
	5,998	5,783

# KING'S CHURCH KESWICK

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

### 10. Creditors: Amounts falling due within one year

	2025 £	2024 £
Other taxation and social security	354	327
Pension fund loan payable	125	-
Accruals and deferred income	1,476	1,636
	<u>1,955</u>	<u>1,963</u>

### 11. Statement of funds

#### Statement of funds - current year

	Balance at 1 January 2025 £	Income £	Expenditure £	Balance at 31 December 2025 £
<b>Unrestricted funds</b>				
General Funds - all funds	<u>58,556</u>	<u>62,049</u>	<u>(47,485)</u>	<u>73,120</u>
<b>Restricted funds</b>				
Kids Ministry	65	100	(10)	155
Youth activities KCK	1,396	-	-	1,396
Destiny House	-	5,330	(5,250)	80
Food share	230	60	(243)	47
Summer club	-	230	-	230
Toddlers group	-	451	(288)	163
	<u>1,691</u>	<u>6,171</u>	<u>(5,791)</u>	<u>2,071</u>
<b>Total of funds</b>	<u>60,247</u>	<u>68,220</u>	<u>(53,276)</u>	<u>75,191</u>

# KING'S CHURCH KESWICK

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

### 11. Statement of funds (continued)

#### Statement of funds - prior year

	<i>Balance at 1 January 2024 £</i>	<i>Income £</i>	<i>Expenditure £</i>	<i>Transfers in/out £</i>	<i>Balance at 31 December 2024 £</i>
<b>Unrestricted funds</b>					
General Funds	33,884	65,706	(43,644)	2,610	58,556
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
<b>Restricted funds</b>					
Kids Ministry	298	-	(18)	(215)	65
Youth Activities KCK	4,418	616	(1,663)	(1,975)	1,396
Destiny House	-	420	-	(420)	-
Food Share	-	230	-	-	230
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
	4,716	1,266	(1,681)	(2,610)	1,691
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
<b>Total of funds</b>	<hr/> <hr/> 38,600	<hr/> <hr/> 66,972	<hr/> <hr/> (45,325)	<hr/> <hr/> -	<hr/> <hr/> 60,247

### 12. Summary of funds

#### Summary of funds - current year

	<i>Balance at 1 January 2025 £</i>	<i>Income £</i>	<i>Expenditure £</i>	<i>Balance at 31 December 2025 £</i>
General funds	58,556	62,049	(47,485)	73,120
Restricted funds	1,691	6,171	(5,791)	2,071
	<hr/>	<hr/>	<hr/>	<hr/>
	60,247	68,220	(53,276)	75,191
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 DECEMBER 2025

12. Summary of funds (continued)

Summary of funds - prior year

	<i>Balance at 1 January 2024 £</i>	<i>Income £</i>	<i>Expenditure £</i>	<i>Transfers in/out £</i>	<i>Balance at 31 December 2024 £</i>
General funds	33,884	65,706	(43,644)	2,610	58,556
Restricted funds	4,716	1,266	(1,681)	(2,610)	1,691
	<u>38,600</u>	<u>66,972</u>	<u>(45,325)</u>	<u>-</u>	<u>60,247</u>

13. Analysis of net assets between funds

Analysis of net assets between funds - current year

	<b>Unrestricted funds 2025 £</b>	<b>Restricted funds 2025 £</b>	<b>Total funds 2025 £</b>
Tangible fixed assets	1,297	55	1,352
Current assets	73,778	2,016	75,794
Creditors due within one year	(1,955)	-	(1,955)
<b>Total</b>	<u>73,120</u>	<u>2,071</u>	<u>75,191</u>

Analysis of net assets between funds - prior year

	<i>Unrestricted funds 2024 £</i>	<i>Restricted funds 2024 £</i>	<i>Total funds 2024 £</i>
Tangible fixed assets	959	65	1,024
Current assets	59,560	1,626	61,186
Creditors due within one year	(1,963)	-	(1,963)
<b>Total</b>	<u>58,556</u>	<u>1,691</u>	<u>60,247</u>

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 DECEMBER 2025**

**14. Pension commitments**

The charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund. The pension cost charge represents contributions payable by the charity to the fund and amounted to £673 (2024 - £641). £125 (2024 - £Nil) was payable to the fund at the balance sheet date and is included in creditors.

**15. Related party transactions**

The Charity has not entered into any related party transaction during the year, nor are there any outstanding balances owing between related parties and the Charity at 31 December 2025.











# Kings Church Keswick - Accounts YE 31.12.2025


Final Audit Report

2026-03-15


Created:	2026-03-04
By:	Bridget Armstrong (Bridget.Armstrong@armstrongwatson.co.uk)
Status:	Signed
Transaction ID:	CBJCHBCAABAA-eJ2Vi6Jnli2z-2bCUUy8H3XSf8l1e42

## "Kings Church Keswick - Accounts YE 31.12.2025" History


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-  Bridget Armstrong (Bridget.Armstrong@armstrongwatson.co.uk) added alternative signer nimrod\_lockwood@hotmail.com. The original signer nimrodlockwood@hotmail.com can still sign.  
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