

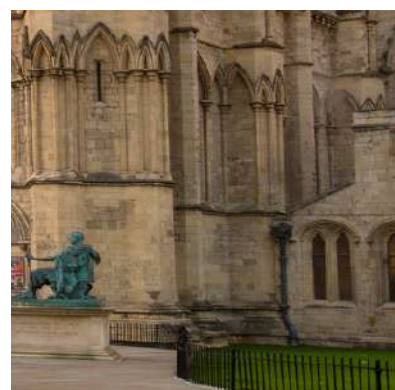
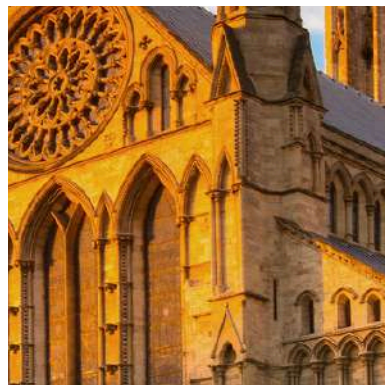
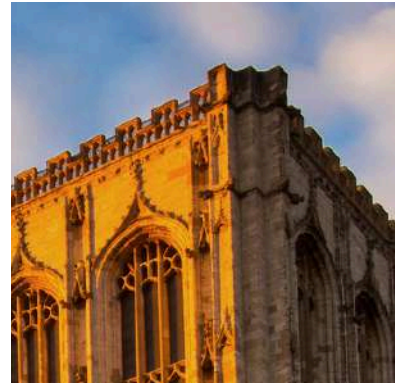


Year ended 31 March 2025

# Annual Report

Association of Church Accountants and Treasurers

ACAT supports church treasurers and trustees with expert advice, training, resources, and events on financial and legal matters.





# The Association of Church Accountants and Treasurers (ACAT)

The mission of the Association of Church Accountants and Treasurers is to advance the Christian faith by supporting treasurers and trustees from all denominations and organisations.

Since 1998, ACAT has been at the forefront of training and supporting churches, adapting to changes in the law that demand higher accounting and management standards. We are proud to represent the interests of all churches equally, regardless of their size or denomination and we look upon this as the community we serve. With over 16,500 members, churches rely on us to ensure sound guidance on financial practices and effective governance. We offer membership to either individuals or to denominations, or organisations subscribing to two or more churches; we offer a block membership.

We aim to maximise the positive impact churches have on their communities by improving the effectiveness of governance, financial management, leadership and administration.

To achieve this, we serve in four major ways:

## Training courses

We hold these across the country and online to give you the skills you need.

## Handbook & online resources

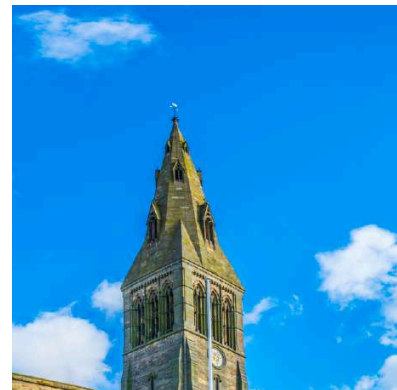
These are regularly updated with useful information on topics like bookkeeping, fundraising, independent examination, budgeting, taxation and more.

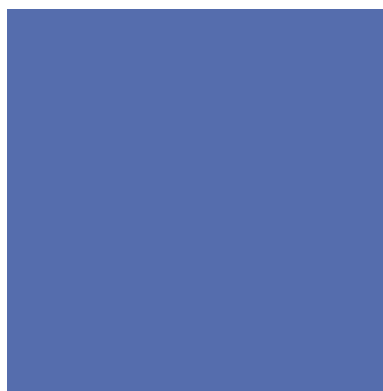
## Newsletters

They help you stay informed about the latest news as well as encouraging you to think about your role in the Church.

## Helpline

Gain personalised help for your specific questions.





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# Public Benefit

For the public benefit, the Association aims to advance the Christian religion through the promotion of the efficiency and effectiveness of Christian churches and organisations by the provision, primarily to the Association's members, of advice, training in the role of the trustee and treasurer and information on accounting, financial, legal, governance and other related issues. Membership of the Association is by annual subscription, the modest level of which, the trustee believes, should not exclude any church treasurer or official with financial responsibilities from access to benefit. We provide wider public benefit by helping the Church manage and steward its financial resources effectively through equipping our members to perform their roles well.





# Message from the Chair

Dear Members,

It is a great pleasure to be writing my first letter to you as ACAT's Chair. I wanted to start by thanking Errol Vassell, our outgoing Chair, for his 3 years of service as Chair and 4 years as director of ACAT. I had the benefit of working closely alongside Errol in my role of Vice-Chair, and I have learned a lot from his thoughtful leadership – so I am sure you join me in wishing him well. I also wanted to take the opportunity to introduce our new Vice-Chair, Manny Kemp. Manny has been a volunteer trainer with ACAT for 8 years, and a director for 3 years, and his insight and passion for the mission of ACAT are a real asset.

It is an exciting time for ACAT as we seek to future-proof the organisation and become a charitable incorporated organisation (CIO). As directors, we think the time is right to ensure ACAT has a leaner and more modern structure – putting us in good stead to carry out our mission and charitable purposes for years to come. We are holding sessions about our move to a CIO during the autumn of 2025, where we will have the chance to meet with some of you and answer your questions. We hope to have the CIO in place and operational next year.

ACAT is always working to ensure that we offer high-quality and practical resources that aid you as members in your day-to-day missions serving churches throughout the country. We are looking forward to adding to these resources over the coming year, including exploring an offer of on-demand video training sessions, which members can access, so watch this space. We also continue to run our flagship annual conference which provides an opportunity for us to meet and engage with one another in an informative space. I always look forward to seeing many of you there.

Of course, none of our delivery and future plans for ACAT would be possible without our wonderful staff team (Cath, Joy, Nick, Peter, Robert and Robin – led by Ashley), as well as my fellow directors (Greyham, Manny, Mark, Nick and Nigel) and our invaluable group of volunteer trainers. I wanted to include a big thank you for all the time and dedication given by the ACAT team – we are very lucky.

We look forward, with your support, to continuing to serve and grow our rich membership, welcoming all Christian denominations and traditions and being proud to further the mission of the wider Church.

**Livia Velicu** ACAT Chair



# Training

Over the past year, ACAT's training programme has continued to grow in both reach and relevance. Our focus has remained on serving the needs of our members by offering practical, accessible courses that respond to real-life challenges and evolving responsibilities within church finance and governance. We have also worked to strengthen collaboration with block members and ensure that our training reflects the wide range of expertise and needs across our community.

In total, 31 courses were delivered throughout the year, spanning 13 subject areas, including three variations of our Trustee course. Of these, 10 were in-person—the majority delivered specifically for block members—while 21 were held online, offering broader accessibility. We introduced one new course this year: Introduction to Being a Church Trustee. We also reintroduced the popular in-person course on Generating Income and Grant Applications, which continues to resonate with churches seeking practical ways to fund their work.

In total, our training sessions were attended by around 970 delegates, including 860 course attendees and an additional 110 at the Conference. Course sizes varied from small group sessions of six to larger gatherings of up to 86 participants, with an average attendance of 27 per course.

Total Course Attendees

860 - 110

Training Courses - Conference



Delivery

32% : 68%

In-Person - Online





# Training

Block member training requests have increased significantly, particularly for in-person delivery. We've responded to this demand by providing bespoke training in members' own locations, particularly the ever-relevant Being a Treasurer: The Basics course. In addition, some block members have made use of the free places available on our online sessions—most frequently for our Treasurer, Gift Aid, and Trustee courses. This has been a year in which we have sought to work more collaboratively with block members and endeavoured to meet their requests where time and resources allowed.

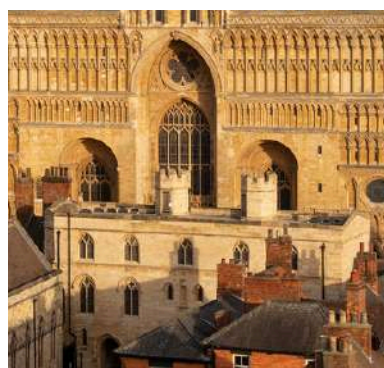
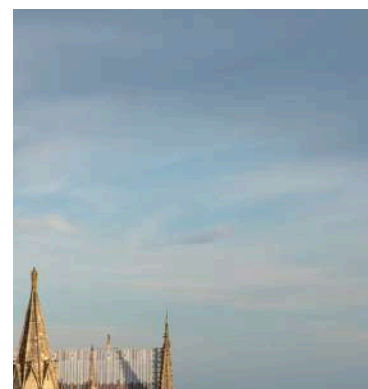
This year, we focused on embedding newer content into the annual schedule and enhancing delivery based on member feedback. Popular topics included Gift Aid, Trusteeship, Accruals Accounting, and more specialised subjects like Tax Issues for Churches that Trade.

We were pleased to once again offer a session with easyfundraising, helping churches explore alternative ways to raise funds while shopping online. We also participated in two block member events to promote the support and training ACAT can offer.

As always, we continue to listen to our members about what they want from the training programme. Recurring requests include courses on becoming a CIO, computer security, the new SORP, and generating income—and we will aim to introduce them in the coming year.

We remain deeply grateful to our dedicated team of trainers, without whom none of this would be possible. Special thanks go to Andrew Burgess, who retired from ACAT training in April 2025. Andrew led the gift aid training. His contributions have been greatly appreciated, and he will be missed. We also extend a warm welcome to the new trainers who have joined us this year and look forward to making the best use of their expertise. We are always in need of more trainers. If you are interested in being a volunteer trainer with ACAT please do get in touch.

*I greatly enjoyed the 'Keeping Simple Church Accounts' online course. The trainer gave a very clear exposition of all the relevant issues, whether legal or otherwise. The consistently deft delivery exceeded my expectations from start to finish. I have no hesitation in highly recommending the course.*





# Training Looking Ahead

Member feedback is always warmly welcomed and sincerely appreciated. It plays an essential role in shaping the future of our training programme. As we move into the coming year, our focus will be on developing new courses to reflect both recent member requests and wider sector trends. We are also exploring alternative formats to make our training even more flexible and accessible.

We will continue to vary the timing and format of courses to suit as many members as possible. Updates on new offerings and additional resources will be published via the ACAT website and Training Newsletter. There is certainly scope to develop the newsletter further, and we'd love to hear your ideas on how it could serve you better.







# 2024 Conference

Held on Saturday, 19th October 2024 at Eden Baptist Church in Cambridge, this year's Conference was once again a great success. Our thanks go to the Eden volunteers who helped everything run smoothly, as well as to ACAT staff, directors, and all who made the event possible.

We were pleased to offer both in-person and livestream attendance. Due to the new location, we were able to reduce delegate fees, which helped boost attendance. In total, we welcomed 144 people:

- 111 in-person and online delegates
- 22 staff, directors, volunteer trainers, and guests
- 11 speakers, sponsors, and exhibitors

We extend our gratitude to our three main sponsors, CAF Bank, Ecclesiastical, and CCLA, for their continued support. We were also joined by exhibitors from Data Developments, Liberty Accounts, Action Planning, and easyfundraising.

Throughout the day, delegates had the opportunity to meet the exhibitors, browse the bookstall and connect with others. The morning featured plenary sessions from our sponsors and keynote speakers Paul Bailey (Manchester Diocese) and Karl Newton (National Churches Trust). The afternoon offered interactive Q&A sessions with speakers and other contributors, covering a wide range of subjects from grant applications to organisational structures. Details of the presentations are still available on our website for members to access.

We also moved the AGM to an after-lunch slot, where we reviewed ACAT's work and launched the consultation period for our proposed move to a CIO.

Due to the location, we were able to offer A Heritage Walk around Cambridge at the end of the day which was well attended and enjoyed by those joining the walk.

Feedback was great with delegates calling the event "well organised and informative" and "exceeded expectations." The speakers, session content, and walk all received special mention.

We are already reflecting on ways to make 2025 even better, including more time for Q&A and providing fuller session and speaker information in advance.





# Newsletter

Building on the previous year, the monthly Newsletter has continued to provide details of Charity Law updates and Charity Commission guidance, covering a wide range of topics from trustee recruitment to fraud prevention. This is complemented by summary perspectives on the government's Autumn Financial Statement and Spring Budget. The importance of ensuring effective Safeguarding policies and practices in our churches has also featured prominently.

The Newsletter aims to provide the membership with relevant legal updates alongside thought-provoking pieces that encourage church treasurers, trustees, and financial administrators to reflect on how they exercise their ministry. One of the central objectives of the Newsletter is to encourage members to "think beyond the balance sheet" in order to better support the work of churches in their local communities.

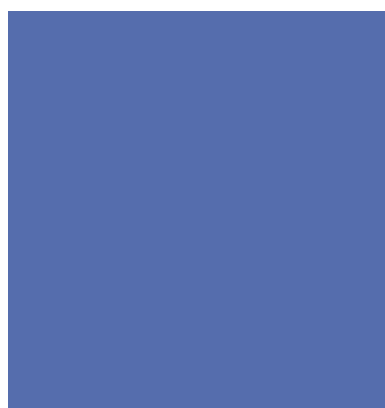
The July 2024 General Election brought in a new government, and we have endeavoured to share the impact that this has had on churches and their local communities, as well as highlighting the roles churches can play in responding to these changes.

Special editions of the Newsletter have featured a church perspective on both the Autumn and Spring budget statements, alongside pre-election Charity Commission advice and guidance, ensuring churches maintained a balanced and impartial approach to political candidates.

The Newsletter continues to play a vital role in highlighting various charity-related consultations that take place throughout the year. These have included the SORP, VAT treatment of business donations of goods to charity and financial thresholds in charity law consultations. Engaging with these consultations is essential for developing good practice and securing legislative support that reflects the needs of the sector.

In February of this year, we introduced a significant enhancement to the way we communicate. A weekly update is now published on our website, covering all the topics typically featured in our monthly Newsletter. This offers a more immediate and accessible stream of information. These weekly updates then form the foundation of the monthly Newsletter. This development reflects our commitment to continually improve how we serve and inform our members, ensuring timely updates and that we are a consistent, relevant source of information throughout the month.

Member feedback has been both invaluable and encouraging, and it continues to guide our efforts as we build on this evolving aspect of ACAT's relationship with its community.





# Helpline

A church treasurer's role involves a lot of different areas. These include accounting, employment, paying tax in the form of PAYE, receiving tax in the form of Gift Aid, internal controls and church governance. It's impossible to be an expert on all these subjects, and the ACAT Helpline is available to assist where a treasurer or finance team encounters a problem. Or, a treasurer may want reassurance on a particular matter where there is a difference of opinion.

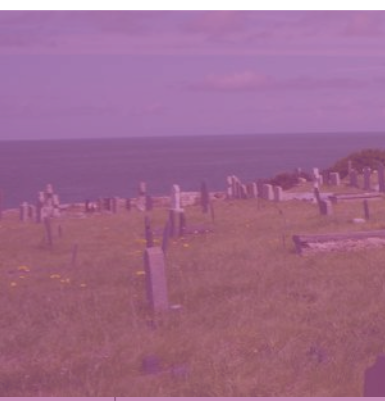
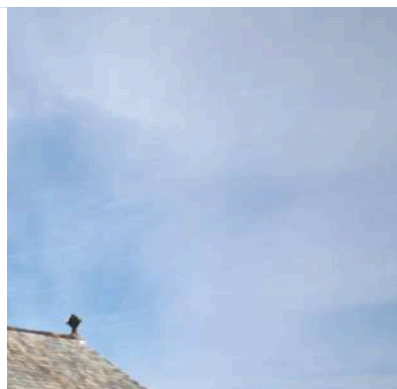
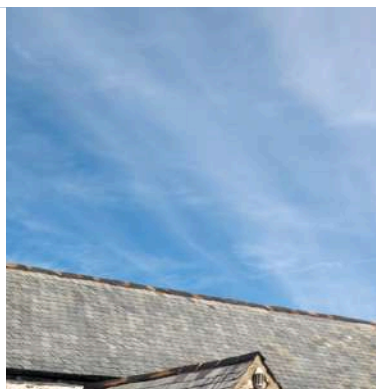
During the last year, the Helpline handled around 310 enquiries (2023-2024: 320). They range in complexity – some can be answered easily, but others require more research and involvement of colleagues with specific expertise. We are grateful for their input.

Material on our website is also kept up to date – the handbook and the FAQs are updated to reflect changes initiated by the Charity Commission, OSCR and HMRC. We are building up a library of 'standard answers', or Helpline Guides, and these are being added to our website.

This year, we began using some enquiries as the basis for the Q&A section in our monthly newsletter. We look for enquiries that are interesting and topical with a view to informing our wider readership. Our underlying ethos is to provide practical advice. We want to apply the facts so that theory can be put into practice. We are grateful for feedback that enables us to refine our own thoughts and provide better and clearer information.

It is our aim to answer enquiries as quickly as possible after receiving them. Most are answered within a few working days, but the timescale depends on the complexity and topic of the question. Our preference is to answer enquiries by email as this provides a firm factual basis that can be referred to later.

Enquiries  
answered  
>310







# Website

You may not have noticed, but a lot has been happening behind the scenes of our website this year. A lot of it's been invisible to most people, but it's all been laying the groundwork for something bigger.

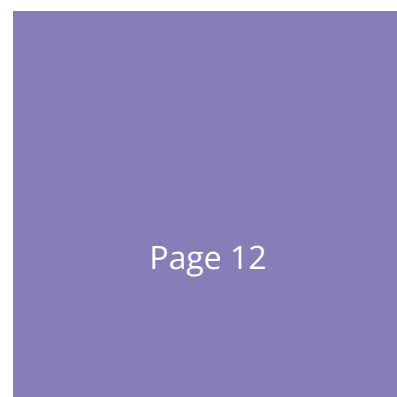
At the beginning of the year, we found out; rather suddenly, that our CRM would be discontinued. That kicked off a journey that we're still on. We've been working hard to get everything in one place, and that's changed the way we think about the future of the website.

This isn't just a technical upgrade, it's an opportunity. An opportunity to reimagine how the website serves you. We want it to be a place where resources are easy to find, questions are answered clearly and you don't have to dig around to get what you need.

Over the past year we've added more resources in response to the questions you've asked and we've started uploading all our newsletters online. These may seem like small things but they're part of a bigger picture—of making the website not just functional but genuinely more helpful.

We know many of you use the website to book onto courses, find our handbook, check the latest news or get in touch. So our aim is simple: to make the site your one stop shop—clear, useful and responsive to you.

We're not quite there yet but we're heading in a direction we're excited about and we hope you'll find it makes your experience smoother, simpler and more supportive.





# CEO Thank you

As we wrap up this year's report, I wanted to take a moment to say thank you.

This has been a year of growth, partnership and faithfulness. Whether through the reach of our training, the development of our resources or the support offered through our helpline, the story of 2025 has been one of shared purpose and enduring commitment.

It's been a year of growth, with our training programme reaching nearly 1,000 participants across 31 courses, including a new Trustee course and in-person sessions back on the calendar. We also enhanced our digital communication with weekly updates and added more resources to our website.



It's been a year of partnership, as we worked more closely with block members to tailor training sessions, with sponsors and exhibitors at our 2024 Conference and responded to member feedback to shape what we offer. The engagement we've seen across events, the helpline and consultations has been a joint effort.

And above all, it's been a year of faithfulness. Faithfulness from our board and staff who steward this ministry with wisdom and care. Faithfulness from our trainers and volunteers who give their time and gifts. And faithfulness from you, our members, who serve the Church with diligence and grace in roles that are often behind the scenes but always essential.

I am deeply grateful to our Board of Directors for their leadership, to our staff and trainers for their tireless efforts, to our volunteers who serve, and to every one of our members who inspires all that we do. Your trust in ACAT and your commitment to stewarding church resources wisely and with integrity are the lifeblood of this organisation.

We are, above all, a Christian charity. And so, at the heart of our mission is a desire to serve the Church with humility, excellence and love. Every spreadsheet balanced, every question answered, and every course delivered is in some way part of the bigger ministry of God's people, resourcing the work of the Gospel in communities across the UK.

As we move forward, may we continue to walk together in grace, hope and service. And may God in His wisdom guide and bless all that lies ahead.

**Ashley Ellis**

ACAT CEO



# Reference and administrative details

## for the year ended 31 March 2025

**Registered Charity number:** 1072733

**Principal address:**

Association of Church Accountants and Treasurers

1st Floor, Block C, The Wharf,  
Manchester Road, Burnley,  
Lancashire, BB11 1JG

**Email:** admin@acat.uk.com

**Executive Officer of ACAT and Company Secretary of its trustee company (the Association of Church Accountants and Treasurers Corporate Trustee Limited):**

Ashley Ellis

**Trustee company directors as at the date of this report:**

Livia Velicu - Chair

Immanuel Kemp - Vice Chair

Nick Donaldson

Mark Heaton

Nigel Davies

Greyham Dawes

## Governing document

The charity is a Membership Association governed by its Constitution dated 11 February 1998 (last amended 15 October 2016) and is administered by a sole corporate trustee whose members and directors are determined by the Association's members, in general meeting, under the Constitution, which provides for:

- up to 12 members nominated by the charity to serve for three-year terms in office; including
- a Chairman elected for up to two consecutive three-year terms; and
- a limit of 16 including those co-opted by the Board until the next AGM.







## Co-option of directors and election of officers of the trustee company

The Board co-opts additional directors from among ACAT members, and other people with relevant skills and experience, who can help promote the most effective and efficient performance of the work of church treasurers and others involved in their charity's financial administration and public accountability.

## Public benefit

The trustee has given due consideration to the Charity Commission's public benefit guidance in planning and managing the Association's activities, which comprise:

- the provision of a regularly updated Members' Handbook covering many aspects of financial administration, accounting and other legislation with which churches must comply, as well as best practice in matters of charity governance;
- publishing regular newsletters to all members;
- answering members' questions on specific issues and their advice-requests via a website helpline;
- arranging annual conference(s), with keynote speakers on relevant topics, open to members and non-members who can meet and discuss matters of common interest;
- holding nationwide training courses giving members and others the opportunity to network with their peers and increase their knowledge of relevant issues, as well as the new online training courses;
- encouraging denominations and other church groups to consider "block" membership for their treasurers and trustees at reduced annual subscription rates;
- championing members' interests as church treasurers by liaison with regulatory authorities and by responding to relevant public consultations as they arise.

For the public benefit, the Association aims to advance the Christian religion through the promotion of the efficiency and effectiveness of Christian churches and organisations by the provision, primarily to the Association's members, of advice, training in the role of the trustee, treasurer and information on accounting, financial, legal, governance and other related issues. Membership of the Association is by annual subscription, the modest level of which, the trustee believes, should not exclude any church treasurer or official with financial responsibilities from access to benefit. We provide wider public benefit by helping the Church manage and steward its financial resources effectively through equipping our members to perform their roles well.





# Financial review

## Reserves Policy

The trustee considers that the Association's unrestricted year-end reserves of £159,324 (2024: £164,847) are in line with the policy level of at least 6 to 12 months of planned expenditure for the current financial year. The 2025-2026 spending budget is approximately £154,000. The board set the target level mindful that having reserves in this range ensures the smooth operation of its services to assist members and to manage any unforeseen fluctuations in income. Our largest resource and cost is our expert staff, so having reserves at this level enables the board to take considered and timely action to adjust staffing levels where needed, whether to hold a vacancy or to invest in a new role to expand in advance of future income.

## Finances (Unrestricted)

Total income for the year was £155,506, up from £149,870 in 2023-2024. Total expenditure was £162,317 against £142,189 for 2023-2024. This resulted in an operating deficit of £5,523 (2023-24 surplus: £7,120). The deficit in 2024/2025 is due to the need to upgrade our CRM and integrate it into our website. Our existing software supplier removed support to our CRM system at very short notice, and we drew upon both our reserves, in order to purchase the necessary technical support from a new supplier, and the skills of our staff team, particularly Nick Fox, to migrate our data to the new system against some very tight timescales. After allowing for a modest gain on the investments of £1,288 (loss previous year £561), overall funds for the year decreased by £5,523 (2023-24 surplus £7,120), decreasing ACAT's total unrestricted reserves from £164,847 to £159,324.





# Financial review

## continued

### Statement of Trustee's Responsibilities

The trustee company is responsible for preparing the annual report and the financial statements in accordance with applicable law, the Charities Statement of Recommended Practice (SORP) (FRS102) and the United Kingdom Accounting Standard on which it is based (United Kingdom Generally Accepted Accounting Practice). The law applicable to charities in England and Wales, the Charities Act 2011, the Charities (Accounts and Reports) Regulations 2008 and the provisions of ACAT's Constitution require the trustee to prepare financial statements for each financial year which (unless the receipts and payments option is chosen) must give a true and fair view of the state of affairs of the Association and of its incoming resources and application of resources for that year.

In preparing those accruals-based financial statements, the trustee is required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP (FRS102), as adopted;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustee is responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable the trustee to ensure that the financial statements comply with the Charities Act 2011 and the regulations thereunder and the provisions of the Constitution. The trustee is also responsible for safeguarding the assets of the charity and ensuring their proper application under charity law and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustee's Report on pages 6 to 17 is as approved by the Board on 15th September 2025 and signed on its behalf, as authorised, by:

Livia Velicu  
Chair



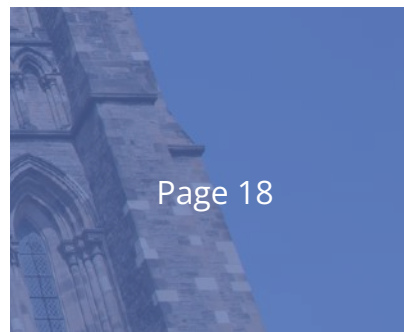
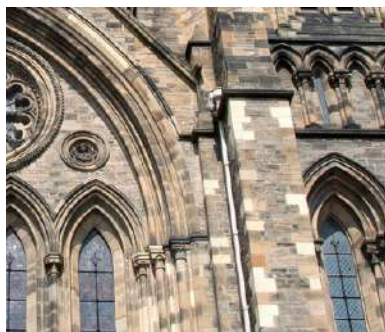
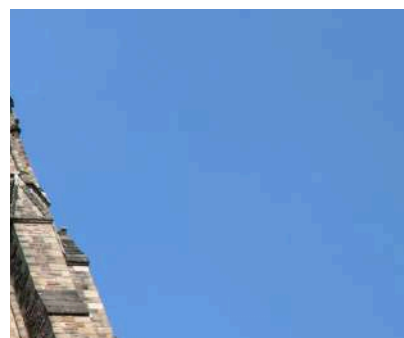
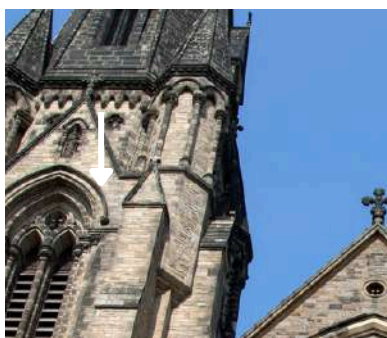
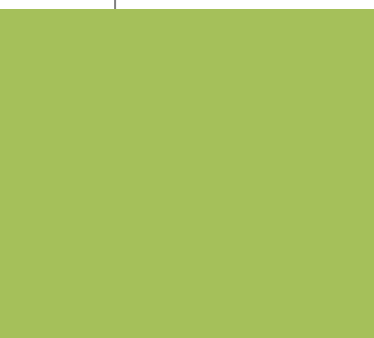




# Statement of Financial Activities

## Year to 31st March 2025

	31st March 2025	31st March 2024
<b>Income</b>	£	£
Membership Fees	119,189	112,836
Conference and Training Receipts	27,170	28,670
Gift Aid Tax Recoverable	2,317	2,585
Investment Income	5,432	4,798
Other Income	1,398	981
	<b>155,506</b>	<b>149,870</b>
<b>Expenditure</b>		
Conference and Training Costs	7,641	12,746
Printing, Stationery and Postage	251	344
Membership Support (Note 3)	114,671	112,613
Marketing	446	-
Website and IT Costs (inc. CRM)	33,181	11,332
Trustees/Meeting Expenses	1,441	766
Legal, Professional, Insurance	3,241	3,312
Subscriptions, Gifts and Donations	1,445	1,076
	<b>162,317</b>	<b>142,189</b>
<b>Net Operating deficit/surplus</b>	<b>-6,811</b>	<b>7,681</b>
Investment (loss)/gain	1,288	-561
<b>Net movement in funds</b>	<b>-5,523</b>	<b>7,120</b>
Balance of Funds Brought Forward	164,847	157,727
<b>Balance of Funds Carried Forward</b>	<b>159,324</b>	<b>164,847</b>



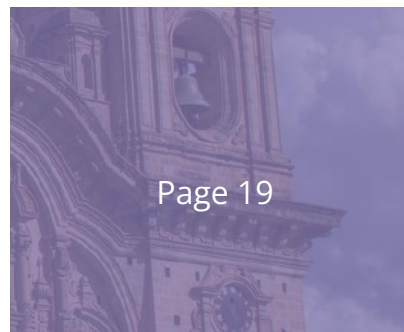
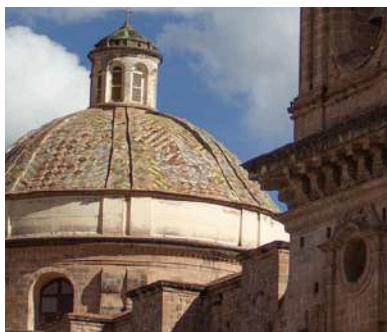
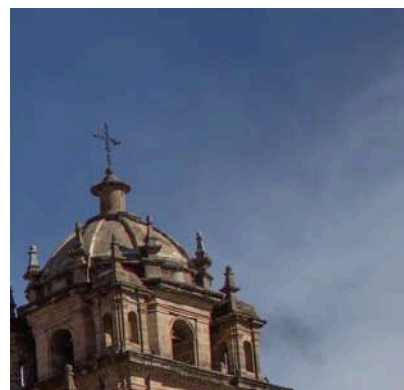
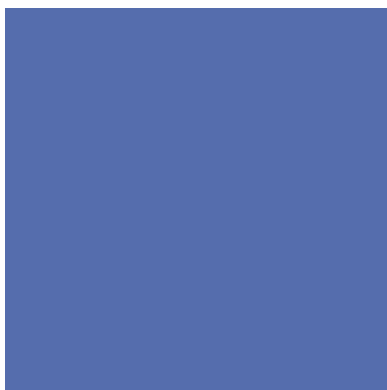


# Balance Sheet

## Year to 31st March 2025

	31st March 2025	31st March 2024
Office Fixtures and Fittings	771	1,157
Investments	31,452	30,164
<b>Total Fixed Assets</b>	<b>32,223</b>	<b>31,321</b>
<b>Current Assets and Liabilities</b>		
Cash and Bank Current Accounts	158,156	159,178
Bank Deposit Accounts	24,093	22,956
Debtors and Prepayments	8,398	7,418
<b>Current Assets Total</b>	<b>190,647</b>	<b>189,552</b>
Deferred Income	(63,546)	(56,026)
<b>Net Current Assets</b>	<b>127,101</b>	<b>133,526</b>
<b>Total Net Assets</b>	<b>159,324</b>	<b>164,847</b>
<b>Funds</b>		
Unrestricted General Funds	159,324	164,847
<b>TOTAL</b>	<b>159,324</b>	<b>164,847</b>

The statutory accounts as set out on pages 18 to 20 were approved by the Board on 15 September 2025 and signed on its behalf by Livia Velicu (Chair)





# Notes to the accounts

These Financial Statements are on the historical cost basis under FRS102, and the Charities Act 2011, in accordance with the Charities SORP (FRS102) (2019), but with investment securities carried at fair value as required by the SORP. In the absence of new regulations relating to SORP(FRS102), the “true and fair override” provision within the 2008 regulations under the 2011 Act is invoked for the adoption of SORP(FRS102) as the relevant current replacement for SORP 2005. As a charity, ACAT is a public benefit entity within the meaning of FRS102. There were no material uncertainties affecting ACAT’s financial viability for the next twelve months.

1. Incoming and outgoing resources: Interest on the Bank Deposit (term: less than 3 months notice) is accrued daily; Gift Aid tax claims are accrued as ‘probable’ when the entitlement arises; other income and all expenditure when receivable or incurred. The total expenditure for independent examination included in the accounts was £500 (2024: £500). The value of volunteer-services has been excluded from the Accounts.
2. Related Party transactions: £561 (2024: £497) was reimbursed to six directors of the trustee company for travel, subsistence and other costs to attend meetings, training events and conferences. There was no trustee-remuneration. Except for key management personnel (see note 3), there were no other related party transactions in the year.
3. Membership Support costs include for ACAT’s six part-time staff (FTE:4) Salaries £75,561 and PAYE/NIC & Pension costs £31,287 - total £106,848 (2024: £72,798 and £28,558 - total £101,356 ). The Board has decided to depart from the requirement of SORP paragraph 9.32, because ACAT’s Executive Officer is not a Board Member nor related to any of the Directors and the Board considers that there is no benefit to accounts-users in disclosing the exact amount of employee-benefits for ACAT’s key management personnel. The Board has decided on a banded disclosure and the total cost of key management personnel falls in the range of £40,000 to £50,000. No staff member earned more than £60,000.
4. VAT: The Association is not VAT-registered and its activities are considered outside the scope of Value Added Tax. Irrecoverable input tax is included in the relevant expenditure.
5. Office equipment costing at least £1,000 per item/ set is capitalised and depreciated at an average annual rate of 25% on cost, depending on its estimated useful life.
6. Basic financial instruments are accounted for at their settlement value. The Association has no other financial instruments as defined by FRS102.
7. Deferred Income: Block membership, once renewed, is deemed to accrue month by month, counting future months’ fees as “deferred income”, together with any Grants only for use in future financial years.
8. Lease of office premises: The Association had a three-year lease on its office premises at Clay Cross, Derbyshire, at an annual rental of £5,895 the minimum rental commitment being for three months. During this, the trustee decided not to renew the lease on the office and instead made arrangements for the designation of a new principal office address compliant with Companies House’s requirements for an ‘appropriate address’.







# Independent examiner's Report

Independent Examiner's Report to the Trustee of the Association of Church Accountants and Treasurers.  
I report on the accounts of the charity for the year ended 31st March 2025.

## Respective responsibilities of the trustee and examiner.

The charity's trustee is responsible for the preparation of the accounts. The charity's trustee considers that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to :

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the general Directions given by the Charity Commission under section 145 (5) (b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

## Basis of the independent examiner's report.

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustee concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

## Independent examiner's statement.

In connection with my examination, no matter has come to my attention:

1. which give me reasonable cause to believe that in any material respect the requirements to keep accounting records in accordance with section 130 of the 2011 Act; and to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



**Chun Tsang BSc BFP FCA**

**Address:** 4 Harlech Green, Sheffield, S10 4NR

**Date:** 13 October 2025





## Association of Church Accountants and Treasurers

Helping Christian churches with their financial administration

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