

# Velmore Church

Report and Accounts

Year ended 31 March 2025

**VELMORE CHURCH**  
**LEGAL AND ADMINISTRATIVE DETAILS**  
**FOR THE YEAR ENDED 31 MARCH 2025**

|  |  |
|--|--|
| ADDRESS FOR CORRESPONDENCE                       | Falkland Road<br>Chandler's Ford<br>Eastleigh<br>SO53 3GY                            |
| GOVERNING DOCUMENT                               | Declaration of Trust dated December 1966,<br>amended February 2002 and November 2007 |
| CHARITY REGISTRATION NUMBER                      | 1102248  |
| TRUSTEES RESPONSIBLE FOR<br>MANAGING THE CHARITY | Andrew Watt<br>Richard Stannard<br>Jonathan Cox                                      |
| BANKERS  | Lloyds Bank plc<br>Santander UK plc  |
| INDEPENDENT EXAMINER                             | Jaimée Young<br>Stewardship<br>1 Lamb's Passage<br>LONDON<br>EC1Y 8AB                |

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**VELMORE CHURCH**  
**REPORT OF THE TRUSTEES**  
**FOR THE YEAR ENDED 31 MARCH 2025**

The Trustees have pleasure in submitting the Report and Accounts for the year ended 31 March 2025.

**Objects of the charity**

The charity, which is a church, is governed by a trust deed and is constituted as a trust. The charity's principal objects, as set out in its governing document, are to hold the property known as Velmore Chapel for the use of believers for preaching the gospel, worship and prayer, and ministry of the Word.

**Summary of the charity's main activities and achievements**

In planning activities the Trustees have taken account of the guidance on public benefit issued by the Charity Commission. To further the above objects and vision, the charity's main activities continue to be providing a place for Christian worship and witness, and reaching out to serve the community of all ages around the church. We have much to be thankful for with greater attendance from the local estate both in regular services and our special services. We also sense a deeper desire for believers to support and be involved in Church life, and we have made significant steps in appointing a new pastor.

Our regular community meal services have continued to be a feature of our programme. Last year we ran five meal services spread across the months May to February to celebrate the key Christian calendar events as well as our own anniversary celebration and a meal following an outreach Fun Day in August. This fun session was simply inviting residents to join us for short sessions of craft, games, quizzing and entertainment with a singer. These events really help us build bridges into the community.

The meals have a regular clientele of friends from the Velmore estate who join us and this year we have had some men also come along for the first time. One of these gentlemen has become a regular at our Sunday services. The meal services have been taken by local Counties Evangelists as well as others who have experience in presenting the Gospel message in an exciting and powerful way often with visual aids which are talked about in the Community café the following day. For these services the percentage of the congregation who are non-church goers generally is around 40%. At the Harvest Thanksgiving meal service rather than simply preaching the Gospel we took a theme of testimony, and several Church people who are known in the community talked about how they came to faith, the impact Jesus has had on their lives and what Jesus means to them. This was another talking point amongst the community.

The other obvious outreach opportunity is the Christmas season and as well as the off-site Christmas services we run in the supported living establishments where we have a presence, we ran our own local events. The Community Centre held their Christmas fair in November, and we were pleased to contribute to this with a free crafting stall run by Kate and others. It was a joy to see the Church giving to the community in this way and useful conversation were had at the craft tables. This crafting session was followed up with a wreath making craft evening which was attended by a mix of church folks and friends.

As is usual, we had the Saturday morning carol singing at the shops which was well attended by the Church and a number of local friends dropped by to join in. The outreach highlight of Christmas is the carol service by candlelight and this last year it was very well supported by friends old and new. It is special to see the hall full of people sharing in the true message of Christmas.

Our main meeting of the week is of course our Sunday service of praise and worship, and we have benefited from external experienced and gifted speakers as well as our own church contributors. Our sermon series have been based largely in working through the Gospel of John, but we have also had series in Habakkuk, Ruth and a local retired pastor brought us a series based on Gospel roads leading up to Easter. The preaching and study of the Word of God is fundamental to our beliefs, and we have continued with week-by-week studies on Wednesday evenings.

The activity of the Church people is not confined to the planned services but spreads out to supporting the Community Café, supporting Centre Clubs, other charity work, missions and giving support to friends on the estate and around our homes. Whilst these are not specific Church activities the leaders do commend the Church people for demonstrating the love of Jesus through their actions and encourage them to continue: "Let us not become weary in doing good, for at the proper time we will reap a harvest if we do not give up". (Galatians 6:9 NIV)

The core purpose of the activities already described is to bring Glory to God, move people closer to God and to bring people to a saving faith in Jesus. This last year we were happy to have twelve people join the Church in membership. Whilst some have been with us for some time others are relatively new and we welcome the commitment and support these brothers and sisters in Christ have demonstrated. We have also had one person come to faith this year and we continue to pray that this may be the first fruit of a rich harvest for Christ on our estate. Unfortunately, we also have experienced the passing of some friends this last year; we share the sorrow of their passing with those closest to them and continue to offer our love and support.

A key area of work for the trustees this year has been the preparation and search for an experienced pastor to come and share our vision for Velmore and be part of our work. Having first advertised (in Evangelicals Now) in July 2024 and re-advertised twice via Premier Job Search, we were thrilled to receive amongst the applications in December 2024 one from someone relatively local to us who was a pastor of a Baptist Church and had heard God's calling for him to move on. We started conversations with Charles, and he came on a fact-finding visit before we held a formal interview in early February. Subsequently we asked him to come and meet the Church again and preach on a Sunday. With the overwhelming support of the church membership who expressed their view via a secret ballot (well over 90% of ballots returned, and all those returned in favour of Charles's appointment) the Trustees have made Charles an offer which has been accepted. Due to moving his children to new schools he took up his post with effect from 1 August 2025.

Beside the usual activities, and the search for a pastor, a couple of other specific projects have been completed. The Church has a new website which went live in April 2024, and the Church Safeguarding Policy was updated during the year and signed off in March 2025. We give thanks to God for what has passed and look forward to the coming months when we shall start a new chapter with Charles as the pastor. We encourage the Church to press on putting down roots in Jesus and overflowing with thankfulness (see Colossians 2:6-7). Together we pray that Velmore Church will be a beacon for Christ as we serve each other and the community in which we live.

#### **Financial review**

During the year income increased by £3,600, to £38,300, and expenditure increased by £2,600, to £12,500. As a result the cash held by the charity increased by £25,700. At year end the charity held unrestricted cash of £90,200 which can be used for any charitable purpose. This will enable the trustees to make an offer of full-time employment to a pastor to help further the work of Velmore Church.

#### **Reserves policy**

The trustees have determined that the charity should aim to hold sufficient unrestricted cash to ensure that all financial obligations (and specifically the cost of employing a full-time Pastor for a minimum term of three years) can be met as they fall due. With the annual cost of employing a full-time Pastor starting at c. £35,000, the unrestricted cash of £90,200 held by the charity at the year end, means that the charity is complying with its reserves policy.

#### **Governance**

Responsibility for setting policy and for making operating decisions rest with the trustees who meet regularly to monitor the activities of the charity. New trustees are recruited and appointed by the existing trustees.

#### **Responsibilities of trustees**

Charity law requires us as Trustees to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

#### **Approval**

This report was approved by the trustees and signed on their behalf by:

  
Jonathan Cox (Jan 27, 2026 19:12:20 GMT)

Jonathan Cox

  
AJWatt (Jan 27, 2026 22:05:27 GMT)

Andrew Watt

Date: Jan 27, 2026

**INDEPENDENT EXAMINER'S REPORT**  
**TO THE TRUSTEES OF**  
**VELMORE CHURCH**

I report to the trustees on my examination of the accounts of Velmore Church ('the charity') for the year ended 31 March 2025 on pages 6 to 8 following.

**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 all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 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 accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

J. Young  
J. Young (Jan 28, 2026 08:52:44 GMT)

Jaimée Young

Stewardship  
1 Lamb's Passage  
LONDON  
EC1Y 8AB

Date: Jan 28, 2026

**VELMORE CHURCH**  
**RECEIPTS AND PAYMENTS ACCOUNT**  
**FOR THE YEAR ENDED 31 MARCH 2025**

|   | Notes | Unrestricted Funds |                  | Restricted Funds | Total 2025    | Total 2024    |
|---|-------|--------------------|------------------|------------------|---------------|---------------|
|   |       | General Funds      | Designated Funds |                  |               |               |
|   |       | £                  | £                | £                | £             | £             |
| <b>Income receipts</b>  |       |                    |                  |                  |               |               |
| Donations   |       | 37,289             | -                | 685              | 37,973        | 34,403        |
| Interest  |       | 297                | -                | -                | 297           | 262           |
|   |       | <u>37,586</u>      | <u>-</u>         | <u>685</u>       | <u>38,270</u> | <u>34,665</u> |
| <b>Capital and similar receipts</b>                                   |       |                    |                  |                  |               |               |
|   |       | <u>-</u>           | <u>-</u>         | <u>-</u>         | <u>-</u>      | <u>-</u>      |
| <b>Total receipts</b>   |       | <u>37,586</u>      | <u>-</u>         | <u>685</u>       | <u>38,270</u> | <u>34,665</u> |
| <b>Payments</b>   |       |                    |                  |                  |               |               |
| Payments in relation to charitable activities undertaken directly     |       | 10,861             | -                | -                | 10,861        | 8,059         |
| Grants paid in relation to charitable activities undertaken by others |       | -                  | -                | 1,669            | 1,669         | 1,816         |
| <b>Total payments</b>   |       | <u>10,861</u>      | <u>-</u>         | <u>1,669</u>     | <u>12,530</u> | <u>9,875</u>  |
| Net of receipts / (payments) before transfers                         |       | 26,725             | -                | (984)            | 25,741        | 24,790        |
| Transfers between funds   | 5     | (695)              | -                | 695              | -             | -             |
| <b>Net movement in funds</b>  |       | <u>26,030</u>      | <u>-</u>         | <u>(289)</u>     | <u>25,741</u> | <u>24,790</u> |
| Cash funds as at last year end  |       | 64,132             | -                | 309              | 64,441        | 39,651        |
| <b>Cash funds at this year end</b>                                    | A     | <u>90,162</u>      | <u>-</u>         | <u>20</u>        | <u>90,182</u> | <u>64,441</u> |

The notes on page 8 form part of these accounts.

**VELMORE CHURCH**  
**STATEMENT OF ASSETS AND LIABILITIES**  
**FOR THE YEAR ENDED 31 MARCH 2025**

|   | <u>Unrestricted Funds</u> |                  | Restricted funds | Total 2025       | Total 2024       |
|---|---------------------------|------------------|------------------|------------------|------------------|
|   | General funds             | Designated funds |                  |                  |                  |
|   | £                         | £                | £                | £                | £                |
| <b>A Cash funds</b>   |                           |                  |                  |                  |                  |
| Cash at bank with immediate access  | 75,903                    | -                | -                | 75,903           | 50,371           |
| Notice deposits   | 14,217                    | -                | -                | 14,217           | 14,070           |
| Cash  | 41                        | -                | 20               | 61               | -                |
|   | <u>90,162</u>             | <u>-</u>         | <u>20</u>        | <u>90,182</u>    | <u>64,441</u>    |
| <b>B Other monetary assets</b>  |                           |                  |                  |                  |                  |
| Gift aid due to charity   | -                         | -                | -                | -                | -                |
|   | <u>-</u>                  | <u>-</u>         | <u>-</u>         | <u>-</u>         | <u>-</u>         |
| <b>C Liabilities</b>  |                           |                  |                  |                  |                  |
| <b>Falling due within one year:</b>   |                           |                  |                  |                  |                  |
| Fee for Independent Examination   | 660                       | -                | -                | 660              | 630              |
| Accrued expenses  | 3,100                     | -                | -                | 3,100            | 3,100            |
|   | <u>3,760</u>              | <u>-</u>         | <u>-</u>         | <u>3,760</u>     | <u>3,730</u>     |
| <b>D Assets retained for charity's own use</b>  |                           |                  |                  | Value 2025       | Value 2024       |
|   |                           |                  |                  | £                | £                |
| *Church premises and outbuildings   |                           |                  |                  | 1,783,579        | 1,734,999        |
| Church contents   |                           |                  |                  | 48,275           | 48,275           |
|   |                           |                  |                  | <u>1,831,854</u> | <u>1,783,274</u> |
| <p>The trustees have used insurance values as the trustees are unable to reliably estimate current values; insurance values may differ materially from current values.</p> <p>*The building used by the church is leased from Eastleigh Borough Council. The lease expires in 2031.</p> |                           |                  |                  |                  |                  |
| <b>E Investment assets</b>  |                           |                  |                  | Value 2025       | Value 2024       |
|   |                           |                  |                  | £                | £                |
| Income bonds  |                           |                  |                  | 4,000            | 4,000            |
|   |                           |                  |                  | <u>4,000</u>     | <u>4,000</u>     |

The accounts were approved by the trustees and signed on their behalf

by Jonathan Cox  
Jonathan Cox (Jan 27, 2026 19:12:20 GMT)  
Jonathan Cox

AJWatt  
AJWatt (Jan 27, 2026 22:05:27 GMT)  
Andrew Watt

date Jan 27, 2026

The notes on page 8 form part of these accounts.

**VELMORE CHURCH**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31 MARCH 2025**

**1 Accounting policies**

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

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. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

|  | <u>Unrestricted Funds</u> |                  | Restricted   | Total         | Total        |
|--|---------------------------|------------------|--------------|---------------|--------------|
|  | General funds             | Designated funds | Funds        | 2025          | 2024         |
|  | £                         | £                | £            | £             | £            |
| <b>2 Payments in relation to charitable activities undertaken directly</b> |                           |                  |              |               |              |
| Employment costs   | -                         | -                | -            | -             | -            |
| Building and facilities  | 4,831                     | -                | -            | 4,831         | 4,805        |
| Church activities  | 6,030                     | -                | -            | 6,030         | 3,254        |
|  | <u>10,861</u>             | <u>-</u>         | <u>-</u>     | <u>10,861</u> | <u>8,059</u> |
| <b>3 Grants and gifts paid to others</b>                                   |                           |                  |              |               |              |
| Organisations:   |                           |                  |              |               |              |
| Organisations < £1,000   | -                         | -                | 1,454        | 1,454         | 1,529        |
| Individuals  | -                         | -                | 215          | 215           | 287          |
|  | <u>-</u>                  | <u>-</u>         | <u>1,669</u> | <u>1,669</u>  | <u>1,816</u> |

**4 Transactions with related parties**

No payments were made to trustees or persons related to them, except for reimbursement of expenses paid out on behalf of the charity.

**5 Movement of funds**

|                   | Opening balance | Receipts      | Payments        | Transfers    | Closing balance |
|-------------------|-----------------|---------------|-----------------|--------------|-----------------|
|                   | £               | £             | £               | £            | £               |
| General funds     | 64,132          | 37,586        | (10,861)        | (695)        | 90,162          |
|                   | <u>64,132</u>   | <u>37,586</u> | <u>(10,861)</u> | <u>(695)</u> | <u>90,162</u>   |
| Restricted funds  |                 |               |                 |              |                 |
| Winchester Beacon | 20              | 237           | (257)           | 0            | 0               |
| SGA               | 45              | 20            | (100)           | 55           | 20              |
| Other Mission     | 244             | 428           | (1,312)         | 640          | -               |
|                   | <u>309</u>      | <u>685</u>    | <u>(1,669)</u>  | <u>695</u>   | <u>20</u>       |
| Total funds       | <u>64,441</u>   | <u>38,270</u> | <u>(12,530)</u> | <u>-</u>     | <u>90,182</u>   |

*Winchester Beacon: donations given in support of the charity Winchester Churches Nightshelter [CC reg. 1080443] (aka The Winchester Beacon)*  
*Other mission: collections for supported charities and missionaries.*