



Report and Accounts
Year ended 31 March 2025

THE BEACON CHURCH CAMBERLEY
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FOR THE YEAR ENDED 31 MARCH 2025

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THE BEACON CHURCH CAMBERLEY
COMPANY INFORMATION
FOR THE YEAR ENDED 31 MARCH 2025

Legal and Administrative Information

Trustees/Directors	Chairman	Jonathan Simpson Adrian Holloway Chris Mackinlay Tim Chapman Andrew Booth Beverley Smallbone Ralph Gomarsall
Elders	Lead Elder	Adrian Holloway Chris Mackinlay Tim Chapman Andrew Booth
Key Management		Adrian Holloway Chris Mackinlay
Governing Document		Memorandum and Articles of Association incorporated on 10 Nov 2004 amended by Special Resolution dated 27 Feb 2010
Company Registration Number		05283116
Charity Registration Number		1107316
Address of principal & registered office		The Beacon Church Berkshire Road Camberley GU15 4DG
Independent Examiner		Archie McDowall BA CA Stewardship 1 Lamb's Passage London EC1Y 8AB
Primary bankers		Lloyds TSB Bank PLC 19 Obelisk Way Camberley Surrey GU15 3SE
Solicitors		Heald Nickinson Lansdowne House Knoll Road Camberley GU15 3SY

THE BEACON CHURCH CAMBERLEY
TRUSTEES' ANNUAL REPORT
(INCORPORATING DIRECTORS' REPORT)
FOR THE YEAR ENDED 31 MARCH 2025

The trustees, who are the charity's directors for the purposes of company law, have pleasure in submitting the Report and Accounts for the year.

Objects of the charity

The charity is a charitable company and is governed by its memorandum and articles of association. The objects of the charity, as set out in the governing document are:

- a) To advance the Christian faith.
 - b) To relieve persons who are in conditions of need or hardship or who by reason of age or sickness are in need and to relieve the distress caused thereby.
 - c) To promote and fulfil such other charitable purposes.
- to the community in the county of Surrey and in such other parts of the United Kingdom or the world as the trustees may from time to time think fit.

The Beacon Church, Camberley belongs to Commission, which is part of the New Frontiers family of churches. Commission is an international family of churches working together to see 'Thousands of lives transformed, through hundreds of churches, in tens of nations'.

The Mission statement of the church is:

"We are here to help people: Know God, Find Freedom, Discover their Purpose and Make a Difference."

The Vision statement of the church is: we see

"A growing church of 500 people, transforming lives and building community."

In planning the activities the Trustees have applied the guidance on public benefit issued by the Charity Commission.

Summary of the charity's main activities and achievements

To advance the Christian faith, we continue to seek to make Sunday mornings a realistic entry point for people who are not yet Christians. Our volunteers are heavily engaged in our Sunday morning operation and we need those volunteers because we regularly have 280 people attend our 10.30am Sunday morning service (and on some high Sundays as many as 330).

For the first time at Christmas, we saw more than 500 people attend our Carol Services. In addition, in the period under review, we have given more time, energy and resources towards our Alpha Course, taking on a new full-time member of staff whose job description includes oversight of Alpha, and for the first time since Covid, the Beacon Church now runs Alpha all year round.

For those who are already Christians, we have added more staff time to discipleship pathways and adequately resourcing kids work. Other things we do to advance the Christian faith internally include midweek small groups, a thriving 'young adults' group, Friday night youth club, a large annual Women's Conference, and attending an annual youth event called Newday. We are now full on Sunday mornings in the venue we hire. Looking forward, we are planning (amongst other initiatives) to launch a second Sunday morning service, to free up more seats and enable further growth. To do so we will need more volunteers and staff, both of which are being actioned.

To relieve persons who are in conditions of need or hardship, we continue to operate a 'hardship fund' from which we give on a case by case basis. However the main thing we do in this area is to open up our building all year round to debt advisors who run "Frontline", which is a debt advice service free at the point of use for anyone. Most days we have several Frontline advisors and their clients in The Beacon Centre. Most of the debt advisors are members of our church.

THE BEACON CHURCH CAMBERLEY
TRUSTEES' ANNUAL REPORT
(INCORPORATING DIRECTORS' REPORT)
FOR THE YEAR ENDED 31 MARCH 2025

Structure, Governance and Management

The trustees who have served during the year and since the year end are set out on page 2. Trustees are appointed by the members of the charitable company by way of ordinary resolution. Alternatively, existing trustees may appoint trustees to serve until the subsequent annual general meeting, at which they may be reappointed by the members.

The Elders, who are also trustees of the charity, meet regularly to oversee the spiritual leadership of the church and collectively take responsibility for management decisions. Day-to-day operations are delegated to two of these Elders, who form the Key Management. The Key Management also engage with Commission to support governance, accountability, and shared learning. The trustees meet together at least quarterly and retain overall responsibility for the charity's governance, strategic direction, and compliance with statutory and regulatory obligations.

Trustees are selected based on experience within the church and of charitable and operational knowledge. During the appointment process, prospective trustees are informed of their legal responsibilities should they become trustees of the charity. Changes to these responsibilities are discussed at trustee meetings.

Remuneration of the Key Management is by agreement at a sub-committee of the trustees, with reference to sector benchmarks and internal factors such as scope, experience, and charity size.

All of the trustees are members of the charity. The members' liability is limited to £10 each.

Financial review

During the year income increased by £54,701 to £513,263, and expenditure increased by £75,748 to £533,633. As a result the charity made a deficit for the year of £20,370 compared to a surplus in the prior year of £677 decreasing the charity's net assets to £1,144,107. The deficit for the year is not considered significant given the size of reserves and the growth rate of donations. No significant events affecting financial performance occurred during the year.

Investments

The trustees of The Beacon Church are responsible for the safeguarding of the charity's assets including all financial investments and other financial assets. The investment policy is currently to hold cash balances in Banks or Building Societies covered by the Financial Services Compensation Scheme (FSCS). Deposits will generally be limited to the scheme's cap of £85,000 (from 1 January 2022) although from time to time this may exceed this amount whilst additional accounts are opened.

Fundraising

Income is primarily generated through regular voluntary donations from members and attendees of the church, reflecting ongoing congregational support for its mission and activities. The charity does not engage commercial fundraisers.

Reserves

At year-end, the charity held £1,132,373 in unrestricted, non-designated funds, including £300,021 in net current assets. The trustees aim to maintain cash reserves of at least three months' unavoidable costs (currently £79,000) to safeguard against adverse movements in income or expenditure. At year-end, the charity held £79,052 in immediate-access cash and £169,460 in notice accounts with terms under three months. These holdings are in line with the charity's reserves policy.

The trustees have forecasted income and expenditure for the foreseeable future and plan to retain the majority of the free reserves in the coming year. They believe sufficient funding is in place to support the ongoing activities of the Church.

THE BEACON CHURCH CAMBERLEY
TRUSTEES' ANNUAL REPORT
(INCORPORATING DIRECTORS' REPORT)
FOR THE YEAR ENDED 31 MARCH 2025

Key risks and uncertainties

The charity is exposed to various risks, be they operational, financial or reputational. The trustees review the charity's activities regularly to identify significant risks and, where possible, they take appropriate measures to mitigate those risks. There are no significant risks that are considered likely to affect financial performance materially.

Responsibilities of trustees under company law

The trustees are responsible for preparing the trustees' annual report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of the affairs of the charitable company as at the balance sheet date and of its incoming resources and application of resources, including income and expenditure, for the financial year. In preparing these financial statements, the trustees are required to:

1. select suitable accounting policies and apply them consistently;
2. observe the methods and principles in the Charities SORP;
3. make judgements and estimates that are reasonable and prudent;
4. state whether the applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
5. prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approval

This report, which has been prepared in accordance with the provisions of the Companies Act 2006 relating to small companies, was approved by the trustees and signed on their behalf by:



J.M.Simpson (Dec 8, 2025 12:46:01 GMT)

Jonathan Simpson - Chairman

Date: Dec 8, 2025

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
THE BEACON CHURCH CAMBERLEY
('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2025 on pages 7 to 18 following, which have been prepared on the basis of the accounting policies set out on pages 11 to 12.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

Independent examiner's statement

Since the Company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants of Scotland, which is one of the listed bodies.

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:

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act 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; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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

Archie McDowall
Archie McDowall (Dec 11, 2025 10:08:01 GMT)

Archie McDowall BA CA
Member of the Institute of Chartered Accountants of Scotland

Stewardship
1 Lamb's Passage
London
EC1Y 8AB

Date: Dec 11, 2025

THE BEACON CHURCH CAMBERLEY
STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING INCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDED 31 MARCH 2025

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £	Total Funds 2024 £
INCOME AND ENDOWMENTS FROM:					
Donations and legacies	3	473,605	-	473,605	430,464
Charitable activities	4	28,182	3,480	31,662	24,292
Investments	5	7,996	-	7,996	3,806
Total income and endowments		509,783	3,480	513,263	458,562
EXPENDITURE ON:					
Charitable activities	6	529,060	4,573	533,633	457,885
Total expenditure		529,060	4,573	533,633	457,885
Net gains/(losses) on investments		-	-	-	-
Net income/(expenditure)		(19,277)	(1,093)	(20,370)	677
Transfers between funds	14	3,613	(3,613)	-	-
		(15,664)	(4,706)	(20,370)	677
Reconciliation of funds:					
Total funds brought forward		1,151,218	13,259	1,164,477	1,163,800
Total funds carried forward	14	1,135,554	8,553	1,144,107	1,164,477

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

All income and expenditure derive from continuing operations.

The statement of financial activities also complies with the requirements for an income and expenditure account required by the Companies Act 2006.

The notes on page 11-17 form part of these accounts.

THE BEACON CHURCH CAMBERLEY

BALANCE SHEET

AS AT 31 MARCH 2025

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £	Total Funds 2024 £
FIXED ASSETS					
Tangible assets	8	832,352	-	832,352	894,382
		<u>832,352</u>	<u>-</u>	<u>832,352</u>	<u>894,382</u>
CURRENT ASSETS					
Debtors	9	23,816	-	23,816	22,031
Investments	10	71,676	-	71,676	-
Cash at bank and in hand	11	239,959	8,553	248,512	289,229
		<u>335,451</u>	<u>8,553</u>	<u>344,004</u>	<u>311,260</u>
CREDITORS: Amounts falling due within one year	12	(32,249)	-	(32,249)	(41,165)
Net current assets / (liabilities)		<u>303,202</u>	<u>8,553</u>	<u>311,755</u>	<u>270,095</u>
Total assets less current liabilities		<u>1,135,554</u>	<u>8,553</u>	<u>1,144,107</u>	<u>1,164,477</u>
TOTAL NET ASSETS		<u>1,135,554</u>	<u>8,553</u>	<u>1,144,107</u>	<u>1,164,477</u>
FUND BALANCES	14				
Unrestricted Funds					
General funds		1,132,373	-	1,132,373	1,145,556
Designated funds		3,181	-	3,181	5,662
		<u>1,135,554</u>	<u>-</u>	<u>1,135,554</u>	<u>1,151,218</u>
Restricted Funds		<u>-</u>	<u>8,553</u>	<u>8,553</u>	<u>13,259</u>
		<u>1,135,554</u>	<u>8,553</u>	<u>1,144,107</u>	<u>1,164,477</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2025.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2025 in accordance with Section 476 of the Companies Act 2006 however, in accordance with Section 145 of the Charities Act 2011, the accounts have been examined by an independent examiner and their report has been included in these financial statements.

The directors (who are the charitable company's trustees for the purposes of charity law) acknowledge their responsibilities for:

- ensuring that the charitable company keeps accounting records which comply with Sections 386 and 387 of the Companies Act 2006 and
- preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its net income or expenditure for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

The financial statements have been prepared in accordance with the provisions of Part 15 of the Companies Act 2006 relating to small companies.

The financial statements were approved by the Board of Directors and were signed on its behalf by:

J.M. Simpson
J.M. Simpson (Dec 8, 2025 12:46:01 GMT)

Jonathan Simpson

Date: Dec 8, 2025

Company number: 05283116
Charity number: 1107316

The notes on page 11-17 form part of these accounts.

THE BEACON CHURCH CAMBERLEY
FOR THE YEAR ENDED 31 MARCH 2025
CASH FLOW STATEMENT

	Note	2025 £	2024 £
Cash flows from operating activities:			
Net cash provided by/(used in) operating activities	a	<u>29,230</u>	<u>85,543</u>
Cash flows from investing activities:			
Dividends, interest and rents from investments		7,996	3,806
Proceeds from the sale of property, plant and equipment		-	-
Purchase of property, plant and equipment		(6,267)	(5,575)
Proceeds from sale of investments		-	-
Purchase of investments		(71,676)	-
Net cash provided by/(used in) investing activities		<u>(69,947)</u>	<u>(1,769)</u>
Cash flows from financing activities:			
Repayments of borrowing		-	-
Cash inflows from new borrowing		-	-
Receipt of endowment		-	-
Net cash provided by/(used in) financing activities		<u>-</u>	<u>-</u>
Change in cash and equivalents in the reporting period		<u>(40,717)</u>	<u>83,774</u>
Cash and equivalents at the beginning of the year	b	289,229	205,455
Change in cash and equivalents due to exchange rate movements		-	-
Cash and cash equivalents at the end of the year	b	<u>248,512</u>	<u>289,229</u>

Analysis of changes in net debt:

	At start of year £	Non-cash movements £	Cash-flows £	At end of year £
Cash	289,229	-	(40,717)	248,512
Bank loans:				
Falling due within one year	-	-	-	-
Falling due after one year	-	-	-	-
Finance lease obligations:				
Falling due within one year	-	-	-	-
Falling due after one year	-	-	-	-
Total net funds / (debt)	<u>289,229</u>	<u>-</u>	<u>(40,717)</u>	<u>248,512</u>

THE BEACON CHURCH CAMBERLEY
FOR THE YEAR ENDED 31 MARCH 2025
NOTES TO THE CASH FLOW STATEMENT

Note a: Reconciliation of net income/(expenditure) to net cash flow from operating activities

	2025	2024
	£	£
Net income/(expenditure) for the reporting period (as per the statement of financial activities)	(20,370)	677
Adjustments for:		
Depreciation charges and provisions for impairment	68,297	68,618
Dividends, interest and rents from investments	(7,996)	(3,806)
(Increase)/decrease in debtors	(1,785)	(9,931)
Increase/(decrease) in creditors	(8,916)	29,985
Net cash provided by (used in) operating activities	<u>29,230</u>	<u>85,543</u>

Note b: Analysis of cash and cash equivalents

	2025	2024
	£	£
Cash at bank with immediate access	78,867	125,541
Notice deposits (with a term of three months or less)	169,460	163,503
Petty cash	185	185
Total cash and cash equivalents	<u>248,512</u>	<u>289,229</u>

THE BEACON CHURCH CAMBERLEY
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2025

1 Statutory Information

The charity is a charitable company limited by guarantee and is incorporated in the United Kingdom. The company's registered number and registered office address can be found on the Company Information page.

2 Accounting Policies

These financial statements are prepared on a going concern basis, under the historical cost convention [as modified by the revaluation of certain assets, which are measured at fair value through the Statement of Financial Activities].

These financial statements have been prepared in accordance with the "Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) ("the Charities SORP")", with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland ("FRS 102"), with the Companies Act 2006 and with the Charities Act 2011. The charity meets the definition of a public benefit entity as set out in FRS 102.

The principles adopted in the preparation of the financial statements are set out below.

a) Going concern

The trustees (who are the charitable company's directors for the purposes of company law) have assessed whether the use of the going concern basis is appropriate and have considered possible events or conditions that might cast significant doubt on the ability of the charity to continue as a going concern. The trustees have made this assessment for a period of at least one year from the date of approval of the financial statements. In particular the trustees have considered the charity's forecasts and projections and the possible implications should projected income and / or expenditure vary unexpectedly. The trustees have concluded that there is a reasonable expectation that the charity has adequate resources to continue to operate for the foreseeable future. The charity therefore continues to adopt the going concern basis in preparing its financial statements.

b) Income

Income including investment income is recognised in the period in which the charity becomes entitled to receipt, the amount receivable can be measured with reasonable certainty, and receipt is probable. For the most part, income is generally recognised when it is received. Income is only deferred when the charity has to fulfil conditions before becoming entitled to it or where the donor has specified that the income is to be expended in a future period.

Income from donations and legacies includes:

- i) Recoverable gift aid. This is recognised when the related donation is received. Gift aid that has not been recovered by the balance sheet date is included as a debtor.
- ii) Donated facilities, services and goods. Goods donated for distribution to beneficiaries are recognised as income when receivable at fair value (being an estimate of the amount it would cost to purchase those items). Facilities, services and goods donated for the charity's own use are recognised as income when receivable at their value to the charity.

The charity relies on volunteers to carry out many of its activities. However, in accordance with the SORP, the value of these services has not been included in these financial statements as they cannot be reliably measured.

When donated goods, services and facilities are distributed or consumed, an expense in respect of those items is included in the Statement of Financial Activities. At the year end any goods that have not been distributed or consumed are recognised as stock; donated fixed assets are capitalised.

- iii) Legacies. Income from legacies is recognised when a distribution is received from the estate or, if earlier, when the charity has been notified that a distribution will be made and the amount receivable can be measured reliably.

Income from charitable activities represents income receivable from goods, services and facilities supplied in furtherance of the charity's charitable objects. It includes income from church retreats and other events and courses.

Investment income represents income generated by the charity's assets and includes income from cash deposits.

The charity has taken the view that it has only one charitable activity, namely the advancement of the Christian faith, and all income from donations, legacies and charitable activities is in respect of this one activity.

c) Expenditure

Expenditure, including irrecoverable VAT, is recognised when it is incurred or, if earlier, when a legal or constructive obligation for a payment arises provided that it is probable that settlement will be required and the amount of the obligation can be measured reliably.

The charity makes grants to other institutions and individuals to further its charitable objectives. Grants payable are recognised as constructive obligations arise, which is generally when the charity expresses a commitment to the recipient that can be measured reliably and then only to the extent that any conditions associated with the grant are outside of the control of the charity.

THE BEACON CHURCH CAMBERLEY
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2025

The cost of raising funds is not significant and has not been separately disclosed.

The nature of the work of the charity is considered to be so integrated that the core charitable activity costs are considered to be for one activity only.

Governance costs, which are included in expenditure on charitable activities but are identified separately in the notes to the accounts, includes costs associated with the independent examination of the financial statements, compliance with constitutional and statutory requirements and any other expenditure incurred on the strategic management of the charity.

d) 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. 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.

e) Tangible fixed assets

Items purchased or donated for the charity's own use are capitalised when the cost of purchased items, or the fair value of donated items, is more than £500 and the item is expected to benefit the charity over more than one accounting period. Depreciation is charged on a straight line basis so as to write down the value of each asset to its estimated residual value (if any) over its expected useful economic life. To achieve this objective the following rates of depreciation are charged:

Freehold buildings	Over 50 years after taking account of the building's residual value
Fixtures and fittings	15 to 25 years
Short lease	10 years
Furniture and equipment	4 years

The carrying values of tangible fixed assets are reviewed for impairment in periods when events or changes in circumstances indicate that the carrying value may not be recoverable.

f) Pension scheme arrangements

The charity operates defined contribution pension schemes for its employees. Obligations for contributions to these schemes are recognised as an expense when the liability arises. The assets of these schemes are held separately from those of the charity in independently administered funds.

g) Taxation

The company is a registered charity; it has taken advantage of the various reliefs from taxation available to charities and no tax is payable on the charity's income.

h) Financial instruments

The charity's financial assets and financial liabilities all qualify as basic financial instruments, as defined by FRS102. Except for loans, creditors and debtors are measured at their expected settlement value (normally the amount of cash that the charity expects to pay or receive). The charity recognises liabilities for the principal of those loans that remains outstanding at the year end (i.e. the liabilities exclude any interest chargeable on the loans in future years).

3 Donations and legacies

	2025 £	2024 £
Cash Donations (including tax recoverable)	471,805	428,764
Donations in kind	1,800	1,700
	<u>473,605</u>	<u>430,464</u>

4 Income from charitable activities

	2025 £	2024 £
Ministry activities	31,662	24,292
	<u>31,662</u>	<u>24,292</u>

5 Investment income

	2025 £	2024 £
Interest from investments and cash	7,996	3,806
	<u>7,996</u>	<u>3,806</u>

THE BEACON CHURCH CAMBERLEY
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2025

6 Charitable expenditure

	2025 £	2024 £
a Costs incurred directly on specific activities		
Staff costs, inc expenses and training	217,091	166,477
Building costs	37,106	65,884
Ministry activities	154,244	119,647
Depreciation	68,297	68,618
Donations in kind expensed	1,800	1,700
	<u>478,538</u>	<u>422,326</u>
Grants payable (note 6c)	24,840	24,760
	<u>503,378</u>	<u>447,086</u>
b Costs incurred on support & administration		
Governance costs		
Independent examiner's fee	2,100	2,060
	<u>2,100</u>	<u>2,060</u>
Insurance	3,201	2,915
Sundry	-	495
Bank charges	1,243	1,036
Statutory compliance	1,099	858
Professional fees	22,612	3,435
	<u>30,255</u>	<u>10,799</u>
Total expenditure	<u>533,633</u>	<u>457,885</u>

The fee payable to the independent examiner for examining the accounts was £2,100 (2024: £2,060); in addition the charity paid £931 (2024: £831) to Stewardship for payroll bureau and £220 (2024: £210) for consultancy services.

c Grants payable

	Institutions £	Individuals £	2025 £
Commission Apostolic Ministries	22,400	-	22,400
Camberley Besom	1,560	-	1,560
Camberley Youth for Christ	600	-	600
Evangelical Alliance	280	-	280
	<u>24,840</u>	<u>-</u>	<u>24,840</u>

The comparatives for the previous year are as follows:

	Institutions £	Individuals £	2024 £
Commission Apostolic Ministries	22,400	-	22,400
Camberley Besom	1,560	-	1,560
Camberley Youth for Christ	600	-	600
Evangelical Alliance	200	-	200
	<u>24,760</u>	<u>-</u>	<u>24,760</u>

THE BEACON CHURCH CAMBERLEY
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2025

7 Analysis of staff costs, the cost of key management personnel and trustee remuneration

	2025 £	2024 £
Gross wages and salaries	179,646	138,446
Social security	10,950	7,510
Pension costs	14,512	8,556
	<u>205,108</u>	<u>154,512</u>

The average monthly number of employees during the year was 6 (2024: 5). Most of the charity's activities are carried out by volunteers.

No staff received salaries at a rate of more than £60,000 per annum.

The charity's key management are named on the Company Information page. Total employment benefits payable to key management for the year were as follows:

	Wages & salaries	Other employment benefits	Employer pension contributions	2025 £
Trustees:				
Adrian Holloway	37,862	-	3,029	40,891
Chris Mackinlay	44,000	-	3,520	47,520
				<u>88,411</u>

The following amounts were payable in the previous year:

	Wages & salaries	Other employment benefits	Employer pension contributions	2024 £
Trustees:				
Adrian Holloway	37,862	-	3,029	40,891
Chris Mackinlay	42,118	-	3,369	45,487
				<u>86,378</u>

Adrian Holloway and Chris Mackinlay served as church leaders and received the above payments for serving in that capacity, not for serving as trustees; these payments are permitted by the charity's governing document.

No trustees, other than Adrian Holloway and Chris Mackinlay, received employment benefits in either the current or preceding year.

8 Tangible fixed assets

	Freehold Property £	Fixtures & Fittings £	Furniture & equipment £	Total 2025 £
Cost				
At 1 April 2024	883,225	748,088	158,847	1,790,160
Additions	-	-	6,267	6,267
Disposals	-	-	-	-
At 31 March 2025	<u>883,225</u>	<u>748,088</u>	<u>165,114</u>	<u>1,796,427</u>
Accumulated depreciation				
At 1 April 2024	179,821	568,599	147,358	895,778
Charge for the year	13,922	45,370	9,005	68,297
Eliminated on disposal	-	-	-	-
At 31 March 2025	<u>193,743</u>	<u>613,969</u>	<u>156,363</u>	<u>964,075</u>
Net book value				
At 31 March 2025	<u>689,482</u>	<u>134,119</u>	<u>8,751</u>	<u>832,352</u>
At 31 March 2024	<u>703,404</u>	<u>179,489</u>	<u>11,489</u>	<u>894,382</u>

Land valued at £187,200 has not been depreciated during the year.

The freehold land on which the building is located is subject to a restrictive covenant in favour of the local council. The cost to lift this restricted covenant is estimated to be around 25% of any sale proceeds obtained for the property.

THE BEACON CHURCH CAMBERLEY
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2025

9 Debtors

	2025	2024
	£	£
Falling due within one year:		
Tax recoverable	8,520	5,789
Prepayments, other debtors and accrued income	<u>15,296</u>	<u>16,242</u>
Total debtors	<u><u>23,816</u></u>	<u><u>22,031</u></u>

10 Current asset investments

	2025	2024
	£	£
Notice deposits (with a term of between three and twelve months)	<u>71,676</u>	<u>-</u>
	<u><u>71,676</u></u>	<u><u>-</u></u>

11 Cash at Bank and in Hand

	2025	2024
	£	£
Cash at bank with immediate access	78,867	125,541
Notice deposits (with a term of three months or less)	169,460	163,503
Petty cash	<u>185</u>	<u>185</u>
	<u><u>248,512</u></u>	<u><u>289,229</u></u>

12 Creditors: liabilities falling due within one year

	2025	2024
	£	£
Trade creditors	5,334	12,373
Other creditors and accruals	23,415	22,327
Deferred income	<u>3,500</u>	<u>6,465</u>
	<u><u>32,249</u></u>	<u><u>41,165</u></u>

Deferred income is income received in advance for events and recognised when the event takes place.

13 Pension commitments

During the year employer's pension contributions totalling £14,512 (2024: £8,556) were payable to defined contribution personal pension schemes. At the balance sheet date pension contributions of £2,271 (2024: £1,832) were payable.

THE BEACON CHURCH CAMBERLEY
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2025

14 Funds

Designated and unrestricted funds comprise those funds which the trustees are free to use in accordance with the charitable objectives.

Restricted funds must be used for the specific purpose laid down by the donor. Expenditure which meets that purpose is allocated to the relevant restricted fund.

Specifically:

- The Family Fund is used to enable the family of the church to bless people in need.
- The Commission Festival Fund is used to support church members to attend The Festival
- Other Ministries Funds are donations towards Other ministries. They are treated as designated if the donor has given us permission to use excess funds to fund normal activities of the church.
- The Hardship Fund is used to enable the church to bless people in need.
- Pastoral Training is a donation to be used solely for training of staff in pastoral work.
- Youth Special Offering specifically for capital purchases for Friday night youth
- Frontline is the debt counselling service that operates from the Beacon building

During the year the movements in the charity's funds were as follows:

	Opening balance 2025 £	Incoming resources 2025 £	Outgoing resources 2025 £	Transfers in the year 2025 £	Closing balance 2025 £
<i>Designated Funds</i>					
Family fund	606	-	-	(606)	-
Commission Festival	312	6,565	(7,289)	412	-
Other ministries	4,744	10,280	(11,123)	(720)	3,181
	5,662	16,845	(18,412)	(914)	3,181
<i>General Unrestricted Funds</i>	1,145,556	492,938	(510,648)	4,527	1,132,373
Total Unrestricted Funds	1,151,218	509,783	(529,060)	3,613	1,135,554
<i>Restricted Funds</i>					
Hardship	6,765	-	(507)	-	6,258
Pastoral training	1,250	-	(1,200)	(50)	-
Youth	5,244	-	-	(5,244)	-
Frontline	-	3,480	(2,866)	1,681	2,295
	13,259	3,480	(4,573)	(3,613)	8,553
Aggregate of funds	1,164,477	513,263	(533,633)	-	1,144,107

The transfers referred to above were made for the following reasons:

- a) Frontline was moved from Designated to Restricted to better reflect its specific purpose
- b) Youth and Pastoral Training costs have been incurred within the Unrestricted funds, and so the amounts were offset
- c) As Commission Festival & Family Funds were <£1000, they were consolidated into Unrestricted Funds

Analysis of net assets by fund

The assets and liabilities of the various funds were as follows:

	<u>Unrestricted Funds</u>			
	General funds £	Designated funds £	Restricted funds £	2025 £
Tangible fixed assets	832,352	-	-	832,352
Debtors	16,174	7,642	-	23,816
Investments held as current assets	71,676	-	-	71,676
Cash at bank and in hand	244,420	(4,461)	8,553	248,512
Creditors falling due within one year	(32,249)	-	-	(32,249)
	1,132,373	3,181	8,553	1,144,107

THE BEACON CHURCH CAMBERLEY
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2025

In the previous year the movements in the charity's funds were as follows:

	Opening balance 2024 £	Incoming resources 2024 £	Outgoing resources 2024 £	Transfers in the year 2024 £	Closing balance 2024 £
<i>Designated Funds</i>					
Family fund	1,100	-	(494)	-	606
Commission Festival	-	6,750	(6,438)	-	312
Other ministries	4,100	15,499	(14,855)	-	4,744
	5,200	22,249	(21,787)	-	5,662
<i>General Unrestricted Funds</i>	1,144,900	435,814	(435,158)	-	1,145,556
Total Unrestricted Funds	1,150,100	458,063	(456,945)	-	1,151,218
<i>Restricted Funds</i>					
Hardship	7,200	-	(435)	-	6,765
Pastoral training	1,300	-	-	(50)	1,250
Youth	5,200	-	(6)	50	5,244
	13,700	-	(441)	-	13,259
Aggregate of funds	1,163,800	458,063	(457,386)	-	1,164,477

Analysis of net assets by fund

In the previous year, the assets and liabilities of the various funds were as follows:

	<u>Unrestricted Funds</u>			
	General funds £	Designated funds £	Restricted funds £	2024 £
Tangible fixed assets	894,382	-	-	894,382
Debtors	15,205	5,626	1,200	22,031
Cash at bank and in hand	277,134	36	12,059	289,229
Creditors falling due within one year	(41,165)	-	-	(41,165)
	1,145,556	5,662	13,259	1,164,477

15 Transactions with related parties

During the year the charity:

- a) received donations totalling £70,498 (2024: £70,083) from related parties (being trustees, or anyone closely connected to them).
- b) paid no expenses to trustees for their duties associated with being trustees (2024: £nil). Reimbursements for expenses incurred when undertaking employment duties not connected with serving as a trustee are not included in this disclosure.

Except as disclosed in note 7 'Analysis of staff costs', there have been no other transactions with related parties during the year.

THE BEACON CHURCH CAMBERLEY
DETAILED STATEMENT OF FINANCIAL ACTIVITIES WITH COMPARATIVES
FOR THE YEAR ENDED 31 MARCH 2025

	Note	<u>Unrestricted funds</u>				<u>Unrestricted funds</u>			
		General 2025 £	Designated 2025 £	Restricted 2025 £	Total 2025 £	General 2024 £	Designated 2024 £	Restricted 2024 £	Total 2024 £
INCOME AND ENDOWMENTS FROM:									
Donations and legacies	3	473,605	-	-	473,605	430,464	-	-	430,464
Charitable activities	4	11,337	16,845	3,480	31,662	2,043	22,249	-	24,292
Investments	5	7,996	-	-	7,996	3,806	-	-	3,806
Total income and endowments		492,938	16,845	3,480	513,263	436,313	22,249	-	458,562
EXPENDITURE ON:									
Charitable activities:	6	510,648	18,412	4,573	533,633	435,656	21,788	441	457,885
Total Expenditure		510,648	18,412	4,573	533,633	435,656	21,788	441	457,885
Net gains/(losses) on investments		-	-	-	-	-	-	-	-
Net income/(expenditure)		(17,710)	(1,567)	(1,093)	(20,370)	657	461	(441)	677
Transfers between funds	14	4,527	(914)	(3,613)	-	-	-	-	-
		(13,183)	(2,481)	(4,706)	(20,370)	657	461	(441)	677
Other recognised gains/(losses):									
Other gains/(losses)					-	-	-	-	-
Net movement in funds		(13,183)	(2,481)	(4,706)	(20,370)	657	461	(441)	677
Reconciliation of funds:									
Total funds brought forward		1,145,556	5,662	13,259	1,164,477	1,144,899	5,201	13,700	1,163,800
Total funds carried forward	14	1,132,373	3,181	8,553	1,144,107	1,145,556	5,662	13,259	1,164,477