

GRACE COMMUNITY CHURCH - DOWNHAM MARKET

England & Wales · Charity number 1115897

Details

Status Registered

Legal form Other

Registered 2006-08-23

Register [View on the Charity Commission register](#)

Contact

Address 15 Holme Close
Runcton Holme
King's Lynn
Norfolk
PE33 0AB

Phone 07421459788

Email jean.urquhart18@gmail.com

Website www.gccdm.org.uk

Activities

Objects: TO ADVANCE THE CHRISTIAN FAITH, PRINCIPALLY BUT NOT EXCLUSIVELY IN DOWNHAM MARKET, AND SURROUNDING AREAS FOR THE BENEFIT OF THE PUBLIC THROUGH THE HOLDING OF PRAYER MEETINGS, LECTURES PUBLIC CELEBRATION OF RELIGIOUS FESTIVALS PRODUCING AND / OR DISTRIBUTING LITERATURE OR OTHER MEDIA ON CHRISTIANITY TO ENLIGHTEN OTHERS ABOUT THE CHRISTIAN RELIGION. ANY OTHER SUCH OTHER CHARITABLE PURPOSE AS SHALL FURTHER THE ATTAINMENT OF THE ABOVE OBJECTS OF THE CHRISTIAN CHURCH.

Activities: Church

Classification

- **How:** Acts As An Umbrella Or Resource Body
- **What:** Religious Activities
- **Who:** People With Disabilities, The General Public/mankind

Geography

- **Area of benefit:** DOWNHAM MARKET
- Norfolk

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£55,303	£50,592	-	-
2024-03-31	£58,233	£46,531	-	-
2023-03-31	£43,607	£43,210	-	-
2022-03-31	£46,706	£49,024	-	-
2021-03-31	£39,446	£40,625	-	-

Trustees

Name	Role	Appointed
Keren Loxley	Chair	2019-06-23
Andrew Stephen Wille		2016-06-26
Christine Fleming		2021-08-08
Glenn Richards		2025-09-14
Jean Urquhart		2019-06-23
Jeannette Vincent		2019-06-23

GRACE COMMUNITY CHURCH - DOWNHAM MARKET

England & Wales - Charity number 1115897

Accounts

Trustees' Annual Report for the period

Period start date: From 01 04h 2024 To 31 03 2025
 Period end date

Section A

Reference and administration details

April

Charity name Grace Community Church (Downham Market)

Other names charity is known by

Registered charity number (if any) 111 5897

Charity's principal address

c/o 15 Holme Close
 Runcton Holme
 King's Lynn
Postcode PE33 0AB

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Keren Loxley	Chair		Members
2	Andrew Wille	Pastor		Members
3	Jean Urquhart	Treasurer		Members
4	Jeannette Vincent			Members
5	Christine Flemming	Secretary		Members
6				Members
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Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year
Arthur Dyer	1/4/24 to 31/12/24

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document <i>(eg. trust deed, constitution)</i>	Constitution (updated 2017)
How the charity is constituted <i>(eg. trust, association, company)</i>	As a charity
Trustee selection methods <i>(eg. appointed by, elected by)</i>	By the church members at a members meeting

Additional governance issues (Optional information)

- You **may choose** to include additional information, where relevant, about:
- policies and procedures adopted for the induction and training of trustees;
 - the charity's organisational structure and any wider network with which the charity works;
 - relationship with any related parties;
 - trustees' consideration of major risks and the system and procedures to manage them.

The trustees met during the year to ensure that the objectives of the charity/church were being met, and to address any and all matters arising.

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

- (A) To advance the Christian faith, principally, but not exclusively in Downham Market, surrounding areas, the United Kingdom and the world as the trustees may from time to time see fit
- (B) To relieve persons who are in conditions of need or hardship or who are aged or sick, and to relieve the distress caused thereby in the above said areas.
- (C) To advance promote and fulfil such other charitable purposes beneficial to the community in the above said areas.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

Regular weekly meetings on a Sunday morning at Stowbridge Village Hall. These involve praise and worship, preaching/teaching and mutual support and encouragement.
Weekly midweek meetings in the classroom at the Stowbridge village hall and members homes. These involve more detailed study, prayer and further support and encouragement for one another
The church helps support vulnerable people in the community.
The church supports Kuffu, a project overseas (in Uganda) which offers spiritual and practical support for needy children. These funds go to Care for Kuffu, a UK-based charity which raises awareness of the Kuffu project.
In compiling these details, the trustees have had regard to the guidance on public benefit issued by the Charity Commission.

Additional details of objectives and activities (Optional information)

The trustees remain grateful to each member of Grace Community Church for their financial and practical support of the objects of the church. Members give of their time, energy and talents in support of the works the church is doing.

You may choose to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

Summary of the main achievements of the charity during the year

The Sunday morning meetings are open to all.. Practical and pastoral support has been provided throughout the year by the full-time pastor, as well as the wider leadership group and others throughout the membership. This support has helped various people with their social, economic and health-related needs.

Section E

Financial review

Brief statement of the charity's policy on reserves

The church established a reserves policy in 2017 which is reviewed annually

Details of any funds materially in deficit

The income for the year to March 2024 was more than the expenditure

Further financial review details (Optional information)

You may choose to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Church members give or donate regularly to support the objects of the church, and the trustees are grateful for this ongoing financial support. Where appropriate, gift aid is reclaimed on the relevant sums. Church expenditure supports the full-time pastor, is directed to the Kuffu project, goes directly to those in particular need and helps to maintain the two mobile classrooms owned by the church.

Section F

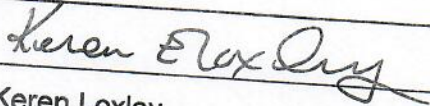

Other optional information

Section G

Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Keren Loxley	Jean Urquhart
Position (eg Secretary, Chair, etc)	Chair	Treasurer
Date	17/12/25	

GRACE COMMUNITY CHURCH DOWNHAM MARKET

**INCOME AND EXPENDITURE ACCOUNT
YEAR ENDED 31 MARCH 2025**

	Year ending 31 March 2025	Year ending 31 March 2024
INCOMING RESOURCES		
Giving - church	44,119.77	50,128.08
Giving - Kuffu	2,340.00	2,345.00
Missions other Kuffu Special)	750.00	715.00
Tax reclaimed (Gift Aid)	7,861.67	4,974.46
Interest received	231.43	70.80
Total incoming resources	55,302.87	58,233.34
RESOURCES EXPENDED		
Rent and electricity	2,504.25	2,824.19
Service costs	889.87	944.22
Miscellaneous	805.82	1373.08
Classrooms	2,476.65	
Missions Kuffu	5,781.46	4,690.00
Pastor's costs	37,200.00	35,800.00
Insurance	933.69	899.95
Total resources expended	50,591.74	46,531.44
NET INCOME (EXPENDITURE)	4,711.13	11,702

Approved by the Treasurer on behalf of the Trustees

Signed  Jean Urquhart
Date 10/6/25

Approved by the Independent examiner

Signed  Bruce Loxley
Date 7/7/25

GRACE COMMUNITY CHURCH DOWNHAM MARKET

**BALANCE SHEET
MARCH 2025**

	2025	2024
CURRENT ASSETS		
Current account	8264.68 ✓	£5,647
Deposit account	18169.55 ✓	£16,076
NET ASSETS	<u><u>£26,434</u></u>	<u><u>£21,723</u></u>

FUNDS OF THE CHARITY

Restricted and unrestricted funds	£26,434	£21,723
TOTAL FUNDS	<u><u>£26,434</u></u>	<u><u>£21,723</u></u>

Approved by the Treasurer on behalf of the Trustees

Signed



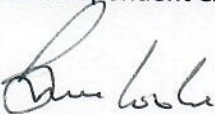
Jean Urquhart

Date

10/6/25

Approved by the Independent examiner

Signed



Bruce Loxley

Date

7/7/25



CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A

Independent Examiner's Report

Report to the trustees/
members of

Charity Name
Grace Community Church Downham Market

On accounts for the year
ended

31st March 2025

Charity no
(if any) 1115897

Set out on pages

Remember to include the page numbers of additional sheets

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended

Responsibilities and
basis of report

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

Independent
examiner's statement

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

I have completed my examination. I confirm that no material matters have come to my attention (~~other than that disclosed below~~ *) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- 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.

* Please delete the words in the brackets if they do not apply.

Signed: Bruce Loxley

Date: 7/7/25

Name: Bruce Loxley

Relevant professional
qualification(s) or body
(if any):

Address:

130 Bexweu Road
Downham Market
Norfolk PE38 9LJ

GRACE COMMUNITY CHURCH - DOWNHAM MARKET

England & Wales - Charity number 1115897

Accounts



Trustees' Annual Report for the period

Period start date		Period end date					
From	01	04h	2023	To	31	03	2024

April

Section A

Reference and administration details

Charity name

Grace Community Church (Downham Market)

Other names charity is known by

Registered charity number (if any)

111 5897

Charity's principal address

c/o 15 Holme Close

Runcton Holme

King's Lynn

Postcode

PE33 0AB

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Keren Loxley	Chair		Members
2	Andrew Wille	Pastor		Members
3	Jean Urquhart	Treasurer		Members
4	Jeannette Vincent			Members
5	Christine Flemming	Secretary		Members
6	Christine Kennedy			Members
7	Arthur Dyer			Members
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Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

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Section B Structure, governance and management

Description of the charity's trusts

Type of governing document

(eg. trust deed, constitution)

Constitution (updated 2017)

How the charity is constituted

(eg. trust association, company)

As a charity

Trustee selection methods

(eg. appointed by, elected by)

By the church members at a members meeting

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

The trustees met during the year to ensure that the objectives of the charity/church were being met, and to address any and all matters arising.

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

- (A) To advance the Christian faith, principally, but not exclusively in Downham Market, surrounding areas, the United Kingdom and the world as the trustees may from time to time see fit
- (B) To relieve persons who are in conditions of need or hardship or who are aged or sick, and to relieve the distress caused thereby in the above said areas.
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In compiling these details, the trustees have had regard to the guidance on public benefit issued by the Charity Commission.

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

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Section E

Financial review

Brief statement of the charity's policy on reserves

The church established a reserves policy in 2017 which is reviewed annually

Details of any funds materially in deficit

The income for the year to March 2024 was more than the expenditure

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
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Section F

Other optional information

Section G

Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)	<i>Keren Loxley</i>	<i>Jean Urquhart</i>
Full name(s)	Keren Loxley	Jean Urquhart
Position (eg Secretary, Chair, etc)	Chair	Treasurer

Date *04/01/2025*



Section A

Independent Examiner's Report

**Report to the trustees/
members of**

Charity Name
Grace Community Church Downham Market

**On accounts for the year
ended**

31st March 2024
Charity no (if any) 1115897

Set out on pages

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended DD / MM / YYYY.

**Responsibilities and
basis of report**

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

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

**Independent
examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention (other than that disclosed below *) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- 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.

** Please delete the words in the brackets if they do not apply.*

Signed: 

Date: 4/1/25

Name: BRUCE LOXLEY

**Relevant professional
qualification(s) or body
(if any):**

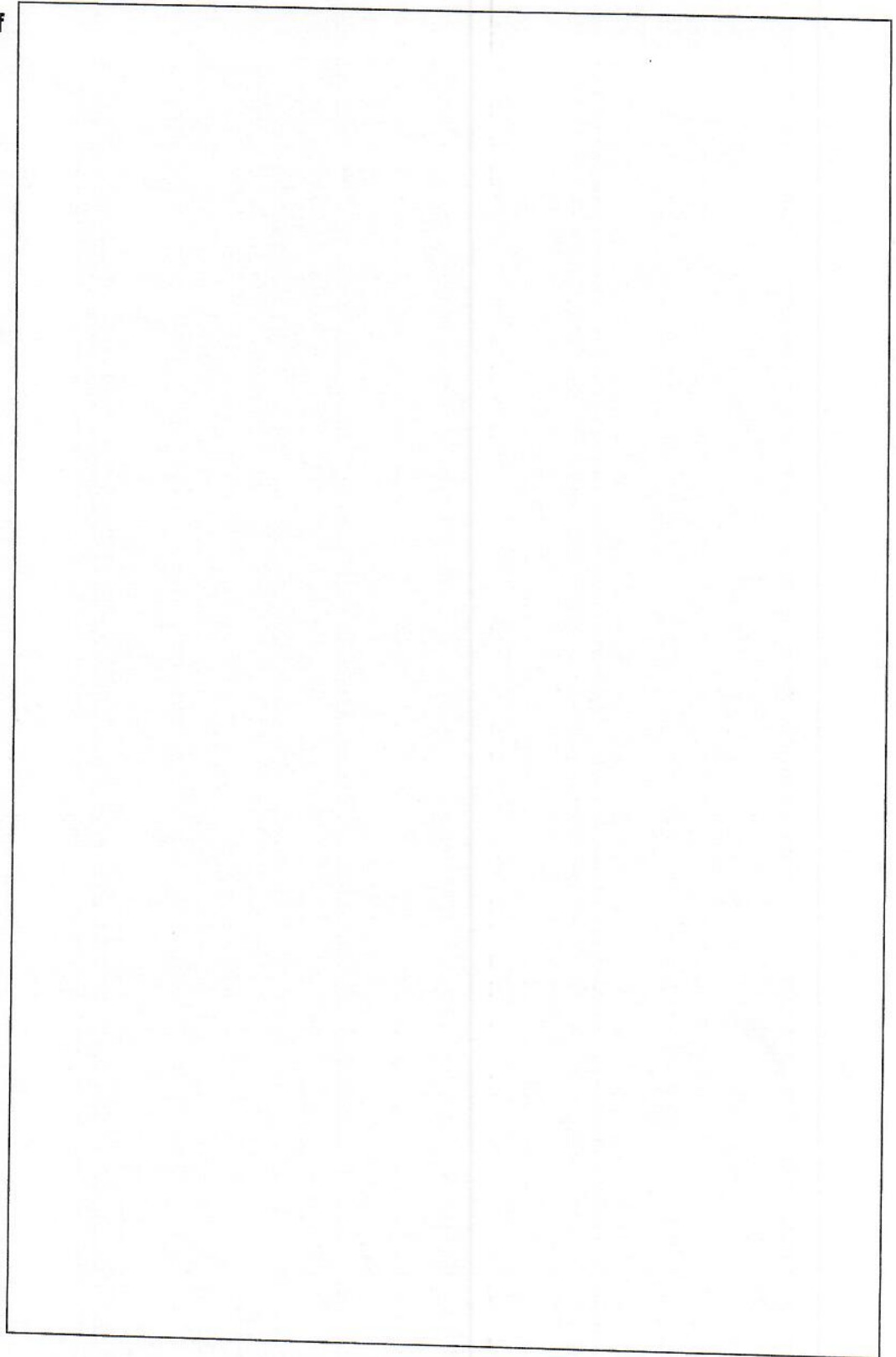
-

Address:

130 BEXWELL ROAD
DOWNHAM MARKET
NORFOLK PE38 9LJ

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.




GRACE COMMUNITY CHURCH DOWNHAM MARKET

**INCOME AND EXPENDITURE ACCOUNT
YEAR ENDED 31 MARCH 2024**

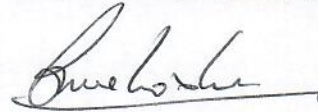
	Year ending 31 March 2024	Year ending 31 March 2023
INCOMING RESOURCES		
Giving - church	50,128.08	33,532.81
Giving - Kuffu	2,345.00	2,280.00
Missions other Kuffu Special)	715.00	1,465.00
Tax reclaimed (Gift Aid)	4,974.46	6,323.84
Special appeal	0.00	0
Interest received	70.80	5.65
Total incoming resources	58,233.34	43,607.30
	0.00	
RESOURCES EXPENDED		
Rent and electricity	2,824.19	2,423.40
Service costs	944.22	416.05
Miscellaneous	1,373.08	312.5
Missions Kuffu	4,690.00	5,245.00
Pastor's costs	35,800.00	33,970.00
Insurance	899.95	843.07
Total resources expended	46,531.44	43,210.02
NET INCOME (EXPENDITURE)	11,701.90	397

Approved by the Treasurer on behalf of the Trustees

Signed  Jean Urquhart

Date 20/6/24

Approved by the Independent examiner

Signed  Bruce Loxley

Date 20/6/24

GRACE COMMUNITY CHURCH DOWNHAM MARKET

**BALANCE SHEET
MARCH 2024**

	2024	2023
CURRENT ASSETS		
Current account	£5,647	£4,016
Deposit account	£16,076	£6,006
NET ASSETS	£21,723	£10,021

FUNDS OF THE CHARITY

Restricted and unrestricted funds	£21,723	£10,021
TOTAL FUNDS	£21,723	£10,021

Approved by the Treasurer on behalf of the Trustees

Signed



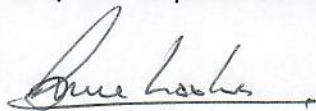
Jean Urquhart

Date

20/6/24

Approved by the Independent examiner

Signed



Bruce Loxley

Date

20/6/24

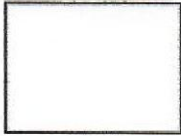
GRACE COMMUNITY CHURCH - DOWNHAM MARKET

England & Wales - Charity number 1115897

Accounts



Trustees' Annual Report for the period



From	Period start date	To	Period end date
	1 4 2022	31 3	2023

April

Section A

Reference and administration details

Charity name Grace Community Church (Downham Market)

Other names charity is known by

Registered charity number (if any) 111 5897

Charity's principal address

c/o 15 Holme Close
 Runcton Holme
 King's Lynn
 Postcode PE33 0AB

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Keren Loxley	Chair		Members
2	Andrew Wille	Pastor		Members
3	Jean Urquhart	Treasurer		Members
4	Jeannette Vincent			Members
5	Christine Flemming	Secretary		Members
6	Christine Kennedy			Members
7	Arthur Dyer			Members
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Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year
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Names and addresses of advisers (Optional information)		
Type of adviser	Name	Address
Name of chief executive or names of senior staff members (Optional information)		

Section B Structure, governance and management	
Description of the charity's trusts	
Type of governing document (eg. trust deed, constitution)	Constitution (updated 2017)
How the charity is constituted (eg. trust, association, company)	As a charity
Trustee selection methods (eg. appointed by, elected by)	By the church members at a members meeting
Additional governance issues (Optional information)	
<p>You may choose to include additional information, where relevant, about:</p> <ul style="list-style-type: none"> • policies and procedures adopted for the induction and training of trustees; • the charity's organisational structure and any wider network with which the charity works; • relationship with any related parties; • trustees' consideration of major risks and the system and procedures to manage them. 	<p>The trustees met during the year to ensure that the objectives of the charity/church were being met, and to address any and all matters arising.</p>

Section C Objectives and activities	
Summary of the objects of the charity set out in its governing document	<p>(A) To advance the Christian faith, principally, but not exclusively in Downham Market, surrounding areas, the United Kingdom and the world as the trustees may from time to time see fit</p> <p>(B) To relieve persons who are in conditions of need or hardship or who are aged or sick, and to relieve the distress caused thereby in the above said areas.</p> <p>(C) To advance promote and fulfil such other charitable purposes beneficial to the community in the above said areas.</p>
	<p>Regular weekly meetings on a Sunday morning at Stowbridge Village Hall. These involve praise and worship, preaching/teaching and mutual support and encouragement.</p> <p>Weekly midweek meetings in the classroom at the Stowbridge village hall. These involve more detailed study, prayer and further support and encouragement for one another</p>

<p>Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)</p>	<p>spiritual and practical support for needy children. These funds go to Care for Kuffu, a UK-based charity which raises awareness of the Kuffu project. In compiling these details, the trustees have had regard to the guidance on public benefit issued by the Charity Commission.</p>
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Additional details of objectives and activities (Optional information)

<p>You may choose to include further statements, where relevant, about:</p> <ul style="list-style-type: none"> • policy on grantmaking; • policy programme related investment; • contribution made by volunteers. 	<p>The trustees remain grateful to each member of Grace Community Church for their financial and practical support of the objects of the church. Members give of their time, energy and talents in support of the works the church is doing.</p>
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Section D Achievements and performance

<p>Summary of the main achievements of the charity during the year</p>	<p>The Sunday morning meetings are open to all.. Practical and pastoral support has been provided throughout the year by the full-time pastor, as well as the wider leadership group and others throughout the membership. This support has helped various people with their social, economic and health-related needs.</p>
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Section E Financial review	
Brief statement of the charity's policy on reserves	The church established a reserves policy in 2017 which is reviewed annually
Details of any funds materially in deficit	The income for the year to March 2023 was slightly more than the expenditure
Further financial review details (Optional information)	
<p>You may choose to include additional information, where relevant about:</p> <ul style="list-style-type: none"> • the charity's principal sources of funds (including any fundraising); • how expenditure has supported the key objectives of the charity; • investment policy and objectives including any ethical investment policy adopted. 	<p>Church members give or donate regularly to support the objects of the church, and the trustees are grateful for this ongoing financial support. Where appropriate, gift aid is reclaimed on the relevant sums. Church expenditure supports the full-time pastor, is directed to the Kuffu project, goes directly to those in particular need and helps to maintain the two mobile classrooms owned by the church.</p>

Section F Other optional information	

Section G	Declaration
------------------	--------------------

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)	<i>Keren Loxley</i>	<i>Jean Urquhart</i>
Full name(s)	Keren Loxley	Jean Urquhart
Position (eg Secretary, Chair, etc)	Chair	Treasurer
Date	14/3/24	

GRACE COMMUNITY CHURCH DOWNHAM MARKET

**INCOME AND EXPENDITURE ACCOUNT
YEAR ENDED 31 MARCH 2023**

	Year ending 31 March 2023	Year ending 31 March 2022
INCOMING RESOURCES		
Giving - church	33,532.81	32,773
Giving - Kuffu	2,280.00	2,380
Missions other	1,465.00	2,320
Tax reclaimed (Gift Aid)	6,323.84 ✓	4,892
Special appeals	0.00	4,339
Miscellaneous	5.65	1
Total incoming resources	43,607.30	46,706.25
RESOURCES EXPENDED		
Rent and electricity	2,423.40	1,919
Service costs	416.05	475
Miscellaneous	312.50	3,236
Missions	5,245.00	7,413
Pastor's costs	33,970.00	34,300
Building maintenance	843.07	1,680
Total resources expended	43,210.02	49,023.69
NET INCOME (EXPENDITURE)	397.28	-2,317

Approved by the Treasurer on behalf of the Trustees

Signed



Jean Urquhart

Date

7/9/23

Approved by the Independent examiner

Signed



Bruce Loxley

Date

7/9/23

GRACE COMMUNITY CHURCH DOWNHAM MARKET

**BALANCE SHEET
MARCH 2023**

	2023	2022
CURRENT ASSETS		
Current account	£4,016	£4,624
Deposit account	£6,006	£5,000
NET ASSETS	£10,021	£9,624

FUNDS OF THE CHARITY

Restricted and unrestricted funds	£10,021	£9,624
TOTAL FUNDS	£10,021	£9,624

Approved by the Treasurer on behalf of the Trustees

Signed  Jean Urquhart

Date 7/9/2023

Approved by the Independent examiner

Signed  Bruce Loxley

Date 7/9/23



**CHARITY COMMISSION
FOR ENGLAND AND WALES**

**Independent examiner's
report on the accounts**

Section A Independent Examiner's Report

**Report to the trustees/
members of**

Charity Name
Grace Community Church Downham Market

**On accounts for the year
ended**

31st March 2023

**Charity no
(if any)**

1115897

Set out on pages

(remember to include the page numbers of additional sheets)

**Responsibilities and basis
of report**

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended ~~31/03/2023~~

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

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

**Independent examiner's
statement**

I have completed my examination. I confirm that no material matters have come to my attention (other than that disclosed below *) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- 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.

* Please delete the words in the brackets if they do not apply.

Signed:

Date: 17/1/24

Name:

Bruce Loxley

**Relevant professional
qualification(s) or body (if
any):**

Address:

130 BEXWELL ROAD
DOWNHAM MARKET
NORFOLK PE38 9LT

Section B Disclosure

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

**Give here brief details of
any items that the
examiner wishes to
disclose.**

N/A.

GRACE COMMUNITY CHURCH - DOWNHAM MARKET

England & Wales - Charity number 1115897

Accounts

Trustees' Annual Report for the period

Period start date: 01 04h 2021 To Period end date: 31 03 2022

Section A Reference and administration details

Charity name: Grace Community Church (Downham Market)

Other names charity is known by:

Registered charity number (if any): 111 5897

Charity's principal address: c/o 15 Holme Close

Runcton Holme

King's Lynn

Postcode

PE33 0AB

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Keren Loxley	Chair		Members
2	Andrew Wille	Pastor		Members
3	Jean Urquhart	Treasurer		Members
4	Jeannette Vincent			Members
5	Caroline Clayden	Secretary		Members
6	Christine Kennedy			Members
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Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

--

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Constitution (updated 2017)
How the charity is constituted (eg. trust, association, company)	As a charity
Trustee selection methods (eg. appointed by, elected by)	By the church members at a members meeting

Additional governance issues (Optional information)

<p>You may choose to include additional information, where relevant, about:</p> <ul style="list-style-type: none"> • policies and procedures adopted for the induction and training of trustees; • the charity's organisational structure and any wider network with which the charity works; • relationship with any related parties; • trustees' consideration of major risks and the system and procedures to manage them. 	<p>The trustees met during the year to ensure that the objectives of the charity/church were being met, and to address any and all matters arising.</p>
--	---

Section C Objectives and activities

<p>Summary of the objects of the charity set out in its governing document</p>	<p>(A) To advance the Christian faith, principally, but not exclusively in Downham Market, surrounding areas, the United Kingdom and the world as the trustees may from time to time see fit</p> <p>(B) To relieve persons who are in conditions of need or hardship or who are aged or sick, and to relieve the distress caused thereby in the above said areas.</p> <p>(C) To advance promote and fulfil such other charitable purposes beneficial to the community in the above said areas.</p>
---	--

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

Regular weekly meetings on a Sunday morning at Stowbridge Village Hall. These involve praise and worship, preaching/teaching and mutual support and encouragement.
Weekly midweek meetings in the classroom at the Stowbridge village hall. These involve more detailed study, prayer and further support and encouragement for one another
The church helps support vulnerable people in the community.
The church supports Kuffu, a project overseas (in Uganda) which offers spiritual and practical support for needy children. These funds go to Care for Kuffu, a UK-based charity which raises awareness of the Kuffu project.
In compiling these details, the trustees have had regard to the guidance on public benefit issued by the Charity Commission.

Additional details of objectives and activities (Optional information)

You may choose to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

The trustees remain grateful to each member of Grace Community Church for their financial and practical support of the objects of the church. Members give of their time, energy and talents in support of the works the church is doing.

Summary of the main achievements of the charity during the year

The Sunday morning meetings are open to all.. Practical and pastoral support has been provided throughout the year by the full-time pastor, as well as the wider leadership group and others throughout the membership. This support has helped various people with their social, economic and health-related needs.

Section E Financial review

Brief statement of the charity's policy on reserves

The church established a reserves policy in 2017 which is reviewed annually

Details of any funds materially in deficit

The income for the year to March 2022 was slightly less than the expenditure but funds from the previous year covered this

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Church members give or donate regularly to support the objects of the church, and the trustees are grateful for this ongoing financial support. Where appropriate, gift aid is reclaimed on the relevant sums. Church expenditure supports the full-time pastor, is directed to the Kuffu project, goes directly to those in particular need and helps to maintain the two mobile classrooms owned by the church.

Section F Other optional information

Section G Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)	<i>Keren Loxley</i>	<i>jeant</i>
Full name(s)	Keren Loxley	Jean Urquhart
Position (eg Secretary, Chair, etc)	Chair <i>Keren</i>	Treasurer

Date 14/1/2023



Section A Independent Examiner's Report

Report to the trustees/ members of

Charity Name Grace Community Church Downham Market

On accounts for the year ended

31st March 2022

Charity no (if any) 1115897

Set out on pages

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/03/2022

Responsibilities and basis of report

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

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

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention (other than that disclosed below *) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
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.

* Please delete the words in the brackets if they do not apply.

Signed: [Signature]

Date: 19/12/2022

Name: BRUCE LOXLEY

Relevant professional qualification(s) or body (if any):

[Empty box]

Address:

130 BEXWELL ROAD
DOWNHAM MARKET
NORFOLK PE38 9LJ

GRACE COMMUNITY CHURCH DOWNHAM MARKET

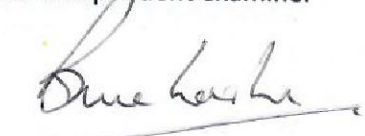
**INCOME AND EXPENDITURE ACCOUNT
YEAR ENDED 31 MARCH 2022**

	Year ending 31 March 2022	Year ending 31 March 2021
INCOMING RESOURCES		
Giving - church	32,773	27,757
Giving - Kuffu	2,380	2,280
Missions other	2,320	
Tax reclaimed (Gift Aid)	4,892	8,120
Special appeals	4,339	1,290
Miscellaneous	1	
Total incoming resources	46,706	39,446
RESOURCES EXPENDED		
Rent and electricity	1,919	
Service costs	475	
Miscellaneous	3,236	466
Missions	7,413	3,780
Pastor's costs	34,300	35,550
Building maintenance	1,680	829
Total resources expended	49,024	40,625
NET INCOME (EXPENDITURE)	-2,317	-1,178

Approved by the Treasurer on behalf of the Trustees

Signed  Jean Urcuhart
Date 17/9/22

Approved by the Independent examiner

Signed  Bruce Loxley
Date 17/9/22

GRACE COMMUNITY CHURCH DOWNHAM MARKET

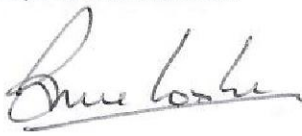
**BALANCE SHEET
MARCH 2022**

	2021 ²²	2021
CURRENT ASSETS		
Current account	£4,624	£4,348
Deposit account	£5,000	£7,593
NET ASSETS	£9,624	£11,941
 FUNDS OF THE CHARITY		
Restricted and unrestricted funds	£9,624	£11,941
TOTAL FUNDS	£9,624	£11,941

Approved by the Treasurer on behalf of the Trustees

Signed  Jean Urquhart
Date 17/9/22

Approved by the Independent examiner

Signed  Bruce Loxley
Date 13/9/22

GRACE COMMUNITY CHURCH - DOWNHAM MARKET

England & Wales - Charity number 1115897

Accounts

Trustees' Annual Report for the period

Period start date				Period end date			
From	Day	Month	Year	To	Day	Month	Year
	1	4	2020		31	3	2021

Section A

Reference and administration details

Charity name Grace Community Church (Downham Market)

Other names charity is known by

Registered charity number (if any) 111 5897

Charity's principal address

c/o 15 Holme Close
 Runcton Holme
 King's Lynn
 Postcode PE33 0AB

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Keren Loxley	Chair		Members
2	Andrew Wille	Pastor		Members
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4	Jeannette Vincent			Members
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Name	Dates acted if not for whole year

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Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

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- (C) To advance promote and fulfil such other charitable purposes beneficial to the community in the above said areas.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

Regular weekly meetings on a Sunday morning at Stowbridge Village Hall. These involve praise and worship, preaching/teaching and mutual support and encouragement.

Weekly midweek meetings in the classrooms at the Stowbridge village hall. These involve more detailed study, prayer and further support and encouragement for one another

There is a weekly prayer meeting in one of two mobile classrooms owned by the church, adjacent to Stowbridge Village Hall.

The church helps support vulnerable people in the community.

The church supports Kuffu, a project overseas (in Uganda) which offers spiritual and practical support for needy children. These funds go to Care for Kuffu, a UK-based charity which raises awareness of the Kuffu project.

In compiling these details, the trustees have had regard to the guidance on public benefit issued by the Charity Commission.

Additional details of objectives and activities (Optional information)

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- policy programme related investment;
- contribution made by volunteers.

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Summary of the main achievements of the charity during the year

The Sunday morning meetings are open to all. During lockdowns these were held online and then in the classrooms at the village hall as for the entire year the village hall was closed due to the pandemic.

Practical and pastoral support has been provided throughout the year by the full-time pastor, as well as the wider leadership group and others throughout the membership. This support has helped various people with their social, economic and health-related needs.

Section E

Financial review

Brief statement of the charity's policy on reserves

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Section F

Other optional information

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Section G

Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)	<i>Keren Loxley</i>	<i>Jean Urquhart</i>
Full name(s)	Keren Loxley	Jean Urquhart
Position (eg Secretary, Chair, etc)	Chair	Treasurer
Date	9/9/2021	

GRACE COMMUNITY CHURCH DOWNHAM MARKET

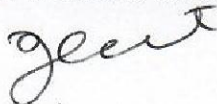
INCOME AND EXPENDITURE ACCOUNT

YEAR ENDED 31 MARCH 2021

	Year ending 31 March 2021	Year ending 31 March 2020
INCOMING RESOURCES		
Giving - church	27757	36,616
Giving - Kuffu	2280	804
Tax reclaimed (Gift Aid)	8120	10,858
Miscellaneous	1290	662
Total incoming resources	39446	48,939
RESOURCES EXPENDED		
Rent and electricity		2,394
Food and drink		444
Miscellaneous	466	2,049
Missions	3780	5,345
Pastor's costs	35550	46,250
Building maintenance	829	802
Total resources expended	40625	57,284
NET INCOME (EXPENDITURE)	-1179	-8,345

Approved by the Treasurer on behalf of the Trustees

Signed



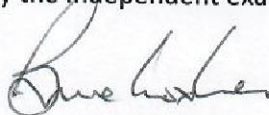
Jean Urquhart

Date

9/9/21

Approved by the Independent examiner

Signed



Bruce Loxley

Date

9/9/21

GRACE COMMUNITY CHURCH DOWNHAM MARKET

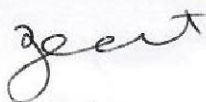
**BALANCE SHEET
MARCH 2021**

	2021	£	2020
CURRENT ASSETS			
Current account	4348.27		3,429
Deposit account	7593.09		9,691
NET ASSETS	<u><u>11,941</u></u>		<u><u>13,120</u></u>

FUNDS OF THE CHARITY

Restricted and unrestricted funds	11941		13,120
TOTAL FUNDS	<u><u>11,941</u></u>		<u><u>13,120</u></u>

Approved by the Treasurer on behalf of the Trustees

Signed  Jean Urquhart
Date 9/9/21

Approved by the Independent examiner

Signed  Bruce Loxley
Date 9/9/21



Section A

Independent Examiner's Report

**Report to the trustees/
members of**

Charity Name
Grace Community Church Downham Market

**On accounts for the year
ended**

31st March 2021

**Charity no
(if any)** 1115897

Set out on pages

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/03/2021.

**Responsibilities and
basis of report**

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

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**Independent
examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention (other than that disclosed below *) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- 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.

** Please delete the words in the brackets if they do not apply.*

Signed: 

Date: 9/9/21

Name: Bruce Loxley

**Relevant professional
qualification(s) or body
(if any):**

-

Address:

130 BEXWELL ROAD
DOWNHAM MARKET
PE38 9LJ