

Registered Charity No. 1120962

# **King's Church Eden**

## **Trustees Annual Report and Accounts**

**Year Ended 31st December 2025**



**Wyatt & Co**

Chartered Accountants  
125 Main Street, Garforth  
Leeds  
LS25 1AF

# **King's Church Eden**

**Year Ended 31st December 2025**

## **Contents Page**

	<b>Page</b>
Legal and Administrative Information	<b>1</b>
Trustees' Annual Report	<b>2</b>
Independent Examiners Report	<b>7</b>
Statement of Receipts and Payments	<b>8</b>
Statement of Assets and Liabilities	<b>9</b>
Notes to the Financial Statements	<b>10</b>

# King's Church Eden

**Year Ended 31st December 2025**

## **Legal and Administrative Information**

### **Reference**

King's Church Eden Cumbria is registered with the Charity Commission for England and Wales since 25th September 2007.

<b>Registered Address</b>	18 Windsor Drive Penrith Cumbria CA11 9BS
<b>Website</b>	<a href="http://www.kingschurcheden.co.uk">www.kingschurcheden.co.uk</a>
<b>Email</b>	<a href="mailto:admin@kingschurcheden.co.uk">admin@kingschurcheden.co.uk</a>
<b>Leaders/ Trustees</b>	Jonathan Andrew Cook Elder Nicola Elizabeth Maybury Nigel Martin Worth Chair Richard Berwick Wilson <i>Appointed July 2025</i> Alison Michelle Brown <i>Appointed August 2025</i> John Robinson <i>Stepped down April 2025</i>
<b>Other Elders/ Leaders</b>	Zeke Dixon
<b>Treasurer</b>	Elizabeth Robinson (no voting rights)
<b>Secretary</b>	Louise Gray (no voting rights)
<b>Bankers</b>	Lloyds Bank plc (Oldham Branch) PO Box 1000 BX1 1LT  Kingdom Bank Media House Padge Road Beeston NG9 2RS
<b>Independent Examiner</b>	Nigel Wyatt BSC FCA Wyatt & Co Chartered Accountants 125 Main Street Garforth Leeds LS25 1AF

# **King's Church Eden**

**Year Ended 31st December 2025**

## **Trustees' Annual Report**

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

### **Structure, Governance and Management**

King's Church Eden is a registered charity operating within the terms of its constitution, as approved by the Charity Commission in 2007. The Trustees for this reporting period are shown above. New trustees are appointed by the Board of Trustees from the membership of the Church having regard to their gifting, knowledge and experience to fulfil the role of trustee and the administration needs of the Church. None of the Trustees hold title to any property belonging to the Church.

### **Church Objectives and Activities**

The Charity's primary objective is to promote the Christian faith for the public benefit and it seeks to do this through meetings and other activities promoted by the Elders/Leaders of King's Church Eden, within the wide range of objectives in clause 2 of its Constitution.

During this reporting period, the Leaders and wider leadership have continued to promote the biblical faith as summarized in the Charity Constitution. This activity is out worked through regular meetings and events throughout the year. The Church places high priority on giving financial support to Christian works at home and overseas as detailed below.

The Charity also supports NISCU (Schools outreach), CAP financially. We also subscribed to Churches Together in Penrith.

Members of the church are actively supporting a range of local community groups such as Food Bank, local schools, CAP and much more.

### **Achievements and Performance**

The Charity has helped to tackle poverty in the community through supporting the work of Christians Against Poverty (CAP) who provide Debt Counselling, Job Club and Budget Advice, both financially and members working and volunteering in a variety of roles. Our Church led Community Groups have provided a range of initiatives for the public benefit including a Toddler Group, Crochet Club, DIY Group, Lunch Club, Walking Group, Book Club and a week-end away event. All tackle social isolation, and to varying degrees address issues of Poverty, Mental Health, Life Skills and Physical Health.

Through our Social Action Fund and partnership with ACTS435 we have provided financial support for individuals in the Eden community facing acute material challenges. The Charity

# **King's Church Eden**

**Year Ended 31st December 2025**

## **Trustees' Annual Report**

has received and distributed Grants received from Westmorland & Furness Council via the Household Support monies held within the Social Action Fund.

Internationally we have partnered with a church in Kyiv, Ukraine, to assist with their war relief work for refugees and support for their church workers.

### **Plans for the Future**

Fulfilling the churches vision.

### **Public Benefit Statement**

In setting our objectives and planning for our activities our trustees have given serious consideration to the Charity Commission's general guidance on public benefit.

### **Financial Review**

In general, the Church's financial affairs are not complex and are principally concerned with the management of its cash flow against its receipts and payments.

Total income for the year ending 31st December 2025: £94,242

Total expenditure for the year ending 31st December 2025: £97,380

Monies carried forward as at 31st December 2025: £11,144 (incl of Regional fund) Of which, monies held in our reserve fund as at 31st December 2025: £5,395

### **Funds Held by Charity on Behalf of Others**

The Charity holds funds of £267 on behalf of the Cumbria and North Lancashire region of churches in the Regional events fund.

### **Financial Management of the Church**

This responsibility rests with the Elders, Trustees and Treasurer.

Any conflict of interests is monitored and safeguards are in place.

The Church's Finance Policy, including a reserves policy, is reviewed annually.

# King's Church Eden

**Year Ended 31st December 2025**

## **Trustees' Annual Report**

### Reserves Policy

The trust holds Reserve funds to safeguard against unforeseen emergencies and shortage of operating funds

- The reserves policy is tailored to the charity circumstances
- The reserves policy demonstrates to funders, beneficiaries, the public, and the Charity Commission that the trustees are holding funds in a responsible manner
- The reserves are held in line within the Charity Commission recommendations
- The policy is calculated on ongoing commitments
- The Reserves are held in a higher rate saving account with Kingdom Bank. Withdrawal requires two signatories.
- The reserve fund is drawn from General funds (unrestricted)
- The reserves policy and balance to be reviewed each year
- The reserves policy is to be added to the Trustees Annual Report
- Where circumstances require monies to be drawn from reserves, the trustees, along with the elders agree proceeding with drawdown.

### Gifts to and from King's Church Eden

The bulk of the Charity's income for the reporting period came from customary tithing, gifts and grants from its members and local authorities, including over £14,977 in income tax recovered on eligible donations. All income tax recovered on restricted giving was applied to the relevant gift collected through restricted offerings.

No monies were received from corporate donors.

From the gifted Income received by the Charity, it has given away £7,593 (including relevant Gift Aid refunds) in support of a range of identified local and community needs and activities and UK charities for the public benefit.

From the gifted income received of £4,800 gifts (including relevant Gift Aid refunds) were made to charities and third parties operating in Ukraine. These gifts were transferred using the UK banking system.

### Grants

The Charity received grants from local authorities of £6,140 during the reporting period.

The Charity distributed and applied grants from local authorities and other charities of £5,986.

# King's Church Eden

**Year Ended 31st December 2025**

## **Trustees' Annual Report**

The Regional fund held by KCE received a grant of £988 for regional work in line with KCE aims.

### **Paid Employees (and Self-Employed)**

During the Reporting Period there was:

- One person that was permanently employed by the charity.
- Two part time staff were taken on
- No people that were on fixed-term contracts with the charity
- Two Self-employed persons serving the charity.

All of the above were employed within the UK.

The total amount spent on employee payroll during the financial period was £39,460.

The value of the total employee benefits (including salary but excluding Employer's pension contributions) provided by the charity to its highest paid employee in the financial period of this return was £31,251. Additional benefits for regional costs were paid from the General fund to this employee totaling £1,921.

Self-employed costs for 2 people in this period totaled £5,940.

None of the charity's employees received total employment benefits of £60,000 or more in the financial period of this return.

In the reporting period, the Trustees estimate that around 45 members of the church carried out charitable activities in a voluntary capacity on behalf of the Charity

### **Church Investments and Reserve Policy**

Because of the nature of its operations, it is the policy of King's Church Eden's trustees to hold a reserve, to meet the Charity's necessary outgoings over a specified period, in an interest-bearing account. The Church's Constitution empowers the trustees to make investments. £4,772 was withdrawn during the year due to a shortfall in funds.

# King's Church Eden

Year Ended 31st December 2025

## Trustees' Annual Report

### Safeguarding and Serious Incidents

Safeguarding:

King's Church Eden has a written Safeguarding Policy, which is reviewed annually, the active responsibility for the implementation of which rests with the Leaders and the Safeguarding Coordinator. Around 45 church members are, to varying degrees, involved with children and such helpers have submitted to security screening via Thirtyone:Eight, (an independent Christian charity) which helps organizations protect vulnerable people from abuse. All required Standard DBS Enhanced DBS checks have been obtained. Appropriate training programs and procedures are also in operation and reviewed regularly.

Serious Incidents:

None

### Grateful Acknowledgements

We express our gratitude to all those who have given financial help and encouragement to the work of King's Church Eden over the year. We especially wish to thank those "KCE" members who give their time, money and effort in serving their church and community.

### Trustees

The trustees during the period were shown on the charity information. New trustees are appointed by the Board of Trustees.

17/03/2026

This report was approved by the Trustees on

and signed on their behalf by the Chair of Trustees and the Treasurer.

Signatures



*Nigel M Worth*



# King's Church Eden

**Year Ended 31st December 2025**

## **Independent Examiners Report**

I report to the trustees on my examination of the financial statements of King's Church Eden ('the charity') for the year ended 31st December 2025.

### **Responsibilities and basis of report**

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's financial statements 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 Act.

### **Independent examiner's statement**

I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales (ICAEW), which is one of the listed bodies.

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 respect of the charity as required by section 130 of the Act; or
2. the financial statements do not accord with those records; or
3. the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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



Nigel Wyatt BSC FCA  
Independent Examiner  
125 Main Street  
Garforth  
Leeds  
LS25 1AF

Date: 17/03/2026

# King's Church Eden

Year Ended 31st December 2025

## Statement of Receipts and Payments

		Unrestricted Funds	2025 Restricted Funds	Total Funds	2024 Total Funds
	Note	£	£	£	£
<b>Receipts</b>					
Donations and legacies	2	70,132	21,778	91,910	80,625
Income form charitable activity		752	1,138	1,890	6,296
Other income		275	-	275	290
Investment income		167	-	167	228
<b>Total Receipts</b>		<b>71,326</b>	<b>22,916</b>	<b>94,242</b>	<b>87,439</b>
<b>Payments</b>					
Payments on charitable activities	3	74,040	23,340	97,380	84,036
<b>Total Payments</b>		<b>74,040</b>	<b>23,340</b>	<b>97,380</b>	<b>84,036</b>
<b>Net Receipts / (Payments)</b>		<b>(2,714)</b>	<b>(424)</b>	<b>(3,138)</b>	<b>3,403</b>
<b>Net Movement in Funds (Cash)</b>					
Total funds (cash) brought forward		13,211	1,071	14,282	10,879
Transfers		-	-	-	-
<b>Total Funds (Cash) Carried Forward</b>	9	<b>10,497</b>	<b>647</b>	<b>11,144</b>	<b>14,282</b>
<b>Represented by</b>					
General (unrestricted)		10,497	-	10,497	13,712
Restricted funds		-	647	647	570
<b>Total Funds Carried Forward</b>		<b>10,497</b>	<b>647</b>	<b>11,144</b>	<b>14,282</b>

# King's Church Eden

Year Ended 31st December 2025

## Statement of Assets and Liabilities

As the accounts are prepared on a cash basis there is no formal Balance Sheet or Statement of Financial Position. Instead, a statement of assets and liabilities is outlined giving an indication of the charity's assets at the year end.

The fixed asset value stated below is based on the church's insurance cover during the year.

	Note	2025 £	2024 £
<b>Fixed Assets</b>			
Tangible fixed assets		13,000	13,000
		<b>13,000</b>	13,000
<b>Current Assets</b>			
Cash at bank and petty cash		11,144	14,282
		<b>11,144</b>	14,282
<b>Liabilities</b>			
		-	-
		-	-

# King's Church Eden

**Year Ended 31st December 2025**

## **Notes to the Financial Statements**

### **Basis of Preparation**

The financial statements have been prepared on a cash basis when receipts and payments take place through the bank account or petty cash.

### **Assessment of Going Concern**

Preparation of the accounts is on a going concern basis. The trustees consider that there are no material uncertainties about the Charity's ability to continue as a going concern.

### **Fund Accounting**

Unrestricted funds comprise those funds which the trustees are free to use for any purpose in furtherance of the charitable objects. Unrestricted funds include designated funds where the trustees, at their discretion, have set aside resources for a specific purpose.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by the donor or the term of specific appeal, often known as a 'special offering' in the church.

Further explanation of the nature and purpose of each fund is included in the notes to the accounts.

### **Incoming Resources**

All incoming resources are recognised once the charity has entitlement to the resources and the money has been paid.

### **Resources Expended**

Expenditure is recognised on a cash basis when payments have been made through the bank account or by petty cash.

### **Taxation**

The charity is exempt from tax on its charitable activities.

# King's Church Eden

Year Ended 31st December 2025

## Notes to the Financial Statements

### 2 Analysis of Receipts

	Unrestricted Funds	Restricted Funds	Total Funds 2025	Total Funds 2024
	£	£	£	£
<b>Donations and Legacies</b>				
Donations and offerings	56,736	14,409	<b>71,145</b>	65,164
Gift aid	12,203	2,774	<b>14,977</b>	12,447
Grants	1,193	4,595	<b>5,788</b>	3,014
	<u>70,132</u>	<u>21,778</u>	<u><b>91,910</b></u>	<u>80,625</u>
<b>Income Form Charitable Activity</b>				
Church residential bookings	-	-	-	4,401
Event income	-	653	<b>653</b>	-
Regional income	-	85	<b>85</b>	800
Social action - Act 435 Referrals	-	400	<b>400</b>	550
Sparklers income	752	-	<b>752</b>	545
	<u>752</u>	<u>1,138</u>	<u><b>1,890</b></u>	<u>6,296</u>
<b>Other Income</b>				
Misc. income	275	-	<b>275</b>	290
	<u>275</u>	<u>-</u>	<u><b>275</b></u>	<u>290</u>
<b>Investment Income</b>				
Interest	167	-	<b>167</b>	228
	<u>167</u>	<u>-</u>	<u><b>167</b></u>	<u>228</u>
<b>Total Receipts</b>	<u><b>71,326</b></u>	<u><b>22,916</b></u>	<u><b>94,242</b></u>	<u>87,439</u>

# King's Church Eden

Year Ended 31st December 2025

## Notes to the Financial Statements

### 3 Payments on Charitable Activities

		Unrestricted Funds	Restricted Funds	Total Funds 2025	Total Funds 2024
Charitable Activities		£	£	£	£
Administration costs	Office, travel	307	-	307	204
	Self- Employment	100	-	100	3,540
Building	Rent	6,269	-	6,269	6,005
	Insurance	721	-	721	770
Church services and teams	Hospitality	1,232	-	1,232	756
	IT and Audio Visual	3,252	-	3,252	246
	Web site, Publicity	3,446	-	3,446	1,055
	Worship	174	-	174	69
Equipment	Renewals, capital	114	-	114	5,016
Leadership costs	Training, conference, reading	655	-	655	1,131
	Travel, subsistence	1,891	-	1,891	2,293
Member development	Training, conference, travel	1,109	-	1,109	1,011
Ministry fees	Speakers	600	-	600	595
Outreach	Evangelism	767	-	767	194
	Publicity	308	-	308	-
Fees	Accountancy, Professional	1,290	-	1,290	1,142
	DBS Checks	257	-	257	314
	Subscriptions, licenses	932	-	932	1,025
Regional	Events and travel	3,205	5,239	8,444	2,290
	Gifts	2,587	1,845	4,432	-
Residential	Hospitality, Catering	-	-	-	2,347
	Miscellaneous	-	-	-	105
	Residential Hire	-	-	-	4,595
Social Action	Acts 435	-	408	408	350
	Household support	-	2,800	2,800	2,964
	Gifts	474	3,274	3,748	1,367
Sparklers	Hospitality, room hire, equipment, misc.	1,088	-	1,088	1,121
Special offerings	Special Offering	-	9,774	9,774	10,535
Staff costs	Salaries, pension	39,460	-	39,460	26,988
Sundry	Miscellaneous	156	-	156	205
Trust giving	Breadtrust	1,200	-	1,200	2,700
	Christ Central, Jubilee Plus	960	-	960	1,010
	Grace Church Whitehaven	-	-	-	300
	NISCU, CAP	1,200	-	1,200	1,500
Young people	Children, youth, 20+	286	-	286	293
		74,040	23,340	97,380	84,036

# King's Church Eden

Year Ended 31st December 2025

## Notes to the Financial Statements

### 4 Volunteers

The church benefits greatly from the voluntary contributions of time and money from its regular attendees. Please refer to the trustee's report for further details about volunteer contributions to the organisation.

### 5 Independent Examination Fees

Fees payable to the independent examiner for	<b>2025</b>	2024
	<b>£</b>	<b>£</b>
	745	720

### 6 Staff Costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	<b>2025</b>	2024
	<b>£</b>	<b>£</b>
Wages and salaries	37,295	25,328
Social security costs	-	-
Employer contributions to pension plans	2,165	1,660
	<b>39,460</b>	<b>26,988</b>

### 7 Trustee Remuneration and Expenses

During the year Jon Cook received remuneration of gross pay of £28,656 (2024: £23,508) and pension contributions of £2,006 (2024: £1,660). This was received for Jon's role as Church Elder and was not for his role as Trustee.

During the year Jon Cook incurred out-of-pocket expenses totalling £14,203 (2024: £10,104). All expenditure were incurred for the day-to-day running of the church, such as running the household support social action project, equipment purchases and staff related costs; conference fees, travel, accommodation.

During the year two other Trustees incurred out-of-pocket expenses totalling £137 (2024: two trustees £1,105). All expenditure was incurred for the day-to-day running of the church, such as running of the church services and events.

### 8 Related Party Transactions

Andrew Maybury Company have supplied Kings Church Eden with design and website support to the value of £3,100 (2024:£1,227). Andrew Maybury is a close relative of Nicola Maybury who is a trustee of Kings Church Eden.

# King's Church Eden

Year Ended 31st December 2025

## Notes to the Financial Statements

### 9 Analysis of Charitable Funds 2025

	1 Jan 2025	Receipts	Payments	Transfers	31 Dec 2025
	£	£	£	£	£
<b>Unrestricted Funds</b>					
General	3,211	66,269	(69,081)	4,436	<b>4,835</b>
Reserves	10,000	167	-	(4,772)	<b>5,395</b>
	<u>13,211</u>	<u>66,436</u>	<u>(69,081)</u>	<u>(336)</u>	<u><b>10,230</b></u>
<b>Designated Funds</b>					
Sparklers	-	752	(1,088)	336	-
	<u>-</u>	<u>752</u>	<u>(1,088)</u>	<u>336</u>	<u>-</u>
<b>Total Unrestricted</b>	<u><b>13,211</b></u>	<u><b>67,188</b></u>	<u><b>(70,169)</b></u>	<u>-</u>	<u><b>10,230</b></u>
<b>Restricted Funds</b>					
Cumbria fund	700	85	(679)	-	<b>106</b>
Regional events fund	-	4,138	(3,871)	-	<b>267</b>
Events	-	5,299	(6,405)	-	<b>(1,106)</b>
Social action	274	7,637	(6,482)	-	<b>1,429</b>
Specified offerings	97	9,895	(9,774)	-	<b>218</b>
<b>Total Restricted</b>	<u><b>1,071</b></u>	<u><b>27,054</b></u>	<u><b>(27,211)</b></u>	<u>-</u>	<u><b>914</b></u>
<b>Total</b>	<u><b>14,282</b></u>	<u><b>94,242</b></u>	<u><b>(97,380)</b></u>	<u>-</u>	<u><b>11,144</b></u>

#### Funds in Deficit

The Events fund held a negative closing balance due to a deposit payment for a future event, and income for the event has been collected in the following financial year.



# King's Church Eden

Year Ended 31st December 2025

## Notes to the Financial Statements

### Analysis of Charitable Funds 2024

	1 Jan 2024	Receipts	Payments	Transfers	31 Dec 2024
	£	£	£	£	£
<b>Unrestricted Funds</b>					
General	6,189	63,080	(58,495)	(7,563)	<b>3,211</b>
Reserves	5,000	-	-	5,000	<b>10,000</b>
	<u>11,189</u>	<u>63,080</u>	<u>(58,495)</u>	<u>(2,563)</u>	<u><b>13,211</b></u>
<b>Designated Funds</b>					
Sparklers	64	545	(1,121)	512	-
	<u>64</u>	<u>545</u>	<u>(1,121)</u>	<u>512</u>	<u>-</u>
<b>Total Unrestricted</b>	<u><b>11,253</b></u>	<u><b>63,625</b></u>	<u><b>(59,616)</b></u>	<u><b>(2,051)</b></u>	<u><b>13,211</b></u>
<b>Restricted Funds</b>					
Cumbria fund	116	800	(416)	200	<b>700</b>
Events - residential	(1,060)	6,412	(7,047)	1,695	-
Social action	570	4,385	(4,681)	-	<b>274</b>
Specified offerings	-	10,476	(10,535)	156	<b>97</b>
UKR monthly gifts	-	1,741	(1,741)	-	-
	<u>(374)</u>	<u>23,814</u>	<u>(24,420)</u>	<u>2,051</u>	<u><b>1,071</b></u>
<b>Total Restricted</b>	<u><b>(374)</b></u>	<u><b>23,814</b></u>	<u><b>(24,420)</b></u>	<u><b>2,051</b></u>	<u><b>1,071</b></u>
<b>Total</b>	<u><b>10,879</b></u>	<u><b>87,439</b></u>	<u><b>(84,036)</b></u>	<u><b>-</b></u>	<u><b>14,282</b></u>

### Fund Descriptions

#### Designated Funds

Sparklers

Income from fees for weekly Mums and toddlers group, designated to be spent on the mother and toddlers group.

#### Restricted Funds

Cumbria fund

Contributions to regional costs e.g. gathering of regional leaders, Cumbria region events, teaching etc.

Regional events fund

Donations given at the regional day offering to be distributed to churches and charities working in the region.

# King's Church Eden

Year Ended 31st December 2025

## Notes to the Financial Statements

### *Fund Descriptions continued*

#### **Restricted Funds**

Events	Donations and grants given towards church events
Events - residential	Donations made towards the church residential
Social action	Money given and used for social needs to help people financially we have contact with in our community e.g. help with fuel, replacement white goods, food vouchers, heating, decoration, gardening
Specified offerings	Donations and gift aid given for specified purposes when church offering is announced e.g. Ukraine, Breadtrust, CAP .