



CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

Period start date				Period end date			
From	1	Jan	2024	To	31	Dec	2024

NORCOT
MISSION CHURCH

Section A Reference and administration details

Charity name

Norcot Mission Church

Other names charity is known by

NMC

Registered charity number (if any)

1125881

Charity's principal address

Brockley Close

Reading

Postcode

RG30 4YP

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	Richard Tegg	Chair		
2	Paul Savage	Treasurer		
3	Marion Angas			
4				
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

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)

Trust Deed

How the charity is constituted
(eg. trust, association, company)

Trust

Trustee selection methods
(eg. appointed by, elected by)

Appointed by existing Trustees.

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.

Under the trustees, the Church is lead by a spiritual leadership team. The leadership team comprises of four individuals, two of whom are also trustees:

Chris Lack – Senior Elder
Paul Savage – Elder, Treasurer, Trustee
Richard Tegg – Leader, Trustee
Stephen Proctor – Leader, Community Pastor

Section C Objectives and activities

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

To declare and advance the Christian faith as revealed in the Holy Scriptures and in accordance with the statement of beliefs and practices appearing in the Trust Deed. Also to relieve sickness and financial hardship and to promote and preserve good health (physical, mental and spiritual).

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)

NMC continues to meet for the regular Sunday morning service with a regular small core of attendees (18 – 20 people). At the start of the year, we were joined by a group of 6 children with one parent for about 3 months and we adjusted our service content and activities to take them into account but unfortunately they have gradually drifted away through the remainder of the year. However, we are blessed that 2 or 3 adults have joined through the year and become regular members of the congregation as well as joining mid-week activities.

We have a prayer meeting on-line each Wednesday, using WhatsApp, and the Youth Group Energise meets on Thursdays. Numbers are not great but the group is really valued by those who attend with lively contributions to the sports, games and the quieter Bible Study times. This year Energise included a Roving supper around the homes of congregation members, a BBQ, a swimming trip as well as joining some evenings of inter-Church Youth events.

The Oasis drop-in Café on Fridays has grown as it meets alongside the Food Pantry supported by Faith. Demand for this type of support has grown in response to the general economic situation but NMC view this as a way of outreach and culminated at the end of the year with a Carol Service specifically for the Pantry members and was well attended. Communicare, a local debt support Christian organisation regularly attend Oasis and the Food Pantry to be available for individual support and the Ward Councillor and MP have also attended as are now identifying NMC as a local meeting place.

The Pantry members also asked for use of the building to serve refreshments following the switching on of Christmas lights in the residential road adjacent to the building.

Stephen, our Community Pastor, continues with his regular pastoral visits at Oak Tree House Residential Home. Stephen has become a volunteer for Torch, a Reading wide service that gives practical support to people in need and continues with Pastoral support where these people live within the NMC area.

Leaders and Trustees have meetings most months, generally on-line, to plan services and events, and discuss building and financial issues. We have had a new kitchen floor laid and are planning ahead for the carpeting in the foyer and corridors to be replaced. The trees around the building also have had a major pruning in the Autumn. In October the Leaders and Trustees had an Away Day reflecting on all we had to give thanks for and the challenges we are facing. Following on from this in November a Church Forum was held to review the year, share our Financial position and look to the coming year.

The Leaders and Trustees have reviewed all the NMC Policies in the year, with many of them being re-written in line with current guidance. DBS Checks are being updated by those who need them.

We continue to pray for an increase in our membership, especially for younger members and those who have gifts in leadership and children's work. We also are seeking out new Trustees and people who can contribute to the music for our services for the future.

Stephen continues to maintain contact with those members who have been unable to return to regular services with us (particularly older members)

The building at NMC is used by different community groups through the week. As well as the ongoing Wind Band practice sessions and the Jamaican Society monthly meetings, we have also been able to offer a temporary meeting place for the Biserica Maranata Reading Church (Romanian) whilst their usual meeting place undergoes essential repairs. West Reading Safety Forum and the Family Counselling Service have also made use of the building on an occasional basis.

In planning the activities, the Trustees have applied 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.

Section D

Achievements and performance

Section D

Achievements and performance

Summary of the main achievements of the charity during the year

The above activities have produced the following outcomes.

- The worship, preaching and teaching has supported and encouraged those who attend. Church attendance is steady although low in numbers
- We reach a wide cross section of the community via the provision of the food pantry. The 'Norcot Pantry' continues to be hosted from the building on a weekly basis. The number of pantry members continues to increase, meeting the needs of those who come.
- The Oasis Coffee morning each Friday runs alongside the pantry. This has provided a friendly atmosphere and an opportunity to build friendships with the community.
- We provided a 'Warm-Space' for local residents on Fridays at Oasis/Pantry over the winter period.
- The Church building is used during the week by a number of other organisations on a regular basis as detailed above.
- The teenage youth club has become more established with both social activities and spiritual teaching. It continues to grow in strength.
- Special collections at Harvest and Christmas enabled us to support financially Tearfund, and Faith
- We have continued to address poverty and sickness through prayer, the provision of volunteer workers, food and financial gifts.

Section E

Financial review

Brief statement of the charity's policy on reserves

Our Policy is to keep sufficient money in reserve to maintain 9 months' salary for our Community Pastor, Stephen Proctor, equivalent to £23,800, which is held in the designated Employment Fund. We have changed this policy from 1 years' salary to 9 months' salary in response to our reduced income and depletion of funds.

It is Church policy to save sufficient funds for any capital expenditure, so that the Church does not have to take out a commercial loan.

If, in unforeseen circumstances, there is a large emergency expenditure, the money would be taken from church funds and rebuilt, as a matter of priority.

Our experience shows that the Lord always provides for our needs.

Details of any funds materially in deficit

We expected there to be a large £13,000 deficit to the overall funds in 2024 due to a reduction in income combined with increased employment and support costs and planned building maintenance/improvements. However, we have experienced only a £5,000 deficit. Our receipts in 2024 were lower than in 2023 but we still above budget. Our expenditure during the year was much lower than expected. This was partially due to postponed building improvements.

We have seen a decrease in income from our Sunday collections. In addition, regular and gift-aided ad-hoc donations were less than in 2023.

<p>These have been due to some changes in church attendance during the year and Church members moving away.</p> <p>Finances through regular Stewardship giving have shown a slight increase including unchanged giving from some no longer attending in person. Some regular giving has stopped but there have been increases in regular giving by some church members. There have been some large one-off donations during the year but at a reduced level compared to 2023.</p> <p>We have seen a significant increase in un-gift-aided ad hoc donations. This is due to increased building use by the local community.</p> <p>Smart meters have now been fitted to both our Gas and Electricity meters which will ensure more accurate billing in future. The cost of utilities remain at a high level of our payments and are in need of monitoring.</p> <p>Our expenditure on the building has been at a much reduced level with only essential maintenance work being done. Building improvements have been postponed until 2025.</p> <p>Our expenditure in 2024 has been significantly higher than 2023. This is mainly due to utility costs where we have had some arrears to be paid.</p> <p>Decreased income and increased expenditure has resulted in a decrease of £5,300 in cash funds at the end of the year.</p>

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.

<p>A large percentage of our income comes as personal gifts from members of the congregation.</p> <p>In 2024, we have been able to continue full time employment of our Community Pastor.</p> <p>The current financial strain on all our church members has affected our Sunday collections and one-off giving by our church members meaning that our income has decreased by more than 5% compared to 2023.</p> <p>We continue to acknowledge the hidden expenditure in running costs borne by the congregation. Such expenditure is viewed by members as part of their giving to the Lord in these difficult times and expenses have not been submitted.</p> <p>Despite the significant reduction in funds, the overall financial health of the church remains good, and we continue running the church as a going concern for the benefit of our congregation and the local community.</p> <p>We recognise the Lord's provision for our needs during this past year and trust him for 2025.</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)	<u>Richard Tegg</u> <small>Richard Tegg (Oct 23, 2025 10:01:00 GMT+1)</small>	<u>Paul Savage</u> <small>Paul Savage (Oct 22, 2025 22:38:19 GMT+1)</small>
Full name(s)	Richard Tegg	Paul Savage

Position (e.g. Secretary,
Chair, etc)

Chair of Trustees	Trustee and Church Treasurer
-------------------	------------------------------

Date Oct 23, 2025

**INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
NORCOT MISSION CHURCH**

I report to the trustees on my examination of the accounts of Norcot Mission Church ('the charity') for the year ended 31 December 2024.

Responsibilities and basis of report

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

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

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting records.

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

J. Young
J. Young (Oct 23, 2025 10:49:32 GMT+1)
Jaimée Young

Stewardship
1 Lamb's Passage
LONDON
EC1Y 8AB

Date: Oct 23, 2025

Charity Name : Norcot Mission Church		No: 1125881		CC16a
Receipts and payments accounts				
For the period from	Period start date 01-Jan-24	To	Period end date 31-Dec-24	

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Collection and recovered gift aid	4,423	396	-	4,819	5,293
Regular Donations	3,960	-	-	3,960	4,037
Gift-aided Regular Donations	28,107	-	-	28,107	26,922
Ad-Hoc Donations	1,818	1,000	-	2,818	1,101
Gift-aided Ad-Hoc Donations	2,905	-	-	2,905	3,739
Hardship loan repayments	-	-	-	-	150
Credit from Gas provider for overcharge in 2022	-	-	-	-	4,127
Interest	551	-	-	551	389
	-	-	-	-	-
	-	-	-	-	-
Sub total	41,763	1,396	-	43,159	45,758
A2 Asset and investment sales, etc.					
	-	-	-	-	-
Total receipts	41,763	1,396	-	43,159	45,758
A3 Payments					
Running Costs (insurance, legal, subscriptions, catering, etc)	4,294	-	-	4,294	4,221
Utilities (gas, electric, water)	5,066	-	-	5,066	1,906
Pastoral Gifts	36	-	-	36	800
Youth Work Expenses	225	-	-	225	33
Employment costs	31,757	-	-	31,757	31,746
Support costs (grants)	6,059	163	-	6,222	6,169
Building Maintenance and Development	-	890	-	890	485
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	47,436	1,053	-	48,489	45,360
A4 Asset and investment purchases, etc.					
	-	-	-	-	-
Total payments	47,436	1,053	-	48,489	45,360
Net of receipts/(payments)	- 5,673	343	-	- 5,330	398
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	45,048	331	-	45,379	44,981
Cash funds this year end	39,375	674	-	40,049	45,379

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Current Account	5,000	494	-
	less Current Account cheques yet to be presented	-	-	-
	plus Current Account deposits yet to clear	-	-	-
	Deposit Account	34,325	-	-
	NMC Petty Cash	50	180	-
	Glow-worms Petty Cash	-	-	-
	Total cash funds	39,375	674	-
	(agree balances with receipts and payments account(s))	OK	OK	OK
		Unrestricted funds	Restricted funds	Endowment funds
B2 Other monetary assets	Details	to nearest £	to nearest £	to nearest £
	Gift Aid receivable under GASDS for 2024	750	-	-
	Recoverable Gift Aid	1,399	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
	None		-	-
			-	-
			-	-
			-	-
B4 Assets retained for the charity's own use	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
	Furnishings	General	-	-
	Miscellaneous equipment	General	-	-
	The building from which the church operates	General	-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
B5 Liabilities	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
	Employer and Employee Pension contributions for December 2024	Employment	180	
	Harvest donation to Tearfund	Support	216	
	Christmas donation to FAITH	Support	180	
	Christmas Pastoral Support Gifts 2024	Running	430	
	Stewardship Fee for review of Accounts	Running	960	
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval	
	<u>Richard Tegg</u> Richard Tegg (Oct 23, 2025 10:47:06 GMT+1)	Richard Tegg	Oct 23, 2025	
	<u>Paul Savage</u> Paul Savage (Oct 22, 2025 21:38:19 GMT+1)	Paul Savage	Oct 22, 2025	

Norcot Mission Church_2024 Accounts_FINAL

Final Audit Report


2025-10-23

Created:	2025-10-22
By:	J. Young (jaimee.young@stewardship.org.uk)
Status:	Signed
Transaction ID:	CBJCHBCAABAAIbYKPC1-V1BB931JEacPAEbt2z2je5OR


"Norcot Mission Church_2024 Accounts_FINAL" History

 Document created by Jaimee Young (jaimee.young@stewardship.org.uk)

2025-10-22 - 12:21:51 PM GMT

 Document emailed to Paul Savage (paulsavage641@btinternet.com) for signature

2025-10-22 - 12:24:53 PM GMT

 Email viewed by Paul Savage (paulsavage641@btinternet.com)

2025-10-22 - 8:35:32 PM GMT

 Document e-signed by Paul Savage (paulsavage641@btinternet.com)

Signature Date: 2025-10-22 - 8:38:19 PM GMT - Time Source: server

 Document emailed to richardtegg2@gmail.com for signature

2025-10-22 - 8:38:21 PM GMT

 Email viewed by richardtegg2@gmail.com

2025-10-23 - 8:58:43 AM GMT

 Signer richardtegg2@gmail.com entered name at signing as Richard Tegg


2025-10-23 - 9:01:04 AM GMT

 Document e-signed by Richard Tegg (richardtegg2@gmail.com)

Signature Date: 2025-10-23 - 9:01:06 AM GMT - Time Source: server

 Document emailed to Jaimee Young (jaimee.young@stewardship.org.uk) for signature

2025-10-23 - 9:01:07 AM GMT

 Email viewed by Jaimee Young (jaimee.young@stewardship.org.uk)

2025-10-23 - 9:09:04 AM GMT

 Signer Jaimee Young (jaimee.young@stewardship.org.uk) entered name at signing as J. Young

2025-10-23 - 9:09:30 AM GMT



Document e-signed by J. Young (jaimee.young@stewardship.org.uk)

Signature Date: 2025-10-23 - 9:09:32 AM GMT - Time Source: server



Agreement completed.

2025-10-23 - 9:09:32 AM GMT



Stewardship

Powered by

Adobe
Acrobat Sign