

The Charity Registration Number is :- 1129197

Chester Family Church

Report and Accounts

30 November 2025

## **Chester Family Church**

### **Trustees' Annual Report for the year ended 30 November 2025**

The Trustees present their Report and Accounts for the year ended 30 November 2025.

#### **Reference and administrative details**

##### ***The charity name.***

The legal name of the charity is:- Chester Family Church.

The charity is also known by its operating name, Christian Family Church Cheshire (Previous name).

##### ***The charity's areas operation and UK charitable registration.***

The charity is registered in England & Wales with the Charity Commission in England & Wales (CCEW) with charity number 1129197.

The charity does not operate in any overseas jurisdictions.

##### ***Legal structure of the charity***

The charity is constituted as an unincorporated charity, established by Trust Deed. The governing document of the charity is the Trust Deed establishing the charity.

The governing document is dated 17 April 2009

There are no restrictions in the governing documents on the operation of the Charity or on its investment powers other than those imposed by Charity Law.

The trustees are all individuals.

##### **The principal operating address, telephone number, email and web addresses of the charity are:-**

10 Wyvern Road

Glisk, Ellesmere Port

CH3 5YB

Telephone 07398364028

Email Address [cfccheshire@googlemail.com](mailto:cfccheshire@googlemail.com) Web address [www.cfccheshire.co.uk](http://www.cfccheshire.co.uk)

##### **The Trustees in office on the date the report was approved were:-**

Ps Jacqueline Sidwell

Shayne Warren

Alan Henry

##### **The following persons served as Trustees during the year ended 30 November 2025 :-**

The trustees who served as a trustee in the reporting period were as shown above, and there were no changes during the year, or in the period between the year end and the approval of the accounts.

All the trustees are also members of the charity.

## **Chester Family Church**

### **Trustees' Annual Report for the year ended 30 November 2025**

#### **Objects and activities of the charity**

##### ***The purposes of the charity as set out in its governing document.***

We preach and present the gospel of Jesus Christ as detailed in the Bible. The Word is preached on Sundays, and we hold Bible studies. There is prayer meeting conducted where people's needs, and issues lifted up to the Lord. Where possible CFC assists with needs of individuals and communities. We aim to reach the lost with the Gospel.

##### ***The main activities undertaken in relation to those purposes during the year.***

The financial results show an increase in surplus income for the year. Giving to the church decreased by 6.3% from the previous year; while expenses decreased by 6.%. In line with church policy, giving to Christian brothers and sisters, and Christian Organisations, is in excess of 20% of all gross income received by the church.

For the current year, church giving amounted to £7,257 (2024= £7256; 2023= £6,475). Distribution was as follows: Christian Concern £700; Christian Institute £700; Community Care and Outreach £754; Nefyn Youth Camps £366; Open Doors £915; Congregants in need £1,695; and Jerusalem Ministry (J Loubser) £1212. The church no longer provides funds to ministry in Hungary. The trustees are considering further giving to White Stone Ministries in Mexico.

Chester Family Church continued to be involved in Nefyn Camps during 2025. In total, volunteers from the church numbered 7, which is a significant improvement in volunteers from the previous year of 3.

Bible studies took place throughout the year. The courses comprise in-depth studies of Books of the Bible. In 2025, we ran 1 courses: the Book of John. The Book of John is now at Lecture 36, Chapter 17. The course on the Book of John is to continue into the new year.

Church attendance appears to have "flat-lined" during the 2025 year. This is of concern as the number of members has not dropped significantly. What is of concern is that (1) certain members have opted to work on Sundays at the expense of church attendance; and (2) others have chosen not to attend. We know that we have not offended people. The solution is to pastor people with greater fervency by visitations, prayer and social events.

The trustees have had regard to the Charity Commission's guidance on public benefit in managing the activities of the charity.

**Chester Family Church**

**Trustees' Annual Report for the year ended 30 November 2025**

**Structure, governance and management of the charity**

***The methods used to recruit and appoint new charity trustees.***

The trustees are chosen to bring a wide variety of skills to the charity management.

***Setting pay and remuneration of key management personnel***

Policy regarding gratuity payments: there are 3 trustees, one being Jackie Sidwell. The policy is as follows:

- If there is any change in the amount paid, the remaining 2 trustees decide what the change will be.

Bankers

HSBC Bank Plc., P.O. Box 16, 47 Eastgate St, Chester, CH1 1XW

**Financial review**

***The charity's financial position at the end of the year ended 30 November 2025***

The financial position of the charity at 30 November 2025 and comparatives for the prior period, as more fully detailed in the accounts, can be summarised as follows:-

	2025	2024
	£	£
Net income	3,035	3,012
Unrestricted Revenue Funds available for the general purposes of the charity	31,322	28,287
Total Funds	31,322	28,287

***Financial review of the position at the reporting date, 30 November 2025 .***

The trustees consider the financial performance by the charity during the year to have been satisfactory.

***Policies on reserves.***

Adequate reserves are maintained to fund the charity's activities for at least six months forward.

***Availability and adequacy of assets of each of the funds***

The board of trustees is satisfied that the charity's assets in each fund are available and adequate to fulfil its obligations in respect of each fund.



## **Chester Family Church**

### **Trustees' Annual Report for the year ended 30 November 2025**

#### ***Plans For the Future***

##### **Summary of plans for the future and the trustees' perspective of the future direction of the charity.**

In the coming year, we will continue to encourage congregants to participate in Nefyn Camps. There are various opportunities to volunteer at Nefyn. This year the church sponsored 2 young people to attend Nefyn. This proved to be a great success.

The church plans to assist James and Michelle Loubser in Jerusalem as far as possible. At the moment the church assists by contributing financially at a local level. Our giving to this ministry has increased by 58%, which is significant.

We believe that our giving will continue at more than 20% of gross income. We plan to extend our scope of giving to include Christian organisations who are spreading the Gospel of Jesus Christ and assisting with the wellbeing of poorer communities.

If necessary the church will continue to hire the hall at Saltney Methodist Church for occasional prayer meetings. The trustees have decided that Saturday morning prayer meetings will be held every 6 weeks (estimated) at Gary & Jackie's home, for those who want to pray.

#### **Details of The Independent Examiner**

Olivia Higgins  
Member of Chartered Certified Accountants

255 Poulton Road  
Wallasey  
Merseyside  
CH44 4BT

## **Chester Family Church**

### **Trustees' Annual Report for the year ended 30 November 2025**

#### **Statement of Trustees' Responsibilities**

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities Act 2011 and the Charities (Accounts and Reports) Regulations 2008. Notwithstanding the explicit requirement in the extant statutory regulations, the Charities (Accounts and Reports) Regulations 2008, to prepare the financial statements in accordance with the SORP 2005, in view of the fact that the SORP 2005 has been withdrawn, the Trustees determined to interpret this responsibility as requiring them to follow current best practice and prepare the accounts according to the FRS 102 SORP (Statement of Recommended Practice for Accounting and Reporting by Charities) 2019, applicable to all accounting periods beginning on or after 1st January 2019), (The SORP), .

In particular, charity law requires the Trustees, if they prepare accounts on an accruals basis, to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity as at the end of the financial year and of the surplus or deficit of the charity. In preparing those financial statements the Trustees are required to :-

- to prepare the accounts in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law).
- select suitable accounting policies and apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business;
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements;

The law requires that the trustees must not approve the accounts unless they are satisfied that they give a true and fair view of the state of affairs of the charity and of the surplus or deficit of the charity for the year.

The Trustees are also responsible for maintaining adequate accounting records which disclose with reasonable accuracy at any time the financial position of the charity and which are sufficient to show and explain the charity's transactions and enable them to ensure that the financial statements comply with regulations made under the Charities Act 2011. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees are also responsible for the contents of the Trustees' report, and the statutory responsibility of the Independent Examiner in relation to the Trustees' report is limited to examining the report and ensuring that , on the face of the report, there are no material inconsistencies with the figures disclosed in the financial statements.

This report was approved by the board of trustees on 16 March 2026.



Jackie Sidwell  
Trustee

## **Chester Family Church**

### **Report of the Independent Examiner to the Trustees of the charity on the accounts for the year ended 30 November 2025**

I report to the Trustees on my examination of the financial statements of the charity on pages 12 to 20 for the year ended 30 November 2025 which have been prepared in accordance with the Charities Act 2011 (the Act) and with the Financial Reporting Standard 102, (effective 1st January 2016) adapted to meet the needs of unincorporated organisations, as modified by FRS 102 SORP (Statement of Recommended Practice for Accounting and Reporting by Charities) 2019, applicable to all accounting periods beginning on or after 1st January 2019), (The SORP), published by the Charity Commission in England & Wales (CCEW), and under the historical cost convention and the accounting policies set out

#### **Respective responsibilities of the Trustees and the Independent Examiner and the basis of the report**

As described on page 9, you, the charity's Trustees, are responsible for the preparation of the financial statements in accordance with the Charities Act 2011 and all other applicable law and with United Kingdom Generally Accepted Accounting Practice, applicable to smaller entities, and for being satisfied that the financial statements give a true and fair view.

The Trustees consider that the audit requirement of Section 144(1) of the Charities Act 2011 (the Act) does not apply, and that there is no requirement in the Governing Document for the conducting of an audit. As a consequence, the Trustees have elected that the financial statements be subject to independent examination.

Having satisfied myself that the financial statements are not required to be audited under any legal provision, or otherwise, and are eligible for independent examination, it is my responsibility to:-

- a) examine the financial statements of the charity under Section 145 of the Act;
- b) follow the applicable procedures in the Directions given by the Charity Commission under section 145(5)(b) of the Act.

I report in respect of my examination of the charity's financial statements carried out under s145 of the Act. 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 setting out the duties of an independent examiner in relation to the conducting of an independent examination. An independent examination includes a review of the accounting records kept by the charity and of the accounting systems employed by the charity and a comparison of the financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeking explanations from you, as Trustees, concerning such matters. The purpose of the examination is to establish as far as possible that there have been no breaches of charity legislation and that, on a test basis of evidence relevant to the amounts and disclosures made, the financial statements comply with the SORP.

The procedures undertaken do not provide all the evidence that would be required in an audit, and information supplied by the Trustees in the course of the examination is not subjected to audit tests or enquiries and does not cover all the matters that an auditor would consider in arriving at an opinion. The planning and conduct of an audit goes beyond the limited assurance that an independent examination can provide

Consequently, I do not express an audit opinion on the view given by the financial statements, and in particular, I express no opinion as to whether the financial statements give a true and fair view of the affairs of the charity, and my report is limited to the matters set out in the statement below.

I planned and performed my examination so as to satisfy myself that the objectives of the independent examination are achieved and before finalising the report I obtained written assurances from the Trustees of all material matters.

## Chester Family Church

### Independent Examiner's Statement, Report and Opinion

Subject to the limitations upon the scope of my work as detailed above, I have completed my examination: and can confirm that:-

This is a report in respect of an examination carried out under 145 of the Act and in accordance with Directions given by the Charity Commission under section 145(5)(b) of the Act which may be applicable;

and that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:-

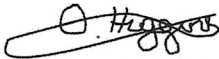
accounting records were not kept in respect of the charity as required by with Section 130 of The Charities Act 2011;

the financial statements do not accord with those records; or

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;

have not been prepared in accordance with the methods and principles set out in the FRS 102 SORP (Statement of Recommended Practice for Accounting and Reporting by Charities) 2019, applicable to all accounting periods beginning on or after 1st January 2019), (The SORP).

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 financial statements to be reached.



**Signed:-**

Olivia Higgins - Independent Examiner

Chartered Certified Accountants

255 Poulton Road

Address 2 insert on data work sheet row 37

Wallasey

Merseyside

CH44 4BT

This report was signed on 16 March 2026



**Chester Family Church - Statement of Financial Activities for the year ended 30 November 2025**

**Statement of Financial Activities for the year ended 30 November 2025**

	SORP Ref	Current year Unrestricted Funds	Current year Restricted Funds	Current year Total Funds	Prior Year Total Funds
		2025 £	2025 £	2025 £	2024 £
<b>Income &amp; Endowments from:</b>					
Donations & Legacies	A1	31,183	-	31,183	32,345
Investments	A4	529	-	529	516
<b>Total income</b>	<b>A</b>	<b>31,712</b>	<b>-</b>	<b>31,712</b>	<b>32,861</b>
<b>Expenditure on:</b>					
Charitable activities	B2	28,677	-	28,677	29,849
<b>Total expenditure</b>	<b>B</b>	<b>28,677</b>	<b>-</b>	<b>28,677</b>	<b>29,849</b>
<b>Net income for the year</b>		<b>3,035</b>	<b>-</b>	<b>3,035</b>	<b>3,012</b>
<b>Net income after transfers</b>	<b>A-B-C</b>	<b>3,035</b>	<b>-</b>	<b>3,035</b>	<b>3,012</b>
<b>Net movement in funds</b>		<b>3,035</b>	<b>-</b>	<b>3,035</b>	<b>3,012</b>
<b>Reconciliation of funds:-</b>					
	<b>E</b>				
<b>Total funds brought forward</b>		<b>28,287</b>	<b>-</b>	<b>28,287</b>	<b>25,275</b>
<b>Total funds carried forward</b>		<b>31,322</b>	<b>-</b>	<b>31,322</b>	<b>28,287</b>

The 'SORP Ref' indicated above is the classification of income set out in the formal SORP documents. As required by paragraph 4.60 of the SORP, the brought forward and carried forward funds above have been agreed to the Balance Sheet.

A separate Statement of Total Recognised Gains and Losses is not required as this statement includes all recognised gains and losses.

All the prior year transactions were unrestricted items, and no further analysis is required  
All activities derive from continuing operations

The notes attached on pages 19 to 20 form an integral part of these accounts.

**Chester Family Church - Statement of Financial Activities for the year ended 30 November 2025**

**Chester Family Church - Resources applied in the year ended 30 November 2025 towards fixed assets for Charity use:-**

	2025 £	2024 £
Resources applied on functional fixed assets	(170)	(3,331)
<b>Net resources available to fund charitable activities</b>	<b>(170)</b>	<b>(3,331)</b>

The resources applied on fixed assets for charity use represents the cost of additions less proceeds of any disposals.

The notes attached on pages 19 to 20 form an integral part of these accounts.

**Movements in revenue and capital funds for the year ended 30 November 2025**

**Revenue accumulated funds**

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total Funds 2025 £	Last year Total Funds 2024 £
Accumulated funds brought forward	28,287	-	28,287	25,275
Recognised gains and losses before transfers	3,035	-	3,035	3,012
	31,322	-	31,322	28,287
<b>Closing revenue funds</b>	<b>31,322</b>	<b>-</b>	<b>31,322</b>	<b>28,287</b>

**Summary of funds**

	Unrestricted and Designated funds 2025 £	Restricted Funds 2025 £	Total Funds 2025 £	Last Year Total Funds 2024 £
Revenue accumulated funds	31,322	-	31,322	28,287

The notes attached on pages 19 to 20 form an integral part of these accounts.

Chester Family Church - Balance Sheet as at 30 November 2025

	Note	SORP Ref	2025 £	2024 £
<b>Fixed assets</b>		A		
Tangible assets	7	A2	844	958
<b>Current assets</b>		B		
Cash at bank and in hand		B4	31,108	27,959
<b>Creditors: amounts falling due within one year</b>	8	C1	<u>(630)</u>	<u>(630)</u>
<b>Net current assets</b>			30,478	27,329
<b>The total net assets of the charity</b>			<u>31,322</u>	<u>28,287</u>

The total net assets of the charity are funded by the funds of the charity, as follows:-

Unrestricted Funds

Unrestricted Revenue Funds	11	D3	31,322	28,287
			<u>31,322</u>	<u>28,287</u>
<b>Total charity funds</b>			<u>31,322</u>	<u>28,287</u>

The 'SORP Ref' indicated above is the classification of Balance Sheet items as set out in the formal SORP documents. As required by paragraph 4.60 of the SORP, the brought forward and carried forward funds above have been agreed to the SOFA..

The Trustees acknowledge their responsibilities for complying with the requirements of charity legislation with respect to accounting records and the preparation of accounts.

The charity is subject to Independent Examination under charity legislation, and the report of the Independent Examiner is on page 11.

The Trustees are satisfied that, although the charity is not registered under the Companies Acts, if it were so registered, it would be eligible to prepare accounts in accordance with the provisions in Part 15 of the Companies Act 2006. applicable to companies subject to the small companies regime.



Jackie Sidwell  
Trustee

Approved by the board of trustees on 16 March 2026

The notes attached on pages 19 to 20 form an integral part of these accounts.

# Chester Family Church

## Notes to the Accounts for the year ended 30 November 2025

### 1 Accounting policies

#### *Policies relating to the production of the accounts.*

##### **Basis of preparation and accounting convention**

The accounts have been prepared on the accruals basis, under the historical cost convention, and in accordance with the Financial Reporting Standard 102, (effective 1st January 2016) and 'FRS 102 SORP (Statement of Recommended Practice for Accounting and Reporting by Charities) 2019, applicable to all accounting periods beginning on or after 1st January 2019), (The SORP), published by the Charity Commission in England & Wales (CCEW), and in accordance with all applicable law in the charity's jurisdiction of registration, except that the charity has prepared the financial statements in accordance with the FRS 102 SORP (Statement of Recommended Practice for Accounting and Reporting by Charities) 2019, applicable to all accounting periods beginning on or after 1st January 2019), (The SORP), in preference to the previous SORP, the SORP 2005, which has been withdrawn, notwithstanding the fact that the extant statutory regulations, the Charities (Accounts and Reports) Regulations 2008 refer explicitly to the SORP 2005. This has been done to accord with current best practice.

##### **Going Concern**

The charitable activities are entirely dependent on continuing grant aid and voluntary donations as well as trading revenues. As a consequence, the going concern basis is dependent on the future flow of these uncertain funding streams. Accordingly, the Trustees have obtained forecasts and, after reviewing the financial forecasts for future periods, the Trustees are satisfied that, at the time of approving the financial statements, it is appropriate to adopt the going concern basis in preparing the financial statements. Other than these matters, the Trustees are not aware of any material uncertainties about the charity's ability to continue as a going concern.

##### **Risks and future assumptions**

The charity is a public benefit entity.

#### *Policies relating to categories of income and income recognition.*

##### **Nature of income**

Gross income represents the value, net of value added tax and discounts, of goods provided to customers and work carried out in respect of services provided to customers.

##### **Income recognition**

Income, whether from exchange or non exchange transactions, is recognised in the statement of financial activities (SOFA) on a receivable basis, when a transaction or other event results in an increase in the charity's assets or a reduction in its liabilities and only when the charity has legal entitlement, the income is probable and can be measured reliably.

Dividends are accrued when the shareholder's right to receive payment is established.

Income subject to terms and conditions which must be met before the charity is entitled to the resources is not recognised until the conditions have been met.

All income is accounted for gross, before deducting any related fees or costs.



## Chester Family Church

### Notes to the Accounts for the year ended 30 November 2025

#### *Policies relating to expenditure on goods and services provided to the charity.*

##### **Recognition of liabilities and expenditure**

A liability, and the related expenditure, is recognised when a legal or constructive obligation exists as a result of a past event, and when it is more likely than not that a transfer of economic benefits will be required in settlement, and when the amount of the obligation can be measured or reliably estimated..

Liabilities arising from future funding commitments and constructive obligations, including performance related grants, where the timing or the amount of the future expenditure required to settle the obligation are uncertain, give rise to a provision in the accounts, which is reviewed at the accounting year end. The provision is increased to reflect any increases in liabilities, and is decreased by the utilisation of any provision within the period, and reversed if any provision is no longer required. These movements are charged or credited to the respective funds and activities to which the provision relates.

#### ***Policies relating to assets, liabilities and provisions and other matters.***

##### ***Tangible fixed assets***

Tangible fixed assets are measured at their original cost value, or subsequent revaluation, or if donated, as described above. Cost value includes all costs expended in bringing the asset into its intended working condition.

Depreciation has been provided at the following rates in order to write off the assets to their anticipated residual value over their estimated useful lives.

Plant and machinery	33 % straight line
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##### **Creditors and provisions**

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

##### **Fund Accounting**

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity.

There are no endowment funds.

## **2 Liability to taxation**

The Trustees consider that the charity satisfies the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 for UK corporation tax purposes. Accordingly, the Charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by chapter 3 part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively on the specific charitable objects of the charity and for no other purpose.

## **3 Winding up or dissolution of the charity**

If upon winding up or dissolution of the charity there remain any assets, after the satisfaction of all debts and liabilities, the assets represented by the accumulated fund shall be transferred to some other charitable body or bodies having similar objects to the charity.

Chester Family Church

Notes to the Accounts for the year ended 30 November 2025

4 Net surplus before tax in the financial year

	2025	2024
	£	£
The net surplus before tax in the financial year is stated after charging:-		
Depreciation of owned fixed assets	464	229

5 Staff costs and emoluments

Neither the trustees nor any persons connected with them have received any remuneration from the charity or any related entity, either in the current or prior year.

There were no employees who had total remuneration benefits in excess of £60,000 per annum (2024: nil).

The trustees received no remuneration during the year for their role as trustees (2024: £nil).

The trustees did not receive any expenses during the year (2024: £nil). The average number of employees was nil staff (2024: nil).

6 Remuneration and payments to Trustees and persons connected with them

Jackie Sidwell, a trustee, received £12,720 (2024: £12,720) for professional services provided to the charity.

In the same periods, Gary Sidwell received £5,280 (2024: £5,280) for professional services provided to the charity. Gary is the husband of Jackie Sidwell, who is a trustee.

The value of the gratuities is decided by the trustees (excluding those trustees affected by the decision) annually at a meeting of the trustee

7 Tangible fixed assets

Current Year	Land and Buildings	Plant & Machinery	Motor Vehicles	Total
	£	£	£	£
<b>Cost</b>				
At 1 December 2024	-	4,197	-	4,197
Additions	-	350	-	350
Disposals	-	(180)	-	(180)
<b>At 30 November 2025</b>	<b>-</b>	<b>4,367</b>	<b>-</b>	<b>4,367</b>
<b>Depreciation</b>				
At 1 December 2024	-	3,239	-	3,239
Charge for the year	-	464	-	464
On disposals	-	(180)	-	(180)
<b>At 30 November 2025</b>	<b>-</b>	<b>3,523</b>	<b>-</b>	<b>3,523</b>
<b>Net book value</b>				
<b>At 30 November 2025</b>	<b>-</b>	<b>844</b>	<b>-</b>	<b>844</b>
<b>At 30 November 2024</b>	<b>-</b>	<b>958</b>	<b>-</b>	<b>958</b>

Chester Family Church

Notes to the Accounts for the year ended 30 November 2025

<b>8 Creditors: amounts falling due within one year</b>	<b>2025</b>	<b>2024</b>
	£	£
Accruals	630	630
<b>9 Income and Expenditure account summary</b>	<b>2025</b>	<b>2024</b>
	£	£
At 1 December 2024	26,267	25,275
Surplus after tax for the year	3,035	3,012
At 30 November 2025	<u>31,322</u>	<u>28,287</u>

10 Particulars of how particular funds are represented by assets and liabilities

<b>At 30 November 2025</b>	<b>Unrestricted funds</b>	<b>Designated funds</b>	<b>Restricted funds</b>	<b>Total Funds</b>
	£	£	£	£
Tangible Fixed Assets	844	-	-	844
Current Assets	31,108	-	-	31,108
Current Liabilities	(630)	-	-	(630)
	<u>31,322</u>	<u>-</u>	<u>-</u>	<u>31,322</u>
<b>At 1 December 2024</b>	<b>Unrestricted funds</b>	<b>Designated funds</b>	<b>Restricted funds</b>	<b>Total Funds</b>
	£	£	£	£
Tangible Fixed Assets	958	-	-	958
Current Assets	27,959	-	-	27,959
Current Liabilities	(630)	-	-	(630)
	<u>28,287</u>	<u>-</u>	<u>-</u>	<u>28,287</u>

11 Change in total funds over the year as shown in Note 10 , analysed by individual funds

	<b>Funds brought forward from 2024</b>	<b>Movement in funds in 2025</b>	<b>Transfers between funds in 2025</b>	<b>Funds carried forward to 2026</b>
	£	See Note 12 £	See Note 0 £	£
<b>Unrestricted and designated funds:-</b>				
Unrestricted Revenue Funds	28,287	3,035	-	31,322
<b>Total unrestricted and designated funds</b>	<u>28,287</u>	<u>3,035</u>	<u>-</u>	<u>31,322</u>
<b>Total charity funds</b>	<u>28,287</u>	<u>3,035</u>	<u>-</u>	<u>31,322</u>

Chester Family Church

Notes to the Accounts for the year ended 30 November 2025  
12 Analysis of movements in funds over the year as shown in Note 11

	Income	Expenditure	Other Gains & Losses	Movement in funds
	2025	2025	2025	2025
	£	£	£	£
<b>Unrestricted and designated funds:-</b>				
Unrestricted Revenue Funds	31,712	(28,677)	-	3,035
	<u>31,712</u>	<u>(28,677)</u>	<u>-</u>	<u>3,035</u>

13 The purposes for which the funds as

*Unrestricted and designated funds:-*

14 Ultimate controlling party

The charity is under the control of its legal members.  
Every member of the charity has unlimited joint and several liability for the debts of the charity.

Chester Family Church

Detailed analysis of income and expenditure for the year ended 30 November 2025 as required by the SORP 2015

*This analysis is classsified by conventional nominal descriptions and not by activity.*

15 Donations, Grants and Legacies

	Current year Unrestricted Funds	Current year Restricted Funds	Current year Total Funds	Prior Year Total Funds
	2025	2025	2025	2024
	£	£	£	£
Donations and gifts from individuals				
Total donations and gifts from individuals	31,183	-	31,183	32,345

16 Investment income

	Current year Unrestricted Funds	Current year Restricted Funds	Current year Total Funds	Prior Year Total Funds
	2025	2025	2025	2024
	£	£	£	£
Bank Interest Receivable	529	-	529	516
Total investment income A4	529	-	529	516

17 Expenditure on charitable activities - Direct spending

	Current year Unrestricted Funds	Current year Restricted Funds	Current year Total Funds	Prior Year Total Funds
Current Year	2025	2025	2025	2024
	£	£	£	£
Marketing and advertising of charitable services	497	-	497	-
Gratuity	18,000	-	18,000	18,000
Events and conferences, community care	1,254	-	1,254	766
Childrens ministry	36	-	36	-
Total direct spending B2a	19,787	-	19,787	18,766

Chester Family Church

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18 Expenditure on charitable activities- Grant funding of activities

<i>Current Year</i>	Current year Unrestricted Funds	Current year Restricted Funds	Current year Total Funds	Prior Year Total Funds
	2025	2025	2025	2024
	£	£	£	£
Grants made to individuals	1,858	-	1,858	-
Grants made to organisations	4,647	-	4,647	7,660
<b>Total grantmaking costs</b>	<b>6,505</b>	<b>-</b>	<b>6,505</b>	<b>7,660</b>

Breakdown of Grants made to organisations

<i>Current Year</i>	Current year Unrestricted Funds	Current year Restricted Funds	Current year Total Funds
	2025	2025	2025
	£	£	£
Christian Concern	700	-	700
Christian Institute	700	-	700
Community Care and Outrich	754	-	754
Nefyn Youth Camps	336	-	336
Jerusalem Ministry	1,212	-	1,212
Open Doors	945	-	945
	<b>4,647</b>	<b>-</b>	<b>4,647</b>

19 Support costs for charitable activities

<i>Current Year</i>	Current year Unrestricted Funds	Current year Restricted Funds	Current year Total Funds	Prior Year Total Funds
	2025	2025	2025	2024
	£	£	£	£
<b>Premises Expenses</b>				
Room Hire	511	-	511	1,602
Premises repairs, renewals and maintenance	124	-	124	11
<b>Administrative overheads</b>				
Liabilty and contents insurance	146	-	146	-
General office expenses	418	-	418	1,180
<b>Financial costs</b>				
Bank charges	122	-	122	-
Depreciation & Amortisation in total for the period	464	-	464	229
<b>Support costs before reallocation</b>	<b>1,785</b>	<b>-</b>	<b>1,785</b>	<b>3,022</b>
<b>Total support costs - Current Year</b>	<b>1,785</b>	<b>-</b>	<b>1,785</b>	<b>3,022</b>

The basis of allocation of costs between activities is described under accounting policies  
All the expenditure in the prior year was unrestricted.

Chester Family Church

Detailed analysis of income and expenditure for the year ended 30 November 2025 as required by the SORP 2015

20 Other Expenditure - Governance costs

<i>Current Year</i>		Current year Unrestricted Funds	Current year Restricted Funds	Current year Total Funds	Prior Year Total Funds
		2025	2025	2025	2024
		£	£	£	£
Independent Examiner's fees		600	-	600	401
Total Governance costs		600	-	600	401

All the expenditure in the prior year was unrestricted.

21 Total Charitable expenditure

<i>Current Year</i>		Current year Unrestricted Funds	Current year Restricted Funds	Current year Total Funds	Prior Year Total Funds
		2025	2025	2025	2024
		£	£	£	£
Total direct spending	B2a	19,787	-	19,787	18,766
Total grantmaking costs	B2c	6,505	-	6,505	7,660
Total support costs	B2d	1,785	-	1,785	3,022
Total Governance costs	B2e	600	-	600	401
Total charitable expenditure	B2	28,677	-	28,677	29,849

All the expenditure in the prior year was unrestricted.

<i>Prior Year</i>		Prior Year Unrestricted Funds	Prior Year Restricted Funds	Prior Year Total Funds
		2024	2024	2024
		£	£	£
Total direct spending	B2a	18,766	-	18,766
Total grantmaking costs	B2c	7,660	-	7,660
Total support costs	B2d	3,022	-	3,022
Total Governance costs	B2e	401	-	401
Total charitable expenditure	B2	29,849	-	29,849