

Aigburth Community Church

Report and Accounts

For the year ending 31st August 2025

Stewardship 
Active generosity

1 Lamb's Passage, London EC1Y 8AB
www.stewardship.org.uk

AIGBURTH COMMUNITY CHURCH
LEGAL & ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 AUGUST 2025

ADDRESS FOR CORRESPONDENCE	C/O 46 Dunbabin Road Liverpool L15 6XN
GOVERNING DOCUMENT	Deed of Trust dated 30 March 2009
CHARITY REGISTRATION NUMBER	1129291
TRUSTEES RESPONSIBLE FOR MANAGING THE CHARITY	Jeremy Clark (Elder) Jonathan Critchley (Elder) Richard Grindey (Elder) Paul Hewitt (Resigned 29 April 2025) Richard Moss (Elder) Stuart McClelland (Treasurer) Graham Kneale (appointed 28 January 2025) Edward Peck (Resigned 27 February 2026)
INDEPENDENT EXAMINER	Nick Spear ACCA Stewardship 1 Lamb's Passage LONDON EC1Y 8AB

INDEX

Page 1	Legal & Administrative Details
Pages 2-3	Trustees' Report
Page 4	Independent Examiner's Report
Page 5	Receipts and Payments Account
Page 6	Statement of Assets & Liabilities
Page 7-8	Notes to the Accounts

AIGBURTH COMMUNITY CHURCH
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 AUGUST 2025

The Trustees have pleasure in submitting the Report and Accounts for the year ended 31 August 2025.

Objects of the charity

The charity, which is a church, is governed by a trust deed and is constituted as a trust. A summary of the charity's principal objects, as set out in its governing document, are:

- a) to advance the Christian faith in the UK or the world;
- b) to undertake purposes which are exclusively charitable and are connected with the charitable work of the church
- c) to relieve sickness and financial hardship and preserve good health.

Summary of the charity's main activities and achievements

To further the above objects and vision, the charity has continued to:

- Hold public Christian meetings each Sunday for adults and young people.
- Provide meeting space for local community groups to use for the good of the community, and run community events (carol services, etc...) for the community.
- Support full time Christian workers overseas for the purposes of advancement of the Christian faith, sending finances and practical support.
- Ongoing training of staff for their further work for the charity and for the advancement of the Christian faith.

- Support other individuals, churches, and charities for the advancement of the faith and the relief of hardship through donations. These donations have been sent locally in the city, across our region of the UK, and to other areas of Europe and internationally.
- Support the sick or those facing hardship amongst the congregation with practical and financial support.

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

Financial review

During the 12 month period income decreased by £23,808 to £175,600, and expenditure increased by £1,520 to £201,144. Note that the prior period figures cover a 13 month period. The cash deficit for the year was £25,544 (2024: a cash deficit of £216) and the cash held by the charity decreased by this amount to £69,361, of which £67,665 is unrestricted and can be used for any charitable purpose.

Reserves policy

The trustees have determined that the charity should aim to hold general fund cash of no less than £47,000 (which equates to about 4 months' of unrestricted expenditure in normal circumstances) so that the charity could continue to operate should income and / or expenditure vary unexpectedly. At the year end, the charity held general fund cash of £64,665 and so was complying with the reserves policy.

Governance

Responsibility for setting policy and for making operating decisions rest with the trustees who meet regularly to monitor the activities of the charity. New trustees are recruited and appointed by the church's spiritual leadership, by a majority vote.

Risk statement

The charity is exposed to various risks - be they operational, financial or reputational. Along with most other churches, the main area of risk is believed to be the charity's dependence on voluntary giving from church members. The trustees review the charity's activities regularly to identify significant risks and, where possible, they take appropriate measures to mitigate those risks.

Responsibilities of trustees

Charity law requires us as Trustees to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

Approval

This report was approved by the trustees and signed on their behalf by:

SHMcClelland

SHMcClelland (Apr 13, 2026 22:49:35 GMT+1)

Stuart McClelland

Date: Apr 13, 2026

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
AIGBURTH COMMUNITY CHURCH

I report to the trustees on my examination of the accounts of Aigburth Community Church ('the charity') for the year ended 31 August 2025 on pages 5 to 8 following.

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.

Nick Spear

Nick Spear (Apr 15, 2026 10:25:13 GMT+1)

Nick Spear ACCA
Stewardship
1 Lamb's Passage
LONDON
EC1Y 8AB

Date: Apr 15, 2026

AIGBURTH COMMUNITY CHURCH
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 AUGUST 2025

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	2025 £	2024 £
Income receipts						
Donations and gifts		145,433	-	7,181	152,614	171,398
Income from letting facilities		18,061	-	-	18,061	23,752
Income from church activities		3,375	-	-	3,375	3,120
Bank interest		1,479	-	-	1,479	1,139
Other		71	-	-	71	-
Total receipts		<u>168,419</u>	<u>-</u>	<u>7,181</u>	<u>175,600</u>	<u>199,408</u>
Payments						
Payments in relation to charitable activities undertaken directly	2	111,758	-	3,592	115,350	127,191
Grants paid in relation to charitable activities undertaken by others	3	33,044	-	4,284	37,327	15,168
		<u>144,802</u>	<u>-</u>	<u>7,875</u>	<u>152,677</u>	<u>142,359</u>
Mortgage payments		48,466	-	-	48,466	57,265
Total payments		<u>193,268</u>	<u>-</u>	<u>7,875</u>	<u>201,144</u>	<u>199,624</u>
Net of receipts / (payments) before		(24,850)	-	(694)	(25,544)	(216)
Transfers between funds	5	(3,726)	3,000	726	-	-
Net movement in funds		<u>(28,576)</u>	<u>3,000</u>	<u>32</u>	<u>(25,544)</u>	<u>(216)</u>
Cash funds as at last year end		93,240	-	1,664	94,904	95,120
Cash funds at this year end	A	<u>64,665</u>	<u>3,000</u>	<u>1,696</u>	<u>69,361</u>	<u>94,904</u>

The notes on page 7 & 8 form part of these accounts.

AIGBURTH COMMUNITY CHURCH
STATEMENT OF ASSETS AND LIABILITIES
FOR THE YEAR ENDED 31 AUGUST 2025

	Unrestricted funds £	Designated funds £	Restricted funds £	2025 £	2024 £
A Cash funds					
CAF Cash	5,395	-	-	5,395	30,703
CAF Gold	55,634	3,000	1,696	60,330	56,343
HSBC	3,636	-	-	3,636	7,859
	64,665	3,000	1,696	69,361	94,904
B Other monetary assets					
Other debtors	463	-	-	463	1,579
	463	-	-	463	1,579
C Liabilities					
Falling due within one year					
Mortgage	-	-	-	-	17,735
Trade creditors	-	-	-	-	116
Fee for Independent Examination	1,668	-	-	1,668	1,590
Pension contributions	607	-	-	607	604
	2,275	-	-	2,275	20,044
Falling due after one year:					
Mortgage	-	-	-	-	28,381
Total	2,275	-	-	2,275	48,425

D Assets retained for charity's own use

	Fund to which asset belongs	Cost £
Church building purchased in May 2021	Unrestricted	307,251
Furniture (hall chairs) purchased in June 2021	Unrestricted	13,068
		320,319

The accounts were approved by the trustees and signed on their behalf by:

SHMcClelland
SHMcClelland (Apr 13, 2026 22:49:35 GMT+1)

Stuart McClelland

Date: **Apr 13, 2026**

The notes on page 7 & 8 form part of these accounts.

AIGBURTH COMMUNITY CHURCH

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 AUGUST 2025

1 Accounting policies

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

Unrestricted funds are funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

	Unrestricted funds £	Restricted Funds £	Total 2025 £	Total 2024 £
2 Payments in relation to charitable activities undertaken directly				
Salaries and related costs	76,119	-	76,119	89,980
Sunday services and other events and activities	8,906	-	8,906	9,329
Other ministry expenses including training and conferences	4,648	3,592	8,240	13,204
Premises expenses including utilities, maintenance costs and insurance	20,275	-	20,275	12,387
Fee for Independent Examination	1,500	-	1,500	1,500
Administration and support costs	310	-	310	792
	<u>111,758</u>	<u>3,592</u>	<u>115,350</u>	<u>127,191</u>

3 Grants paid in relation to charitable activities undertaken by others

Radstock - to support outreach work in the Balkans	500	1,400	1,900	5,350
The Fellowship of Independent Evangelical Churches	2,364	-	2,364	2,172
Trinity Church Everton	2,280	-	2,280	2,200
Open Doors- Brother Andrew	2,000	-	2,000	-
UFM Worldwide - to support outreach work in Greece	1,500	-	1,500	2,405
Holy Foundation Baptist Church	1,000	464	1,464	2,000
UFM Worldwide - to support outreach work in France	8,671	1,419	10,090	-
Radstock Ministries Myanmar	7,500	-	7,500	-
Cuban Gospel Network	3,000	-	3,000	-
Beechwood Chapel	1,500	-	1,500	-
Various small grants <£1,000	1,729	-	1,729	1,040
Navchaa & Oggie Yoshua in Mongolia	1,000	1,000	2,000	-
	<u>33,044</u>	<u>4,284</u>	<u>37,327</u>	<u>15,168</u>

4 Transactions with related parties

During the year R Grindey served as Interim Church Manager and was paid employment benefits totalling £20,942 (2024: £20,274). J Clark served as Teaching Coordinator and was paid employment benefits totalling £5,013 (2024: £0) They were paid for serving in these capacities, not for serving as trustees; these payments are permitted by the charity's governing document.

AIGBURTH COMMUNITY CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 AUGUST 2025

5 Movement in restricted funds

	Opening balance £	Receipts £	Payments £	Transfers £	Closing balance £
General funds	93,240	168,419	(193,268)	(3,726)	64,665
Designated funds					
Ministry Training Fund	-	-	-	3,000	3,000
	-	-	-	3,000	3,000
Restricted funds					
Ministry Training fund	1,564	3,474	(3,342)	-	1,696
Hardship fund	100	100	(250)	50	-
Mission Support fund	-	3,607	(4,284)	676	-
	<u>1,664</u>	<u>7,181</u>	<u>(7,875)</u>	<u>726</u>	<u>1,696</u>
	<u>94,904</u>	<u>175,600</u>	<u>(201,144)</u>	<u>0</u>	<u>69,361</u>

The designated Ministry Training fund is for funds set aside by the trustees to support ministry training

The restricted Ministry Training fund is for funds received and used specifically for supporting ministry training

The restricted Hardship Fund is for funds received and used specifically towards the relief of hardship

The restricted Mission Support Fund is for funds received and used specifically to support mission work