

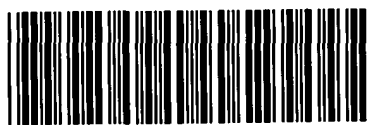
# **THE CITY CHURCH**

**Report and Financial Statements  
for the year ended 31 August 2025**

Company number: 06732225

Registered charity number: 1130031

THURSDAY



\*AF2JNG82\*

A17

21/05/2026

#41

COMPANIES HOUSE

# THE CITY CHURCH

## Trustees' Report and Financial Statements for the year ended 31 August 2025

### Index

	Page
Trustees' report	1
Independent examiner's report	4
Statement of financial activities	5
Balance sheet	6
Statement of cash flows	7
Notes to the financial statements	8

---

Company number	06732225
----------------	----------

Registered charity number	1130031
---------------------------	---------

Secretary	Mr S Clark
-----------	------------

Trustees	Mrs K Bailey Mr S Clark Dr P Gregory Mr A Ntung Mrs F Thomas Mrs S Uden
----------	--

Registered office:	34a Simmonds Road Wincheap Industrial Estate Canterbury Kent CT1 3RA
--------------------	--

Independent examiner	Mr C Geary
----------------------	------------

---

# THE CITY CHURCH

## Trustees' Report

The Trustees present their annual report and financial statements of The City Church for the year ended 31 August 2025.

The City Church is a company limited by guarantee, and it is registered as a charity with the Charity Commission. Its principal address is 34A Simmonds Road, Canterbury, CT1 3RA.

### Principal activity

The objectives of The City Church are the advancement of the Christian religion according to evangelical and biblical principles.

### Trustees

The trustees during the year were as follows:

Mrs K Bailey  
Mr S Clark  
Dr P Gregory (Chair)  
Mr M Segal – resigned 25<sup>th</sup> November 2025  
Mr A Ntung  
Mrs F Thomas  
Mrs S Uden – appointed 8<sup>th</sup> February 2026

All of the trustees are also directors of the company. After the year end Mrs S Uden was appointed a director on 8 February 2026, while Mr M Segal resigned on 25 November 2025. Mr M Segal continues to be the Lead Elder for the church, but no longer sits on the Board of Directors to ensure independent governance oversight.

### Review of activities and achievements

The church is led by a four man Eldership team, with two being full-time employees. They are supported in the day-to-day operations by a team of ten men and women comprising five full-time, five part-time staff and 2 volunteers.

During the year the church has continued to grow and thrive with Sunday service attendance regularly over 500 people. The church continues to utilise technology to stream Sunday meetings to reach a wider audience and provide access to those who are unable to come to church services in person.

Weekly worship meetings were held at Canterbury Academy. Other church activities and programmes listed below continued throughout the year:-

- Weekly prayer meetings.
- Weekly Small Groups where church members meet in small gatherings usually 8 – 16 in number. These meetings include, inter alia, worship, prayer and Bible study.
- Children's work is undertaken primarily on Sunday mornings.
- Regular youth work takes place during the week and weekends.
- A "Coffee and Chaos" meeting is held during the week for mothers and toddlers.
- Weekly meetings for students for praise, worship, prayer and teaching.
- The church operates the 'Chartham Pantry', which provides food parcels and toiletries for individuals and families in the Chartham area who are struggling to make ends meet in this financially difficult time.
- "Make Lunch" is an outreach project designed to engage with and provide food during school holidays for families reliant on school dinners.
- Various Alpha courses are held to enable non-Christians to discuss and find out more about Christianity. During the year these have included courses for adults, students and youth.
- Various community events take place throughout the year, including monthly coffee mornings.
- Marriage enrichment courses.
- Kintsugi Hope wellbeing courses
- The Bereavement Journey course

# THE CITY CHURCH

## Trustees' Report

(continued)

### Church activities and programmes (continued):-

- Specific Men's and Women's events
- The church also works with other churches in Canterbury to support various community initiatives such as Street Pastors and Healing on the Streets.
- Volunteer workers undertake a formal teaching programme during their designated period to equip them for future roles and leadership either in the church or elsewhere.

The church has continued to thrive, with finances remaining stable, Sunday attendance and Small Groups have significantly increased in number. As a church we have been called to be an equipping and sending church, yet despite some members moving on during the year on missional activities the church continues to attract new members, and as a result membership has grown.

A main objective of the church is the advancement of the Christian Religion and to this end the church has supported various churches in the East Kent region as well as church plants into continental Europe. In previous years we have sent church members to begin church plants in France (Lille), Colchester (UK), Whitfield (UK) and a Gospel Plant into Sheppey (UK). We continue to maintain links with these churches and plants, supporting them with visits by Elders, worship leaders and financially when required.

Currently the church rents accommodation for administrative offices and various Church meetings. However, it aims to buy premises and with this in mind it has built up a "Building Fund" over many years to achieve this purpose. These funds are invested in fixed term deposits of various durations spread across multiple banks to maintain full FSCS protection of the funds, with the aim of maximising returns whilst minimising exposure to risk. The church has a 'building team' who continue to look at potential building opportunities as and when they arise.

### Review of Finances

The statement of financial activities for the year is set out on page 5. A summary of the financial results is set out below.

The Charity's income during the year was £667,000, and expenses were £603,000. All donated income is derived from Church members and no outside fund raising is undertaken. All funds donated to the Charity are used either for the day-to-day operation and meetings of the Church or to further Christian work in the UK or overseas in accordance with the objectives of the Charity. A separate building fund is maintained as funds are raised towards a new building project, and this has continued to grow.

Regular monthly giving has been sustained at a high level, which has allowed the Church to maintain its day-to-day operations and its general cash reserves. These general reserves are important, enabling the Church to meet any additional expenditure and to support any new Church work or project.

A prime objective of the Church is to give away an average of 10% of unrestricted income each year to support the advancement of the Christian religion in the UK and overseas. During the period covered by these accounts the amount given away or set aside for church planting projects has met this target.

### Reserves Policy

It is the policy of the charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to 3 months of expenditure. The trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities whilst consideration is given to ways in which additional funds may be raised. This level of reserves has been maintained throughout the year.

# THE CITY CHURCH

## Trustees' Report

(continued)

### Trustees' responsibilities regarding the financial statements

Company law requires the trustees to prepare financial statements which give a true and fair view of the state of affairs of the Church and of the income and expenditure of the Church for that period. In preparing those financial statements, the trustees are required to:-

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles of the Charities Statement of Recommended Practice;
- make judgements and estimates that are reasonable and prudent;
- follow applicable accounting standards, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to assume that the Church will continue in existence.

The trustees have overall responsibility for ensuring that the Church has an appropriate system of controls, financial and otherwise. They are also responsible for maintaining adequate accounting records which disclose with reasonable accuracy at any time the financial position of the Church and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the Church and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006 in preparing the annual report and financial statements of the Church.



.....  
S Clark

12 May 2026

# **Independent Examiner's Report to the Trustees of THE CITY CHURCH**

I report to the trustees on my examination of the accounts of The City Church (the church) for the year ended 31 August 2025, which comprise the Statement of Financial Activities, the Balance Sheet, the Statement of Cash Flows, and the related Notes to the accounts.

## **Respective responsibilities of Trustees and Examiner**

The church's trustees are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this period under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. I am qualified to undertake the examination by being a member of the Institute of Chartered Accountants in England and Wales.

It is my responsibility :

- to examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

## **Basis of Independent Examiner's Report**

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the church and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts. My report is limited to those matters set out in the statement below.

## **Independent examiner's statement**

I confirm that no matter has come to my attention in connection with the examination giving me reasonable cause to believe:

- 1 accounting records were not kept in respect of the church in accordance with section 130 of the 2011 Act; or
- 2 the accounts do not accord with those records; or
- 3 the accounts do not comply with the accounting requirements of the 2011 Act.

I have not come across any other matter in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.



**Christopher Geary**  
Chartered Accountant  
Geary Partnership  
Church Hill Farm, Elmstone, Canterbury, Kent, CT3 1HN

12 May 2026

# THE CITY CHURCH

## Statement of Financial Activities for the year ended 31 August 2025

	Note	Unrestricted funds £	Restricted funds £	Total funds 2025 £	Total funds 2024 £
<b>INCOME &amp; EXPENDITURE</b>					
<b>Income</b>					
Donations		556,799	46,470	603,269	496,713
Charitable activities – church & social		30,812	7,591	38,403	29,819
Interest receivable		25,162	-	25,162	29,303
Total income		612,773	54,061	666,834	555,835
<b>Expenditure</b>					
Charitable activities & support costs	3	(534,146)	(68,856)	(603,002)	(529,642)
Net income/(expenses) before transfers		78,627	(14,795)	68,832	26,193
Transfers between funds		-	-	-	-
Net movement in funds		78,627	(14,795)	68,832	26,193
<b>RECONCILIATION OF FUNDS</b>					
Total funds brought forward		971,000	56,884	1,027,884	1,001,691
Total funds carried forward		1,049,627	42,089	1,091,716	1,027,884

# THE CITY CHURCH

## Balance Sheet at 31 August 2025

		2025		2024	
	Note	£	£	£	£
<b>Tangible fixed assets</b>					
Equipment	4		6,186		7,697
<b>Current assets</b>					
Debtors	5	96,213		72,138	
Bank balances		1,004,046		957,719	
		<u>1,100,259</u>		<u>1,029,857</u>	
<b>Current liabilities</b>					
Creditors due within one year	6	(14,729)		(9,670)	
<b>Net current assets</b>			1,085,030		1,020,187
<b>Net assets</b>			<u>1,091,716</u>		<u>1,027,884</u>

REPRESENTED BY:

### Funds

Unrestricted funds			
General fund		270,008	211,069
Designated fund – Building fund		779,619	759,931
Restricted funds	7	42,089	56,884
		<u>1,091,716</u>	<u>1,027,884</u>

The financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

For the year ended 31 August 2025, the company was entitled to exemption from audit under section 477 of the Companies Act 2006, and no notice has been deposited under section 476.

The trustees, who are also the directors of the company, acknowledge their responsibility for complying with the requirements of the Act with respect to accounting records and preparation of accounts.

These financial statements were approved and authorised for issue by the Board on 12 May 2026.



S Clark

Company number: 06732225



# THE CITY CHURCH

## Statement of Cash Flows for the year ended 31 August 2025

	2025		2024	
	£	£	£	£
Operating activities				
Net income/(expenditure) for the year		63,832		26,193
Adjustments				
Interest received		(25,162)		(29,303)
Depreciation		8,893		4,994
Loss on disposal of assets		-		87
Movements in working capital				
(Increase)/decrease in debtors		(24,075)		8,767
Increase/(decrease) in creditors		5,059		(6,471)
Cash generated by/(used in) charitable operations		28,547		4,267
Investing activities				
Equipment purchased		(7,382)		(536)
Interest received		25,162		29,303
Net cash flows from investing activities		17,780		28,767
Net increase/(decrease) in cash and cash equivalents		46,327		33,034
Cash and cash equivalents at beginning of year		957,719		924,685
Cash and cash equivalents at end of year		1,004,046		957,719
REPRESENTED BY:				
Bank balances		1,004,046		957,719

# THE CITY CHURCH

## Notes to the financial statements for the year ended 31 August 2025

### 1 General information

The City Church is a public benefit entity and a company limited by guarantee and has no share capital. It is a registered charity.

### 2 Accounting policies

#### Basis of accounting

The accounts have been prepared under the historical cost convention and in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice (Charities SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

#### Fund accounting

Unrestricted funds comprise accumulated surpluses and deficits on general funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the Church and which have not been designated for other purposes.

Designated funds comprise unrestricted funds which have been put aside at the discretion of the trustees for particular purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions declared by their donors.

#### Income

All income is included in the Statement of Financial Activities when the Church is legally entitled to the income and the amount can be quantified with reasonable accuracy.

#### Expenditure

All expenditure is accounted for on an accruals basis and has been included under expense categories that aggregate all costs for allocation to activities. Where costs cannot be directly attributed to particular activities they have been allocated on a basis consistent with the use of the resources. Expenditure on charitable activities comprises all expenditure incurred directly in pursuance of the Church's charitable objectives. Governance costs are those costs incurred in connection with administration of the Church and compliance with constitutional and statutory requirements. No amounts are included in the financial statements for the value of services donated by volunteers.

#### Tangible fixed assets and depreciation

Tangible fixed assets are capitalised and included at cost. Depreciation is provided on fixed assets at an annual rate of 20% on a straight line basis, over their expected useful lives.

# THE CITY CHURCH

## Notes to the financial statements for the year ended 31 August 2025 (continued)

### 3 Expenditure

	Unrestricted funds	Restricted funds	Total funds 2025	Total funds 2024
	£	£	£	£
Salaries	243,523	-	243,523	238,941
Pension costs	18,379	-	18,379	17,936
Staff costs	1,067	474	1,541	2,307
Operational costs	61,486	31	61,517	50,084
Sundry expenses	9,324	680	10,004	2,548
Communications/IT	17,233	225	17,458	11,615
Meetings	44,640	1,624	46,264	31,618
Projects & Ministries	70,392	12,291	82,683	74,625
Training	863	533	1,396	5,447
Gifts for others	-	14,506	14,506	11,981
RM Community	-	37,861	37,861	30,639
Tithes – paid out	55,423	631	56,054	46,108
Building refurbishment & fees	1,603	-	1,603	(608)
Accounts examination fee	1,320	-	1,320	1,320
Depreciation	8,893	-	8,893	4,994
Loss on disposal of assets	-	-	-	87
	<u>534,146</u>	<u>68,856</u>	<u>603,002</u>	<u>529,642</u>

The average number of employees (as full-time equivalents) was 10 (2024: 10).  
No employee received remuneration above £60,000.

### 4 Fixed assets - Equipment

	£
Cost	
Brought forward	35,729
Additions	7,382
Disposals	(3,333)
Carried forward	<u>39,778</u>
Accumulated depreciation	
Brought forward	28,032
Charge for the year	8,893
Disposals	(3,333)
Carried forward	<u>33,592</u>
Net book value	
Brought forward	<u>7,697</u>
Carried forward	<u>6,186</u>

# THE CITY CHURCH

## Notes to the financial statements for the year ended 31 August 2025 (continued)

### 5 Debtors

	2025 £	2024 £
Income tax recovered	72,221	55,293
Other debtors & prepayments	23,992	16,845
	<u>96,213</u>	<u>72,138</u>

### 6 Creditors – due within one year

	2025 £	2024 £
Creditors & accruals	14,071	8,700
Deferred income	658	970
	<u>14,729</u>	<u>9,670</u>

### 7 Restricted funds

	Brought forward £	Income £	Expenditure £	Transfers in/(out) £	Carried forward £
Sheppey	14,878	4,989	3,997	-	15,870
RM Community	41,959	19,612	35,399	-	26,172
Gifts for others	47	29,460	29,460	-	47
	<u>56,884</u>	<u>54,061</u>	<u>68,856</u>	<u>-</u>	<u>42,089</u>

### 8 Analysis of net assets between funds

	Unrestricted funds £	Restricted funds £	Total funds £
Tangible fixed assets	6,186	-	6,186
Debtors & prepayments	91,145	5,068	96,213
Bank balances	967,025	37,021	1,004,046
Creditors due within one year	(14,729)	-	(14,729)
	<u>1,049,627</u>	<u>42,089</u>	<u>1,091,716</u>