

Stour Valley Vineyard Church

Report and Accounts
Year ended 31 December 2025

Stewardship 
Active generosity

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

STOUR VALLEY VINEYARD CHURCH
LEGAL & ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 DECEMBER 2025

ADDRESS FOR CORRESPONDENCE	Suite 1 & 2 Sudbury Business Centre Chilton Industrial Estate Milner Road Sudbury CO10 2XG
GOVERNING DOCUMENT	Constitution for a charitable incorporated organisation from 27 August 2020.
CHARITY REGISTRATION NUMBER	1131617
TRUSTEES RESPONSIBLE FOR MANAGING THE CHARITY	J Taylor (resigned 10th December 2025) K Taylor (resigned 10th December 2025) R Woodman I Copeman (resigned 31st March 2025) C Vernon H Forth M Buckland (appointed 31st March 2025)
BANKERS	CAF Bank 25 Kings Hill Kings Hill West Malling Kent ME19 4JQ
INDEPENDENT EXAMINER	Lisa Darby FCA Stewardship 1 Lamb's Passage LONDON EC1Y 8AB

INDEX

Page 1	Legal & Administrative Details
Pages 2-4	Trustees' Report
Page 5	Independent Examiner's Report
Page 6	Receipts and Payments Account
Page 7	Statement of Assets & Liabilities
Pages 8 - 9	Notes to the Accounts



Trustee Report on 2025 Accounts

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

Objects of the charity

In summary, the principal objects of the charity (as set out in the governing document) are:

- (a) to advance the Christian faith;
- (b) to further Christian education;
- (c) to relieve sickness and financial hardship.

The Church seeks to demonstrate the Christian faith in action by reaching out with God's love; Sunday services; prayer ministry; pastoral groups; youth and children's ministries; prayer for the sick within and without the church; providing financial and practical help, food and support to those in need; ministry training; life-skills and personal development; biblical studies; in the Stour Valley area.

Our vision is to be a people who seek to encounter the presence of the living God and be transformed by that encounter. Our mission is to grow vibrant Christian communities in the Stour Valley Area, to bring healing and hope in Jesus' name.

Governance:

The policy and operating decisions of the charity rest with the Trustees who meet regularly to monitor the activities of the Organisation. In planning activities, the trustees have applied the guidance on public benefit issued by the Charity Commission.

Review of Activities

Church Life:

The church is currently seeking the Lord's will over a new Senior Pastor to replace Joel and Kady, who felt the call to move on during the final quarter of 2025. An appointment panel has been established, who are currently looking to recruit a new pastor. Stour Valley Vineyard is blessed to have from within its congregation three people with church leadership experience who are the interim leadership team during this period.

Despite the lack of a Senior Pastor, numbers have remained constant and momentum has been maintained, with all church activities continuing and in some cases growing. The church body is made up of all age groups with multi-generation families attending. There are multiple Sunday teams that operate each week in order to support the Sunday meeting. These teams include set up team, venue management, welcome team, café team, worship team, kids team and youth team. We have weekly HOME groups - these groups promote the

benefit of fellowship, spiritual growth and friendship. The Little Wonders toddler group that is run for the community each week is growing and young mums are finding it incredibly helpful in supporting their well-being.

Storehouse Foodbank:

Storehouse continues to bless the community by providing food for those in crisis and sign posting individuals to the many support services offered in Sudbury. The foodbank is operated on an emergency referral-only basis with two “drop-in” sessions per week at set times for assessments and collection of food parcels. There is a team of experienced volunteers both from the Church and from the community who help each week. Funding received for Storehouse in 2025 included grants from Suffolk Community Foundation through Private Fund – JA Suffolk Giving Grant Making Programme.

Finances and Reserves

During the year income increased by £11,201 to £154,439 and expenditure decreased by £12,768 to £147,103. As a result the charity has reported a surplus of £7,336 (2024: loss £16,632) and the cash held by the charity increased by £7,336, to £79,233. This comprised unrestricted cash of £47,357 and cash of £31,875 held for restricted purposes (mainly for Storehouse).

Reserves Policy

The Trustees have determined that the charity should aim to unrestricted cash equivalent to 3 to 6 months of general fund expenses in the charity’s designated contingency fund and in unrestricted general funds. This would equate holding cash of somewhere between £20,000 to £40,000 in these funds. The Trustees are satisfied that this level of reserves would be sufficient to allow the charity to continue to operate smoothly should income fall, or expenditure increase, unexpectedly. At the year-end the charity held cash of £47,357 in these funds and the charity is complying with its reserves policy.

Risk Statement

The charity is exposed to various risks - be they operational, financial or reputational. 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:

R A Woodman
R A Woodman (Apr 24, 2026 14:57:03 GMT+1)

.....
R Woodman – Trustee

Apr 24, 2026

.....
Date

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
STOUR VALLEY VINEYARD CHURCH

I report to the trustees on my examination of the accounts of Stour Valley Vineyard Church ('the charity') for the year ended 31 December 2025 on pages 6 to 9 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.

Lisa Darby

[Lisa Darby \(Apr 27, 2026 15:36:57 GMT+1\)](#)

Lisa Darby FCA
Stewardship
1 Lamb's Passage
LONDON
EC1Y 8AB

Date: Apr 27, 2026

STOUR VALLEY VINEYARD CHURCH
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 DECEMBER 2025

	Notes	Unrestricted Funds		Restricted Funds	2025	2024
		General Funds	Designated Funds			
		£	£	£	£	£
Income receipts						
Donations and grants including gift aid		86,946	11,410	46,702	145,057	132,920
Income from charitable activities		8,259	-	-	8,259	6,837
Bank interest		651	-	472	1,123	1,482
		<u>95,855</u>	<u>11,410</u>	<u>47,173</u>	<u>154,439</u>	<u>141,238</u>
Capital and similar receipts						
Sale of fixed assets		-	-	-	-	2,000
		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>2,000</u>
Total receipts		<u>95,855</u>	<u>11,410</u>	<u>47,174</u>	<u>154,439</u>	<u>143,239</u>
Payments						
Payments in relation to charitable activities undertaken directly	2	87,879	-	48,089	135,969	150,521
Grants paid in relation to charitable activities undertaken by others	3	-	11,134	-	11,134	9,350
		<u>87,879</u>	<u>11,134</u>	<u>48,089</u>	<u>147,103</u>	<u>159,871</u>
Total payments		<u>87,879</u>	<u>11,134</u>	<u>48,089</u>	<u>147,103</u>	<u>159,871</u>
Net of receipts / (payments) before transfers		7,976	276	(916)	7,336	(16,632)
Transfers between funds	6	1,320	(1,320)	-	-	-
Net movement in funds		<u>9,296</u>	<u>(1,044)</u>	<u>(916)</u>	<u>7,336</u>	<u>(16,632)</u>
Cash funds as at last year end		7,040	32,066	32,791	71,897	88,529
Cash funds at this year end	A	<u>16,336</u>	<u>31,022</u>	<u>31,875</u>	<u>79,233</u>	<u>71,897</u>

The notes on pages 8 to 9 form part of these accounts.

STOUR VALLEY VINEYARD CHURCH
STATEMENT OF ASSETS AND LIABILITIES
FOR THE YEAR ENDED 31 DECEMBER 2025

	Notes	Unrestricted Funds		Restricted funds	2025	2024
		General funds	Designated funds			
		£	£	£	£	£
A Cash funds						
Cash at bank with immediate access		16,336	31,022	31,875	79,233	71,897
		<u>16,336</u>	<u>31,022</u>	<u>31,875</u>	<u>79,233</u>	<u>71,897</u>
B Other monetary assets						
Gift aid due to charity		-	-	-	-	50
Prepayments and other debtors		320	-	800	1,120	1,120
Grant due to charity		-	-	-	-	5,000
		<u>320</u>	<u>-</u>	<u>800</u>	<u>1,120</u>	<u>6,170</u>
C Liabilities						
Falling due within one year						
Other creditors		-	-	-	-	904
Independent examiner's fee for preparing and examining the accounts		750	-	750	1,500	1,392
Payroll related creditors		360	-	-	360	558
		<u>1,110</u>	<u>-</u>	<u>750</u>	<u>1,860</u>	<u>2,854</u>

D Assets retained for charity's own use

	Fund to which asset belongs	Cost	Current Value
		£	£
Air-conditioning units	Restricted	10,050	-
Equipment & fittings	Unrestricted	7,325	1,620
Equipment & fittings	Restricted	850	-
		<u>18,225</u>	<u>1,620</u>

The current values of the charity's assets have been estimated by the trustees.

E Guarantees and secured debts

The charity has not given any guarantees and has not provided its assets as security for any liabilities.

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

R A Woodman
R A Woodman (Apr 24, 2026 14:57:03 GMT+1)

R Woodman
Date: Apr 24, 2026

The notes on pages 8 to 9 form part of these accounts.

STOUR VALLEY VINEYARD CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2025

1 Accounting policies

These 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.

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. 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.

	<u>Unrestricted Funds</u>		Restricted	Total	Total
	General	Designated	Funds	2025	2024
	funds	funds			
	£	£	£	£	£
2 Payments in relation to charitable activities undertaken directly					
<i>Direct expenditure on activities</i>					
Advertising	289	-	-	289	413
Equipment	677	-	78	755	631
Other ministry costs	6,712	-	8	6,720	4,838
Events	7,332	-	-	7,332	7,097
Other Storehouse expenses:					
Items purchased for distribution	-	-	823	823	1,397
Consumables	-	-	670	670	1,059
Repairs, maintenance and cleaning	-	-	182	182	956
Staff costs	58,920	-	33,041	91,961	107,272
Training and conferences	1,340	-	-	1,340	2,533
Venue hire	9,735	-	11,351	21,086	19,289
	<u>85,005</u>	<u>-</u>	<u>46,152</u>	<u>131,157</u>	<u>145,484</u>
<i>Support costs</i>					
Independent examiner's fee	696	-	696	1,392	1,320
Insurance	539	-	521	1,060	986
Office costs	918	-	195	1,112	1,467
Phone and internet	721	-	526	1,247	1,263
	<u>2,875</u>	<u>-</u>	<u>1,937</u>	<u>4,812</u>	<u>5,037</u>
	<u><u>87,879</u></u>	<u><u>-</u></u>	<u><u>48,089</u></u>	<u><u>135,969</u></u>	<u><u>150,521</u></u>

3 Grants paid in relation to charitable activities undertaken by others

Grants for:					
Open Doors	-	950	-	950	1,200
Great Lakes Outreach	-	925	-	925	1,000
Universities & Colleges Christian Fellowship	-	-	-	-	500
Suffolk Transforming Futures (Home for Good)	-	925	-	925	1,200
Vineyard Churches UK & Ireland	-	4,709	-	4,709	5,200
Future Vision Sudbury	-	1,325	-	1,325	-
Eden's Project Sudbury	-	800	-	800	-
Relief of poverty and hardship	-	500	-	500	250
Other charities	-	1,000	-	1,000	-
	<u>-</u>	<u>11,134</u>	<u>-</u>	<u>11,134</u>	<u>9,350</u>

4 Transactions with related parties

Mr & Mrs Taylor served as church pastors and received employment benefits totalling £38,022 (2024: £39,617) for serving in that capacity, not for serving as trustees; these payments are permitted by the charity's governing document.

5 Non-monetary resources

During the year the charity was donated food and other items with an estimated value of £70,000 (2024: £86,000) for distribution by the charity's Storehouse Foodbank to those in need.

STOUR VALLEY VINEYARD CHURCH

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2025

6 Movement on designated funds and restricted funds

		Balance at 31 Dec 2024 £	Receipts £	Payments £	Transfers £	Balance at 31 Dec 2025 £
Building fund	Designated	5,884	-	-	(1,320)	4,564
Building fund	Restricted	1,460	2,385	-	-	3,844
		<u>7,343</u>	<u>2,385</u>	<u>-</u>	<u>(1,320)</u>	<u>8,408</u>
Contingency fund	Designated	25,339	-	-	-	25,339
Storehouse fund	Restricted	31,331	44,789	(48,090)	-	28,029
Tithe fund	Designated	843	11,410	(11,134)	-	1,119
		<u>32,066</u>	<u>11,410</u>	<u>- 11,134</u>	<u>(1,320)</u>	<u>31,022</u>
Total for all designated funds		<u>32,066</u>	<u>11,410</u>	<u>- 11,134</u>	<u>(1,320)</u>	<u>31,022</u>
Total for all restricted funds		<u>32,790</u>	<u>47,174</u>	<u>(48,090)</u>	<u>-</u>	<u>31,875</u>

Designated funds

- i) The **Contingency fund** represents funds set aside to help cover unexpected variances in income and expenditure.
- ii) The **Building fund** represents funds set aside by the trustees to provide or improve facilities used by the charity.
- iii) The **Tithe fund** represents funds set aside by the trustees to help fund grant giving to other charities and individuals.

Restricted funds

- i) The **Storehouse fund** was created from donations and grants received to help fund the Storehouse compassion ministry of Stour Valley Vineyard Church including the Storehouse foodbank, aiming to help local families and individuals in crisis. At the year end the carried forward balance on this fund includes a contingency of £9,000 to help ensure that Storehouse could continue to operate smoothly should income and / or expenditure vary adversely.
- ii) The **Building fund** was created from donations received which were restricted to help provide or improve facilities used by the charity.

A transfer was made as money from the Building Fund was used in the year in relation to a noise impact assessment.