

Charity Registration Number: 1147160

FOREST OF DEAN COMMUNITY CHURCH



Financial Statements

Year ending 31 December 2024

FOREST OF DEAN COMMUNITY CHURCH
Financial Statements
For the year ending 31 December 2024

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FOREST OF DEAN COMMUNITY CHURCH

Trust Information

Status

Forest of Dean Community Church, Cinderford, is registered with the Charity Commissioners (No: 114760) and constituted by a Deed of Trust dated 9th May 2012

Trustees

The Charity is administered by the Trustees, who at the time of signing this report are:

Mr S Annetts
Mr TC Cracknell (Chair)
Mr J Jones
Trustee with dispensation (appointed 29 April 2025)
Mr R Vale
Mrs A Swanson
Mr Keith Johnson (appointed 23 January 2024)
Mrs A Taylor-Roberts (resigned 8 October 2024)
Mrs M Williams (resigned 8 October 2024)

Some of the Trustees also comprise the senior leadership team, with Mr R Angell. The Trustees also comprise the Finance Committee with the addition of Mr D Jones as Treasurer appointed on 1 February 2024. Mrs C Wakerley resigned as Treasurer on 31 January 2024.

Western Counties and South Wales Evangelisation Trust are custodian trustees to the church premises at Station Street and Parragate Road Cinderford, and Henry Street, Ross on Wye.

Church Office and Registered Office

Foxes Bridge Road
Cinderford
Glos
GL14 2PQ

Bankers

HSBC
6 Market Street
Cinderford
Glos
GL14 2SB

Lloyds Bank
Oldham (30926) branch
P O Box 1000
BX1 1LT

FOREST OF DEAN COMMUNITY CHURCH
Trustees Report
For the year ending 31 December 2024

The trustees' submit their annual report and financial statements for the year ended 31 December 2024. The trustees have adopted the provisions of the Statement of Recommended Practice (FRS102) 'Accounting and Reporting by Charities' in preparing their annual report. The financial statements have been prepared in accordance with the accounting policies set out on page 10, and comply with the charity's governing documentation, applicable law and the requirements of the SORP.

Constitution

The charity is an unincorporated charity and is governed by its Trust Deed.

Object of the charity

To advance the Christian faith, in accordance with the Statement of Doctrines and Practices set out in the Schedule appended to the deed, mainly but not exclusively in the Forest of Dean and Wye Valley area.

The purpose of the charity is to serve the Lord Jesus Christ in accordance with Biblical principles and practice and as the charity trustees see fit.

- To advance evangelical Christianity in accordance with the Scriptures in the Bible.
- To advance citizenship and community development.
- To relieve those in need as resources and opportunity allow.

This purpose may be pursued anywhere in the United Kingdom or the world at the discretion of the charity trustees.

Structure, governance and management

The charity is ultimately run by the Trustees. The Trustees have the authority to exercise their powers to further the objects of the charity. The Trustees meet at least four times a year but delegate the day to day decision making on the running of the Church to the Senior Leadership Team, who are also co-opted onto the Trustees but the aim is for SLT to not make up more than half of the Trustees. The Senior Leadership Team meet formally twice a month to consider the management and pastoral needs of the fellowship.

Every future Trustee shall be appointed by a resolution of Trustees passed at a special meeting. Training is available for Trustees as the need arises. The Trustees take responsibility for the management of risk and designate members of the church who assess and mitigate areas of risk on behalf of the trustees. They then report back to the trustees.

Objectives and activities

The charity fulfils its objectives in accordance with the church's statement of faith as written on the church website (fcchurch.co.uk). There are many activities that are organised for the benefit of the church and the community it serves. These consist of Administration, Prayer ministry, Small groups, Parent Carer & Toddler groups, Bridge for young people, Christians against Poverty, Music, Men's events, Cave Time, GIFT Women's Ministry, Craft Club, Children & Youth church, Quest Club for children, Creche, Church Services with its welcome team, Technical, Online team, Pastoral care and Finance.

FOREST OF DEAN COMMUNITY CHURCH
Trustees Report (continued)
For the year ending 31 December 2024

In addition, the charity encourages the principle of "Generosity" by aiming to give 20% of our giving to outside ministries who support our values and objectives on the basis of need. There are no upper or lower limits of support. No commitments have been made for long term support.

Related parties

The Trustees received no remuneration as a result of their office during the year. No Trustee, or other person related to the charity, apart from as detailed in note 9, had any personal interest in any contract or transaction entered into by the charity during the year.

Review of developments

We praise God for his spiritual, practical and financial provision throughout 2024. All the activities were well organised by people freely giving of their time and abilities. The Church team leaders co-ordinate these activities and meet regularly with the Senior Leadership to suggest and make recommendations. There have been several changes over the last year within the leadership and staff teams as individual family circumstances have necessitated change. Mrs M Williams stepped back from her role on the Senior Leadership Team on 1 August 2024 and resigned as trustee on 8 October 2024, but we are delighted that she remains a fully active member of the church. Mr R Angell, Mr J Jones and Mr T Cracknell continue in their roles as the Senior Leadership team. Mr T Cracknell is now in his 20th year serving as our pastor and is the longest serving church leader in the whole of the Forest of Dean. The staff team was strengthened by the additions of Mr D Hawken on 1 November 2023 as a family and outreach worker and also Mrs K Lovegood on 7th May 2025 as Ministry Support Worker. We were sad to say goodbyes to staff members Mrs A Taylor-Roberts at the end of May 2024 and also part-time administrator Mrs A Crowell, in early June 2024 as they moved on to new opportunities.

The staff team meet each week for planning and support and have been strengthened by volunteers, Rachel Hall since Easter 2024 and in September 2025 Grace Tucker. Rachel is based in Ross and provides valuable input for that location as well as overseeing the social media. Grace is based in Ruardean and gives focus to that part of the work in the Forest of Dean.

The church continues to meet in two physical locations, Cinderford and Ross-on-Wye, and it has worked extremely well. Sunday Services take the shape of a distinctive, dynamic hybrid service which harnesses a high-quality internet link, to enable part of the service to come from each location. It means that the new growing church in Ross benefits from accessing resources and draws on the experience of the larger more established church in Cinderford, yet at the same time the Cinderford church has benefited from the input of some new talented members at Ross. On 15th September 2024 we were able to have an official relaunch of the Community Church in Ross. Having successfully built up a nucleus team of people over the previous couple of years to start a new chapter for the church, it was an exciting moment and provided a springboard for more people to join and become part of the story. Many of these had not been to church for a while or never before. In November 2024 we held the first baptisms that had had taken place in the building for 20 years which was a joyful occasion.

FOREST OF DEAN COMMUNITY CHURCH
Trustees Report (continued)
For the year ending 31 December 2024

Our online church continues via YouTube, Facebook and Instagram but now that Covid is not the restricting factor that it was, we are using it more as a shop window for new people to explore as a first step before coming to visit, and for those who are unable to join us on Sundays due to illness. Therefore, it continues to play an important part in church life.

This Ross church building was built in 1866 but needed renovation and we have been thrilled to be able to transform it into a modern building over the last couple of years. We now have four new toilets, enlarged the main worship hall with new staging, recarpeted and decorated rooms throughout, fitted new internal windows and created office space upstairs and rooms for small groups, young people and children. Outside new signs have been added, relaid the patio, installed new patio doors and fixed a crumbling wall. Funding for this has come from the generous support of members from both locations, supportive trusts and a kind grant from the Ross Rotary Club. The building is now increasingly being used during the week for a growing range of church activities for all age groups as well as a community groups for a Warm Space café, carers group and Community Ambassadors.

Our Cinderford building is being used most days of the week for a wide range of events which bring spiritual life and practical help to our community through a Foodbank, Alcoholics Anonymous and Narcotics Anonymous. The Ross building is also increasingly being used for the same purpose too, including a community cafe each week, carers group and men's and women's ministry meetings in both Cinderford and Ross.

Our online church continues to play an important part in the life of the church via YouTube, Facebook and Instagram. These act as a shop window for us and a way for those unwell to stay connected. Often it is through this means that people make first contact with us and it gives them the confidence to message or visit in person to receive help and encouragement for both a spiritual and practical support.

The Cinderford building has been pushed to the limits over the last few years. Often, we have several events going on at the same time and sometimes we have been unable to hold meetings in the church due to lack of space. Church events for all ages and increasing demand from the local community to host a range of activities had put a strain on the building. At the carol service in Christmas 2024 every seat was taken, and it was standing room only in the kitchen! A feasibility team had been set up earlier in the year to explore options for the future. Three options were considered: Rebuild on existing site, extend existing building or relocate. After extensive research and much prayer, the team decided that the best option was to relocate if a suitable larger premises could be found in town. By the end of 2024 such a site had been found and early in 2025 agreement on the purchase of Oaklands Sports Bar and Snooker hall had been reached with the vendor, subject to planning permission change of use being obtained. This change was duly passed in May 2025 and the building was finally purchased for the church in June 2025.

FOREST OF DEAN COMMUNITY CHURCH
Trustees Report (continued)
For the year ending 31 December 2024

The new Cinderford church building is owned by Western Counties Trust but full responsibility for raising the funding for purchase, improvements, maintenance and general upkeep remain the responsibility of the Community Church. The purchase was financed by utilising the healthy reserve built up over the previous years, grants from trusts and the massive generosity of church members. In one gift day alone, they gave 114K which is a staggering amount of money for such a socially deprived area as Cinderford. We give thanks to God for his generous provision and the faithfulness of his people. The new building is significantly larger than our previous one, giving almost unlimited opportunities to serve the local community more fully but will need extensive renovation. However, this can be staged over the next few years as funds become available.

Public benefit statement

Identifiable Benefits, related to the aims of the charity

Through the regular worship & prayer meetings, bible studies, children's clubs, social action programmes and personal visitation the Christian faith is shared and people in the community helped. Individuals have become Christians, had their faith developed and lifestyles impacted. As part of community life families have been supported.

Beneficiaries

In addition to Church members, families, other regular attendees and friends anyone is welcome to attend appropriate events without restriction. We seek to be available to all in the community.

The Trustees consider that they have complied with their duties under the Charities Act 2011 to have due regard to public benefit guidance published by the Charities Commission.

Reserves policy

The Trustees have a policy to retain three months core expenditure and redundancy costs in reserves at any one time to protect against volatility of income and retain reserves of £45,000. The Trustees are aware that reserves are currently above this threshold at the year-end but recognise that the reserves also include money that may be needed to help fund the potential new building in Cinderford.

The Projects Fund is being used for larger projects to future proof the church and is being used to grow a fund to facilitate the purchase of a new building and its refurbishment.

Risk management policy

The operations team review and update the risk management policies of the church on an annual basis.

The principal risks currently identified, and strategies for managing those risks are as follows:

- Adequate funds to meet commitments. Addressed through the preparation of an annual budget; regular monitoring of income and expenditure by treasurer and monthly review by the Trustees.

FOREST OF DEAN COMMUNITY CHURCH
Trustees Report (continued)
For the year ending 31 December 2024

- Employment commitments. These are addressed through having contracts and policies in place as well as line management.
- Safeguarding vulnerable adults and children. Addressed through a Safeguarding Officer; Child Protection and Safeguarding policy kept up to date through review, training and being a member of Thirtyone:eight.
- Health and safety on church premises. Addressed through a member being tasked to monitor the condition of premises; fire drills; regular maintenance; promoting the need to consider health and safety during activities. Risk assessments are in place and regularly reviewed.
- General Data Protection Regulation (GDPR) This has been addressed by registering with ICO, a privacy policy has been developed and put on the Church website. Personal data has been identified as to where it resides, and it is stored in a secure location using Churchsuite.

Results and financial review

There have been some paid staff changes over the last year or so. Our pastor Mr T Cracknell, continues to be contracted to work for the church on an employed basis but Mrs A Taylor-Roberts, who was employed as a Development and Digital Director left our employment on 31 May 2024. An assistant who was employed for 10 hours a week to help with church administration, finished on 6 June 2024. Mr D Hawken began employment as a trainee family and outreach worker based in the Ross location on 1 November 2023 continues to be employed in this role. We have also added on 7 May 2025 Mrs K Lovegood to work 20 hours a week as Ministry Support Worker.

The rest of the church roles are filled on a voluntary basis without remuneration other than the reimbursement of expenses necessarily incurred in fulfilling their activities.

During the year our general income decreased from £185,856 in 2023 to £144,192 for the year ending 31 December 2024. General fund expenditure increased slightly from £132,742 to £135,268 in the year ending 31 December 2024. The main reasons being increased repair costs particularly at Ross. The charity continues to maintain a Project Fund which is a designated fund of £100,000, the purpose of this is to set aside funding for future projects to future proof the church. The net result of this was that there was a deficit of £6,957 on the General fund after transfer to other funds of £15,881.

The charity maintains three restricted funds. The Training fund with a balance from the end of 2023 of £1,101 received £1,764 of income, all of which was passed on during the year, leaving a balance of £1,101 at the year end. The Building fund received income of £52,000 (£15,000 of grants from both Western Counties and Laing, plus £2,000 from the Rotary Club). £45,263 were spent on building work at Ross, and a further £6,244 was spent on professional fees to survey potential premises at Cinderford. After a transfer of £13,263 of funds from the General fund to clear the deficit on the Ross building work, there is a balance carried forward of £13,756. The Mission fund had a balance from the end of 2023 of £125, income of £1,501 and mission gifts of £4,244. A transfer from the General fund of £2,618 has resulted in the carried forward balance on this fund being £nil.

FOREST OF DEAN COMMUNITY CHURCH
Trustees Report (continued)
For the year ending 31 December 2024

Statement of Trustees responsibilities

Charity law requires trustees to prepare accounts for each financial year which give a true and fair view of the state of affairs of the charity and of the profit and loss of the Charity for that period. In preparing these accounts, the Trustees are required to:

- Select suitable accounting policies and then apply them consistently.
- Make adjustments and estimates that are reasonable and prudent.
- Prepare the accounts on a going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Charity and enable them to ensure that the accounts comply with the Charities Act. They are also responsible for safeguarding the assets of the Charity and hence take reasonable steps for the prevention and detection of fraud and other irregularities. The Trustees confirm that the accounts comply with current statutory requirements and those of the Charity's Trust Deed.

Signed for and on behalf of the
Trustees of Forest of Dean Community Church


.....
Trustee

14/10/25
.....
Date

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF FOREST OF DEAN COMMUNITY CHURCH

I report on the accounts of the charity for the year ended 31 December 2024, which are set out on pages 98 to 14.

Responsibilities and basis of this report

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

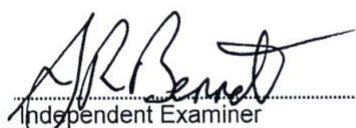
1. examine the accounts under section 145 of the Charities Act;
2. to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act); and

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 respect of the charity as required by section 130 of the Charities Act; or
2. the accounts do not accord with those accounting records.

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


.....
Independent Examiner

13 October 2025
.....
Date

Mr SR Bennett
Chartered Accountant
Orchard End
Bridge Lane
Wellington
Herefordshire
HR4 8AY

FOREST OF DEAN COMMUNITY CHURCH
Receipts and Payments Account
For the year ending 31 December 2024

		General Fund £	Restricted Funds £	Total Funds 2024 £	Total Funds 2023 £
	Note				
Receipts					
Voluntary Receipts					
Regular giving from members					
Planned giving		83,758	960	84,718	79,842
Collections		7,994	-	7,994	5,143
Income Tax recovered		22,427	-	22,427	23,896
Other voluntary receipts		6,835	22,305	29,140	73,341
Activities for generating funds (rent)		10,440	-	10,440	9,245
Receipts from church activities	2	8,149	-	8,149	1,775
Grants received	3	-	32,000	32,000	10,000
Investment income		4,589	-	4,589	1,083
Total income	3	144,192	55,265	199,457	204,325
Payments					
Costs of generating funds					
Fundraising costs					
Church activities	4	115,047	53,271	168,318	134,601
Grants payable (mission gifts)	5	20,221	4,244	24,465	21,189
Total payments		135,268	57,515	192,783	155,790
Excess Receipts over Payments		8,924	(2,250)	6,674	48,535
Transfers between funds	6	(15,881)	15,881	-	-
Net movement on funds		(6,957)	13,631	6,674	48,535
Funds brought forward		175,998	1,226	177,224	128,689
Funds carried forward		169,041	14,857	183,898	177,224

FOREST OF DEAN COMMUNITY CHURCH
Statement of Assets and Liabilities
As at 31 December 2024

	Note	2024 £	2023 £
Fixed assets			
Premises at 2 Paragate Road, Cinderford		168,645	168,645
Portacabin		12,960	12,960
		<u>181,605</u>	<u>181,605</u>
Cash funds			
HSBC Current account		2,429	11,373
HSBC Money Master account		24,817	2,298
HSBC Supplies account		799	628
HSBC Projects account		-	654
Lloyds Business Instant account		40,076	26,242
Lloyds Treasurer account		13,388	36,029
HSBC Money Market - 3 month		-	50,000
HSBC Money Market - 6 month		102,389	50,000
		<u>183,898</u>	<u>177,224</u>

Signed for and on behalf of the
Trustees of Forest of Dean Community Church



Trustee

14/10/25

Date

FOREST OF DEAN COMMUNITY CHURCH
Notes to the accounts
For the year ending 31 December 2024

1 Accounting Policies

The principal accounting policies are summarised below. The accounting policies have been applied consistently throughout the year and in the preceding year.

Basis of accounting

The financial statements are prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts. We are using the Receipts and Payments basis.

Fund accounting

The church maintains various types of funds as follows:

Restricted Funds

Restricted Funds represent gifts received for specific purposes. Forest of Dean Community Church has three such funds.

- The Building Fund represents monies given for the acquisition and refurbishment of the buildings in which Forest of Dean Community Church can run its activities.
- The Mission Fund represents monies given to support missionary works which is reviewed on an annual basis. The church does not enter into commitments to support any given beneficiary beyond the end of its financial year.
- The Training Fund represents monies given to the church to specifically support the education and welfare of individuals in their studies, as agreed by the Trustees

Unrestricted Funds

The General Fund represents unrestricted income that is expendable at the discretion of the Trustees in the furtherance of the objects of the charity.

Designated Funds

The Project Fund has been designated by the trustees as a means of setting aside funds for larger projects to future proof the church, which have not yet been agreed upon.

Fixed assets

Western Counties and South Wales Evangelisation Trust is the Custodian Trustees of the church property; their address is 1 Deerhurst, Kingswood, Bristol BS15 1XH. The £181,605 premises costs shown in the Statement of Assets and Liabilities represent the purchase and refurbishment costs of these premises and continues to be an asset of Forest of Dean Community Church under this arrangement.

FOREST OF DEAN COMMUNITY CHURCH
Notes to the accounts
For the year ending 31 December 2024

2 Receipts from church activities

	2024	2023
	Total	Total
	£	£
Catering	598	112
Humbugs	648	713
Women's ministry	221	607
Israel trip deposits	-	200
Church merchandise	474	134
Commonground Café	150	9
Other income	6,058	-
	<u>8,149</u>	<u>1,775</u>

3 Analysis of Restricted Fund Receipts

	Building	Training	Mission	2024	2023
	Fund	Fund	Fund	Total	Total
	£	£	£	£	£
Receipts from donors					
Planned giving	-	-	960	960	960
Other voluntary receipts	20,000	1,764	541	22,305	7,509
Grants received	32,000	-	-	32,000	10,000
Total income	<u>52,000</u>	<u>1,764</u>	<u>1,501</u>	<u>55,265</u>	<u>18,469</u>
Analysis of grants received					
Western Counties	15,000	-	-	15,000	8,000
Ruardean Trust	-	-	-	-	2,000
Laing	15,000	-	-	15,000	-
Rotary Club	2,000	-	-	2,000	-
	<u>32,000</u>	<u>-</u>	<u>-</u>	<u>32,000</u>	<u>10,000</u>

FOREST OF DEAN COMMUNITY CHURCH
Notes to the accounts
For the year ending 31 December 2024

4 Analysis of payments - Church Activities

	General Fund £	Training Fund £	Building Fund £	2024 £	2023 £
Pastoral support	-	1,764	-	1,764	802
Wages, expenses and fees	61,781	-	-	61,781	61,452
Professional fees	-	-	6,244	6,244	-
Speaker expenses	921	-	-	921	1,635
Ministry expenditure	15,752	-	-	15,752	13,551
Running costs	9,330	-	-	9,330	9,412
Repairs and maintenance	2,128	-	45,263	47,391	17,189
New equipment	14,407	-	-	14,407	14,814
Utilities	10,728	-	-	10,728	15,746
	<u>115,047</u>	<u>1,764</u>	<u>51,507</u>	<u>168,318</u>	<u>134,601</u>

5 Grants paid

	General Fund £	Mission Fund £	2024 £	2023 £
General mission giving	20,221	-	20,221	18,975
Restricted mission gifts	-	1,099	1,099	1,100
Mission other	-	2,785	2,785	754
Philippines Pastor fund	-	360	360	360
	<u>20,221</u>	<u>4,244</u>	<u>24,465</u>	<u>21,189</u>

6 Transfers between funds

£13,263 was transferred from the General Fund to the Building Fund to cover the final costs of repair work undertaken during the year.

£2,618 was transferred from the General Fund to the Mission Fund to help meet the commitments made to the mission workers support through the Mission Fund.

FOREST OF DEAN COMMUNITY CHURCH
Notes to the accounts
For the year ending 31 December 2024

6 Analysis of General and Designated Funds

	General Fund £	Project Fund £	Total £
Balance brought forward	75,998	100,000	175,998
Incoming resources	144,192	-	144,192
Resources expended	(135,268)	-	(135,268)
Transfers in/out	(15,881)	-	(15,881)
Balance carried forward	<u>69,041</u>	<u>100,000</u>	<u>169,041</u>

7 Analysis of restricted funds

	Training Fund £	Building Fund £	Mission Fund £	Total £
Balance brought forward	1,101	-	125	1,226
Incoming resources	1,764	52,000	1,501	55,265
Resources expended	(1,764)	(51,507)	(4,244)	(57,515)
Transfers	-	13,263	2,618	15,881
Balance carried forward	<u>1,101</u>	<u>13,756</u>	<u>-</u>	<u>14,857</u>

8 Related party transactions

Mr TC Cracknell is a Trustee of Forest of Dean Community Church and was the pastor for the year. He is employed part time by the church and his remuneration and benefits for the year are £22,297.

Mrs A Taylor-Roberts was a Trustee of Forest of Dean Community Church until 8 October 2024. She ceased her employment as the Development and Digital Director on 11 May 2024. Her remuneration and benefits for the year were £13,048.

9 Related party transactions (continued)

Trustees, senior leaders and their spouses have claimed reimbursement, from time to time, for sundry expenditure incurred in relation to church activities.

TC Cracknell is a trustee of The Cracknell Trust CIO which from time to time makes donations to this charity.