



# ANNUAL REPORT

and financial  
statements

**Year ended 31 March 2025**

A church where people  
come from all walks of life

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A place where faith and real life intersect. A growing church where we make space for people of all ages with a broad mix from different generations and backgrounds. There's something to learn from everyone, and we believe in creating a family atmosphere where we can grow and thrive together.

# Annual Report

## for the year ended 31 March 2025

The trustees present their report with the financial statements of the charity for the year ended 31 March 2025.

### 70<sup>th</sup> Anniversary

In May of 2024 we celebrated the 70<sup>th</sup> Anniversary of Harefield Church. We marked the occasion by holding a special weekend of thanksgiving. On the Saturday evening we had a family meal together cooked and served by members. Past and present members from the last 70 years were invited to the event and a great reunion was enjoyed by over 150 people. On the Sunday we held a celebration service, giving thanks to our Lord for His faithfulness to Harefield Church since 1954. A speaker and long-time friend of the church delivered an inspiring sermon of thanks and inspiration.

### Aim and Purposes

Harefield Church is a place where we demonstrate that faith and modern daily life are connected and inextricably linked. We are a continually growing church where people of all ages, generations and backgrounds are welcome and valued. We are continually reminded that we can learn from everyone, and we believe we are creating a friendly atmosphere where we can grow and prosper as a family together. Our ongoing vision is to see Harefield Church becoming a groundbreaking church congregation, making an impact on our town that is unmistakable through our worship and witness with group of people who are convinced, committed and dedicated to God through His Son, Jesus Christ. The church has been commissioned by God, not to condemn the world, but to share the love of Jesus with everyone, everywhere so that they can find forgiveness in Him. Harefield's purpose is to help equip each of us to use the gifts God has given us to accomplish His mission in the places we live, work, and play.

### Objectives and Activities

The Church is committed to carrying out its activities in line with the Christian tradition and to encourage people to take part in the fullness of church life. We believe that God has made us for a purpose, and has designed us to live life in community with others. Getting involved will mean we get the most out of church life and deepen our own relationships with God and other people as a result. There are lots of ways to get involved in the life of the church or volunteering time with community projects. Our activities support our objectives:

- To advance the Christian faith for the benefit of the public;

- The prevention or relief of poverty and hardship as the trustees may from time to time see fit by providing grants, items and service to individuals in need and/or charities, or other organisations working to prevent or relieve poverty;
- To promote and fulfil such charitable purposes beneficial to the community as the trustees may from time to time think fit.

## **Our Values**

To cultivate a depth of relationship with Christ that will provide a strength of faith, hope, and love throughout the challenges of this life and establishing a community of worship, relationship and compassion. To touch and transform the lives of people with the love and truth of Jesus and the Father through the work and inspiration of the Holy Spirit.

## **Public benefit**

Harefield Church undertakes a range of activities with regard to the Charity Commission guidance on public benefit and, in particular, the specific guidance on charities for advancement of religion.

Once again this year has been one of continued growth. Our services, children and youth groups have continued to expand and flourish with all ages catered for with age and ability differentiated schemes of teaching and activity, and the drop-in centre and Parent and toddler group continue to grow and meet the needs of the attendees.

## **Sunday services**

Our Sunday services continue to be well attended and grow. We have had the pleasure once again to see people come to know God personally and being baptised. During the year we continue to give thanks for the blessing of having members from many ethnic backgrounds, which is no impediment to loving fellowship among us. We have continue to hold many social events, such as, breakfasts, bring and share lunches and these have been enthusiastically attended.

Our youth work is a major part of our church strategy and we continue to attract young families to Harefield. Again we had the joy of seeing YC, our teenagers group, leading our Sunday services and also becoming engaged in other aspects of the church.

## **Children and youth ministries**

Our Sunday children's work continues to grow and develop. We maintain three Sunday groups for children across an age range of 3 to 12 years old. These groups have grown again with new families joining the church and, of course, children growing and moving into older groups.

The teenage group, YC, now meets on Sunday and on Wednesday evenings during the week. As this group has grown, they have started to lead Sunday services with their musicians. We continue to hold at least three services a year. We have held a Youth Alpha course during the year.

## Jelly Tots

Jelly Tots, our parent and toddler group, meets on Friday mornings. The group continues to grow with up to 50+ children, parents and carers coming regularly. This group is run by volunteers from the church. Jelly Tots is provided entirely free of charge to the community.

## Maybury Open Door

On each Thursday, Maybury Open Door, part of the Michael Roberts Charitable Trust (MRCT), uses the church for a drop-in centre focusing on a wide range of adults including the elderly, people with a disability, homeless, isolated people and others who just need to venture out and meet new friends. The centre seeks to promote the ability of people, and to encourage them to take an active role. There has been a steady growth in their clients and the charity makes no charge to the community or MRCT.

## Courses

We ran a most successful Alpha course led by an all-new team. Alpha is a well-tryed and tested programme, devised by Holy Trinity, Brompton Church, and has gained worldwide recognition. The course gives an opportunity to find out more about the Christian faith. Our 'Coffee Connect' groups continue to grow and more groups have been formed. Alongside this our outreach team continues their ministry in the town and are out on many Saturdays sharing the gospel.

## Small groups

Our growing Coffee Connect groups meet regularly during week gathering for fellowship, prayer, bible study and discussion. These help with discipling in the Christian faith and provide pastoral care.

## Other organisations

Other organisations use our facilities on a regular basis, such as, Great Open Door which is a schools ministry serving the schools in Harlow and the surrounding area by providing Christian assemblies and teaching Religious Education. They use our facilities for rehearsing, training and meetings.

Harefield Church is used as a Polling Station for local and national elections.

## Building and facilities

Maintenance and upkeep is ongoing. Several work days have been held through the year that have made improvements to our facilities. The outdated video projector systems have been replaced by large television screens for presentations in many of the works of the church.

Our church buildings continue to be a huge blessing to us as a fellowship and to the wider public in the area.

## Church Polices

Health and Safety Policies, Safeguarding Policy, 'Use of Building' guidelines and Risk Assessments are reviewed on a regular basis by the charity's staff, Deacons and Trustees. As part of our safeguarding policy this year we have registered with and subscribe to thirtyone:eight for external support and advice.

## Supporting other organisations

Members of the church also volunteer with other organisations in Harlow, such as, Great Open Door, Harlow Foodbank and 'Bump to Five'. With the experience that we have available to us amongst our staff and volunteers the charity has been able to provide help with advice and assistance in specific areas, such as, finance, publicity, administration and volunteer support.

Harefield Church is a member of the Evangelical Alliance, with which we share our basis of faith, and we are a supporter of Heart 4 Harlow.

## Marketing

Harefield Church continues to improve its publicity materials through the church website and providing newsletters electronically using Mailchimp online software.

We continue to use the well-known online package known as 'ChurchSuite'. This provides processes and functionality for the church, such as, electronically registering of children attending groups via their App, names and addresses of members, rotas and events calendar. Each member is encouraged to use the ChurchSuite app on their smartphones enabling access to church information appropriate to their church role, for example, a youth leader access to rotas and Kids attendance register along with the standard members' contact details. The annual cost of this app has been offset by cancelling website plugins which are now encompassed within ChurchSuite. This continues our plans to continually review and reduce our dependency on printed paper.

## Volunteers

In order to run our activities along with our staff we have an amazing body of volunteers that serve faithfully and enthusiastically in line with the encouragement of scripture. More than 70 individuals serve in various ways in our church and community life, such as, facilities maintenance, children's groups, musicians, catering, technical and media. There are roles where everyone, as part of the church, are encouraged to help and serve.

## Financial Review

During the year, total incoming resources amounted to £81,946 (2024: £75,972). The primary component related to general donations to the church. This is an 8% increase this year in income.

Expenditure totaled £79,774 (2024: £74,014). The charity therefore had a surplus of £2,172 (2024: surplus of £1,958).

During 2025 the charity spent £1,029, on capital expenditure equipment. These are shown in the Fixed Assets of the charity and are being depreciated over 5 years. In the previous year, 2024, we spent £3,042 on capital expenditure items.

The Trustees are aware the reserves held by the charity are tied up more in fixed assets, for example, the property, rather than in more liquid assets. We are seeing our incoming growing in 2025 and we see this is continuing into 2026. We continually monitor our income and costs and are always looking to improve the liquidity of the charity during the year and create improvement to our general reserves.

To monitor the financial situation of the charity we produce a monthly finance report issued to the Trustees, staff and key volunteers.

## Structure, governance and management

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity. As of 21st March 2019, the charity is controlled by its governing document, a constitution and constitutes a charitable incorporated organisation.

## Trustee responsibilities

Trustees are responsible for preparing the Trustees Report and the financial statements in accordance with applicable law and the United Kingdom Accounting Standards. (United Kingdom Generally Accepted Accounting Practice). The keeping of accounting records that provide the necessary information for financial statements with reasonable accuracy that comply with the Charities Act 2011.

Trustees are recruited from within the church membership of the church. They should be active, reliable members of reasonably long standing. They should be people who clearly demonstrate their understanding and commitment to the vision and values of the church. Furthermore they need to be people who are deemed to have competence commensurate with the fulfilment of the responsibilities of Trustees. New Trustees are proposed by existing Trustees, in consultation with the church Elders. All training is provided as required.

So far the Trustees are aware:

- There is no relevant audit information of which the Charity's auditor is unaware;
- The Trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

## Reference and administrative details

CIO Number	1149323
Principle Address	Harefield Church Momples Road Harlow Essex CM20 3EH
Trustees	M D Hundley J R Maybury D C J Evans - Deceased 17 March 2025 B I Wales
Auditors	Lawrence & Company Accountants Ltd 26 Bell Street Sawbridgeworth Hertfordshire CM21 9AN

Approved by order of the board of trustees on 24 September 2025 and signed on its behalf by:



B.I.Wales - Trustee



# Examiners Unqualified Report

## for the year ended 31 March 2025

### Independent Examiners Report to the Trustees of Harefield Church

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 March 2025 which are set out on pages 10 to 18.

### Responsibility and basis of report

As the charity's trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the 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 Act.

### Independent examiners 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 Act; or
2. the accounts do not accord with those records; or
3. the accounts 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.

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 accounts to be reached.



Colin Peacock FCCA MAAT (Senior Statutory Auditor)

For and on behalf of Lawrence & Company Accountants Ltd.  
26 Bell Street, Sawbridgeworth, Herts. CM21 9AN

# Accounts

for the year ended 31 March 2025

## Statement of Financial Activities

		Unrestricted Funds	2025 Restricted Funds	Total Funds	2024 Total Funds
	Note	£	£	£	£
<b>Income from:</b>					
Donations and legacies	4	81,946		81,946	75,972
Investments	5	0		0	0
<b>Total income</b>		<b>81,946</b>	<b>0</b>	<b>81,946</b>	<b>75,972</b>
<b>Expenditure on:</b>					
Charitable activities	6	79,774		79,774	74,014
<b>Total expenditure</b>		<b>79,774</b>	<b>0</b>	<b>79,774</b>	<b>74,014</b>
<b>Net income / (expenditure)</b>		<b>2,172</b>	<b>0</b>	<b>2,172</b>	<b>1,958</b>
<b>Reconciliation of funds</b>					
Total funds brought forward		405,030	0	405,030	403,072
<b>Total funds carried forward</b>		<b>407,202</b>	<b>0</b>	<b>407,202</b>	<b>405,030</b>

## Statement of Financial Position at 31 March 2025

		2025	2024
	Note	£	£
Fixed assets			
Tangible assets	11	403,596	403,411
Current assets			
Debtors	12	1,009	1,020
Cash at bank and in hand		3,797	3,181
Total income		4,806	4,201
Creditors: amounts falling due within one year	13	(1,200)	(2,582)
		3,606	1,619
Total current assets less current liabilities		407,202	405,030
Creditors: amounts falling due after one year		0	0
<b>Net assets</b>		<b>407,202</b>	<b>405,030</b>
Funds of the charity			
Unrestricted funds		407,202	405,030
Restricted funds		0	0
<b>Total charity funds</b>		<b>407,202</b>	<b>405,030</b>

## Cash Flow for 12 months to 31 March 2025

	2025	2024
	£	£
<b>Cash flows from operating activities</b>		
Cash (used in)/generated from operations (below)	616	635
<b>Cash flows from investing activities</b>		
Interest received	0	0
Cash flows from financing activities		
Net repayment of long term borrowings	0	0
<b>Change in cash and cash equivalents in the reporting period</b>	<b>616</b>	<b>635</b>
Cash and cash equivalents at the beginning of the reporting period	3,181	2,546
<b>Cash and cash equivalents at the end of the reporting period</b>	<b>3,797</b>	<b>3,181</b>

## Reconciliation of net income to net cash flow from operating activities

	2025 £	2024 £
Net (expenditure)/income for the reporting period (as per the Statement of Financial Activities)	2,172	1,958
<b>Adjustments for:</b>		
Depreciation charged	844	506
Other losses/(gains) on subsequent recognition of tangible assets	(1,029)	(3,042)
Decrease/(increase) in debtors	11	(227)
(Decrease)/increase in creditors	(1,382)	1,440
Interest received	0	0
<b>Change in cash and cash equivalents in the reporting period</b>	<b>616</b>	<b>635</b>

## Approval of the accounts

These accounts were approved by the Trustees on 24 September 2025

Signed for and on behalf of the Trustees by:



B I Wales – Trustee

# Notes to the financial statements

## 1. General information

The charity is a public benefit entity and a charity registered in England and Wales. The address of the registered office is Harefield Church, Momples Road, Harlow, CM20 3EH

## 2. Statement of Compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', and the 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) (Charities SORP (FRS 102))

## 3. Accounting policies

### Basis of preparing the financial statements and assessment of going concern

The financial statements have been prepared on the historical cost basis. They are prepared in sterling, which is the functional currency of the charity.

### Going concern

The trustees consider that there are no material uncertainties around the charity's ability to continue as a going concern.

### Income

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item of income have been met, it is probable that the income will be received and the amount can be measured reliably.

### Expenditure

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

## Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

## Cash at bank and in hand

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

## Creditors

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.

## Financial instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently recognised at amortised cost using the effective interest method.

## Funding accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future projects or commitments.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

## Tangible assets

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses. Any tangible assets carried at revalued amounts are recorded at the fair value at the date of revaluation less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

## Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

- Fixtures and fittings – 20% on cost

No depreciation is charged in respect of freehold land and buildings as the residual value of the property after its estimated useful life is anticipated to be at least the carrying value of the property shown in the financial statements.

## Taxation

The charity is exempt from tax on its charitable activities.

## 4. Income from donations and legacies

	Unrestricted	Restricted	Total 2025
	£	£	£
Regular offerings	67,372	0	<b>67,372</b>
Legacies	1,000	0	<b>1,000</b>
Gift Aid recoverable	12,200	0	<b>12,200</b>
Donations for use of church facilities	1,374	0	<b>1,374</b>
<b>Total income</b>	<b>81,946</b>	<b>0</b>	<b>81,946</b>

  

	Unrestricted	Restricted	Total 2024
	£	£	£
Regular offerings	63,744	0	<b>63,744</b>
Legacies	0	0	<b>0</b>
Gift Aid recoverable	11,646	0	<b>11,646</b>
Donations for use of church facilities	582	0	<b>582</b>
<b>Total income</b>	<b>75,972</b>	<b>0</b>	<b>75,972</b>

## 5. Investment income

	2025	2024
	£	£
Deposit account interest	-	-

## 6. Expenditure on charitable activities

		Unrestricted	Restricted	Total 2025
	Note	£	£	£
Premises and facilities		13,166	0	<b>13,166</b>
Depreciation		844	0	<b>844</b>
Activities and administration		58,466	0	<b>58,466</b>
Grants	<b>7</b>	5,452	0	<b>5,452</b>
Support costs		1,846	0	<b>1,846</b>
<b>Total income</b>		<b>79,774</b>	<b>0</b>	<b>79,774</b>

		Unrestricted	Restricted	Total 2024
		£	£	£
Premises and facilities		10,606	0	<b>10,606</b>
Depreciation		506	0	<b>506</b>
Activities and administration		52,712	0	<b>52,712</b>
Grants		6,601	0	<b>6,601</b>
Support costs		3,589	0	<b>3,589</b>
<b>Total income</b>		<b>74,014</b>	<b>0</b>	<b>74,014</b>

## 7. Grants

The Church financially supports Christian workers and organisations working in the UK and abroad, some working in sensitive areas. We also support organisations indirectly as a Church. Our support includes:

	2025	2024
By Region	£	£
Africa	2,400	3,400
America	750	0
Asia	700	1,800
United Kingdom	1,602	1,401
<b>Total</b>	<b>5,452</b>	<b>6,601</b>



## 8. Audit fees

	2025 £	2024 £
Fees payable to the independent auditor for:		
Audit of the financial statements	1,200	1,440

## 9. Staff costs and trustee remuneration

	2025 £	2024 £
Salaries	51,843	47,266
Social security costs	0	0
Pension costs	556	2,982
	<b>52,399</b>	<b>50,248</b>

No employee earned more than £60,000 during the year.

During the year the Charity made payments of £35,400 (2024: £36,761) to the trustee, Mr D Evans as part of his employment as Elder in the church. This payment is not related to his role as a trustee.

## Key Management

The Trustees consider the roles of key management to be those of the Trustees and Elders. All remuneration is disclosed above. Trustees' expenses. There were no trustees' expenses paid for the year ended 31 March 2025 nor for the year ended 31 March 2024.

	2025 No.	2024 No.
Average head count	1	1

## 10. Trustee remuneration

Other than those trustee(s) identified in note 9, no other trustees were remunerated by the charity.

## 11. Tangible fixed assets

	Freehold Property	Fixture and fittings		Total
	£	Unrestricted £	Restricted £	£
<b>Cost or Valuation</b>				
Brought Forward 1.04.2024	400,000	12,344	2,416	414,760
Additions in Year	-	1,029		1,029
Disposals in Year	-	-	-	0
<b>As at 31 March 2025</b>	<b>400,000</b>	<b>13,373</b>	<b>2,416</b>	<b>415,789</b>
<b>Depreciation</b>				
Brought Forward 1.04.2024	-	8,933	2,416	11,349
Additions in Year	-	844	-	844
Disposals in Year	-	-	-	-
<b>As at 31 March 2025</b>	<b>0</b>	<b>9,777</b>	<b>2,416</b>	<b>12,193</b>
<b>Net Book Values</b>				
<b>As at 31 March 2025</b>	<b>400,000</b>	<b>3,596</b>	<b>0</b>	<b>403,596</b>
As at 31 March 2024	400,000	3,411	0	403,411

## 12. Debtors: amounts falling within one year

	2025 £	2024 £
Gift aid receivable	1,009	1,020
Prepayments and accrued income	-	-
	<b>1,009</b>	<b>1,020</b>

## 13. Creditors: amounts falling due within one year

	2025 £	2024 £
Accruals and deferred income	1,200	2,582
	<b>1,200</b>	<b>2,582</b>