

Jubilee Church CIO

Report and Accounts

Year ended 31 March 2025

Stewardship 
Active generosity

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

JUBILEE CHURCH CIO
LEGAL & ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 MARCH 2025

ADDRESS FOR CORRESPONDENCE	Jubilee Centre 157 Southlands Road Bromley BR2 9QZ
GOVERNING DOCUMENT	Constitution dated October 2013
CHARITY REGISTRATION NUMBER	1154108
TRUSTEES RESPONSIBLE FOR MANAGING THE CHARITY	Clare Holl Derek Holl Deborah Okoro Jonathan Mills David Wood Barney Wanstall (Chair)
BANKERS	Lloyds Bank plc
INDEPENDENT EXAMINER	Jaimée Young Stewardship 1 Lamb's Passage LONDON EC1Y 8AB

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JUBILEE CHURCH CIO
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2025

Objects of the charity

The charity, which is a church, is governed by a constitution and is constituted as a charitable incorporated organisation. The objects of the charity are to advance the Christian faith for the benefit of the public in the UK and overseas through:

- * the provision of Christian worship and teaching;
- * expressions of practical care and support that promote spiritual, social, physical and mental wellbeing for individuals and families irrespective of their background; and
- * such other charitable means as the charity trustees may from time to time consider appropriate.

The main activities of Jubilee Church are described below and are undertaken to further our charitable purposes for the public benefit. In planning these activities, the trustees have given due regard to the Charity Commission's public benefit guidance.

Objectives and Activities

Jubilee Church is a vibrant community of faith, comprising of a diverse and multi-generational congregation, that brings together ordinary individuals from various backgrounds whose lives have been transformed by Jesus Christ. Jubilee Church is committed to advancing the Christian faith by inviting people to follow Christ, sharing the message of the gospel, and practicing love and care for both church members and the surrounding communities.

Jubilee Church is part of the wider global faith community, and this is reflected through its membership and active engagement with a number of different organisations that share common goals both in the UK and internationally. Examples of such organisations include the Pioneer Network and the Evangelical Alliance, both of whom operate across the UK. Locally, Jubilee Church actively collaborates with churches in Bromley Common through its partnership with Churches Together in Bromley Common (CTiBC). Additionally, it plays a key role in co-leading Transform Bromley Borough (TBB), which extends across the whole of Bromley borough. These partnerships enable the church to deliver a wide range of projects and initiatives that further its mission and objectives.

Structure, governance and management

The Leadership Team serves as the executive decision-making body for the church, while also actively seeking input from the Trustees and obtaining their approval on significant issues. The leadership team implemented a leadership pipeline during this period and are actively seeking to increase the capacity of the leadership within the Church. Day-to-day decisions regarding expenditures and activities are managed by volunteers and employees responsible for different areas of the church, with budgets set and monitored by the Trustees. The Trustees hold the authority to appoint or remove other Trustees, primarily selecting new members from the church congregation to ensure that the Trustee body is deeply engaged in realising the church's mission. Recognising the importance of Safeguarding, this topic is a standard agenda item at every Trustee meeting.

All church members are encouraged to participate in achieving the church's aims and objectives. Involvement can take many forms, including prayer, visiting the sick and those in need, training others, public teaching and worship, as well as contributing to practical projects and administrative tasks. The church's financial resources largely come from its members, many of whom also lend their personal assets and equipment to support church activities. Much of this vital work occurs behind the scenes, often without public acknowledgment, making it difficult to quantify the hours and value of the time invested.

Achievements and performance

The on-going objectives of the church are to provide Christian teaching, guidance and support and to show practical care in the community.

Over the year, Jubilee Church has continued to develop as a vibrant, multi-generational worshipping community, marked by creativity, hospitality, and deepening prayer. Sunday services continued to be streamed online, allowing all church members to engage from wherever they are. The teaching programme featured a variety of different speakers, including 7 guests and 10 different members of the congregation. The programme included a teaching series on the book of Revelation and an intentional focus on the theme of 'Identity in Christ', complemented by special sessions for Easter and Christmas. The church further developed its prayer life through monthly Upper Room prayer meetings, ten-minute Friday online prayers, and a series of Prayer Focus Sundays, where the community prayed for those engaged in sectors such as education, public sector, and business. Additionally, topics such as safeguarding, praying for the persecuted Church, and highlighting inspiring women and men of faith were covered.

A particular highlight was the church's major anniversary celebrations, marking 100 years of Christian witness in Bromley Common, 50 years since the congregation came together, and 20 years since the opening of the present building. The anniversary weekend gathered many visitors and prompted much positive feedback, a testament to the impact Jubilee has had locally and beyond. Events for families and young people continued to thrive: the Holiday Club drew almost 50 children over its three-day run, with significant support from parents and young leaders, while the Family Craft Mornings fostered new relationships with local families. Christmas and Advent outreach remained strong, and our partnership with Churches Together in Bromley Common was expressed through joint services and continued acts of service in the community.

The church's youth work carried on with weekly Hangout sessions, with an average attendance of 9 young people. Although it was not possible to appoint a new youth worker this year, a short-term partnership with Christian Youth for Christ (CYfC) ensured continuity for youth ministry, and holiday events, like the cement course for young people making the transition to secondary school, were well received. Alongside youth work, midweek groups, after-school clubs, and pastoral care courses - including a group for parents of LGBTQ+ young people, prophetic training, and ongoing safeguarding awareness, all of which aimed to support a diverse range of needs within the church family.

International partnerships with churches and ministries in India and Sri Lanka, as well as connections with churches in South Africa, remained active. During the period two of our trustees, including the Church leader, visited our partners in Sri Lanka and visited the orphanage that the church has supported over many years. The church's wider influence also continues to grow, as members are involved in borough and national Christian networks, as well as serving in schools and community organisations.

The trustees and leadership were able to maintain strong safeguarding and compliance structures. Food Hygiene and Fire Safety inspections were successfully completed, trustee training continued, and a sabbatical process for one leader is currently under discussion. Leadership development remains a key objective, with efforts to widen the team and prepare for succession through the 'Enabling Group' process and Pioneer Pathways. With resilience and faith, Jubilee Church has continued to flourish, adapting its ministries and sustaining its mission in Bromley and beyond.

Our initiatives to support neurodiverse members of our congregation continues to be well-received. The Church remains committed to the wellbeing of those within the Church and also in the local community and, over the past year, have continued to explore opportunities to host Kintsugi Hope groups to offer practical support in this area. The mid-week program has also continued successfully.

Within the local community the Church has continued to collect and donate food to the local Trussell Trust run Bromley Borough Foodbank. Jubilee Church has provided the leadership of the Churches Together in Bromley Common group, facilitating breakfast meetings at participating churches aimed at developing friendship and supporting the development and implementation of plans for local ecumenical initiatives such as the Christmas carol service and local “pulpit swap” program.

Jubilee Church continues to work closely with Transform Bromley Borough (TBB), providing leadership to a group of churches representing around half of all the churches in the borough. The TBB Food Partnership have continued to provide fresh food to around 1,200 people each week and Jubilee Church continues to lead, on behalf of TBB, a local franchise of Hope into Action UK, called Hope into Action Bromley (HiAB). As a founding member of the Bromley CAP Partnership, Jubilee Church collaborates with Christians Against Poverty (CAP), a national charity focused on helping those in debt and poverty while sharing Christ’s love. During this period, the Partnership has helped fourteen clients achieve debt freedom, removing over £259,000 in liabilities. Additionally, CAP’s Job Clubs in central Bromley, Orpington and the Crays have been active in providing employment courses. The Life Skills Course has also continued to support clients in essential areas like budget management and a member of Jubilee is working alongside the Bromley CAP Partnership to roll out Money Coaching courses.

As a member of the Pioneer Network, Jubilee have continued to support the London Regional team, both in attending retreats/awaydays and in contributing to leadership of the team.

The Church has also continued its support for Spinnaker Trust Ltd, a local Christian charity that engages with primary schools by leading assemblies and RE lessons, while offering assistance to teachers and pupils.

The trustees of Jubilee Church leverage their skills and expertise to support various local and international charities. Their volunteer efforts include working with RLabs, an organisation that empowers individuals through innovation and training, as well as with Chislehurst Youth for Christ, which focuses on the youth in Bromley. These initiatives align closely with Jubilee’s mission and enrich the Church community with valuable experience from our trustees.

The church held its AGM on 28th April 2024, when the budget and plans for 2024/25 were communicated and feedback provided on expenditure for the year 2023/24.

Plans for the New Year, 2025/26

The key objectives of the church remain unchanged, and we will continue our regular activities in the year ahead, aiming to deepen our corporate prayer life, accelerate plans to expand our leadership capacity, and develop relevant missional initiatives for our community. We also plan to recruit a part-time youth worker.

Financial review

During the year income increased by £39,700, to £158,600, and expenditure decreased by £6,600, to £138,400. As a result the cash held by the charity increased by £20,200, to £51,500, of which all is unrestricted and can be used for any charitable purpose. (The year end managed fund investment value of £53,000 has not been included in the year end cash balance.)

Whilst the charity has more than satisfactory reserves to continue with expenditure greater than income in the short term, the trustee are also able to readily reduce expenditure without compromising the main functions of the church and charitable purpose.

Reserves policy

The trustees have determined that the charity should aim to hold unrestricted cash of no less than £20,000 (which equates to about 2 months of unrestricted expenditure) so that the charity could continue to operate should income and / or expenditure vary adversely. At the year end, the charity held unrestricted cash of £51,500 and the charity is complying with its reserves policy.

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:

Barney Wanstall

[Barney Wanstall \(Jan 27, 2026 20:53:43 GMT\)](#)

Barney Wanstall (Chair)

Date: Jan 27, 2026

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF

JUBILEE CHURCH CIO

I report to the trustees on my examination of the accounts of Jubilee Church CIO ('the charity') for the year ended 31 March 2025 on pages 7 to 10 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.

J. Young
J. Young (Jan 28, 2026 10:09:09 GMT)

Jaimée Young
Stewardship
1 Lamb's Passage
LONDON
EC1Y 8AB

Date: Jan 28, 2026

JUBILEE CHURCH CIO
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 MARCH 2025

	Notes	Unrestricted Funds		Restricted Funds	2025	2024
		General Funds	Designated Funds			
		£	£	£	£	£
Income receipts						
Donations	5	128,127	-	1,205	129,332	94,176
Gift aid receipts		17,560	-	-	17,560	13,320
Income from letting of facilities		7,035	-	-	7,035	7,915
Income from charitable activities		3,314	-	-	3,314	1,987
Bank interest		1,354	-	-	1,354	1,475
Total receipts		<u>157,389</u>	<u>-</u>	<u>1,205</u>	<u>158,594</u>	<u>118,873</u>
Payments						
Payments in relation to charitable activities undertaken directly	2	124,056	-	1,934	125,989	131,088
Grants paid in relation to charitable activities undertaken by others	3	12,399	-	-	12,399	13,920
Total payments		<u>136,454</u>	<u>-</u>	<u>1,934</u>	<u>138,388</u>	<u>145,008</u>
Net of receipts / (payments) before		20,935	-	(728)	20,206	(26,135)
Transfers between funds	5	(728)	-	728	-	-
Net movement in funds		<u>20,206</u>	<u>-</u>	<u>-</u>	<u>20,206</u>	<u>(26,135)</u>
Cash funds as at last year end		31,317	-	-	31,317	57,452
Cash funds at this year end	A	<u>51,523</u>	<u>-</u>	<u>-</u>	<u>51,523</u>	<u>31,317</u>

The notes on pages 9-10 form part of these accounts.

JUBILEE CHURCH CIO
STATEMENT OF ASSETS AND LIABILITIES
AS AT THE YEAR ENDED 31 MARCH 2025

	Notes	Unrestricted Funds		Restricted funds	2025	2024
		General funds	Designated funds			
		£	£	£	£	£
A Cash funds						
Cash at bank with immediate access		51,077	-	-	51,077	29,670
Prepaid card balance		103	-	-	103	1,419
Petty cash		343	-	-	343	227
		<u>51,523</u>	<u>-</u>	<u>-</u>	<u>51,523</u>	<u>31,317</u>
B Other monetary assets						
Gift aid due to charity		19,470	-	-	19,470	17,525
		<u>19,470</u>	<u>-</u>	<u>-</u>	<u>19,470</u>	<u>17,525</u>
C Liabilities						
Falling due within one year						
Pension due		812	-	-	812	1,758
Fee for Independent Examination		1,530	-	-	1,530	1,440
		<u>2,342</u>	<u>-</u>	<u>-</u>	<u>2,342</u>	<u>3,198</u>
Falling due after one year:						
Pension	Note 4	42,000	-	-	42,000	42,000
		<u>42,000</u>	<u>-</u>	<u>-</u>	<u>42,000</u>	<u>42,000</u>
Total		<u>44,342</u>	<u>-</u>	<u>-</u>	<u>44,342</u>	<u>45,198</u>

The trustees recognised that no formal provision had been made for a constructive obligation arising from pension-in-kind payments to a retired minister James Holl. The preceding charity therefore applied to, and was authorised by, the Charity Commission in an order dated 25 March 2010, under Section 26 of the Charities Act 1993 to recognise this pension liability and gain approval of all future pension-in-kind payments on the following terms.

The charity was authorised to provide a pension-in-kind of £5,000 per annum increasing at 3% pa with 50% spousal support on death. For the year ended 31 March 2025, this amounted to £7,771 [2024: £7,545]. The pension-in-kind liability is an estimate based on the last triennial appraisal calculating the gross liability from using mean survival periods and then discounting this value with future expected returns.

D Assets retained for charity's own use

	Value 2025 £
<i>Freehold land and buildings</i>	
Church contents and equipment	97,916
	<u>97,916</u>

Current values have not been quoted for properties because reliable valuations are not available and disclosure is not mandatory.

The trustees have used insurance values for contents and equipment as the trustees are unable to reliably estimate current values; insurance values may differ materially from current values.

E Investment assets

	Value as at 31Mar2025 £	Value as at 31May2024 £
Managed fund investment	53,158	52,631
	<u>53,158</u>	<u>52,631</u>

F 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:

Barney Wanstall
Barney Wanstall (Jan 27, 2026 20:53:43 GMT)

Barney Wanstall (Chair)

Date: Jan 27, 2026

The notes on pages 9-10 form part of these accounts.

JUBILEE CHURCH CIO
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 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.

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 Funds	2025	2024
		General funds	Designated funds			
		£	£	£	£	£
2 Payments in relation to charitable activities undertaken directly						
Employment Costs	Note 4	78,942	-	-	78,942	78,797
Pension costs - retired staff	Note 4	7,771	-	-	7,771	7,545
Property costs (e.g. maintenance, equipment, utilities)		18,105	-	465	18,571	23,360
Youth and children's work		5,014	-	-	5,014	4,552
Other church ministries and training		8,018	-	1,468	9,487	10,928
Insurance		2,017	-	-	2,017	1,909
Office and other admin costs		2,748	-	-	2,748	2,437
Governance		1,440	-	-	1,440	1,560
		<u>124,056</u>	<u>-</u>	<u>1,934</u>	<u>125,989</u>	<u>131,088</u>

3 Grants paid in relation to charitable activities undertaken by others

Grants for:						
Operation Mobilisation [OM]		700	-	-	700	2,305
Pioneer Trust (including Pioneer International)		3,616	-	-	3,616	3,996
Intermission		1,400	-	-	1,400	1,470
Spinnaker Trust		1,805	-	-	1,805	1,659
Christians Against Poverty [CAP]		1,200	-	-	1,200	1,150
Hope Into Action Bromley		1,080	-	-	1,080	1,000
Organisations < £1,000		1,898	-	-	1,898	1,640
Individuals		<u>700</u>	<u>-</u>	<u>-</u>	<u>700</u>	<u>700</u>
		<u>12,399</u>	<u>-</u>	<u>-</u>	<u>12,399</u>	<u>13,920</u>

4 Transactions with related parties

Derek Holl, a trustee, was paid £45,071 [2024: £37,752] with employer pension contributions of £4,507 [2024: £3,775] during the year. These payments are permitted by the governing document.

Pension costs include £7,771 [2024: £7,545] paid to a retired minister who is a relative of trustees Clare and Derek Holl.

JUBILEE CHURCH CIO
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2025

5 Movement of funds

	Opening balance £	Receipts £	Payments £	Transfers £	Closing balance £
General funds	31,317	157,389	(136,454)	(728)	51,523
Restricted funds					
Laptop	-	465	(465)	-	-
Sri Lanka	-	740	(1,468)	728	-
	<u>-</u>	<u>1,205</u>	<u>(1,934)</u>	<u>728</u>	<u>-</u>
Total funds	<u>31,317</u>	<u>158,594</u>	<u>(138,388)</u>	<u>-</u>	<u>51,523</u>

Laptop relates to funds provided for the purchase of a new laptop.

Sri Lanka relates to donations provided to support the Sri Lanka trip to visit partners.