



Charity Number 1155557

Trinity Chippenham  
Report of the Trustees  
For the year ended 31 December 2024

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For the year ended 31 December 2024

The Trustees have pleasure in presenting their report and the financial statements for the charity for the year ended 31 December 2024.

**REFERENCE AND ADMINISTRATIVE INFORMATION**

|                                    |  |
|------------------------------------|--|
| <b>Charity registration number</b> | 1155557  |
| <b>Principal address</b>           | 51 Curlew Drive<br>Chippenham<br>SN14 6YG  |
| <b>Trustees</b>                    | Mr Michael Chalmers<br>Mr David Ferguson<br>Mr David Jeffery<br>Mrs Rebekah Jones<br>Mr Timothy Jones<br>Mr Andrew Cordle<br>Dr Peter Mead |
| <b>Independent Examiner</b>        | MR CD Watchman   |
| <b>Bankers</b>                     | CAF Bank   |

Trinity Chippenham  
Report of the Trustees continued  
For the year ended 31 December 2024

## **OBJECTIVES AND ACTIVITIES**

The objects of the Trust are to advance the Christian faith in accordance with the Statement of Beliefs appearing in the Schedule hereto in Chippenham and in such other parts of the United Kingdom or the world as the Trustees may from time to time think fit, and to fulfil such other purposes which are exclusively charitable according to the law of England and Wales and are connected with the charitable work of the charity.

Trinity Chippenham exists to share the good news of Jesus Christ and demonstrate His love in practical ways within the local community and beyond. The Church is not a building but a gathering of ordinary people of different ages and backgrounds whose lives have been changed by Jesus Christ. Guided by New Testament principles, the church seeks to be a community where people are loved, taught, and cared for, and where that love overflows to bless others.

Our vision is to see the people of Chippenham discover the transforming delight of the love of the Trinity — a love found in relationship with Jesus as Lord, Saviour, and friend.

### **Our Activities**

Trinity Chippenham meets every Sunday for gathered worship, teaching, and community. A full children's programme runs concurrently, alongside midweek youth meetings and Life Groups that meet in homes for Bible study, encouragement, and prayer.

The church works closely with the Chippenham CAP Centre (CC#1192100), which it launched in 2021, to support those facing financial hardship. All activities are open to everyone and free of charge, with details available at [www.trinitychippenham.org](http://www.trinitychippenham.org).

In 2024, activities included:

- Parenting day (February)
- Ladies seminar (February)
- Easter Fun Day for kids (April)
- Church weekend away (May)
- Youth weekend away (June)
- Church sports days (July)
- Missions trip to Lushnje, Albania (July–August)
- Sponsored bike ride for CAP (September)
- Pre-Loved Clothes event with CAP (September)
- Light Party for families (October)
- All-age carol service and traditional carol service (December)

### **Lives Impacted**

Trinity's purpose is expressed most clearly in the lives it touches. For example:

Trinity Chippenham  
Report of the Trustees continued  
For the year ended 31 December 2024

Jo once argued with Christians, convinced faith lacked evidence — until a kind friend introduced her to the message of Jesus. After the Covid lockdowns, she visited Trinity Chippenham and found not just a church but a caring community that now feels like family.

Charlotte moved from Hong Kong with all the challenges of integrating into a new culture as a teenager. At Trinity Chippenham, she has found a home, mentors, and opportunities to serve others. On a recent International Sunday, we celebrated 26 nations represented in the congregation!

Stories like these reflect Trinity's heart — to be a welcoming, supportive community where people can explore faith, grow together, and bring hope to others.

### **Public Benefit**

All activities of Trinity Chippenham are undertaken for the public benefit and are open to all, regardless of background or belief. The trustees continue to have regard to the Charity Commission's guidance on public benefit in planning and reviewing the church's work.

2024 was an encouraging year marked by growth, participation, and the strengthening of community life. As we look ahead to 2025, Trinity Chippenham remains committed to serving the people of Chippenham and sharing the hope and love of Jesus Christ in all that we do.

## **ACHIEVEMENTS AND PERFORMANCE**

Trinity Chippenham continued to meet regularly throughout 2024, maintaining a full and vibrant programme of church life.

### **Sunday Gatherings**

The Sunday gathering met every week, with a consistent pattern of worship, Bible teaching, and community. Alongside the main service, children's ministries — *TC Kids* and *TC Tots* — provided age-appropriate teaching and activities, helping the youngest members of the church family to learn about Jesus in a fun and engaging way. Attendance grew steadily throughout the year, with a warm and welcoming atmosphere for newcomers.

For many, these weekly gatherings have been a source of strength and connection. Jo, who first came to Trinity after years of scepticism toward Christianity, describes finding not only a faith that makes sense but also a community that genuinely cares for her and her family. Stories like Jo's illustrate the heart of Trinity's mission in action.

## **Life Groups and Midweek Activities**

Life Groups continued to be central to the life of the church, offering smaller, relational settings for Bible study, prayer, and mutual care. A new group was launched during the year, bringing the total to seven by year end. These groups have been vital in helping people connect, grow spiritually, and support one another through the ups and downs of everyday life.

The youth group met midweek most weeks, continuing to grow in numbers and enthusiasm. Owing to this growth, the group continued to meet in rented space, providing flexibility and room for more young people to attend. Youth leaders reported an encouraging year, with strong friendships formed and meaningful discussions about faith.

## **Community Engagement and Special Events**

Trinity Chippenham hosted a variety of special events and outreach activities throughout the year, all free of charge and open to the public. Events such as the Easter Fun Day, Light Party, Pre-Loved Clothes event, and the Christmas Carol Services were particularly well attended by guests from across the local community. These activities strengthened relationships with local residents and created welcoming spaces for new people to connect.

The church also continued its close partnership with the Chippenham CAP Centre (CC#1192100), providing practical help and emotional support to those experiencing financial hardship.

Charlotte's story reflects the fruit of these community connections. Having moved from Hong Kong with her family, she found friendship, mentorship, and opportunities to serve at Trinity Chippenham. What began as a search for belonging became a home where she could grow in faith and contribute to the life of the church.

## **Digital Presence**

The church website ([www.trinitychippenham.org](http://www.trinitychippenham.org)) remained active throughout the year, providing information about the church and offering sermon recordings freely available to the public. This continued to be an important resource for those exploring faith, connecting from further afield, or unable to attend in person.

## **The Search for a New Home**

As Trinity Chippenham continues to grow in number, the church leadership began the process of looking for a new home during 2024. A small team researched what might be involved in acquiring land and building, or acquiring a building and converting it, for use as the long-term home of Trinity Chippenham. This vision was presented to the church on the first Sunday in October, and the church was invited to contribute to a fund that will be needed to explore potential building options. The congregation responded with enthusiasm and gave above the initial target within the month. We are so thankful for the use of Hardenhuish School, but hope that one day we will be able to move into our own building in Chippenham that is suitable for many community activities.

## Summary

2024 was an encouraging and fruitful year for Trinity Chippenham. Attendance across all activities was strong, new members were welcomed, and existing members continued to grow in faith and service. The trustees are grateful for the many volunteers whose time and energy made each ministry possible, and for the continued sense of unity, generosity, and joy within the church family.

Lives like Jo's and Charlotte's remind us that behind every statistic and event lies a story of transformation — evidence of the ongoing impact of Trinity Chippenham's mission to share the love and hope of Jesus Christ in our community and beyond.

## FINANCIAL REVIEW

Trinity Chippenham raises its funds by discreet offerings from participants, many of whom choose to give by direct debit each month into the church bank account. We do not charge for participation in the normal programme of church events, and we do not pass an offering receptacle during any church gatherings.

The Trustees have adopted a formal Reserves Policy in line with Charity Commission guidance. Trinity Chippenham aims to maintain general (unrestricted) reserves equivalent to approximately three to six months of regular operating expenditure to ensure financial stability and flexibility.

In addition, the Trustees have designated £148,628 towards a future Facilities Fund for the purchase or long-term lease of a permanent church building, reflecting the church's strategic goal to secure a suitable base for worship and community activities. A further £9,945 has been designated for specific ministry and mission giving opportunities.

These funds remain legally unrestricted but have been set aside by Trustee decision. The level and purpose of all reserves are reviewed annually to ensure they remain appropriate to the charity's size, commitments, and long-term vision.

### Approved by the board and signed on its behalf by:

\_\_\_\_\_

Mr Michael Chalmers, Trustee

22<sup>nd</sup> October 2025

\_\_\_\_\_

Mr Timothy Jones, Trustee

22<sup>nd</sup> October 2025

Trinity Chippenham

Statement of Financial Activities

For the year ended 31 December 2024

|                                    |                      | Unrestricted<br>Funds |  | Restricted<br>Funds | 2024                 | 2023          |
|------------------------------------|----------------------|-----------------------|--|---------------------|----------------------|---------------|
|                                    | Reference            | £                     |  | £                   | £                    | £             |
| <i>Income and endowments from:</i> | <i>T.1</i>           |                       |  |                     |                      |               |
| Charitable activities              |                      | 108,940               |  | 189,385             | <b>298,325</b>       | 115,145       |
| <b>Total</b>                       |                      |                       |  |                     | <b>298,325</b>       | 115,145       |
| <i>Expenditure on:</i>             | <i>T.2 &amp; 3</i>   |                       |  |                     |                      |               |
| Charitable activities              |                      | 104,882               |  | 39,512              | <b>144,394</b>       | 109,516       |
| <b>Total</b>                       |                      |                       |  |                     | <b>144,394</b>       | 109,516       |
| Net Income /<br>Expenditure        |                      | 4,058                 |  | 149,873             | <b>153,931</b>       | 5,629         |
| <i>Total Funds Brought Forward</i> | <i>Previous year</i> | <i>24,473</i>         |  | <i>8,700</i>        | <b><i>33,173</i></b> | <i>27,545</i> |
| Total Funds Carried Forward        | to next year         | 28,531                |  | 158,573             | <b>187,104</b>       | 33,173        |

Trinity Chippenham  
Balance Sheet  
For the year ended 31 December 2024

|  | Reference | 2024    | 2023          | 2022          |
|--|-----------|---------|---------------|---------------|
|  |           | £       | £             | £             |
| <b>Fixed Assets</b>                                  |           |         |               |               |
| Cost / Value   | 4         | -       | -             | 8,832         |
| Depreciation   | 4         | -       | -             | -8,832        |
| <b>Current Assets</b>                                |           |         |               |               |
| Debtors  |           |         |               |               |
| Cash at bank and in hand                             |           | 187,104 | 33,173        | 27,544        |
|  |           | 187,104 | 33,173        | 27,544        |
| <b>Creditors: Amount falling due within one year</b> |           |         |               |               |
| <b>Net Current Assets</b>                            |           | 187,104 | 33,173        | 27,544        |
|  |           |         |               | 27544         |
| <b>Total Assets less current liabilities</b>         |           | 187,104 | 33,173        | 27,544        |
| <b>Net Assets</b>                                    |           | 187,104 | 33,173        | 27,544        |
| <b>The Funds of the Charity</b>                      |           |         |               |               |
| Restricted Income Funds                              | 5,6       | 158,573 | 5,392         | 4,439         |
| Unrestricted Income Funds                            | 5,6       | 28,531  | 27,782        | 23,105        |
| <b>Total Funds</b>                                   |           | 187,104 | <b>33,173</b> | <b>27,544</b> |

These financial statements were approved and authorised for issue by the Board and signed on its behalf by:

\_\_\_\_\_ Mr Michael Chalmers, Trustee 22<sup>nd</sup> October 2025

\_\_\_\_\_ Mr Timothy Jones, Trustee 22<sup>nd</sup> October 2025



Trinity Chippenham  
Notes to the Financial Statements  
For the year ended 31 December 2024

**1. Income from charitable activities**

|                                    | Unrestricted Funds | Restricted Funds | 2024           | 2023           |
|------------------------------------|--------------------|------------------|----------------|----------------|
|                                    | £                  | £                | £              | £              |
| <b>General Offerings and Gifts</b> |                    |                  |                |                |
| Offerings and Gifts                | 94,295             |                  | 94,295         | 89,145         |
| Special Offerings / Designated     |                    | 160,145          | 159,818        | 9,419          |
|                                    | 94,295             | 160,145          | <b>254,440</b> | <b>98,564</b>  |
| <b>Gift Aid Recovered</b>          |                    |                  |                |                |
| Gift Aid Recovered                 | 14,645             | 29,240           | 43,885         | 16,582         |
|                                    | <b>108,940</b>     | <b>189,385</b>   | <b>298,325</b> | <b>115,146</b> |
| <b>Ministry</b>                    |                    |                  |                |                |
| Transferred between funds          | -                  | -                | -              | 0              |
|                                    | -                  | -                | -              | 0              |
| <b>Total</b>                       | <b>108,940</b>     | <b>189,385</b>   | <b>298,325</b> | <b>115,146</b> |

Trinity Chippenham  
Notes to the Financial Statements  
For the year ended 31 December 2024

**2. Costs of charitable activities by fund type**

|                        | Unrestricted<br>Funds<br>£ | Restricted Funds<br>£ | 2024<br>£      | 2023<br>£      |
|------------------------|----------------------------|-----------------------|----------------|----------------|
| <b>Mission</b>         |                            |                       |                |                |
| Grants to Individuals  | -                          | 18,552                | 18,552         | 2381           |
| Grants to Institutions | 4,000                      | 170                   | 4,170          | 9105           |
| Albania Team           | -                          | 8,483                 | 8,483          |                |
| <i>Total</i>           | <i>4,000</i>               | <i>27,205</i>         | <i>31,205</i>  | <i>11,486</i>  |
| <b>Ministry</b>        |                            |                       |                |                |
| Venue                  | 12,265                     | -                     | 12,265         | 10,334         |
| Administration         | 5,064                      | -                     | 5,064          | 7,011          |
| Ministry Costs         | 10,317                     | 11,573                | 21,890         | 20,351         |
| Leadership Support     | 73,236                     | -                     | 73,236         | 60,321         |
| Branding and Launch    | -                          | -                     |                | 13             |
| New Building Search    | -                          | 734                   | 734            |                |
| <i>Total</i>           | <i>100,882</i>             | <i>12,307</i>         | <i>113,189</i> | <i>11,486</i>  |
| <b>Total</b>           | <b>104,882</b>             | <b>39,512</b>         | <b>144,394</b> | <b>109,516</b> |

Trinity Chippenham  
Notes to the Financial Statements  
For the year ended 31 December 2024

**4. Tangible Fixed Assets**

|                          | Van            | PA & Other<br>Equipment | Total          |
|--------------------------|----------------|-------------------------|----------------|
|                          | £              | £                       | £              |
| <b>Cost or Valuation</b> | <b>4,032</b>   | <b>4,800</b>            | <b>8,832</b>   |
| Depreciation B.Fwd       | (4,032)        | (4,800)                 | (8,832)        |
| Depreciation in Year     |                |                         |                |
| Depreciation C.Fwd       | <b>(4,032)</b> | <b>(4,800)</b>          | <b>(8,832)</b> |
| <b>Net Book Values</b>   |                |                         |                |
| at 31/12/2020            | -              | -                       | -              |

Trinity Chippenham  
Notes to the Financial Statements  
For the year ended 31 December 2024

**5. Movement in Funds**

|                                      | Balance<br>01/01/24 | Incoming<br>Resources | Outgoing<br>Resources | Balance<br>31/12/24 |
|--------------------------------------|---------------------|-----------------------|-----------------------|---------------------|
|                                      | £                   | £                     | £                     | £                   |
| <b>Unrestricted Funds</b>            |                     |                       |                       |                     |
| General                              | 24,473              | 108,940               | 104,882               | 28,531              |
|                                      | <b>24,473</b>       | <b>108,940</b>        | <b>104,882</b>        | <b>28,531</b>       |
| <b>Restricted Funds</b>              |                     |                       |                       |                     |
| Facilities Fund                      | 7,200               | 142,162               | 734                   | 148,628             |
| Designated Ministry/<br>Mission Gift | 1,500               | 47,223                | 38,778                | 9,945               |
|                                      |                     |                       |                       |                     |
| <b>Total</b>                         | <b>33,173</b>       | <b>298,325</b>        | <b>144,394</b>        | <b>187,104</b>      |

**6. Analysis of net assets between funds**

|                           | Tangible<br>Fixed<br>Assets | Net Current<br>Assets | Net<br>Assets  |
|---------------------------|-----------------------------|-----------------------|----------------|
|                           | £                           | £                     | £              |
| <b>Unrestricted Funds</b> | -                           |                       |                |
| General                   |                             | 28,531                | 28,531         |
| <b>Restricted Funds</b>   |                             |                       |                |
| Designated Mission Gift   | -                           | 9,945                 | 9,945          |
| Facilities Fund           | -                           | 148,628               | 148,628        |
|                           | <b>-</b>                    | <b>187,104</b>        | <b>187,104</b> |



CHARITY COMMISSION  
FOR ENGLAND AND WALES

## Independent examiner's report on the accounts

### Section A

### Independent Examiner's Report

Report to the trustees

TRINITY CHIPPENHAM

On accounts for the year  
ended

31/12/2024

Charity no  
(if any)

1155557

Set out on pages

1

(Examiners: to include the page numbers of accounts checked)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2024

Responsibilities 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 Trust'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 Act.

Independent  
examiner's statement

~~[The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of (insert name of applicable listed body)]. Delete [ ] if not applicable.~~

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below \*) which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did 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.

\* Please delete the words in the brackets if they do not apply.

Signed:

W. Wachman

Date:

18/09/25

Name:

CHRISTOPHER DAVID WATCHMAN

Relevant professional  
qualification(s) or body

CHARTERED CERTIFIED ACCOUNTANT (F.C.C.A)

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