

**TRUSTEES' ANNUAL  
REPORT AND ACCOUNTS**

**2024**

Albert Street, Warwick, CV34 4JX  
Tel. 01926 496779  
email: [office@saltisfordchurch.org.uk](mailto:office@saltisfordchurch.org.uk)

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## 1. GENERAL INFORMATION

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Charity Registration Number	1159404
Trustees	M Wells (Chairman) S E Foster (Secretary) R P Osborn J E Rose R J Mathers (appointed 19 June 2024)
Treasurer	S E Foster
Address	Albert Street Warwick CV34 4JX
Independent Auditors	Burgis & Bullock Chartered Accountants 23–25 Waterloo Place Warwick Street Leamington Spa CV32 5LA
Principal Bankers	CAF BANK Limited Kings Hill West Malling Kent ME19 4JQ

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## **2. TRUSTEES' REPORT**

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### **2.1. Introduction**

The Trustees of Saltisford Church present their report and accounts for the period ended 31 December 2024. The accounts have been prepared on a Receipts and Payments basis.

Saltisford Church is an independent fellowship of Christians from Warwick, Leamington Spa and surrounding areas.

### **2.2. Structure, Governance and Management**

Saltisford Church was established as a Charitable Incorporated Organisation (CIO) under a Constitution dated 2 November 2014 and registered with the Charity Commission as Charity No 1159404. It is governed administratively, under the terms of Clause 11 of the Constitution, by a board of Trustees who are appointed by a resolution passed at a properly convened meeting of the Trustees.

The CIO is managed by five trustees:

- M Wells – Chairman
- S Foster – Secretary
- J Rose
- R Osborn
- R Mathers (appointed 19 June 2024)

The spiritual leadership of Saltisford Church is the responsibility of the Leaders of the Church.

The Leadership of Saltisford Church at the beginning of 2024 was J Rose, J Morris, J Moir, S Solt and N Cole. S Hood joined the Leadership Team in February 2024.

There were four salaried staff in 2024. J Moir, Youth and Children's Worker, led and co-ordinated the work amongst children and young people. The Church employs a part-time Community Outreach Coordinator, and a part-time Church Administrator. The Church also employed a cleaner on a part-time basis who retired in July 2024.

The Charity's centre of activity is the Church property in Albert Street, Warwick. Ownership of this property is vested in the CIO.

## 2.3. Objectives and Activities

Saltisford Church seeks to care for the current members of the fellowship and reaches out to others. It has three core objectives as summarized in the CIO Constitution:

1. The advancement of the Christian religion both in the United Kingdom and overseas.
2. The advancement of religious or other education.
3. The relief of the poor, sick or disabled.

Public benefit is specifically referred to in the CIO Constitution and the Trustees have complied with the duty in Section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission in their decisions concerning the objectives of the charity. The 'public' has included men, women and children from the local community around Saltisford Church, other parts of Warwick and from the surrounding towns of Leamington Spa, Kenilworth and Stratford-upon-Avon; the 'benefit' has been in accordance with the aims and objectives of the charity as summarised above.

The following summarizes the principal activities of the Charity in 2024 in fulfillment of the Objectives set out above:

- The Church met for an all-age, informal worship service each Sunday morning, in line with Objectives 1 and 2 above.
  - Programme included worship, prayer and Bible teaching.
  - Young persons' activities involving children's Sunday morning 'Bible Discovery' groups and Teenage groups.
  - Communion was shared approximately monthly.
  - 'Junior Church' was held monthly involving young people's prayer and worship.
- A prayer ministry team offered personal prayer each Sunday morning after the morning service.
- Week-day activities that are in line with all Objectives above:
  - Cell groups were held weekly on Tuesday and Thursday evenings and Wednesday mornings, providing help, support and encouragement to individual members.
  - A day-time midweek meeting was held each Wednesday at the Church, which included worship, prayer and Bible teaching.
  - Meetings for prayer, both in person and online, were held at various times each week.
  - A women's social gathering called *Knit & Natter* was held weekly on Friday mornings, attended by people from the congregation and the local community.

- A Women's Breakfast event was held monthly on a Saturday morning for teaching, fellowship and mutual encouragement in the Christian Faith.
- A Men's Breakfast event was held monthly on a Saturday morning for mutual encouragement
- Youth group activities were held each Friday evening in the Church premises from the beginning of the autumn school term.
- The Toddler group for parents and carers, called "Little Fishes" was held in the Church premises each Monday morning.
- A monthly Autism Café was held on Saturday afternoons with the Church building opening for three hours providing a supervised safe space for families affected by autism for relaxation and play. This is in line with Objective 3 above.
- Warwick District Foodbank, seeded by Trussell Trust, operated a foodbank from Saltisford Church each Friday afternoon. A Community Café was held in parallel with this, each week. This is in line with Objective 3 above.
- We continued to be part of the local Warm Spaces initiative, opening the Church Building on Thursday and Friday each week.
- Other activities consistent with Objectives 1 & 2:
  - A Saturday morning children's activity event was held called '*Splat-a-day*' on a monthly basis.
  - Work in local schools supporting Crossteach, a local charity focusing on teaching the Christian faith in schools with our Youth and Children's Worker.
  - The Church organized a Fun Day in August in the church building that was attended by some 100 people from the local community.
  - Monthly craft evenings were held at the Church premises, including a Christian talk.
- UK and Overseas Christian mission work, consistent particularly with Objectives 2 & 3, involving both financial and prayer support for development, relief work and training
- UK work consistent with Objective 3 involving both prayer and financial support for counselling services

## 2.4. Achievements and Performance

In line with our core objectives, we are pleased to report the following during 2024:-

- The Sunday morning in-person services were conducted throughout 2024, whilst maintaining a live ZOOM link for those unable to attend in person.
- During 2024 the Saltisford Foodbank continued to operate to serve local people in need. Refer to Warwick District Foodbank Annual Report for further information.
- The monthly craft evenings held at the Church attracted attendances of around 12 people.
- The weekly *Little Fishes* toddlers group regularly attracted around 40 children.
- The monthly Saturday morning "*Splat-a-day*" sessions for children and families have attracted 40 to 50 children plus their parents, grandparents and guardians.
- We gave £43,275 in support of Christian and aid work in other countries and a further £10,550 in support of local and national Christian work in the UK.

## 2.5. Financial Review

The net receipts in the year, as shown in Section 4.1 amounted to £42,140 made up of receipts of £36,565 from funds for use at the Church's discretion and receipts of £5,574 from funds restricted for purposes specified by the donors.

Funds for the work of Saltisford Church come principally from voluntary donations from the congregation of the Church. In addition, some receipts come from charitable activities such as hire of the buildings, youth and toddler groups, and occasional meals.

The reserves policy of the Trustees is to maintain sufficient funds for the ongoing activities of the Church for a period of three months. The normal fluctuations in income and expenditure indicate reserves for this purpose of approximately £30,000. Funds in excess of this level will, in the absence of any special need, be regarded as available for current use, with any major projects being funded by special appeals.

## **2.6. Future Plans**

The process of recruiting a full-time leader to join the Leadership continues.

The Trustees consider that the present strategies are working satisfactorily with activities that are enabling the Church to achieve its aims and objectives.

On behalf of the Trustees



M Wells  
Chairman

Date: 30 Jul 2025



### **3. INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF SALTISFORD CHURCH**

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 December 2024 which are set out on pages 9 to 13.

#### **3.1. 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 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.

#### **3.2. 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 Act; or
- 2 the accounts do not accord with those records.

I have no concerns and have come across no other matter 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.

*W A Hubbard*

Wende Hubbard FCCA

Burgis and Bullock  
Chartered Accountants  
23–25 Waterloo Place  
Warwick Street  
Leamington Spa  
CV32 5LA

Date: 30th July 2025 2025

## 4. ACCOUNTS AND FINANCIAL STATEMENTS

### 4.1. Financial Activities

#### STATEMENT OF FINANCIAL ACTIVITIES

##### Receipts and Payments Account

For the year ended 31 December 2024

	<u>Note</u>	<u>Unrestricted</u> <u>Funds</u>	<u>Restricted</u> <u>Funds</u>	<u>Total</u> <u>2024</u>	<u>Total</u> <u>2023</u>
		£	£	£	£
<b>Receipts</b>					
Incoming resources					
Voluntary receipts	4,5	125,271	69,272	194,543	177,948
Interest received		7,130	-	7,130	4,838
Receipts from charitable activities	4	6,251	820	7,071	11,385
<b>Total receipts</b>		138,652	70,092	208,744	194,171
<b>Payments</b>					
Expenditure in furtherance of the charity's objectives					
Charitable activities	2,5	93,323	4,078	97,401	95,724
Gifts made	5	1,125	59,224	60,349	58,084
Governance costs	2	1,109	100	1,209	1,242
Asset and investment purchases	2	6,529	1,116	7,645	1,137
<b>Total payments</b>		102,086	64,518	166,604	156,187
<b>Net Receipts/Payments for the year</b>		36,565	5,574	42,140	37,984
Cash funds brought forward at 1 January 2024		188,144	25,811	213,955	175,971
<b>Cash funds carried forward at 31 December 2024</b>		224,709	31,385	256,095	213,955

The Notes in Section 4.3 form part of these financial statements.

## 4.2. Assets and Liabilities

### STATEMENT OF ASSETS AND LIABILITIES At 31 December 2024

	<u>Note</u>	<u>Unrestricted</u> <u>Funds</u> £	<u>Restricted</u> <u>Funds</u> £	<u>Total</u> <u>2024</u> £	<u>Total</u> <u>2023</u> £
<b>Cash balances</b>	1				
Cash in hand		-	-	-	227
CAF Current account		100	-	100	100
CAF Gold account		46,232	31,385	77,617	125,774
CAF Card account		477	-	477	454
Kingdom Bank		90,291	-	90,291	87,400
Charity Bank		87,609	-	87,609	-
		<u>224,709</u>	<u>31,385</u>	<u>256,095</u>	<u>213,955</u>
<b>Other monetary assets</b>	1				
Gift Aid tax reclaim due		1,664	135	1,799	1,408
		<u>1,664</u>	<u>135</u>	<u>1,799</u>	<u>1,408</u>
	1				
Land and buildings		1,286,634	-	1,286,634	1,286,634
Furniture and equipment		77,380	-	77,380	69,735
		<u>1,364,014</u>	<u>-</u>	<u>1,364,014</u>	<u>1,356,369</u>
<b>Liabilities</b>	1				
HMRC - PAYE and NI		387	-	387	445
Suppliers accounts		746	-	746	710
		<u>1,133</u>	<u>-</u>	<u>1,133</u>	<u>1,155</u>

The financial statements in Section 4 were approved by the Trustees on



M Wells  
**Chairman**

Date: 30 Jul 2025

## 4.3. Notes to the Financial Statements

### 1. Accounting Policies

#### **Basis of Accounting**

The Statement of Financial Activities has been drawn up on a receipts and payments basis.

#### **Statement of Financial Activities**

Donations and other income are credited in the period in which they are received. These are analysed between unrestricted and restricted funds.

Expenditure paid out in the year is also assigned to unrestricted or restricted funds.

#### **Statement of Assets and Liabilities**

**Cash funds** are listed in detail with amounts at 31st December 2024 which are in agreement with the balance carried forward on the Statement of Financial Activities.

**Other monetary assets** - Income tax recoverable under the gift aid scheme which had not been received by the end of the year.

**Assets retained for charity's own use** are stated at their current insured value.

**Liabilities** include PAYE and National Insurance due on December salaries but not yet paid to HMRC and suppliers accounts outstanding.

## 2. Unrestricted Fund Payments Detail

	<u>Charity</u>	<u>Governance</u>	<u>Asset</u>	<u>2024</u>	<u>2023</u>
	<u>Costs</u>	<u>Costs</u>	<u>Purchases</u>	<u>Total</u>	<u>Total</u>
	£	£	£	£	£
Staff costs	50,956	-	-	50,956	45,639
Local outreach	8,216	-	-	8,216	9,804
Pastoral support	4,967	-	-	4,967	11,039
Training and resources	703	-	-	703	731
Youth & children's work	2,507	-	-	2,507	4,211
External speakers	2,832	-	-	2,832	1,168
Building and utilities	13,365	-	-	13,365	8,988
Equipment maintenance and purchase	933	-	6,529	7,462	2,009
Support and service costs	8,844	-	-	8,844	7,544
Specific gift payments	1,125	-	-	1,125	-
Legal, bank & accounts examiner fees	-	1,109	-	1,109	1,067
<b>Total unrestricted fund payments</b>	<b>94,448</b>	<b>1,109</b>	<b>6,529</b>	<b>102,086</b>	<b>92,200</b>

## 3. Staff Costs

	<b>2024</b>	<b>2023</b>
	£	£
Salaries	48,474	44,118
Pension costs	3,189	2,598
Recruitment and training	548	320
Expenses	416	163
	<b>52,627</b>	<b>47,199</b>
Average number of full-time equivalent employees	<b>2</b>	<b>2</b>

Included within staff costs is £1,671 relating to restricted expenditure and £50,956 relating to unrestricted expenditure.

No employee received emoluments of more than £60,000.

Pension costs are amounts paid to independent pension providers.

In common with many churches, a very significant part of the activities of the Church is staffed on a voluntary basis. The fellowship operates a lay ministry in all of its functions. The Trustees are all actively involved in Church activities.

#### 4. Voluntary Receipts and Receipts from Charitable Activities

Voluntary receipts are donations to the work of the church.

Receipts from charitable activities arise from individuals and organisations paying for some church activities such as youth weekends, toddler groups and for hire of the buildings.

#### 5. Restricted funds

The income funds of the Church include restricted funds comprising the following unexpended balances of donations held on trust to be applied for specific purposes (figures include tax recoverable under gift aid which has been received from HMRC):

	<u>Mission</u> <u>Support</u> £	<u>Specific</u> <u>Gifts</u> £	<u>Cost of</u> <u>Living</u> <u>Support</u> £	<u>Building</u> <u>Fund</u> £	<u>Total</u> £
At 1 January 2024	19,671	1,214	3,127	1,799	25,811
Incoming Resources:					
Donations	64,800	4,842	450	-	70,092
Payments in furtherance of the charity's objectives:					
Gifts made	(53,825)	(5,499)	(3,277)	(1,799)	(64,400)
Costs	(118)	-	-	-	(118)
At 31 December 2024	30,528	557	300	-	31,385

**Mission Support** is administered in a separate budget funded by gifts for that purpose. Expenditure comprises gifts made to organisations and individuals engaged in Christian work and is analysed below by the area served and type of recipient:

	<u>Organisations</u> £	<u>Individuals</u> £	<u>2024</u> <u>Total</u> £	<u>2023</u> <u>Total</u> £
Local	6,840	1,860	8,700	6,660
National	850	1,000	1,850	850
International	10,085	33,190	43,275	42,160
Total	17,775	36,050	53,825	49,670

**Specific Gifts** are those where the donor has requested that the gift be passed on to a specific individual, organisation or project. Such gifts are only accepted if the resulting payment is within the scope of the Objectives of the Church.

**6. Related Party Transactions**

The Trustees received no remuneration, reimbursement of expenses during the year amounted to £546 to a total 3 trustees (2023: £447).

**7. Contingent Liabilities**

The Church had no contingent liabilities or leasing commitments at 31 December 2024.

**8. Ultimate Controlling Party**

The Church's ultimate controlling party is the Board of Trustees.