

GRACE CHURCH WHITEHAVEN

England & Wales · Charity number 1164923

Details

Status Registered

Legal form CIO

Registered 2015-12-18

Register [View on the Charity Commission register](#)

Contact

Address 14 West Row
Whitehaven
Cumbria
CA28 9AU

Phone 07508 796080

Email allen@gracecw.org

Website www.gracecw.org

Activities

Objects: THE OBJECT OF THE CIO IS, FOR THE PUBLIC BENEFIT, THE ADVANCEMENT OF THE CHRISTIAN FAITH IN WHITEHAVEN, CUMBRIA AND SUCH OTHER PARTS OF THE UNITED KINGDOM AND THE WORLD AS THE CHARITY TRUSTEES MAY FROM TIME TO TIME DECIDE.

Activities: The primary object is the advancement of the Christian faith for the public benefit. The meeting of church members for regular worship, teaching and prayer. Operating various coffee groups and drop in support groups during the week. Pastoral support throughout the church and the locality as required or requested. Supporting Churches Together in the Whitehaven Area

Classification

- **How:** Provides Services, Provides Advocacy/advice/information
- **What:** The Prevention Or Relief Of Poverty, Religious Activities
- **Who:** Children/young People, The General Public/mankind

Geography

- Cumbria

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£66,852	£70,641	-	-
2023-12-31	£73,749	£91,783	-	-
2022-12-31	£71,495	£55,921	-	-
2021-12-31	£44,655	£40,584	-	-
2020-12-31	£54,938	£47,668	-	-

Trustees

Name	Role	Appointed
ALLEN ROSSI		2015-11-25
Caroline Lowman		2023-09-14
Christopher James Moss		2021-10-01
Kim McKenzie		2023-09-14

GRACE CHURCH WHITEHAVEN

England & Wales - Charity number 1164923

Accounts

GRACE CHURCH WHITEHAVEN

**CHARITY INFORMATION
Year Ended 31st December 2024**

Charity Number	1164923
Principal office	Grace Church Whitehaven 14 West Row Whitehaven Cumbria CA28 9AU
Trustees	Mr Chris Moss Mr Allen Rossi Miss Kim McKenzie Miss Caroline Lowman
Eldership team	Mr Allen Rossi
Bankers	National Westminster 71 Lowther Street Whitehaven CA28 7AH
Solicitor	Ms Katie Douglas Anthony Collins Solicitors LLP 134 Edmund Street Birmingham B3 2ES
Independent Examiner	Steven Kirkbride Armstrong Watson LLP Carleton House 136 Gray Street Workington Cumbria CA14 2LU

GRACE CHURCH WHITEHAVEN

TRUSTEE REPORT Year Ended 31 December 2024

Structure, governance and management. The charity is governed by a constitution dated 23 November 2015.

1. New trustees are recruited from within the Eldership/Spiritual leadership team who are members of the congregation. The aim of there being at least three trustees.
2. The trustees met during the year to discuss safeguarding policy, finances, rented venues and employee issues. Day-to-day organisation of the church's activities, spiritual leadership, care and vision is the responsibility of the church leaders.
3. Whilst autonomous, the church is part of the Christ Central sphere of the New Frontiers group of churches and is actively involved with member churches throughout Cumbria, the UK and internationally with interaction being voluntary. However, the charity makes use of the assistance available from such a group particularly when dealing with challenging issues. The church attends many events throughout the year.
4. Part of the trustees' responsibilities is the review of risk factors and the Safeguarding is constantly under review with training provided for children and youth workers. Miss Karen Messenger, Sarah Rossi and Lynn Graham are our safeguarding officers who regularly reviews all operational risks, policies and procedures. Sarah Rossi is also appointed as Safeguarding Officer.
5. The trustees are to work on annual appraisals for all fulltime staff. Alongside annual reviews of salary and expenses. This year, we updated expense allowances, employee contracts and a wage review and rise for our full time elder.

Objectives and activities

The primary object is the advancement of the Christian faith for the public benefit. To achieve this aim the charity has carried out the following main activities.

1. The meeting of church members for regular worship, teaching, outreach and prayer. This is undertaken weekly at Mayfield school, member's homes and various community venues.
2. Pastoral support throughout the church and the locality as required or requested.
3. Attending major Christ central events elsewhere in the country.
4. Working with and establishing new church plants in the county, UK and other nations.
5. Operating various small groups and outreach into the community.
6. Supporting Churches Together in the Whitehaven Area where applicable.
7. Supporting and training of our leaders.
8. Developing contacts with Christians in the local area, county and other nations, particularly into Mexico.

A considerable amount of work is carried out by volunteers who support the Vision and Values of the church and desire to achieve the primary object which is gratefully acknowledged by the trustees.

Achievements:

The trustees and elder/leadership team are satisfied that the objectives are being achieved and happy with the progress that the Church has made during this year.

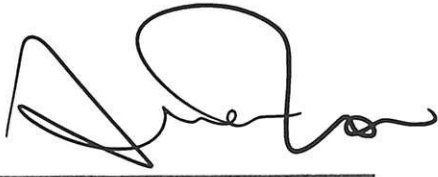
The church has maintained a majority of our members, with new people joining throughout the year and becoming part of the church. Normally, throughout the year, the church and individual members support Christian outreach and social action projects that we organise and run. This year, we have managed to continue connections with the following:

1. We have continued our parent and toddler group and have over 70 parents on the books. We are now using a new premises which is Lamplugh village hall. We invited these parents to our Christmas carol service, where many attended.
2. We have strengthened the leadership of the church with a leadership team working with the elder and a wider leadership team who lead departments in the church, with oversight from the elder. We are moving forward to establish a team of elders who will bring spiritual oversight to the church.
3. We continue to build leadership on a Sunday with a welcome team, leading of meetings and preaching team. As well as a number of serving teams that help to make Sundays work.
4. We continued 6 small groups and continue to release and develop over 25 small group leaders. Training nights have been organised to do this and this continues throughout the year.
5. We continue to develop and release people in the church to serve on Sundays and within the community of the church and wider community.
6. We are planning a weekend away for 2026 with a plan to gather and build the relationships of the church community.
7. In 2024, we have continued to commit extra support for other Churches outside of Grace Church Whitehaven through Allen Rossi who works at supporting and helping churches in Cumbria and Mexico. This includes eldership training, leadership support and input to churches.
8. We were also able to give to wider work in our movement of churches, to help support churches, projects and charities.

Financial Review

1. In 2024 we are working well with our finances. We were able to set up more online giving opportunities through our website.
2. We were pleased that a number of members added to the list of monthly standing order donations, even though we did lose some giving from some people leaving the church, which happens at certain points. The detailed figures are set out in the pages that follow this report.
3. The trustees are satisfied with the current finances of the church and are satisfied with the current reserves that are held in the bank.
4. The Church plans to continue Sunday meetings at a new venue called the Rosehill Theatre. The same will apply to other meetings of small groups, youth and outreach work.
5. We continue to provide management accounts which aid decision making and expense monitoring. In 2023, we employed Jenny Moss who continues the book-keeper role, to help sharpen our expense monitoring, finances and yearly bookkeeping. This has proved to be an excellent decision and we are now operating finances and budget through QuickBooks.
6. Reserves are in the trustees' opinion at a good/healthy level. No Investments are held and surplus cash funds are retained pending investment decisions.
7. We will continue in the future to hold gift days towards certain projects and church work.
8. The trustees wish to place on record their thanks to the employees and Eldership team for their work on behalf of the trust.

Approved by the board of trustees and signed on behalf of the trustees.

X 

Allen Rossi

Allen Rossi (Trustee)

INDEPENDENT EXAMINERS REPORT

I report on the accounts of the Trust for the year ended 31 December 2024.

Respective responsibilities of trustees and examiner

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(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

- (1) which gives me reasonable cause to believe that in any material respect the requirements:
 - to keep accounting records in accordance with section 130 of the 2011 Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met; or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



.....
Steven Kirkbride BFP ACA ATT MAAT
Armstrong Watson LLP
Carleton House
136 Gray Street
Workington
Cumbria
CA14 2LU

23 October 2025

CHARITY NO. 1164923
RECEIPTS AND PAYMENTS ACCOUNT
YEAR ENDED 31 DECEMBER 2024

	2024		2023
	£		£
Income			
Donations and legacies	51,054		60,356
George Street Room Hire			-
HMRC Gift Aid	9,687		2,398
Little Monkeys Subs	75		1,057
Services	6,036		9,938
Total Income	66,852		73,749
Total	66,852		73,749
Expenditures			
Departments	1,728		2,348
Family Fund Gifts			-
Insurances	336		311
Marketing			-
Office/General Administrative Expenses	971		1,467
Outreach Departments	3,238		10,629
Professional Services	1,705		2,629
Purchases			-
Rent or Lease of Buildings	10,602		7,578
Travel and Accommodation	1,854		3,842
Wages & Salaries	50,207		62,979
Office equipment additions			-
Total Expenditures	70,641		91,783
Net Operating Income	- 3,789	-	18,034
NET other income/expenditure		-	300
Net Income/(Expenditure)	- 3,789	-	18,334
Bank Balances 01/01/24	45,182		63,516
Net income/expenditure	-	3,789	-
Petty cash movement		-	-
Bank Balances 31/12/24	41,393		45,182

GRACE CHURCH WHITEHAVEN
CHARITY NO. 1164923
STATEMENT OF ASSETS AND LIABILITIES
YEAR ENDED 31 DECEMBER 2024

	2024 £	2023 £
Assets		
Cash funds		
Bank current account	41,393	45,182
Assets retained for the charity's own use		
Equipment	16,530	16,530

GRACE CHURCH WHITEHAVEN

England & Wales - Charity number 1164923

Accounts

GRACE CHURCH WHITEHAVEN

CHARITY INFORMATION
Year Ended 31st December 2023

Charity Number	1164923
Principal office	Grace Church Whitehaven 14 West Row Whitehaven Cumbria CA28 9AU
Trustees	Mr Chris Moss Mr Allen Rossi Miss Kim McKenzie (14 September 2023) Miss Caroline Lowman (14 September 2023)
Eldership team	Mr Allen Rossi
Bankers	National Westminster 71 Lowther Street Whitehaven CA28 7AH
Solicitor	Ms Katie Douglas Anthony Collins Solicitors LLP 134 Edmund Street Birmingham B3 2ES
Independent Examiner	Steven Kirkbride Armstrong Watson LLP Carleton House 136 Gray Street Workington Cumbria CA14 2LU

GRACE CHURCH WHITEHAVEN

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3. Whilst autonomous, the church is part of the Christ Central sphere of the New Frontiers group of churches and is actively involved with member churches throughout Cumbria, the UK and internationally with interaction being voluntary. However, the charity makes use of the assistance available from such a group particularly when dealing with challenging issues. The church attends many events throughout the year.
4. Part of the trustees' responsibilities is the review of risk factors and the Safeguarding is constantly under review with training provided for children and youth workers. Miss Karen Messenger and Sarah Rossi are our safeguarding officers who regularly reviews all operational risks, policies and procedures. Sarah Rossi is also appointed as deputy Safeguarding Officer.
5. The trustees are to work on annual appraisals for all fulltime staff. Alongside annual reviews of salary and expenses. This year, we updated expense allowances, employee contracts and a wage review and rise for our full time elder.

Objectives and activities

The primary object is the advancement of the Christian faith for the public benefit.

To achieve this aim the charity has carried out the following main activities.

1. The meeting of church members for regular worship, teaching, outreach and prayer. This is undertaken weekly at Mayfield school, member's homes and various community venues.
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4. Working with and establishing new church plants in the county, UK and other nations.
5. Operating various small groups and outreach during the week.
6. Supporting Churches Together in the Whitehaven Area.
7. Supporting and working with a local youth residential centre for the ages of 16-25 who have been in care and homeless.
8. Developing contacts with Christians in the local area, county and other nations, particularly into Mexico and Germany.

A considerable amount of work is carried out by volunteers who support the Vision and Values of the church and desire to achieve the primary object which is gratefully acknowledged by the trustees.

Achievements:

The trustees and elder/leadership team are satisfied that the objectives are being achieved and happy with the progress that the Church has made during this year.

The church has maintained a majority of our members, with new people joining throughout the year and becoming part of the church. Normally, throughout the year, the church and individual members support Christian outreach and social action projects that we organise and run. This year, we have managed to continue connections with the following:

1. We have continued our parent and toddler group and have over 70 parents on the books. We are now using a new premises which is another local church building just outside of the town. We invited these parents to our Christmas carol service, where many attended.
2. We have strengthened the leadership of the church with a leadership team working with the elder and a wider leadership team who lead departments in the church, with oversight from the elder and leadership team.
3. We continue to build leadership on a Sunday with a welcome team, leading of meetings and preaching team.
4. We continued 6 small groups and continue to release and develop over 25 small group leaders. Training nights have been organised to do this and this continues throughout the year.
5. We continue to develop and release people in the church to serve on Sundays and within the community of the church and wider community.
6. We planned a weekend away in the future with a plan to gather and build the relationships of the church community.
7. We took a break this year with the community hampers but instead, invested into our little monkeys group and invited them to our Christmas celebrations.
8. In 2023, we have continued to commit extra support for other Churches outside of Grace Church Whitehaven through Allen Rossi who works at supporting and helping churches in Cumbria, Lancashire and Mexico. This includes eldership training, leadership support and input to churches.
9. We were also able to give to wider work in our movement of churches, to help support churches, projects and charities.

Financial Review

1. In 2023 we are working well with our finances. We were able to set up more online giving opportunities through our website.
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5. We continue to provide management accounts which aid decision making and expense monitoring. In 2023, we employed Jenny Moss who continues the book-keeper role, to help sharpen our expense monitoring, finances and yearly bookkeeping. This has proved to be an excellent decision and we are now operating finances and budget through QuickBooks.
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8. The trustees wish to place on record their thanks to the employees and Eldership team for their work on behalf of the trust.

Approved by the board of trustees and signed on behalf of the trustees.

X 

12/03/2025

Allen Rossi

Allen Rossi (Trustee)

INDEPENDENT EXAMINERS REPORT

I report on the accounts of the Trust for the year ended 31 December 2023.

Respective responsibilities of trustees and examiner

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Basis of independent examiner's report

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Independent examiner's statement

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 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met; or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Steven Kirkbride BFP ACA ATT MAAT
Armstrong Watson LLP
Carleton House
136 Gray Street
Workington
Cumbria
CA14 2LU

12 March 2025

GRACE CHURCH WHITEHAVEN
 CHARITY NO. 1164923
 RECEIPTS AND PAYMENTS ACCOUNT
 YEAR ENDED 31 DECEMBER 2023

	2023	2022
	£	£
Income		
Donations and legacies	60,356	44,371
George Street Room Hire	-	-
HMRC Gift Aid	2,398	8,641
Little Monkeys Subs	1,057	1,388
Services	9,938	17,095
Total Income	<u>73,749</u>	<u>71,495</u>
Total	<u>73,749</u>	<u>71,495</u>
Expenditures		
Departments	2,348	2,183
Family Fund Gifts	-	-
Insurances	311	308
Marketing	-	-
Office/General Administrative Expenses	1,467	866
Outreach Departments	10,629	4,872
Professional Services	2,629	2,530
Purchases	-	-
Rent or Lease of Buildings	7,578	9,298
Travel and Accommodation	3,842	2,918
Wages & Salaries	62,979	32,946
Office equipment additions	-	-
Total Expenditures	<u>91,783</u>	<u>55,921</u>
Net Operating Income	- <u>18,034</u>	- <u>15,575</u>
NET other income/expenditure	- <u>300</u>	- <u>177</u>
Net Income/(Expenditure)	- <u>18,334</u>	- <u>15,752</u>
Bank Balances 01/01/23	63,516	47,764
Net income/expenditure	- 18,334	- 15,752
Petty cash movement	-	-
Bank Balances 31/12/23	<u>45,182</u>	<u>63,516</u>

GRACE CHURCH WHITEHAVEN
CHARITY NO. 1164923
STATEMENT OF ASSETS AND LIABILITIES
YEAR ENDED 31 DECEMBER 2023

	2023	2022
	£	£
Assets		
Cash funds		
Bank current account	45,182	63,516
Assets retained for the charity's own use		
Equipment	16,530	16,080

GRACE CHURCH WHITEHAVEN

England & Wales - Charity number 1164923

Accounts

GRACE CHURCH WHITEHAVEN

**CHARITY INFORMATION
Year Ended 31st December 2022**

Charity Number	1164923
Principal office	Grace Church Whitehaven, 14 West Row Whitehaven Cumbria CA28 9AU
Trustees	Mr Aaron Travell (Chair) Mr Chris Moss Mr Allen Rossi Mr Rob Horn (1 March 2022) Miss Roz Lake (1 March 2022)
Eldership team	Mr Aaron Travell Mr Allen Rossi
Bankers	National Westminster 71 Lowther Street Whitehaven CA28 7AH
Solicitor	Ms Katie Douglas Anthony Collins Solicitors LLP 134 Edmund Street Birmingham B3 2ES
Independent Examiner	Tony Hindmoor Gibbons Carleton House 136 Gray Street Workington Cumbria CA14 2LU

GRACE CHURCH WHITEHAVEN

TRUSTEE REPORT Year Ended 31 December 2022

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Objectives and activities

The primary object is the advancement of the Christian faith for the public benefit. To achieve this aim the charity has carried out the following main activities.

1. The meeting of church members for regular worship, teaching, outreach and prayer. This is undertaken weekly at Mayfield school, member's homes and various community venues.
2. Pastoral support throughout the church and the locality as required or requested.
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5. Operating various small groups and outreach during the week.
6. Supporting Churches Together in the Whitehaven Area.
7. Supporting and working with a local youth residential centre for the ages of 16-25 who have been in care and homeless.
8. Developing contacts with Christians in the local area, county and other nations, particularly into Mexico and Germany.

A considerable amount of work is carried out by volunteers who support the Vision and Values of the church and desire to achieve the primary object which is gratefully acknowledged by the trustees.

Achievements:

The trustees and elder are satisfied that the objectives are being achieved and happy with the progress that the Church has made during this year.

The church has maintained a majority of our members, with new people joining after the lockdowns and becoming part of the church. Normally, throughout the year, the church and individual members support Christian outreach and social action projects that we organise and run. This year, we have managed to continue connections with the following:

1. We have continued our parent and toddler group and have over 70 parents on the books. We are now using a new premises which is another local church building just outside of the town. We invited these parents to our Christmas carol service, where many attended.
2. We have strengthened the leadership of the church with a leadership team working with the elder and a wider leadership team who lead departments in the church, with oversight from the elder and leadership team.
3. We have developed leadership in a Sunday with a welcome team, leading of meetings and preaching team.
4. We started 6 small groups and have released and developing over 25 small group leaders. Training nights have been organised to do this.
5. We continue to develop and release people in the church to serve on Sundays and within the community of the church and wider community.
6. We started a warmth and community project once a month to provide warmth, food and friendship for those struggling through winter. This project connects with the parent and toddler group we run.
7. We continued with our 'Christmas Hamper Give away' where the church made over 80 luxury food hampers for families in 2 local schools and the youth foyer (see below).
8. We also kept our connections with the youth foyer in town. This is a residential project which provides accommodation for young adults who have been in the care system or homeless. We normally have a project which involves members of the church visiting the centre and providing dinner, cooking lessons and friendship for the young people. However, due to management changes, this no longer happens.
9. In 2022, we have continued to commit extra support for other Churches outside of Grace Church Whitehaven through Allen Rossi who works at supporting and helping churches in Cumbria, Lancashire and Mexico. This includes eldership training, leadership support and input to churches.
10. We were also able to give to wider work in our movement of churches, to help support churches, projects and charities.

Financial Review

1. In 2022 we are working well with our finances. We were able to set up more online giving opportunities through our website.
2. We were pleased that a number of members added to the list of monthly standing order donations, even though we did lose some giving from some people leaving the church. The detailed figures are set out in the pages that follow this report.
3. The trustees are satisfied with the current finances of the church and are satisfied with the current reserves that are held in the bank.
4. The Church plans to continue Sunday meetings at Mayfield School. The same will apply to other meetings of small groups, youth and outreach work.
5. We continue to provide management accounts which aid decision making and expense monitoring. At the end of 2019 we started to use the services of a self-employed bookkeeper to help sharpen our expense monitoring, finances and yearly bookkeeping. This has proved to be an excellent decision and we are now operating finances and budget through QuickBooks.

6. Reserves are in the trustees' opinion at a good/healthy level. No Investments are held and surplus cash funds are retained pending investment decisions.
7. We will continue in the future to hold gift days towards certain projects and church work.
8. The trustees wish to place on record their thanks to the employees and Eldership team for their work on behalf of the trust.

Approved by the board of trustees and signed on behalf of the trustees.

X 

23/03/23

Allen Rossi

Allen Rossi (Trustee)

INDEPENDENT EXAMINERS REPORT

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Respective responsibilities of trustees and examiner

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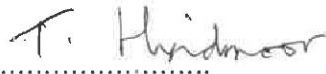
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Tony Hindmoor BFP FCA
Gibbons
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24 March 2023

GRACE CHURCH WHITEHAVEN
CHARITY NO. 1164923
RECEIPTS AND PAYMENTS ACCOUNT
YEAR ENDED 31 DECEMBER 2022

	2022 £	2021 £
Income		
Donations and legacies	44,371	37,677
George Street Room Hire	-	50
HMRC Gift Aid	8,641	6,756
Little Monkeys Subs	1,388	172
Services	17,095	-
Total Income	<u>71,495</u>	<u>44,655</u>
Total	<u>71,495</u>	<u>44,655</u>
Expenditures		
Departments	2,183	856
Family Fund Gifts	-	-
Insurances	308	299
Marketing	-	-
Office/General Administrative Expenses	866	1,038
Outreach Departments	4,872	1,895
Professional Services	2,530	1,573
Purchases	-	-
Rent or Lease of Buildings	9,298	210
Travel and Accommodation	2,918	456
Wages & Salaries	32,946	34,256
Office equipment additions	-	-
Total Expenditures	<u>55,921</u>	<u>40,584</u>
Net Operating Income	<u>15,575</u>	<u>4,071</u>
NET other income/expenditure	<u>177</u>	<u>450</u>
Net Income/(Expenditure)	<u>15,752</u>	<u>4,521</u>
Bank Balances 01/01/22	47,764	43,343
Net income/expenditure	15,752	4,521
Petty cash movement	-	100
Bank Balances 31/12/22	<u>63,516</u>	<u>47,764</u>

**GRACE CHURCH WHITEHAVEN
CHARITY NO. 1164923
STATEMENT OF ASSETS AND LIABILITIES
YEAR ENDED 31 DECEMBER 2022**

	2022 £	2021 £
Assets		
Cash funds		
Bank current account	63,516	47,764
Assets retained for the charity's own use		
Equipment	16,080	15,680

GRACE CHURCH WHITEHAVEN

England & Wales - Charity number 1164923

Accounts

GRACE CHURCH WHITEHAVEN

**CHARITY INFORMATION
Year Ended 31st December 2021**

Charity Number	1164923
Principal office	Grace Church Whitehaven, 14 West Row Whitehaven Cumbria CA28 9AU
Trustees	Mr Aaron Travell (Chair) Mr Jonathan Lumby Chris Moss (01 Oct 2021) Mr Allen Rossi
Eldership team	Mr Aaron Travell Mr Allen Rossi
Bankers	National Westminster 71 Lowther Street Whitehaven CA28 7AH
Solicitor	Ms Katie Douglas Anthony Collins Solicitors LLP 134 Edmund Street Birmingham B3 2ES
Independent Examiner	Tony Hindmoor Gibbons Carleton House 136 Gray Street Workington Cumbria CA14 2LU

GRACE CHURCH WHITEHAVEN

TRUSTEE REPORT Year Ended 31 December 2020

Structure, governance and management. The charity is governed by a constitution dated 23 November 2015.

1. New trustees are recruited from within the trustee/Eldership team who are members of the congregation. The aim of there being at least four trustees.
2. The trustees met during the year to discuss safeguarding policy, finances, our rented building and employee issues. Day-to-day organisation of the church's activities, spiritual leadership, care and vision is the responsibility of the church leaders.
3. Whilst autonomous, the church is part of the Christ Central sphere of the New Frontiers group of churches and is actively involved with member churches throughout Cumbria, the UK and internationally with interaction being voluntary. However, the charity makes use of the assistance available from such a group particularly when dealing with challenging issues. The church attends many events throughout the year.
4. Part of the trustees' responsibilities is the review of risk factors and the Safeguarding is constantly under review with training provided for children and youth workers. Mr Jonathan Lumby as trustee and safeguarding officer regularly reviews all operational risks, policies and procedures. Sarah Rossi is also appointed as deputy Safeguarding Officer.
5. The trustees are to work on annual appraisals for all fulltime staff. Alongside annual reviews of salary and expenses. This year, we updated expense allowances, employee contracts and a wage review and rise for our full time elder.

Objectives and activities

The primary object is the advancement of the Christian faith for the public benefit. To achieve this aim the charity has carried out the following main activities.

1. The meeting of church members for regular worship, teaching, outreach and prayer. This is undertaken weekly at Mayfield school, the George Street building, members homes and various community venues.
2. Pastoral support throughout the church and the locality as required or requested.
3. Attending major Christ central events elsewhere in the country.
4. Working with and establishing new church plants in the county, UK and other nations.
5. Operating various small groups and outreach during the week.
6. Supporting Churches Together in the Whitehaven Area.
7. Supporting and working with a local youth residential centre for the ages of 16-25 who have been in care and homeless.
8. Developing contacts with Christians in other nations, particularly into Mexico.

A considerable amount of work is carried out by volunteers who support the Vision and Values of the church and desire to achieve the primary object which is gratefully acknowledged by the trustees.

GRACE CHURCH WHITEHAVEN

Achievements:

Even though this year has been a huge challenge due to the covid 19 pandemic, trustees are satisfied that the objectives are being achieved and happy with the progress that the Church has made during this year.

Even though our public, in person, meetings had stopped due to Covid restrictions, we continued to meet online each week until July 2021. We are now meeting face to face again. The church has maintained a majority of our members, with new people joining after the lockdowns and becoming part of the church. Normally, throughout the year, the church and individual members support Christian outreach and social action projects that we organise and run. This year, we have managed to continue connections with the following:

1. We have continued our parent and toddler group and have over 70 parents on the books. We are now using a new premises which is another local church building in town. We invited these parents to our Christmas carol service, where many attended.
2. We continued with our 'Christmas Hamper Give away' where the church made over 70 luxury food hampers for families, individuals, schools and the elderly in need over Christmas.
3. We also kept our connections with the youth foyer in town. This is a residential project which provides accommodation for young adults who have been in the care system or homeless. We normally have a project which involves members of the church visiting the centre and providing dinner, cooking lessons and friendship for the young people. With restrictions this year, we have not been able to do this. However, we made up over 20 Christmas bags to hand to the young people.
4. In 2021, although restricted, we have continued to commit extra support for other Churches outside of Grace Church Whitehaven through Allen Rossi who works at supporting and helping churches in Cumbria, Lancashire and Mexico.
5. We were also able to give to wider work in our movement of churches, to help support churches, projects and charities.

Financial Review

1. 2021 has proved to be another challenging year for finances but one we seem to be working well through, despite losing some significant giving through our in person, Sunday meetings. We were able to set up more online giving opportunities through GiVT App and steward services to help members to give through alternative methods.
2. We were pleased that a number of members added to the list of monthly standing order donations, even though we did lose some giving from Sunday meetings (as explained above). The detailed figures are set out in the pages that follow this report.
3. The trustees are satisfied with the current finances of the church and are satisfied with the current reserves that are held in the bank.
4. The Church plans to continue Sunday meetings at Mayfield School, while it is deemed safe to do so, under government guidelines. The same will apply to other meetings of small groups, youth and outreach work.
5. We continue to provide management accounts which aid decision making and expense monitoring. At the end of 2019 we started to use the services of a self-employed bookkeeper to help sharpen our expense monitoring, finances and yearly bookkeeping. This has proved to be an excellent decision and we are now operating finances and budget through QuickBooks.
6. Reserves are in the trustees' opinion at a good/healthy level. No Investments are held and surplus cash funds are retained pending investment decisions.
7. We will continue in the future to hold gift days towards certain projects and church work.

8. The trustees wish to place on record their thanks to the employees and Eldership team for their work on behalf of the trust.

Approved by the board of trustees and signed on behalf of the trustees.

X 

28.03.22

Allen Rossi

Allen Rossi (Trustee)

INDEPENDENT EXAMINERS REPORT

I report on the accounts of the Trust for the year ended 31 December 2021.

Respective responsibilities of trustees and examiner

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(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

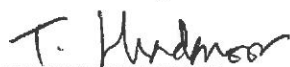
Basis of independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

- (1) which gives me reasonable cause to believe that in any material respect the requirements:
 - to keep accounting records in accordance with section 130 of the 2011 Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met; or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Tony Hindmoor BFP FCA
Gibbons
Chartered Accountants
Carleton House
136 Gray Street
Workington
Cumbria
CA14 2LU

01 March 2022

**GRACE CHURCH WHITEHAVEN
CHARITY NO. 1164923
RECEIPTS AND PAYMENTS ACCOUNT
YEAR ENDED 31 DECEMBER 2021**

	2021	2020
	£	£
Income		
Donatlons and legacies	37,677	38,808
George Street Room Hire	50	740
HMRC Gift Aid	6,756	15,221
Little Monkeys Subs	172	169
Other refund	-	-
Total Income	<u>44,655</u>	<u>54,938</u>
Total	<u>44,655</u>	<u>54,938</u>
Expenditures		
Departments	856	82
Family Fund Gifts	-	1,129
Insurances	299	276
Marketing	-	33
Office/General Administrative Expenses	1,038	646
Outreach Departments	1,895	2,634
Professional Services	1,573	1,703
Purchases	-	105
Rent or Lease of Buildings	210	6,309
Travel and Accommodation	456	966
Wages & Salaries	34,256	33,086
Office equipment additions	-	700
Total Expenditures	<u>40,584</u>	<u>47,668</u>
Net Operating Income	<u>4,071</u>	<u>7,270</u>
NET other income/expenditure	<u>450</u>	<u>-</u>
Net Income/(Expenditure)	<u>4,521</u>	<u>7,270</u>
Bank Balances 01/01/21	43,343	35,968
Net income/expenditure	4,521	7,270
Petty cash movement	- 100	105
Bank Balances 31/12/21	<u>47,764</u>	<u>43,343</u>

**GRACE CHURCH WHITEHAVEN
CHARITY NO. 1164923
STATEMENT OF ASSETS AND LIABILITIES
YEAR ENDED 31 DECEMBER 2021**

	2021	2020
	£	£
Assets		
Cash funds		
Bank current account	47,764	43,344
Assets retained for the charity's own use		
Equipment	15,680	15,730

GRACE CHURCH WHITEHAVEN

England & Wales - Charity number 1164923

Accounts

GRACE CHURCH WHITEHAVEN

CHARITY INFORMATION
Year Ended 31st December 2020

Charity Number	1164923
Principal office	Grace Church Whitehaven, 14 West Row Whitehaven Cumbria CA28 9AU
Trustees	Mr Aaron Travell (Chair) Mr Paul Slater Mr Jonathan Lumby Mr Allen Rossi
Eldership team	Mr Aaron Travell Mr Allen Rossi
Bankers	National Westminster 71 Lowther Street Whitehaven CA28 7AH
Solicitor	Ms Katie Douglas Anthony Collins Solicitors LLP 134 Edmund Street Birmingham B3 2ES
Independent Examiner	Tony Hindmoor Gibbons Carleton House 136 Gray Street Workington Cumbria CA14 2LU

GRACE CHURCH WHITEHAVEN

TRUSTEE REPORT Year Ended 31 December 2020

Structure, governance and management. The charity is governed by a constitution dated 23 November 2015.

1. New trustees are recruited from within the trustee/Eldership team who are members of the congregation. The aim of there being at least four trustees.
2. The trustees met during the year to discuss safeguarding policy, finances, our rented building and employee issues. Day-to-day organisation of the church's activities and vision is the responsibility of the church leaders and employees.
3. Whilst independent, the church is affiliated to the Christ Central sphere of the New Frontiers group of churches and is actively involved with member churches throughout Cumbria, the UK and internationally with interaction being voluntary. However, the charity makes use of the assistance available from such a group particularly when dealing with challenging issues. The church attends many events including the annual festival camp in August at the Staffordshire Show Ground.
4. Part of the trustees' responsibilities is the review of risk factors and the Safeguarding is constantly under review with training provided for children and youth workers. Mr Jonathan Lumby as trustee and safeguarding officer regularly reviews all operational risks, policies and procedures. Sarah Rossi is also appointed as deputy Safeguarding Officer.
5. The trustees are to work on annual appraisals for all fulltime staff. Alongside annual reviews of salary and expenses. This year, we updated expense allowances, employee contracts and a wage review and rise for our full time elder.

Objectives and activities

The primary object is the advancement of the Christian faith for the public benefit.

To achieve this aim the charity has carried out the following main activities.

1. The meeting of church members for regular worship, teaching, outreach and prayer. This is undertaken weekly at Mayfield school, the George Street building, members homes and various community venues.
2. Pastoral support throughout the church and the locality as required or requested.
3. Attending major Christ central events elsewhere in the country.
4. Working with and establishing new church plants in the county, UK and other nations.
5. Operating various coffee groups and small groups during the week.
6. Supporting Churches Together in the Whitehaven Area.
7. Supporting and working with a local youth residential centre for the ages of 16-25 who have been in care and homeless.
8. Developing contacts with Christians in other nations, particularly into Mexico.

A considerable amount of work is carried out by volunteers who support the Vision and Values of the church and desire to achieve the primary object which is gratefully acknowledged by the trustees.

GRACE CHURCH WHITEHAVEN

Achievements:

Even though this year has been a huge challenge due to the Covid 19 pandemic, trustees are satisfied that the objectives are being achieved and happy with the progress that the Church has made during this year.

Even though our public, in person, meetings have stopped due to Covid restrictions, we have continued to meet online each week to maintain our church community. The church has maintained a majority of our members, with new people joining online and becoming part of the church. Normally, throughout the year, the church and individual members support Christian outreach and social action projects that we organise and run. This year, we have managed to continue connections with the following:

1. During the spring we started a small food bank project serving many elderly people and families who were in need during the first lockdown. The church dropped off weekly shopping to provide food bags to those we identified in need. We also partnered with a church in our network of churches, to help with their fair share project, which also provided some food items for our own foodbank.
2. We have continued our parent and toddler group online during the spring and summer with sing-a-longs for the kids and we were able to hand out Christmas craft bags to parents and kids who are part of the toddler group.
3. We continued with our 'Christmas Hamper Give away' where the church made over 60 luxury food hampers for families, individuals, and the elderly in need over Christmas.
4. We were able to offer financial support to our single parent families in the church through the generosity of our donors.
5. We also kept our connections with the youth foyer in town. This is a residential project which provides accommodation for young adults who have been in the care system or homeless. We normally have a project which involves members of the church visiting the centre and providing dinner, cooking lessons and friendship for the young people. With restrictions this year, we have not been able to do this. However, we made up over 20 Christmas bags to hand to the young people.
6. In 2020, although restricted, we have continued to commit extra support for other Churches outside of Grace Church Whitehaven through Allen Rossi who works at supporting and helping churches in Cumbria, Lancashire and Mexico.
7. We were also able to give to wider work in our movement of churches, to help support churches, projects and charities.

Financial Review

1. 2020 has proved to be a challenging year for finances but one we seem to be working well through, despite losing some significant giving through our in person, Sunday meetings. We were able to set up more online giving opportunities through GiVT App and steward services to help members to give through alternative methods.
2. We were pleased that a number of members added to the list of monthly standing order donations, even though we did lose some giving from Sunday meetings (as explained above). The detailed figures are set out in the pages that follow this report.
3. The trustees are satisfied with the current finances of the church and are satisfied with the current reserves that are held in the bank.
4. The Church plans to start Sunday meetings at Mayfield School, once it is deemed safe to do so, under government guidelines. The same will apply to other meetings of small groups, youth and outreach work.
5. In March 2020, we decided to end our contract for the rented building - 'The George Street Centre' which we had been running from 2014. The contract ended in July 2020 and we no longer use or rent that building space.

6. We continue to provide management accounts which aid decision making and expense monitoring. At the end of 2019 we started to use the services of a self-employed bookkeeper to help sharpen our expense monitoring, finances and yearly bookkeeping. This has proved to be an excellent decision and we are now operating finances and budget through QuickBooks.
7. Reserves are in the trustees' opinion at a good/healthy level. No investments are held and surplus cash funds are retained pending investment decisions.
8. We will continue in the future to hold gift days towards certain projects as set out in the notes.
9. The trustees wish to place on record their thanks to the employees and Eldership team for their work on behalf of the trust.

Approved by the board of trustees and signed on behalf of the trustees.

X

Allen Rossi

Allen Rossi (Trustee)

**Grace Church Whitehaven
Charity Number 1164923**

INDEPENDENT EXAMINERS REPORT

I report on the accounts of the Trust for the year ended 31 December 2020.

Respective responsibilities of trustees and examiner

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(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

- (1) which gives me reasonable cause to believe that in any material respect the requirements:
 - to keep accounting records in accordance with section 130 of the 2011 Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met; or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

T. Hindmoor

Tony Hindmoor FCA
Gibbons
Chartered Accountants
Carleton House
136 Gray Street
Workington
Cumbria
CA14 2LU

22/03/2021

GRACE CHURCH WHITEHAVEN
CHARITY NO. 1164923
RECEIPTS AND PAYMENTS ACCOUNT
YEAR ENDED 31 DECEMBER 2020

	2020	2019
	£	£
Income		
Donations and legacies	38,808.25	41,845.00
George Street Room Hire	740.00	1,021.00
HMRC Gift Aid	15,221.03	10,377.00
Little Monkeys Subs	169.20	736.00
Other refund	-	209.00
Total Income	54,938.48	54,188.00
Total	54,938.48	54,188.00
Expenditures		
Departments	81.52	1,250.00
Family Fund Gifts	1,128.67	-
Insurances	276.05	254.00
Marketing	33.16	-
Office/General Administrative Expenses	645.90	376.00
Outreach Departments	2,633.51	1,061.00
Professional Services	1,703.35	414.00
Purchases	105.41	409.00
Rent or Lease of Buildings	6,309.40	13,630.00
Travel and Accommodation	965.81	2,436.00
Wages & Salaries	33,085.63	32,135.00
Office equipment additions	699.99	-
Total Expenditures	47,668.40	51,965.00
Net Operating Income	7,270.08	2,223.00
Net Income/(Expenditure)	7,270.08	2,223.00
Bank Balances 01/01/20	35,968	33,745
Petty cash movement	105	-
Net income/expenditure	7,270	2,223
Bank Balances 31/12/20	<u>43,343</u>	<u>35,968</u>

**GRACE CHURCH WHITEHAVEN
CHARITY NO. 1164923
STATEMENT OF ASSETS AND LIABILITIES
YEAR ENDED 31 DECEMBER 2020**

	2020	2019
	£	£
Assets		
Cash funds		
Bank current account	43,344	35,968
Assets retained for the charity's own use		
Equipment	15,730	18,480