



ACCOUNTS

For the year ended

31 December 2025

Charity Number 1168712

CHALMERS HB LTD

Chartered Accountants
20 Chamberlain Street
Wells
Somerset BA5 2PF

Martock Christian Fellowship

ACCOUNTS

YEAR ENDED 31 December 2025

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CHARITY COMMISSION
FOR ENGLAND AND WALES

**Independent examiner's
report on the accounts**

Section A

Independent Examiner's Report

**Report to the trustees/
members of**

Charity Name
Martock Christian Fellowship

**On accounts for the year
ended**

31st December 2025

**Charity no
(if any)**

1168712

Set out on pages

8-9

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31/12/2025**.

**Responsibilities and
basis of report**

As the charity trustees of the Trust, 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 the applicable Directions given by the Charity Commission under section 145(5)(b) of the 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 which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- 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.

Signed: 

Date: 7th May 2026

Name: Paul Dix

**Relevant professional
qualification(s) or body
(if any):**

ICAEW & ACCA

Address:

Chalmers HB Ltd

20 Chamberlain Street, Wells, Somerset. BA5 2PF

Section B**Disclosure**

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.



Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	1 st	January	2025		31 st	December	2025

Section A

Reference and administration details

Charity name

Martock Christian Fellowship

Other names charity is known by

N/A

Registered charity number (if any)

1168712

Charity's principal address

The George

Church Street

Martock, Somerset

TA12 6JL

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	John T Greenhill	Chair	06/08/2018	Fellowship
2	Michelle Greehill		06/08/2018	Fellowship
3	Ed Moore		29/01/2024	Fellowship
4	Andrew Holden	Secretary	29/01/2024	Fellowship
5				
6				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year
N/A	

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

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Section B

Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Constitution – dated 10 th August 2016
How the charity is constituted (eg. trust, association, company)	Charitable Incorporated Organisation (CIO)
Trustee selection methods (eg. appointed by, elected by)	Appointed by resolution of the charity trustees.

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

A Trustee can no longer stand where he/she no longer subscribes in good conscience to the statement of beliefs of set out in the Schedule of the Constitution that inter alia sets out the belief in one true God.

Section C

Objectives and activities

Summary of the objects of the charity set out in its governing document

To advance the Christian faith in accordance with the Statement of Beliefs, in particular supporting the charitable work of MCF in its various facets both in and around the area of Martock, Somerset, and such other areas as may be deemed appropriate from time to time including overseas and by maintaining the upkeep and repair of the fabric of the buildings used by MCF for charitable purposes.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

To gather together as a Fellowship to worship and praise God and to teach his word. All are welcome to attend the Sunday morning service and bible teaching classes held during the week.

At the main Christian celebrations of Easter and Christmas, the Chapel was open out to the public to see and hear the story of the birth of Christ and the crucifixion.

Each week during school term times, a toddler group (Sunbeams) meets for 2 hours. The coffee shop which is open in The George as part of the Church, parents & carers meet there beforehand before the session opens.

Alpha Course – was held in the Autumn term, this year 11 people attended.

Transforming Lives – a food bank to support those in need in Martock, with special giving during Christmas and Easter. 45 families were supported (37 families in 2024). TL has been renamed – Martock Food Bank.

The Fellowship operates a café from The George 4 days a week and is open on a Sunday to provide an alternative venue for those who would struggle in a *church* environment. The Coffee shop is operated by paid part-time staff and volunteers, many of the volunteers have been people trying to gain work experience.

A Bereavement Group meets to support all those in the community that has suffered or experienced bereavement. The group is led by volunteers from the Church.

The Boys' Brigade and Girls' Association meet in the chapel each week, where the Leadership Teams are run by members of the Fellowship.

The Trustees declare that they have had regard to Charity Commission's guidance on the Public Benefits when exercising their powers or duties to which the guidance is relevant.

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

The Fellowship supports the following organisations:-

Boys' Brigade and Girls' Association.

Hope Now – support for a church based in Ukraine.

MAF – support for the pilot and her family who flies out in Tanzania.

Regularly give to Tearfund.

Section D

Achievements and performance

Summary of the main achievements of the charity during the year

The Fellowship continued support local families in need, both financially, and with food, along with bereavement support.

Seeing the growth of the community benefit of The Coffee shop operated by the Fellowship out of The George – ‘*The George Coffee Shop*’.

The Shore Room (part of the main chapel building) and The George are rented out for locally community groups and activities; Sliming World, The Garden Society, The History Society and Pilates teaching.

The plans for The George Coffee shop refurbishment and extension were finalised and planning permission and Listed Building consent applied for (2026).

In January 2024 saw the implementation of the new leadership structure and organisation of the church that was planned for throughout 2023, in the knowledge that the Senior Pastor of over 23 years serving the Fellowship was retiring. In addition 4 Trustees stepped down and 2 new Trustees appointed. The Leadership comprises 6 members of the Fellowship. Throughout 2025, the Leadership have grown in their role and the church has flourished. Under the Leadership Team are the Ops Team that seek to implement the day to day running of the church and services.

Section E

Financial review

Brief statement of the charity's policy on reserves

The amount of financial reserves or assets to be equivalent of a minimum of 3 months' of the Fellowships outgoings (staff, utilities, rates, expenses etc) in liquid or near liquid form held in petty cash, instant access bank or other financial institution deposit accounts or timed deposit accounts.

Details of any funds materially in deficit

None.

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Income for the year totalled £165,434, of which £12,948 was restricted income. Expenditure totalled £150,286 of which £10,742 related to restricted funds.

There was an overall cash surplus of £15,147, with closing cash reserves of £147,573, of which £20,361 relates to restricted funds.

Within the unrestricted funds cash balance of £127,212 at the year end, £73,179 is held in the building fund designated account, which has been set aside for future building projects.

The income and expenditure has been recategorised to more closely align with the charity's internal reporting structure and as such, the comparative figures have also been restated, with no change to the total income or expenditure for the previous year.

Principal source of funding is through regular donations/collections at the Sunday services or through direct debit (DD) of Members of the Fellowship, guests and visitors. The reclaiming of Gift Aid. In addition income is earned from sales through the coffee

shop, The George and Hiring of the Halls and rooms.

The Building Fund received specific donations, Gift Aid, to support the vision of extending the George Coffee Shop, for which planning and listed building consent were granted in January 2022, subsequently amended by a s73 planning application during 2025.

The collection (giving) and sales funds the employment of a part-time administrator and cleaners, Baristas for the Coffee Shop, the running and repair expenses of the Chapel building and The George.

Where there is surplus cash, this is invested in deposit accounts that are protected by the FSCS (financial service conduct scheme).

Section F

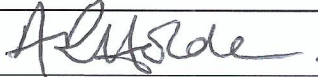
Other optional information

Section G

Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Andrew Richard Holden	
Position (eg Secretary, Chair, etc)	Secretary	
Date	1 st May 2026	



CHARITY COMMISSION
FOR ENGLAND AND WALES

Charity Name
Martock Christian Fellowship

No (if any)
1168712

Receipts and payments accounts

CC16a

For the period from	Period start date	To	Period end date
	01/01/2025		31/12/2025

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Donations & Collections	94,919	1,257	-	96,176	100,659
Food Bank Donations		11,641		11,641	11,383
Missionary Work		-	-	-	1,625
Youth General Income	818	-	-	818	-
Use of Premises	10,554	-	-	10,554	10,164
Building Fund Income	2,442			2,442	1,653
Coffee Shop Takings	42,003			42,003	42,746
Other Income	500	50	-	550	4,910
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	151,236	12,948	-	164,184	173,140
A2 Asset and investment sales, (see table).					
Minibus Sale	1,250	-	-	1,250	350
	-	-	-	-	-
Sub total	1,250	-	-	1,250	350
Total receipts	152,486	12,948	-	165,434	173,490
A3 Payments					
Ministry Expenditure	3,670	-	-	3,670	5,590
Chapel Running Costs	6,572	-	-	6,572	9,593
George Running Costs	10,712			10,712	7,844
Insurance and Licences	5,453			5,453	5,334
IT & Infrastructure	3,637			3,637	5,363
Legal & Professional Fees	4,222			4,222	1,700
Training - non staff	549			549	-
Administrative Costs	3,249			3,249	3,083
Staff Costs	32,343			32,343	88,484
Minibus Costs	-	-	-	-	4,423
Coffee Shop - Cost of Sales	16,856	-	-	16,856	17,051
Coffee Shop Overheads	258	-	-	258	476
Coffee Shop Staff	29,194	-	-	29,194	24,751
Food Bank Purchases		9,913	-	9,913	5,847
Building Fund expenditure	13,412		-	13,412	12,405
Missionary Giving - general	8,950			8,950	16,207
Missionary Giving - Acts 2	-	829	-	829	410
Sub total	139,076	10,742	-	149,818	208,561
A4 Asset and investment purchases, (see table)					
Minibus	-	-	-	-	2,300
Coffee shop equipment	469	-	-	469	2,252
Sub total	469	-	-	469	4,552
Total payments	139,544	10,742	-	150,286	213,113
Net of receipts/(payments)	12,941	2,206	-	15,147	- 39,623
A5 Transfers between funds			-	-	-
A6 Cash funds last year end	114,271	18,155	-	132,426	172,049
Cash funds this year end	127,212	20,361	-	147,573	132,426

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	General Account	51,112	722	-
	Coffee Shop Account	5,115		
	Building Fund Account	73,179		
	Food Bank Account		19,639	
	Cash in Hand	150		
	Credit Card Accounts	- 2,344	-	-
	Total cash funds	127,212	20,361	-
	(agree balances with receipts and payments account(s))			

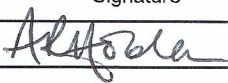
	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			-	-
			-	-
			-	-
			-	-
			-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use	Freehold Property	Unrestricted	350,000	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities	Accountancy fees	Unrestricted	3,121	Within 1 Year
	Utilities	Unrestricted	1,213	Within 1 Year
	PAYE & NI	Unrestricted	252	Within 1 Year
	Pensions	Unrestricted	93	Within 1 Year
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	A.R. HOLDEN	1/5/2026

