

Trustees' Annual Report for the period						
From	Period start date			To	Period end date	
	1st	April	2024		31 st	March

Section A

Reference and administration details

Charity name	Saffron Walden Community Church
Other names charity is known by	formerly Gold Street Chapel
Registered charity number (if any)	1176353
Charity's principal address	Saffron Walden Community Church
	Castle Street
	Saffron Walden
	PostcodeCB10 1BD

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	Barry James Land	Chair & Secretary		
2	Peter Jonathan Graves			
3	Paul Anthony John Martin			
4	Siobhan Rouse			
5				
6				
7				
8				

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

Name	Dates acted if not for whole year

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Constitution
How the charity is constituted (eg. trust, association, company)	Charitable Incorporated Organisation
Trustee selection methods (eg. appointed by, elected by)	New trustees are appointed by existing 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.

The trustees delegate the day-to-day running of the church to the pastor and the leadership team, who are primarily responsible for the spiritual wellbeing of the church, and the operation of the various church policies and practices.

The trustees and leadership team are assisted by a Support Team who are appointed by the members of the church. The Support Team are responsible for maintaining the fabric of the building, finance and admin.

One in particular is the Finance Co-ordinator responsible for keeping accurate accounts of all transactions and for preparing the accounts for the end of year Independent Examination and for presentation at the church AGM and quarterly business meetings, which are open to the public. There is regular oversight of accounting records and processes by the trustees.

The church employs three staff members: the pastor, the ministry leader and a church administrator. All three staff members were offered entry into a pension scheme but all three have opted out.

The trustees ensure that the charity is being run satisfactorily by those delegated to do so, including compliance with the Child Protection Policy, Risk Management Policy and Data Protection Policy, all of which are reviewed annually, and that the charity is operating for the public benefit.

It is intended to seek additional trustees from the Leadership Team during 2025.

Section C

Objectives and activities

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

For the public benefit, to advance the Christian faith in Saffron Walden, Essex and such other parts of the UK and the world as the charity trustees may from time to time decide.

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)

We act for the public benefit in enabling all people to live out their Christian faith as part of our church and town communities through:

- regular worship services
- teaching related to evangelical Christianity for children and adults
- a Toddlers Group, and well-being groups, and
- working with other churches and with Saffron Walden Churches Together

In particular, we promote and support - local mission activities:

- Alpha courses, or similar
- Various styles of Sunday services
- Children's and youth activities
- Social events
- Teaching church members to promote Christianity where they live and work
- Celebration of Christian festivals
- Support for Stort Valley Schools Trust

And international mission activities:

- Latin Link
- Wycliffe Bible Translators
- TEAR Fund

We strive to advance citizenship and community development through:

- Pastoral care, primarily to those who attend church but also extended to those outside the church
- Support for Stort Valley Schools Trust
- Part of Saffron Walden Street Pastors

When planning activities for the year, the pastor, leadership team and trustees have regard to the Commission's guidance on charities for the advancement of religion.

All the above activities are open to all sections of the general public.

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.

As resources and opportunity permit we attempt to help those in need through:

- TEAR Fund (a third world development and aid agency),
- Emergency aid for others in great need.

The pastor, the ministry leader and the church administrator have been the only paid employees of the church so much of our activities are provided by volunteers.

Summary of the main achievements of the charity during the year

Worship

- Sunday Morning services and occasional Evening Prayer and Praise services. The Sunday Morning services continued to be made available on line.
- From September 2023, a second weekly Sunday Morning Service was held in the Jubilee Gardens Hub in the centre of town providing a more informal service but still under the main church umbrella.
- All are welcome to join us in our services in the buildings and on-line.

Mid-week meetings

- Midweek small groups have continued.

Pastoral Care

- Pastoral care continues through the small groups and directly by the Leadership Team when appropriate. The wider community benefits from our pastoral care as appropriate through WWW (see below).

Pop-In Coffee Morning

- This particularly helped those of the wider community who may be lonely or in need of a chat. Payment was by voluntary gift only. However, due to falling numbers and recognition that other opportunities were available in town, this activity ceased in November 2024.

Walden Wellbeing Walk-In

- This initiative has continued providing counselling for those in the community with emotional and mental health issues, staffed by qualified mental health practitioners and volunteers. This is open to the general public.

Mother and Toddler Group

- Continues throughout the year..

Market Square Outreach

- This initiative continued on Saturday mornings offering to listen and support any with issues who wished to share, particularly offering prayer support.

Ecumenical Relationships

- The church continues to be an active member of Churches Together in Saffron Walden. We are also members of the Evangelical Alliance. We have also continued to support three overseas missionary societies and to one UK missionary society.

Summary of the main achievements of the charity during the year (cont.)

Community Pastors

- Renamed from Street Pastors with which the church continues a deep involvement. They continued to patrol the streets every Friday evening between 8pm and 1.30am when licensed premises were open. They are there to help the evening community to have an enjoyable, and as far as possible, a safe experience of the town. They have expanded into help on the local railway and daytime patrols in town when necessary.
- This initiative continues to have the support of the Town Council, the local police and the various licenced premises of the town.

Alpha Courses

- The church successfully ran a number of Alpha Courses during the year teaching the basics of Christianity to a range of interested people.

Church Building

- The church building has continued to be used for the benefit of the community providing accommodation as a Polling Station.

Section E

Financial review

Brief statement of the charity's policy on reserves

The income of the church, largely through voluntary donation and return on savings and investments, increased substantially from last year, while the expenditure increased only modestly. The charity finished the year with a cash balance of £191,825 and an investment portfolio of £103,000.

The church sought to appoint another staff member during the year without success (but a new staff member is due to start in September 2025) and the balance may be required not only for employment costs but also some element of housing funding.

The church has a policy of maintaining a balance of £50,000 (or less if agreed by a church meeting) for the running of the charity.

It was also resolved during the year to pursue investment of church funds in accordance with an Investment Policy, adopted during the year so as to offset the loss of value in savings accounts through inflation.

Details of any funds materially in deficit

Further financial review details

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.

Our income comes from:

- gifts and donations from those attending the church or using its facilities
- investment income
- gifts from individuals.

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)	<i>B. J. Land</i>	<i>P.J. Graves</i>
Full name(s)	Barry James Land	Peter Jonathan Graves
Position	Chair & Secretary	Trustee
Date	20 October 2025	



CHARITY COMMISSION
FOR ENGLAND AND WALES

Saffron Walden Community Church

1176353

Receipts and payments accounts

CC16a

For the period
from

4/1/2024

To

3/31/2025

Section A Receipts and payments

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Last year
	to the nearest £	to the nearest £	to the nearest £	to the nearest £	to the nearest £
A1 Receipts					
Donations	125,432	-	-	125,432	128,536
Rental Income	1,260	-	-	1,260	420
Gift Aid Tax Reclaims	34,612	-	-	34,612	34,469
Savings A/c Interest	3,810	-	-	3,810	3,757
Govt Grant in lieu of VAT	169	-	-	169	243
Interest and dividends (Walden Capital)	874	-	-	874	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	166,157	-	-	166,157	167,426
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
Investment sales	26,436	-	-	26,436	-
Sub total	26,436	-	-	26,436	-
Total receipts	192,593	-	-	192,593	167,426
A3 Payments					
Employment	72,701	-	-	72,701	64,396
Worship	3,001	-	-	3,001	2,686
Youth	1,971	-	-	1,971	1,097
Community	9	-	-	9	149
Pastoral	1,514	-	-	1,514	671
Mission Support	12,538	-	-	12,538	22,718
Outreach	454	-	-	454	548
Social	848	-	-	848	1,000
Services	15,308	-	-	15,308	14,721
Subscriptions	2,170	-	-	2,170	1,650
Professional Fees	720	-	-	720	775
Refurbishment of building	-	-	-	-	-
Equipment purchases	17,371	-	-	17,371	3,327
Investment Management fees	1,420	-	-	1,420	1,697
Adjustment	-	-	-	-	8
Sub total	130,026	-	-	130,026	115,443
A4 Asset and investment purchases, (see table)					
Walden Capital Investment	-	-	-	-	97,996
Purchase of investment	25,808	-	-	25,808	-
Sub total	25,808	-	-	25,808	97,996
Total payments	155,834	-	-	155,834	213,439
Net of receipts/(payments)	36,760	-	-	36,760	- 46,013
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	155,065	-	-	155,065	155,065
Cash funds this year end	191,825	-	-	191,825	109,052

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	Lloyds Current A/c - SWCC	94,019	-	-
	Petty Cash	-	-	-
	Walden Capital	992		
	Lloyds Current A/c - VBS	-	-	-
	Saffron Building Society Savings A/c	96,814	-	-
	Total cash funds	191,825	-	-
	(agree balances with receipts and payments account(s))	OK	OK	OK
	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
	Gift Aid reclaimable for 24/25	2,254	-	-
			-	-
			-	-
		-	-	-
	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets	Walden Capital	General Investment		103,000
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use	Church building in Castle Street		450,000	-
	Other Assets		51,963	-
				-
				-
				-
				-
				-
				-
				-
				-
				-
				-
	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities	Independent Examiner's fees		720	
	Expenses & refund debit card		166	

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

		-	
		-	
		-	

Signature	Print Name	Date of approval
B. J. Land	B. J. Land	10/20/2025
P. J. Graves	P. J. Graves	10/20/2025

Asset Register

Details	Fund to which asset belongs	Cost (optional)
Laptops x 2		940
Drum Kit (electronic)		2,300
Keyboard (Electric)		2,000
Sound system		16,000
Portable Baptistry		1,830
Photocopier		1,400
Staging for modular system		2,100
Cooker		1,700
Camera for recording services		2,700
Projectors x 3		2,000
WIFI Hardware		1,632
Chairs (160 * £107 each)		17,161

107.2563



Section A

Independent Examiner's Report

Report to the trustees/
members of

Charity Name
Saffron Walden Community Church

On accounts for the year
ended

31 March 2025

Charity no
(if any)

1176353

Set out on pages

TAR and CC16a 1-2

(remember to include the page numbers of additional sheets)

Respective
responsibilities of
trustees and examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

The charity's trustees consider that an audit is not required for this year under section 144 of the Act and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the applicable Directions given by the Charity Commission (under section 145(5)(b) of the Act, and
- to state whether particular matters have come to my attention.

Basis of independent
examiner's statement

My examination was carried out in accordance with 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 the 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 material matters have come to my attention which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Charities 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:

20 October 2025

Name:

Peter William Hill

Relevant professional
qualification(s) or body

Chartered Accountant (FCA – Membership no 7139500)

Address:

Hill House, 27 Meadowford

Newport, Saffron Walden

Essex CB11 3QL

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.