

1. Introduction

The trustees of the charity, Kirdford Chapel CIO, present their report with the financial statements of the charity for the year ended 31 March 2025.

The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2005).

2. Structure, governance, and management

The Trustees have the responsibility to appoint trustees and appoint any new trustees following the provisions laid out in the organisation's governing instrument.

The following have served throughout the accounting period:

- Miriam Lindsay
- Bob Sneller
- Jill Wigmore

It is with sadness that Anne Wood resigned as Trustee on 17th April 2024 and Judith and Roger Loosley resigned on 25th November 2024.

We were pleased to appoint James Clarke as Trustee on 17th January 2025. The Trustees continue to meet regularly to consider financial considerations and operations of the Charity.

Governing document

Kirdford Chapel is a Charitable Incorporated Organization governed by a constitution adopted on the 22 October 2017 and entered on the Register of Charities by the Charity Commission on 7 March 2018 under number 1177457.

Organisational structure

The charity employs a Community Pastor, who reports to the Trustees. The Trustees give their time voluntarily and received no benefits from the charity, except that the charity rents a house from Judith Loosely for occupation of the Community Pastor and his family. No expenses have been reclaimed by any of the trustees from the charity in the period concerned, other than re-imbursement of payments made on the charity's behalf.

The general governance of the charity is the responsibility of the Trustees; however, the day-to-day operation is delegated to the Deacons.

3. Aims and purposes

Our purposes as recorded in our constitution are:

- 3.1 to advance the Christian faith in accordance with our Basis of Faith primarily but not exclusively within Kirdford and the surrounding neighbourhood, and

- 3.2 such other charitable purposes as shall, in the opinion of the members of the Church in general meeting, put into practice the Christian faith in accordance with the basis of Faith, including but not limited to the prevention and relief of need, hardship and sickness and the advancement of education provided that the advancement of such purposes must be undertaken in a manner that is consistent with the Doctrinal Distinctives and Ethical Statements as may be adopted and amended by the Church from time to time in accordance with the provisions of the Church Handbook.

4. Achievements and Performance

How Our Activities Deliver Public Benefit

The charity carries out a wide range of activities in pursuit of its charitable aims. The trustees consider that these activities, summarised below, provide benefit both to those who are part of Kirdford Chapel and the wider community of Kirdford and the surrounding neighbourhood.

Our regular pattern of services on Sunday mornings continued with the all-age Family Service led by our Community Pastor, James Clarke, on the fourth Sunday in each month, with congregations numbering mostly between 20 and 30. Special Sunday services were held for Harvest, Christmas, and Easter. A joint service was held at Rudgwick Chapel on Good Friday. Prayer meetings and Bible Studies were held on each Wednesday. Our Ladies Teas, held every four months, continued to be very well attended.

The Good News Club for children at primary school continued to thrive and Good News Explorers for young people at secondary school has continued with a regular attendance of boys and girls.

We were pleased to host and join in the Advent and Lent Course held at the Chapel and arranged by St. John's Church, Kirdford.

Work was started on a Youth Hub at the side of the chapel building. There has been a number of delays but it is hoped that it will be completed and in use very soon.

The weekly coffee morning for Kirdford, Ifold and Plaistow continues to meet at the Chapel.

5. Financial review

Total incoming resources for the period were £48,592 (2023/24: £44,448) of which £48,521 was unrestricted income (2023/24: £43,857). Total resources expended were £96,800 (2023/24: £84,309) of which £94,903 was unrestricted expenditure. £1,897 was restricted expenditure which went towards the building of the new Youth Hub. A full review of the financial position of the charity can be found on the attached financial statements.

6. Reserves policy

As at the balance sheet date of 31 March 2025 the charity had free reserves (unrestricted funds) of £220,191 (2023/24 £266,573) and no restricted reserves (2023/24 £1,826).

7. Risk Management

The trustees have a duty to identify and review the risks which the charity is exposed to and ensure appropriate controls are in place for reasonable assurance against fraud and error.

The trustees do not perceive any major risks to the charity currently.

8. Public Benefit

Trustees have paid due regard to the Charity Commission Guidance on 'Public Benefit' in deciding what activities the charity undertakes. All activities undertaken by Charity Name are focussed on our charitable purposes.

9. Going Concern

The Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the accounting policies.

10. Responsibilities of Trustees

The Charities Act 2022 requires the Board of Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of its incoming resources and resources expended for the period. In preparing those financial statements, the Board of Trustees should follow best practice and are required to;

- select suitable accounting policies and apply them consistently
- make judgments and estimates that are reasonable and prudent
- comply with applicable accounting standards subject to any material departures disclosed and explained in the financial statements
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that charity will continue in operation

The Board of Trustees is responsible for maintaining proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2022. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities and to provide reasonable assurance that:

- the charity is operating efficiently and effectively
- all assets are safeguarded against unauthorised use or disposition and are properly applied
- proper records are maintained and financial information used within the charity or for publication is reliable
- the charity complies with relevant laws and regulations

The systems of internal control are designed to provide reasonable but not absolute assurance against material misstatement or loss.

Approved by the Trustees on...10.09.25.....

Signed on their behalf by Trustee .....

Printed Name MIRIAM LINDSAY

Annual Report and Financial Statements
for the year ended 31st March 2025

Kirdford Chapel CIO

(Charitable Incorporated Organisation)

Charity Registration Number 1177457

Reports produced by Claire Cutler



Legal and Administrative Information

Kirdford Chapel CIO

Charity Number	1177457
Start of Financial Year	01-Apr-24
End of Financial Year	31-Mar-25
Trustees at 31 March 2025	Ms Miriam Ruth Lindsay Mr Robert Arthur Sneller Mrs Jill Wigmore Mr James Clarke
Registration Date	7th March 2018 : CIO registration

Objectives

1. The advancement of the Christian faith in accordance with the Basis of Faith primarily, but not exclusively within Kirdford and the surrounding neighbourhood, and:-
2. Such other charitable purposes as shall, in the opinion of the members of the Church in general meeting, put into practice the Christian faith in accordance with the Basis of Faith and consistent with the Doctrinal Distinctives and Ethical Statements.

Address	Kirdford Chapel Plaistow Rd, Kirdford, West Sussex, RH14 0JR
Primary Bankers	Lloyds TSB Bank Plc 514 Cowbridge Road East Victoria Park Cardiff CF5 1BL
Bookkeeper	Claire Cutler Organised Owl Butts Cottage Kirdford West Sussex RH14 0ND

Statement of Financial Activities

Kirdford Chapel CIO

For the year ended 31 March 2025

	Notes	Unrestricted Funds £	Restricted Funds £	2024/25 £	2023/24 £
Income	1				
Donations and legacies		42,987	71	43,059	37,645
Bank Interest Income		7,174		7,174	6,276
Investment Income		7,174	-	7,174	6,276
Other Income		50	-	50	527
Total Income		50,211	71	50,282	44,448
Expenditure	2				
Costs of Charitable Activities		95,253	1,897	97,150	84,309
Total Expenditure		95,253	1,897	97,150	84,309
Net Income / (Expenditure)		(45,042)	(1,826)	(46,868)	(39,861)
Transfers between funds	3		(1,826)		
Net Movement in Funds		(45,042)	(1,826)	(46,868)	(39,861)
Total Balance Brought Forward		266,573	1,826	268,399	308,260
Total Balance Carried Forward		221,531	-	221,531	268,399

The financial statements were approved, authorised and signed on their behalf by:

Approved by the Trustees on 10.09.25

Signed on their behalf by Trustee M.R. Lindsay

Print Name: MURIAM RUTH LINDSAY



Balance Sheet

Kirdford Chapel CIO

As at 31 March 2025

Account	Notes	Unrestricted Funds £	Restricted Funds £	2024/25 £	2023/24 £
Assets					
Tangible Assets		-	-	-	-
		-	-	-	-
Current Assets					
Debtors & Prepayments	5	1,580	-	1,580	2,172
Cash at bank and in hand	4	231,820	-	231,820	267,425
Total Current Assets		233,400	-	233,400	269,596
Creditors: amount falling due within one year	6	11,869	-	11,869	1,198
Net Current Assets		221,531	-	221,531	268,399
Net Assets		221,531		221,531	268,399
The Funds of the Charity					
General Funds		221,531	-	221,531	266,573
Restricted Funds	5	-	-	-	1,826
Total Funds		221,531	-	221,531	268,399

The financial statements were approved, authorised and signed on their behalf by:

Approved by the Trustees on10.09.25.....

Signed on their behalf by Trustee M.R. Lindsay.

Print Name: M. RUTH LINDSAY



Accounting Policies

Kirdford Chapel CIO

Basis of preparation

The financial statements have been prepared under the historical cost convention and in accordance with the Charities SORP (FRS 102) and applicable UK accounting standards. The charity constitutes a public benefit entity as defined by FRS 102.

Income

Income is recognised when the charity has entitlement to the funds, it is probable that the income will be received, and the amount can be measured reliably.

Donations and grants are included when receivable.

Income received in advance for a future period is deferred until that period.

Expenditure

Expenditure is recognised on an accruals basis as liabilities are incurred.

Charitable activities include direct expenditure and support costs.

Audit & Accountancy costs include the costs of preparing statutory accounts and the independent examination.

Fund accounting

Unrestricted funds are available for general use at the discretion of the trustees.

Restricted funds are subject to specific conditions imposed by donors or grant funders and can only be applied in accordance with those restrictions.

Tangible fixed assets

The CIO held no fixed assets investments during this or the previous financial period.

Debtors and creditors

Debtors and creditors are recognised at settlement amount due or payable.

Cash at bank and in hand

Cash at bank and in hand includes cash and short-term deposits with a maturity of three months or less.

Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

Trustees and Other Related Parties

No payments were made to trustees or any persons connected with them during this financial period. No material transaction took place between the organisation and a trustee or any person connected with them.

1. Income

Kirdford Chapel CIO

For the year ended 31 March 2025

	Unrestricted Funds £	Restricted Funds £	2024/25 £	2023/24 £
Income				
Donations and legacies				
Donations - General	15,660		15,660	1,729
Gift Aid	5,352	14	5,367	17,648
Free Will Offering (FWO)	5,737		5,737	6,035
Donations - KIP	1,175		1,175	850
Other Donations	3,434		3,434	
Rudgwick Chapel - Staffing Income	11,628		11,628	10,910
Building Fund		57	57	473
	42,987	71	43,059	37,645
Investment Income				
Bank Interest Income	7,174		7,174	6,276
	7,174	-	7,174	6,276
Other Income				
Other Revenue	50		50	527
	50	-	50	527
Total Income	50,211	71	50,282	44,448

This page does not form part of the statutory financial statements

2. Expenditure

Kirdford Chapel CIO

For the year ended 31 March 2025

	Unrestricted Funds £	Restricted Funds £	2024/25 £	2023/24 £
Expenditure				
Costs of Charitable Activities				
Advertising & Marketing	150		150	
Audit & Accountancy fees	1,293		1,643	690
Charitable Donations	2,083		2,083	995
Cost of Events	1,290		1,290	1,288
Gifts expense	277		277	100
Insurance and Licences	1,382		1,382	1,367
Legal & Administration Expenses	1,842		1,842	1,922
Lighting & Heating	7,423		7,423	6,928
Repairs & Maintenance	527		527	24,487
Staff Rent	18,000		18,000	18,000
Staff Expenses	1,078		1,078	813
Sundries	3,148		3,148	3,932
Youth Hub Building Expense	35,453	1,897	37,350	2,325
Youth Club Expenses	544		544	88
Wages & Salaries	17,213		17,213	17,112
National Insurance Costs	2,099		2,099	2,213
Pension Contributions	1,101		1,101	1,101
	94,903	1,897	97,150	84,309
Total Expenditure	94,903	1,897	97,150	84,309

This page does not form part of the statutory financial statements

3. Restricted Funds

Kirdford Chapel CIO

For the year ended 31 March 2025

Current Financial Year	Balance 01-Apr-24 £	Income £	Expenditure £	Transfer £	Balance 31-Mar-25 £
Building Fund Income	1,475	57	1,532	-	-
Building Fund Gift Aid	351	14	365	-	-
	1,826	71	1,897	-	-

Previous Financial Year	Balance 01-Apr-23 £	Income £	Expenditure £	Transfer £	Balance 31-Mar-24 £
Building Fund Income	1,003	473	-	-	1,475
Building Fund Gift Aid	233	118	-	-	351
	1,235	591	-	-	1,826

The income funds of the charity include restricted funds that are subject to special conditions imposed by the donors or grant providers, and the charity's trustees have no power to apply them for any other purpose.

The Building fund represents donations restricted to the building of the Youth Hub. £1,897 was spent during the year on building the new Youth Hub, leaving nothing remaining in this fund.

4. Bank Summary

Kirdford Chapel CIO

For the year ended 31 March 2025

	Unrestricted Funds £	Restricted Funds £	Total 31-Mar-25 £	Total 31-Mar-24 £
Current Account	4,211	-	4,211	5,015
Deposit Account	27,480	-	27,480	50,052
Charity Bank Deposit Account	197,324	-	197,324	210,578
No 2 Staff Account	2,805	-	2,805	1,679
Petty Cash	-	-	-	100
Total	231,820	-	231,820	267,425

This page does not form part of the statutory financial statements

5. Debtors and Prepayments

Kirdford Chapel CIO

For the year ended 31 March 2025

	Unrestricted Funds £	Restricted Funds £	Total 31-Mar-25 £	Total 31-Mar-24 £
Rudgwick Chapel - Pastor expenses	99	-	99	344
Gift Aid	1,410	-	1,410	1,328
General Expenses - refund	71	-	71	
Rudgwick Chapel - Staff expenses		-	-	500
		-	-	
Total	1,580	-	1,580	2,172



Report to the trustees/ members of	Kirdford Chapel CIO		
On accounts for the year ended	31 st March 2025	Charity no (if any)	1177457
Set out on pages	1 - 15		

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31 / 03 / 2025**.


**Responsibilities and
basis of report** As the charity trustees, you are responsible for the preparation of the accounts in accordance with the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent
examiner's statement** 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:

- the accounting records were not kept in accordance with section 130 of the Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed:  **Date:** 13 / 11 / 2025

Name: Veronica Rajfeld TA V Good Bookkeeping

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

Certified bookkeeper with Institute of Certified Bookkeepers
LEVEL 2 CERTIFICATE IN BOOKKEEPING
LEVEL 3 CERTIFICATE IN BOOKKEEPING AND ACCOUNTS
Practise licence number: 24665

Address: 22 Townfield, Kirdford

West Sussex

RH14 0LZ

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

<p>Report to the Review Committee of</p> <p>On account for the year ended</p> <p>Set out on pages</p>	<p>31st March 2025</p> <p>1 - 10</p>
<p>Responsibilities and basis of report</p> <p>I confirm in respect of my examination of the financial statements of the 2024 Act and in respect of the following all the applicable provisions of the Accounting Act (2016) of the Act</p> <p>I have completed my examination. I confirm that I have no reason to believe that in any material respect the accounting records were not kept in accordance with the Act or</p> <ul style="list-style-type: none"> the records did not accord with the accounts the accounts did not comply with the provisions concerning the form and content of accounts <p>(Accounts and Financial Reporting) 2016 that I am satisfied of a true and fair view presented as part of the financial statements</p> <p>I have no concerns and have no reason to believe with the examination to which I am subject that I do not to ensure a proper understanding of the accounts</p>	<p>Signature</p> <p>Printed Name</p> <p>Veronica Mervin IAV Cost Bookkeeping</p> <p>Costed book kept with Institute of Costed Bookkeepers</p>