

**DANBURY MISSION CHURCH**

**TRUSTEES' REPORT AND FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED 31 DECEMBER 2024**



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**DANBURY MISSION CHURCH**

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## DANBURY MISSION CHURCH

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### REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISERS FOR THE YEAR ENDED 31 DECEMBER 2024

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<b>Trustees</b>	Andrew Chuter Robert Goodwin Simon Medcroft Philip Moulsher Gwion Ap Rhobat Geoffrey Spence Neil Wallis
<b>Charity registered number</b>	1179638
<b>Principal office</b>	54 Maldon Road Danbury Essex CM3 4QL
<b>Independent auditors</b>	BW Audit Ltd Chartered Accountants Statutory Auditors Berry & Warren 54 Thorpe Road Norwich NR1 1RY
<b>Bankers</b>	Barclays Bank 41 High Street Chelmsford Essex CM1 1BG  CAF Bank Ltd 25 Kings Hill Avenue Kings Hill West Malling Kent ME19 4JQ
<b>Solicitors</b>	Anthony Collins Solicitors LLP 134 Edmund Street Birmingham B3 2ES

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## DANBURY MISSION CHURCH

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### TRUSTEES' REPORT FOR THE YEAR ENDED 31 DECEMBER 2024

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The trustees present their annual report together with the audited financial statements of the Charity for the year 1 January 2024 to 31 December 2024.

The trustees confirm that the annual report and financial statements of the charity comply with the statutory requirements of the charity's governing document and the provision of the statement of recommended practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) effective 1 January 2019.

#### **Objectives and activities**

##### **a. Policies and objectives**

The purposes of the Charity are the advancement of the Christian Faith, in accordance with the Church's Basis of Faith in the United Kingdom and abroad, but primarily in Essex, and such other charitable purposes as shall in the opinion of the Trustees further the work of the Church.

In setting objectives and planning for activities, the Trustees have given due consideration to general guidance published by the Charity Commission relating to public benefit, including the guidance 'Public benefit: running a charity (PB2)'.

##### **b. Strategies for achieving objectives**

The principal objective of the Church is to point people to Jesus by sharing the good news of Jesus through expository teaching of the Bible, building believers up in their knowledge and love of Jesus and training and sending out people to share and demonstrate Jesus' love and this knowledge throughout this country and the world.

We summarise this objective as Reach – Build – Send

- Reach out – to tell people about the good news of Jesus and to encourage other Christians.
- Build up – by encouraging one another to grow in our knowledge of and relationship with God.
- Send on – by training and equipping every Christian to serve Jesus faithfully wherever God places them.

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## DANBURY MISSION CHURCH

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### TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2024

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#### Objectives and activities (continued)

##### c. Activities undertaken to achieve objectives

Through our Mission Essex initiative we seek to provide pastoral, operational and financial assistance to other independent churches throughout Essex enabling them to point people to Jesus in the areas they serve.

We aim to be welcoming Churches seeking to show Jesus and his love in all we do. We hold regular Sunday morning services at Danbury Mission Church and at City Church Chelmsford. At all our services and mid week activities we seek to teach the truth of Gods word by (primarily) expository biblical teaching.

We regularly celebrate communion during our Sunday services to remind ourselves of the person, death and resurrection of Jesus. We enjoy regular prayer meetings in person and online.

Our Sunday services are open to all, and we hold a number of outreach events and courses throughout the year where we invite people to investigate the Christian faith.

We are committed to supporting individuals in training for ministry and others who are seeking to work in Christian ministry overseas or in the UK for Christian organisations. Regular missionary Sunday services are held, often attended by our missionaries where we are updated on how their work, and God's word, is changing people's lives throughout the world. Sums are set aside and regularly reviewed in our annual budgets to support this work.

There are very active youth ministries in both churches with age appropriate Sunday School groups at all our services, as well as creche facilities and, at the 11am Sunday service at Danbury, a Bible study group for those with learning disorders.

There are mid week children's groups in Danbury which are open to, and attended by, local children many of whom have no other contact with church. On a Saturday morning a group of Church volunteers organise football coaching for the local children in the park. Parents and toddlers groups are held twice a week in Danbury for both church members and local residents, these are often the first introduction a parent has to our Church.

Additional youth events are held during school holidays as well as Bible study weekends away for both children and adults which provide great opportunities for leaders and participants to explore the Bible and its application in our daily lives.

Small Bible study groups meet weekly where Church members come together for study, prayer and fellowship. We have mid week events for seniors and a club for adults with learning disabilities, all run by Church volunteers organising activities and encouraging friendships.

There is a coffee shop in Danbury Mission which is open 5 days a week providing a welcoming meeting place for many local residents, interest groups and church members.

The Christians Against Poverty (CAP) Debt centre we operate, serves Chelmsford and the surrounding area. This initiative has been made possible thanks to the support of many other local churches and individuals. CAP is a national charity providing free help to anyone in debt. We employ a Debt Centre Manager who works closely with volunteers, providing practical and emotional support and demonstrating Christ's love by helping them escape the misery of poverty and debt.

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## DANBURY MISSION CHURCH

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### TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2024

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#### Objectives and activities (continued)

##### d. Social investment policies

The Church invests in training of our staff, volunteers and church members to equip them with the necessary skills to teach the bible and witness Christ's love through their daily lives.

Our investment in the Mission Essex initiative provides pastoral and practical assistance to other independent churches leadership teams enabling them to reach more people with the Gospel in the areas they serve.

Our financial reserves are invested in low risk interest earning deposit accounts, some with charitable banks, to ensure funds are protected and available when needed.

##### e. Grant-making policies

Overseas mission support is provided to both charities and individuals with whom we have established good relationships over a period and whose objectives and activities are in line with ours. We set aside funds within our annual budgets for overseas mission, these funds are monitored by our overseas missions team who maintain ongoing relationships with our mission partners and ensure grants are correctly applied and monitored in line with guidance issued by the Charity Commissioners.

The trustees are confident that although some recipients may have benefited from support for a number of years, they appreciate it is not an open ended obligation and are aware that all support is regularly reviewed.

Support is also provided for community charities on a regular basis and through specific appeals. In addition funds are included in our annual budget to enable us to provide assistance for the relief of poverty and distress through welfare grants made to local residents and church members as we seek to relieve poverty and hardship.

An analysis of grants made during the year to both individuals and other Charities is included at Note 7 of these accounts.

##### f. Volunteers

We are indebted to the numerous volunteers who enable the many activities for both church members and the local community to take place.

All our youth work, mums and toddlers, senior lunch groups and other clubs rely heavily on church members who freely give up their time to volunteer at these mid week and Sunday groups.

The Food Pantry collection and distribution service at Danbury Mission Church and the Food Bank collection service at City Church Chelmsford are both operated by volunteers.

The coffee shop in Danbury has over 30 regular volunteers from both churches serving each week.

Christians Against Poverty Debt centre depends on the many volunteer 'Befrienders' who, by supporting those in need, make a real difference to people lives.

There are numerous other activities run by both churches that are only possible because of the willingness of Church members to help.

We aim to be an all person ministry church, over 290 volunteers are regularly involved in a variety of ministries in and out of the church.

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## DANBURY MISSION CHURCH

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### TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2024

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#### Objectives and activities (continued)

##### **g. Main activities undertaken to further the Charity's purposes for the public benefit**

The trustees are mindful of their duty in section 17 of the Charities Act 2011 to have due regard to the Charity Commissions general guidance on public benefit, and also the supplementary guidance on the advancement of religion for the public benefit when considering the objectives and activities of the Church. The wide range of activities outlined above show the practical application of this which is, and always has been, at the heart of our mission statement.

We endeavour to ensure the work we undertake is open to all, with tangible benefits being seen through the pastoral and practical support offered to everyone in our local communities. It is our intention to continue this support, demonstrating the beliefs, morals and ethics of the Christian faith.

The Christians Against Poverty debt centre is open to anyone seeking help to alleviate the despair brought about by poverty and debt in our society. The advice is free with personal practical support provided through the various programs available.

The Food Pantry service provided in Danbury Mission is also freely available to anyone referred from the local community and our church members provide regular food and financial support to the both the Maldon Food Pantry and the Chelmsford Foodbank.

We always seek to support people in both the Churches and the local communities. Regular contact is maintained with those in need, the elderly, unwell and vulnerable by our many volunteers who also provide practical support and guidance where appropriate. A group of volunteers organise a weekly lunch club at Danbury Mission for local vulnerable residents, visiting and generally keeping in touch with them. The Indigo club, run by Church volunteers for those with learning disabilities is open to, and enjoyed by, many individuals from the local communities, with transport being provided to enable them to attend.

The coffee shop operated in the Danbury Mission Church building provides a safe meeting place for many local residents and families. Activities include story time for pre school children and their parents, children's craft mornings during school holidays, short mat bowling, adult craft mornings and bereavement help; in addition, many local support groups use it as a base for their meetings. This enables us to form relationships with local residents so we can provide pastoral, practical and financial help when the need arises. Our annual budget includes the provision of funds to give financial assistance to those experiencing financial hardship, both within the church and the local community.

The Danbury Mission Church building is made freely available to other community groups and charities, providing space for medical clinics, charity fundraising events, meetings and other charitable purposes. The new church building and coffee shop opening in central Chelmsford this Autumn will endeavour to provide a safe place for individuals and community groups to meet and support one another.

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## DANBURY MISSION CHURCH

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### TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2024

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#### Achievements and performance

##### a. Main achievements of the Charity

Our primary purpose is to teach people about Jesus, his life, death and resurrection by expository teaching of the Bible. We aim to achieve that by following a structured program of bible teaching at all our church services.

Our Danbury church changed to having two identical services on a Sunday morning at 9am and 11am during 2024, this has proved to be an effective solution to the need to increase the number able to attend our services. Sunday school classes take place during both services and those serving on a Sunday in children's groups etc are able to attend one service and volunteer at another.

The numbers attending both services have grown significantly since this change.

Our Chelmsford church continued to meet every Sunday morning throughout 2024 in King Edward VI Grammar School thanks to the efforts of many volunteers on a Sunday morning moving various equipment for the service. Age related Children's activities take place during the service every week.

Both Churches celebrated Easter with Baptisms and Open house services

Bible teaching conferences for Women and Men were held in March and October respectively at Danbury.

Members of both churches enjoyed a bible study weekend away at High Leigh Conference centre in June and two of our older children's groups also enjoyed age appropriate Bible Study weekends away led by church staff and volunteers at Letton Hall and Fellowship Afloat.

We continued to reach out to other churches throughout Essex with pastoral and operational support through our Mission Essex initiative

The year finished with Christmas services and celebrations at both churches.



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## DANBURY MISSION CHURCH

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### TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2024

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#### **Achievements and performance (continued)**

##### **b. Key performance indicators**

The congregations in Danbury and Chelmsford have grown in during 2024 and been able to run regular Christianity Explored and other Bible teaching courses.

We encourage those who attend our churches to consider Church membership and regular courses are held to provide information about our beliefs, structure and funding, inviting those who are interested to formally apply for Church membership.

26 people from a wide age range were Baptised during 2024 at both churches and gave testimonies of how God has changed them through faith in Jesus and the teaching of his word.

As a result of this growth in church attendance and the generosity of church members, our income has increased enabling us to exceed our income projections which together with careful management of the expenditures budget by our staff team resulted in an increase in our general financial reserves.

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DANBURY MISSION CHURCH

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TRUSTEES' REPORT (CONTINUED)  
FOR THE YEAR ENDED 31 DECEMBER 2024

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Achievements and performance (continued)

Key Performance Indicators	2024	2023	% Variance
Baptisms – both churches	26	7	
Net increase in church members <ul style="list-style-type: none"><li>• Danbury Mission</li><li>• City Church Chelmsford</li></ul>	22 29	26 36	
City Church Chelmsford attendance	162	<i>Data not available</i>	
Danbury Mission Church attendance	449	<i>Data not available</i>	
Unrestricted income	£1,065,861	£988,957	7.78%
Expenditures	£1,036,983	£924,384	12.18%
Increase/decrease in unrestricted reserves	£56,267	£47,381	18.75%
Number of Donors	319	305	4.59%
Cash at Bank and in hand	£1,650,342	£920,672	

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## DANBURY MISSION CHURCH

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### TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2024

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#### Achievements and performance (continued)

##### c. Review of activities

As a charity we seek to reach out throughout Essex through the Mission Essex initiative and the various activities held by both our churches, helping Christians all over Essex to benefit from expository teaching of the bible.

Both Danbury Mission Church and City Church Chelmsford were able to hold regular Sunday services and, through expository teaching of both Old and New testament books from the Bible, achieve their mission of 'Pointing people to Jesus'.

##### Mission Essex

Through this revitalisation and church planting initiative we have provided pastoral and operational support to other churches and church ministers throughout 2024.

We are helping a number of local churches to recruit pastors, review and update policies and seek financial support where necessary, thus enabling them to focus on the day to day focus of teaching and witnessing Christ's love in the communities they serve.

Our relationship with Rockpoint Church Phoenix Arizona has continued, a group from the leadership team has provided support and advice on audio video, welcoming and other church ministries and we anticipate the mutual support and exchange of ideas will continue.

Three American students from an initiative called AT3 stayed with church families in Danbury and worked with our youth ministry teams for 2 months during the summer term. This was a very special time of learning more about Jesus, different cultures and supporting one another. The children benefited from the ideas, teaching and other initiatives these young people brought with them.

All these activities and initiatives are made possible by the members of these churches working together, showing Christian fellowship and love.

In March over 340 women from over 40 churches attended the annual Women's conference entitled 'Greater – Persevering in Jesus' from Lizzy Smallwood.

The Men's conference in October welcomed over 260 men from over 50 churches with conference speaker Graham Benyon teaching on the subject of - Being men of the future.

##### Danbury Mission Church

The size of the congregation in Danbury brought about a move to two morning services on Sunday mornings, the split to a 9am and 11am service was started in February 2024. Both services have the same order of service, worship and teaching, varying only occasionally for child dedications or baptism services.

Refreshments are served after both services enabling those attending to enjoy fellowship together, speak with a Pastor and pray together.

Our morning services had a varied program with expository teaching from the book of Acts, Esther, Job and Haggai as well as a seven part series on the I AM's in the bible, and a summer season on some of the Parables.

DM lates in the evening at 6.30pm, featured a mixture of seminars including an overview of the Bible, The Attributes of God and an in depth look at Romans 8, during the summer we enjoyed a screening of the Chosen series 3.

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## DANBURY MISSION CHURCH

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### TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2024

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#### **Achievements and performance (continued)**

The church have run three Christianity explored courses, 2 partnership courses, 3 baptism services, at which 20 people were baptised, and various outreach events throughout the year.

22 small Bible study groups currently meet during the day and in the evening throughout the week enjoying study and fellowship together as well as supporting one another with day-to-day pastoral and practical needs.

We held regular on line and in person prayer meetings often focusing on particular ministries and needs, both within and outside of the church.

We run various mid-week children's youth groups where children of all ages enjoy fun, friendship and find out more about God. These are well supported by many non-church and church children, activities include craft, cooking, crazy games and regular special events, such as bowling trips, the annual chip shop challenge and firework evenings. Over 150 children attended these groups in 2024. Some members of two of the older groups enjoyed bible teaching weekends away at Letton Hall and Fellowship Afloat led by a group of Church volunteers.

There were regular Bible study groups known as the Causeway group and a bi weekly evening group called Indigo run by Church volunteers for adult with learning difficulties, various activities are run and friendships encouraged by pointing them to Jesus and showing them Christ's love for them.

We provided support for church families through our Families Together program for parents of preschool and primary age children showing them how to enjoy praise and time together, and to make the most of Sunday as a family.

We also spent time with parents of teenagers, a time of devotion, discussing this difficult period in family life and praying together.

The annual children's bible study holiday club – Mish Mash is always a frantic mix of games, quizzes, drama and fun, this year over 200 primary school children joined the various teams and learnt about the God who loves them. Many of the older children and church members take time off to come and volunteer to make this event possible.

At the end of October we also welcomed many children from the area to our annual Light party with lots of fun and games pointing them to the light of Jesus.

We ran two Mums and Toddlers groups during term time in 2024 and other social and outreach events for families and the local community.

These included a visit from a Christian Magician, a performance by Roots of Jazz, which took us through the intertwining story of the roots of jazz and the Gospel of Jesus Christ, as well as a modern day performance for families of Red Riding Hood by the Saltmine theatre pointing us to Jesus as the one we can really trust.

In June many members of the church were joined by City Church Chelmsford for a weekend conference at High Leigh Christian Conference centre with a series of teaching entitled 'Every blessing' from Ephesians 1:3-13 from Adrian Reynolds who is the Head of National Ministries at the Fellowship of Independent Evangelical churches.

The inhouse Coffee shop Hudson's has continued to provide a welcoming environment and is used by many local residents, church members and various community groups providing support and advice on a number of subjects. In addition they have run many regular activities including, Storytime for pre school children and carers, indoor bowls, craft mornings for adults and children, cream tea days remain very popular.

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## DANBURY MISSION CHURCH

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### TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2024

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#### Achievements and performance (continued)

The annual Hog Roast in September was well attended with families and friends from Danbury Mission Church and City Church Chelmsford enjoying food, fun and games thanks to the many volunteers who give their time, energy and property to host this event.

At Christmas we hosted a Christingle event for the family and friends of our Causeway and Indigo group members, we held two nativity services with live animals and the annual carol service in the evening was full to capacity as we joined together for Carols and refreshments provided by volunteers.

The midnight service on Christmas Eve was well attended, and on Christmas day, at the family service we welcomed many children and families as part of their celebration of the birth of our Lord Jesus Christ.

#### City Church Chelmsford

Since launching in 2020 with a group of 35 people the church has grown to over 150 people of all ages attending our Sunday morning services in King Edward VI Grammar School.

During 2024 we enjoyed teaching on the book of Acts, Exodus and 1 Timothy at our regular Sunday morning services and continued to share fellowship together with monthly family lunches and picnics after the Sunday morning service.

We also held regular prayer meetings in various locations, ran 3 Christianity explored courses, welcomed 29 new people into church partnership and had 2 Baptism services at which 6 people were baptised and gave their testimonies

With the addition of a new daytime women's group, our 8 weekly Bible study groups serve 120 people, over 70% of our regular attendees and there are now 5 weekly children's groups serving nearly 60 children.

In June 2024 a number of our members joined members of Danbury Mission Church at a Weekend Bible study conference at High Leigh Conference Centre. Adrian Reynolds led the conference teaching from the book of Ephesians.

Over 100 guests were welcomed to 2 Christmas services and many families enjoyed a Christingle event.

Alongside this evidence of spiritual progress, we also rejoice in the progress of the new church building project. Waterfront place is a beautiful and historic building in the centre of Chelmsford, at the heart of a new community growing to 2,000 homes.

Our fundraising continues into 2025 to enable the completion of the church auditorium and new coffee shop, but we are thankful to all those who have generously contributed, trusts, individuals and members of other churches in the UK and USA.

By Gods grace the church continues to grow both spiritually and in numbers and we pray this new building will help that to continue in this new community.

We look forward to opening the doors of the new building during the Autumn of 2025 providing a place where the Church may praise God and the community may meet Church and Jesus through the new Waterfront Place Coffee shop.

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## DANBURY MISSION CHURCH

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### TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2024

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#### Achievements and performance (continued)

##### d. Factors relevant to achieve objectives

We are grateful to all our Pastors, staff and volunteers who make the many church and outreach activities possible as they willingly use the gifts and resources the Lord has given them. This is a real witness of Christ's love, as they support and encourage one another as well as the local community pointing people to Jesus.

##### e. Fundraising activities and income generation

The majority of our general funds are freely given via regular standing order by the members of Danbury Mission Church and City Church Chelmsford.

We hold an annual general funds appeal at the beginning of our financial year where the needs of the Churches are presented and a circular given to all regular attendees of both churches.

We do not employ professional fundraisers and ensure compliance with fundraising regulation guidelines and best practice for all fundraising.

External and internal fundraising for the Waterfront building project to provide a permanent home for City Church Chelmsford has been managed by an internal fundraising team, comprising of Trustees, elders and members of the Church. Regular updates are provided to the Trustees to ensure standards are maintained and achieved. All funds received for restricted or designated funds are separately identified as are any tax repayments directly attributable to them.

##### f. Investment policy and performance

Our general reserves are such that investments other than in deposit savings accounts are not considered advisable. This situation will be reviewed on a regular basis and advice sought in the future when considered appropriate by our finance committee.

We have historically maintained savings accounts with Barclays Bank, Kingdom Bank and CAF Bank, but are now also investing through the CAF Charity digital platform made available through Flagstone Group, enabling us to make use of the protection afforded by the FSCS and at the same time access the best interest rates available for our general and restricted funds.

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## DANBURY MISSION CHURCH

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### TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2024

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#### Financial review

##### a. Going concern

After making appropriate enquiries, 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.

##### b. Reserves policy

The trustees seek to comply with both charity commission guidance for a reserves policy and to demonstrate good stewardship and financial management in line with the Biblical principles.

Reserves are maintained to meet any unexpected expenditures or where an income shortfall may be identified because of a planned project or external financial change.

Reserves are reviewed regularly by the trustees in relation to the risk of exposure to any significant loss of income or unforeseen costs and before any commitments are made to significant capital expenditures.

Reserves are calculated on a risk assessed basis with consideration being given to the current economic climate, the nature of the income, profile of those who financially support both churches and future budgets and capital expenditure plans.

78% of our general income continues to be received from regular standing orders from our church members and the tax reclaimable on these. The recurrent nature of these has been considered when reviewing the adequacy of reserves and current day to day expenditure commitments.

On this basis it is estimated that general reserves of £262,000 (2023 £207,627) should be maintained. The total available reserves at 31st December 2024 have been calculated at £748,530, this figure includes restricted funds of £333,282 and designated funds of £151,354, leaving a general reserves balance of £263,894, a small excess of £1,894. The trustees do not therefore consider any action is necessary to reduce or increase reserves.

However we will continue to monitor current and future year projections throughout the year to identify any unexpected reductions in income or increases in expenditures, and consider the effects of external economic conditions. Three year income and expenditure forecasts are prepared annually and regularly updated. These projections are monitored by the treasurer and the trustees.

Our fundraising during 2024 has achieved its target, to enable the final stage of the refurbishment to the Waterfront building to go ahead, we continue to raise funds towards the furniture and equipment needed for the Church auditorium, and look forward to opening this new permanent home for City Church Chelmsford during 2025.

##### c. Material investments policy

The Church does not hold material investments. Cash deposits are invested in low risk interest earning deposit accounts, and spread to ensure all deposits qualify for the Financial Service Compensation scheme.

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## DANBURY MISSION CHURCH

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### TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2024

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#### **d. Principal risks and uncertainties**

##### Risk management

The trustees assess the risks the Charity faces on an ongoing basis. This includes:

- an annual review and update of a formal risk analysis which identifies the major risks by area of activity;
- the nature of those risks;
- the likelihood of the risks happening; and
- the measures taken to manage them.

Risk Assessments are completed for groups and activities or one off events, as part of the planning process, and are regularly reviewed to ensure compliance with external and internal guidelines and objectives.

Regular fire, health and safety checks are undertaken and full third party insurance is in place to cover all church activities and property.

We have an ongoing commitment to safeguarding vulnerable adults and children. A formal Child and Vulnerable Adult policy has been adopted. Staff and volunteers are DBS checked in accordance with that policy which is regularly reviewed and updated in line with current recommendations. We also provide both internal and external training in this area for both staff and volunteers.

Regular external first aid training is provided to ensure staff members, and volunteers, qualifications are maintained.

Elders will consider any possible impending risks at meetings and provide guidance and advice to staff generally.

The trustees are satisfied that systems are in place to manage the risks that have been identified and to identify any impending risks arising.

The elders also seek to protect both churches from false teaching and influences. This is mitigated by embedding biblical discipleship and sound teaching within the church families and continuing to pray for unity in the gospel.

#### **e. Financial risk management objectives and policies**

The financial operating policy is regularly reviewed and updated as appropriate by the treasurer and trustees. Exposure to financial risks is avoided to ensure funds are protected and a system of dual authorisation of expenditures is in operation to protect church assets.

The reporting system includes monthly updates on income, expenditures and reserves to senior management and trustees. An annual budget is prepared, and monthly reporting to all Elders and Trustees includes comparative figures and analysis. A finance committee meet regularly to review the management accounts, projections and financial affairs of the charity and identify any areas of concern.

#### **f. Principal funding**

The principal funding source of the charity is from the regular monthly donations from church members and regular attendees.



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## DANBURY MISSION CHURCH

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### TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2024

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#### **Structure, governance and management**

##### **a. Constitution**

Danbury Mission Church is a Charitable Incorporated Organisation (CIO), number 1179638, and is constituted under the foundation model.

The Church was originally founded in 1910 by William Baker.

During 2018 the Church elders/trustees applied to the Charity Commissioners to formally transfer the assets, liabilities and membership of Danbury Mission Church, a charitable trust, to this new organisation. This application was granted in February 2019 with the assets, liabilities and activities being transferred from 1st March 2019.

The charitable trust, registered charity number 1122784, is now linked to Danbury Mission Church.

Danbury Mission Church currently occupies premises at 54 Maldon Road Danbury which were purchased by the Danbury Mission Property Trust in 1975.

City Church Chelmsford meets on a Sunday in premises rented from King Edward VI Grammar School in Broomfield Road Chelmsford with administration and office premises provided at 54 Maldon Road Danbury.

Mission Essex is administered by Danbury Mission Church at its premises at 54 Maldon Road.

##### **b. Methods of appointment or election of trustees**

The management of the Charity is the responsibility of the trustees who are elected and co opted under the terms of the constitution.

The board of trustees is made up of the non staff elders and the Senior Pastor of the Church. Elders are appointed or reappointed every 5 years.

The day to day running of the Church is overseen by a body of Church elders some of whom are also the charity's' trustees in accordance with the church constitution. Elders are normally reappointed every 5 years. The last election took place in May 2023.

The selection of elders is made after careful consideration of the gifts and abilities of potential candidates. The duties, responsibilities and requirements of eldership are explained and a proposal for appointment is brought with the recommendation of the existing elders to a meeting of the Church members.

Church members are asked to vote on the proposed appointment and to give details of any concerns or objections and these are considered carefully before any appointment is made.

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## DANBURY MISSION CHURCH

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### TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2024

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#### **Structure, governance and management (continued)**

##### **c. Organisational structure and decision-making policies**

The Senior Pastor is responsible for the day to day management of both churches and of Mission Essex.

Danbury Mission Church has three Pastors who responsible for the teaching, pastoral and youth work programs.

City Church Chelmsford has a Pastor and assistant Pastor with responsibility for youth.

Operation and Administrative support is provided by an Operations Director, facilities manager and various administrative and other workers.

##### **d. Policies adopted for the induction and training of trustees**

Training is undertaken to ensure that all elders/trustees receive an induction on the duties, responsibilities, and liabilities under charity law and their role as elders/trustees in the Church in accordance with the charity's constitution and statement of faith.

Potential conflicts of interest are identified by regular review of elders and trustees other interests. Elders and trustees do not take part in eldership discussions or decisions on any areas where, it is considered they may have, or be seen to have, a conflict of interest.

##### **e. Pay policy for key management personnel**

A salary review committee meets once a year to consider inflationary rises or any specific recommendations from the Senior Pastor. Reports and information from external sources are consulted, to ensure remuneration packages offered to our Pastors and all staff are competitive, we aim for them to be in the upper quadrille for similar positions in comparative roles. Consideration is also given to the income of the congregation served.

##### **f. Related party relationships**

All elders, staff and trustees are required to declare other interests. Elders and trustees do not take part in any discussions or decisions where they are deemed to or may be viewed as having a conflict of interest.

##### **g. Trustees' indemnities**

Trustees' indemnity insurance is provided of £1,000,000 via the charity's insurance policy with Q Underwriting.

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## DANBURY MISSION CHURCH

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### TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2024

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#### Plans for future periods

- a. We will continue to support City Church Chelmsford as it seeks refurbish its new premises in central Chelmsford providing both financial and pastoral support as it relocates and establishes a permanent presence in the new Waterfront development in central Chelmsford during 2025.
- b. Our ongoing commitment to deliver Bible centred teaching at Danbury Mission and City Church Chelmsford will continue.
- c. Through the Mission Essex initiative we will support other churches and pastors in the mid Essex area both pastorally and practically and seek to revitalise and plant churches where the need is identified.
- d. We will continue to support like minded churches throughout the country through our membership of the Fellowship of Independent Evangelical Churches and to seek to share and encourage in both prayer and through shared resources.
- e. We will encourage and support evangelism in our colleges, schools, and universities.
- f. We will continue to reach out to our local communities with the gospel of Jesus Christ with regular outreach events, Christianity explored courses and Open house services.
- g. We will continue to make services and sermons available via our website to enable those unable to physically attend church to be able to share our Bible teaching
- h. We will continue to review the services and activities run by both churches to ensure they are appropriate and available to as many as possible, and the members of the churches and the local area are supported.
- i. We are committed to continue to support the Christians Against Poverty Debt Centre in Chelmsford to help relieve the misery of poverty caused by debt.
- j. The prayerful and financial support provided to our missionaries will continue and we will seek to maintain the closer relationships formed using Online resources.
- k. We will continue to work with and support the local Food Banks and seek ways to help our local communities' initiatives and others who provide support to the vulnerable in our society.
- l. Our commitment to training young people for ministry will continue.
- m. We will seek to open a new coffee shop in Chelmsford at the Waterfront premises in 2025

We look back and thank God for all he has provided, we look forward and pray for the opportunities God will give us to proclaim the Gospel of Jesus Christ and show his love and mercy to all people.

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## DANBURY MISSION CHURCH

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### TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2024

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#### Statement of trustees' responsibilities

The trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England & Wales requires the 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 application of resources, including its income and expenditure, for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles of the Charities SORP (FRS 102);
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards (FRS 102) have been followed, 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 the Charity will continue in business.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the Charity's transactions and disclose with reasonable accuracy at any time the financial position of the Charity and enable them to ensure that 17 October 2025 comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2016 and the Trust deed. 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.

#### Disclosure of information to auditors

Each of the persons who are trustees at the time when this Trustees' Report is approved has confirmed that:

- so far as that trustee is aware, there is no relevant audit information of which the charity's auditors are unaware, and
- that trustee has taken all the steps that ought to have been taken as a trustee in order to be aware of any relevant audit information and to establish that the charity's auditors are aware of that information.

Approved by order of the members of the board of trustees and signed on their behalf by:

  
Geoffrey Spence

  
Simon Medcroft

Date: 17 October 2025

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## DANBURY MISSION CHURCH

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### INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF DANBURY MISSION CHURCH

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#### Opinion

We have audited the financial statements of Danbury Mission Church (the 'charity') for the year ended 31 December 2024 which comprise the Statement of Financial Activities, the Balance Sheet, the Statement of Cash Flows and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 December 2024 and of its incoming resources and application of resources for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Charities Act 2011.

#### Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the United Kingdom, including the Financial Reporting Council's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

#### Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

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## DANBURY MISSION CHURCH

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### INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF DANBURY MISSION CHURCH (CONTINUED)

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#### Other information

The other information comprises the information included in the Annual Report other than the financial statements and our Auditors' Report thereon. The trustees are responsible for the other information contained within the Annual Report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

#### Matters on which we are required to report by exception

We have nothing to report in respect of the following matters where the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:

- the information given in the Trustees' Report is inconsistent in any material respect with the financial statements; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

#### Responsibilities of trustees

As explained more fully in the Trustees' Responsibilities Statement, the trustees are responsible for the preparation of the financial statements which give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

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## DANBURY MISSION CHURCH

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### INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF DANBURY MISSION CHURCH (CONTINUED)

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#### **Auditors' responsibilities for the audit of the financial statements**

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an Auditors' Report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud.

The objectives of our audit in respect of fraud are; to identify and assess the risks of material misstatement of the financial statements due to fraud; to obtain sufficient appropriate audit evidence regarding the assessed risks of material misstatement due to fraud, through designing and implementing appropriate responses to those assessed risks; and to respond appropriately to instances of fraud or suspected fraud identified during the audit. However, the primary responsibility for the prevention and detection of fraud rests with both the management and the Trustees.

Due to the field in which the charity operates, we identified the areas most likely to have a direct material impact on the financial statements as compliance with UK accounting standards, the Charities Act 2011 and UK tax legislation. In addition, we considered the provisions of other laws and regulations which, whilst not having a direct impact on the financial statements, are fundamental to the charity's ability to operate including health and safety, employment law and compliance with various other regulations relevant to the operation of the charity.

Our approach to identifying and assessing the risk of material misstatement in respect of irregularities including fraud and non-compliance with laws and regulations, included the following:

- Enquiries with management about any knowledge or suspected instances of non-compliance with laws and regulations, accidents, potential litigation and fraud;
- Reviewing board minutes;
- Reviewing legal and professional fees for indicators of litigation;
- Reviewing financial statement disclosures and testing to supporting documentation to assess compliance with applicable laws and regulations;
- Assessing the risk of material misstatement of the financial statements, including the risk of material misstatement due to fraud and how it might occur, by holding discussions with management and those charged with governance;
- Challenging assumptions and judgements made by management in their significant accounting estimates;
- Auditing the risk of management override of controls, including through testing of journal entries and other adjustments for appropriateness.

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## DANBURY MISSION CHURCH

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### INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF DANBURY MISSION CHURCH (CONTINUED)

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Due to the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: [www.frc.org.uk/auditorsresponsibilities](http://www.frc.org.uk/auditorsresponsibilities). This description forms part of our Auditors' Report.

#### Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an Auditors' Report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and its trustees, as a body, for our audit work, for this report, or for the opinions we have formed.



**BW Audit Ltd**  
Chartered Accountants  
Statutory Auditors  
Berry & Warren  
54 Thorpe Road  
Norwich  
NR1 1RY

Date: 22 October 2025

BW Audit Ltd are eligible to act as auditors in terms of section 1212 of the Companies Act 2006.



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**DANBURY MISSION CHURCH**

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**STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 31 DECEMBER 2024**

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	<b>Note</b>	<b>Unrestricted funds 2024 £</b>	<b>Restricted funds 2024 £</b>	<b>Total funds 2024 £</b>	<b>Total funds 2023 £</b>
<b>Income from:</b>					
Donations and legacies	3	911,642	882,224	1,793,866	1,531,613
Charitable activities	4	154,219	-	154,219	116,733
Investments	5	7,551	-	7,551	6,034
Other income	6	6,830	-	6,830	7,406
<b>Total income</b>		<b>1,080,242</b>	<b>882,224</b>	<b>1,962,466</b>	<b>1,661,786</b>
<b>Expenditure on:</b>					
Charitable activities	8	1,036,983	93,971	1,130,954	924,384
<b>Total expenditure</b>		<b>1,036,983</b>	<b>93,971</b>	<b>1,130,954</b>	<b>924,384</b>
<b>Net income</b>		<b>43,259</b>	<b>788,253</b>	<b>831,512</b>	<b>737,402</b>
Transfers between funds	17	(2,681)	2,681	-	-
<b>Net movement in funds</b>		<b>40,578</b>	<b>790,934</b>	<b>831,512</b>	<b>737,402</b>
<b>Reconciliation of funds:</b>					
Total funds brought forward		443,125	700,021	1,143,146	405,744
Net movement in funds		40,578	790,934	831,512	737,402
<b>Total funds carried forward</b>		<b>483,703</b>	<b>1,490,955</b>	<b>1,974,658</b>	<b>1,143,146</b>

The Statement of Financial Activities includes all gains and losses recognised in the year.

The notes on pages 26 to 42 form part of these financial statements.


**DANBURY MISSION CHURCH**

**BALANCE SHEET  
AS AT 31 DECEMBER 2024**

	Note	2024 £	2023 £
<b>Fixed assets</b>			
Tangible assets	12	1,199,312	217,606
		<u>1,199,312</u>	<u>217,606</u>
<b>Current assets</b>			
Stocks	13	9,021	8,400
Debtors	14	159,838	81,339
Cash at bank and in hand		1,650,342	920,672
		<u>1,819,201</u>	<u>1,010,411</u>
Creditors: amounts falling due within one year	15	(54,850)	(34,871)
<b>Net current assets</b>		<u>1,764,351</u>	<u>975,540</u>
<b>Total assets less current liabilities</b>		<u>2,963,663</u>	<u>1,193,146</u>
Creditors: amounts falling due after more than one year	16	(989,005)	(50,000)
<b>Total net assets</b>		<u><u>1,974,658</u></u>	<u><u>1,143,146</u></u>
<b>Charity funds</b>			
Restricted funds	17	1,490,955	700,021
Unrestricted funds	17	483,703	443,125
<b>Total funds</b>		<u><u>1,974,658</u></u>	<u><u>1,143,146</u></u>

The financial statements were approved and authorised for issue by the trustees and signed on their behalf by:

  
Geoffrey Spence

  
Simon Medcroft

Date: 17 October 2025

The notes on pages 26 to 42 form part of these financial statements.

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DANBURY MISSION CHURCH

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STATEMENT OF CASH FLOWS  
FOR THE YEAR ENDED 31 DECEMBER 2024

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	2024 £	2023 £
<b>Cash flows from operating activities</b>		
Net cash used in operating activities	783,955	712,258
<b>Cash flows from investing activities</b>		
Proceeds from the sale of tangible fixed assets	350	482
Purchase of tangible fixed assets	(1,000,310)	(130,523)
<b>Net cash used in investing activities</b>	(999,960)	(130,041)
<b>Cash flows from financing activities</b>		
Cash inflows from new borrowing	1,000,000	-
Repayments of borrowing	(54,325)	-
<b>Net cash provided by financing activities</b>	945,675	-
<b>Change in cash and cash equivalents in the year</b>	729,670	582,217
Cash and cash equivalents at the beginning of the year	920,672	338,455
<b>Cash and cash equivalents at the end of the year</b>	1,650,342	920,672

The notes on pages 26 to 42 form part of these financial statements

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## DANBURY MISSION CHURCH

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### NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024

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#### 1. General information

The Church was registered on 22 August 2018 as a CIO with the Charity Commission under charity number 1179638. Its principal office address is 54 Maldon Road, Danbury, CM3 4QL.

#### 2. Accounting policies

##### 2.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - 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 (FRS 102) (effective 1 January 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair' view. This departure has involved following the Charities SORP (FRS 102) published in October 2019 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

Danbury Mission Church meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

##### 2.2 Income

All income is recognised once the Charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

Grants are included in the Statement of Financial Activities on a receivable basis. The balance of income received for specific purposes but not expended during the period is shown in the relevant funds on the Balance Sheet. Where income is received in advance of entitlement of receipt, its recognition is deferred and included in creditors as deferred income. Where entitlement occurs before income is received, the income is accrued.

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Income tax recoverable in relation to investment income is recognised at the time the investment income is receivable.

Other income is recognised in the period in which it is receivable and to the extent the goods have been provided or on completion of the service.

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## DANBURY MISSION CHURCH

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### NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024

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#### 2. Accounting policies (continued)

##### 2.3 Expenditure

Expenditure is recognised on an accruals basis once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

Expenditure on raising funds includes all expenditure incurred by the Charity to raise funds for its charitable purposes and includes costs of all fundraising activities events and non-charitable trading.

Expenditure on charitable activities is incurred on directly undertaking the activities which further the Charity's objectives, as well as any associated support costs.

Grants payable are charged in the year when the offer is made except in those cases where the offer is conditional, such grants being recognised as expenditure when the conditions attaching are fulfilled. Grants offered subject to conditions which have not been met at the year end are noted as a commitment, but not accrued as expenditure.

All expenditure is inclusive of irrecoverable VAT.

##### 2.4 Pensions

The Charity operates a defined contribution pension scheme and the pension charge represents the amounts payable by the Charity to the fund in respect of the year.

##### 2.5 Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the Charity; this is normally upon notification of the interest paid or payable by the institution with whom the funds are deposited.

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## DANBURY MISSION CHURCH

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### NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024

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## 2. Accounting policies (continued)

### 2.6 Tangible fixed assets and depreciation

Tangible fixed assets costing £500 or more are capitalised and recognised when future economic benefits are probable and the cost or value of the asset can be measured reliably.

Tangible fixed assets are initially recognised at cost. After recognition, under the cost model, tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. All costs incurred to bring a tangible fixed asset into its intended working condition should be included in the measurement of cost.

Depreciation is charged so as to allocate the cost of tangible fixed assets less their residual value over their estimated useful lives, using the straight-line method. Depreciation is charged from the date the asset comes into use.

Depreciation is provided on the following bases:

Long-term leasehold property	- not in use
Motor vehicles	- 20% straight line
Fixtures and fittings	- 20% straight line
Computer equipment	- 20% straight line

### 2.7 Stocks

Stocks are valued at the lower of cost and net realisable value after making due allowance for obsolete and slow-moving stocks.

### 2.8 Debtors

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

### 2.9 Cash at bank and in hand

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

### 2.10 Liabilities and provisions

Liabilities are recognised when there is an obligation at the Balance Sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the Charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

### 2.11 Financial instruments

The Charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

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## DANBURY MISSION CHURCH

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### NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024

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#### 2. Accounting policies (continued)

##### 2.12 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the Charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Investment income, gains and losses are allocated to the appropriate fund.

#### 3. Income from donations and legacies

	<b>Unrestricted funds 2024 £</b>	<b>Restricted funds 2024 £</b>	<b>Total funds 2024 £</b>	<i>Total funds 2023 £</i>
Donations	911,642	882,224	<b>1,793,866</b>	1,531,613
	<hr/>	<hr/>	<hr/>	<hr/>
<i>Total 2023</i>	<i>841,592</i>	<i>690,021</i>	<i>1,531,613</i>	
	<hr/>	<hr/>	<hr/>	

#### 4. Income from charitable activities

	<b>Unrestricted funds 2024 £</b>	<b>Total funds 2024 £</b>	<i>Total funds 2023 £</i>
Church Activities	154,219	<b>154,219</b>	116,733
	<hr/>	<hr/>	<hr/>
<i>Total 2023</i>	<i>116,733</i>	<i>116,733</i>	
	<hr/>	<hr/>	

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**DANBURY MISSION CHURCH**

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**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 DECEMBER 2024**

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**5. Investment income**

	<b>Unrestricted funds 2024 £</b>	<b>Total funds 2024 £</b>	<i>Total funds 2023 £</i>
Interest received	7,551	<b>7,551</b>	6,034
	<hr/>	<hr/>	<hr/>
<i>Total 2023</i>	<hr/> 6,034 <hr/>	<hr/> 6,034 <hr/>	

**6. Other incoming resources**

	<b>Unrestricted funds 2024 £</b>	<b>Total funds 2024 £</b>	<i>Total funds 2023 £</i>
Other income	6,830	<b>6,830</b>	7,406
	<hr/>	<hr/>	<hr/>
<i>Total 2023</i>	<hr/> 7,406 <hr/>	<hr/> 7,406 <hr/>	

**7. Analysis of grants**

	<b>Grants to Institutions 2024 £</b>	<b>Grants to Individuals 2024 £</b>	<b>Total funds 2024 £</b>	<i>Total funds 2023 £</i>
Church Activities	92,563	98,267	<b>190,830</b>	139,993
	<hr/>	<hr/>	<hr/>	<hr/>
<i>Total 2023</i>	<hr/> 100,564 <hr/>	<hr/> 39,429 <hr/>	<hr/> 139,993 <hr/>	

The Charity has made the following material grants to institutions during the year:



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**DANBURY MISSION CHURCH**

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**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 DECEMBER 2024**

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**7. Analysis of grants (continued)**

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
<b>Name of institution</b>		
Africa Inland Mission International	<b>5,375</b>	4,210
Chelmsford Food Bank	-	1,738
Christians Against Poverty	<b>7,200</b>	7,200
Counties	<b>1,308</b>	1,308
Crosslinks	<b>3,230</b>	3,915
Eurasian Ministries UK Trust	-	4,084
Evangelical Action (Brazil)	<b>3,080</b>	3,180
Stewardship Services (UKNET) Limited	<b>1,750</b>	-
FIEC (The Fellowship of Evangelical Churches)	<b>13,128</b>	11,968
Hand in Hand	-	1,310
Lighthouse Family Trust	<b>1,260</b>	1,260
Made for More (formerly CADEF)	<b>1,200</b>	1,200
Maldon Food Pantry	<b>4,900</b>	7,250
OMF International (UK)	<b>3,200</b>	3,210
Operation Mobilisation	<b>3,230</b>	3,510
Samaritans Purse	-	17,590
SIM International (UK)	<b>10,762</b>	7,144
Wycliffe UK Ltd	<b>15,035</b>	15,860
Crossland Fees	<b>1,550</b>	-
Greenstead Evangelical Free Church	<b>10,000</b>	-
	<b>86,208</b>	95,937
Other grants to institutions	<b>6,355</b>	4,627
	<b>92,563</b>	100,564

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**DANBURY MISSION CHURCH**

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**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 DECEMBER 2024**

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**8. Analysis of expenditure on charitable activities**

**Summary by fund type**

	<b>Unrestricted funds 2024 £</b>	<b>Restricted funds 2024 £</b>	<b>Total 2024 £</b>	<i>Total 2023 £</i>
Church Activities	1,036,983	93,971	<b>1,130,954</b>	924,384
	<hr/>	<hr/>	<hr/>	<hr/>
<i>Total 2023</i>	<hr/> 924,384 <hr/>	<hr/> - <hr/>	<hr/> 924,384 <hr/>	

**9. Analysis of expenditure by activities**

	<b>Activities undertaken directly 2024 £</b>	<b>Grant funding of activities 2024 £</b>	<b>Support costs 2024 £</b>	<b>Total funds 2024 £</b>	<i>As restated Total funds 2023 £</i>
Church Activities	766,213	190,830	173,911	<b>1,130,954</b>	924,384
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
<i>Total 2023 as restated</i>	<hr/> 709,232 <hr/>	<hr/> 139,993 <hr/>	<hr/> 75,159 <hr/>	<hr/> 924,384 <hr/>	

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**DANBURY MISSION CHURCH**

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**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 DECEMBER 2024**

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**9. Analysis of expenditure by activities (continued)**

**Analysis of direct costs**

	<b>Church Activities 2024 £</b>	<b>Total funds 2024 £</b>	<i>As restated Total funds 2023 £</i>
Staff costs	486,619	<b>486,619</b>	494,084
Training	7,781	<b>7,781</b>	8,597
Premises costs	147,950	<b>147,950</b>	120,322
Sunday school and youth work	14,043	<b>14,043</b>	18,040
Church activities and events	62,060	<b>62,060</b>	24,552
Outreach	1,480	<b>1,480</b>	5,761
Books	3,125	<b>3,125</b>	3,489
Coffee shop expenses	43,155	<b>43,155</b>	34,387
	<hr/> 766,213 <hr/>	<hr/> <b>766,213</b> <hr/>	<hr/> 709,232 <hr/>
<i>Total 2023 as restated</i>	<hr/> 709,232 <hr/>	<hr/> 709,232 <hr/>	

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## DANBURY MISSION CHURCH

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### NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024

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#### 9. Analysis of expenditure by activities (continued)

##### Analysis of support costs

	Church Activities 2024 £	Total funds 2024 £	<i>As restated</i> Total funds 2023 £
Staff costs	93,971	<b>93,971</b>	-
Depreciation	18,392	<b>18,392</b>	19,465
Postage and stationery	4,874	<b>4,874</b>	4,094
Advertising	-	-	283
Telephone	7,755	<b>7,755</b>	5,029
Equipment, repairs and software	16,727	<b>16,727</b>	16,151
Books	1,842	<b>1,842</b>	1,559
Legal and professional fees	9,424	<b>9,424</b>	11,746
Loan interest and bank charges	5,414	<b>5,414</b>	2,423
Travel and expenses	6,189	<b>6,189</b>	3,402
Audit and accountancy fees	7,500	<b>7,500</b>	7,500
Sundry	1,961	<b>1,961</b>	2,946
Loss on disposal of fixed assets	(138)	<b>(138)</b>	561
	<u>173,911</u>	<u><b>173,911</b></u>	<u>75,159</u>
<i>Total 2023 as restated</i>	<u>75,159</u>	<u><b>75,159</b></u>	

The 2023 figures have been restated to better reflect the allocation of costs between direct and support, with premises costs and training moving to direct costs alongside all staff costs. The impact is an additional £578,850 in direct costs in 2023.

#### 10. Auditors' remuneration

	2024 £	2023 £
Fees payable to the Charity's auditor for the audit of the Charity's annual accounts	<u><b>7,500</b></u>	<u>7,500</u>

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**DANBURY MISSION CHURCH**

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**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 DECEMBER 2024**

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**11. Staff costs**

	<b>2024</b>	<i>2023</i>
	<b>£</b>	<b>£</b>
Wages and salaries	<b>489,509</b>	<i>417,401</i>
Social security costs	<b>29,000</b>	<i>24,721</i>
Contribution to defined contribution pension schemes	<b>62,081</b>	<i>51,962</i>
	<b>580,590</b>	<i>494,084</i>

The average number of persons employed by the Charity during the year was as follows:

	<b>2024</b>	<i>2023</i>
	<b>No.</b>	<b>No.</b>
Employees	<b>18</b>	<i>17</i>

The number of employees whose employee benefits (excluding employer pension costs) exceeded £60,000 was:

	<b>2024</b>	<i>2023</i>
	<b>No.</b>	<b>No.</b>
In the band £60,001 - £70,000	<b>1</b>	<i>-</i>

The key management personnel of the charity are the Trustees, the pastors, associate pastors and operations director. The pay and benefits (including employer pension contributions) of the key management personnel during the year were £340,865 (2023 - £295,973).

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**DANBURY MISSION CHURCH**

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**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 DECEMBER 2024**

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**12. Tangible fixed assets**

	Long-term leasehold property £	Motor vehicles £	Fixtures and fittings £	Computer equipment £	Total £
<b>Cost or valuation</b>					
At 1 January 2024	172,103	850	48,648	56,242	277,843
Additions	985,570	6,000	8,200	540	1,000,310
Disposals	-	(850)	-	-	(850)
At 31 December 2024	<u>1,157,673</u>	<u>6,000</u>	<u>56,848</u>	<u>56,782</u>	<u>1,277,303</u>
<b>Depreciation</b>					
At 1 January 2024	-	638	24,687	34,912	60,237
Charge for the year	-	1,000	7,908	9,484	18,392
On disposals	-	(638)	-	-	(638)
At 31 December 2024	<u>-</u>	<u>1,000</u>	<u>32,595</u>	<u>44,396</u>	<u>77,991</u>
<b>Net book value</b>					
At 31 December 2024	<u>1,157,673</u>	<u>5,000</u>	<u>24,253</u>	<u>12,386</u>	<u>1,199,312</u>
At 31 December 2023	<u>172,103</u>	<u>212</u>	<u>23,961</u>	<u>21,330</u>	<u>217,606</u>

**13. Stocks**

	2024 £	2023 £
Finished goods and goods for resale	<u>9,021</u>	<u>8,400</u>

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DANBURY MISSION CHURCH

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NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 DECEMBER 2024

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14. Debtors

	2024 £	2023 £
<b>Due within one year</b>		
Trade debtors	-	370
Other debtors	130,850	41,091
Prepayments and accrued income	17,795	13,510
Tax recoverable	11,193	26,368
	<u>159,838</u>	<u>81,339</u>

15. Creditors: Amounts falling due within one year

	2024 £	2023 £
Other loans	6,670	-
Trade creditors	11,715	16,077
Other taxation and social security	8,484	7,313
Other creditors	1,619	1,312
Accruals and deferred income	26,362	10,169
	<u>54,850</u>	<u>34,871</u>

16. Creditors: Amounts falling due after more than one year

	2024 £	2023 £
Other loans	939,005	-
Other creditors	50,000	50,000
	<u>989,005</u>	<u>50,000</u>

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**DANBURY MISSION CHURCH**

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**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 DECEMBER 2024**

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**17. Statement of funds**

**Statement of funds - current year**

	Balance at 1 January 2024 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 December 2024 £
<b>Unrestricted funds</b>					
<b>Designated funds</b>					
Church Plant Fund	-	4,875	-	(4,875)	-
Missions	22,611	-	-	(14,648)	7,963
Waterfront Development	114,157	34,149	-	-	148,306
City Church Chelmsford	59,710	49,534	(860)	(60,000)	48,384
Hudsons	-	855	-	(855)	-
Chelmsford Debt Centre	-	5,818	-	(5,753)	65
	<u>196,478</u>	<u>95,231</u>	<u>(860)</u>	<u>(86,131)</u>	<u>204,718</u>
<b>General funds</b>					
General Funds	<u>246,647</u>	<u>985,011</u>	<u>(1,036,123)</u>	<u>83,450</u>	<u>278,985</u>
<b>Total Unrestricted funds</b>	<u>443,125</u>	<u>1,080,242</u>	<u>(1,036,983)</u>	<u>(2,681)</u>	<u>483,703</u>
<b>Restricted funds</b>					
Building Fund	700,021	773,390	-	-	1,473,411
Missions	-	108,834	(93,971)	2,681	17,544
	<u>700,021</u>	<u>882,224</u>	<u>(93,971)</u>	<u>2,681</u>	<u>1,490,955</u>
<b>Total of funds</b>	<u>1,143,146</u>	<u>1,962,466</u>	<u>(1,130,954)</u>	<u>-</u>	<u>1,974,658</u>

The Building fund has been established to receive funds specifically for the refurbishment of Waterfront Place, a leasehold property being made available to the church at a peppercorn rent, to provide a new central Chelmsford home for City Church Chelmsford.

Fundraising for this project commenced during 2023 with development work beginning in 2024.



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**DANBURY MISSION CHURCH**

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**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 DECEMBER 2024**

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**17. Statement of funds (continued)**

**Statement of funds - prior year**

	<i>Balance at 1 January 2023 £</i>	<i>Income £</i>	<i>Expenditure £</i>	<i>Transfers in/out £</i>	<i>Balance at 31 December 2023 £</i>
<b>Unrestricted funds</b>					
<b>Designated funds</b>					
Church Plant Fund	-	5,050	-	(5,050)	-
Missions	11,615	58,341	(47,345)	-	22,611
CAP Chelmsford Debt Centre	-	9,529	(41)	(9,488)	-
Waterfront Development	-	5,419	(1,262)	110,000	114,157
City Church Chelmsford	19,500	70,772	(4,512)	(26,050)	59,710
Mission Essex	-	5,488	-	(5,488)	-
	<u>31,115</u>	<u>154,599</u>	<u>(53,160)</u>	<u>63,924</u>	<u>196,478</u>
<b>General funds</b>					
General Funds	<u>364,629</u>	<u>817,166</u>	<u>(871,224)</u>	<u>(63,924)</u>	<u>246,647</u>
<b>Total Unrestricted funds</b>	<u>395,744</u>	<u>971,765</u>	<u>(924,384)</u>	<u>-</u>	<u>443,125</u>
<b>Restricted funds</b>					
Building Fund	<u>10,000</u>	<u>690,021</u>	<u>-</u>	<u>-</u>	<u>700,021</u>
<b>Total of funds</b>	<u><u>405,744</u></u>	<u><u>1,661,786</u></u>	<u><u>(924,384)</u></u>	<u><u>-</u></u>	<u><u>1,143,146</u></u>

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DANBURY MISSION CHURCH

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NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 DECEMBER 2024

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18. Analysis of net assets between funds

Analysis of net assets between funds - current period

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £
Tangible fixed assets	41,639	1,157,673	1,199,312
Current assets	1,485,919	333,282	1,819,201
Creditors due within one year	(48,180)	-	(48,180)
Creditors due in more than one year	(995,675)	-	(995,675)
<b>Total</b>	<b>483,703</b>	<b>1,490,955</b>	<b>1,974,658</b>

Analysis of net assets between funds - prior period

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total funds 2023 £
Tangible fixed assets	102,160	115,446	217,606
Current assets	416,560	593,851	1,010,411
Creditors due within one year	(25,595)	(9,276)	(34,871)
Creditors due in more than one year	(50,000)	-	(50,000)
<b>Total</b>	<b>443,125</b>	<b>700,021</b>	<b>1,143,146</b>

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**DANBURY MISSION CHURCH**

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**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 DECEMBER 2024**

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**19. Reconciliation of net movement in funds to net cash flow from operating activities**

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Net income for the period (as per Statement of Financial Activities)	<b>831,512</b>	<b>737,402</b>
<b>Adjustments for:</b>		
Depreciation charges	<b>18,392</b>	<b>19,465</b>
Loss/(profit) on the sale of fixed assets	<b>(138)</b>	<b>561</b>
Increase in stocks	<b>(621)</b>	<b>(1,765)</b>
Increase in debtors	<b>(78,499)</b>	<b>(45,109)</b>
Increase in creditors	<b>13,309</b>	<b>1,704</b>
<b>Net cash provided by operating activities</b>	<b>783,955</b>	<b>712,258</b>

**20. Analysis of cash and cash equivalents**

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Cash in hand	<b>1,650,342</b>	<b>920,672</b>
<b>Total cash and cash equivalents</b>	<b>1,650,342</b>	<b>920,672</b>

**21. Analysis of changes in net debt**

	<b>At 1 January 2024</b>	<b>Cash flows</b>	<b>At 31 December 2024</b>
	<b>£</b>	<b>£</b>	<b>£</b>
Cash at bank and in hand	<b>920,672</b>	<b>729,670</b>	<b>1,650,342</b>
Debt due within 1 year	<b>-</b>	<b>(6,670)</b>	<b>(6,670)</b>
Debt due after 1 year	<b>-</b>	<b>(939,005)</b>	<b>(939,005)</b>
	<b>920,672</b>	<b>(216,005)</b>	<b>704,667</b>

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## DANBURY MISSION CHURCH

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### NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024

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#### 22. Capital commitments

	2024 £	2023 £
<b>Contracted for but not provided in these financial statements</b>		
Acquisition of tangible fixed assets	<b>385,039</b>	-

#### 23. Pension commitments

The charity operates defined contribution pension schemes. The assets of the scheme are held separately from those of the charity in an independently administered fund. The pension cost charge represents contributions payable by the charity to the fund and amounted to £62,081 (2023 - £51,962). No contributions were payable by the charity to the fund at the balance sheet date either this year or in 2023.

#### 24. Related party transactions

During the period trustees and related parties gave a total of £58,335 (2023 - £61,635) in donations to the charity.

During the period, 1 trustee received reimbursement of expenses amounting to £3,274 (2023 - £3,613 for 2 trustees).

During the period 1 trustees (2023 - 3 Trustees; S Medcroft, D Hartwell until 5 May 2023, J Massie until 5 May 2023) received remuneration for their roles as Pastors, and 2 further related parties received remuneration for their roles within administration and cleaning as follows :-

Wages - £70,473 (2023 - £89,005)  
Pension contributions - £17,410 (2023 - £19,185)  
Benefits in kind - £nil (2023 - £nil)  
Rental contributions - £20,221 (2023 - £33,224)  
Council tax and telephone - £265 (2023 - £1,421)

The authority for the remuneration of trustees can be found in the Constitution of the Charity.

Included in creditors due in more than one year is an interest free loan from a Trustee of £50,000 (2023 - £50,000).