

Independent examiner's report

to the trustees of

Christ Church Romford

I report to the trustees on my examination of the accounts for the above charity for the year ending 31 December 2024.

Responsibilities and basis of report

As the charity trustees of the Charitable Incorporated Organisation, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the CIO'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 giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records.

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:



Name: Jon Trinder

Date: 24 Oct 2025

Address: 116 Shepherds Hill
Harold Wood
RM3 0NJ



CHARITY COMMISSION
FOR ENGLAND AND WALES

Charity Name
Christ Church Romford

No (if any)
1180079

Receipts and payments accounts

CC16a

For the period from	Period start date	To	Period end date
	1/1/2024		31/12/2024

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Regular Giving	48,430	-	-	48,430	50,082
Church Offerings	4,021	-	-	4,021	920
One off donations	-	-	-	-	5,000
Gift aid received	-	-	-	-	10,677
CPC youth weekend	-	-	-	-	210
Christmas event	850	-	-	850	-
Cash in hand	516	-	-	516	-
	-	-	-	-	-
Sub total (Gross income for AR)	53,817	-	-	53,817	66,889
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	53,817	-	-	53,817	66,889
A3 Payments					
Salaries (Including NI & Pensions)	50,456	-	-	50,456	48,951
Rent	9,543	-	-	9,543	9,220
Insurance	276	-	-	276	261
Professional Subscriptions	148	-	-	148	142
Safeguarding	150	-	-	150	145
Audit Fees	200	-	-	200	200
Bank Charges	60	-	-	60	60
IPC Donation	-	-	-	-	1,500
Church activities	1,382	-	-	1,382	1,873
Christmas event	430	-	-	430	-
Sub total	62,644	-	-	62,644	62,352
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	62,644	-	-	62,644	62,352
Net of receipts/(payments)	- 8,827	-	-	- 8,827	4,537
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	37,058	-	-	37,058	32,521
Cash funds this year end	28,231	-	-	28,231	37,058

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

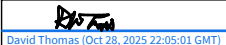
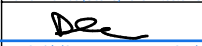
Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Cash at HSBC	26,694	-	-
	Cash at TSB	1,021	-	-
	Cash in hand	516	-	-
	Total cash funds	28,231	-	-
	(agree balances with receipts and payments account (s))	OK	OK	OK
		Unrestricted funds	Restricted funds	Endowment funds

B2 Other monetary assets	Details	to nearest £	to nearest £	to nearest £
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

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

B4 Assets retained for the charity's own use	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

B5 Liabilities	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
			-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval
	 David Thomas (Oct 28, 2025 22:05:01 GMT)	David Thomas	28/10/25
	 Dan Smith (Oct 28, 2025 21:07:35 GMT)	Daniel Smith	28/10/25

Charity Name: Christ Church Romford

Registered Charity Number: 1180079

Name of Managing Trustees:

Trustee Name	Office	Dates acting as Trustees
Mr Eric Fenn	Chairman	Jan 2024 - Dec 2024
Mr Daniel Smith	Vice Chair	Jan 2024 - Dec 2024
Revd David Thomas	Pastor	Jan 2024 - Dec 2024

Objectives and Activities:

The trustees of Christ Church Romford (CIO), have the responsibility of cooperating with the elders of the church to advance the Christian faith for the public benefit in Romford, the UK and worldwide in accordance with the church's Statement of Faith.

Structure, Governance and Management

The appointment of trustees at Christ Church Romford is set out in the Constitution to be the minister of the church along with others who were appointed trustees at the incorporation of the charity. The trustees met formally on three occasions during the year 2024 and met informally on several further occasions. We held an Annual Church Meeting for regular church attendees on 1st October 2024.

The trustees of the church who are registered with the charity commission did not change during the year and therefore the trustees registered with the Charity Commission as of 31 December 2023 were:

Mr. Eric Fenn	(Chairman)
Mr. Daniel Smith	(Vice Chair)
Revd. David Thomas	

The trustees actively look to appoint suitable additional trustees to share responsibilities as beneficial.

Administrative Information

Christ Church Romford is situated in the Mawneys area of Romford in Havering. It is a part of the International Presbyterian Church denomination. The correspondence address is 67 Linley Crescent, RM7 8RB.

The church owns no property and instead leases a community hall for our Sunday morning meetings in the Mawneys area of Romford. We continue to have a good relationship with the owners of the hall.

Summary of Activities:

The trustees are committed to enabling as many people as possible to worship at our church and to foster community and relationships based on the Christian faith within Christ Church Romford.

When planning and evaluating our activities and ministries for the year, the pastor of the church and the trustees have considered the Charity Commission's guidance on public benefit and guidance for charities for the advancement of religion. In particular we seek to enable people to discover, understand and grow in faith in Jesus Christ through:

Worship and Prayer	providing public weekly Christian worship services to declare the gospel and teach and support those who are seeking to live as disciples of the Lord Jesus.
Pastoral Care and oversight	offering spiritual and practical support in line with the Christian faith, to those members of the church who have particular needs
Mission and Outreach	seeking to share the good news of Jesus Christ with those who want to discover more about Biblical Christianity

Specific Risks:

There have been no specific risks to the charity for the period.

Achievements:

Worship and Prayer

Over the course of the year Christ Church Romford has sought to offer an act of worship, gathering in person on Sunday mornings at St John's Hall on Mawney Road. We have additionally offered an evening worship service on the first Sunday of each month at the pastor's home to help families and individuals make good use of Sundays as a day focused on God. We have sought to include singing, prayers and celebrating the Lord's Supper and have provided reading, teaching and preaching from the Bible throughout the year. We love to welcome those of all ages to our worship service, including children and have seen numerous visitors and newcomers join us throughout the year. We have sought to support children, young people and adults with activities to consider Biblical teaching, doctrine and to provide pastoral support.

On several occasions throughout the year we have shared lunch together as a church family, either at the hall in which we meet or at one of the members' homes.

We have welcomed a number of new families and individuals to our Sunday morning activities from Romford and the wider local area. We have seen several couples join us. We have also welcomed two new babies into the church family.

We held no baptisms in 2024. At the beginning of the year, the church membership stood at 30 communing members (members admitted to the Lord's Table) along with 5 non-communing members (baptised children of communing members).

During the year we welcomed 4 new people into communing membership with one existing member leaving the church. We continue to encourage others to join through membership classes. At the close of the year the church membership stood at 33 communing members and 8 non-communing members.

Our weekly mid-week Prayer Meeting provides opportunity for the church family to pray together, and we additionally held a Week of Prayer at the beginning of the year.

Mission and Evangelism

During the year we engaged in some door-to-door work, inviting those around the church hall to join us for our Carol service and Christmas activities. In January and in December we ran courses for those wanting to explore the Christian faith, and our pastor also met up with numerous groups and individuals to do one-to-one Bible reading, discipleship and leadership courses.

We continue to seek to share the Christian good news, inviting people to join us and worship the living God together.

Pastoral Care

As a small church, we seek to foster a strong church family ethos and our pastor seeks to maintain ongoing contact with each family and individual connected to the church, through hospitality and more focused meetings to offer pastoral support where required. During the year, the minister has offered more intensive support to a number of members and attendees who have been in difficult circumstances. An annual pastoral visit was also instated this year, with members being visited to discuss their general spiritual health.

General pastoral support for all the church has been received through the weekly preaching and teaching ministry and pastoral visiting has progressed throughout the year, with membership interviews for those seeking to enter membership.

Those families who have welcomed new babies, and various others with specific needs have been supported through the provision of cooked meals.

A number of our young people went on Christian camps during the summer months.

Towards the end of the year we held a *Women Adorned with Good Works* and a separate *Men Above Reproach* morning to consider how women and men can serve the church in the distinct callings God has given them.

All of those at Christ Church who have volunteered to work with children and vulnerable adults have been DBS checked and all of our ministries have been run in accordance with our Safeguarding policy.

For those who are unable to attend our worship services we make previous sermons available to access online.

Leadership

At the June IPC Presbytery meeting, a motion was passed for Simon Arscott and Chris Roberts, ministers at All Nations Church, IPC, Ilford, to continue as loan-elders at Christ Church Romford, for a further period of 12 months. The pastor understands the importance of raising up elders from within the church, but the addition of two loan elders has helped with preaching and pastoral support for the church this year.

In addition to meeting church members as needed, the eldership met twice monthly to discuss relevant matters and met additionally to pray together for the church family.

The pastor spent time with two men to informally discuss church doctrine and practice with the aim of considering future leadership within the church.

Church Relations

We have been grateful for our partnerships and collaboration with other churches throughout the year. We have welcomed a number of preachers from other churches and our pastor has preached at other churches on occasion, throughout the year. On several occasions, we have run joint events including the 20-30s ministry, with All Nations Church, Ilford, who belong to the same denomination.

We have remained active members of the International Presbyterian Church (IPC) with the pastor and others from the church attending presbytery and synod meetings on four occasions during the year in London, Aberdeen, and York and additionally attended the annual IPC Catalyst Conference in June. The pastor served in the role of Clerk of the UK Presbytery of the International Presbyterian Church through 2024.

Our pastor is a part of a locally organised ministers fraternal and met with other church ministers at various groups this year.

Finances and Reserve Policy

As a church we seek to be financially self-sustaining. In 2024 we received no significant donations from outside the church family. We were thankful to see a slight increase in our internal budgeted giving from 2023, arising from a number of new regular attendees and some increase in giving by others.

We encourage all those who are regular attenders to give financially towards supporting the objectives and activities of the church, as they are able.

In 2024 a voluntary payment of £4000 was agreed to be paid to the International Presbyterian Church to support Church Planting and Ministry Training ministries. The payment was made during the following year and therefore this figure is not reflected in the accompanying accounts.

Our intention is to maintain an amount of three months average expenditure in funds.

Volunteers

We would like to thank all of the church members and attendees who act in various ways as volunteers, for their hard work to make our church the lively and vibrant community it is. Without their support, Christ Church Romford would not be the welcoming church it endeavours to be.

Declarations

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

Signed on behalf of the charity's trustees

Signed:

A handwritten signature in black ink, appearing to be "Eric Fenn", written over a blue horizontal line.

Eric Fenn (Oct 28, 2025 21:11:42 GMT)

28/10/25

Eric Fenn (Chairman of Trustees)