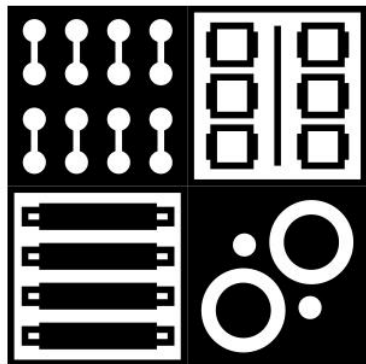




Pattern Church

SWINDON CCRC TRUST

Trustees annual report (incorporating the directors report) and accounts
for the period ending 31 December 2024

Company registration no. 11178721

Charity no. 1181020

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Swindon CCRC Trust

Trustees annual report (including the directors report) for the period ending 31 December 2024

The Board of Trustees and directors present their reports for Swindon CCRC Trust for the period ending 31 December 2024.

Reference and Administration Details

Swindon CCRC Trust is a charitable company limited by guarantee, incorporated on 30 January 2018 and registered as charity on 06 December 2018.

Charity name: Swindon CCRC Trust

Charity no: 1181020

Company no: 11178721

Board of Trustees: Revd Joel Sales: Chair (until 29/9/24)
Bishop Lee Rayfield (appointed 9/7/20, retired by rotation 20/03/24)
Mark Cains (appointed 9/7/20, resigned 23/2/25)
Revd Katharine Smith (appointed 9/7/20)
Revd Paul Freeland (appointed 14/7/21, resigned 29/9/24)
Beth Trendell: Chair (from 29/9/24) (appointed 15/1/23)
Fiona Roche: Treasurer (appointed 15/1/23, resigned 2/12/24)
Janie Oliver (appointed 15/1/23)
Paul Woolley (appointed 15/1/23)
Hannah Kirkwood (appointed 15/1/23, resigned 18/5/25)
Simbarashe Hakata (appointed 19/11/24)

Registered Office: 114 East Wichel Way
Swindon
SN1 7AE

Independent Examiner: Derek Rodwell
Impact the Future Ltd
117 Chestergate
Macclesfield
SK11 6DP

Principal Bankers: HSBC
The Forum, Marlborough Road
Swindon
SN1 1Q

Charitable Aims, Objectives and Activities

Swindon CCRC Trust (acting under the name of Pattern Church), is an Anglican church, led by Revd Joel Sales, together with a small team of clergy and lay colleagues, and a group of committed volunteers. Joel and his team were commissioned by the Bishop of Bristol to plant a resource church in Swindon which launched in November 2018.

The Board of Trustees is committed to playing our part in the re-evangelisation of the nation, the revitalisation of the church and the transformation of society by **‘inviting people into family to serve Swindon.’** This frames Pattern Church’s ongoing activities, primarily through the provision of church services, courses, social action projects, and planting churches.

Pattern Church’s charitable objectives are set in our governing documents, the Memorandum and Articles of Association, which was agreed by the Board of Trustees in January 2018. The charitable objectives are the advancement of the Christian religion principally through the provision of an Anglican place of worship in Swindon, and by contributing towards the establishment, renewal and revitalisation of churches with the Anglican communion. Pattern Church achieves these charitable aims through

- Christian discipleship and evangelism
- Community engagement and social action
- Church planting and leadership development

In all of the above, Pattern Church has a strong focus on public benefit, giving people of all ages and backgrounds an opportunity to explore and encounter faith in Jesus, to grow in that faith and as a strong community, and to serve the town we live in.

2024 Achievements and Performance

2024 has been another positive year at Pattern Church. Our impact on the wider Swindon community grows year on year through social action, vibrant church services and running the Alpha Course. We are grateful to God for all the blessings we have seen in the previous year and are looking ahead with optimism and faith.

“Inviting People”

Pattern Church was established by the Diocese of Bristol in 2018 to connect with those who were previously unconnected to church or faith. This remains core to all our activities. Our principal activity to connect with those exploring faith is the Alpha Course - an 11-week course exploring the Christian faith. We ran 6 Alpha Courses in 2024, and 3 of them were delivered in both English and Ukrainian.

All our Sunday Services are designed to be accessible to those exploring faith for the first time or the first time in a while, with a large hosting team, groups for 2-16 year olds and Ukrainian translation for our morning service. In 2024 9 people were baptised, 3 reaffirmed their infant baptism having not grown up with faith, and 7 went through confirmation.

“Into Family”

Our hope is that as people connect with faith and church, they join a church family locally here in Swindon as part of the worldwide Christian family of God. Our Pattern Groups for adults, meeting on Wednesdays across the town continue to grow with new groups emerging as Alpha group members continue to explore faith at the end of an Alpha course. Youth Wednesdays have been a great place for young people to bring their friends and explore faith. Each term a new cohort of leaders have been trained to serve Alpha, youth, children's teams and other places. Throughout 2024 we had meals together, including celebrating our sixth birthday, and 90 people came to Focus, our church weekend away.

"To Serve Swindon"

We continued to run a weekly Ukrainian refugee hub, The Table, providing space to socialise as well as free English lessons. We continued to partner with a range of local organisations including Swindon Borough Council to become a centre for advice and friendship for Ukrainians arriving in Swindon. We have been able to continue employing a Ukrainian person to help coordinate this work.

Growbaby Swindon, our baby supplies bank, continues to grow and thrive. Thanks to grant funding the volunteer project coordinator is now employed by Pattern Church 2 days a week. Since launching, we have supported over 1000 families through Growbaby (over 350 in 2024) and have built extensive partnerships with many local organisations. In 2024 we employed a Family Support Worker to complement what we already offer, again thanks to generous grant funding.

Swindon Crosslight Debt Advice Centre has increased both its volunteer base and client capacity in 2024 and is in the strongest position it has been since launching, although fundraising is still challenging. The Trustees note with particular gratitude the role of the volunteer centre manager who has overseen the growth of Crosslight over the last year.

We continue to partner with Safe Families, providing volunteers for the work they do supporting vulnerable or struggling families in Swindon. Pattern Church has now helped 58-60 Swindon families through this partnership.

Future plans

In 2025 Pattern Church looks to continue growing as a church, gathering on Sundays, running Alpha every term (including Ukrainian alpha) with three weekends away, welcoming new people of all ages, with thriving youth and children's groups on Sundays and youth groups in the week alongside new Pattern Groups. We will continue supporting those in need through Growbaby, Crosslight debt advice and our Ukrainian Ministry.

We hope to raise funds to employ a Centre Manager for our debt advice, as well as increased operational and administrative support for the church.

We are also in the early stages of planning two future church plants and exploring new projects to support youth and young adults across the town.

The Light Church

Pattern Church will plant The Light Church in Royal Wootton Bassett in April 2025. This new worshipping community is being established in collaboration with the Diocese of Salisbury and is part of the Church of England's engagement with communities in Calne Deanery, including Royal Wootton Bassett, Lyneham, and Calne.

The planting journey began in November 2024 when Revd Tom Morgan from Pattern Church was announced as the leader for the new church plant. He will be licensed in February 2025, and The Light Church will officially launch on Easter Sunday, meeting at St Bartholomew's Primary Academy.

The Light Church aims to serve the local community by providing a space for worship, prayer, and exploration of the Christian faith, welcoming individuals of all backgrounds and ages.

Public benefit

Having thoroughly reviewed the Charity Commission's guidance on public benefit, specifically focusing on the advancement of religion, the Board of Trustees is confident that Pattern Church surpasses the established requirements in numerous ways. This public benefit has been demonstrated by the activities undertaken since inception of the charity.

Pattern Church's primary beneficiaries are those who engage directly with us through ministry and service, but our impact extends, not least through our direct beneficiaries, to the wider public. This has been particularly visible in 2024 through our ministry to young families, to those in debt and to Ukrainian refugees. Christians are called to serve others, whether they are fellow believers or not, and work for the wellbeing of the communities and organisations of which they are a part. We serve Swindon, seeking the "welfare of the city" and are committed to being the "salt" and "light" of Jesus.

Structure, Governance and Management

Governing Documents

The organisation is a charitable company limited by guarantee, incorporated on 30 January 2018 and registered as a charity on 06 December 2018. Swindon CCRC Trust (Pattern Church) was established under a Memorandum of Association that establishes its objects and powers and is governed under its Articles of Association. Members of the charitable company guarantee to contribute an amount not exceeding £10 to the assets of the charitable company in event of winding up.

Structure

The directors of the company are also charity trustees for the purpose of charity law. The Board of Trustees is responsible for the governance and management of the church. The responsibility for leadership of the church's activities, development of its spiritual life and its daily management has been delegated to the senior leadership team who are supported in that role by the staff team including clergy. The Board of Trustees retains final decisions over policy, employment of staff and finance, and takes responsibility for all matters of legal and regulatory compliance.

Trustees give their time voluntarily and receive no financial benefit from the charity. Trustees are appointed by trustee members and can be appointed by ordinary resolution at a general meeting of members.

Decision Making

All financial and strategic decisions over £10,000 are taken by the entire Board of Trustees. Any financial and strategic decisions over £5,000 are taken by the senior leadership team. The organisational implementation of the strategy is carried out by senior leadership. The Revd Joel Sales fulfils the key day-to-day senior management role.

The senior leadership of the church consists of the clergy, whose pay, including that of the of the key management role, is set via stipend in accordance with the agreed salary structure of ordained personnel in the Church of England and paid by the Church Commissioners.

People

The time, energy and commitment of volunteers are the primary source of activity at Pattern Church. There are great teams supporting Sundays with hosting, worship, production, children's work and youth work. There are volunteers mentoring young people, pastoring Pattern Groups, and hosting Alpha groups. Volunteers lead Growbaby and The Table, support Crosslight Debt Advice, provide practical support to congregation members and help maintain the building. Pattern Church would cease to function and, indeed, exist without volunteers. The paid staff, made up of clergy, ministry and operations team members, support and lead these volunteers.

Pattern Church benefits from the dedicated work of a great number of volunteers. In accordance with FRS 102 and the Charities SORP (102), the economic contribution of general volunteers is not recognised in the accounts. All staff, volunteers and trustees undergo a formal recruitment and selection process, followed by an induction period that includes any training considered necessary to effectively perform their role.

Safeguarding

Pattern Church as part of the wider Church of England, recognises our duty of care to staff, volunteers and stakeholders and seeks to safeguard those at risk of abuse, and protect and support those who have been abused and promote the welfare and safety of all.

The Board of Trustees have adopted the Diocese of Bristol's safeguarding policy relating to children, young people and vulnerable adults and appointed Alan Brownlie and Victoria Phair as Safeguarding Officers. The Safeguarding Officers and the Safeguarding Leadership Team, comprising of Alan, Victoria, Beth Trendell (Chair of Trustees and Trustee for Safeguarding), Jo Winson (Curate) and Fay Howard (Safer Recruitment Lead) have completed the necessary diocesan training courses in safeguarding young people and vulnerable adults.

Pattern Church is committed to the principles of best practice in relation to safeguarding and the trustees, safeguarding officers and safeguarding leadership team can confirm that CCRC Trust (Pattern Church) has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 in respect of having due regard to the House of Bishops' guidance on safeguarding children and vulnerable adults. The guidance can be read in full on the Church of England official website. Actions taken to meet this duty include reviewing and updating the

safeguarding policy following guidance from the Diocese of Bristol, safely recruiting volunteers and directing them to appropriate training, and using the Parish Safeguarding Dashboard to evaluate our practices.

Key risks and uncertainties

The principal risks and uncertainties that the trustees see as facing the charity and any subsidiaries include the ongoing responsibility of the financial cost of maintaining the Pattern Store building and staffing costs. We received £120k across two years from the Jerusalem Trust for central operational costs and we need to continue to increase other forms of income into 2025.

Our social action in 2024 has also been largely funded by and reliant on grant income. Growbaby and The Table have been fully funded by restricted grant income and giving income, however our Crosslight team has not raised grant income to cover the core costs of the Debt Advice Centre over the past 3 years. Fundraising events and grant applications are being prioritised, but with a volunteer team and with core costs often difficult to raise through grant funds, this remains a risk.

We continue to seek to be a church who plants churches who plant churches. The Light Church, launching in April 2025, will have an initial Pattern Church planting team of 50 people, both families with children and individuals. We gladly invest these people, their financial giving, and a financial one-off gift into the new church plant as we play our part in re-evangelisation of the nation, the revitalisation of the church and the transformation of society, also acknowledging the risk to Pattern Church of reduced income and loss of experienced volunteers.

The trustees plans and strategies surrounding these risks include exploring opportunities to apply for relevant grants as well as generating rental income. Hiring a bookings coordinator has increased building hire revenue, and the trustees are working on strategies to increase this further, keeping the building a hireable space whilst allowing for Pattern Church activities to take priority for use.

Financial Review

In the period ended 31st December 2024 the total income of Swindon CCRC Trust (Pattern Church) came to £377k (2023 £462k) of which £97k (2023 £181k) was restricted. Giving from the congregation totalled £265k (2023 £344k) . Grant income totalled £84k (2023 90k).

There was a deficit on unrestricted funds of £45k (2023 surplus of £65k) with restricted funds decreasing from £144k to £52k, mainly due to passing on the Well funds to the plant.

Total expenditure came to £514k (2023 £386k) of which £189k (2023 £170k) was restricted.

The details behind these figures are shown in the attached financial statements.

Reserves Policy

The Board of Trustees are aware of the need to maintain sufficient reserves. Swindon CCRC Trust (Pattern Church) aims to hold free reserves of at least 3 months of unrestricted expenditure. 3 months of free reserves at 2024 expenditure levels would indicate a reserves target of £81k. Actual free reserves at the end of the year were £130k (see note 11 on page 18).

The Board of Trustees/directors responsibilities in relation to the Financial Statements

Charity law requires the trustees, who are also directors, to prepare a statement of financial activities and statement of assets and liabilities for each financial year, which gives a true and fair view of the state of affairs of the church and of its financial activities for that year and adequately distinguishes any material special trust or any other restricted fund of the church. In preparing those financial statements the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- state whether policies adopted are in accordance with appropriate SORP on Accounting by Charities and the Accounting Regulations and with applicable accounting standards, subject to any material departures disclosed and explained in the financial statements;
- prepare the accounts on the ongoing concern basis unless it is inappropriate to presume the church will continue to operate.

The trustees are responsible for keeping proper accounting records which disclose, with reasonable accuracy at any time, the financial position of the church, and to enable them to ensure that the financial statements comply with applicable Accounting Standards and Statements of Recommended Practice, the Companies Act 2006 and the regulations made under the Charities Act 2011. They are also responsible for safeguarding the assets of the church and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

On behalf of the Board of Trustees

A handwritten signature in purple ink, appearing to read 'Kaf Smith', with a stylized flourish at the end.

Revd. Kaf Smith, Associate minister and trustee

Associate minister and trustee

Date: 26th September 2025

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES AND DIRECTORS OF
Swindon CCRC Trust Ltd (Pattern Church, Swindon) ('the Company')**

Independent examiner's report to the Trustees of Swindon CCRC Trust Ltd.

I report to the charity trustees/directors on my examination of the accounts of the Company for the year ended 31 December 2024 which can be found on pages 10 to 18.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

Independent Examiners Statement

Since the gross income for the period exceeds the amount provided in section 145(3) of the Act, I confirm that I am qualified to act as Independent Examiner under the provisions of that section of the Act being a fellow of the Chartered Association of Certified Accountants.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

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: Derek Rodwell FCCA
(Fellow of the Chartered Association of Certified Accountants)
Address: 117 Chestergate, Macclesfield, SK11 6DP
Date: 26th September 2025

SWINDON CCRC TRUST LTD (PATTERN CHURCH)
STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING INCOME AND EXPENDITURE ACCOUNT)
FOR THE 12 MONTHS ENDED 31ST DECEMBER 2024

	Note	Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Total funds 2023 £
INCOME FROM:							
Voluntary income	2	252,283	96,991	349,273	253,712	180,378	434,090
Income from charitable activities							
Alpha weekend and other income	3	27,131	0	27,131	27,337	537	27,874
Income from Investments		126	0	126	0	0	0
TOTAL INCOME		279,540	96,991	376,531	281,049	180,915	461,964
EXPENDITURE ON:							
Charitable activities							
Youth & Children		78,546	4,518	83,064	80,075	44,854	124,929
Alpha Courses		18,916	2,494	21,410	13,535	2,836	16,371
Worship & Services		14,913	6,449	21,362	17,193	14,788	31,980
Building/site costs		61,282	4,737	66,019	47,004	3,511	50,515
Focus & events		12,364	5,800	18,164	9,235	3,501	12,736
Social action and giving		28,603	165,210	193,813	(45)	49,544	49,499
Parish Share		110,000	0	110,000	48,668	51,332	100,000
TOTAL EXPENDITURE	4,5	324,624	189,209	513,833	215,664	170,366	386,030
NET INCOMING / (OUTGOING) RESOURCES		(45,084)	(92,218)	(137,302)	65,385	10,549	75,934
Transfers		0	0	0	(345)	345	0
NET MOVEMENT IN FUNDS		(45,084)	(92,218)	(137,302)	65,040	10,894	75,934
Total brought forward		187,544	144,054	331,598	122,504	133,160	255,664
TOTAL FUNDS AT 31 DECEMBER		142,460	51,836	194,296	187,544	144,054	331,598

SWINDON CCRC TRUST LTD (PATTERN CHURCH)

BALANCE SHEET AS AT 31 DECEMBER 2024

	Note	31ST DECEMBER 2024		31ST DECEMBER 2023	
		£	£	£	£
FIXED ASSETS					
Tangible assets	6	29,127	29,127	49,397	49,397
CURRENT ASSETS					
Sundry Debtors	7	9,183		22,253	
Cash at bank		165,170	174,353	273,431	295,684
CREDITORS: amounts falling due within 12 months					
	8	<u>(9,184)</u>	<u>(9,184)</u>	<u>(13,483)</u>	<u>(13,483)</u>
NET CURRENT ASSETS			<u>165,169</u>		<u>282,201</u>
NET ASSETS			<u>194,296</u>		<u>331,598</u>
STATEMENT OF FUNDS	10,11				
Restricted funds			51,836		144,054
Unrestricted funds			142,460		187,544
TOTAL FUNDS			<u>194,296</u>		<u>331,598</u>

The notes on pages 12 to 18 form part of these financial statements.

For the period ended 31 December 2024, the company was entitled to the exemption from audit under Section 477 of the Companies Act 2006 relating to small companies.

Responsibilities of directors/trustees:

a. The members have not required the charitable company to obtain an audit of its accounts for the year in question in accordance with Section 476 of the Companies Act - however, in accordance with Section 145 of the Charities Act 2011 the accounts have been examined by an independent examiner whose report forms part of this document.

b. The directors/trustees acknowledge their responsibilities for complying with the requirements of the Companies Act with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

Approved by the board of directors and signed on behalf of the board,

Full Name:

Katharine Emma Smith

Signed



Dated

26th September 2025

Company registration number: 11178721

SWINDON CCRC TRUST LTD (PATTERN CHURCH SWINDON)

Notes to the accounts

For the period ended 31st December 2024

1 ACCOUNTING POLICIES

Basis of preparation

The financial statements have been prepared in accordance with the Companies Act 2006 and 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 January 2019) - (Charities SORP(FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

Swindon CCRC Trust Ltd 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 note(s).

The trustees consider that the Swindon CCRC Trust Ltd is a going concern and have accordingly prepared the accounts under the historical basis of accounting.

Funds

General funds represent the funds of the charity that are not subject to any restrictions regarding their use and are available for application on the general purposes of the church. Restricted funds are those donated for specific purposes.

Income

Voluntary income and capital sources

Donations and other income are recognised when received and an estimate of income tax recoverable is recognised when the related donations are recognised.

Grants and legacies to the Trust are accounted for as soon as the church is notified of its legal entitlement, the amount due is quantifiable and its ultimate receipt by the church is probable.

Fixed assets

Additions and improvements to the newly acquired church premises are written off as incurred. Only items costing £500 or above are capitalised. Fixed assets are depreciated on a straight line basis as follows:

Improvements to the buildings: 10 years

Fixtures and fittings including electricals: 5 years

Plant & machinery including sound and audio: 5 years

Computer equipment: 3 years

Current assets

Amounts owing to the church at 31 December in respect of fees, rents or other income such as gift aid are shown as debtors less provision for amounts that may prove uncollectable.

SWINDON CCRC TRUST LTD (PATTERN CHURCH)

NOTES TO THE FINANCIAL STATEMENTS FOR THE 12 MONTHS ENDED DECEMBER 31ST 2024

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Total funds 2023 £
2 VOLUNTARY INCOME						
Planned giving	194,265	242	194,507	179,209	49,869	229,078
Grants	0	84,195	84,195	12,000	78,447	90,447
Other donations	0	12,542	12,542	6,664	27,797	34,461
Loose plate collections	13,569	11	13,580	16,448	8,474	24,922
Gift aid tax	44,449	0	44,449	39,392	15,790	55,182
	252,283	96,991	349,273	253,712	180,378	434,091
	Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Total funds 2023 £
3 OTHER INCOME						
Youth & Children	1,375	0	1,375	537	160	697
Focus	4,210	0	4,210	5,099	160	5,259
Weddings and funerals	309	0	309	373	217	590
Alpha	3,885	0	3,885	6,819	0	6,819
Rental income	14,658	0	14,658	14,509	0	14,509
Other income	2,693	0	2,693	0	0	0
	27,131	0	27,131	27,337	537	27,874

4a ALLOCATION OF EXPENDITURE 2024

	% of time spent	Direct costs 2024 £	Staff costs 2024 £	Central admin costs 2024 £	Total costs 2024 £
Youth, children & pastoral	3a 57.6	11,356	58,797	12,910	83,064
Alpha Courses	6.5	13,377	6,586	1,446	21,410
Worship & Services	0	21,363	0	0	21,362
Building/site costs	7.4	56,800	7,558	1,660	66,019
Focus & events	0	18,164	0	0	18,164
Giving & social action	28.5	158,366	29,065	6,382	193,813
Parish Share		110,000	0	0	110,000
	99.9	389,428	102,007	22,398	513,832
Allocation of staff costs including training, expenses, etc		102,007	(102,007)		0
Allocation of central admin costs		22,398		(22,398)	0
Totals		513,832	0	0	513,832

Staff costs have been allocated to departments in proportion to the amount of total time staff are estimated to have spent their time. The allocation of central admin costs has also been allocated in similar proportions.

4b ALLOCATION OF EXPENDITURE 2023

	% of time spent	Direct costs 2023 £	Staff costs 2023 £	Central admin costs 2023 £	Total costs 2023 £
Youth, children & pastoral	3a 80.2	14,719	94,641	15,569	124,929
Alpha Courses	5.1	9,421	5,968	982	16,371
Worship & Services	0	31,981	0	0	31,980
Building/site costs	0	50,514	0	0	50,515
Focus & events	0.7	11,779	822	135	12,736
Giving & social action	14	30,204	16,569	2,726	49,499
Parish Share		100,000	0	0	100,000

	100	248,619	118,000	19,411	386,029
Allocation of staff costs including training, expenses, etc		118,000	(118,000)		0
Allocation of central admin costs		19,411		(19,411)	0
Totals		386,029	0	0	386,029

5 ANALYSIS OF DIRECT COSTS

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Total funds 2023 £
Youth, children and pastoral						
Pastoral	1,855	0	1,855	1,732	258	1,990
Youth	6,384	0	6,384	6,569	977	7,547
Children	2,965	152	3,118	2,966	2,217	5,182
	11,204	152	11,356	11,267	3,452	14,719
Alpha and other Courses						
Alpha	13,377	0	13,377	9,196	225	9,421
	13,377	0	13,377	9,196	225	9,421
Worship & Services						
Services- specials, Easter and Christmas	1,737	0	1,737	1,999	1,259	3,258
Services- hospitality and resources	4,624	17	4,640	3,819	1,089	4,908
Services- venue hire	0	0	0	0	2,950	2,950
Worship- equipment and depreciation	8,554	6,432	14,986	8,715	9,310	18,025
Worship- licenses & subscriptions Under overheads in 2024	0	0	0	2,303	159	2,462
Worship- other costs	0	0	0	357	21	378
	14,914	6,449	21,363	17,193	14,788	31,981
Building/site costs						
Building: Utilities	23,696	0	23,696	17,844	0	17,844
Building: Maintenance & equipment	16,788	1,000	17,788	6,700	0	6,700
Building: Insurance	(2,066)	0	(2,066)	7,482	0	7,482
Building: Cleaning and Waste	11,346	0	11,346	9,659	0	9,659
Building: Depreciation	2,474	3,176	5,650	2,474	2,213	4,687
Building: rental costs	387	0	387	2,845	1,298	4,143
Building: Other	0	0	0	0	0	0
	52,624	4,176	56,800	47,003	3,511	50,514
Focus & Events						
Focus Pitch costs	2,901	0	2,901	2,315	1,230	3,545
Focus Staff costs	2,409	0	2,409	1,401	1,269	2,670
Focus catering costs	1,564	0	1,564	787	263	1,050
Focus Bursaries	5,491	5,800	11,291	4,134	380	4,514
	12,364	5,800	18,164	8,637	3,142	11,779
Giving & Social Action						
Crosslight Materials & Resources	0	841	841	1,122	0	1,122
Crosslight Fee	0	7,500	7,500	616	6,884	7,500
Growbaby	0	7,786	7,786	0	4,185	4,185
Mission giving	20,000	108,778	128,778	0	182	182
The Table	0	13,301	13,301	0	16,535	16,535
Other social action	0	161	161	681	0	681
	20,000	138,366	158,366	2,419	27,786	30,204
Parish Share						
	110,000	0	110,000	48,668	51,332	100,000

Total Direct costs	234,483	154,944	389,427	144,382	104,236	248,618
Mission Giving analysis						
Safer Families	0	0	0	0	182	182
The Well Church	0	108,778	108,778	0	0	0
The Light Church	20,000	0	20,000	0	0	0
	20,000	108,778	128,778	0	182	182

Analysis of overheads allocated

Telephone, internet & postage	619	0	619	1,166	0	1,166
Printing & stationery	0	0	0	1,553	413	1,966
IT software & consumables	4,515	0	4,515	2,260	373	2,633
Website, social media and advertising	0	0	0	491	180	671
Public liability insurance	1,626	0	1,626	1,329	235	1,564
Depreciation of office equipment	346	7,528	7,874	346	7,528	7,874
Licenses and subscriptions (including worship)	4,984	46	5,029	0	0	0
Other administration costs	0	0	0	2,011	0	2,011
Accountancy and IE fees	2,735	0	2,735	1,247	280	1,527
	14,824	7,574	22,398	10,404	9,008	19,411

6 TANGIBLE FIXED ASSETS 2024

Assets at cost

	Fixtures & fittings	Plant & machinery	IT equipment	Total £
Opening balance	24,682	115,079	10,174	149,935
Purchases	0	11,396	0	11,396
Disposals and Transfers to The Well	0	(4,852)	(2,248)	(7,100)
Closing balance	24,682	121,623	7,926	154,231

Depreciation

Opening balance	17,379	74,435	8,723	100,537
Charge for the period	4,936	22,720	856	28,513
	0	(1,948)	(1,998)	(3,946)
Closing balance on accumulated depreciation	22,315	95,207	7,582	125,104

Closing balance on fixed assets 31/12/23

7,303	40,644	1,451	49,398
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Closing balance on fixed assets 31/12/24

2,367	26,416	344	29,127
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7 DEBTORS

	2024 £	2023 £
Accounts receivable	3,522	1,818
Prepayments	128	200
Late bankings	304	1,344
Gift Aid receivable	5,229	18,891
	9,183	22,253

8 CREDITORS

Amounts falling due within one year

	2024 £	2023 £
Accounts payable	5,197	2,176
Accruals and deferred income	3,987	11,307
	9,184	13,483

9 SALARIES

Analysis of payroll:

	2024 £	2023 £
Gross pay	93,995	109,509
Employers NI (net of employment allowance)	675	2,039
Employers Pension	1,343	1,665

In the 12 months ending 31st December 2024 there were, on average, 7.7 people on staff (2023 7.8) representing an average FTE of 3.6 (2023 4.6). The key management role was filled by the Revd Joel Sales who received his salary from the diocese and received no emoluments or benefits in kind from the Swindon CCRC Trust. Expenses incurred on behalf of the church were refunded against receipts. No member of staff received remuneration of above £60,000

10a STATEMENT OF FUNDS (2024)

	2024 Opening Balance £	2024 Incoming resources £	2024 Resources expended £	2024 Transfers £	2023 Closing Balance £
Unrestricted Funds	187,543	279,540	(324,624)	0	142,460
Restricted funds					
Grants and donations received					
Growbaby					
Donations and grants- general	3,580	1,844	(2,831)	0	2,593
Family Support Worker	1,000	14,800	(3,660)	0	12,140
Staffing project Co-ordinator	4,477	16,600	(11,330)	0	9,747
Nappies and toiletries	1,171	0	(1,171)	0	0
Household support grant	0	2,000	(2,000)	0	0
Stay & play funding	0	2,400	(1,783)	0	617
	10,228	37,644	(22,775)	0	25,097
The Table- grants & donations	(0)	27,897	(22,997)	0	4,900
Pattern Pantry- donations	0	510	(161)	0	349
"Pattern' donations for 'turntable' project	1,169	0	0	0	1,169
Alpha- donations	0	2,005	(2,005)	0	0
Focus- grants and donations for Ukrainians	0	5,800	(5,800)	0	0
The Well: Grants and donations	102,624	242	(102,839)	0	27
The Well: Underground Youth	3,000	0	(3,000)	0	0
Lift maintenance- donation	0	1,000	(1,000)	0	0
Crosslight: National Benevolent Charity	0	10,000	(7,500)	0	2,500
Crosslight debt advice	0	2,140	(841)	0	1,299
	117,021	87,238	(168,918)	0	35,341
Grants spent on fixed assets					
SDF grant towards set-up costs	8,869	0	(6,190)	0	2,679
Growing Lives grant from Allchurches Trust: Slide	3,031	0	(2,200)	0	831
Gifts towards building and equipment costs	8,763	0	(6,313)	0	2,450
Growbaby storage	0	9,753	(963)	0	8,790
Well Church plant	3,154	0	(3,154)	0	0
Beyond Hope	888	0	(475)	0	413
Voluntary action grant	2,329	0	(995)	0	1,334
	27,033	9,753	(20,290)	0	16,495
Total restricted funds	144,054	96,991	(189,208)	0	51,836

Details of restricted funds

Growbaby Funds

Growbaby donations and grants - general

These are unrestricted donations to spend within the growbaby project - from grant organisations, fundraising by local businesses and individual givers. In 2024 money was received from Garfield Weston, Artventures, St Leonard's Church, Gallagher and Wiltshire Retired Unite the Union.

Family Support Worker

In 2024 money was given by Wiltshire Community Foundation, Benefact Trust and The Albert Hunt Trust towards salary costs for the Growbaby Family Support Worker role

Staffing project Co-ordinator

In 2024 money was given by National Benevolent Charity, Van Neste Foundation, Walter Guinness Charitable Trust and Sovereign Network Group towards salary costs for the Growbaby Co-Ordinator role

Nappies and Toiletries

Donations towards weekly consumable costs from grant organisations, fundraising by local businesses and individual givers

Household Support Grant

This was a grant in two parts from Swindon Borough Council to spend on nappies and toiletries for Growbaby (fully spent in 2024)

Stay and play funding

This grant was from Sovereign Network Group for improvements to the tosy at the Growbaby stay and play session. Partially spent in 2024.

The Table

The Table provides support for Ukrainian refugees who have moved to Swindon in the wake of the Russian invasion in Ukraine. It began as a weekly meal for Ukrainians and their host families, and has since included English lessons, summer trips, Ukrainian language translation in services and supporting Ukrainian Alpha guests. In 2024 The Table has been funded by Swindon Borough Council (Warm Welcome Team), Love Ukraine (part of Love Your Neighbour) and personal donations from congregation and table community members.

Pattern Pantry

Pattern Pantry was a monthly community meal funded by donations from individuals.

Pattern donations

The Pattern Store is named after the engineering 'patterns' which were housed in the building during the GWR era in Swindon. These patterns were left in the building when it was vacated in the 1980s and so part of the property purchase in 2018. Patterns have been sold to raise money for future restoration work, particularly the upcoming conservation project on the historic GWR turntable in the car park of Pattern Church.

Alpha donations

Pattern Church run Alpha Courses for adults, youth and children throughout the year. In 2024 we had donations from individuals towards the costs of the adult alpha course, particularly to cover the costs of taking guests away for the weekend part-way through the course.

Focus - grants and donations for Ukrainians

Focus is a long weekend away camping which all the church family are invited to. Revitalise Trust through Love Ukraine (part of Love Your Neighbour) donated funds to support the costs of Ukrainian refugees attending Focus including ticket price, camping and transport costs.

The Well

The Well is the church planted out of Pattern Church in September 2021, meeting initially at St Francis School, Taw Hill in North Swindon and now at The Well, Abbey Meads. In 2024 The Well started a youth drop in at The Underground in North Swindon. In 2024 The Well was set up as a separate charity with separate banking and all funds have now been transferred.

Lift maintenance

Individual giving restricted to the costs of lift maintenance at Pattern Church.

Crosslight: National Benevolent Charity

Donations received from National Benevolent Charity towards Crosslight Advice: the debt advice centre which runs weekly at Pattern Church staffed by a growing team of volunteers.

Crosslight Debt Advice

Donations received from individuals and organisations towards Crosslight Advice: the debt advice centre which runs weekly at Pattern Church staffed by a growing team of volunteers. In 2024 money was received from Gallagher (The Neighbourly Foundation matched giving) and money was raised at a fundraising quiz.

10b STATEMENT OF FUNDS (2023)

	2023 Opening Balance £	2023 Incoming resources £	2023 Resources expended £	2023 Transfers £	2023 Closing Balance £
Unrestricted Funds	122,504	281,049	(215,664)	(345)	187,543
<u>Restricted funds</u>					
Grants and donations received					
The Table	18,885	2,291	(21,522)	345	(0)
Growbaby donations- general	1,865	1,717	0	0	3,582
Growbaby Family Support Worker	0	1,000	0	0	1,000
Growbaby staffing including project co-ord	11,000	3,000	(9,523)	0	4,477
Growbaby- nappies and toiletries	0	5,355	(4,185)	0	1,171
"Pattern" donations for 'turntable' project	1,074	95	0	0	1,169
Jerusalem Trust grant for operations	0	60,000	(60,000)	0	0
Grants and donations for the Well	56,972	96,191	(50,539)	0	102,624
Underground Youth- The Well	0	3,000	0	0	3,000
Christingle collection for Safe Families	0	182	(182)	0	0
Crosslight debt advice	0	6,884	(6,884)	0	0
	89,797	179,716	(152,835)	345	117,021
Grants spent on fixed assets					
SDF grant towards set-up costs	15,059	0	(6,190)	0	8,869
Growing Lives grant from Allchurches Trust: Slide	5,231	0	(2,200)	0	3,031
Gifts towards building and equipment costs	15,076	0	(6,313)	0	8,763
Well Church plant	3,032	1,199	(1,077)	0	3,154

Beyond Hope	1,482	0	(594)	0	888
Voluntary action grant	3,485	0	(1,156)	0	2,329
	43,365	1,199	(17,531)	0	27,033
Total restricted funds	133,162	180,915	(170,365)	345	144,054
Total Funds	255,665	461,964	(386,029)	0	331,598

11 ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Total funds 2023 £
Fixed assets	12,632	16,495	29,127	22,364	27,033	49,397
Current assets	139,012	35,341	174,353	178,663	117,021	295,684
Creditors due within one year	(9,184)	0	(9,184)	(13,483)	0	(13,483)
NET ASSETS	142,460	51,836	194,296	187,544	144,054	331,598

12 RELATED PARTIES

Mark Cains served as a trustee and director in 2024. His company (Steam it Clean) was paid £425 in the year (£670 in 2023) to clean carpets.

Cath Sales (wife of Rev Joel Sales) was paid £160 in 2024 (2023 £247) via her graphic design business (Hope & Ginger)

No other directors/trustees received any remuneration during the year.

None of the trustees were reimbursed for expenses relating to services provided to the charity as trustees. Expenses incurred by trustees on behalf of the Trust were reimbursed against receipts

In the period ended 31st December 2024 £18,744 (2023 £34,561) was given by the trustees to the church.

13 INDEPENDENT EXAMINATION

A fee of £750 was accrued in the period for the independent examination and £750 for the preparation of the accounts. The same amounts were charged in 2023