



**STFRANCIS**

**St Francis' Community Church**  
**(a Charitable Incorporated Organisation)**

**Financial Statements**

**Year ended 31 December 2024**

**St Francis' Community Church CIO**  
**Year ended 31 December 2024**

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**St Francis' Community Church CIO**  
**Year ended 31 December 2024**  
**Report of the Trustees**

**The Trustees present their Trustee Annual Report and financial statements for the charity's year ended 31 December 2024.**

This Trustee Annual Report and financial statements comply with the current statutory requirements under the Charities Act 2011 for a smaller CIO (i.e. with gross income less than £250,000) and The Charities (Accounts and Reports) Regulations 2008 as specified under Charity Commission Guidance on charity accounting and reporting (CC15d) and the charity's constitution.

**Reference and administrative details**

Charity Name: St Francis' Community Church

Charity Registration number: 1181105

Operational address: 2, Fairway Drive,  
Chelmsford,  
Essex,  
CM3 4FH

Trustees: Trustees who served during the period of this report were as follows:

Revd Daniel Pierce (Chair from 31 October 2022)  
Mr Andrew Drake (appointed 9 February 2023)  
Ms Katie Gauden (appointed 9 February 2023)

Bankers: CAF Bank Ltd 25 Kings Hill Avenue, West Malling, Kent ME19 4JQ

## **Exemptions from disclosure**

There are no exemptions from disclosure.

## **Objectives and Activities**

### **a) Purposes**

The objects of the charity as outlined in our Constitution are:

Within the four ecclesiastical parishes of Boreham, Broomfield, North Springfield, and Great and Little Leighs and Little Waltham, in Chelmsford Essex:

(1) to advance the Christian faith for the benefit of the public in accordance with the beliefs, doctrines and practices of the Church of England,

(a) by means of broadcasting messages of an evangelistic and teaching nature, and  
(b) through the holding of public worship, prayer meetings, lectures, producing and/or distributing literature, holding and facilitating church and community events and activities to enlighten others about the Christian faith;

(2) to develop the capacity and skills of the community in such a way that they are better able to identify, and help meet, their needs and to participate more fully in society.

### **b) Main activities undertaken to further the charities purposes to the public benefit:**

i) advancing the Christian Faith:

- growing a new worshipping Christian community within the new housing areas of Beaulieu and The Channels supported by a Lead Minister
- creating a daily opportunity to gather, for either prayer together, learning together, friendship or community action
- collaborating with the churches of the North Chelmsford Mission and Ministry Partnership (NCMMP) in relation to mission, ministry and pastoral care ii) developing the capacity and skills of the community
- providing activities, advocacy and support to benefit social cohesion and community capacity
- providing opportunities for individual members of the community to engage in activities with other community members and work together as a community
- helping to open and run the new Beaulieu community centre
- looking out for ways to grow neighbourliness, empower those in the community to effect positive change, engage those who are socially and economically disadvantaged, and create a culture of kindness on our estates
- developing a prominent and active social media presence to support our community capacity building activities.
- engaging with the whole of the community we serve and in meeting their needs as we find them, helping and enabling people to help themselves with a particular focus on those who are suffering injustice, or who are economically or socially disadvantaged.

### **c) Charity Commissions guidance on public benefit**

The Trustees confirm that they have had due regard to the guidance issued by the Charity Commission on public benefit (specifically the public benefit guides PB1, PB2 and PB3) when making decisions they are relevant to.

## **Achievements and performance**

### **i) Advancing the Christian faith**

St Francis is now purely the work of our growing Popup Food Store. We are Chelmsford areas first and only mobile social supermarket. That this is the case is a powerful witness. We believe that according to Christian teaching we are compelled to undertake this work.

Isaiah 58:10 "If you pour yourself out for the hungry and satisfy the desire of the afflicted, then shall your light rise in the darkness and your gloom be as the noonday."

Matthew 25:40, "Truly, I say to you, as you did it to one of the least of these my brothers, you did it to me."

Nevertheless we feel we could do so much more by way of proclaiming the good news of Jesus and making clear that the love of God and neighbour fuels our work.

### **ii) Developing the capacity and skills of the community:**

With continual rising fuel and food costs prolonging the cost-of-living crisis we still look to meet the growing needs. We continue to enjoy a very productive partnership with Chelmsford City Council, Essex County Council and Feeding Britain to help sustain our work as well as drawing volunteers and trustees from across churches in the area.

Our two staff are maxed out simply delivering the bare bones of the project which makes it very hard to grow and to expand into some of the areas we would like to expand.

During 2024 we had changes of venue for our Popup. This is the advantage of being mobile in that we can go where we are most needed. The project continues to offer food at cost or greatly reduced prices. This is aimed to be a helping hand with people's weekly shop giving them the dignity of choosing and buying their own food. We now have a dedicated storage, a permanent base for our van, goods and office space.

This project specifically meets our charitable objectives in the following ways. As a support to benefit social cohesion and community capacity through a social space run alongside the Popup inviting customers to stay and chat with each other and volunteers. We meet food needs as we find them, helping and enabling people to help themselves with a particular focus on those who are suffering injustice, or who are economically or socially disadvantaged.

By the end of 2024 we are helping almost 320 households (Almost 800 people) who struggle with food poverty.

## **Financial review**

As Popup grows it continues to be well supported by local government and other funders. The primary sources of income for the CIO during the period were grant funding towards staffing and stock and running costs. Essex county council supported us with approx £10k. Essex Community Foundation £5k. Feeding Britain £7k. Chelmsford City Council £6k. Planned Giving (through the Parish Giving Scheme) of unrestricted donations approx £4k

The Church Commissioners' funding from its Strategic Development Fund carried us through to complete 2024 before it ceased. This enabled us to employ our two members of staff. The funding of these roles continued to be implemented through Essex ymca payroll and amounted to approx £30k

The Trustees aim to retain sufficient free reserves to satisfy the modest levels of assets and liabilities of the charity. The outlook for the CIO is positive in the short term and in the opinion of the Trustees it remains a going concern. Options and plans to ensure the longer-term sustainability of St Francis' continue to be actively considered.



## January to 31st December 2024

### Receipts and Payments

	Notes	2024		2023 (full year)
		Unrestricted	Restricted	Total
		£	£	Total £
Receipts				
Funding from Chelmsford Diocese		-	28,724	28,724
PGS giving (incl GA)		4,496	-	4,496
Donations		-	-	-
Grants Social Supermarket		-	43,927	43,927
Sum up and cash payments for Social S'mkt		-	16,658	16,658
Funeral fees		-	-	-
Bank interest		110	-	110
Refund re admin fee		-	-	-
		4,606	89,309	93,915
Payments				
YMCA for salaries		-	30,726	30,726
re Sunday Kitchen		-	55	55
Insurance		2,800	-	2,800
Halloween Hidden Saints Trail		-	-	-
Administration		-	150	150
Domain renewal		-	-	-
Printer		-	55	55
Social Supermarket		-	29,927	29,927
Winter Warmer		-	-	-
Bank Charges		86	-	86
		2,886	60,913	63,799
Surplus (Deficit)		1,720	28,396	30,116
Opening balance		17,557	33,078	50,635
Closing balance		19,277	61,474	80,751

### Statement of Assets and Liabilities

Represented by

Bank balance	19,277	61,474	80,751	50,635
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#### **Restricted (balances)**

Website	2,000	2,000
Social Supermarket	58,569	30,019
Winter Warmer	-	44
Sunday Kitchen	905	1,015



**CHARITY COMMISSION  
FOR ENGLAND AND WALES**

**Independent examiner's  
report on the accounts**

**Section A**

**Independent Examiner's Report**

**Report to the trustees/  
members of**

St Francis Community Church  
**ST FRANCIS COMMUNITY CHURCH**

**On accounts for the year  
ended**

31 December 2024

**Charity no  
(if any)**

1181105

**Set out on pages**

**5 & 6**

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended

**Responsibilities and  
basis of report**

As the charity trustees of the Trust, 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 Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed 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 (other than that disclosed below \*) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

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

*\* Please delete the words in the brackets if they do not apply.*

**Signed:**

*Neil Spooner*

**Date:**

27/10/2025

**Name:**

Neil Spooner

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

FCCA

**Address:**

Wentworth House

West Square

Maldon, Essex. CM9 6HD

## **Key Risks section**

The key risks identified are:

- Withdrawal of church commissioners funding in early 2025.
- Securing longterm funding for staff is a huge pressure.

## **Funds held as custodian Trustee on behalf of others**

The charity and its Trustees are not acting as custodian Trustees on behalf of others.

## **Structure, governance and management**


St Francis' Community Church is a charitable incorporated organisation (CIO), and was entered onto the Register of Charities on 11 December 2018. Its governing document is its CIO Constitution (foundation model).

Regarding recruitment and appointment of new charity trustees, the Constitution provides that there shall be not less than four and no more than eleven appointed trustees and one ex officio trustee, being the Lead Minister of St Francis' Community Church. New trustees shall be appointed by resolution at a properly convened meeting of trustees for a term of three years. Retiring trustees are eligible for reappointment unless they have already served for three consecutive terms. They may then be reappointed after an interval of at least one year.



### **Statement of Trustees' responsibilities**

The Trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011. 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.

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Trustee

Name: Andy Drake

Date: 28th October, 2025

**Approved on 28th October 2025, and signed on behalf of the Trustees by:**