

Solent Evangelical Church

Report and Accounts

Year ended 28 February 2025

Stewardship 
Active generosity

1 Lamb's Passage, London EC1Y 8AB
www.stewardship.org.uk

SOLENT EVANGELICAL CHURCH
LEGAL & ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 28 FEBRUARY 2025

ADDRESS FOR CORRESPONDENCE	365A Forton Road Gosport PO12 3HF
GOVERNING DOCUMENT	CIO Constitution Registered 18 December 2018
CHARITY REGISTRATION NUMBER	1181249
TRUSTEES RESPONSIBLE FOR MANAGING THE CHARITY	David Hugh Stanford (Pastor) Ronald Philip Bygrave Paul David Williams
BANKERS	CAF Bank Ltd 25 Kings Hill Avenue Kings Hill West Maling Kent ME19 4JQ
INSURERS	Ansvar Insurance Ansvar House St Leonards Road Eastbourne BN21 3UR
AFFILIATIONS	Fellowship of Independent Evangelical Churches (FIEC) Solent Gospel Partnership (SGP)
INDEPENDENT EXAMINER	Sarah Crispin (ACA) Stewardship 1 Lamb's Passage LONDON EC1Y 8AB

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Solent Evangelical Church

Trustees' Annual Report and Financial Statement

Reporting Period: 1 March 2024 to 28 February 2025

Governance

The managing trustees of the charity are the elders, who are appointed by members in accordance with the Church Handbook. The current elders are listed above. Paul Williams was re-elected for a 5 year term at a Church Members Meeting held on 23 October 2024. Ron Bygrave was re-elected at the same meeting for a reduced term ending November 2025. David Stanford as an employed elder / pastor is not appointed for a fixed term of office but his appointment as elder (managing trustee) would terminate with his employment were that to cease according to the proper processes.

Deacons are also appointed in support of the elders and to take responsibility for various roles in the life of the church which would otherwise distract the elders from the primary leadership role. Paul Bassett was appointed for a 3 year term in November 2022. His special responsibilities are for the tech equipment and for publicity. Rachel Bassett was appointed for a 3 year term in July 2023. She is particularly responsible for the finances and is the church treasurer. She is employed for a few hours each week to assist her in completing her treasurer duties.

Charity Objectives

As set out in our Constitution, the objectives of Solent Evangelical Church are:

The advancement of the Christian faith in accordance with the Basis of Faith primarily but not exclusively within Gosport and the surrounding neighbourhood; and such other charitable purposes as shall, in the opinion of the charity trustees, put into practice the Christian faith in accordance with the Basis of Faith.

Activities in fulfilment of the Objectives

The church is committed to helping any who we can to come to know and follow Jesus and leading people to faith in Jesus is core to the advancement of the Christian faith. This is of huge benefit to those who come to trust in God in this way, and we believe it is therefore a great public benefit to give people the opportunity to hear about the Christian faith.

Over the period March 2024 – February 2025 we have sought to fulfil this mission and our objectives in the following ways.

- Regular Sunday morning services, including singing, prayer, Bible reading and preaching. These are our primary gathering of the week, and have been our consistent opportunity for regulars and members to meet together, and for outsiders to come and hear about the Christian faith.
- We continue to livestream our Sunday morning service, and some other occasional meetings. We see this as an excellent way for the Christian faith to be accessible to those unfamiliar with its message, and it also provides a way for members of the community who are not able to physically attend to have access to the service online. In order to do this in a way which we think it needs to be done requires a significant skill level in operators, and is a significant investment of people resources on Sunday mornings when our resources are stretched. But nonetheless we think this is important for the above reasons.
- At the start of 2025 we began a new series of home based Bible studies using some study material called J-Curve. New home based groups were formed at this point, drawing into the midweek groups members who had not previously attended.

- Once per month, on average, we meet on Sunday evenings for Bible teaching followed by a meal. This has been, and continues to be, a valuable part of our community life.
- At the start of 2025, we restarted groups for children on Sunday mornings as part of our morning gathering. We had had a group running prior to this, which relied on one individual, but the new setup has drawn in new teachers, and has established this on a better footing. This is to cater for an increasing number of children attending church with parents / grandparents. We also now hold an all-age service once every 4 weeks to include the children in our whole church gathering and provide a break from teaching to the leaders of the Sunday school.
- Coffee Pot (a coffee shop) runs once every 2 weeks in term time, and has continued to run throughout the current year, with a good number of regular visitors from the community surrounding the church, providing a welcoming and friendly atmosphere for friends to gather and for the church to make contact with people and help where possible. This continues to be much appreciated by local people who attend.
- At Christmas we ran a number of Christmas related events including an informal all age church event, and a carol service in the lead up to Christmas. We met as we usually do on Christmas day. All these services are open to visitors to attend and we saw a number of new visitors at these meetings.
- In September 2024 we started regular financial support for one of our members who has moved to work in Central Asia, with the goal of furthering our mission priorities in that part of the world. This support will reduce in level once they are able to reduce the amount of language study they are doing.
- We have continued to support financially outside organisations who share our ethos and desire to advance the Christian faith.

Leadership and Employment

We had part time employed an individual in the role of “Financial Administrator, Best Practice Administrator, Evangelism Worker and Events Co-ordinator”. Their work in this role was an important contribution to church life, but due to limited finances we have reduced the hours of this employment to 2 hours per week, and the role is limited to finances work.

Achievements and Performance

We have successfully continued to tell people about the message of Jesus Christ, both locally and beyond, through our regular activities, and have been glad to see large numbers of people come through the doors of the church for a variety of reasons and we believe we have been able to offer hope and support through our activities in a positive way.

This has been a period with an increase in regular meetings and activities. There has also been significant work on the building during this time, including required work on the fixed electrical system, a complete upgrade of the video distribution system for the projector and satellite screens, updates to the Sunday school rooms to prepare for new children’s groups on Sundays, to name a few. All of this was in different ways, necessary work, and required significant input from a number of individuals and significant volunteer work.

Our church community continues to be valued by members and regulars and is a help to people in a variety of life struggles.

The trustees have considered the guidance issued by the Charity Commission on public benefit and believe that we have fulfilled our objectives in this regard.

Financial Policies

It is our general policy to hold reserves in place equal to at least the running costs of the church for a three month period, considered in the scenario of a catastrophic loss of income.

This figure is currently estimated to be £10,000. At the end of the current year (end of February 2025) we held £23,839 in reserve which is well above the required reserves level.

Financial Summary

Following a period where we were drawing significantly on our reserves, at an unsustainable level, in the first half of this current period we reluctantly reduced the hours of our part time Financial Administrator. As well as this, we continued to keep our costs as low as possible.

Unfortunately, we also needed to implement costly work on the fixed electrical system to gain a satisfactory EICR report – an important part of our Fire risk assessment. In addition, our aging AV system was desperately in need of an upgrade and other maintenance work on the building fabric was required.

In the light of all this, we made members and wider supporters aware of the difficult financial situation, and were delighted that our supporters responded to this significantly, and in some cases with large and unexpected gifts. We are very grateful for this and the improvement that it has brought about to our financial situation.

Our income for the year was £69,461, a major increase on the previous year's income of £47,934 – reflecting the increased giving of our supporters. Our total expenditure was £61,659, up from the previous years figure of £54,497. The increase in expenditure is accounted for by the costs of the building upgrades as detailed above, and new support for our worker in Central Asia (also mentioned earlier in this report).

This is all despite the fact that our employment costs have come down because we reduced our Financial Administrator's part time hours. Employment costs reduced from £41,631 (previous year), to £37,451 (this year). The reduction in part time hours did not take effect until 4 months into the year had elapsed, so the saving in employment costs for ongoing years will be greater, assuming other employment costs remain the same, which may not be the case.

So, our closing balance for the year was £23,839. This, in a costly year, is up a good amount from the previous year's closing balance of £16,037.

However, it would be unhelpful for us to presume that the kind of income received in this year will be representative of future years. The increase in giving was clearly exceptional and one off in some cases. Although we can breathe a little easier with healthier levels of reserves, and be grateful that we have been able to invest in the building to bring it up to a suitable standard in a number of areas, there will always be other maintenance and upgrade work required to keep the building in a satisfactory state.

Responsibilities of Trustees

Charity law requires us as Trustees to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

Approval

This report was approved by the trustees and signed on their behalf by:

D H Stanford
D H Stanford (Nov 30, 2025 16:14:24 GMT)

David Stanford:

Date: Nov 30, 2025

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
SOLENT EVANGELICAL CHURCH

I report to the trustees on my examination of the accounts of Solent Evangelical Church ('the charity') for the year ended 28 February 2025 on pages 8 to 10 following.

Responsibilities and basis of report

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

I report in respect of my examination of the charity'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 2011 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 accordance with section 130 of the 2011 Act; or
2. 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.

Sarah Crispin
Sarah Crispin (Dec 15, 2025 09:15:24 GMT)

Sarah Crispin (ACA)

Stewardship
1 Lamb's Passage
LONDON
EC1Y 8AB

Date: Dec 15, 2025

SOLENT EVANGELICAL CHURCH
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 28 FEBRUARY 2025

	Notes	<u>Unrestricted Funds</u>		Restricted Funds	2025	2024
		General Funds	Designated Funds			
		£	£	£	£	£
<i>Income receipts</i>						
Donations		52,101	-	3,205	55,306	39,049
Gift aid receipts		7,521	-	196	7,718	5,734
Income from letting of facilities		6,223	-	-	6,223	3,050
Interest received		53	-	-	53	101
Other		162	-	-	162	-
<i>Total receipts</i>		<u>66,060</u>	<u>-</u>	<u>3,401</u>	<u>69,461</u>	<u>47,934</u>
<i>Payments</i>						
Payments in relation to charitable activities undertaken directly	2	54,539	-	1,750	56,289	51,977
Grants paid in relation to charitable		3,270	-	2,100	5,370	2,520
<i>Total payments</i>		<u>57,809</u>	<u>-</u>	<u>3,850</u>	<u>61,659</u>	<u>54,497</u>
Net of receipts / (payments) before		8,251	-	(449)	7,802	(6,563)
Transfers between funds	5	-	-	-	-	-
<i>Net movement in funds</i>		<u>8,251</u>	<u>-</u>	<u>(449)</u>	<u>7,802</u>	<u>(6,563)</u>
Cash funds as at last year end		15,447	-	590	16,037	27,642
<i>Cash funds at this year end</i>	A	<u>23,698</u>	<u>-</u>	<u>141</u>	<u>23,839</u>	<u>16,037</u>

The notes on page 10 form part of these accounts.

SOLENT EVANGELICAL CHURCH
STATEMENT OF ASSETS AND LIABILITIES
FOR THE YEAR ENDED 28 FEBRUARY 2025

	Notes	Unrestricted Funds		Restricted funds	2025	2024
		General funds	Designated funds			
		£	£	£	£	£
A Cash funds						
Cash at bank with immediate access		23,698	-	141	23,839	16,037
Petty cash		-	-	-	-	-
		<u>23,698</u>	<u>-</u>	<u>141</u>	<u>23,839</u>	<u>16,037</u>
B Other monetary assets						
Gift aid due to charity		9,583	-	248	9,830	7,718
Other debtors		132	-	-	132	-
		<u>9,715</u>	<u>-</u>	<u>248</u>	<u>9,962</u>	<u>7,718</u>
C Liabilities						
Falling due within one year						
HMRC payroll taxes due		1,233	-	-	1,233	1,178
Pension		151	-	-	151	193
Fee for Independent Examination		990	-	-	990	930
Accrued expenses		96	-	-	96	219
Total		<u>2,471</u>	<u>-</u>	<u>-</u>	<u>2,471</u>	<u>2,327</u>

D Assets retained for charity's own use

	Cost	Current value
	£	£
Freehold of church building	20,000	352,649
Computers and IT	4,442	-
Furniture	9,628	-
	<u>34,070</u>	<u>352,649</u>

The trustees have used insurance values for the church building as the trustees are unable to reliably estimate current values; insurance values may differ materially from current values.

E Guarantees and secured debts

The charity has not given any guarantees and has not provided its assets as security for any liabilities.

The accounts were approved by the trustees and signed on their behalf by:

D H Stanford
D H Stanford (Nov 30, 2025 16:14:24 GMT)

David Stanford

Date: Nov 30, 2025

The notes on page 10 form part of these accounts.

SOLENT EVANGELICAL CHURCH

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 28 FEBRUARY 2025

1 Accounting policies

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

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. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

	<u>Unrestricted Funds</u>		Restricted Funds	Total 2025	Total 2024
	General funds	Designated funds			
	£	£	£	£	£
2 Payments in relation to charitable activities undertaken directly					
Employment costs (see note 3)	36,721	-	-	36,721	40,198
Ministry expenses	2,247	-	-	2,247	1,858
Coffee Pot expenses	155	-	-	155	236
Sound and Tech upgrade	1,258	-	-	1,258	-
Building maintenance & repair	5,453	-	1,750	7,203	1,253
Utilities	3,448	-	-	3,448	2,094
Insurance	1,567	-	-	1,567	1,530
Legal & Professional fees	1,263	-	-	1,263	1,305
Office & IT costs	1,707	-	-	1,707	2,753
Other costs	-	-	-	-	30
Contribution to FIEC	720	-	-	720	720
	<u>54,539</u>	<u>-</u>	<u>1,750</u>	<u>56,289</u>	<u>51,977</u>

3 Grants paid in relation to charitable activities undertaken by others

Grants for:					
UFM	360	-	-	360	360
Children for Christ	30	-	-	30	360
Gosport School Pastors	240	-	-	240	240
Through the Roof	-	-	135	135	-
Individuals	2,640	-	1,965	4,605	1,560
	<u>3,270</u>	<u>-</u>	<u>2,100</u>	<u>5,370</u>	<u>2,520</u>

4 Transactions with related parties

David Stanford served as church leader and was paid £32,988 inclusive of pension (2024: £32,988) for serving in that capacity, not for serving as a trustee; these payments are permitted by the charity's governing document.

Rhiannon Stanford who is related to David Stanford, received £920 (2024: £720) towards her support at Bible College.

5 Movement of funds

	Balance at 29 February 2024	Receipts	Payments	Transfers	Balance at 28 February 2025
	£	£	£	£	£
General funds	15,447	66,060	(57,809)	-	23,698
Restricted funds					
Support for individuals	590	1,516	(1,965)	-	141
Building improvements	-	1,750	(1,750)	-	-
Special Funds	-	135	(135)	-	-
	<u>590</u>	<u>3,401</u>	<u>(3,850)</u>	<u>-</u>	<u>141</u>
Total funds	<u>16,037</u>	<u>69,461</u>	<u>(61,659)</u>	<u>-</u>	<u>23,839</u>

Restricted Funds

Support for individuals represent donations given specifically to support individuals for training and missions.

Building improvements is for funds received towards building improvements

Special Funds represents funds received for special collections