

Charity registration number: 1181444

Jubilee Church (ACM)

Annual Report and Financial Statements

for the Year Ended 30 June 2025

Community Accounting Plus
Units 1 & 2, North West
41, Talbot Street
Nottingham
NG1 5GL

Jubilee Church (ACM)

Contents (continued)

Reference and Administrative Details	1
Trustees' Report	2 to 5
Statement of Trustees' Responsibilities	6
Independent Examiner's Report	7
Statement of Financial Activities	8
Balance Sheet	9
Cash Flow Statement	10
Notes to the Financial Statements	11 to 23

Jubilee Church (ACM)

Reference and Administrative Details

Trustees	Russel Whittaker Derrick Simpson Jaimie Lord Hannah Whittaker Thrudu Cummings
Senior Management Team	Nicci Whittaker, Project Management
Charity Registration Number	1181444
Principal Office	Jubilee Church Life Centre 1-5 London Road Grantham NG31 6EY
Independent Examiner	Eva Stevens, employee of Community Accounting Plus Units 1 & 2, North West 41, Talbot Street Nottingham NG1 5GL
Bankers	CCLA Investment Management Limited The COIF Charities Deposit Fund 80, Cheapside London EC2V 6DZ Natwest Bank Plc Newark 1 Market Place Newark Nottinghamshire NG24 1DY Virgin Money 681 Chesterfield Road Sheffield S8 0RY

Jubilee Church (ACM)

Trustees' Report

The trustees present the annual report together with the financial statements of the charity for the year ended 30 June 2025.

Trustees and officers

The trustees and officers serving during the year and since the year end were as follows:

Trustees:	Russel Whittaker
	Derrick Simpson
	Jaimie Lord
	Hannah Whittaker
	Peter Phillips (resigned 11 December 2025)
	Thruddy Cummings (appointed 11 January 2025)

Objectives and activities

Objects and aims

The objects of the CIO are, for the public benefit:- To advance the Christian faith in accordance with the statement of faith in Lincolnshire and in such other parts of the United Kingdom or the world as the charity trustees may from time to time decide; and to relieve persons who are in need by way of hardship, ill-health or distress in Lincolnshire and in such other parts of the United Kingdom or the world as the charity trustees may from time to time decide.

Objectives, strategies and activities

The charity promotes the good news about Jesus and the love of God both in words and action.

Public benefit

The church meets every week on a Sunday and there are a variety of midweek activities for adults, youth and children. These activities range from seeking to help the local community through a range of good works such as providing a drop in & support space, to Bible study and teaching aimed at deepening the understanding of the Christian faith.

The trustees confirm that they have complied with the requirements of section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

Jubilee Church (ACM)

Trustees' Report (continued)

Achievements and performance

Throughout this year our church service has continued to run and we have seen growth in the numbers of those attending services and in people joining us. We have continued to run our home groups and prayer group and in addition to this we have run several Alpha courses. The young people continue to meet as a group for fun social activities as well as for discipleship.

This year has seen some incredible growth and new salvations with many baptisms. We are so grateful and blessed by all the God is doing in our town.

Existing projects have continued to run this year and we have seen some great results across the board on these as well as new projects beginning.

Young Creatives has entered year 2 of funding. Funded for 5 years through The National Lottery Community Fund, the project is aimed at supporting young people, aged 11-18, with their mental health, wellbeing & confidence through the medium of music and media. Each week we meet and offer free music & media tuition including singing, piano, drums, guitar lessons as well as photography, filming, editing, animation and more. Most students are referred to us through schools and support agencies who feel they would benefit from taking part. The project retained many of the staff team from the previous Live Sound project and has gotten off to a really strong start.

Our Vibes 18-25 monthly music café pilot came to an end. This provided safe space and support to young adults using music. It has become a follow on for those who have outgrown Young Creatives & Live Sound project. This was funded by Shine Lincolnshire.

The Engage Project has continued to run successfully. This is funded by the National Lottery Community Fund and will run for 1 more year. The aim of this project is to reach out to members of our migrant community to support their integration into the community. This is done by providing a number of activities including a café where people can come and chat and meet others in a friendly, safe environment, providing English lessons for those whose English is not their first language, running a toddler group and holding community events such as Celebrate the Nations party. This fund also allows project staff to carry out home visits to those more isolated or unsure of mixing with others within the community. We will also host a number of forums working alongside other agencies including the local council to see how we can effectively serve and support our local migrant community.

We have continued to work with, and support displaced Ukrainian families who have been re-homed in our community. Our Ukrainian community has continued to run as a café on a Saturday morning. This is staffed by Ukrainian refugees and provides a space for the local Ukrainian community to meet together on a weekly basis.

We have continued to run 2 additional café days supported by Shine Lincolnshire. These aim to promote good mental health and wellbeing for those who struggle with this and feel isolated.

In partnership with Grantham Additional Needs Federation (GANF), we hold a "Tasty Treats Cafe" within the Centre on two mornings a week. This project offers major opportunities for young people with learning difficulties to integrate into the community and acquire new skills in catering and public service.

This combined means we have a café session running 6 days a week within the centre, all of which are well attended.

Jubilee Church (ACM)

Trustees' Report (continued)

During the winter of 2024/2025, with the cost of living crisis continuing to have an adverse effect on many, we were funded by the NHS, Shine Lincolnshire and The National Lottery to remain open during the winter period for additional days and longer times and provide additional services. This was especially helpful and well attended over the Christmas period when we have ordinarily closed for staff holidays. This funding meant we could employ additional sessional workers to provide café cover allowing us to open our café for those who were struggling to heat their homes and were struggling with isolation over the winter period. We also became a distribution centre for warm packs within our town.

Our Parent and Toddler group is extremely well attended and now runs over 2 days funded through the Engage project and Shine Lincolnshire.

We have continued the work with our migrant community. Having seen an increase in the number of people seeking asylum in the previous year we have continued to support those placed in our community. We no longer go into the hotel, where many of them were accommodated, but they now come into our centre to receive support. With the increase in the number of those wanting to access our services we have been funded by The National Lottery under Supporting Refugees and Asylum seekers fund to provide additional English lessons and café sessions. The majority of all our lessons are now taught in groups based on ability due the sheer number of those accessing them across all our projects.

We continue to be supported with food donation from local supermarkets which enables us to distribute food packages to those in need through the projects that we run.

With our premises in constant use we have been looking at how we become more environmentally friendly. With the cost of energy prices soaring, we have looked to see how we can best upgrade parts of our premises to reduce costs as well as be environmentally friendly. We have received several funds to support an upgrade to our heating and lighting system and we have installed Solar Panels to our site.

The charity is increasingly dependent on its volunteers. These come from a wide spectrum of society and represent all age groups, ethnic and socio-economic backgrounds. The charity has received much help and support from Lincolnshire Community Volunteer Service (LCVS) and Voluntary Centre Services (VCS) for the training and development of volunteers. With this support the charity has been able to maintain a volunteer workforce of over 60 people this year.

The Senior leadership have continued to build links with other local churches and meet regularly with other local church ministers.

The trustees continue to meet regularly.

Financial review

The Trustees consider that the financial position of the charity is satisfactory.

Policy on reserves

The charity will hold a minimum of 3 months budgeted funds in reserves.

Our policy is to retain sufficient reserves

- To ensure that the charity has sufficient funds to meet its financial commitments;
- To demonstrate that the charity is sustainable into the future;
- To ensure that the charity is able to manage future unforeseen financial difficulties;
- To ensure that excessive funds are not held without any identifiable reason or for any identifiable purpose.

This reserves policy relates only to the charity unrestricted funds. Restricted funds may be held in addition to be used for the restricted purpose for which they were given.

Jubilee Church (ACM)

Trustees' Report (continued)

Structure, governance and management

Nature of governing document

The CIO Foundation is operated under the rules of its constitution adopted 7/1/2019.

Recruitment and appointment of trustees

New trustees are appointed when a suitable person is found and when they are willing to undertake the position. They are then appointed by a full meeting of the trustees.

Organisational structure

Jubilee Church is registered as a CIO. The board of Trustees oversee the governance of the charity. The Senior Leadership of the church have responsibility for the spiritual side and growth of the church. Decisions on day-to-day administration and running of the charity are made by the management team appointed by the Trustees. Decisions that relate to financial giving, large purchases and changes outside the scope of budgets or to the general direction of the charity are made by the Trustees.

Decisions regarding the spiritual health and direction of the church are made by the Senior Leadership team who report back to the board of Trustees. The Senior Leaders are accredited by Churches In Communities. This accreditation provides a layer of accountability and requires the Senior Leaders to undergo annual reviews to ensure they are following their vision and plan. Please note that this affiliation is for the Senior Leaders personally and not for the charity.

New trustees are only appointed by the Trustees. The Senior leadership team can nominate a person as a candidate, but the decision to appoint someone new is made by the Trustee. A Trustee candidate is selected based on their skill set, what they can bring to the board, their knowledge of the charity, and their willingness to support. If a person is agreed to be a suitable candidate, a nominated Trustee will reach out to them. Once appointed, all new Trustees will be required to undergo safeguarding training, have a DBS check, read and agree with the policies and procedures of the charity. Additional training in specific areas will be offered as needed.

The trustees meet to discuss charitable business and decisions in person and online throughout the year. Minor business and small decisions can be made through email communication.

The Trustees meet and discuss wages on an annual basis. Wage increases are made in line with inflation /& the percentage increase in the national living wage. Any larger increase to a wage is based on an individual's quality of work and skill set. All wages are kept in line with roles of a similar nature in other organisations. Wages for those employed on funded projects are set by the funders at the time of award. Many of these funds, which run for several years, have a wage increase built in.

The wage for the Senior Leader and all other ministry roles is set and reviewed based on similar roles within other church sectors such as AOG, Baptist Union, and Methodist church.

The charity has a good relationship with its funders and will provide reporting updates for its projects as required. This is usually done quarterly or biannually. We ensure there is transparency of funds received and spent and we will provide the relevant information and receipts as needed. We have a strong working relationship with our local authority and with other churches in our community, enabling us to work together and support our beneficiaries to the best of our ability.

Jubilee Church (ACM)

Statement of Trustees' Responsibilities

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

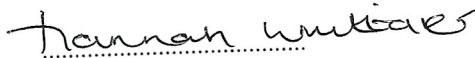
The law applicable to charities requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- 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 proper 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, the Charities (Accounts and Reports) Regulations 2008, and the provisions of the constitution. The trustees 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.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the trustees of the charity on 23/04/26 and signed on its behalf by:



Hannah Whittaker
Trustee

Jubilee Church (ACM)

Independent Examiner's Report to the trustees of Jubilee Church (ACM)

Independent examiner's report to the trustees of Jubilee Church (ACM)

I report to the trustees on my examination of the accounts of Jubilee Church (ACM) (the Charity) for the year ended 30 June 2025.

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 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 Act.

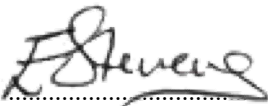
Independent examiner's statement

Since the Charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Chartered Institute of Public Finance and Accountancy (CIPFA), which is one of the listed bodies.

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 that in any material respect:

1. accounting records were not kept in respect of the Charity as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

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.



Eva Stevens, BSc, CPFA, employee of Community Accounting Plus
member of the Chartered Institute of Public Finance and Accountancy (CIPFA)

Units 1 & 2, North West
41, Talbot Street
Nottingham
NG1 5GL

Date: 23/04/2026

Jubilee Church (ACM)

Statement of Financial Activities for the Year Ended 30 June 2025

	Note	Unrestricted £	Restricted £	Total 2025 £	Total 2024 £
Income and Endowments from:					
Donations and legacies	2	72,442	-	72,442	82,504
Charitable activities	3	34,280	306,449	340,729	468,547
Investment income	4	709	-	709	655
Total Income		<u>107,431</u>	<u>306,449</u>	<u>413,880</u>	<u>551,706</u>
Expenditure on:					
Charitable activities	6	<u>(200,168)</u>	<u>(277,604)</u>	<u>(477,772)</u>	<u>(382,231)</u>
Total Expenditure		<u>(200,168)</u>	<u>(277,604)</u>	<u>(477,772)</u>	<u>(382,231)</u>
Net (expenditure)/income		(92,737)	28,845	(63,892)	169,475
Gross transfers between funds		<u>(7,419)</u>	<u>7,419</u>	<u>-</u>	<u>-</u>
Net movement in funds		(100,156)	36,264	(63,892)	169,475
Reconciliation of funds					
Total funds brought forward		<u>1,118,999</u>	<u>284,230</u>	<u>1,403,229</u>	<u>1,233,754</u>
Total funds carried forward	13	<u>1,018,843</u>	<u>320,494</u>	<u>1,339,337</u>	<u>1,403,229</u>

All of the charity's activities derive from continuing operations during the above two periods.

The funds breakdown for the period is shown in note 13.

	Note	Unrestricted £	Restricted £	Total 2024 £
Income and Endowments from:				
Donations and legacies	2	82,504	-	82,504
Charitable activities	3	41,570	426,977	468,547
Investment income	4	655	-	655
Total Income		<u>124,729</u>	<u>426,977</u>	<u>551,706</u>
Expenditure on:				
Charitable activities	6	<u>(142,395)</u>	<u>(239,836)</u>	<u>(382,231)</u>
Total Expenditure		<u>(142,395)</u>	<u>(239,836)</u>	<u>(382,231)</u>
Net (expenditure)/income		(17,666)	187,141	169,475
Gross transfers between funds		<u>22,255</u>	<u>(22,255)</u>	<u>-</u>
Net movement in funds		4,589	164,886	169,475
Reconciliation of funds				
Total funds brought forward		<u>1,114,410</u>	<u>119,344</u>	<u>1,233,754</u>
Total funds carried forward	13	<u>1,118,999</u>	<u>284,230</u>	<u>1,403,229</u>

The notes on pages 11 to 23 form an integral part of these financial statements.

Jubilee Church (ACM)

(Registration number: 1181444)
Balance Sheet as at 30 June 2025

	Note	2025 £	2024 £
Fixed assets			
Tangible assets	9	1,058,009	1,076,036
Current assets			
Debtors	10	5,026	4,485
Cash at bank and in hand	11	289,162	329,194
		294,188	333,679
Creditors: Amounts falling due within one year	12	(12,860)	(6,486)
		281,328	327,193
Net current assets		1,339,337	1,403,229
Net assets			
Funds of the charity:			
Restricted income funds			
Restricted funds	13	320,494	284,230
Unrestricted income funds			
Unrestricted funds		1,018,843	1,118,999
Total funds	13	1,339,337	1,403,229

The financial statements on pages 8 to 23 were approved by the trustees, and authorised for issue on 23/04/25 and signed on their behalf by:

Hannah Whittaker
.....
Hannah Whittaker
Trustee

Jubilee Church (ACM)

Cash Flow Statement for the Year Ended 30 June 2025

	Note	2025 £	2024 £
Cash flows from operating activities			
Net cash (expenditure)/income		(63,892)	169,475
Adjustments to cash flows from non-cash items			
Depreciation		18,027	18,028
Investment income	4	<u>(709)</u>	<u>(655)</u>
		(46,574)	186,848
Working capital adjustments			
(Increase)/decrease in debtors	10	(541)	5,105
Increase in creditors	12	<u>6,374</u>	<u>724</u>
Net cash flows from operating activities		<u>(40,741)</u>	<u>192,677</u>
Cash flows from investing activities			
Interest receivable and similar income	4	709	655
Purchase of tangible fixed assets	9	<u>-</u>	<u>(54,629)</u>
Net cash flows from investing activities		<u>709</u>	<u>(53,974)</u>
Net (decrease)/increase in cash and cash equivalents		(40,032)	138,703
Cash and cash equivalents at 1 July		<u>329,194</u>	<u>190,491</u>
Cash and cash equivalents at 30 June		<u><u>289,162</u></u>	<u><u>329,194</u></u>
Reconciliation of net cash flow to movement in net funds			
(Decrease)/increase in cash		(40,032)	138,703
Net funds at 1 July 2024		<u>329,194</u>	<u>190,491</u>
Net funds at 30 June 2025		<u><u>289,162</u></u>	<u><u>329,194</u></u>

All of the cash flows are derived from continuing operations during the above two periods.

Jubilee Church (ACM)

Notes to the Financial Statements for the Year Ended 30 June 2025

1 Accounting policies

Statement of compliance

The financial statements have been prepared in accordance with the second edition of the Charities Statement of Recommended Practice issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

Basis of preparation

Jubilee Church (ACM) 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 notes.

Going concern

The financial statements have been prepared on a going concern basis.

The trustees assess whether the use of going concern is appropriate i.e. whether there are any material uncertainties related to events or conditions that may cast significant doubt on the ability of the charity to continue as a going concern. The trustees make this assessment in respect of a period of one year from the date of approval of the financial statements.

Income and endowments

Voluntary income including donations, gifts, legacies and grants that provide core funding or are of a general nature is recognised when the charity has entitlement to the income, it is probable that the income will be received and the amount can be measured with sufficient reliability.

Donations and legacies

Donations and legacies are recognised on a receivable basis when receipt is probable and the amount can be reliably measured.

Investment income

Dividends are recognised once the dividend has been declared and notification has been received of the dividend due.

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregates similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Jubilee Church (ACM)

Notes to the Financial Statements for the Year Ended 30 June 2025 (continued)

Taxation

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Tangible fixed assets

Individual fixed assets costing £1000 or more are initially recorded at cost, less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

Depreciation and amortisation

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Asset class	Depreciation method and rate
Furniture & equipment	Straight line 33.3%
General equipment	Straight line 33.3%

Trade debtors

Trade debtors are amounts due from customers for merchandise sold or services performed in the ordinary course of business.

Trade debtors are recognised initially at the transaction price. They are subsequently measured at amortised cost using the effective interest method, less provision for impairment. A provision for the impairment of debtors is established when there is objective evidence that the charity will not be able to collect all amounts due according to the original terms of the receivables.

Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Trade creditors

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of business from suppliers. Accounts payable are classified as current liabilities if the charity does not have an unconditional right, at the end of the reporting period, to defer settlement of the creditor for at least twelve months after the reporting date. If there is an unconditional right to defer settlement for at least twelve months after the reporting date, they are presented as non-current liabilities.

Trade creditors are recognised initially at the transaction price and subsequently measured at amortised cost using the effective interest method.

Fund structure

Unrestricted income funds are general funds that are available for use at the trustees' discretion in furtherance of the objectives of the charity.

Jubilee Church (ACM)

Notes to the Financial Statements for the Year Ended 30 June 2025 (continued)

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

Pensions and other post retirement obligations

The charity operates a defined contribution pension scheme which is a pension plan under which fixed contributions are paid into a pension fund and the charity has no legal or constructive obligation to pay further contributions even if the fund does not hold sufficient assets to pay all employees the benefits relating to employee service in the current and prior periods.

Contributions to defined contribution plans are recognised in the Statement of Financial Activities when they are due. If contribution payments exceed the contribution due for service, the excess is recognised as a prepayment.

2 Income from donations and legacies

	Unrestricted funds General £	Total 2025 £	Total 2024 £
Donations and legacies;			
Donations from individuals	72,442	72,442	82,504
	72,442	72,442	82,504

3 Income from charitable activities

	Unrestricted funds General £	Restricted funds £	Total 2025 £	Total 2024 £
Grants & donations	-	306,449	306,449	426,977
Lettings	28,391	-	28,391	40,419
Sundry receipts	97	-	97	538
Event income	2,042	-	2,042	613
Internship programme income	3,750	-	3,750	-
	34,280	306,449	340,729	468,547

4 Investment income

	Unrestricted funds General £	Total 2025 £	Total 2024 £
Interest receivable and similar income;			
Interest receivable on bank deposits	709	709	655

Jubilee Church (ACM)

Notes to the Financial Statements for the Year Ended 30 June 2025 (continued)

5 Grants and donations

	Unrestricted funds £	Restricted funds £	Total funds £
Rotary Club	-	2,000	2,000
Groudworks	-	67,876	67,876
The National Lottery Community Fund	-	198,016	198,016
CO-OP Local	-	990	990
Shine Lincolnshire	-	3,200	3,200
Neighbourly	-	230	230
LVET	-	5,000	5,000
South Kesteven District Council	-	2,647	2,647
NHS Lincolnshire	-	10,000	10,000
Lincolnshire Community Foundation	-	13,000	13,000
General donations	72,442	3,490	75,932
	<u>72,442</u>	<u>306,449</u>	<u>378,891</u>

Jubilee Church (ACM)

Notes to the Financial Statements for the Year Ended 30 June 2025 (continued)

6 Expenditure on charitable activities

	Unrestricted funds General £	Restricted funds £	Total 2025 £	Total 2024 £
General maintenance & servicing	8,306	14,309	22,615	30,032
Insurance	6,945	-	6,945	4,722
Wages, NI & pension	127,299	150,895	278,194	234,924
Software	2,019	2,241	4,260	3,753
Utilities	12,000	39	12,039	14,074
Legal & professional fees	1,845	-	1,845	3,718
Advertising	1,052	3,874	4,926	5,110
Church hospitality & refreshments	1,114	3,209	4,323	3,675
Discipleship	1,923	1,376	3,299	315
Gifts	8,083	478	8,561	1,933
Events	1,614	800	2,414	2,558
Bank charges	178	33	211	53
Safe guarding	-	411	411	572
Travel	2,697	464	3,161	1,180
Worship	-	-	-	1,398
Printing & stationery	1,716	3,077	4,793	2,418
Training	-	4,117	4,117	842
Depreciation	18,027	-	18,027	18,028
General expenditure	1,754	42,921	44,675	33,861
Subscriptions	-	1,227	1,227	487
Equipment	3,596	44,854	48,450	18,578
Conference tickets external	-	3,279	3,279	-
	200,168	277,604	477,772	382,231

Jubilee Church (ACM)

Notes to the Financial Statements for the Year Ended 30 June 2025 (continued)

7 Independent examiner's fees

During the period, the fees payable (excluding VAT) to the charity's independent examiner Community Accounting Plus are analysed as follows:

	2025 £	2024 £
Independent examination	995	955
	<u>995</u>	<u>955</u>

8 Taxation

The charity is a registered charity and is therefore exempt from corporation taxation.

9 Tangible fixed assets

	Land and buildings £	Furniture and equipment £	General Equipment £	Total £
Cost				
At 1 July 2024	<u>1,039,435</u>	<u>37,603</u>	<u>35,654</u>	<u>1,112,692</u>
At 30 June 2025	<u>1,039,435</u>	<u>37,603</u>	<u>35,654</u>	<u>1,112,692</u>
Depreciation				
At 1 July 2024	-	24,890	11,766	36,656
Charge for the year	<u>-</u>	<u>6,261</u>	<u>11,766</u>	<u>18,027</u>
At 30 June 2025	<u>-</u>	<u>31,151</u>	<u>23,532</u>	<u>54,683</u>
Net book value				
At 30 June 2025	<u>1,039,435</u>	<u>6,452</u>	<u>12,122</u>	<u>1,058,009</u>
At 30 June 2024	<u>1,039,435</u>	<u>12,713</u>	<u>23,888</u>	<u>1,076,036</u>

Jubilee Church (ACM)

Notes to the Financial Statements for the Year Ended 30 June 2025 (continued)

10 Debtors

	2025 £	2024 £
Trade debtors	5,026	4,395
Prepayments	-	90
	<u>5,026</u>	<u>4,485</u>

11 Cash and cash equivalents

	2025 £	2024 £
Cash on hand	30	30
Cash at bank	<u>289,132</u>	<u>329,164</u>
	<u>289,162</u>	<u>329,194</u>

12 Creditors: amounts falling due within one year

	2025 £	2024 £
Trade creditors	10,198	877
Other taxation and social security	-	4,463
Other creditors	<u>2,662</u>	<u>1,146</u>
	<u>12,860</u>	<u>6,486</u>

13 Funds

	Balance at 1 July 2024 £	Incoming resources £	Resources expended £	Transfers £	Balance at 30 June 2025 £
Unrestricted funds					
<i>General</i>					
General	1,118,999	107,431	(200,168)	(7,419)	1,018,843
Restricted funds					
Building fund	12,231	-	-	-	12,231
Ukraine Support & Hub	911	810	(186)	-	1,535
Community Help Project	20,067	-	-	-	20,067
Children's Worker Salary Fund (Harrison)	18,019	-	-	-	18,019
Engage	39,914	55,197	(39,624)	-	55,487
Utilities	4,000	-	-	-	4,000
Rank Fund	121	-	-	-	121
Shine Cafe & Toddlers	44,106	3,200	(24,880)	-	22,426
Refugee Support	60,543	27,810	(39,195)	-	49,158

Jubilee Church (ACM)

Notes to the Financial Statements for the Year Ended 30 June 2025 (continued)

	Balance at 1 July 2024 £	Incoming resources £	Resources expended £	Transfers £	Balance at 30 June 2025 £
LNER	2,351	-	-	-	2,351
Youth Workers Salaries	2,000	2,400	(4,442)	42	-
Winter Pressures NHS	8,977	10,000	(7,459)	-	11,518
A4A Stoke Fund	2,671	-	-	-	2,671
SKDC Levelling Up	56	2,647	(5,294)	2,591	-
LCC	65	-	-	-	65
LCF Cranswick	4,740	13,000	(5,924)	-	11,816
Young Creatives	51,782	74,682	(65,053)	-	61,411
Screwfix	3,306	-	(1,994)	-	1,312
LVET	2,400	5,000	(566)	-	6,834
NATGRID	5,970	-	-	-	5,970
Neighbourly	-	230	(229)	-	1
CO-OP	-	990	-	-	990
Kids	-	-	(1,243)	1,243	-
Prayer Room	-	-	(1,038)	1,038	-
Rotary	-	-	(1,869)	1,869	-
Solar	-	67,876	(67,876)	-	-
SRA2	-	40,327	(9,399)	-	30,928
Uganda	-	30	(350)	320	-
Vibes	-	-	(215)	215	-
Womens Ministry	-	-	(101)	101	-
Worship/PA	-	2,250	(667)	-	1,583
Total restricted funds	<u>284,230</u>	<u>306,449</u>	<u>(277,604)</u>	<u>7,419</u>	<u>320,494</u>
Total funds	<u><u>1,403,229</u></u>	<u><u>413,880</u></u>	<u><u>(477,772)</u></u>	<u><u>-</u></u>	<u><u>1,339,337</u></u>

The transfer from the General fund to the Youth Workers Salaries, SKDC Levelling Up, Kids, Prayer Room, Rotary, Uganda, Vibes and Womens Ministry fund is to cover the deficits on these activities.

Jubilee Church (ACM)

Notes to the Financial Statements for the Year Ended 30 June 2025 (continued)

The specific purposes for which the funds are to be applied are as follows:

Building Fund - The financing of building renovations and repairs.

Ukrainian Support/Hub - Funds to support the work with our Ukrainian community including the young people.

Community Help Fund - This was initially set up to provide support to those within the community who were found to be in need due to the effects of the Coronavirus pandemic. The main support provided has been with food deliveries and food vouchers as well as providing support with additional services to support individuals with their mental health and wellbeing.

Children's Worker Salary fund & Rotary Youth wages – Funds raised / given towards paying a youth & children's worker.

Engage Fund - This projects aims to work alongside and assist the local migrant community to integrate into community.

Utilities - We had been given funds specifically to help with the cost of utilities.

Rank fund - A fund to help us improve the lighting costs within the centre allowing us to buy and install more cost effective lighting.

Shine Fund - A café & toddler group for those struggling with isolation and mental health struggles to receive support, meet people and take part in activities such as baking, craft and music.

Refugees Support – This project supports those displaced and seeking asylum by providing English lessons, as well as providing a space for café to run to support with their mental health and wellbeing.

LNER- Supports the running costs of one of our community hub cafes.

Youth Workers Salaries - Funds given specifically for youth worker wages.

Winter Pressures & Warm Place funds (NHS. Shine, Our Community) - This fund allows us to run and extend our café & toddler session for additional periods to help those struggling with the cost of living by providing a warm place for them to come to and distribute warm packs to those in need.

A4a Stoke Fund – Supporting for working with those living in hotel accommodation whilst seeking asylum.

SKDC Levelling Up - Funds that support the running of our centre with costs of utilities by providing financial support for utility bills and with upgrades to current lighting and heating systems enabling us to become more environmentally friendly and reduce running costs.

LCC - Lincolnshire County Council - grant towards our community cafe running costs, including wages.

Jubilee Church (ACM)

Notes to the Financial Statements for the Year Ended 30 June 2025 (continued)

LCF - Funds that support the running of our centre with costs of utilities by providing financial support for utility bills and with upgrades to current lighting and heating systems enabling us to become more environmentally friendly and reduce running costs.

Young Creatives - The project is aimed at supporting young people, aged 11-18, with their mental health, wellbeing & confidence through the medium of music and media.

Screwfix - Funds that support the running of our centre with costs of utilities by providing financial support for utility bills and with upgrades to current lighting and heating systems enabling us to become more environmentally friendly and reduce running costs.

LVET - Fund to support young people by providing life skill sessions including baking and cooking.

NatGrid - Funds given by National Grid towards heating upgrades.

CO-OP - Donations from CO- OP community stores towards our work.

Kids - Expense tracking of funds spent by the kids ministry.

Neighbourly- Funds to support those struggling within our community with food parcels, clothes etc.

Prayer Room - Funds given to improvements of prayer room and building.

Rotary - Funds to support maintenance and buy new equipment.

Solar - Grant given toward the cost of installing solar panels on our premises.

SRA2 - Supporting Refugees and Asylum Seekers 2. (The second round of funding from the National Lottery for this project).

Uganda - Donations from church members for Bibles being sent to Uganda.

Vibes - A monthly music café providing support to young adults aged 18-25.

Womens Ministry - Expense tracking for Women ministry within the church.

Worship/PA - Expense tracking for Worship / PA costs within the church.

Jubilee Church (ACM)

Notes to the Financial Statements for the Year Ended 30 June 2025 (continued)

	Balance at 1 July 2023 £	Incoming resources £	Resources expended £	Transfers £	Balance at 30 June 2024 £
Unrestricted funds					
<i>General</i>					
General	1,114,410	124,729	(142,395)	22,255	1,118,999
Restricted					
Building fund	12,231	-	-	-	12,231
Ukraine Support & Hub	2,358	5,000	(6,447)	-	911
Community Help Project	11,510	32,206	(21,945)	(1,704)	20,067
Children's Worker Salary Fund (Harrison)	18,019	-	-	-	18,019
Engage	35,964	60,005	(56,055)	-	39,914
Utilities	4,000	-	-	-	4,000
Rank Fund	121	-	-	-	121
Shine Cafe & Toddlers	17,862	49,929	(23,685)	-	44,106
Refugee Support	381	79,938	(19,776)	-	60,543
LNER	2,351	-	-	-	2,351
Youth Workers Salaries	2,000	-	-	-	2,000
Winter Pressures NHS	4,375	13,026	(7,805)	(619)	8,977
A4A Stoke Fund	6,992	-	(4,321)	-	2,671
SKDC Levelling Up	180	1,250	(794)	(580)	56
LCC	-	998	(933)	-	65
LCF Cranswick	-	8,000	(3,260)	-	4,740
Young Creatives	-	142,465	(72,983)	(17,700)	51,782
Screwfix	-	6,138	(1,020)	(1,812)	3,306
LVET	-	2,400	-	-	2,400
NATGRID	-	5,970	-	-	5,970
Catalyst (Youth)	1,000	652	(1,812)	160	-
Heater	-	18,500	(18,500)	-	-
Neighbourly	-	500	(500)	-	-
Total restricted funds	<u>119,344</u>	<u>426,977</u>	<u>(239,836)</u>	<u>(22,255)</u>	<u>284,230</u>
Total funds	<u><u>1,233,754</u></u>	<u><u>551,706</u></u>	<u><u>(382,231)</u></u>	<u><u>-</u></u>	<u><u>1,403,229</u></u>

Jubilee Church (ACM)

Notes to the Financial Statements for the Year Ended 30 June 2025 (continued)

14 Analysis of net assets between funds

	Unrestricted		2025
	General £	Restricted £	Total funds £
Tangible fixed assets	1,058,009	-	1,058,009
Current assets	(26,306)	320,494	294,188
Current liabilities	(12,860)	-	(12,860)
Total net assets	<u>1,018,843</u>	<u>320,494</u>	<u>1,339,337</u>

	Unrestricted		2024
	General £	Restricted £	Total funds £
Tangible fixed assets	1,076,036	-	1,076,036
Current assets	49,449	284,230	333,679
Current liabilities	(6,486)	-	(6,486)
Total net assets	<u>1,118,999</u>	<u>284,230</u>	<u>1,403,229</u>

15 Related party transactions

During the year the charity made the following related party transactions:

Nicci Whittaker

Nicci Whittaker's husband Russel Whittaker and sister in law Hannah Whittaker are trustees.

Nicci Whittaker receives a salary for her role as finance worker and project worker. During the accounting period she received £53,788.

At the balance sheet date the amount due to/from Nicci Whittaker was £Nil (2024 - £Nil).

Jubilee Church (ACM)

Notes to the Financial Statements for the Year Ended 30 June 2025 (continued)

16 Staff costs

The aggregate payroll costs were as follows:

	2025 £	2024 £
Staff costs during the year were:		
Wages and salaries	254,611	222,081
Social security costs	18,422	9,103
Pension costs	5,161	3,740
	<u>278,194</u>	<u>234,924</u>

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

	2025 No	2024 No
Average numbers of persons employed	<u>19</u>	<u>19</u>

15 (2024 - 5) of the above employees participated in the Defined Contribution Pension Schemes.

Contributions to the employee pension schemes for the year totalled £5,161 (2024 - £3,740).

No employee received emoluments of more than £60,000 during the year

The total employee benefits of the key management personnel of the charity were £119,152 (2024 - £114,673).

17 Trustees remuneration and expenses

During the year the charity made the following transactions with trustees:

Russel Whittaker

Russel Whittaker received remuneration of £43,562 (2024: £45,471) during the year.

Salary for Ministry work.

Hannah Whittaker

Hannah Whittaker received remuneration of £21,801 (2024: £23,235) during the year.

Employed by the charity for her skill set as a teacher to lead several of our projects.