

CHRISTCHURCH MARKET HARBOROUGH

England & Wales · Charity number 1184289

Details

Status Registered

Legal form CIO

Registered 2019-07-08

Register [View on the Charity Commission register](#)

Contact

Address 41 The Point
Market Harborough
LE16 7QU

Phone 01858 322326

Email office@christchurchharborough.org.uk

Website www.christchurchharborough.org.uk

Activities

Objects: The purposes of the Church are: (1) the advancement of the Christian faith in accordance with the Basis of Faith primarily but not exclusively within Market Harborough and the surrounding neighbourhood; and(2) 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, including but not limited to: the prevention and relief of need, hardship and sickness; the advancement of education; and the provision of facilities in the interests of social welfare for recreation or other leisure time occupation of individuals who have need of such facilities by reason of their youth, age, infirmity or disability, financial hardship or social circumstances with the object of improving their conditions of life;provided that the advancement of such purposes must be undertaken in a manner that is consistent with the Doctrinal Distinctives and Ethical Statements as may be adopted and amended by the Church from time to time in accordance with the provisions of the Church Handbook.

Activities: We seek to advance the Christian faith in Market Harborough and beyond by meeting weekly for public worship, preaching the gospel, organising small group Bible studies and fellowship meetings, holding outreach events and meeting needs within our communities.

Classification

- **How:** Provides Services
- **What:** Religious Activities
- **Who:** The General Public/mankind

Geography

- Throughout England And Wales

Finances

Period end	Income	Expenditure	Assets	Employees
2025-08-31	£124,246	£141,334	-	-
2024-08-31	£114,449	£144,742	-	-
2023-08-31	£116,613	£121,699	-	-
2022-08-31	£98,680	£85,252	-	-
2021-10-31	£109,575	£64,375	-	-

Trustees

Name	Role	Appointed
Stuart Philip Allen	Chair	2021-09-01
ADRIAN ROBERT REYNOLDS		2019-07-08
RICHARD JOHN UNDERWOOD		2022-11-20
Rev Alan William John Stevens		2019-07-08

CHRISTCHURCH MARKET HARBOROUGH

England & Wales - Charity number 1184289

Accounts

Christchurch Market Harbourough

Reports & Accounts

Financial Year Ending 31 August 2025

Contents

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Charity Number: 1184289

Legal & Administrative Details

Charity Name: Christchurch Market Harborough

Charity Number: 1184289

Charity Address: 41 The Point
Market Harborough
LE16 7QU

Trustees: Stuart Allen (Chair)

Adrian Reynolds

Richard Underwood

A W J Stevens

Independent Examiner: Nigel Wyatt BSC FCA

Wyatt & Co.
125 Main Street
Garforth
Leeds LS25 1AF

Trustees Report

Objects of the charity

Charity Structure and Management

Christchurch Market Harborough is a Charitable Incorporated Organisation, independent of any denomination, and governed by a Constitution dated 24 March 2019, which was amended on 8 October 2023. It is the successor to the unincorporated charity of the same name founded in 2010. The church operates under the name of Christchurch Harborough (“CCH”) to reflect the wider Harborough District from where members and attenders are drawn.

The charity is overseen by trustees who are also the elders. They are appointed by the church members in accordance with policies and procedures in the Church Handbook.

The elders meet formally twice a month and, depending on their nature, decisions are either made collectively by the elders and reported to the Members, or brought to the Members for approval at a Members’ Meeting held once each term.

Whilst all the elders are equal in status and serve as pastors of the church, Stuart Allen has been appointed full time to the ministry as Senior Pastor of Christchurch. He serves alongside employed staff – a part-time Women’s Ministry Coordinator and part-time Church Administrator. The Women’s Ministry Coordinator is related to one of the trustees and that trustee is, therefore, excluded from elders’ / trustees’ decisions concerning her employment and remuneration.

The elders are also supported in their work through the appointment of volunteer Deacons who serve in different areas of church life.

CCH is affiliated to The Fellowship of Independent Evangelical Churches (“FIEC”) and is a member of the Midlands Gospel Partnership.

The church has 63 voting members and more than 80 adults and children who attend services regularly, with many more participating in other church activities.

Summary of the charity's main activities and achievements

Objectives and Activities

The main purpose of CCH is the advancement of the Christian faith. Other permitted activities that put into practice the Christian faith include relief of hardship, advancement of education, and provision of facilities in the interests of social welfare.

The stated vision of the church is threefold:

- Hearing God's word
- Growing into God's likeness
- Sharing God's love

These statements and the church's work are expanded on our website:
christchurchharborough.org.uk

The church's activities and grant-making priorities reflect our charitable purposes, expressed in our vision.

Achievements and Performance

Hearing God's word

The regular programme of the church is organised around a weekly cycle of gatherings. The church family gathers each Sunday morning for a regular worship service, open to all. The service includes ordinary Christian activity: singing, praying, and listening to the Bible read and preached. These services are made known locally by various means including online, but most visitors and first-timers come to church because they are invited, as in many other churches.

Each service has age-appropriate sections and there are normally separate groups for pre-school children (creche), primary children (Sunday School) and secondary age children (youth groups). These are led by DBS checked adults who are members of the church.

Each week the sermon is recorded and made available online for anybody to listen to, including those who are members of the church but for whom health or circumstance makes attendance difficult or impossible.

The church does not have its own building, but hires premises. During 2024-25 we moved from the Jubilee Hall at The Congregational Church in the centre of town, to Ridgeway Primary Academy, in the North of the town. This has proved a much more suitable venue for our main Sunday gatherings, especially our youth and children's groups. There is a church prayer meeting held weekly on Sunday evenings.

We organise weekly smaller groups for those who attend the church. There are currently seven of these, two of which are for women, and one for younger men. The other groups are mixed and meet on weekday evenings. These are opportunities for more informal times to show love, care and support for those who attend church, whether members or not.

Those who serve in the church are offered appropriate training. In 2024-25 this included:

- A number of people attending the Midlands Women's Convention and the Midlands Men's Convention – Saturday day conferences designed to encourage and equip us in our faith
- Several people attending an FIEC Local Conference and the FIEC National Leaders' Conference – designed to encourage and equip those in church leadership positions

In addition, for those who regularly attend the church, a seminar was provided in how Christians should relate to the government.

There are people with sight loss in the church for whom we prepare accessible material. We are registered with Torch Trust as a Sight Loss Friendly Church.

We have a number of children with special educational needs, and we try to make sure that there is provision for them to be cared for and nurtured within the church.

Growing into God's likeness

Our aim in our meetings is to encourage Christians to learn what it means to be a Christian in today's world, becoming more like Jesus our Saviour and living for him the life of love that he calls us to. All our activities for those inside the church have the aim of developing this likeness.

The church encourages members and attenders to meet with each other and support one another, not only to provide practical help, but also with this aim in mind. We also provide various gatherings and events to foster this. During the year:

- We held a week of prayer in September 2024 which included different opportunities to gather for prayer
- We held a consultation on moving our main Sunday service to the morning, partly to facilitate hospitality over Sunday lunches in people's homes
- We held a church picnic after our service in July 2025

Sharing God's love

The church seeks to reach out to the community and beyond in a number of different ways. For example, we:

- Host a monthly seniors drop-in at the town theatre lounge
- Run a weekly term-time toddler, parent and carer group
- In Autumn 2024, we started street outreach in the town once a month on Saturday mornings by offering free Christian literature and information about the church, and engaging members of the public in conversation
- Run the Hope Explored course for those who express an interest in finding out more about the Christian faith, as a means of introducing them to Jesus
- Plan events around the major Christian festivals and plan other events to mark significant national moments. In 2024-25 these included Carol Services, and a women's Christmas wreath making event, and a guest service in the lead up to Easter.

We have a number of Mission Partners whose work we support locally (in Leicester, and the Midlands), nationally (through the FIEC, to whom we are affiliated) and globally (in North Africa and Bolivia, and through the charity Open Doors). In 2024-25 we also agreed a new mission partnership with a church in Denmark, which our pastor visited and preached at in March 2025.

Future plans

The church is looking forward to holding its second Church Weekend Away in September 2025.

Plans are being made to hold a Meet the Neighbours event on 27 September 2025 to reach out to those in the area surrounding Ridgeway Primary Academy.

We are seeking ways to serve Ridgeway Primary Academy where we now meet as church.

We have supported our Women's Ministry Coordinator booking on to a Biblical counselling conference to help better equip her in her role.

Public Benefit

When planning activities and making decisions, the elders / trustees have had due regard to the Charity Commission Guidance on public benefit. This is reflected in the report of activities shown above.

Financial Review

Overview

The elders / trustees are grateful to God for the generosity of church members who contribute to the finances of the church. No public appeals are made for funds.

Surplus reserves continue to be spent on advancing the church's mission. In the year ahead, attention will be given to moving to a balanced budget by 2026-27.

Unrestricted Fund

The receipts and payments for the church include those relating to a residential church weekend which has been held on a biennial basis. The gross figures *[excluding investments made and withdrawn]* show:

- receipts of £121.5k [2024 £111.6k]
- payments of £138.6k [2024 £142.8k]
- deficit of £17.1k [2024 deficit £31.2k]
- year-end cash of £63.4k [2024 £80.4k – including £50k in a bank fixed term deposit]

Underlying these figures we note:

- donation income [including gift aid and donations received as grants through our Stewardship Partner account] rose by 6% to £112.0k [2024 £105.9k]
- event income for the residential church weekend arose in the 2023 and 2025 financial years, which is why receipts for 2024 appear subdued and spending higher
- the subsidy for the residential church weekend [which takes place in the next financial period] stands at £8.2k [2024 £6.7k]
- the most significant change in payments was the decision not to hold termly fellowship meals, leading to a meaningful drop in spending on pastoral and care activities, which were provided in other ways
- the move of meeting venues in early 2025 has not had an adverse impact on venue hire costs, which are broadly similar at £15.0k [2024 £16.5k]
- donation income slowed in Q3 and Q4 due to changes in the church's membership

Restricted Fund

This is for the annual appeal for the work of Open Doors, which supports persecuted Christians worldwide. A total of £2.7k was remitted [2024 £3.1k].

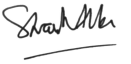
Reserves Policy

The church Reserves Policy is to maintain unrestricted reserves of at least three month's regular expenditure. This is considered sufficient to respond to any immediate, sustained, or significant drop in income. At the end of the period, and based on the 2025/2026 budget, this amounted to £30.9k. Unrestricted Funds held of £63.4k are therefore considered adequate.

Signature

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

Name	Stuart Allen
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Signature	
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Date	17/11/2025
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Independent Examiners Report

I report to the trustees on my examination of the accounts of Christchurch Market Harbrough ('the charity') for the year ended 31/08/2025.

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 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.

Independent Examiner's Details

Name: Nigel Wyatt BSC FCA

Address: Wyatt & Co.
125 Main Street
Garforth
Leeds LS25 1AF

Name	Nigel Wyatt
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Signature	
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Date	17/11/2025
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Receipts & Payments Statement

Contains rounding differences of £1

	2024 - 2025			2023 - 2024
	Unrestricted	Restricted	Total	Prior Year
Receipts				
Donations & Legacies				
Donations	80,061	1,690	81,751	85,033
Gift Aid	18,349	371	18,720	18,353
Grants	13,532	635	14,166	6,272
Charitable Activities				
Other Income	7,894	-	7,894	1,146
Investments				
Bank Interest	1,665	-	1,665	3,645
Other				
Sale of Assets	50	-	50	960
Investments Withdrawn	50,000	-	50,000	75,000
Total receipts	171,550	2,696	174,246	190,409
Payments				
Charitable Activities				
Admin & Support	5,725	-	5,725	7,700
Care, Pastoral & Fellowship	8,796	-	8,796	12,707
Mission Partners	6,974	2,696	9,670	9,913
Outreach	5,625	-	5,625	4,249
Staffing	83,807	-	83,807	81,558
Worship, Prayer & Teaching	25,649	-	25,649	28,367
Governance Costs				
Governance Costs	1,209	-	1,209	248
Other				
Asset Purchases	853	-	853	1,849
Investments Made	-	-	-	50,000
Total payments	138,639	2,696	141,334	196,591
Net Receipts (before transfers)	32,911	-	32,911	-6,182

Receipts & Payments Statement [continued]

	2024 - 2025			2023 - 2024
	Unrestricted	Restricted	Total	Prior Year
Fund Transfers In	8,174	-	8,174	-
Fund Transfers Out	8,174	-	8,174	-
Net Movement of Cash Funds	32,911	-	32,911	-6,182
Total Cash Funds Brought Forward	30,480	-	30,480	36,662
Total Cash Funds Carried Forward	63,392	-	63,392	30,480

	2024 - 2025			2023 - 2024
	Unrestricted	Restricted	Total	Prior Year
Represented By				
General (Unrestricted)	63,392	-	63,392	31,480
Church Weekend Away (Designated)	-	-	-	-1,000
Christmas Appeal - Open Doors (Restricted)	-	-	-	-

Asset & Liability Statement

Cash Assets

	2024 - 2025			2023 - 2024
	Unrestricted	Restricted	Total	Prior Year
General (Unrestricted)	63,392	-	63,392	31,480
Church Weekend Away (Designated)	-	-	-	-1,000

Other Monetary Assets

	Unrestricted	Restricted	Total	Prior Year
Gift Aid	1,315	-	1,315	1,468
Other	198	-	198	647

Investment Assets

	Unrestricted	Restricted	Total	Prior Year
Bank Term Deposit Account	-	-	-	50,000


Other Assets

	Unrestricted	Restricted	Total	Prior Year
Equipment	20,248	-	20,248	19,489

Signature

These accounts have been approved by the trustees, and are signed on their behalf by:

Name **Stuart Allen**

Signature 

Date **17/11/2025**

Notes to the Accounts

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.

Transactions to Related Parties

Notes

- The reimbursement of out-of-pocket expenses where the trustee acted as agent for the charity have not been included.
- With a view to greater transparency, the Trustees have resolved to introduce a formal Conflicts of Interest Policy, including a Declarations of Interests Register, during the coming year.
- There are a number of registered charities advancing the Christian faith in the UK and overseas which CMH supports as "Mission Partners." This includes financial support with potential new Mission Partners recommended by the Trustees to the members.
- During 2023 – 2024 the Trustees established a Stipend and Salary Review Group, under the Chairmanship of an unconflicted Trustee. This group reviews stipend and salary levels against benchmarks at three-yearly intervals. The trustees [ensuring Conflicts of Interest are properly managed] make decisions based on these recommendations. Annual pay increases are authorised by the unconflicted Trustees, working to an agreed formula.

a) Trustees' Expenses

Three Trustees [2024 – four trustees] incurred expenses throughout the year discharging the activities of the charity. These included trustee meeting expenses, broadband the telephone costs and mileage and totalled £1,178 [2024 £1,309]. Other expenditure related to training conferences is reported separately below.

b) Remuneration and benefits received by employed Trustees.

As permitted by the Church Constitution, one Trustee (Stuart Allen) received remuneration as full-time Pastor, taxed, where relevant, through PAYE:

Gross Stipend	£48,345
Employer Pension contributions	£3,868
Broadband Expenses	£380
<hr/> Total remuneration 2025	<hr/> £52,593
Total remuneration 2024	£51,496

CCH also covers the cost of Stuart Allen attending certain training Conferences and Retreats. During the year these [excluding travel costs reimbursed] amounted to £543 [2024 £849]. Of this, £245 was paid to The Fellowship of Independent Evangelical Churches (FIEC) – see below.

c) Payments to Persons Connected to Trustees

1. The Pastor's son (James Allen) is part of a team providing logistical assistance in setting up our hired venue for the church's weekly worship services. During the year, team members each received remuneration of £720 [2024 £705].

2. The Pastor's wife (Vicki Allen) attended FIEC's Ministry Wives Conference and, during the year, CCH reimbursed her costs of £255 [2024 £473]. The unconflicted Trustees believe this to be an important resource to equip her to serve alongside her husband.

3) A Trustee's wife (Celia Reynolds) is employed as a part-time Women's Ministry Coordinator, and received remuneration taxed, where relevant, through PAYE:

Gross Salary	£14,683
Employer Pension contributions	£734
Working from Home Expenses	£312
<hr/> Total remuneration 2025	<hr/> £15,728
Total remuneration 2024	£15,397

d) Payments to Charities Connected to Trustees

1) One of the Trustees (Stuart Allen) is also a Trustee of **Midlands Gospel Partnership Trust** (Reg. Charity No. 1138999), one of CCH's Mission Partners. CCH is a MGP Partner Church and donated £330 during the year [2024 £54]. The payments are in line with the recommended donation levels for CCH's membership size.

2) Two of the Trustees hold senior executive (non-Trustee) posts in **The Fellowship of Independent Evangelical Churches**. CCH is affiliated to FIEC and FIEC is one of CCH's "Mission Partners."

The unconflicted Members of CCH agreed a governance Standing Order dated 19 November 2023, formally adopting an existing practise, which sets out the basis on which donations are made, as there are insufficient unconflicted Trustees to be quorate. Under this Standing Order the unconflicted Trustees (currently two) and the Church Treasurer, agree what payments to make.

- As an affiliated church, CCH makes donations to FIEC. The donations made during the year match the amount recommended by FIEC for a church with a membership the size of CCH
- FIEC also has office premises in Market Harborough and, when not in use for FIEC purposes, meeting rooms are made available for the use of churches and charities on a donation basis. CCH holds its regular Sunday prayer meetings, termly Members Meetings, some Trustee meetings, Summer Central midweek meetings, and occasional outreach events at the FIEC offices
- CCH also covered the expenses of the Pastor to attend FIEC's annual Leaders' Conference (see above) and the Pastor's wife to attend FIEC's Ministry Wives Conference (see above). During the year, CCH also covered the expenses of another church member to attend FIEC's annual Leaders' Conference

The following payments were made directly or indirectly to FIEC during the year:

Affiliation donations	£2,364	
Donations for use of rooms	£1,935	
Conference cost payments	£775	of which £500 is included in payments reported above
<u>Total payments 2025</u>	<u>£5,074</u>	
Total payments 2024	£5,643	

f) Donations made without conditions by related parties

Where identifiable, CCH received £19,125 [2024 - £18,242] in donations from Trustees and related parties, excluding Gift Aid reclaimed This represents 21% [2024 21%] of total unrestricted donations [including donations made through Stewardship grants] received by CCH during the year.

Movement of Funds

Fund Name	Opening Balance	Income	Expenditure	Fund Transfers	Closing Balance
Unrestricted					
General (Unrestricted)	31,480	164,030	123,945	-8,174	63,392
Total	31,480	164,030	123,945	-8,174	63,392
Designated					
Church Weekend Away (Designated)	-1,000	7,520	14,693	8,174	-
Total	-1,000	7,520	14,693	8,174	-
Unrestricted Total	30,480	171,550	138,639	-	63,392
Restricted					
Christmas Appeal - Open Doors	-	2,696	2,696	-	-
Total	-	2,696	2,696	-	-
Restricted Total	-	2,696	2,696	-	-
TOTAL	30,480	174,245	141,334	-	63,392

CHRISTCHURCH MARKET HARBOROUGH

England & Wales - Charity number 1184289

Accounts

Christchurch Market Harbour

Trustees Report and Receipts & Payments Accounts

**1 September 2023
- 31 August 2024**

Registered Charity No. 1184289

Administrative Details

Status

Charitable Incorporated Organisation

Registered Charity Number (England & Wales) 1184289

Trustees

The trustees who served during the period and at the date of this report are as follows:

Stuart Allen (Chair)

A W J Stevens

Adrian Reynolds

Jonathan Prime (resigned 17 October 2023)

Richard Underwood

Correspondence Address

41 The Point

Market Harborough LE16 7QU

Solicitors

Edward Connor Solicitors

10 The Point

Market Harborough LE16 7QU

Bankers

Lloyds Bank plc

PO Box 1000

BX1 1LT

CAF Bank Limited

25 Kings Hill Avenue

Kings Hill

West Malling ME19 4JQ

Independent Examiner

Nigel Wyatt BSC FCA

Wyatt & Co.

125 Main Street

Garforth

Leeds LS25 1AF

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The charity is overseen by trustees who are also the elders. They are appointed by the church members in accordance with policies and procedures in the Church Handbook.

The elders meet formally twice a month and, depending on their nature, decisions are either made collectively by the elders and reported to the Members, or brought to the Members for approval at a Members’ Meeting held once each term.

Jonathan Prime was unable to attend or participate in elders’ business meetings due to ongoing health issues and resigned as both a trustee and an elder on 17 October 2023.

Whilst all the elders are equal in status and serve as pastors of the church, Stuart Allen has been appointed full time to the ministry as Senior Pastor of Christchurch. He serves alongside employed staff – a part-time Women’s Ministry Coordinator and part-time Church Administrator. The Women’s Ministry Coordinator is related to one of the trustees and that trustee is, therefore, excluded from elders’ / trustees’ decisions concerning her employment and remuneration.

The elders are also supported in their work through the appointment of volunteer Deacons who serve in different areas of church life.

CCH is affiliated to The Fellowship of Independent Evangelical Churches (“FIEC”) and is a member of the Midlands Gospel Partnership.

The church has 65 voting members and more than 100 adults and children who attend services regularly, with many more participating in other church activities.

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- Growing into God’s likeness
- Sharing God’s love

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Achievements and Performance

Hearing God's word

The regular programme of the church is organised around a weekly cycle of gatherings. The church family gathers each Sunday afternoon for a regular worship service, open to all. The service includes ordinary Christian activity: singing, praying, and listening to the Bible read and preached. These services are made known locally by various means including online, but most visitors and first-timers come to church because they are invited, as in many other churches.

Each service has age-appropriate sections and there are normally separate groups for pre-school children (creche), primary children (Sunday School) and secondary age children (youth groups). These are led by DBS checked adults who are members of the church.

Each week the sermon is recorded and made available online for anybody to listen to, including those who are members of the church but for whom health or circumstance makes attendance difficult or impossible.

The church does not have its own building, but hires rooms in Market Harborough Congregational Church, another church in the town. We seek to build a positive and healthy relationship with our hosts. On occasions we have to find alternative venues when the building is in use by the host, or when we have a baptism service, since the Congregational Church does not have a baptistry. There is a church prayer meeting held weekly on Sunday mornings.

We organise weekly smaller groups for those who attend the church. There are currently five of these, one of which is for women. The other groups are mixed and meet weekday evenings. These are opportunities for more informal times to show love, care and support for those who attend church, whether members or not. During 2023-24 a new Saturday morning group was also started for younger men.

One outcome of this consistent Bible teaching and mutual support has, in God's goodness, been an increase in those seeking Christian baptism. Three people were baptised towards the summer and a further six people have committed to baptism later in the year.

Those who serve in the church are offered appropriate training. In 2023-24 this included:

- Safeguarding update for all those working with children and adults at risk
- A number of women attended The Midlands Women's Convention – a day conference designed to encourage and equip women in their faith
- Several leaders attending an FIEC Local Conference and FIEC's national Leaders' Conference – designed to encourage and equip those in all kinds of church leadership positions
- Our Women's Ministry Coordinator attended FIEC's Thrive residential conference for those working in ministry to women

- A member with leadership gifting was sponsored to attend FIEC's The Hub Conference, for those considering a Christian pastoral ministry vocation
- GDPR training for Elders/ Trustees and Deacons was run by Edward Connor Solicitors, as the church updated its existing Data Protection Policy and strengthened its procedures.

In addition, for those who regularly attend the church, three weeknight seminars were provided on mental health and neurodiversity. These were heavily subscribed.

During the two previous financial years, we sponsored one of our volunteer leaders to undertake the Midlands Ministry Training Course. The outcome was her appointment at the start of the period under review to a Children's & Youth Worker post with Christchurch Dunstable.

There are people with sight loss in the church for whom we prepare material. We are registered with Torch Trust as a Sight Loss Friendly Church. We also have attendees for whom Ukrainian is their mother tongue and we offer simultaneously translation from English when possible. We have a number of children with special educational needs, and we try to make sure that there is provision for them to be cared for and nurtured within the church.

Growing into God's likeness

Our aim in our meetings is to encourage Christians to learn what it means to be a Christian in today's world, becoming more like Jesus our Saviour and living for him the life of love that he calls us to. All our activities for those inside the church have the aim of developing this likeness.

The church encourages members and attenders to meet with each other and support one another, not only to provide practical help, but also with this aim in mind. We also provide various gatherings and events to foster this. During the year:

- We hosted several Sunday lunches and a Sunday afternoon tea for all regular attenders
- We had our first Church Weekend Away (in September 2023) at The Hayes Conference Centre in Derbyshire. This was attended by over 90 adults, children and young people. The teaching focused on our three-fold vision statement, with time for relaxation and social activities.

Sharing God's love

The church seeks to reach out to the community and beyond in a number of different ways. For example, we:

- Host a monthly seniors drop-in at the town theatre lounge
- Run a weekly term-time toddler, parent and carer music group
- Take part in the Harbourough Christmas Fair
- Run the *Hope Explored* course for those who express an interest in finding out more about the Christian faith, as a means of introducing them to Jesus

- Plan events around the major Christian festivals and plan other events to mark significant national moments, In 2023-24 these included Carol Services, an art outreach evening, and a women's Christmas wreath making event.

We have a number of Mission Partners whose work we support locally (in Leicester, and the midlands), nationally (through the FIEC, to whom we are affiliated) and globally (in North Africa and Bolivia). We also regularly support Open Doors, a registered charity that supports Christians who are persecuted around the world.

Future plans

The church is currently planning to hold a second Church Weekend Away in September 2025.

A street literature outreach is also scheduled to begin in Autumn 2024, with the aim of introducing people to the Christian faith.

The elders have also begun working on a five-year vision for 2025-2030, which involves plans to build our staff team to help facilitate the future growth and development of the church.

Public Benefit

When planning activities and making decisions, the elders / trustees have had due regard to the Charity Commission Guidance on public benefit. This is reflected in the report of activities shown above.

Financial Review

Overview

The elders / trustees are grateful to God for the generosity of church members who contribute to the finances of the church, enabling the church's mission and advancing the church's vision.

In seeking to widen the church's reach to the Harbourough district and establish a stronger footprint in the community, surplus reserves are being used by means of budgeting for an annual deficit. This has enabled us to:

- broaden the range and number of outreach initiatives
- host events to foster stronger Christian faith and deepen relationships of members /attenders for their social and spiritual welfare
- invest in our staff and
- strengthen our Governance

Unrestricted Fund

The church's unrestricted receipts rose 5% to £110,518 (2023 - £105,083) with 96% of those receipts being voluntary donations, mostly from church members, and associated Gift Aid.

Unrestricted payments, including the Fund Transfer to support the Designated Fund, rose by 18% to £135,309 (2023 - £114,671). Most of this was planned with a view to using surplus unrestricted funds held by the church.

Major Costs

Our most significant costs across Unrestricted and Designated Funds were:

- staff team - £81,558

Staff are one of the church's main resources available to achieving the charity's objectives and the (unconflicted) trustees are committed to ensuring that they are appropriately remunerated, trained, prayed for, and supported.

- venue hire and associated costs - £16,492

The church continues to hire venues for its meetings and is especially grateful to Market Harbourough Congregational Church for the use of its facilities for most of our main services and other events.

- fellowship events for members and attenders £9,585

Research strongly suggests that being part of a faith community enables people to live a longer life as well as having mental and physical health benefits. For these and other reasons, the elders / trustees place a strong emphasis on the social and spiritual welfare of the church's members and attenders. Events (including the Church Weekend Away) were held during the year which were designed to deepen relationships of members /attenders as well as shaping the church's vision, as described below.

- grants to Mission Partners - £6,744

Grants to Mission Partners for advancing the Christian faith are all routed through to UK-registered charities). The elders / trustees last year committed to give grants approximating to 5% of the church's unrestricted receipts. In the year being reported this rose to 6% partly due to an additional grant to meet a specific need.

Net Cash Position

The net result (including asset sales and purchases and the transfer to subsidise the Designated Fund) was a shortfall on unrestricted funds for the year of £25,680 (2023 - shortfall £10,861. This latter figure excludes the Designated Fund in order to ensure that figures are compared on a like-for-like basis).

Budget

A further budget deficit has been planned for the year ending 31 August 2025. The elders / trustees are cognisant that as surplus reserves are used up then ongoing deficits will need to be addressed. To this end, members are kept apprised of the situation and asked to consider raising their giving each year.

Designated Fund

In the previous financial year, a Designated Fund was established through which receipts and payments for the biennial autumn Church Weekend Away were channelled.

They are shown separately to give a better understanding of the accounts and to make it simpler to compare finances of the church's regular ministries from year to year. This is because almost all the receipts are received in one financial year and almost all the payments in the following financial year.

The net subsidised cost of the event (£6,670) has been transferred from the Unrestricted Fund in the year under review.

The negative balance of £1,000 at the year-end represents the deposit paid for the next Church Weekend Away, due to take place in September 2025.

Restricted Fund

The Restricted Funds comprise monies raised for the following appeals:

- Open Doors (£3,096) to support persecuted Christians worldwide
- Mission Partner Care Package (£679) being a grant for the physical, emotional and spiritual wellbeing of a family through a traumatic time in their lives.

These were fully distributed during the financial year.

Bank Balances and Short Term Investments

Closing Fund / bank balances, net of the balance on the church's Lloyds Bank Charge Cards, were £30,480 (2023 - £136,662). This was after closing the Lloyds Bank Fixed Term Deposit of £75,000 and reinvesting £50,000 in a new Lloyds Bank Fixed Term Deposit.

Related-party Transactions

Two (previously three) of the church's trustees hold senior positions with The Fellowship of Independent Evangelical Churches (FIEC) to which Christchurch is affiliated. FIEC makes its office premises available for churches to use on a donation basis and Christchurch makes use of this for some meetings, as well as making affiliation donations to FIEC as one of our Mission Partners.

Although disclosure of related party transactions is not a requirement for Receipts and Payments accounts, for the sake of transparency, the church members have a clear process for agreeing donations to FIEC. The process does not involve any FIEC staff or Connected Persons. All such financial contributions to FIEC are, therefore, made avoiding any conflicts of interest or conflicts of loyalty.

Reserves Policy

The church Reserves Policy is to maintain unrestricted reserves of at least three month's regular expenditure. This is considered sufficient to respond to any immediate, sustained, or significant drop in income. At the end of the period, and based on the 2024/2025 budget, this amounted to £33,069 Unrestricted Funds held of £80,480 are therefore adequate.

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

Signed on behalf of the charity trustees

Signature: 

Full Name: The Reverend Stuart Philip Allen

Position: Senior Pastor / Trustee

Date: 18/01/2025

Receipts and Payments Accounts

	Unrestricted Funds	Designated Funds	Restricted Funds	Total Funds	Last Year
	£	£	£	£	£
Receipts					
Donations	86,983	-	3,266	90,249	88,754
Gift Aid	18,869	31	509	19,409	19,644
Other	4,666	125	-	4,791	8,215
Sub Total	110,518	156	3,775	114,449	116,613
Asset & Investment Sales					
Equipment Sales	960		-	960	-
Lloyds Bank Fixed Term Deposit	75,000		-	75,000	-
Sub total	75,960	-	-	75,960	-
Total receipts	186,478	156	3,775	190,409	116,613
Payments					
Mission & Outreach	11,066		3,096	14,162	12,697
Worship, Prayer & Teaching	18,581	6,135		24,716	17,568
Care, Pastoral & Fellowship	5,902	6,126	679	12,707	5,188
Training	5,480			5,480	1,560
Staffing	81,558			81,558	76,178
Administration & Governance	6,052	67		6,119	8,508
Sub Total	128,639	12,328	3,775	144,742	121,699
Asset & Investment Purchases					
Equipment Purchases	1,849			1,849	1,273
Lloyds Bank Fixed Term Deposit	50,000			50,000	-
Sub total	51,849			51,849	1,273
Total payments	180,488	12,328	3,775	196,591	122,972
Net of receipts/(payments)	5,990	- 12,172	-	- 6,182	- 6,359
Transfers between funds	- 6,670	6,670	-	-	-
Cash funds last year end	32,160	4,502	-	36,662	43,021
Cash funds this year end	31,480	- 1,000	-	30,480	36,662

Statement of Assets and Liabilities					
	Unrestricted Funds	Designated Funds	Restricted Funds	Total Funds	Last Year
	£	£	£	£	£
Cash Funds					
Lloyds Treasurer's Account	-	-	-	-	100
Lloyds Business Account	3,804	- 1,000	-	2,804	2,562
Lloyds Deposit Account	7,500	-	-	7,500	34,000
Lloyds Charge Card	-822	-	-	- 822	-
CAF Bank CafCash Account	998	-	-	998	-
CAF Bank Caf Gold Account	20,000	-	-	20,000	-
Total cash funds	31,480	- 1,000	-	30,480	36,662
Investment Assets					
Lloyds Bank Fixed Term Deposit	50,000	-	-	50,000	75,000
Other Monetary Assets					
Gift Aid Tax Refund Due	1,468	-	-	1,468	1,471
Refundable Venue Deposit	50	-	-	50	-
Stewardship Partner Account	597	-	-	597	1,654
Assets retained for the charity's own use					
Equipment	19,489	-	-	19,489	22,880

Notes to the accounts

1. Expenses are allocated to the relevant charitable activity of the church, although training, staffing & admin costs are shown separately and not apportioned.

2. The staffing costs:

- include the employer contributions to the workplace pension scheme
- include a stipend paid to the Senior Pastor, who is also a trustee of the charity
- include a salary paid to the Women's Worker, who is related to a trustee of the charity

Payroll is contracted out to a third party provider who retains sums for PAYE liabilities and remits them to HMRC as they fall due. As at the year-end, £1796 is due for payment on 22 October 2024

3. The assets retained for the charity's own use are shown at replacement cost

4. The Designated Fund comprises financial transactions for the Church Weekend Away which took place in September 2023. The church subsidised the cost with the subsidy charged to the Unrestricted Fund during the year. The Weekend is devoted to Bible teaching that shapes the Church Vision and also to encourage Christian care and fellowship for and between members. The year-end negative balance represents the non-refundable deposit paid for the next Church Weekend Away taking place in October 2025.

5. The Restricted Fund breakdown is as follows:

	Open Doors Appeal	Mission Partner Care Package
	£	£
Opening balances	-	-
Receipts	3,096	679
Payments	3,096	679
Closing Balances	-	-

6. The Term Deposit Investment Asset matures on 08 January 2025 when interest of £805 will be paid.

7. Other Monetary Assets. The church maintains a Partner Account with Stewardship (UKET) Limited through which donors can make one-off or regular donations. These donations with Gift Aid, where relevant are usually drawn down to the church's bank account on a monthly basis.

Christchurch Market Harbourough

31st August 2024

Independent Examiners Report

I report to the trustees on my examination of the financial statements of Christchurch Market Harbourough ('the charity') for the year ended 31st August 2024.

Responsibilities and Basis of Report

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

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent Examiner's Statement

I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales (ICAEW), which is one of the listed bodies.

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

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the financial statements do not accord with those records; or
3. the financial statements do not comply with the applicable 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.



Nigel Wyatt BSC FCA
Independent Examiner
125 Main Street
Garforth
Leeds
LS25 1AF

Date: 20/01/2025

CHRISTCHURCH MARKET HARBOROUGH

England & Wales - Charity number 1184289

Accounts

Christchurch Market Harbourough

Receipts & Payments Accounts

**1 September 2022
- 31 August 2023**

Administrative Details

Status

Charitable Incorporated Organisation

Registered Charity Number (England & Wales) 1184289

Trustees

The trustees who served during the period and at the date of this report are as follows:

Stuart Allen (chair)

A W J Stevens

Adrian Reynolds

Jonathan Prime

Richard Underwood (appointed 20 November 2022)

Correspondence Address

41 The Point
Market Harborough
LE16 7QU

Independent Examiner

Laurence Fearon
LEF Consulting
107 Beeches Road
Rowley Regis
B65 0BB

Charity Structure and Management

Christchurch Market Harborough is a Charitable Incorporated Organisation, independent of any denomination, and governed by a Constitution dated 24 March 2019. It is the successor to the unincorporated charity of the same name founded in 2010. The church operates under the name of Christchurch Harborough (“CCH”) to reflect the wider Harborough District from where members and attenders are drawn.

The charity is overseen by trustees who are also the elders. They are appointed by the church members in accordance with policies and procedures in the Church Handbook.

The elders meet formally twice a month and, depending on their nature, decisions are either made collectively by the elders and reported to the Members, or brought to the Members for approval at a Members’ Meeting held once each term.

For the duration of the financial period, Jonathan Prime has not attended or participated in elders’ business due to ongoing health issues.

Whilst all the elders are equal in status and serve as pastors of the church, Stuart Allen has been appointed full time to the ministry. He serves alongside employed staff – a part-time Women’s Worker and part-time Church Administrator. The Women’s Worker is related to one of the trustees and that trustee is, therefore, excluded from elders’ / trustees’ decisions concerning her employment and remuneration.

The elders are also supported in their work through the appointment of volunteer Deacons who serve in different areas of church life.

CCH is affiliated to the Fellowship of Independent Evangelical Churches (“FIEC”) and is a member of the Midlands Gospel Partnership.

The church has 67 voting members and more than 110 adults and children who attend services regularly, with many more participating in other church activities.

Objectives and Activities

The main purpose of CCH is the advancement of the Christian faith. Other permitted activities that put into practice the Christian faith include relief of hardship, advancement of education and provision of facilities in the interests of social welfare.

The stated vision of the church is threefold:

- Hearing God’s word
- Growing into God’s likeness
- Sharing God’s love.

These statements and the church’s work are expanded on our website, christchurchharborough.org.uk

The church’s activities and grant-making priorities reflect our charitable purposes, expressed in our vision.

Achievements and Performance

Hearing God's word

The regular programme of the church is organised around a weekly cycle of gatherings. The church family gathers each Sunday afternoon for a regular worship service, open to all. The service includes ordinary Christian activity: singing, praying, and listening to the Bible read and preached. These services are made known locally through banners, signs and online presence, but most visitors come to church because they are invited, as in many other churches.

Each service has age-appropriate sections and there are normally separate groups for pre-school children (creche), primary children (Sunday School) and secondary age children (youth groups). These are led by DBS checked adults who are members of the church.

Each week the sermon is recorded and made available online for anybody to listen, including those who are members of the church but for whom health or circumstance makes attendance difficult or impossible.

The church does not have its own building, but hires rooms in Market Harborough Congregational Church, another church in the town. We seek to build a positive and healthy relationship with our hosts and on occasion have to find another venue when the building is in use by the host.

There is a church prayer meeting held weekly.

We organise weekly smaller groups for those who attend the church. There are currently five (2022 – four) of these, one of which is for women. The other groups are mixed and meet weekday evenings. These are opportunities for more informal times to show love, care and support for those who attend church, whether members or not.

Those who serve in church positions are given appropriate training. This may be occasional (for example, safeguarding training) or more formal and regular. In 2022-23 this training included:

- Safeguarding update for all those working with children and adults at risk.
- Three weekday seminars on difficult and contemporary topics for all who attend regularly (and audio from these sessions was made more widely available)
- One of our youth work leaders attended a one day a week course over the course of the academic year to equip her to teach the Bible to our youth groups.

There are people with sight loss in the church for whom we prepare material. We are registered with Torch Trust as a Sight Loss Friendly Church. We also have attendees for whom Ukrainian is their mother tongue and our services are simultaneously translated into English. We have a number of children with additional special needs and we make sure that there is provision for them to be cared for and nurtured within the church.

Growing into God's likeness

Our aim in our meetings is to encourage Christians to learn what it means to be a Christian in today's world, becoming more like Jesus our Saviour and living for him the life of love that he calls us to. All our activities for those inside the church have the aim of developing this likeness.

The church encourages members and attenders to meet with each other and support one another, not only to provide practical help (see below), but also with this aim in mind.

Sharing God's love

The church seeks to reach out to the community and beyond in a number of different ways. For example, we:

- Host a monthly seniors drop-in at the town theatre
- Run a weekly term-time toddler and carer music group
- Take part in the Harborough Christmas Fair
- Run the Hope Explored course for those who express an interest in finding out more about the Christian faith, as a means of introducing them to Jesus
- Plan events around the major Christian festivals and plan other events to mark significant national moments – in 2022-23 we organised FIFA World Cup 'watch together' events, which provided family-friendly environments. We also marked the passing of Queen Elizabeth II.

We have a number of Mission Partners whose work we support locally (in Leicester), nationally (through the FIEC, to whom we are affiliated) and globally (in North Africa and Bolivia). We also regularly support Open Doors, a registered charity that supports Christians who are persecuted around the world.

Public Benefit

When planning activities and making decisions, the elders / trustees have had due regard to the Charity Commission Guidance on public benefit. This is reflected in the report of activities shown above.

Financial Review

The church's receipts and payments (for the twelve months to 31 August 2023) do not compare directly with the previous financial period (for the ten months to 31 August 2022) as the latter reflected the change to the year-end from 31 October. However, the church continues to be well supported by voluntary donations and both Unrestricted receipts and payments were slightly more favourable than the budgeted amounts for the year.

While Designated Funds (here relating to the church's weekend away) are technically Unrestricted they are shown separately to give a better understanding of the accounts and to make it simpler to compare receipts and payments of the church's regular ministries from year to year. The weekend away in September 2023 is being subsidised by the church and the net subsidy will be charged to the Unrestricted Fund once the final figure is known.

The Restricted Fund relates to the church's support in providing humanitarian relief for victims of the devastating floods in northern Pakistan in the latter half of 2022.

In summary, the Receipts and Payments figures show:

- Unrestricted receipts (before asset sales) were £105,083 (2022 - £98,680)
- Unrestricted payments (before asset purchases) were £114,671 (2022 - £85,252)
- Net payments (before asset sales and purchases) were £9,588 (2022 – net receipts £13,428)
- Closing Fund / bank balances were £111,662 (2022 - £118,021)

The largest part of the church's expenditure continues to be staffing costs and for the year this amounted to £76,178 (2022 - £54,628). Staff are one of the church's main resources available to achieving the charity's objectives and the trustees are committed to ensuring that they are appropriately remunerated, trained, prayed for, and supported.

Grants from Unrestricted Funds for advancing the Christian faith (and all routed through to UK-registered charities) totalled £4,201 (2022 - £2,798). During the year the trustees committed increasing this type of support to a target of 5% of Unrestricted income.

A Restricted Fund was also established to fund humanitarian relief for victims of the devastating floods in northern Pakistan, resulting in a grant of £4,612. All admin-related costs were paid from the church's Unrestricted Fund so that 100% of the donations raised were routed through trusted mission partners based in the country.

For the coming year the trustees have agreed a deficit budget. This reflects the current economic conditions whereby members' income is squeezed due to the higher rate of inflation with this also impacting on higher costs for the church's staffing and ministry costs. It is anticipated that this situation may prevail for a few years, but members are aware it is in the context of significant surplus reserves currently held by the church.

Related-party Transactions

Three of the church's trustees hold senior executive positions with The Fellowship of Independent Evangelical Churches (FIEC) to which Christchurch is affiliated. FIEC makes its office premises available for churches to use on a donation basis and Christchurch makes use of this for some regular meetings and outreach activities, as well as making affiliation donations to FIEC as one of our Mission Partners.

Although disclosure of related party transactions is not a requirement for Receipts and Payments accounts we are reporting, for the sake of transparency, that the church members have a clear process for agreeing donations to FIEC. The process does not involve any FIEC senior executives or other FIEC staff or Connected Persons. All such financial contributions to FIEC are, therefore, made avoiding any conflicts of interest or conflicts of loyalty.

Reserves Policy

The church Reserves Policy is to maintain unrestricted reserves of at least three month's regular expenditure. This is considered sufficient to respond to any immediate, sustained, or significant drop in income. At the end of the period, with an increased budget for the following year, this amounted to £33,000. Unrestricted Funds held of £107,160 are therefore adequate. It is anticipated that the surplus reserves will reduce over the next few years as the trustees anticipate a few years of budget deficits.

Other Policies

The church takes safeguarding very seriously. We have a Safeguarding Co-ordinator and deputy, and a policy that is annually reviewed and available on the church's website.

During the year the church adopted a Complaints Policy so that any concerns about behaviour can be raised and appropriately investigated.

During the year 2022/23 there were no safeguarding incidents or complaints made.

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

Signed on behalf of the charity trustees

Signature:



Full Name: Rev. Stuart Philip Allen

Position: Senior Pastor / Trustee

Date: 09 October 2023

Receipts and Payments Accounts

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds £	Last Year (10 months) £
Receipts					
Donations	84,732	175	3,847	88,754	79,998
Gift Aid	19,169	12	463	19,644	18,122
Other	1,182	7,033	-	8,215	560
<i>Sub Total</i>	105,083	7,220	4,310	116,613	98,680
Asset Sales					
Equipment Sales	-	-	-	-	123
<i>Sub total</i>	-	-	-	-	123
<i>Total receipts</i>	105,083	7,220	4,310	116,613	98,803
Payments					
Mission & Outreach	8,387	-	4,310	12,697	9,285
Worship, Prayer & Teaching	16,209	1,359	-	17,568	12,348
Care, Pastoral & Fellowship	3,829	1,359	-	5,188	2,397
Training	1,560	-	-	1,560	1,561
Staffing	76,178	-	-	76,178	54,628
Admin & Governance	8,508	-	-	8,508	5,033
<i>Sub Total</i>	114,671	2,718	4,310	121,699	85,252
Asset Purchases					
Equipment Purchases	1,273	-	-	1,273	1,564
<i>Sub total</i>	1,273	-	-	1,273	1,564
<i>Total payments</i>	115,944	2,718	4,310	122,972	86,816
<i>Net receipts/(payments)</i>	(10,861)	4,502	-	(6,359)	11,987
<i>Cash funds last year end</i>	118,021	-	-	118,021	106,034
<i>Cash funds this year end</i>	107,160	4,502	-	111,662	118,021

Statement of Assets and Liabilities

	Unrestricted Funds	Designated Funds	Restricted Funds	Total Funds	Last Year (10 months)
	£	£	£	£	£
Cash Funds					
Bank Treasurer's Account	100		-	100	3,021
Bank Business Account	(1,940)	4,502		2,562	
Bank Deposit Account	34,000			34,000	115,000
Bank Term Deposit Acct	75,000			75,000	-
Total cash funds	107,160	4,502	-	111,662	118,021

Other Monetary Assets

Gift Aid Tax Refund Due	1,471		-	1,471	1,478
Interest on Term Deposit	1,654		-	1,654	-

Assets retained for the charity's own use

Equipment	22,880	-	-	22,880	18,194
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Notes to the accounts

- Expenses are allocated to the relevant charitable activity of the church, although training, staffing & admin costs are shown separately and not apportioned.
 - The staffing costs:
 - include the employer contributions to the workplace pension scheme
 - include a stipend paid to the Senior Pastor, who is also a trustee of the charity
 - include a salary paid to the Women's Worker, who is related to a trustee of the charity
- Payroll is contracted out to a third party provider who retains sums for PAYE liabilities and remits them to HMRC as they fall due. At the year-end, £1760 is due on 22 October 2023
- The assets retained for the charity's own use are shown at replacement cost
 - The Designated Fund comprises financial transactions for the Church Weekend Away taking place in September 2023. The net subsidised cost will be charged to the Unrestricted Fund in 2023/24. The Weekend is devoted to Bible teaching that shapes the Church Vision and also to encourage Christian care and fellowship for and between members.
 - The Restricted Fund comprises an appeal for humanitarian relief after floods in Pakistan.
 - The Term Deposit matures on 28 September 2023

Independent Examiners Report on the accounts

Report to the Trustees of Christchurch Market Harbrough on the accounts for the period ended 31st August 2023

Charity Number 1184289

Responsibilities of Trustees

The charity's trustees are responsible for the preparation of the accounts.

The charity's trustees consider that an audit is not required for this period under section 144 (2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

Responsibility of Independent Examiner

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145 (5)(b) of the 2011 Act, and
- to state whether particular matters have come to my attention.

Basis of statement

My examination was carried out in accordance with the general directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent Examiner's statement

In connection with my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
 - to keep accounting records in accordance with section 130 of the 2011 Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Acthave not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:  _____ Date: 30th September 2023

Laurence Fearon

LEF Consulting, 107 Beeches Road, Rowley Regis, West Midlands B65 0BB

CHRISTCHURCH MARKET HARBOROUGH

England & Wales - Charity number 1184289

Accounts

Christchurch Market Harbourough

Receipts & Payments Accounts

**1 November 2021
- 31 August 2022**

Administrative Details

Status

Charitable Incorporated Organisation

Registered Charity Number (England & Wales) 1184289

Trustees

The trustees who served during the period and at the date of this report are as follows:

A W J Stevens (Chair)

Stuart Allen

Adrian Reynolds

Jonathan Prime

Correspondence Address

41 The Point
Market Harborough
LE16 7QU

Independent Examiner

Laurence Fearon
LEF Consulting
107 Beeches Road
Rowley Regis
B65 0BB

Charity Structure and Management

Christchurch Market Harborough is a Charitable Incorporated Organisation, independent of any denomination, and governed by a Constitution dated 24 March 2019. It is the successor to the unincorporated charity of the same name founded in 2010. The church operates under the name of Christchurch Harborough ("CCH") to reflect the wider Harborough District from where members and attenders are drawn.

The charity is overseen by trustees who are also the elders. They are appointed by the church members in accordance with policies and procedures in the Church Handbook.

The elders meet formally twice a month and, depending on their nature, decisions are either made collectively by the elders and reported to the Members, or brought to the Members for approval at a Members' Meeting held once each term.

Whilst all the elders are equal in status and serve as pastors of the church, Stuart Allen has been appointed full time to the ministry. He serves alongside employed staff – a part-time Women's Worker and part-time Church Administrator. The Women's Worker is related to one of the trustees and that trustee is, therefore, excluded from elders' / trustees' decisions concerning her employment and remuneration.

The elders are also supported in their work through the appointment of volunteer Deacons who serve in different areas of church life.

CCH is affiliated to the Fellowship of Independent Evangelical Churches ("FIEC") and is a member of the Midlands Gospel Partnership.

The church has 58 voting members and more than 100 adults and children who attend services regularly, with many more participating in other church activities.

The charity has changed its year end from 31 October to 31 August to better reflect the annual cycle of church activities. The accounts that accompany this report are, therefore, for the ten-month period ending 31 August 2022.

Objectives and Activities

The main purpose of CCH is the advancement of the Christian faith. Other permitted activities that put into practice the Christian faith include relief of hardship, advancement of education and provision of facilities in the interests of social welfare.

The church's activities and grant-making priorities reflect these purposes and are reported under the following headings:

- Mission & Outreach
- Worship, Teaching & Prayer
- Care, Pastoral & Fellowship

Achievements and Performance

Mission & Outreach

This is achieved through local initiatives and partnering with others for a regional, national, and global reach. During the period CCH was active in advancing the Christian faith by:

- taking part in the Harborough Christmas Fair
- events around the major Christian festivals of Easter and Christmas
- an event and worship service celebrating Queen Elizabeth's Platinum Jubilee

We also saw the resumption, after Covid-19 restrictions, of weekly groups for parents / carers and their young children and a monthly programme for Seniors and a fortnightly program for youth, all of which have some focus on advancing the Christian faith.

Our support for:

- church planting in the nearby city of Leicester
- reaching Great Britain with the Christian message through FIEC and
- overseas mission to advance the Christian faith through different mission partners

continued through regular grants given to UK-registered charities. This year, through a Christmas Appeal, CCH also financially supported Open Doors who seek to support Christians around the world who are persecuted for their faith.

Worship, Prayer & Teaching

Weekly worship services open to the public and resumed after Covid-19 restrictions were lifted are held by hiring halls and rooms of another local church. These services are made known by online promotion, prominent signage and by personal invitation.

Teaching which seeks to reach others with the good news of the Christian gospel and facilitates discipleship is provided through:

- preaching from the Bible
- age-appropriate groups for children and young people
- Women's Bible studies
- home-based Growth Groups
- prayer meetings

An audio recording of the Sunday preaching is also available to the public after the event through the church's website.

Care, Pastoral & Fellowship

Much of the pastoral, spiritual and practical care of members and attenders is given one-on-one, especially through the pastors, Women's Worker, and Growth Groups.

Gatherings of the wider church family outside of Sunday worship services take place several times each year to facilitate pastoral care and provide an opportunity for extended fellowship. They also showcase a healthy Christian community that demonstrates the Christian faith in action.

Training

Ongoing training is provided to and funded for staff and volunteers to support the church's main purpose and to develop them in their ministries.

During the period being reported, this included:

- training people to teach the Bible
- training supporting CCH's Safeguarding Policies for Children and Vulnerable Adults
- participation in regional and national gatherings of like-minded churches

Public Benefit

When planning activities and making decisions, the elders / trustees have had due regard to the Charity Commission Guidance on public benefit. This is reflected in the report of activities shown above.

We seek to make our services and activities as accessible as possible and, as part of this aspiration, have registered as a Sight Loss Friendly Church with Torch Trust. We supply worship and study materials in braille and Large Print for those who need them.

We have also started providing automated simultaneous translation of the Sunday services into Ukrainian to serve refugees who have come to the area.

Financial Review

For the ten-month period, total unrestricted receipts (before asset sales) were £95,067. Of this total, unrestricted donations were £77,006 (2021 twelve-month period - £90,663). On a like-for-like basis donations showed a modest increase (2%). With Gift Aid, such donations account for over 99% of the charity's receipts.

Total unrestricted payments (before asset purchases) were £81,638 (2021 twelve-month period - £61,793).

The largest part of the church's expenditure is for employment costs and for the period this amounted to £54,628 (2021 twelve-month period - £39,888). The like-for-like increase is mainly due to salary reviews that took account of the high rate of inflation and the result of a salary benchmarking exercise. As a proportion of unrestricted payments, staffing costs were 67% (2021 - 65%). Alongside members / volunteers, staff are the church's main human resource available to achieving the charity's objectives and the trustees are concerned to ensure that they are appropriately remunerated, trained, prayed for, and supported.

The second highest cost was for venue hire and storage for Sunday services (£9,620, or 12% of payments). This is included within the Worship, Prayer, and Teaching category.

Grants for Missions to other UK registered charities from unrestricted funds totalled £2,798.

Net receipts before asset sales and purchases were £13,429 (2021 - twelve-month period £47,782). The prior year included additional receipts as members donated towards the cost of appointing our first Senior Pastor and less payments as the Senior Pastor did not take up his duties until September 2021.

During the period being reported an additional sum of £3,613 was received into a Restricted Fund for the support of the persecuted Church. This was passed onto Open Doors to use in their worldwide ministry supporting Christians who are persecuted for their faith.

Reserves Policy

The church Reserves Policy is to maintain unrestricted reserves of at least three month's regular expenditure. This is considered sufficient to respond to any immediate, sustained, or significant drop in income. At the end of the period, with an increased budget for the following year, this amounted to £30,000. Unrestricted Funds held of £118,021 are therefore adequate.

Going forward and given the cost-of-living crisis the trustees have budgeted for no increase to regular donations for 2022/23 which gives a modest budget deficit for the year to 31 August 2023. Given the level of reserves this is not of concern.

The elders / trustees have also begun discussions with the church about the possibility of another staff appointment. For this reason, there are no other current plans for utilising the surplus reserves held to advance the Charity's objectives.

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

Signed on behalf of the charity trustees

Signature 

Full Name: STUART PHILIP ALLEN

Position PASTOR AND TRUSTEE

Date 14.11.2022

Receipts and Payments Accounts

	Unrestricted Funds	Restricted funds	Total funds	Last year 2021
	£	£	10 months £	12 months £
Receipts				
Donations	77,006	2,992	79,998	90,663
Gift Aid	17,501	621	18,122	17,081
Other	560	-	560	1,831
<i>Sub Total</i>	95,067	3,613	98,680	109,575
Asset Sales				
Equipment Sales	123	-	123	-
<i>Sub total</i>	123	-	123	-
<i>Total receipts</i>	95,190	3,613	98,803	109,575
Payments				
Mission & Outreach	5,672	3,613	9,285	3,802
Worship, Prayer & Teaching	12,348	-	12,348	12,140
Care, Pastoral & Fellowship	2,397	-	2,397	2,583
Training	1,561	-	1,561	-
Staffing	54,628	-	54,628	39,888
Governance & Administration	5,033	-	5,033	3,380
<i>Sub Total</i>	81,639	3,613	85,252	61,793
Asset Purchases				
Equipment Purchases	1,564	-	1,564	2,582
<i>Sub total</i>	1,564	-	1,564	2,582
<i>Total payments</i>	83,203	3,613	86,816	64,375
<i>Net of receipts/(payments)</i>	11,987	-	11,987	45,200
<i>Cash funds last year end</i>	106,034	-	106,034	60,834
<i>Cash funds this year end</i>	118,021	-	118,021	106,034

Statement of Assets and Liabilities

	Unrestricted funds	Restricted funds	Total funds	Last year 2021
	£	£	£	£
Cash Funds				
Bank Current Account	3,021	-	3,021	8,924
Bank Deposit Account	115,000	-	115,000	97,110
<i>Total cash funds</i>	118,021	-	118,021	106,034

Other Monetary Assets

Gift Aid Tax Refund Due	1,478	-	1,478	2,264
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Assets retained for the charity's own use

Equipment	18,194	-	18,194	16,753
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Notes to the accounts

- Expenses are allocated to the relevant charitable activity of the church, although staffing, training & admin costs are shown separately and not apportioned.
- The Restricted Fund relates to a Christmas Appeal for the Open Doors charity
- The staffing costs:
 - include the employer contributions to the workplace pension scheme
 - include a stipend paid to the Senior Pastor, who is also a trustee of the charity
 - include a salary paid to the Women's Worker, who is related to a trustee of the charity
- The assets retained for the charity's own use are shown at replacement cost

Independent Examiners Report on the accounts

Report to the Trustees of Christchurch Market Harborough on the accounts for the period ended 31st August 2022

Charity Number 1184289

Responsibilities of Trustees

The charity's trustees are responsible for the preparation of the accounts.

The charity's trustees consider that an audit is not required for this period under section 144 (2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

Responsibility of Independent Examiner

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145 (5)(b) of the 2011 Act, and
- to state whether particular matters have come to my attention.

Basis of statement

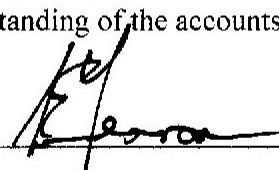
My examination was carried out in accordance with the general directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent Examiner's statement

In connection with my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
 - to keep accounting records in accordance with section 130 of the 2011 Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Acthave not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed: _____



Date: 15th October 2022

Laurence Fearon

CHRISTCHURCH MARKET HARBOROUGH

England & Wales - Charity number 1184289

Accounts



Christchurch
HARBOROUGH

**Christchurch Market Harborough
(Registered Charity Number: 1184289)**

**Trustees' Annual Report
1 November 2020 to 31 October 2021**

Operational Name

For the purposes of simplicity, Christchurch Market Harborough operates locally with the name Christchurch Harborough (CCH).

Aim and Purposes

The main purpose of Christchurch Harborough (CCH) is the advancement of the Christian faith primarily but not exclusively within Market Harborough and the surrounding neighbourhood; and such other charitable purposes as shall, in the opinion of the members of the church in general meetings and the Trustees, further the work of the church.

Background

CCH was established in October 2010 and started meeting in January 2011. CCH is affiliated to the Fellowship of Independent Evangelical Churches (FIEC) (Registered Charity Number 263354) and is a member of the Midlands Gospel Partnership (Registered Charity Number 1138999).

During the year 2018-19, the church decided that it was in its best interest to convert to a Charitable Incorporated Organisation (CIO). A new charity was duly set up and registered with the Charity Commission. All the assets of the previous charity were transferred to the new CIO with effect from 31 October 2019.

The church is an independent church that welcomes people from all denominational backgrounds and none. Membership of the church is on the basis of adherence to core gospel beliefs as set out in the Statement of Faith contained in the Church Constitution signed on 24 March 2019 and which formed the basis of the new CIO. The members of the church come from a mix of conservative evangelical Anglican and Free Church backgrounds.

The church is led by a team of elders who are equal in status and who, together, serve as the pastors of the church. The elders are also Trustees. The elders make decisions collectively, whilst certain matters as set out in the Church Handbook are decided by the church members during termly members' meetings (TMMs) held at least three times per year. The elders as at 31 October 2020 were John Stevens (Chair), Jonathan Prime, Adrian Reynolds, Roy Saint and Richard Underwood (Secretary). During the year Roy Saint and Richard Underwood stood down as elders and Stuart Allen was called and appointed to be the pastor with effect

from September 2021. The elders as at 31 October 2021 were Stuart Allen (Chair), Jonathan Prime (Secretary), Adrian Reynolds and John Stevens.

Public Benefit

When planning our activities for the year 2020-21, the elders considered the Commission's guidance on public benefit and in particular the specific guidance on charities for the advancement of religion. In particular we endeavoured to enable ordinary people to live out their Christian faith as part of our church community through:

- worship and prayer; learning about the gospel; and developing their knowledge and faith in the Lord Jesus;
- the provision of pastoral care for people living in the local community and attending the church; and
- missionary and outreach work

Current Activities of Christchurch

During the year, the regular worship of the church was affected by the COVID pandemic. When the church was unable to gather in person, church services were conducted online. Since June 2021 weekly Sunday services have recommenced. They are now held in the Jubilee Hall of Market Harborough Congregational Church on Sunday afternoon. Throughout the year, age-related activities for children were also provided. All these meetings were open to the general public, whom we invited regularly by means of social media and other advertisements. The aim of the activities was to strengthen the Christian faith of those who were already Christians, and to promote, teach and live out the Christian faith for those who wished to know more. All of these activities were provided free of charge. The church also continued to support the promotion of the Christian faith throughout the UK and in other countries.

Sunday worship and Sunday school

During the year, the main focus of the Sunday gathering was an expository sermon of approximately 30 minutes length. The church continued to preach through books of the Bible, although there was scope for topical series, one-offs, guest services and evangelistic services. The services also contained a short children's slot, which often introduced the children to what they would be learning from the Bible in Sunday school, and included an age-appropriate song.

Our services were designed to be accessible to visually impaired people and we continued to provide braille and large-print handouts of the different elements of the service. This was made possible through the use of the Worship for All transcription service provided by Torch Trust. The church follows the sight-loss-friendly guidelines to maximise accessibility.

Growth Groups

Weekly Growth Group meetings (small groups) continued to provide the focus for basic pastoral care and discipleship. Over the year, these groups met on Tuesday and Wednesday evenings. The leadership of the groups rotated and studies were led by both men and women. These meetings have been held both in person and by Zoom.

Prayer Meetings

During the year, the church ran regular meetings on Sunday evenings devoted to prayer for the church, for the world and for each other. These were held on Zoom. From September 2021 onwards, these meetings were held on Sunday morning.

Youth Work

During the year, the church also ran a regular youth group alongside the Sunday morning gatherings and a regular Friday night event in a local Scout Hut designed to provide fun and social interaction as well as discipleship. During the pandemic these were run on zoom, but then returned to the Scout Hut.

Pastoral Care

The church continued to run via Zoom a range of weekly daytime groups for fellowship, Bible study and prayer. Where members of the church were ill, or prevented from engaging with the church for other reasons, regular contact was organised by the elders or members of the church in accordance with government requirements. Anyone connected with the church continued to be able to request contact from an elder. A women's ministry co-ordinator is employed by the church part time to provide targeted and appropriate pastoral support to women in the church.

Mission and evangelism

In addition to ensuring that our Sunday services were accessible to people who would not normally engage with the church, the church seeks to reach out to others. The pandemic has curtailed this aspect of the work at present.

Other events

The normal midweek programme for pre-school children (Junior Jivers) and seniors (Young@Heart) and our evangelistic Meals with a Message were suspended as a result of government requirements, but Junior Jivers and Young@Heart have now recommenced.

Financial review

Total receipts on unrestricted funds were £109,575. This came mainly from regular donations provided through standing orders, together with Gift Aid reclaimed where applicable. One-off donations totalling £17,050 were also received. A balance of £60,834 was brought forward from the previous financial year.

£40,714 was spent on employment costs including the employment of an administrative assistant, a women's ministry coordinator and from July 2021 a full-time senior pastor.

£10,344 was spent on premises hire. This included payments to Market Harborough Congregational Church for use of its Jubilee Hall for our Sunday services and other activities; to the Fellowship of Independent Evangelical Churches for the use of its premises to broadcast online services during periods of lockdown; the rental of a storage unit for the storage of church equipment and other venues for various other regular and additional events.

Other expenses totalled £13,318, including £3,120 in donations to the Fellowship of Independent Evangelical Churches; to full-time Christian workers in North Africa; and to a like-minded church in North Leicester – North Church, Leicester.

The net result for the year was an excess of receipts over payments of £45,200 on unrestricted funds. There are no restricted funds in the period.

Reserves policy

It is the policy of the church to maintain unrestricted reserves of at least three month's regular expenditure. This is considered sufficient to enable the charity to respond to any immediate and significant (or sustained) drop in income. At the year end, taking into account the increased expenditure from the new pastor's remuneration the reserves figure equated to £25,500.

Unrestricted funds as at 31 October 2021 totalled £106,034 which more than exceeded the Reserves Policy. This excess is partly explained by reduced expenditure due to curtailed activities during the Covid-19 pandemic. Church members also responded generously to the appeal to increase their giving to support the increased costs arising from the appointment of a full-time pastor. During the coming year the elders / trustees will give due consideration as to how best to use these surplus funds to advance the aims and purpose of the church.

Structure, governance and management

The method of appointing church members is set out in the Church Handbook. The trustees/elders are appointed by the members of the church in accordance with the policies and procedures set out in the Handbook. Nominations for a new Elder/Trustees (or the re-appointment of an existing Elder/Trustee) are made by the body of Elders/Trustees. Nominations will be communicated to church members in writing, who will then be asked to vote on the appointment at a church members' meeting with at least one month's notice.

The elders meet once a fortnight, when at least three of the four elders are available. They are responsible for making decisions on all matters of general concern and importance to the church, and these are presented to the church during the regular TMMs.

Administrative information

The correspondence address for the church is 41 The Point, Market Harborough, LE16 7QU.

Trustees of the charity as at 31 October 2021 are:

Stuart Allen (Chair)
Jonathan Prime (Secretary)
Adrian Reynolds
John Stevens

Declaration

The trustees declare that they have approved the trustee's report above.
Signed on behalf of the charity's trustees

Signature: 

Full Name: JONATHAN PRING

Date: 10.3.2022

	Unrestricted funds £	Designated funds £	Restricted funds £	Total 2021 £	Total 2020 £
Receipts and payments account					
Receipts					
Regular giving	73,613	-	-	73,613	53,653
One-off donations	17,050	-	-	17,050	0
Gift aid receipts	17,081			17,081	7,190
Bank Interest	7			7	16
Other Income	1,824			1,824	6,213
	109,575	-	-	109,575	67,072
Payments					
Employment costs	40,714	-	-	40,714	18,167
Church activities	23,661	-	-	23,661	26,832
	64,375	-	-	64,375	44,999
Excess of payments over receipts	45,200	-	-	45,200	22,073
Bank deposit accounts - 1 November	60,834	-	-	60,834	38,761
Bank deposit accounts - 31 October	106,034	-	-	106,034	60,834
Statement of Assets and Liabilities					
Cash funds					
General account	8,924	-	-	8,924	9,731
Deposit account	97,110	-	-	97,110	51,103
Other Monetary assets					
Income tax recoverable (2)	2,264	-	-	2,264	0

Notes to the accounts

1. The financial statements of CMH have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts and Payments basis
2. Although some Income tax recoverable through Gift Aid was claimed during the year, there was a further sum of £2,264 to claim.
3. Receipts and Payments analysis is set out below:

	Unrestricted funds £	Designated funds £	Restricted funds £	Total 2021 £	Total 2020 £
a. Receipts					
Donations	90,663	-	-	90,663	53,653
Gift aid receipts	17,081	-	-	17,081	7,190
b. Other receipts	1,824			1,824	6,213
Receipts from deposit account	7	-	-	7	16
c. Payments					
Employment related costs	40,714	-	-	40,714	18,167
Church activities					
Admin/Office	3,757	-	-	3,757	3,167
Publicity	376	-	-	376	1,261
Donations	3,120	-	-	3,120	5,670
Speakers	0	-	-	0	250
Premises hire	10,344	-	-	10,344	9,839
Catering	554	-	-	554	1,698
Resources & Literature	485	-	-	485	344
Equipment	4,264	-	-	4,264	1,400
Others	761	-	-	761	3,203
	64,375	-	-	64,375	44,999

Independent Examiners Report on the accounts

Report to the Trustees of Christchurch Market Harbourough on the accounts for the year ended 31st October 2021

Charity Number 1140769

Responsibilities of Trustees

The charity's trustees are responsible for the preparation of the accounts.

The charity's trustees consider that an audit is not required for this year under section 144 (2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

Responsibility of Independent Examiner

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145 (5)(b) of the 2011 Act, and
- to state whether particular matters have come to my attention.

Basis of statement

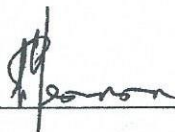
My examination was carried out in accordance with the general directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent Examiner's statement

In connection with my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
 - to keep accounting records in accordance with section 130 of the 2011 Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Acthave not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed: _____



Date: _____

28-12-2021

Laurence Fearon

LEF Consulting, 107 Beeches Road, Rowley Regis, West Midlands B65 0BB