

# Christchurch Market Harbourough

## Reports & Accounts

Financial Year Ending 31 August 2025

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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](http://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].

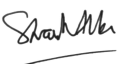
## **Reserves Policy**

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.

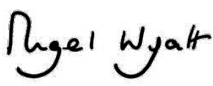
I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

## 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
<b>Receipts</b>				
<b>Donations &amp; Legacies</b>				
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
<b>Charitable Activities</b>				
Other Income	7,894	-	7,894	1,146
<b>Investments</b>				
Bank Interest	1,665	-	1,665	3,645
<b>Other</b>				
Sale of Assets	50	-	50	960
Investments Withdrawn	50,000	-	50,000	75,000
<b>Total receipts</b>	<b>171,550</b>	<b>2,696</b>	<b>174,246</b>	<b>190,409</b>
<b>Payments</b>				
<b>Charitable Activities</b>				
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
<b>Governance Costs</b>				
Governance Costs	1,209	-	1,209	248
<b>Other</b>				
Asset Purchases	853	-	853	1,849
Investments Made	-	-	-	50,000
<b>Total payments</b>	<b>138,639</b>	<b>2,696</b>	<b>141,334</b>	<b>196,591</b>
<b>Net Receipts (before transfers)</b>	<b>32,911</b>	<b>-</b>	<b>32,911</b>	<b>-6,182</b>

## 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
<b>Represented By</b>				
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
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Signature	
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Date	17/11/2025
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# **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
Total remuneration 2025	£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
Total remuneration 2025	£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
Total payments 2025	£5,074	
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
<b>Unrestricted</b>					
General (Unrestricted)	31,480	164,030	123,945	-8,174	63,392
<b>Total</b>	<b>31,480</b>	<b>164,030</b>	<b>123,945</b>	<b>-8,174</b>	<b>63,392</b>
<b>Designated</b>					
Church Weekend Away (Designated)	-1,000	7,520	14,693	8,174	-
<b>Total</b>	<b>-1,000</b>	<b>7,520</b>	<b>14,693</b>	<b>8,174</b>	<b>-</b>
<b>Unrestricted Total</b>	<b>30,480</b>	<b>171,550</b>	<b>138,639</b>	<b>-</b>	<b>63,392</b>
<b>Restricted</b>					
Christmas Appeal - Open Doors	-	2,696	2,696	-	-
<b>Total</b>	<b>-</b>	<b>2,696</b>	<b>2,696</b>	<b>-</b>	<b>-</b>
<b>Restricted Total</b>	<b>-</b>	<b>2,696</b>	<b>2,696</b>	<b>-</b>	<b>-</b>
<b>TOTAL</b>	<b>30,480</b>	<b>174,245</b>	<b>141,334</b>	<b>-</b>	<b>63,392</b>