

# Anchor Church

Report and Accounts

Year ended 31 December 2024

Stewardship   
*Active generosity*

1 Lamb's Passage, London EC1Y 8AB  
[www.stewardship.org.uk](http://www.stewardship.org.uk)

**ANCHOR CHURCH**  
**LEGAL AND ADMINISTRATIVE DETAILS**  
**FOR THE YEAR ENDED 31 DECEMBER 2024**

ADDRESS FOR CORRESPONDENCE	c/o The C of E Birmingham 1 Colmore Row Birmingham B3 2BJ
GOVERNING DOCUMENT	CIO Association dated 20th August 2019
CHARITY REGISTRATION NUMBER	1186793
TRUSTEES RESPONSIBLE FOR MANAGING THE CHARITY	Chris Mitton Joshua Barber Lucy Jennings (appointed April 2024) Helena Kittle (resigned April 2024) Joel Lines Patrick Masih (resigned September 2024) Callum Nicholson (appointed April 2024) Miriam Sadler Jonathan Taylor (appointed April 2024)
BANKERS	Co-operative Bank
INDEPENDENT EXAMINER	Sarah Crispin ACA Stewardship 1 Lamb's Passage LONDON EC1Y 8AB

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**ANCHOR CHURCH**  
**REPORT OF THE TRUSTEES**  
**FOR THE YEAR ENDED 31 DECEMBER 2024**

**Objects of the charity**

The charity, which is a church, is governed by a constitution and is constituted as a charitable incorporated organisation. The charity's principal object, as set out in its governing document, is to advance the Christian faith.

**Pastor's Welcome**

This may be our final Anchor Church annual report, with the partnership with the wonderful community of St Mary and St Ambrose now established, and us already in motion with our new identity as Rea Church.

However, with Anchor still a registered charity, we have constitutional requirements to still report! And thus we're taking this as a chance to look back with gratitude on what has been, as we establish ourselves for the adventure ahead.

A point of particular reflection for me has been of God's timing. Many of us, in many ways influenced by the pandemic, found ourselves in a number of years of being slowed down, of withdrawal, and of all of our energy feeling consumed with just the basic essentials of life. I believe God has been working His purposes out in us through all this — drawing us to deeper trust and purifying our hunger. In these past months, I've seen vision burning again, gifts opening up into fresh seasons, as we begin to find our place within a fresh move of God in our nation.

There is much to come, and much to be thankful for. As we look back with gratitude on our years as Anchor — in the Jewellery Quarter, in Edgbaston, in Warley, in Newtown, and in Selly Park — we celebrate the maturing and simplifying that God has given us, into this new season. For those who simply, daily, persistently, come to Him, our Lord and Messiah and Saviour and friend, will find that the living waters of the Spirit of God Himself, will certainly flow.

**Review of the charity's main activities and achievements**

To further the above objects and vision, the charity's main activities and achievements were as follows:

*Asylum seekers' football*

We continued a weekly football outreach this year in order to connect with young asylum seekers in the city. This ministry is borne out of a recognition of the difficult mental and emotional conditions these young men are currently facing. The ministry provided a space for exercise, socialising and gaining confidence in speaking English. At the moment, we have paused the ministry, as we reassess our team, leaders, the vision of incoming staff, and local connections.

### *Blueprint*

This time last year we began dreaming up a vision of having our own youth ministry at church; a lot of our kids had become young people, and they were ready to have their own space and start their own growth journey together. We had a vision for 'Blueprint Youth', where young people are empowered to become the people that God has created them to be and to be co-creators with God of the world He intended. Over the summer we attended Wildfires and the young people were inspired by a vision of what God is able to do in our schools and friendships! In September we launched Friday night youth: each week our young people come for a mixture of silly fun, worship, discussions and teaching. We've covered topics around God's character, unity and identity, worship, and prayer. We've had a range of fun socials where our youth have been able to bring friends, such as Taskmaster activities, a Christmas Cinema, fort building and games nights. We've also been able to go along to Riverside church for a Youth Together event, and have another coming up later this Spring, which is a great opportunity to build community across different church youth groups. We look forward to seeing how God will continue to grow this ministry to strengthen the faith of the young people in the congregation, and to reach out to local young people in the Balsall Heath area.

### *Companions*

Every aspect of church life should be a healing environment. However sometimes there are specific needs among us that need some extra support, prayer, and friendship. This year, the Companions team has continued, linking individuals with a specific supporting individual, for listening and prayer.

### *Devotional*

January 2024 saw the launch of our email daily devotional — Further Up & Further In — taking us through the New Testament in the year. In December, Chris published this resource on Amazon as a devotional book. We've been so blessed by wonderful stories of impact as people have journeyed deeper into the story of God

### *Hardship Fund*

The hardship fund continued to support those in our own community who hit seasons of particular financial struggle. We offer small grants to assist in unusual moments of financial challenge. If this is something that you, or anyone in our church family that you know, would benefit from, do get in touch.

### *His:Story*

In November-December, Chris was invited to teach the His:Story course at St Marks Academy in Coventry. The course is now available as a free digital resource online, complete with a workbook that is available (free) as a pdf, or printed on Amazon

### *Marriage*

We have continued to run marriage prep this year, linking engaged couples with married 'support couples' to walk through the HTB pre-marriage course.

### *Mission Connect*

Our commitment to giving remains core to our DNA. In 2024 funds totalling £6950 were distributed to individuals and projects at home and overseas. £3000 was awarded to missionaries within the congregation and the balance shared between 4 projects including one in India to support children in education. The giving fund is derived from the gifts and offerings generously provided by you, the church. On behalf of the Mission Connect Team and the recipients of the grant we offer a wholehearted thank you for your faithfulness and support.

### *Over 60s*

With the merging of our communities, we're able to expand ministry, including more specific pastoral investment into particular areas. In the coming year, we will be developing pastoral connection, support, social activities, and increasing our pastoral care for the bereaved.

### *PAGA*

This year Paga has partnered with the worship team to facilitate monthly evenings of prayer and worship, allowing more space for encounters with God and to hear prophetic songs rise up within our community. We've seen God speak over the city with a call to church unity and how we grow as a community to go deeper in prayer. We moved Paga into St Mary & St Ambrose in the Spring, and so the very first opportunities we had to gather together with the community at SSMA was in worship and prayer.

### *Prayer ministry*

In Sunday prayer ministry, we long to seek more of God's presence encountering God's people. Lately, we've seen more people coming forward for prayer and encountering Jesus in gentle yet powerful ways. It's been great to hear how God is moving and speaking through these times of prayer.

### *Prayer Room*

We have now established our prayer room in our church building, as a space for intercession, worship, and listening to the lead of God for our community and city. We were blessed to welcome some team from 24-7 Peru as we begin to establish the prayer room as core to our community.

### *Relay*

We've had a wonderful year within Relay! We've planted seeds, got super messy making truffles, toasted marshmallows over a fire, taken mini-golf and rock climbing trips, and had an absurdly silly water fight - all while learning about different people in the bible, and exploring how what they did can impact the way we act, think, and journey with God today. Since October we've begun to get settled into our new space, welcomed new families, and enjoyed intergenerational services with the wider congregation. The team of volunteers continues to be amazingly creative, endlessly fun, and wonderfully prayerful, and we're looking forward to what the next year holds.

### *Social media*

We've continued to use Facebook and Instagram to connect our community to the information and teaching/themes going on within Anchor. Our social media is a window into the life of our church both for people within the community and those interested in coming along/finding out more.

### *Students*

As 2024 began, our students journeyed through the 24-7 Prayer course, and a series of Bible studies on the book of Acts led by one of the students and facilitated by various members of the community. With a lot of our students graduating in the summer, and our move to a new location, we're excited to look forward to how our student ministry re-establishes under our mature students and incoming Student Pastor.

### *Table*

We continued to run multiple tables across the city (including the Jewellery Quarter, Bearwood, Halesowen, Lickey&Waseley, Mums&Toddlers, and Bournville), as spaces of community and mission. 2025 sees the re-launch of a fresh movement of table, now moving on an annual rhythm of discipleship, mission, and building connection.

### *Teaching*

Teaching on Sundays, and through the podcast, continues to be an important part of our ministry. Through 2024, we ran multiple teaching series, with a focus on Getting Ready and then beginning our new season together in the Jesus Does series. We continue to gather our teaching team for training in communication, mutual feedback, and encouragement.

### *Wildfires*

A number of us joined Blueprint in attending the Wildfires festival in the summer. It was an inspiring and deepening time, hearing from leaders and missionaries and joining in the prayer and hunger for the next move of God.

### *Worship*

Worship continues to be such a key part of the life of our community, with so many of you carrying incredible gifting and skills as worship leaders and musicians. We've looked to grow in our freedom to break from the programme, when we've sensed the Spirit leading us in different directions, being ready to break from our programme when we feel led to do so by His presence among us.

### **What next?**

In 2025, we will begin a major renovation project in the church building, and increase our staffing team with five new roles (Worship Pastor, Kids&Families Pastor, Youth Pastor, Student Pastor, and Digital Pastor). Both the development of the building and increase of our team for this next season will significantly expand our mission and potential to bring God's life into Balsall Heath and beyond.

In planning the activities the Trustees have applied the guidance on public benefit issued by the Charity Commission.

### **Financial review**

During the year income increased by £14,024, to £73,287, and expenditure increased by £15,874, to £71,446. As a result the cash held by the charity increased by £1,840, to £80,787, of which £80,523 is unrestricted and can be used for any charitable purpose.

### **Reserves policy**

The trustees have determined that the charity should aim to hold unrestricted cash of no less than £12,650 (which equates to about 6 months of necessary operating costs and payroll) so that the charity could continue to operate should income and / or expenditure vary adversely. At the year end, the charity held unrestricted cash of £80,523 and the charity is holding excess funds for the purpose of a future move to our own building.

### **Governance**

Responsibility for setting policy and for making operating decisions rest with the trustees who meet regularly to monitor the activities of the charity. New trustees are recruited and appointed by the existing trustees.

**Responsibilities of trustees**

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

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

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

**Approval**

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



[Chris Mitton \(Sep 16, 2025 11:24:01 GMT+1\)](#)

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Chris Mitton

Date: Sep 16, 2025

**INDEPENDENT EXAMINER'S REPORT**  
**TO THE TRUSTEES OF**  
**ANCHOR CHURCH**

I report to the trustees on my examination of the accounts of Anchor Church ('the charity') for the year ended 31 December 2024 on pages 8 to 11 following.

**Responsibilities and basis of report**

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

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

**Independent examiner's statement**

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

1. accounting records were not kept in accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting records.

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

*Sarah Crispin*

Sarah Crispin (Sep 22, 2025 17:28:23 GMT+1)

Sarah Crispin ACA

Stewardship  
1 Lamb's Passage  
LONDON  
EC1Y 8AB

Date: Sep 22, 2025



**ANCHOR CHURCH**  
**RECEIPTS AND PAYMENTS ACCOUNT**  
**FOR THE YEAR ENDED 31 DECEMBER 2024**

	Notes	<u>Unrestricted Funds</u>		Restricted Funds	Total 2024	Total 2023
		General Funds	Designated Funds			
		£	£	£	£	£
<b>Income receipts</b>						
Donations		63,741	-	-	63,741	49,622
Gift aid receipts		9,405	-	19	9,424	7,383
Income from events		122	-	-	122	2,258
<b>Total receipts</b>		<b>73,268</b>	<b>-</b>	<b>19</b>	<b>73,287</b>	<b>59,262</b>
<b>Payments</b>						
Payments in relation to charitable activities undertaken directly	2	64,874	-	173	65,046	44,387
Grants paid in relation to charitable activities undertaken by others	3	6,400	-	-	6,400	11,185
<b>Total payments</b>		<b>71,274</b>	<b>-</b>	<b>173</b>	<b>71,446</b>	<b>55,572</b>
Net of receipts / (payments) before transfers		1,994	-	(154)	1,840	3,690
Transfers between funds	5	-	-	-	-	-
<b>Net movement in funds</b>		<b>1,994</b>	<b>-</b>	<b>(154)</b>	<b>1,840</b>	<b>3,690</b>
Cash funds as at last year end		78,529	-	418	78,947	75,256
<b>Cash funds at this year end</b>	A	<b>80,523</b>	<b>-</b>	<b>264</b>	<b>80,787</b>	<b>78,947</b>

The notes on pages 10-11 form part of these accounts.

**ANCHOR CHURCH**  
**STATEMENT OF ASSETS AND LIABILITIES**  
**AS AT THE YEAR ENDED 31 DECEMBER 2024**

	<u>Unrestricted Funds</u>		Restricted funds	Total 2024	Total 2023
	General funds	Designated funds	funds	£	£
	£	£	£	£	£
<b>A Cash funds</b>					
Cash at bank with immediate access	79,684	-	264	79,948	78,014
Prepaid cards	839	-	-	839	933
	<b>80,523</b>	<b>-</b>	<b>264</b>	<b>80,787</b>	<b>78,947</b>
<b>B Other monetary assets</b>					
Gift aid due to charity	2,149	-	-	2,149	320
	<b>2,149</b>	<b>-</b>	<b>-</b>	<b>2,149</b>	<b>320</b>
<b>C Liabilities</b>					
<b>Falling due within one year:</b>					
Agreed charitable giving	540	-	-	540	-
HMRC liability	1,126	-	-	1,126	332
Fee for Independent Examination	1,098	-	-	1,098	1,056
	<b>2,764</b>	<b>-</b>	<b>-</b>	<b>2,764</b>	<b>1,388</b>
<b>D Assets retained for charity's own use</b>					
			Fund to which asset belongs	Value 2024	Value 2023
				£	£
Contents and equipment			General	10,000	3,000
				<b>10,000</b>	<b>3,000</b>

The trustees are unable to reliably estimate current values of contents and equipment, therefore the value given is the insured value.

**E Guarantees and secured debts**

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

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

by Chris Mitton date Sep 16, 2025  
Chris Mitton (Sep 16, 2025 11:24:01 GMT+1)  
Chris Mitton

The notes on pages 10-11 form part of these accounts.

**ANCHOR CHURCH**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31 DECEMBER 2024**

**1 Accounting policies**

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

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

		<u>Unrestricted Funds</u>		Restricted Funds	Total 2024	Total 2023
		General funds	Designated funds	Funds		
		£	£	£	£	£
<b>2 Payments in relation to charitable activities undertaken directly</b>						
Employment costs	Note 4	22,361	-	-	22,361	21,938
Ministry expenses		5,984	-	-	5,984	3,879
Equipment		5,435	-	-	5,435	1,226
Events and outreach		13,407	-	173	13,580	5,456
Rent		4,695	-	-	4,695	5,408
Insurance		761	-	-	761	662
Governance		1,056	-	-	1,056	1,020
Common fund		5,000	-	-	5,000	600
Administration and support		4,439	-	-	4,439	2,200
Return of unused grant		-	-	-	-	2,000
Building maintenance		1,736	-	-	1,736	-
		<u>64,874</u>	<u>-</u>	<u>173</u>	<u>65,046</u>	<u>44,387</u>

**3 Grants and gifts paid to others**

Organisations:						
Hope Health Action		-	-	-	-	1,000
Birch Network		-	-	-	-	3,000
Slavlands Christian Fellowship		400	-	-	400	2,000
Embrace		900	-	-	900	
UOBCU		500	-	-	500	
Individuals		4,600	-	-	4,600	5,185
		<u>6,400</u>	<u>-</u>	<u>-</u>	<u>6,400</u>	<u>11,185</u>

**4 Transactions with related parties**

Helena Kittle, a trustee, received grants totalling £500 [2023: £980], for ministry support. This trustee was not part of the decision-making for these grants, which are permitted by the charity's governing document. Helena Kittle resigned as trustee in April 2024.

# ANCHOR CHURCH

## NOTES TO THE ACCOUNTS

### FOR THE YEAR ENDED 31 DECEMBER 2024

#### 5 Movement of funds

	Opening balance £	Receipts £	Payments £	Transfers £	Closing balance £
General funds	78,529	73,268	(71,274)	-	80,523
	<u>78,529</u>	<u>73,268</u>	<u>(71,274)</u>	<u>-</u>	<u>80,523</u>
Restricted funds					
Church has left the building [CLB]	214	19	-	-	233
His Story	203	-	(173)	-	31
	<u>418</u>	<u>19</u>	<u>(173)</u>	<u>-</u>	<u>264</u>
Total funds	<u>78,947</u>	<u>73,287</u>	<u>(71,446)</u>	<u>-</u>	<u>80,787</u>

The 'Church Has left the Building' (CLB) fund looks different each year but has involved outreach with local charities, rough sleepers, and refugees.

His Story relates to a course being developed and taught.