

# ANCHOR CHURCH LYMINGTON AND PENNINGTON

England & Wales · Charity number 1187597

## Details

---

**Status** Registered

**Legal form** CIO

**Registered** 2020-01-27

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

## Contact

---

**Address** 12 Priestlands Road  
Pennington  
Lymington  
Hampshire  
SO41 8HY

**Phone** 01590671562

**Email** [hendersonchristopher@hotmail.co.uk](mailto:hendersonchristopher@hotmail.co.uk)

**Website** <https://www.anchorchurch.org.uk/>

## Activities

---

**Objects:** THE OBJECTS OF THE CIO ARE, FOR THE PUBLIC BENEFIT, THE ADVANCEMENT OF THE CHRISTIAN FAITH IN SUCH WAYS AS THE CHARITY TRUSTEES MAY FROM TIME TO TIME DECIDE.

**Activities:** Anchor Church holds a weekly Sunday service to which all are welcome, as well as various mid-week activities, all of which are outlined on its website.

## Classification

---

- **How:** Other Charitable Activities
- **What:** Religious Activities
- **Who:** The General Public/mankind

## Geography

---

- Hampshire

## Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£54,654	£175,827	-	-
2023-12-31	£117,367	£68,840	-	-
2022-12-31	£111,211	£66,798	-	-
2021-12-31	£54,863	£62,034	-	-
2020-12-31	£149,871	£20,868	-	-

## Trustees

Name	Role	Appointed
<b>Rev Christopher Michael Henderson</b>	Chair	2019-11-24
James Ivin		2022-10-05
Katharine Louise Bray		2024-12-11
Rev NICHOLAS ROBIN THOMAS HISCOCKS		2019-11-24
Rohit Rajesh Trivedi		2024-12-11

**ANCHOR CHURCH LYMINGTON AND PENNINGTON**

England & Wales - Charity number 1187597

---

# Accounts

---



**A N C H O R**  
**C H U R C H**  
**LYMINGTON & PENNINGTON**

**Trustees' Report and Annual Accounts**

**For the period ended 31<sup>st</sup> December 2024**

**Anchor Church Lymington & Pennington**  
**Period ended 31<sup>st</sup> December 2024**  
**Legal & Administrative Details**

<b>Address for Correspondence</b>	12 Priestlands Road, Lymington, SO41 8HX
<b>Governing Document</b>	CIO Constitution dated 24 <sup>th</sup> November 2019
<b>Charity Registration Number</b>	1187597
<b>Trustees</b>	Mrs Katherine Coxon (resigned 11 <sup>th</sup> November 2024) Reverend Christopher Henderson Reverend Nick Hiscocks Mr James Ivin
<b>Bankers</b>	CAF Bank, 25 Kings Hill Avenue, West Malling, ME19 4JQ
<b>Independent Examiner</b>	Mrs Katherine Gardiner

**Anchor Church Lymington & Pennington**  
**Report of the Trustees**  
**For the period ended 31<sup>st</sup> December 2024**

**Objects of the Charity**

The Objects of the CIO are, for the public benefit, the advancement of the Christian faith in such ways as the Charity Trustees may from time to time decide.

**Governance**

The policy and operating decisions of the charity rest with the Trustees who meet regularly to monitor the activities of the charity.

Every Trustee must be appointed by a resolution passed at a properly convened meeting of the Trustees. In selecting individuals for appointment as Charity Trustees, the Charity Trustees must have regard to the skills, knowledge and experience needed for the effective administration of the charity. All Charity Trustees must subscribe and adhere to, in belief and lifestyle, the Statement of Faith, which is included as an appendix to the Governing Document.

**Review of Activities**

The main activities undertaken for the public benefit are preaching from the Bible, the worship of God and the encouragement of the Church at regular Sunday services. There are occasional Sunday evening seminars to consider various topics in greater depth. The Church also runs midweek Bible studies, a Thursday morning 'Tots & Tinies' group, a Friday morning Prayer Meeting, and a Friday afternoon club for the children who regularly attend the Church.

Everyone is welcome to our Sunday services, irrespective of denomination or background, unless they pose a risk to the safety of those we serve. Services have continued to be held in the hall of Pennington Infant School. There are occasional breakfasts held before our Sunday service. Church Lunches, to which everyone is welcome, were held on around half a dozen occasions through the year.

Regulars at the Sunday services are encouraged to be a part of a Bible study group, of which there are now three regularly meeting. Once a month, these meetings focus more on prayer: for the Church, the wider Christian community and our wider society. The overall attendance of these groups grew towards the end of the year.

A service of Morning Prayer is held every week, except during school holidays, to which everyone is welcome. This prayer meeting continues to be held on Zoom. It is accessible to all who have expressed a desire to be on the Church's regular mailing list. Once a month, instead of an Anchor Church meeting, attendees are encouraged to join the Prayer Meeting for the Anglican Network in Europe.

The group for 0-4s and their carers, 'Tots & Tinies' continued to meet during the year in 'the Den' at Pennington Infant School. Entry to the group is free, though a donation of £1 is invited towards the continuing work of the group. The group is open to all who are caring for a child aged 0-4. Each session includes a singing time, during which a Bible Story is shared. The attendance for the group was consistently good throughout the year, with around 12-15 households being represented each time. Invitations to church services and other activities are regularly given out. Some households from Tots & Tinies attended some of our Christmas events.

We have offered various special services and events to invite people to hear the good news of Jesus Christ. We invited people to Sundays when we held special breakfasts. We again did an Easter Egg hunt, as well as a Carol Service and a Nativity Trail Service at Christmas. We again did neighbourhood carol singing in a number of locations, and Christmas hampers were donated by the church to be distributed by the Junior School to families as they thought best.

The Pastor continued to give weekly assemblies at both Pennington Infant School and Pennington Junior School. He was also invited to give the talk at the local secondary school's Christmas service.

We held a 'Week of Prayer' between Palm Sunday and Easter Sunday. Passages of Scripture were read and there was prayer for upcoming services and for the local community.

The Church also offers the chance for individuals who are adult members of the Church or those adults interested in Christian things to meet with members of the Leadership or other designated members of the Church with the intention of offering Christian encouragement, instruction, pastoral counselling, the chance to read the Bible together and/or the chance to pray together where appropriate and desired.

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

### **Achievements**

2024 was the fifth year for Anchor Church Lymington and Pennington being registered as a charity. Services have been provided every Sunday during the year and for major Christian festivals. Pennington Infant School hall continued to be a very good venue for our Sunday services, and the outside area for the children is much enjoyed. Occasionally, we have held some breakfasts before the service. Attendance at Sunday Services increased, particularly towards the end of the year, and is now generally around 35-40, or more. This includes a number of children who regularly attend (two below primary age, three of primary age, four of secondary age, and one in college). The Church also held an Easter Egg hunt after its Easter Service, an evening Carol Service in December, as well as a Nativity Trail Service on Christmas Eve, all of which were successful and well attended.

Tots & Tinies has continued to meet every week during term time, continuing to use 'the Den' in the Infant School. The time is made up of free play, crafts, singing and having a story from the Bible. A small team of volunteers continues to build relationships with attendees week by week. Numbers attending were consistently good through the year. Some families from Tots & Tinies have come to some services, especially around Christmas.

Regular activities have continued through 2024. We have continued to have three house groups meeting through the week. Friday's Morning Prayer service continues to be well supported by a core of about half a dozen. Friday Club has continued as a weekly fixture and has been effective for helping our children hear the same message from the Bible as the adults each week. There are three families regularly meeting for this club.

Occasional 'Sunday seminars' were held through the year, giving an opportunity for more focused time on a particular topic. Topics in 2024 included: Bible languages, Children & Church, The Thirty Nine Articles, How to run a church, The End: what, when and how. The occasional 'Church Lunches' continued to prove to be a popular way of spending more time with one another as a church.

The work in the local schools continued in 2024, with assemblies being done weekly in the Infant and Junior school. The church raised money to give every Year 6 pupil a book "How do we know that

Christianity is really true?" as they left the Junior School.

The Church Council met six times in the year. This body, made up of members of Anchor Church, is tasked with considering the Mission and Ministry of Anchor Church. Agenda items in 2024 included: a review of children's ministry, the desire for a Pastor's house, Sunday services and volunteer roles, Church Lunches, Mission Partnerships, the programme for Easter and Christmas services, and ways to reach out.

As a member of AMiE (Anglican Mission in England), there were several opportunities to build relationships with others within the Diocese. This included the Pastor attending the annual conference, the regular Zoom calls for AMiE church leaders, and the monthly prayer meetings open to all who attend a church within the Anglican Network in Europe.

A big answer to prayer in the year was that the Pastor and his family were able to purchase a house in the Pennington area, very close to where we meet for church. This, in the end, did not rely upon donations to the house project, and so these funds were mostly returned to donors, although some wished for Anchor Church to use the donations for other purposes.

We were able, for the first time, to set aside funds for Mission Partnerships. Donations were made to Hope Church East Cowes, to help a new church there to get established, and to St Thomas' Cambridge, towards the cost of a project to support children's ministry.

Anchor Church continues to be well supported through prayer and financial giving, both from its regular members and from further afield. A group of supporters receives a regular prayer letter every two months from the Pastor.

There were again several visitors to Anchor Church through the year. A number of people joined the church, particularly in the second half of the year, with the result that regular attendance has grown. Members of Anchor Church are encouraged to reach out with the gospel as much as they can, and to see Sunday as a regular opportunity to invite others. The website, Youtube Channel and a Facebook page have been effective ways of reaching out and letting people know of Anchor Church's activities. The Church continues to look out for opportunities to reach out into our community and to share the gospel.

## **Financial Review**

During the year unrestricted income within the General Fund totalled £53,445 and Expenditure amounted to £63,482. The resultant deficit for the year, arising in the General Fund, was £(10,037). The Trustees had budgeted for a deficit of £(35,169) and the significant improvement compared with this forecast is attributable to two major factors.

Firstly, regular giving from Anchor Church members rose by 35% together with a commensurate increase in Gift Aid, for which we give thanks; there was also a significant increase in Bank Deposit Interest income as funds were moved to higher interest rate deposit accounts.

Secondly, in June 2024, we greatly rejoiced that the Pastor and his family were able to complete the purchase of their own house and move home, which resulted in a saving of the cost of renting 17 Rookes Lane of just under £16,000 compared with Budget.

As the Pastor and his family were able to buy their own house, the balance within the House Project Fund, a Restricted Fund, was no longer deployable on the purpose for which the donations had been given. In keeping with regulations, those donations were consequently offered back to the original

Donors, resulting in a repayment of funds to Donors amounting to £95,300 and associated Gift Aid of £14,275 was also repaid to HMRC.

Some House Project Donors instructed that their donations should be re-designated for the general purposes of the mission of Anchor Church and thus a total of £26,805 (including Gift Aid) was reassigned to the General Fund.

This unexpected boost to the General Fund enabled the Trustees to reconsider the financial structure of Anchor Church and later in the year, two Designated Funds were established as a result.

The Mission Partnerships Fund was instituted with an opening balance of £15,000 and it is the Trustees' intention that these funds be designated for mission partnership over the next three years, commencing 2024, enabling Anchor Church to offer financial support to mission partners identified by the Trustees.

The Future Ministry Fund was also established with an opening balance of £15,000 and this Fund is designated for the possibility of future workers and future ministry activities, which will be considered further and decided on by the Trustees as needs arise.

Donations were received during the year out of the love of the church members for the self-supporting Assistant Minister and his family, with Anchor Church acting as Agent. These funds were all passed on in 2024. They are not required to be included in the principal financial statements, as they comprise Excluded Funds, but the detail is provided in a separate note (Note 8).

The Trustees' policy is to hold unrestricted cash of no less than £20,000, to meet at least three months unrestricted payments, to smooth out fluctuations in cash flow, and to meet any unforeseen expenses.

### **Trustees' Responsibilities**

Charity law requires Trustees to prepare financial statements for each accounting year which at least record the receipts and payments of the charity for the year. We have opted to prepare our accounts on an accruals basis.

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 on 28th October 2025 and signed on their behalf by



Christopher Henderson

**Independent Examiner's Report to the Trustees of Anchor Church Lymington & Pennington**

I report to the Trustees on my examination of the accounts for Anchor Church Lymington & Pennington, for the year ended 31st December 2024 (set out on pages 8-14).

**Responsibilities and basis of the report**

As the charity's Trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act"). I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

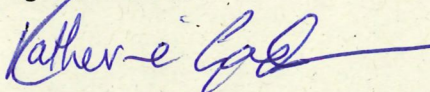
**Independent Examiner's statement**

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

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did 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.

**Signature & Date**

 28 Oct 2025

**Name & Address**

KATHERINE GARDNER  
9 QUARRY ROAD  
OXFORD  
OX3 8NT

**Statement of Financial Activities**  
**For the year ended 31 December 2024**

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	2024 Total £	2023 Total £
<b><u>Incoming Resources</u></b>						
Donations & Legacies		52,449			52,449	116,986
Income from charitable activities						
Bank interest		996	361	848	2,205	381
<b>Total incoming resources</b>	<b>2</b>	<b>53,445</b>	<b>361</b>	<b>848</b>	<b>54,654</b>	<b>117,367</b>
<b><u>Resources Expended</u></b>						
Expenditure on charitable activities		63,482	2,770	109,575	175,827	68,840
<b>Total resources expended</b>	<b>3</b>	<b>63,482</b>	<b>2,770</b>	<b>109,575</b>	<b>175,827</b>	<b>68,840</b>
<b>Net incoming/(outgoing) resources before transfers</b>		<b>(10,037)</b>	<b>(2,409)</b>	<b>(108,727)</b>	<b>(121,173)</b>	<b>48,527</b>
Transfers between Funds in/(out)	6 [a]	28,253		(28,253)	-	-
	6 [b]	(29,807)	29,807		-	-
<b>Net movement in funds</b>		<b>(11,591)</b>	<b>27,398</b>	<b>(136,980)</b>	<b>(121,173)</b>	<b>48,527</b>
Funds at 1 January		74,792	-	136,980	211,772	163,245
<b>Funds at 31 December</b>		<b>63,202</b>	<b>27,398</b>	<b>-</b>	<b>90,600</b>	<b>211,772</b>
<b><u>Represented by:</u></b>						
Unrestricted: General Fund		63,202			63,202	74,792
Designated: Mission Partnerships Fund			12,314		12,314	-
Designated: Future Ministry Fund			15,084		15,084	-
Restricted: House Fund				-	-	136,980
		<b>63,202</b>	<b>27,398</b>	<b>-</b>	<b>90,600</b>	<b>211,772</b>

**Balance Sheet**  
**For the year ended 31 December 2024**

	Notes	2024 £	2023 £
<b>Current Assets</b>			
Debtors	4	1,471	10,195
Cash at bank & in hand:			
Cash in hand		47	126
Current bank account		6,967	201,686
Deposit bank accounts		<u>82,207</u>	<u>-</u>
<b>Total current assets</b>		<b>90,692</b>	<b>212,007</b>
<b>Creditors &amp; Accruals</b>			
Falling due within 1 year	5	92	235
<b>Net current assets</b>		<b><u>90,600</u></b>	<b><u>211,772</u></b>
<b>Represented by:</b>			
Unrestricted: General Fund		63,202	74,792
Designated: Mission Partnerships Fund		12,314	-
Designated: Future Ministry Fund		15,084	-
Restricted: House Fund		-	136,980
<b>Total Funds</b>		<b><u>90,600</u></b>	<b><u>211,772</u></b>

**Signed on behalf of the trustees**

Signature



Name Christopher Henderson

Date 28th October 2025

## **Year Ended 31 December 2024**

### **Notes to the Accounts**

#### **Note 1: Accounting Policies**

##### **Basis of Financial Statements**

The financial statements have been prepared in accordance with the current Statement of Recommended Practice, Accounting and Reporting by Charities and applicable accounting standard FRS 102 and with the Charities Act 2011.

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts.

##### **Fund Accounting**

- Unrestricted funds are income funds that are to be spent on the Charity's general purposes.
- Restricted funds (donations or grants for a specific Charity activity intended by the donor) historically represented donations given in response to the House Appeal: in 2024 there were no further restricted donations.
- Designated funds are general funds set aside by the Trustees for a particular purpose; these funds remain unrestricted and the Trustees may move any surplus to other general funds. In 2024, two Designated Funds were established, comprising the Mission Partnerships Fund and the Future Ministry Fund.

Where these funds have unspent balances, interest on their investment is allocated to the individual funds.

##### **Incoming Resources & Debtors**

Planned giving, collections and similar donations are recognised when received. Tax refunds are recognised when the incoming resource to which they relate is received, with a Debtor being recorded for the amount expected. Grants and legacies are accounted for when the Charity is entitled to the use of the resources, their ultimate receipt is considered reasonably certain and the amounts due are readily quantifiable. Interest is accounted for as and when received. All incoming resources are accounted for gross. Debtors are recorded as the amount expected to be received.

##### **Resources Expended & Liabilities**

All expenditure is recognised when it is incurred and is accounted for gross. Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the Charity to pay out resources and the amount of the obligation can be measured with reasonable certainty.

##### **Fixed Assets**

Tangible fixed assets for use by the Charity are capitalised if they can be used for more than one year, and cost at least £1,000. Such items are valued at cost and are depreciated on a straight-line basis over each asset's estimated useful life. Individual items with a purchase price of less than £1,000 are written off when the asset is acquired. The Charity currently holds no fixed assets, as defined, nor did it at any stage during 2024.

## Year Ended 31 December 2024

### Note 2: Analysis of Incoming Resources

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	2024 Total £	2023 Total £
<b><u>Donations &amp; Legacies</u></b>						
Planned giving from ACLP members		22,938			22,938	16,960
Planned giving from other supporters		15,153			15,153	15,606
One-off gifts	[a]	5,869			5,869	3,416
Gift Aid & GASDS receivable from HMRC		8,053			8,053	6,964
Donations through Tots & Tinies		436			436	290
Gifts to House Appeal		-			-	61,360
Gift Aid on House Appeal gifts		-			-	12,390
<b>Total</b>		<b>52,449</b>	<b>-</b>	<b>-</b>	<b>52,449</b>	<b>116,986</b>
<b><u>Income from Charitable Activities</u></b>						
					-	-
<b><u>Bank Interest</u></b>						
		996	361	848	2,205	381
<b>Total Income</b>		<b>53,445</b>	<b>361</b>	<b>848</b>	<b>54,654</b>	<b>117,367</b>
<b>[a] One-off gifts: £</b>						
One-off donations from ACLP members		2,161				
One-off donations from other donors		3,000				
Contributions from Lymington churches towards cost of Good Friday flyers		28				
Donations for books Year 6 Junior School		260				
Donations for Christmas Hampers		420				
<b>Total one-off gifts</b>		<b>5,869</b>				

## Year Ended 31 December 2024

### Note 3: Analysis of Resources Expended

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	2024 Total £	2023 Total £
<b>Expenditure on Charitable Activities</b>						
<b>Employment of Pastor</b>						
		Salary + Pension			34,148	30,709
	[a]	Rent + Council Tax 17 Rookes Lane	9,355		9,355	27,240
		<b>Total</b>	<b>43,503</b>		<b>43,503</b>	<b>57,949</b>
<b>Sunday Services</b>						
		Hire of hall	2,642		2,642	2,718
		Insurance	940		940	886
		Other	1,014		1,014	1,085
		<b>Total</b>	<b>4,596</b>		<b>4,596</b>	<b>4,689</b>
<b>Midweek Activities</b>						
		Tots & Tinies room hire	1,418		1,418	1,499
		Tots & Tinies materials	62		62	206
		Junior School work	502		502	511
		<b>Total</b>	<b>1,982</b>		<b>1,982</b>	<b>2,216</b>
		<b>Contribution to Anglican Mission in England</b>	<b>1,740</b>		<b>1,740</b>	<b>1,650</b>
	[b]	<b>Mission Partner Donations</b>		<b>2,770</b>	<b>2,770</b>	-
<b>House Project</b>						
		Donations returned to Donors		95,300	95,300	-
		Gift Aid repaid to HMRC		14,275	14,275	-
	[c]	<b>Total</b>		<b>109,575</b>	<b>109,575</b>	-
	[d]	<b>Other Expenses</b>	<b>11,661</b>		<b>11,661</b>	<b>2,336</b>
<b>Total</b>		<b>63,482</b>	<b>2,770</b>	<b>109,575</b>	<b>175,827</b>	<b>68,840</b>

#### [a] Rent + Council Tax 17 Rookes Lane

In June 2024, the Pastor and his family completed the purchase of their own house and moved home, hence the rental expenses associated with 17 Rookes Lane ceased.

[b] Mission Partner Donations	£
St Thomas' Church, Cambridge	1,000
Hope Church East Cowes	1,500
Christ The Saviour	270
<b>Total Mission Partner Donations</b>	<b>2,770</b>

#### [c] House Project

The Restricted Fund was closed in 2024, with the return of Donations to the original Donors and repayment of associated Gift Aid to HMRC.

#### [d] Other expenses includes:

In connection with the House Project, Legal Fees of £7,000 + associated VAT of £1,400

A gift of £100 to Mrs Katherine Gardiner in appreciation of her Independent Examination of the 2023 Accounts.

## Year Ended 31 December 2024

### Note 4: Analysis of Debtors

		2024	2023
		£	£
HMRC Gift Aid: Unrestricted Funds	General Fund	1,471	5,025
HMRC Gift Aid: Restricted Funds	House Project	-	5,170
<b>Totals</b>		<b><u>1,471</u></b>	<b><u>10,195</u></b>

### Note 5: Analysis of Creditors

	2024	2023
	£	£
<b>Amounts falling due within one year</b>		
<u>Unrestricted Funds: General Fund</u>		
Payroll Bureau fees	47	44
Advertising	27	30
Tots & Tinies expenses	18	161
<b>Totals</b>	<b><u>92</u></b>	<b><u>235</u></b>

### Note 6: Transfers between Funds

	Unrestricted Funds £	Designated Funds £	Restricted Funds £
<b>[a] Transfers between Funds</b>			
2023 anonymous donation re-analysed from House Project to General Fund	600		(600)
House Project donations redesignated by Donors to General Fund	26,250		(26,250)
Gift Aid attaching to House Project donations redesignated to General Fund	555		(555)
House Project Fund closure: bank credit interest redesignated to General Fund	848		(848)
	<b><u>28,253</u></b>		<b><u>(28,253)</u></b>
<b>[b] Transfers between Funds</b>			
From General Fund to establish two Designated Funds:			
Mission Partnerships Fund	(14,904)	14,904	
Future Ministry Fund	(14,903)	14,903	
	<b><u>(29,807)</u></b>	<b><u>29,807</u></b>	

### Note 7: Transactions with related parties

The employment costs in Note 3 relate to the employment of Rev C M Henderson, a Trustee, in his capacity as Pastor of the church. This is permitted by the governing document. Expenses, relating to ordinary church running costs and unrelated to his role as Trustee, were reimbursed to the Pastor.

The funds received as agent (Note 8) were donations gifted for the family of Mr J W Ivin, who is the self-supporting Assistant Minister, and were not related to his role as Trustee.

No other amounts were paid or are payable to any Trustee or to any person connected to

them.

**Note 8: Funds received as Agent**

From time to time Anchor Church may act as Agent to facilitate collections for third parties. As Anchor Church does not hold legal title to these collections, such funds are not required to be shown in the Statement of Financial Activities or on the Balance Sheet.

During 2024 the following sums, received for the benefit of third parties, were banked and duly paid on:

<b>Description</b>	<b>Balance held / due at 01/01/24 £</b>	<b>Related Party?</b>	<b>Amount received / due £</b>	<b>Amount paid out £</b>	<b>Balance held / due at 31/12/24 £</b>
Donations made in appreciation of the self-supporting Assistant Minister and family, for ACLP to pass on.	0	Yes	750	750	0
<b>Total £</b>	<b>0</b>		<b>750</b>	<b>750</b>	<b>0</b>

**ANCHOR CHURCH LYMINGTON AND PENNINGTON**

England & Wales - Charity number 1187597

---

# Accounts

---



**A N C H O R**  
**C H U R C H**  
LYMINGTON & PENNINGTON

**Trustees' Report and Annual Accounts**

For the period ended 31<sup>st</sup> December 2023

**Anchor Church Lymington & Pennington**  
**Period ended 31<sup>st</sup> December 2023**  
**Legal & Administrative Details**

<b>Address for Correspondence</b>	17 Rookes Lane, Lymington, SO41 8FP
<b>Governing Document</b>	CIO Constitution dated 24 <sup>th</sup> November 2019
<b>Charity Registration Number</b>	1187597
<b>Trustees</b>	Mrs Katherine Coxon Reverend Christopher Henderson Reverend Nick Hiscocks Mr James Ivin
<b>Bankers</b>	CAF Bank, 25 Kings Hill Avenue, West Malling, ME19 4JQ
<b>Independent Examiner</b>	Mrs Katherine Gardiner

**Anchor Church Lymington & Pennington**  
**Report of the Trustees**  
**For the period ended 31<sup>st</sup> December 2023**

**Objects of the Charity**

The Objects of the CIO are, for the public benefit, the advancement of the Christian faith in such ways as the Charity Trustees may from time to time decide.

**Governance**

The policy and operating decisions of the charity rest with the Trustees who meet regularly to monitor the activities of the charity.

Every Trustee must be appointed by a resolution passed at a properly convened meeting of the Trustees. In selecting individuals for appointment as Charity Trustees, the Charity Trustees must have regard to the skills, knowledge and experience needed for the effective administration of the charity. All Charity Trustees must subscribe and adhere to, in belief and lifestyle, the Statement of Faith, which is included as an appendix to the Governing Document.

**Review of Activities**

The main activities undertaken for the public benefit are preaching from the Bible, the worship of God and the encouragement of the Church at regular Sunday services. There are occasional Sunday evening seminars to consider various topics in greater depth. The Church also runs midweek Bible studies, a Thursday morning 'Tots & Tinies' group, a Friday morning Prayer Meeting, and a Friday afternoon club for the children who regularly attend the Church.

Everyone is welcome to our Sunday services, irrespective of denomination or background, unless they pose a risk to the safety of those we serve. Services have continued to be held in the hall of Pennington Infant School. There are occasional breakfasts held before our Sunday service. Church Lunches, to which everyone is welcome, were held on around half a dozen occasions through the year.

Regulars at the Sunday services are encouraged to be a part of a Bible study group, of which there are now three regularly meeting. These meetings moved to being held entirely in-person rather than having a Zoom option. Once a month, these meetings focus more on prayer: for the Church, the wider Christian community and our wider society.

A service of Morning Prayer is held every week, to which everyone is welcome. This prayer meeting continues to be held on Zoom. It is accessible to all who have expressed a desire to be on the Church's regular mailing list. Once a month, instead of an Anchor Church meeting, attendees are encouraged to join the Prayer Meeting for the Anglican Network in Europe.

The group for 0-4s and their carers, 'Tots & Tinies' continued to meet during the year in 'the Den' at Pennington Infant School. Entry to the group is free, though a donation of £1 is invited towards the continuing work of the group. The group is open to all who are caring for a child aged 0-4. Each session includes a singing time, during which a Bible Story is shared. Invitations to church services and other activities are regularly given out. Some households from Tots & Tinies attended some of our Christmas events.

We have offered various special services and events to invite people to hear the good news of Jesus Christ. We invited people to Sundays when we held special breakfasts. We produced leaflets and flyers which have been distributed through door-to-door work and through the schools. We did an Easter Egg hunt for the first time, as well as a Carol Service and Nativity Trail Service at Christmas. We again did neighbourhood carol singing in a number of locations. Christmas hampers were again donated by the church to be distributed by the Junior School to families as they thought best.

The Pastor continued to give weekly assemblies at both Pennington Infant School and Pennington Junior School. He was also invited to do some RE sessions at the Junior School, as well as give the talk at the local secondary school's Christmas service.

For the first time, the church held a 'Week of Prayer' between Palm Sunday and Easter Sunday. This was done again in the first week of Advent. Passages of Scripture were read and there was prayer for upcoming services and for the local community. Both weeks were very encouraging for the church and the Lord was gracious in answering prayers.

The Church also offers the chance for individuals who are adult members of the Church or those adults interested in Christian things to meet with members of the Leadership or other designated members of the Church with the intention of offering Christian encouragement, instruction, pastoral counselling, the chance to read the Bible together and/or the chance to pray together where appropriate and desired.

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

## **Achievements**

2023 was the fourth year for Anchor Church Lymington and Pennington being registered as a charity. Services have been provided every Sunday during the year and for major Christian festivals. Pennington Infant School hall continued to be a very good venue for our Sunday services, and the outside area for the children is much enjoyed. Occasionally, we have held some breakfasts before the service. Attendance at Sunday Services increased, particularly towards the end of the year, more frequently becoming around 30 or above. We had some particularly special services during the year, including an Ordination Service for our Assistant Minister and a Thanksgiving Service for our two youngest members. The Church also held an Easter Egg hunt after its Easter Service, an evening Carol Service in December, as well as a first Nativity Trail Service on Christmas Eve, all of which were successful and well attended.

Tots & Tinies has continued to meet every week during term time, continuing to use 'the Den' in the Infant School. The time is made up of free play, crafts, singing and having a story from the Bible. A small team of volunteers continues to build relationships with attendees week by week. By the Autumn term of 2023, numbers became consistently good week by week. Some families from Tots & Tinies have come to some services, especially around Christmas.

Regular activities have continued through 2023. We started two new Bible Study groups which meet week by week, bringing the number of groups to three. Friday's Morning Prayer service continues to be well supported by a core of about half a dozen. Friday Club has continued as a weekly fixture and has been effective for helping our children hear the same message from the Bible as the adults each week. There are now three families regularly meeting for this club.

Occasional 'Sunday seminars' were held through the year, giving an opportunity for more focused time on a particular topic. Topics in 2022 have included: the Jerusalem Declaration, Christian Unity, Forgiveness, Law & Grace, Complementarianism, Baptism. The occasional 'Church Lunches' continued to prove to be a popular way of spending more time with one another as a church.

The work in the local schools continued in 2023, with assemblies being done weekly in the Infant and Junior school, as well as RE sessions in the Junior School. The church raised money to give every Year 6 pupil a Bible as they left the Junior School. A number of Bibles, along with children's Bible notes, were given away to pupils during the year as well.

The Church Council met six times in the year. This body, made up of members of Anchor Church, is tasked with considering the Mission and Ministry of Anchor Church. Agenda items in 2022 included: ideas for evangelism, the governance and leadership of the Church, a Constitution for the Council, what's next for Anchor Church, hospitality, increasing the number of Bible Study groups, the House Project, and the programme for Christmas Services.

As a member of AMiE (Anglican Mission in England), there were several opportunities to build relationships with others within the Diocese. This included the Pastor attending the annual conference, a visit from Bishop Andy Lines to our Bible Study Group, a visit from Bishop Lee McMunn for the Ordination Service in July, as well as joining in regular Zoom calls and prayer meetings for the wider Anglican Network in Europe.

The Trustees continued to explore the possibilities of purchasing a house for the Pastor. The aim is to achieve a purchase with no debt, so as to remove the accommodation costs from the yearly budget. The appeal continued to raise funds through 2023.

Anchor Church continues to be well supported through prayer and financial giving, both from its regular members and from further afield. A group of supporters receives a regular prayer letter every two months from the Pastor.

There were several visitors to Anchor Church through the year and it has become clear that many people have heard of the Church, both locally and further afield. Regular members of Anchor Church are encouraged to reach out with the gospel as much as they can, and to see Sunday as a regular opportunity to invite others. The website, Youtube Channel and a Facebook page have been effective ways of reaching out and letting people know of Anchor Church's activities. The Church continues to look out for opportunities to reach out into our community and to share the gospel. One such opportunity in 2023 was running a stall at the Coronation Event in the local park – there were free crafts, refreshments given out for free, and dozens of goody bags given away which included Christian literature.

## **Financial Review**

During the year unrestricted income was £43,617. Expenditure was £68,840. Restricted income, received towards the House Project, was £73,750.

The deficit in unrestricted funds, of £25,223, was almost exactly as had been budgeted. Income from within Anchor Church fell slightly from 2022. This is likely because at the start of the year numbers fell a little. However, through the second half of 2023, more people joined Anchor Church, and the monthly giving by the end of the year suggests that overall, the giving in 2024 will be somewhat higher. Income from external supporters fell from £16,602 to £15,606. This was not as big a fall as anticipated. It is expected that external givers will taper their support as Anchor Church becomes

established, though in 2023 we were grateful for some additional support from some new external givers.

The Trustees had planned for a deficit for the first few years of Anchor Church's budget as it is established, with a large set-up gift raised from Christ Church Westbourne given to Anchor Church to help it through this period. Overall, the Trustees consider that having general funds of £74,792 four years after the Charity was formed is cause for much praise and thanksgiving. The size of the in-year deficit underlines the desirability of the House Project, which, if completed, would remove £24,000 from the Charity's expenses each year and further long-term financial stability for the Charity.

A donation was received during the year towards supporting the self-supporting Assistant Minister, with Anchor Church acting as agent. These funds were all passed on in 2023. They are not included in the principal financial statements, but rather in a separate note (Note 5).

The Trustees aim to hold unrestricted cash of no less than £17,000, which equates to approximately 3 months' expenditure.

### **Trustees' Responsibilities**

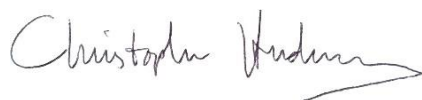
Charity law requires Trustees to prepare financial statements for each accounting year which at least record the receipts and payments of the charity for the year. We have opted to prepare our accounts on an accruals basis.

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 on 22<sup>nd</sup> May 2024 and signed on their behalf by

A handwritten signature in black ink, appearing to read 'Christopher Henderson', with a long horizontal flourish extending to the right.

Christopher Henderson

**Independent Examiner's Report to the Trustees of Anchor Church Lymington & Pennington**

I report to the Trustees on my examination of the accounts for Anchor Church Lymington & Pennington, for the year ended 31<sup>st</sup> December 2023 (set out on pages 8-13).

**Responsibilities and basis of the report**

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act"). I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

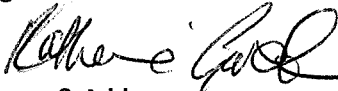
**Independent examiner's statement**

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

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did 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.

**Signature & Date**



31<sup>st</sup> October 2024

**Name & Address**

KATHERINE GARDINER  
9 QUARRY ROAD  
OXFORD  
OX2 8NT

## Statement of Financial Activities

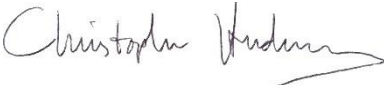
For the period ended 31<sup>st</sup> December 2023

	<i>2023</i> <i>Unrestricted</i> <i>Funds</i> £	<i>2023</i> <i>Restricted</i> <i>Funds</i> £	<i>2022</i> <i>Unrestricted</i> <i>Funds</i> £	<i>2022</i> <i>Restricted</i> <i>Funds</i> £
<b><u>Incoming Resources</u></b>				
<b>(Note 2)</b>				
Donations and Legacies	43,236	73,750	44,804	63,230
Income from charitable activities	-	-	50	-
Bank Interest	381	-	127	-
<b>Total</b>	<b>43,617</b>	<b>73,750</b>	<b>44,981</b>	<b>63,230</b>
<b><u>Resources Expended</u></b>				
<b>(Note 3)</b>				
Charitable activities	68,840	-	66,798	-
<b>Total</b>	<b>68,840</b>	<b>-</b>	<b>66,798</b>	<b>-</b>
<b>Net movement in funds</b>	<b>(25,223)</b>	<b>73,750</b>	<b>(21,817)</b>	<b>63,230</b>
Funds at 1 <sup>st</sup> January	100,015	63,230	121,832	-
Funds at 31 <sup>st</sup> December	74,792	136,980	100,015	63,230
<i>Represented by:</i>				
General Fund	74,792	-	100,015	-
House Fund	-	136,980	-	63,230

**Balance Sheet**  
**For the period ended 31<sup>st</sup> December 2023**

	<i>2023</i> <i>Unrestricted</i> <i>Funds</i> £	<i>2023</i> <i>Restricted</i> <i>Funds</i> £	<i>2022</i> <i>Unrestricted</i> <i>Funds</i> £	<i>2022</i> <i>Restricted</i> <i>Funds</i> £
<b>Current Assets</b>				
Debtors and Prepayments (Note 6)	5,025	5,170	1,128	10
Cash at bank and in hand	70,002	131,810	99,000	63,220
<b>Total: current assets</b>	<b>75,027</b>	<b>136,980</b>	<b>100,128</b>	<b>63,230</b>
<b>Creditors</b>				
Creditors falling due within one year (Note 7)	235	-	113	-
<b>Net assets</b>	<b>74,792</b>	<b>136,980</b>	<b>100,015</b>	<b>63,230</b>
<b>Funds</b>				
General Fund	74,792	-	100,015	
House Fund	-	136,980		63,230

**Signed on behalf of the trustees**

Signature 

Name Christopher Henderson

Date 31<sup>st</sup> October 2024

## **Note 1 – Accounting Policies**

### **Basis of financial statements**

The financial statements have been prepared in accordance with the current Statement of Recommended Practice, Accounting and Reporting by Charities and applicable accounting standard FRS 102 and with the Charities Act 2011.

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts.

### **Fund accounting**

Unrestricted funds are income funds that are to be spent on the Charity's general purposes. Restricted funds (donations or grants for a specific Charity activity intended by the donor) for the period represented donations given in response to the House Appeal. In 2023, designated funds (General funds set aside by the Trustees for a particular purpose) were set aside for the costs of Bibles given to Year 6 leavers in the Junior School, and towards Christmas hampers which were given to households in the community. The total of these funds was less than £1,000.

### **Incoming resources & Debtors**

Planned giving, collections and similar donations are recognised when received. Tax refunds are recognised when the incoming resource to which they relate is received, with a debtor being recorded for the amount expected. Grants and legacies are accounted for when the Charity is entitled to the use of the resources, their ultimate receipt is considered reasonably certain and the amounts due are readily quantifiable. Interest is accounted for as and when accrued by the payer. All incoming resources are accounted for gross. Debtors are recorded as the amount expected to be received.

### **Resources expended & Liabilities**

All expenditure is recognised when it is incurred and is accounted for gross. Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the Charity to pay out resources and the amount of the obligation can be measured with reasonable certainty.

### **Fixed Assets**

Tangible fixed assets for use by charity are capitalised if they can be used for more than one year, and cost at least £1,000. They are valued at cost and are depreciated on a straight-line basis over each asset's estimated useful life. Individual items with a purchase price of less than £1,000 are written off when the asset is acquired. The Charity currently holds no fixed assets, nor did it at any stage during 2023.

## **Note 2 – Analysis of Income**

	<i>2023</i> <i>Unrestricted</i> <i>Funds</i> £	<i>2023</i> <i>Restricted</i> <i>Funds</i> £	<i>2022</i> <i>Unrestricted</i> <i>Funds</i> £	<i>2022</i> <i>Restricted</i> <i>Funds</i> £
<b><u>Donations &amp; Legacies</u></b>				
Planned giving from ACLP members	16,960		17,170	-
Planned giving from other supporters	15,606		16,602	-
Loose collections	-		-	
One-off gifts*	3,416		3,308	-
Gift Aid	6,964		7,476	-
Legacies	-		-	-
Donations through Tots & Tinies	290		248	-
Gifts to House Appeal		61,360	-	60,720
Gift Aid on House Appeal gifts		12,390	-	2,510
<b>Total</b>	<b>43,236</b>	<b>73,750</b>	<b>44,804</b>	<b>63,230</b>
<b><u>Income from Charitable Activities</u></b>				
Book sales commission from 10ofthose	-	-	50	-
<b><u>Bank Interest</u></b>	<b>381</b>	<b>-</b>	<b>127</b>	<b>-</b>
<b>Total Income</b>	<b>43,617</b>	<b>73,750</b>	<b>44,981</b>	<b>63,230</b>

### Note 3 – Analysis of Expenditure

	2023	2023	2022	2022
	<i>Unrestricted</i>	<i>Restricted</i>	<i>Unrestricted</i>	<i>Restricted</i>
	<i>Funds</i>	<i>Funds</i>	<i>Funds</i>	<i>Funds</i>
	£	£	£	£
<b>Expenditure on Charitable Activities</b>				
<b>Employment of Pastor</b>				
- Salary + Pension	30,709	-	29,789	-
- Rent + Council Tax 17 Rookes Lane	27,240	-	27,240	-
<b>Total</b>	<b>57,949</b>	-	<b>57,029</b>	-
<b>Sunday Services</b>				
- Hire of hall	2,718	-	2,220	-
- Insurance	886	-	836	-
- Other	1,085	-	737	-
<b>Total</b>	<b>4,689</b>	-	<b>3,793</b>	-
<b>Midweek Activities</b>				
- Tots & Tinies room hire	1,499	-	1,529	-
- Tots & Tinies materials	206	-	292	-
- Junior School work	511	-	-	-
<b>Total</b>	<b>2,216</b>	-	<b>1,821</b>	-
<b>Contribution to Anglican Mission in England</b>	1,650	-	1,650	-
<b>Other Expenses</b>	2,336	-	2,505	-
<b>Total</b>	<b>68,840</b>	-	<b>66,798</b>	-

N.B. 'Other Expenses' includes a gift of £100 to Mrs Katherine Gardiner, in appreciation for her acting as Independent Examiner for the 2022 accounts. It also includes a gift of £200 to Mr James Ivin, to be used towards the purchase of theological books.

### Note 4 – Transactions with related parties

The employment costs in Note 3 refer to the employment of Rev C Henderson, a trustee, in his capacity as Pastor of the church. This is permitted by the governing document. Expenses, relating to ordinary church running costs, were reimbursed to the Pastor and to Mr J Ivin. The funds received as agent (Note 5) were received to support the living costs of Mr J Ivin, who is the self-supporting Assistant Minister. No other amounts were paid or are payable to any trustee or to any person connected to them

**Note 5 – Funds received as agent**

Description	Balance held / due at period start £	Related Party?	Amount received / due £	Amount paid out £	Balance held / due at period end £
Donation made to support living expenses of self-supporting Assistant Minister and family, for ACLP to pass on.	0	Yes	500	500	0
<b>Total</b>	<b>0</b>		<b>500</b>	<b>500</b>	<b>0</b>

Funds received as agent are not shown on the Statement of Financial Activities nor on the Balance Sheet.

**Note 6 – Analysis of Debtors**

	2023 <i>Unrestricted Funds</i> £	2023 <i>Restricted Funds</i> £	2022 <i>Unrestricted Funds</i> £	2022 <i>Restricted Funds</i> £
HMRC Gift Aid	5,025	5,170	1,128	10
<b>Total</b>	<b>5,025</b>	<b>5,170</b>	<b>1,128</b>	<b>10</b>

**Note 7 – Analysis of Creditors**

	2023 <i>Unrestricted Funds</i> £	2023 <i>Restricted Funds</i> £	2022 <i>Unrestricted Funds</i> £	2022 <i>Restricted Funds</i> £
Hire of hall owing	-	-	44	-
Payroll outsourcing owing	44	-	41	-
Advertising owing	30	-	28	-
Tots & Tinies claim owing	161	-	-	-
<b>Total</b>	<b>235</b>	<b>-</b>	<b>113</b>	<b>-</b>

**ANCHOR CHURCH LYMINGTON AND PENNINGTON**

England & Wales - Charity number 1187597

---

# Accounts

---



**A N C H O R**  
**C H U R C H**  
LYMINGTON & PENNINGTON

**Trustees' Report and Annual Accounts**

For the period ended 31<sup>st</sup> December 2022

**Anchor Church Lymington & Pennington**  
**Period ended 31<sup>st</sup> December 2022**  
**Legal & Administrative Details**

<b>Address for Correspondence</b>	17 Rookes Lane, Lymington, SO41 8FP
<b>Governing Document</b>	CIO Constitution dated 24 <sup>th</sup> November 2019
<b>Charity Registration Number</b>	1187597
<b>Trustees</b>	Mrs Katherine Coxon Reverend Christopher Henderson Reverend Nick Hiscocks Mr James Ivin (from 5 <sup>th</sup> October 2022)
<b>Bankers</b>	CAF Bank, 25 Kings Hill Avenue, West Malling, ME19 4JQ
<b>Independent Examiner</b>	Mrs Katherine Gardiner

**Anchor Church Lymington & Pennington**  
**Report of the Trustees**  
**For the period ended 31<sup>st</sup> December 2022**

**Objects of the Charity**

The Objects of the CIO are, for the public benefit, the advancement of the Christian faith in such ways as the Charity Trustees may from time to time decide.

**Governance**

The policy and operating decisions of the charity rest with the Trustees who meet regularly to monitor the activities of the charity.

Every Trustee must be appointed by a resolution passed at a properly convened meeting of the Trustees. In selecting individuals for appointment as Charity Trustees, the Charity Trustees must have regard to the skills, knowledge and experience needed for the effective administration of the charity. All Charity Trustees must subscribe and adhere to, in belief and lifestyle, the Statement of Faith, which is included as an appendix to the Governing Document.

In accordance with this process, Mr James Ivin was appointed as a Trustee on 5<sup>th</sup> October 2022.

**Review of Activities**

The main activities undertaken for the public benefit are preaching from the Bible, the worship of God and the encouragement of the Church at regular Sunday services. There are occasional Sunday evening seminars to consider various topics in greater depth. The Church also runs a Tuesday evening Bible Study, a Thursday morning 'Tots & Tinies' group, a Friday morning Prayer Meeting, and a Friday afternoon club for the children who regularly attend the Church.

Everyone is welcome to our Sunday services, irrespective of denomination or background, unless they pose a risk to the safety of those we serve. Up until Easter, Sunday services were held in the Social Club in Pennington, before moving to Pennington Infant School Hall, where they continue to be held. There are occasional breakfasts held before our Sunday service, the first two of these being held in the latter part of the year. Church Lunches, to which everyone is welcome, were held on around half a dozen occasions through the year.

Regulars at the Sunday services are encouraged to be a part of a Bible study group which meets on Tuesday evenings. These meetings are held in a format where people can either attend in person or on Zoom. Once a month, these meetings focus more on prayer: for the Church, the wider Christian community and our wider society.

A service of Morning Prayer is held every week, to which everyone is welcome. This prayer meeting continues to be held on Zoom. It is accessible to all who have expressed a desire to be on the Church's regular mailing list. Once a month, instead of an Anchor Church meeting, attendees are encouraged to join the Prayer Meeting for the Anglican Network in Europe.

The group for 0-4s and their carers, 'Tots & Tinies' continued to meet during the year. Following the conversion of the room at Woodside Pavilion into a café, the group relocated to 'the Den' at Pennington Infant School. This has proved to be a much better location for local families to attend. Entry to the group is free, though a donation of £1 is invited towards the continuing work of the

group. The group is open to all who are caring for a child aged 0-4. Each session includes a singing time, during which a Bible Story is shared. Invitations to church services and other activities are regularly given out.

We have offered various special services and events to invite people to hear the good news of Jesus Christ. We hosted a Quiz Night in the Social Club early in the year. We held a 'Hope Explored' course for the first time. We invited people to Sundays when we held special breakfasts. We produced leaflets and flyers which have been distributed through door-to-door work and through the schools. We ran a special 'Scratch Nativity' service for the first time. We again did neighbourhood carol singing at a number of locations.

During the Autumn term, the Pastor was invited to give assemblies at both Pennington Infant School and Pennington Junior School. These invitations have continued into the new year and are now on a weekly basis.

The Church also offers the chance for individuals who are adult members of the Church or those adults interested in Christian things to meet with members of the Leadership or other designated members of the Church with the intention of offering Christian encouragement, instruction, pastoral counselling, the chance to read the Bible together and/or the chance to pray together where appropriate and desired.

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

### **Achievements**

2022 was the third year for Anchor Church Lymington and Pennington being registered as a charity. Services have been provided every Sunday during the year and for major Christian festivals, including Good Friday and Ascension Day. The move of location for Sunday Services to Pennington Infant School has been very positive. There is now an outside space for children to enjoy before and after the service. We are able to have more time after the service for refreshments, prayer and encouragement. We have also been able to have breakfasts before the service. Attendance at Sunday Services has increased during the year. It used to be around 15-25 and is now more around 20-30.

The Tots & Tinies move of location has also been very positive. The group now has a bigger space, including outside space and play equipment and has its own space to store toys and materials. The new location is at the heart of the Pennington community and is visible to passers-by. The time is made up of free play, crafts, singing and having a story from the Bible. A small team of volunteers continues to build relationships with attendees week by week and 2022 saw the first time that a family known through Tots & Tinies came to a Sunday service.

Regular activities have continued through 2022. The Tuesday Bible study group continues to be a good time for going deeper into the Word following on from Sundays and for deepening fellowship with one another. There is a regular core of six people who meet in the Morning Prayer meeting each week. Friday Club has continued as a weekly fixture and has been effective for helping our children hear the same message from the Bible as the adults each week.

Occasional 'Sunday seminars' were held through the year, giving an opportunity for more focused time on a particular topic. Topics in 2022 have included: anxiety, marriage and relationships, the Trinity, Church Leadership, the Lord's Supper, Bible Overview – the Pentateuch, and why we can

trust the Gospels. The occasional 'Church Lunches' continued to prove to be a popular way of spending more time with one another as a church.

The Church Council met six times in the year. This body, made up of members of Anchor Church, is tasked with considering the Mission and Ministry of Anchor Church. Agenda items in 2022 included: ideas for evangelism, moving Sunday services to the Infant School, the idea for occasional breakfasts on Sundays, the appeal for funds towards a house, how we should relate to other churches, feedback from the Pastor's ministerial review, how to move the Church Council towards being an elected body, as well as working through sections of the book "The Big Picture for Small Churches."

As a member of AMiE (Anglican Mission in England), there were several opportunities to build relationships with others within the Convocation. This included a visit from Bishop Andy Lines in November as well as joining in regular Zoom calls and prayer meetings for the wider Anglican Network in Europe.

The Trustees continued to explore the possibilities of purchasing a house for the Pastor. During the year, a new model was settled on, whereby Anchor Church is aiming to jointly purchase a house with the Pastor. The aim is to achieve a purchase with no debt, so as to remove the accommodation costs from the yearly budget. Accordingly, an appeal was launched and a number of gifts were received, along with several pledges towards the project. It is prayerfully hoped that a purchase might be possible in 2023.

Anchor Church continues to be well supported through prayer and financial giving, both from its regular members and from further afield. A group of supporters receives a regular prayer letter every two months from the Pastor.

There were several visitors to Anchor Church through the year and it has become clear that many people have heard of the Church, both locally and further afield. Regular members of Anchor Church are encouraged to reach out with the gospel as much as they can, and to see Sunday as a regular opportunity to invite others. The website, Youtube Channel and a Facebook page have been effective ways of reaching out and letting people know of Anchor Church's activities.

## **Financial Review**

During the year unrestricted income was £44,981. Expenditure was £66,798. Restricted income, received towards the House Project, was £66,230.

A deficit in unrestricted funds was anticipated in 2022. The Trustees had planned for a deficit in the first few years of Anchor Church as it gets established. However, the deficit of £21,817 is somewhat higher than the £13,000 which had been budgeted. This is due to income being lower than was budgeted. Income from outside Anchor Church had been expected to fall after the first few years of the Charity being established. It was hoped that income from within Anchor Church would rise, but instead it fell slightly. It may well be that the giving towards the House Appeal, which has been extraordinarily generous, goes some way to explaining this, as well as the effects of the cost of living for many. Overall, the Trustees consider that having general funds at around £100,000 three years after the Charity was formed is cause for much praise and thanksgiving, whilst the size of the in-year deficit underlines the desirability of the House Project, which, if completed, would remove £24,000 from the Charity's expenses each year and further long-term financial stability for the Charity.

Some donations were received during the year towards supporting the AMiE Ordinand, with Anchor Church acting as agent. These funds were all passed on in 2022. They are not included in the principal financial statements, but rather in a separate note (Note 5).

The Trustees aim to hold unrestricted cash of no less than £15,000, which equates to approximately 3 months' expenditure. The Trustees are considering the use of funds in the General Fund towards the House Project. These funds were given to help establish Anchor Church for the long term, so it seems appropriate that a proportion of them be used towards achieving long-term financial stability, through the purchase of a house and the removal of accommodation expenses from the yearly budget.

### **Trustees' Responsibilities**

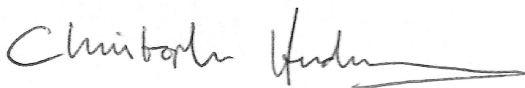
Charity law requires Trustees to prepare financial statements for each accounting year which at least record the receipts and payments of the charity for the year. We have opted to prepare our accounts on an accruals basis.

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 on 29<sup>th</sup> October 2023 and signed on their behalf by



Christopher Henderson

Independent Examiner's Report to the Trustees of Anchor Church Lymington & Pennington

I report to the Trustees on my examination of the accounts for Anchor Church Lymington & Pennington, for the year ended 31<sup>st</sup> December 2022 (set out on pages 8-13).

**Responsibilities and basis of the report**

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act"). I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent examiner's statement**

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

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did 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.

**Signature & Date**

 25 October 2023

**Name & Address**

KATHERINE GARDNER  
9 QUARRY ROAD  
HEADINGTON  
OXFORD  
OX3 8NT.

## Statement of Financial Activities

For the period ended 31<sup>st</sup> December 2022

	2022 <i>Unrestricted Funds</i> £	2022 <i>Restricted Funds</i>	2021 <i>Unrestricted Funds</i>	2021 <i>Restricted Funds</i>
<b><u>Incoming Resources</u></b>				
<b>(Note 2)</b>				
Donations and Legacies	44,804	63,230	54,840	-
Income from charitable activities	50	-	23	-
Bank Interest	127			
<b>Total</b>	<b>44,981</b>	<b>63,230</b>	<b>54,863</b>	-
<b><u>Resources Expended</u></b>				
<b>(Note 3)</b>				
Charitable activities	66,798	-	62,034	-
<b>Total</b>	<b>66,798</b>	-	<b>62,034</b>	-
<b>Net movement in funds</b>	<b>(21,817)</b>	<b>63,230</b>	<b>(7,171)</b>	-
Funds at 1 <sup>st</sup> January	121,832	-	129,003	-
Funds at 31 <sup>st</sup> December	100,015	63,230	121,832	-
<i>Represented by:</i>				
General Fund	100,015	-	121,832	-
House Fund	-	63,230		

**Balance Sheet**  
**For the period ended 31<sup>st</sup> December 2022**

	2022 <i>Unrestricted Funds</i> £	2022 <i>Restricted Funds</i> £	2021 <i>Unrestricted Funds</i> £	2021 <i>Restricted Funds</i> £
<b>Current Assets</b>				
Debtors and Prepayments (Note 6)	1,128	10	635	-
Cash at bank and in hand	99,000	63,220	121,366	-
<b>Total: current assets</b>	<b>100,128</b>	<b>63,230</b>	<b>122,001</b>	-
<b>Creditors</b>				
Creditors falling due within one year (Note 7)	113	-	169	-
<b>Net assets</b>	<b>100,015</b>	<b>63,230</b>	<b>121,832</b>	-
<b>Funds</b>				
General Fund	100,015		121,832	-
House Fund		63,230		

**Signed on behalf of the trustees**

Signature



Name

CHRISTOPHER HENDERSON

Date

29<sup>th</sup> October 2023

## **Note 1 – Accounting Policies**

### **Basis of financial statements**

The financial statements have been prepared in accordance with the current Statement of Recommended Practice, Accounting and Reporting by Charities and applicable accounting standard FRS 102 and with the Charities Act 2011.

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts.

### **Fund accounting**

Unrestricted funds are income funds that are to be spent on the Charity's general purposes. Restricted funds (donations or grants for a specific Charity activity intended by the donor) for the period represented donations given in response to the House Appeal. There were no Designated funds (General funds set aside by the Trustees for a particular purpose) in 2022.

### **Incoming resources & Debtors**

Planned giving, collections and similar donations are recognised when received. Tax refunds are recognised when the incoming resource to which they relate is received, with a debtor being recorded for the amount expected. Grants and legacies are accounted for when the Charity is entitled to the use of the resources, their ultimate receipt is considered reasonably certain and the amounts due are readily quantifiable. Interest is accounted for as and when accrued by the payer. All incoming resources are accounted for gross. Debtors are recorded as the amount expected to be received.

### **Resources expended & Liabilities**

All expenditure is recognised when it is incurred and is accounted for gross. Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the Charity to pay out resources and the amount of the obligation can be measured with reasonable certainty.

### **Fixed Assets**

Tangible fixed assets for use by charity are capitalised if they can be used for more than one year, and cost at least £1,000. They are valued at cost and are depreciated on a straight-line basis over each asset's estimated useful life. Individual items with a purchase price of less than £1,000 are written off when the asset is acquired. The Charity currently holds no fixed assets, nor did it at any stage during 2022.

## Note 2 – Analysis of Income

	2022 <i>Unrestricted Funds</i> £	2022 <i>Restricted Funds</i> £	2021 <i>Unrestricted Funds</i> £	2021 <i>Restricted Funds</i> £
<b><u>Donations &amp; Legacies</u></b>				
Planned giving from ACLP members	17,170	-	17,693	-
Planned giving from other supporters	16,602	-	19,595	-
Loose collections	-	-	20	-
One-off gifts*	3,308	-	6,990	-
Gift Aid	7,476	-	7,890	-
Legacies	-	-	0	-
Set-up gift from Christ Church Westbourne	-	-	2,652	-
Donations through Tots & Tinies	248	-	-	-
Gifts to House Appeal	-	60,720	-	-
Gift Aid on House Appeal gifts	-	2,510	-	-
<b>Total</b>	<b>44,804</b>	<b>63,230</b>	<b>54,840</b>	<b>-</b>
<b><u>Income from Charitable Activities</u></b>				
Book sales commission from 10ofthose	50	-	23	-
<b><u>Bank Interest</u></b>	127	-	-	-
<b>Total Income</b>	<b>44,981</b>	<b>-</b>	<b>54,863</b>	<b>-</b>

\* One-off gifts include gifts from members of Anchor Church Lymington & Pennington, Christ Church Westbourne, All Saints Little Shelford.

### Note 3 – Analysis of Expenditure

	2022	2022	2021	2022
	<i>Unrestricted</i>	<i>Restricted</i>	<i>Unrestricted</i>	<i>Restricted</i>
	<i>Funds</i>	<i>Funds</i>	<i>Funds</i>	<i>Funds</i>
	£	£	£	£
<b>Expenditure on Charitable Activities</b>				
<b>Employment of Pastor</b>				
- Salary + Pension	29,789	-	29,073	-
- Rent + Council Tax 17 Rookes Lane	27,240	-	27,196	-
<b>Total</b>	<b>57,029</b>	-	<b>56,269</b>	-
<b>Sunday Services</b>				
- Hire of hall	2,220	-	950	-
- Insurance	836	-	716	-
- Other	737	-	536	-
<b>Total</b>	<b>3,793</b>	-	<b>2,202</b>	-
<b>Midweek Activities</b>				
- Tots & Tinies room hire	1,529	-	302	-
- Tots & Tinies materials	292	-	445	-
<b>Total</b>	<b>1,821</b>	-	<b>747</b>	-
<b>Contribution to Anglican Mission in England</b>	1,650	-	1,000	-
<b>Other Expenses</b>	2,505	-	1,816	-
<b>Total</b>	<b>66,798</b>	-	<b>62,034</b>	-

N.B. 'Other Expenses' includes a gift of £100 to Mrs Katherine Gardiner, in appreciation for her acting as Independent Examiner for the 2021 accounts. It also includes a gift of £200 to Mr James Ivin, to be used towards the purchase of theological books.

### Note 4 – Transactions with related parties

The employment costs in Note 3 refer to the employment of Rev C Henderson, a trustee, in his capacity as Pastor of the church. This is permitted by the governing document. Expenses, relating to ordinary church running costs, were reimbursed to the Pastor and to Mr J Ivin. The funds received as agent (Note 5) were received to support the living costs of Mr J Ivin, who is the self-supporting Ordinand. No other amounts were paid or are payable to any trustee or to any person connected to them

### **Note 5 – Funds received as agent**

<b>Description</b>	<b>Balance held / due at period start £</b>	<b>Related Party?</b>	<b>Amount received / due £</b>	<b>Amount paid out £</b>	<b>Balance held / due at period end £</b>
Grants and donations made to support living expenses of AMiE Ordinand, for ACLP to pass on.	0	Yes	500	500	0
<b>Total</b>	<b>0</b>		<b>500</b>	<b>500</b>	<b>0</b>

Funds received as agent are not shown on the Statement of Financial Activities nor on the Balance Sheet.

### **Note 6 – Analysis of Debtors**

	<i>2022 Unrestricted Funds £</i>	<i>2022 Restricted Funds £</i>	<i>2021 Unrestricted Funds £</i>	<i>2021 Restricted Funds £</i>
HMRC Gift Aid	1,128	10	635	-
<b>Total</b>	<b>1,128</b>	<b>10</b>	<b>635</b>	<b>-</b>

### **Note 7 – Analysis of Creditors**

	<i>2022 Unrestricted Funds £</i>	<i>2022 Restricted Funds £</i>	<i>2021 Unrestricted Funds £</i>	<i>2021 Restricted Funds £</i>
Hire of hall owing	44	-	-	-
Payroll outsourcing owing	41	-	40	-
HMRC Gift Aid Repayment	-	-	57	-
Advertising owing	28	-	22	-
Tots & Tinies claim owing	-	-	50	-
<b>Total</b>	<b>113</b>	<b>-</b>	<b>169</b>	<b>-</b>

**ANCHOR CHURCH LYMINGTON AND PENNINGTON**

England & Wales - Charity number 1187597

---

# Accounts

---



**A N C H O R**  
**C H U R C H**  
LYMINGTON & PENNINGTON

**Trustees' Report and Annual Accounts**

For the period ended 31<sup>st</sup> December 2021

**Anchor Church Lymington & Pennington**  
**Period ended 31<sup>st</sup> December 2021**  
**Legal & Administrative Details**

<b>Address for Correspondence</b>	17 Rookes Lane, Lymington, SO41 8FP
<b>Governing Document</b>	CIO Constitution dated 24 <sup>th</sup> November 2019
<b>Charity Registration Number</b>	1187597
<b>Trustees</b>	Mrs Katherine Coxon Reverend Christopher Henderson Reverend Nick Hiscocks  Mrs Nicole Bateman resigned during the period, effective from 24 <sup>th</sup> March 2021
<b>Bankers</b>	CAF Bank, 25 Kings Hill Avenue, West Malling, ME19 4JQ
<b>Independent Examiner</b>	Mrs Katherine Gardiner

**Anchor Church Lymington & Pennington**  
**Report of the Trustees**  
**For the period ended 31<sup>st</sup> December 2021**

**Objects of the Charity**

The Objects of the CIO are, for the public benefit, the advancement of the Christian faith in such ways as the Charity Trustees may from time to time decide.

**Governance**

The policy and operating decisions of the charity rest with the Trustees who meet regularly to monitor the activities of the charity.

Every Trustee must be appointed by a resolution passed at a properly convened meeting of the Trustees. In selecting individuals for appointment as Charity Trustees, the Charity Trustees must have regard to the skills, knowledge and experience needed for the effective administration of the charity. All Charity Trustees must subscribe and adhere to, in belief and lifestyle, the Statement of Faith, which is included as an appendix to the Governing Document.

Mrs Nicole Bateman stepped down as a Trustee during 2021. The remaining Trustees intend to appoint one or more new Trustees in due course.

**Review of Activities**

The main activities undertaken for the public benefit are preaching from the Bible, the worship of God and the encouragement of the Church at regular Sunday services. There are occasional Sunday evening seminars to consider various topics in greater depth. There is also a Tuesday evening Bible study, a midweek morning prayer meeting (which moved during the year from Thursdays to Fridays), a Thursday morning 'Tots & Tinies' group which started during 2021, and a Friday afternoon club for children of primary school age.

Everyone is welcome to our Sunday services, irrespective of denomination or background, unless they pose a risk to the safety of those we serve. Over the last year, such assessment of risk involved making sure we could meet in a COVID secure environment, as far as possible. Sunday services were either held online, or in the Social Club in Pennington, or outdoors, depending on public health considerations. The online services were available to anyone through the Church's website.

Regulars at the Sunday services are encouraged to be a part of a Bible study group which meets on Tuesday evenings. These meetings took place online at the start of the year when the country was in lockdown. Over the year, a new model for meeting developed, whereby some members meet in the Pastor's home whilst others join the discussion over Zoom. Once a month, these meetings focus more on prayer: for the Church, the wider Christian community and our wider society.

A service of Morning Prayer is held every week, to which everyone is welcome. This has moved from Thursdays to Fridays during the year, in order to make space for people to volunteer for the new Tots & Tinies group. This prayer meeting has continued to be held on Zoom, as this has proved a convenient and effective way to meet. It is accessible to all who have expressed a desire to be on the Church's regular mailing list.

A new group for 0-4s and their carers, 'Tots & Tinies' was established during the year. It initially met outside near to a local play park, before moving indoors to meet inside Woodside Pavilion. During 2021, entry to the group has been free. It is open to all who are caring for a child aged 0-4.

We made some videos, talking about the message of Christianity, which are freely available on our Youtube Channel and website. We also engaged in some one-off activities around Christmas to share the news of Christianity with our town. This included a special Carols Service and neighbourhood carol singing at a number of locations.

The Church also offers the chance for individuals who are adult members of the Church or those adults interested in Christian things to meet with members of the Leadership or other designated members of the Church with the intention of offering Christian encouragement, instruction, pastoral counselling, the chance to read the Bible together and/or the chance to pray together where appropriate and desired.

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

### **Achievements**

2021 was the second year for Anchor Church Lymington and Pennington being registered as a charity. Services have been provided every Sunday during the year and for major Christian festivals. The restrictions due to the pandemic meant that the way meetings and activities happened had to be adjusted several times. Nevertheless, through God's grace, Anchor Church has remained strong: meetings have happened, however they have been able to happen, activities have been developed, visitors have been welcomed, members have ministered to one another, and Anchor Church has been able to reach out in the community.

A big prayer for 2021 was that Anchor Church would be able to establish a tots group. By the end of 2021, this had happened. A new group – Tots & Tinies – has started to meet in Woodside Pavilion each week, with around 10-12 children attending each week with their carers. The time is made up of free play, crafts, singing and having a story from the Bible. It is hoped that the group will build contacts that will enable the sharing of the Christian faith.

The regular activities which were established in 2020 have continued through 2021. The Tuesday Bible study group is well established and is a good time for going deeper into the Word following on from Sundays. There is a regular core of six people who meet in the Morning Prayer meeting each week. Friday Club has continued as a weekly fixture and has been effective for helping our children hear the same message from the Bible as the adults each week.

During 2021, occasional 'Sunday seminars' were held, at first online, moving to in-person as restrictions allowed. These seminars have given opportunity for more focused time on a particular topic. Topics in 2021 have included: anger, historical arguments for the resurrection, gender, and faith and reason. Occasional 'Church Lunches' were also started and proved to be a very popular way of spending more time with one another as a church.

The Church Council met six times in the year. This body, made up of members of Anchor Church, is tasked with considering the Mission and Ministry of Anchor Church. Agenda items in 2021 included: ideas for evangelism, how we think about Sundays, how we embed a healthy leadership culture, the possibility of buying a house, and whether we are comfortable with choosing songs from certain sources.

As a founder member of the new AMiE Convocation (Anglican Mission in England), there were several opportunities to build relationships with others within the Convocation. This included a visit from Bishop Andy Lines in November as well as joining in regular Zoom calls and prayer meetings open to AMiE and its sister convocation, ACE (the Anglican Convocation in Europe).

The Trustees also engaged HAF (Housing Affordability Finance) to consider the feasibility of purchasing a house for the Pastor. This project will continue into 2022, during which time it is envisaged that it will become clear whether the capital can be put together or not. The Trustees are trusting that if this project is right, the Lord will enable it to happen.

Anchor Church continues to be well supported through prayer and financial giving, both from its regular members and from further afield. A group of supporters receives a regular prayer letter every two months from the Pastor.

There were several visitors to Anchor Church through the year and it has become clear that many people have heard of the Church, both locally and further afield. Regular members of Anchor Church are encouraged to reach out with the gospel as much as they can, and to see Sunday as a regular opportunity to invite others. There were also particular opportunities to reach out around Mothering Sunday, Easter Sunday and in the weeks leading up to Christmas. The website, Youtube Channel and now a Facebook page have been effective ways of reaching out and letting people know of Anchor Church's activities.

## **Financial Review**

During the year income was £54,863. Expenditure was £62,034.

Income in 2021 was expected to be significantly lower than in 2020 (£149,871), as the income in 2020 was largely made up of large one-off gifts from Christ Church Westbourne to help Anchor Church set up. The Trustees had planned for a deficit in the first few years of Anchor Church and encouraged the Church to pray for fourfold growth in its first five years. Having anticipated a deficit of around £23,000 in 2021, instead there was a deficit of just over £7,000. This is due to income being some £15,000 greater than budgeted, expenditure having come in a few hundred pounds under-budget. The figures are therefore a big cause for giving thanks.

Some grants and donations were received during the year towards supporting the AMiE Ordinand, with Anchor Church acting as agent. Funds had also been received from Christ Church Westbourne for Anchor Church to pass on to the pension account for the Pastor, relating to the previous employment of the Pastor at Christ Church Westbourne. Anchor Church was acting as agent for these funds also, which were all passed on in 2021. Both these amounts are therefore not included in the principal financial statements, but rather in a separate note (Note 5).

The Trustees aim to hold unrestricted cash of no less than £15,000, which equates to approximately 3 months' expenditure.

The Trustees are considering a project to purchase a house for the Pastor. Any funds raised for a deposit will be done through appeals and will be in addition to the regular income of the church. Beyond this, the Trustees anticipate no significant costs which the Charity will have to pay in the coming year besides from the regular activities of the church.

Given the greater level of reserves at the end of 2021 than planned, the Trustees may consider using some of the reserves towards the fundraising for a house, but the intention is for this not to exceed £10,000. The Trustees otherwise have no plans to spend the current levels of reserves (far above £15,000), as they give the church a healthy financial footing in its first few years of being established. If the level of reserves shows no sign of decreasing during this time, then in the event of a house purchase, the Trustees would consider using these reserves to reduce the debt taken on.

### **Trustees' Responsibilities**

Charity law requires Trustees to prepare financial statements for each accounting year which at least record the receipts and payments of the charity for the year. We have opted to prepare our accounts on an accruals basis.

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 on 21/10/2022 and signed on their behalf by



Christopher Henderson

**Independent Examiner's Report to the Trustees of Anchor Church Lymington & Pennington**

I report to the Trustees on my examination of the accounts for Anchor Church Lymington & Pennington, for the year ended 31<sup>st</sup> December 2021 (set out on pages 8-14).

**Responsibilities and basis of the report**

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act"). I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent examiner's statement**

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

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did 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.

**Signature & Date**

 21 October 2022

**Name & Address**

KATHERINE PALMER  
9 QUARLY ROAD  
OXFORD  
OX3 8NT

## Statement of Financial Activities

For the period ended 31<sup>st</sup> December 2021

	<i>2021</i> <i>Unrestricted Funds</i> £	<i>2020</i> <i>Unrestricted Funds</i>
<b><u>Incoming Resources (Note 2)</u></b>		
Donations and Legacies	54,840	149,845
Income from charitable activities	23	26
<b>Total</b>	<b>54,863</b>	<b>149,871</b>
<b><u>Resources Expended (Note 3)</u></b>		
Charitable activities	62,034	20,868
<b>Total</b>	<b>62,034</b>	<b>20,868</b>
<b>Net movement in funds</b>	<b>(7,171)</b>	<b>129,003</b>
Funds at 1 <sup>st</sup> January	129,003	-
Funds at 31 <sup>st</sup> December	121,832	129,003
<i>Represented by:</i>		
General Fund	121,832	129,003

**Balance Sheet**  
**For the period ended 31<sup>st</sup> December 2021**

	2021 Unrestricted Funds £	2020 Unrestricted Funds £
<b>Current Assets</b>		
Debtors and Prepayments (Note 6)	635	9,526
Cash at bank and in hand	121,366	119,627
<b>Total: current assets</b>	<b>122,001</b>	<b>129,153</b>
<b>Creditors</b>		
Creditors falling due within one year (Note 7)	169	150
<b>Net assets</b>	<b>121,832</b>	<b>129,003</b>
<b>Funds</b>		
General Fund	121,832	129,003

**Signed on behalf of the trustees**

Signature

*Christopher Henderson*

Name

CHRISTOPHER HENDERSON

Date

21<sup>st</sup> OCTOBER 2022

## **Note 1 – Accounting Policies**

### **Basis of financial statements**

The financial statements have been prepared in accordance with the current Statement of Recommended Practice, Accounting and Reporting by Charities and applicable accounting standard FRS 102 and with the Charities Act 2011.

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts.

### **Fund accounting**

Unrestricted funds are income funds that are to be spent on the Charity's general purposes. There were no Restricted funds (donations or grants for a specific Charity activity intended by the donor) or Designated funds (General funds set aside by the Trustees for a particular purpose) in 2021.

### **Incoming resources & Debtors**

Planned giving, collections and similar donations are recognised when received. Tax refunds are recognised when the incoming resource to which they relate is received, with a debtor being recorded for the amount expected. Grants and legacies are accounted for when the Charity is entitled to the use of the resources, their ultimate receipt is considered reasonably certain and the amounts due are readily quantifiable. Interest is accounted for as and when accrued by the payer. All incoming resources are accounted for gross. Debtors are recorded as the amount expected to be received.

### **Resources expended & Liabilities**

All expenditure is recognised when it is incurred and is accounted for gross. Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the Charity to pay out resources and the amount of the obligation can be measured with reasonable certainty.

### **Fixed Assets**

Tangible fixed assets for use by charity are capitalised if they can be used for more than one year, and cost at least £1,000. They are valued at cost and are depreciated on a straight-line basis over each asset's estimated useful life. Individual items with a purchase price of less than £1,000 are written off when the asset is acquired. The Charity currently holds no fixed assets, nor did it at any stage during 2021.

## Note 2 – Analysis of Income

	<i>2021</i>	<i>2020</i>
	<i>Unrestricted Funds</i>	<i>Unrestricted Funds</i>
	£	£
<b><u>Donations &amp; Legacies</u></b>		
Planned giving from ACLP members	17,693	3,380
Planned giving from other supporters	19,595	2,178
Loose collections	20	109
One-off gifts*	6,990	43,986
Gift Aid	7,890	5,243
Legacies	0	0
Set-up gift from Christ Church Westbourne	2,652	94,949
<b>Total</b>	<b>54,840</b>	<b>149,845</b>
<b><u>Income from Charitable Activities</u></b>		
Book sales commission from 10ofthose	23	26
<b>Total Income</b>	<b>54,863</b>	<b>149,871</b>

\* One-off gifts include gifts from members of Anchor Church Lymington & Pennington, Christ Church Westbourne, All Saints Little Shelford, as well as a donation from All Saints Little Shelford PCC.

### Note 3 – Analysis of Expenditure

	2021 <i>Unrestricted Funds</i> £	2020 <i>Unrestricted Funds</i> £
<b>Expenditure on Charitable Activities</b>		
<b>Employment of Pastor</b>		
- Salary + Pension	29,073	9,221
- Rent + Council Tax 17 Rookes Lane	27,196	9,028
<b>Total</b>	<b>56,269</b>	<b>18,249</b>
<b>Sunday Services</b>		
- Hire of hall	950	340
- Insurance	716	593
- Other	536	179
<b>Total</b>	<b>2,202</b>	<b>1,112</b>
<b>Midweek Activities</b>		
- Tots & Tinies room hire	302	-
- Tots & Tinies materials and equipment	445	-
<b>Total</b>	<b>747</b>	-
<b>Contribution to Anglican Mission in England</b>	1,000	-
<b>Other Expenses</b>	1,816	1,507
<b>Total</b>	<b>62,034</b>	<b>20,868</b>

N.B. 'Other Expenses' includes a gift of £100 to Mrs Katherine Gardiner, in appreciation for her acting as Independent Examiner for the 2020 accounts. It also includes a gift of £200 to Mr James Ivin, to be used towards the purchase of theological books.

### Note 4 – Transactions with related parties

The employment costs in Note 3 refer to the employment of Rev C Henderson, a trustee, in his capacity as Pastor of the church. This is permitted by the governing document. Anchor Church Lymington and Pennington also acted as agent in passing on accrued pension contributions to Rev C Henderson, from his previous employer, Christ Church Westbourne (see Note 5). Except for the reimbursement of expenses to the Pastor, no other amounts were paid or are payable to any trustee or to any person connected to them. Expenses paid to the Pastor related to ordinary church running costs (comprising insurance, safeguarding training and checks, website costs, running costs for Sundays). For some of the year this also included reimbursement of council tax, though this is now paid by Anchor Church Lymington and Pennington directly.

### **Note 5 – Funds received as agent**

<b>Description</b>	<b>Balance held / due at period start £</b>	<b>Related Party?</b>	<b>Amount received / due £</b>	<b>Amount paid out £</b>	<b>Balance held / due at period end £</b>
(1) Grants and donations made to support living expenses of AMiE Ordinand, for ACLP to pass on.	0	No	800	800	0
(2) Pension contributions from Christ Church Westbourne for payment into C Henderson's workplace pension (see below).	4,000	Yes	0	4,000	0
<b>Total</b>	<b>4,000</b>		<b>800</b>	<b>4,800</b>	<b>0</b>

Funds received as agent are not shown on the Statement of Financial Activities nor on the Balance Sheet.

More on Item (2): C Henderson was employed by Christ Church Westbourne between 1<sup>st</sup> September 2019 to 31<sup>st</sup> August 2020, the job being to set up a new church in Lymington and Pennington. During this time, employer pension contributions were accrued by Christ Church Westbourne but not paid. The total amount accrued was paid to Anchor Church Lymington and Pennington at the end of 2020, and was transferred into the NEST pension account set up for C Henderson by Anchor Church in 2021.

### **Note 6 – Analysis of Debtors**

	<i>2021 Unrestricted Funds £</i>	<i>2020 Unrestricted Funds £</i>
HMRC Gift Aid	635	5,243
Uncleared set-up gift from Christ Church Westbourne	-	3,949
Other debtors	-	334
<b>Total</b>	<b>635</b>	<b>9,526</b>

**Note 7 – Analysis of Creditors**

	<i>2021</i> <i>Unrestricted Funds</i> £	<i>2020</i> <i>Unrestricted Funds</i> £
Hire of hall owing	-	100
Payroll outsourcing owing	40	50
HMRC Gift Aid Repayment	57	-
Advertising owing	22	
Tots & Tinies claim owing	50	
<b>Total</b>	<b>169</b>	<b>150</b>

**ANCHOR CHURCH LYMINGTON AND PENNINGTON**

England & Wales - Charity number 1187597

---

# Accounts

---



**A N C H O R**  
**C H U R C H**  
LYMINGTON & PENNINGTON

**Trustees' Report and Annual Accounts**

For the period ended 31<sup>st</sup> December 2020

**Anchor Church Lymington & Pennington**  
**Period ended 31<sup>st</sup> December 2020**  
**Legal & Administrative Details**

<b>Address for Correspondence</b>	17 Rookes Lane, Lymington, SO41 8FP
<b>Governing Document</b>	CIO Constitution dated 24 <sup>th</sup> November 2019
<b>Charity Registration Number</b>	1187597
<b>Trustees</b>	Mrs Nicole Bateman Mrs Katherine Coxon Reverend Christopher Henderson Reverend Nick Hiscocks
<b>Bankers</b>	CAF Bank, 25 Kings Hill Avenue, West Malling, ME19 4JQ
<b>Independent Examiner</b>	Mrs Katherine Gardiner

**Anchor Church Lymington & Pennington**  
**Report of the Trustees**  
**For the period ended 31<sup>st</sup> December 2020**

**Objects of the Charity**

The Objects of the CIO are, for the public benefit, the advancement of the Christian faith in such ways as the Charity Trustees may from time to time decide.

**Governance**

The policy and operating decisions of the charity rest with the Trustees who meet regularly to monitor the activities of the charity.

Every Trustee must be appointed by a resolution passed at a properly convened meeting of the Trustees. In selecting individuals for appointment as Charity Trustees, the Charity Trustees must have regard to the skills, knowledge and experience needed for the effective administration of the charity. All Charity Trustees must subscribe and adhere to, in belief and lifestyle, the Statement of Faith, which is included as an appendix to the Governing Document.

**Review of Activities**

The main activities undertaken for the public benefit are preaching from the Bible, the worship of God and the encouragement of the Church at regular Sunday services. There is also a Tuesday evening Bible study, a Thursday morning prayer meeting and a Friday afternoon club for children of primary school age.

Everyone is welcome to our Sunday services, irrespective of denomination or background, unless they pose a risk to the safety of those we serve. Over the last year, such assessment of risk involved making sure we could meet in a COVID secure environment, as far as possible. This limited the numbers we could welcome. Sunday services were either held in the WI Hall in Pennington, or were online, depending on public health considerations. The online services were available to anyone through the Church's website.

Regulars at the Sunday services are encouraged to be a part of a Bible study group which meets on Tuesday evenings. These meetings took place in a local home before moving online during the pandemic. Once a month, these meetings focus more on prayer: for the Church, the wider Christian community and the society around us.

A service of Morning Prayer is held every Thursday morning, to which everyone is welcome. This began during the pandemic, so has only been online. It is accessible to all who have expressed a desire to be on the Church's regular mailing list.

We made some videos, talking about the message of Christianity, which are freely available on our Youtube Channel and website. We also engaged in some one-off activities around Christmas to share the news of Christianity with our town. This included an Online Nativity for children and neighbourhood carol singing (socially distanced) at a number of locations.

The Church also offers the chance for individuals who are adult members of the Church or those adults interested in Christian things to meet with members of the Leadership or other designated members of the Church with the intention of offering Christian encouragement, instruction, pastoral

counselling, the chance to read the Bible together and/or the chance to pray together where appropriate and desired.

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

### **Achievements**

In 2020 Anchor Church Lymington and Pennington registered as a charity and formally started to meet as a church, holding a weekly Sunday meeting open to all.

Anchor Church started to employ Reverend Christopher Henderson from September 2020 as the Pastor for the Church. The Trustees have overseen the development of the necessary governance structures so that the Church's activities can be run safely and effectively. This has involved registering with the Safeguarding organization 31:8 and the appointment of various officers (Treasurer, Safeguarding Officer, Health and Safety Officer, and others). A Church Council was set up and began to meet, made up of six regular Church attendees and with the remit of discussing the ministry and mission of the Church.

Anchor Church Lymington and Pennington joined the network Anglican Mission in England (AMiE), which itself has undergone change in 2020. AMiE launched as a convocation (diocese in formation) under the authority of the Primates Council (Archbishops) for GAFCON, a significant movement within global Anglicanism. Anchor Church Lymington and Pennington became a founder church in the new convocation and has thus come under the pastoral oversight of Bishop Andy Lines.

A website was developed for the Church, as well as an Online Bookshop and a Youtube Channel. These have been used for Online Services during the pandemic and all previous Bible talks are made available on the website.

Weekly Bible talks were given from Easter onwards and full Sunday services from September. Tuesday Bible studies happened throughout the year, moving online from the onset of the pandemic. Once a month these Tuesday meetings focused more on praying for the Church and the surrounding community. A weekly service of Thursday Morning Prayer began in May. An after-school club for Primary School children began in September and moved online during the second wave of the pandemic.

Special activities took place at Christmas. Neighbourhood carol singing, done in accordance with government guidelines, took place during December in various locations. An Online Nativity was put together for participating families on Christmas Eve. An Online Carol Service was put together and made available on our website.

Anchor Church Lymington and Pennington was generously supported by Christ Church Westbourne in getting started. A large proportion of income in 2020 came from Christ Church Westbourne, as a result of giving at that church over a number of years. A gift appeal was held in November 2020, with further gifts being made from members of Christ Church Westbourne and Anchor Church Lymington and Pennington, providing extra funds for Anchor Church's first few years.

Three households from Christ Church Westbourne moved to join Anchor Church as meetings started in September. One of these households is the family of an Ordinand (Minister in Training) with AMiE. The Ordinand is completing his training as a member of Anchor Church and therefore contributes regularly to the preaching and the leading of Sunday meetings.

## **Financial Review**

During the year income was £149,871. Expenditure was £20,868. 2020 was Anchor Church's first year. The bulk of the expenditure represents activity from September onwards, when Anchor Church started to employ a full-time Pastor. The income is mostly made up of monies transferred from Christ Church Westbourne towards the founding of Anchor Church, as well as receipts from the Gift Appeal in November.

Some grants and donations were received towards supporting the AMiE Ordinand, with Anchor Church acting as agent. Funds have also been received from Christ Church Westbourne for Anchor Church to pass on to the pension account for the Pastor, relating to the previous employment of the Pastor at Christ Church Westbourne. Anchor Church is acting as agent for these funds also. Both these amounts are therefore not included in the principal financial statements, but rather in a separate note (Note 5).

The Trustees aim to hold unrestricted cash of no less than £15,000, which equates to approximately 3 months' expenditure.

## **Trustees' Responsibilities**

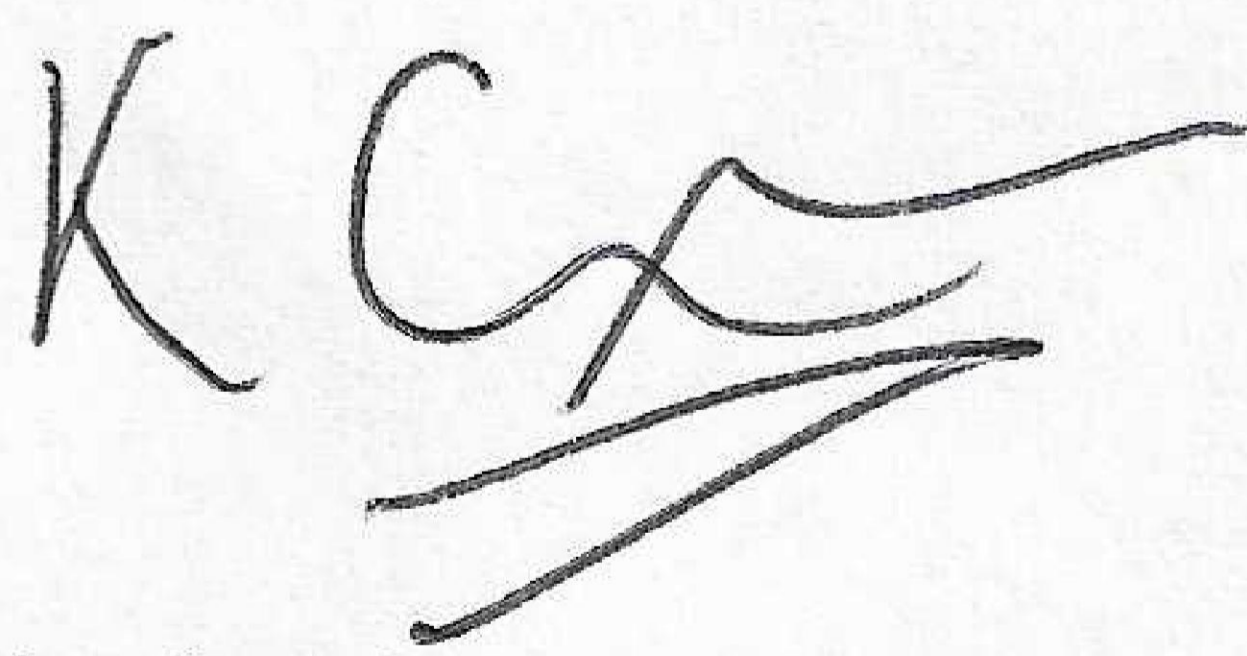
Charity law requires Trustees to prepare financial statements for each accounting year which at least record the receipts and payments of the charity for the year. We have opted to prepare our accounts on an accruals basis.

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 on 27/9/21 and signed on their behalf by

A handwritten signature in black ink, appearing to read 'K Coxon', with a stylized flourish underneath.

Katherine Coxon

**Independent Examiner's Report to the Trustees of Anchor Church Lymington & Pennington**

I report to the Trustees on my examination of the accounts for Anchor Church Lymington & Pennington, for the year ended 31<sup>st</sup> December 2020 (set out on pages 7-12).

**Responsibilities and basis of the report**

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act"). I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

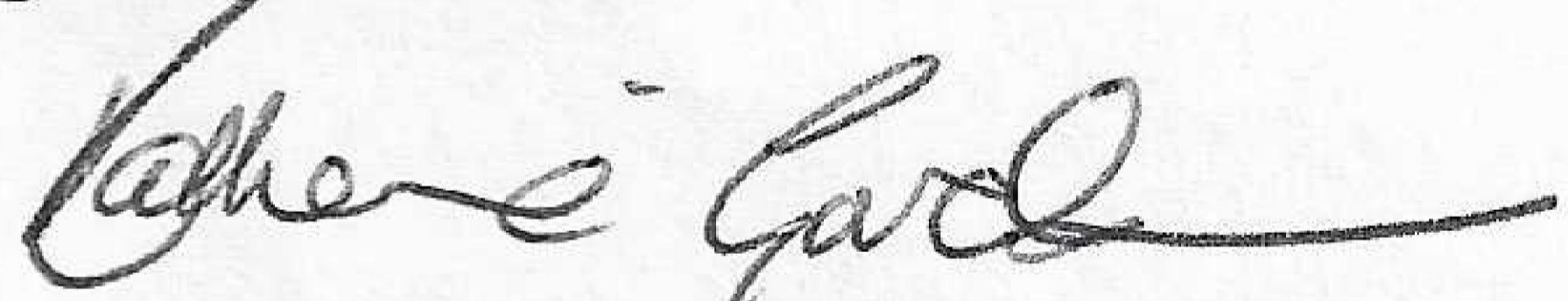
**Independent examiner's statement**

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

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did 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.

**Signature & Date**

 10/10/2021

**Name & Address**

KATHERINE GARDINER  
9 QUARRY ROAD  
OXFORD  
OX3 8NT

**Statement of Financial Activities**  
For the period ended 31<sup>st</sup> December 2020

	<i>Unrestricted Funds</i>
	£
<b><u>Incoming Resources (Note 2)</u></b>	
Donations and Legacies	149,845
Income from charitable activities	26
<b>Total</b>	<b>149,871</b>
<b><u>Resources Expended (Note 3)</u></b>	
Charitable activities	20,868
<b>Total</b>	<b>20,868</b>
<hr/>	
<b>Net movement in funds</b>	<b>129,003</b>
Funds at 1 <sup>st</sup> January	-
Funds at 31 <sup>st</sup> December	129,003
<i>Represented by:</i>	
General Fund	129,003

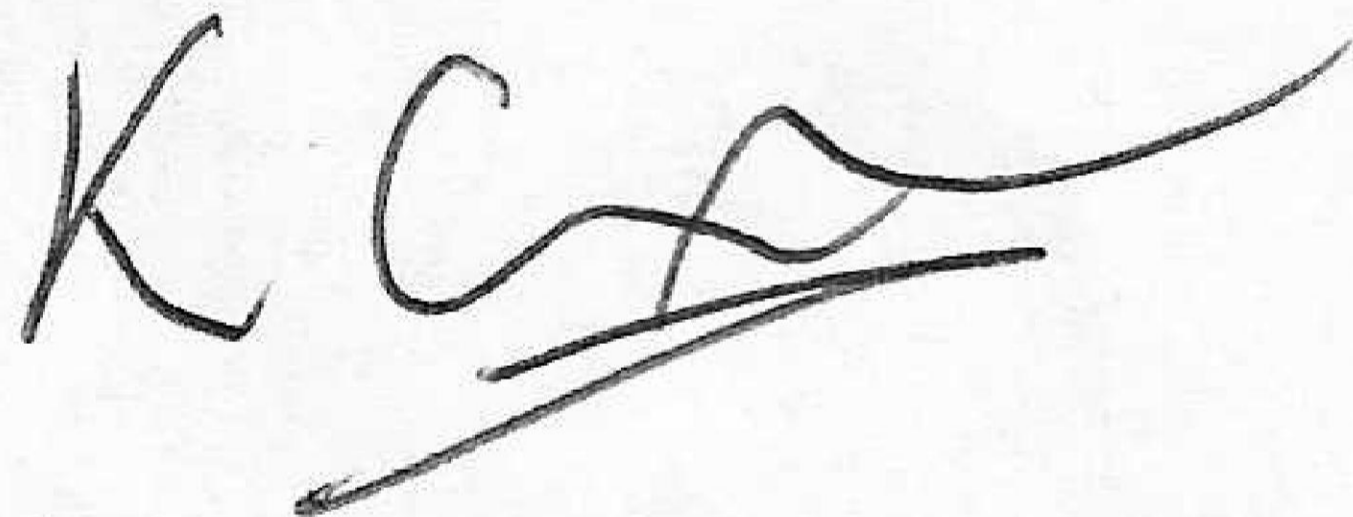
**This is Anchor Church Lymington and Pennington's first period in existence as an independent financial entity. There are thus no figures for prior year comparisons.**

**Balance Sheet**  
**For the period ended 31<sup>st</sup> December 2020**

	<i>Unrestricted Funds</i>
	£
<b>Current Assets</b>	
Debtors and Prepayments (Note 6)	9,526
Cash at bank and in hand	119,627
<b>Total: current assets</b>	<b>129,153</b>
<b>Creditors</b>	
Creditors falling due within one year (Note 7)	150
<hr/> <b>Net assets</b>	<hr/> <b>129,003</b>
 <b>Funds</b>	
General Fund	129,003

**Signed on behalf of the trustees**

Signature



Name

KATHERINE COXON

Date

27/09/21

## **Note 1 – Accounting Policies**

### **Basis of financial statements**

The financial statements have been prepared in accordance with the current Statement of Recommended Practice, Accounting and Reporting by Charities and applicable accounting standard FRS 102 and with the Charities Act 2011.

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts.

Anchor Church Lymington and Pennington was registered as a charity in January 2020. This is the first year that accounts have been prepared and so there are no prior year comparisons.

### **Fund accounting**

Unrestricted funds are income funds that are to be spent on the Charity's general purposes. There were no Restricted funds (donations or grants for a specific Charity activity intended by the donor) or Designated funds (General funds set aside by the Trustees for a particular purpose) in 2020.

### **Incoming resources & Debtors**

Planned giving, collections and similar donations are recognised when received. Tax refunds are recognised when the incoming resource to which they relate is received, with a debtor being recorded for the amount expected. Grants and legacies are accounted for when the Charity is entitled to the use of the resources, their ultimate receipt is considered reasonably certain and the amounts due are readily quantifiable. Interest is accounted for as and when accrued by the payer. All incoming resources are accounted for gross. Debtors are recorded as the amount expected to be received.

### **Resources expended & Liabilities**

All expenditure is recognised when it is incurred and is accounted for gross. Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the Charity to pay out resources and the amount of the obligation can be measured with reasonable certainty.

### **Fixed Assets**

Tangible fixed assets for use by charity are capitalised if they can be used for more than one year, and cost at least £1,000. They are valued at cost and are depreciated on a straight-line basis over each asset's estimated useful life. Individual items with a purchase price of less than £1,000 are written off when the asset is acquired. The Charity currently holds no fixed assets, nor did it at any stage during 2020.

## Note 2 – Analysis of Income

	<i>Unrestricted Funds</i>
	£
<b><u>Donations &amp; Legacies</u></b>	
Planned giving from ACLP members	3,380
Planned giving from other supporters	2,178
Loose collections	109
One-off gifts*	43,986
Gift Aid	5,243
Legacies	0
Set-up gift from Christ Church Westbourne	94,949
<b>Total</b>	<b>149,845</b>
<b><u>Income from Charitable Activities</u></b>	
Book sales commission from 10ofthose	26
<hr/>	
<b>Total Income</b>	<b>149,871</b>

\* One-off gifts are largely made up of donations from the November Gift Appeal.

## Note 3 – Analysis of Expenditure

	<i>Unrestricted Funds</i>
	£
<b>Expenditure on Charitable Activities</b>	
<b>Employment of Pastor</b>	
- Salary + Pension	9,221
- Rent + Council Tax 17 Rookes Lane	9,028
<b>Total</b>	<b>18,249</b>
<b>Sunday Services</b>	
- Hire of hall	340
- Insurance	593
- Other	179
<b>Total</b>	<b>1,112</b>
<b>Other Expenses</b>	<b>1,507</b>
<hr/>	
<b>Total</b>	<b>20,868</b>

N.B. The Pastor was employed by Anchor Church Lymington & Pennington from 1<sup>st</sup> September 2020. This cost, as with most others, will be proportionately higher for the year 2021.

#### **Note 4 – Transactions with related parties**

The employment costs in Note 3 refer to the employment of Rev C Henderson, a trustee, in his capacity as Pastor of the church. This is permitted by the governing document. Anchor Church Lymington and Pennington is also acting as agent in passing on accrued pension contributions to Rev C Henderson, from his previous employer, Christ Church Westbourne (see Note 5). Except for the reimbursement of expenses to the Pastor, no other amounts were paid or are payable to any trustee or to any person connected to them. Expenses paid to the Pastor related to ordinary church running costs (comprising insurance, safeguarding training and checks, running costs for Sundays) and the reimbursement of council tax.

#### **Note 5 – Funds received as agent**

Description	Related Party?	Amount received / due £	Amount paid out £	Balance held / due at period end £
(1) Grants and donations made to support living expenses of AMiE Ordinand, for ACLP to pass on.	No	7,900	7,900	0
(2) Pension contributions from Christ Church Westbourne for payment into C Henderson's workplace pension (see below).	Yes	4,000*	0	4,000*
	<b>Total</b>	<b>11,900</b>	<b>7,900</b>	<b>4,000</b>

Funds received as agent are not shown on the Statement of Financial Activities nor on the Balance Sheet.

More on Item (2): C Henderson was employed by Christ Church Westbourne between 1<sup>st</sup> September 2019 to 31<sup>st</sup> August 2020, the job being to set up a new church in Lymington and Pennington. During this time, employer pension contributions were accrued by Christ Church Westbourne but not paid. The total amount accrued has now been paid to Anchor Church Lymington and Pennington, to be transferred into the NEST pension account set up for C Henderson by Anchor Church. Anchor Church is thus acting as agent for these funds and will pass them on in the first few months of 2021.

\* This amount had been transferred by Christ Church Westbourne before 31<sup>st</sup> December 2020, but had not cleared in Anchor Church Lymington & Pennington's account until early January.

**Note 6 – Analysis of Debtors**

	<i>Unrestricted Funds</i>
	£
HMRC Gift Aid	5,243
Uncleared set-up gift from Christ Church Westbourne	3,949
Other debtors	334
<b>Total</b>	<b>9,526</b>

**Note 7 – Analysis of Creditors**

	<i>Unrestricted Funds</i>
	£
Hire of hall for December	100
Payroll outsourcing	50
<b>Total</b>	<b>150</b>