

Trustees' Annual Report for the Year to 30th June 2025

Charity name: Shipley Christians Together

Charity registration number: 1190091

Objectives and Activities

The purposes of the charity, as set out in its governing document, are:

1. To advance the Christian religion and education in Shipley and the surrounding area for the benefit of the public by

- the provision of regular opportunities for the discussion of matters of and action on ecumenical concern
- the planning and implementation of ecumenical acts of public worship and fellowship
- organising and promoting ecumenical opportunities for mission
- taking any further actions which may encourage the development of the ecumenical agenda.

2. To facilitate the provision and participation of services to meet identified needs of the community of Shipley and the surrounding area, including the relief of poverty and other social and health needs, either by itself or in co-operation with other voluntary or statutory agencies.

The main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts, were:

- running a Christians Against Poverty Debt Centre
- running a night shelter for the homeless for a week
- running a Bible Stall in Shipley market
- supporting refugees from Ukraine
- putting on a Christmas Day Meal for people who are on their own or disadvantaged
- organising live music evenings at the local Costa Coffee and a local social club

The Trustees confirm that they have complied with their duty to have due regard to the Charity Commission's guidance on public benefit.

Achievements and Performance

1. The difference the charity's work has made to the circumstances of its beneficiaries are:

- Debt Centre clients have received solutions for their debt situations and have experienced a consequent improvement in their mental health. During the year 27 households have chosen to work with CAP; 8 households have gone debt free; £136,344.81 of debt has been removed through insolvency; and 9 emergency food shops have been done (with support from CAP emergency food aid and the Shipley Town Council Hardship Fund).

- 12 people were given overnight accommodation for a week

- The Bible Stall has handed out 54 free bibles.

- Since SCT Ukraine Project was started in the spring of 2022, 22 people (age range 73- 2) have been assisted to escape the war zone in Ukraine and resettle.

- Over 140 people were given a meal on Christmas Day.

Achievements and Performance (continued)

- Seven live music evenings have been arranged.

2. Wider benefits to society as a whole are:

- A signposting stall has helped the members of the community to access support services
- Support has been given to the local foodbank
- A community café has been supported

Financial Review

1. Review of the charity's financial position at the end of the period

The Charity's receipts for the year ended 30 June 2025 amounted to £23,333 (2024 £22,169) and payments on its activities, employment and administrative costs amounted to £24,886 (2024 £24,139). Receipts and payments have been allocated to one of four funds, three of which are considered restricted and one unrestricted. These are the General Fund (unrestricted), the Holiday Food Fund (restricted), the Ukraine Refugee Fund (restricted) and the CAP Debt Centre Fund (restricted). The balances at 30 June 2025 were £251 for the General Fund (2024 £410); £265 for the Holiday Food Fund (2024 £791); £3,402 for the Ukraine Refugee Fund (2024 £2,198) and £2,349 for the CAP Debt Centre Fund (2024 £4,421). Further information is shown in the Financial Statements.

2. Statement explaining the policy for holding reserves stating why they are held

The Charity has not yet cited a policy on reserves for unrestricted funds. This is due to the uncertain and variable levels of receipts into the Charity's unrestricted funds, as well as the relatively small proportion they take up in the Charity's overall financial position. The budget for next year, to be presented at the Annual General Meeting, will seek to retain reserves in the General Fund at two months of annual recurrent expenditure.

3. Amount of reserves held

The General Fund has cash equivalent to approximately two months of annual recurrent expenditure (2024: two months). Ideally the Charity would seek to maintain three months' of reserves but the current financial situation is less favourable.

4. Reasons for holding zero reserves N/A

5. Details of fund materially in deficit

No fund is materially in deficit

6. Explanation of any uncertainties about the charity continuing as a going concern

The Charity is prudent about the activities it undertakes and recognises that its income flow is necessarily uncertain. Committed expenditure is managed appropriately; for example the Debt Centre project is being funded in three-year periods and the employment contracts of managers are therefore set up for equivalent time-frames. This flexibility together with budgetary control should enable the Charity to expand or contract its activities without questioning its going concern status.

Structure, Governance and Management

The charity's governing document is an association CIO constitution

The charity is a CIO

The members of the CIO are churches in the Shipley area

Trustees are nominated by member churches and elected to post at the AGM

Reference and Administrative details

Charity name: Shipley Christians Together
Other name the charity uses: None
Registered charity number: 1190091
Charity's principal address: 6 Springswood Road Shipley BD18 3DG

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Hugh Firman	Chair		
2	Caroline Rebecca Davison Firth			
3	Andrew Bruce Gray	Treasurer		
4	Catherine Jane Hardy			
5	Geoffrey Pollard	Secretary/Vice Chair		
6	Natasha Creighton Thomas		20/10/2024 to 30/06/2025	

Corporate trustees – names of the directors at the date the report was approved

Director name		
None		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	
None		



Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	None
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	N/A
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	N/A

Declarations

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

Signed on behalf of the charity's trustees

Signatures		
Full names	Hugh Firman	Geoffrey Pollard
Position (eg Secretary, Chair, etc)	Chair	Secretary
Date	16/4/20	

Shipley Christians Together (Charity Reg. No. 1190091)

Financial Statements as at 30 June 2025

Receipts and Payments Account for the Year ending 30 June 2025

Restricted Funds

	Note 1.1	Holiday Food Fund £	Ukraine Refugee Fund £	CAP Debt Centre Fund £	Total 30 June 2025 £	Holiday Food Fund £	Ukraine Refugee Fund £	CAP Debt Centre Fund £	Total 30 June 2024 £
Receipts									
Grants	3	100	800		900	420		413	833
Church Funding	4			15,040	15,040			11,570	11,570
Individual Donations			3,700	2,387	6,087		6,530	668	7,198
Other				80	80	225	95	155	475
Total Receipts		100	4,500	17,507	22,107	645	6,625	12,806	20,076
Payments									
Fund Activities	6	(626)	(3,242)	(7,200)	(11,068)	(213)	(7,043)	(5,600)	(12,856)
Employment Costs	7			(10,031)	(10,031)			(8,000)	(8,000)
Other		0	(54)	(2,348)	(2,402)	0	(54)	(690)	(744)
Total Payments		(626)	(3,296)	(19,579)	(23,501)	(213)	(7,097)	(14,290)	(21,600)
Net Receipts/(Pay- ments)		(526)	1,204	(2,072)	(1,394)	432	(472)	(1,484)	(1,524)
Fund Balances Brought- Forward		791	2,198	4,421	7,410	359	2,670	5,905	8,934
Fund Balances Carried- Forward		265	3,402	2,349	6,016	791	2,198	4,421	7,410

Shipley Christians Together (Charity Reg. No. 1190091)

Receipts and Payments Account for the Year ending 30 June 2025 (contd.)

Unrestricted Funds

	Note 1.1	General Fund £	Total 30 June 2025 £	General Fund £	Total 30 June 2024 £
Receipts					
Annual Subscriptions	2	675	675	700	700
Grants	3	0	0	0	0
Individual Donations		240	240	190	190
Fund Activities	6	311	311	1,203	1,203
Total Receipts		1,226	1,226	2,093	2,093
Payments					
Administration	5	(660)	(660)	(777)	(777)
Fund Activities	6	(666)	(666)	(1,362)	(1,362)
Other		(59)	(59)	(400)	(400)
Total Payments		(1,385)	(1,385)	(2,539)	(2,539)
Net Receipts/(Payments)		(159)	(159)	(446)	(446)
Fund Balances Brought-Forward		410	410	856	856
Fund Balances Carried-Forward		251	251	410	410

Shipley Christians Together (Charity Reg. No. 1190091)

Statement of Assets and Liabilities as at 30 June 2025

Restricted Funds

	Note	Holiday Food Fund £	Ukraine Refugee Fund £	CAP Debt Centre Fund £	Total 30 June 2025 £	Holiday Food Fund £	Ukraine Refugee Fund £	CAP Debt Centre Fund £	Total 30 June 2024 £
	1.1								
Assets									
Cash at Bank		265	3,402	2,349	6,016	791	2,198	4,421	7,410
Total Assets		265	3,402	2,349	6,016	791	2,198	4,421	7,410
Liabilities									
Payables									
Total Liabilities									
Net Assets		265	3,402	2,349	6,016	791	2,198	4,421	7,410

Unrestricted Funds

	Note	General Fund £	Total 30 June 2025 £	General Fund £	Total 30 June 2024 £
	1.1				
Assets					
Cash at Bank		251	251	410	410
Total Assets		251	251	410	410
Liabilities					
Payables					
Total Liabilities					
Net Assets		251	251	410	410

Shipley Christians Together (Charity Reg. No. 1190091)

Notes to the Accounts Year ending 30 June 2025

General Shipley Christians Together is a Charitable Incorporated Organisation (CIO) and a registered charity no. 1190091. It was incorporated on 24 June 2020. Prior to charitable incorporation it was a less-formalised association of churches in Shipley, promoting ecumenical activities, outreach and community services within the town, going back several decades. The decision to incorporate as a registered charity was taken to further enable the work of Shipley Christians Together to continue and grow on a firmer foundational footing.

Note 1 Accounting Policies

Note 1.1 Fund designations The General Fund is an unrestricted fund for use at the discretion of the trustees in furtherance of the general objectives of the charity. Financially, the General Fund meets the administrative needs of the charity. The Holiday Food Fund, CAP Debt Centre Fund and the Ukraine Refugee Fund are restricted funds subject to restrictions on the use of receipts from donors or granting agencies. More details of these funds and activities can be found in the Trustees Annual Report.

Note 1.2 Basis of accounting The trustees have made use of section 133 of the Charities Act 2011 and have prepared the accounts on a receipts and payments basis.

Note 2 Annual subscriptions These comprise annual voluntary contributions from the member churches, with a minimum of £75 per annum requested (2024: £50).

Note 3 Grants In 2025 £800 was provided by two grant making trusts in support of the Ukraine fund and £100 was provided by Bradford Met. Council to be used for meal provision in Shipley (2024: £833).

Note 4 Church Funding consists of amounts provided by member churches for supporting the CAP Debt Centre Project. We are currently in the second year of our second three-year commitment, which ends in November 2026.

Note 5 Administration payments include insurance, publicity and other administrative costs incurred by Shipley Christians Together.

Note 6 Fund Activities are payments in furtherance of the objectives of the funds.

In 2025 the amount of £7,200 (2024: £5,600) was paid to CAP Bradford to support the operation of the Shipley CAP Debt Centre.

In 2025 a total of £3,242 (2024: £7,043) was disbursed to help Ukrainian refugees living in Shipley and being supported by individuals connected to churches in Shipley. In particular the charity is contributing to the rent, gas, electricity, phone and broadband and council tax expenses incurred by housing an extended Ukrainian family in a property let out for this purpose by friends of Shipley Baptist Church. The significant reduction in costs observed since 2023 is due to contributions made by members of the Ukrainian family themselves.

Note 6 Fund Activities (continued)

The Holiday Food Fund was used to support the Christmas lunch for the elderly and needy of Shipley led by the Salvation Army and Shipley Baptist Church amounting to £264 (2024: £213) as well as supporting a CAP- centred outreach event in December in the amount of £362 (2024: nil).

Fund activity costs under the General Fund consist of £506 in respect of Bible purchases and stall rental at Shipley Market (2024: £572) and £160 (2024: £790) for the Live@ Costa monthly Sunday evening Christian music event. Both of these costs were to varying degrees offset or covered through donations and pay as you feel collections. In 2025 £25 (2024: £90) was received to support the Bible purchase and stall cost and £286 (2024: £1,113) received towards the Live@ Costa events. Live @Costa ended in December 2024.

Note 7 Employment costs relate to the salary and pension costs arising from the part-time employment of the CAP Debt Centre manager (16 hours per week). The average number of full time equivalent employees over the year is 1/2 (2024: 1/3) .

Gross salary	£9,925 (2024: £7,817)
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Social Security	£0 (2023: £0)
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Pension costs	£106 (2024: £183)
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Note 8 Trustee expenses, remuneration and benefits. No trustee received any expenses, remuneration or benefits during the year.

Note 9 Signing on behalf of the Trustees



Hugh Firman (Chair)

Date

16/11/25



Geoffrey Pollard (Secretary)

Date

16/11/25

Shipley Christians Together (Charity Reg No 1190091)

Independent Examiner's Report to the Trustees of the CIO

On the accounts in respect of the year ended 30 June 2025.

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

It is my responsibility to:


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

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

In connection with my examination, no matter has come to my attention which gives me reasonable cause to believe that in, any material respect:

the requirements to keep accounting records in accordance with section 130 of the Charities Act; and to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act;

have not been met; or to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



David O'Loan FCA

12th November 2025

Institute of Chartered Accountants in Ireland (1979) 0006932.

8 Thackley Old Road, Shipley BD18 1DD