

KING'S CHURCH COCKERMOUTH

CHARITY INFORMATION

Year Ended 31 March 2025

Charity Number	1191009
Principal office	The Hub, 2 Market St Cockermouth Cumbria CA13 9NJ
Trustees	Mr Stephen Arnold (Chair ret 15 October 2024) Mrs Ann Morgan Mr Patrick Sharman (Treasurer) (Acting Chair) Mrs Lorna Casson Mr David Purfield Lisa Varey (appointed 14 January 2026) Tom Dunlop (appointed 14 January 2026)
Eldership team	Mr Roger Bye Mr David Purfield
Operations Director	Mr Paul Mogford
Bankers	National Westminster 31 Pow St Workington CA14 3WY
Solicitors	Brockbanks 44 Duke St Whitehaven CA28 7NR
Independent Examiner	Mr Steven Kirkbride Armstrong Watson Chartered Accountants Carleton House 136 Gray St Workington CA14 2LU



Address 2 Market St Cockermouth CA13 9NJ
Tel 01900 821100 Email admin@kingscc.org
Web www.kingscc.org Charity No: 1191009 – A Charitable
Incorporated Organisation

KING'S CHURCH COCKERMOUTH

TRUSTEE REPORT

Year Ended 31 March 2025

Charity information

Details of trustees and other information are set out on the front page and forms part of this report.

Structure, governance and management

The charity is governed under a Charitable Incorporated Organisation (CIO) constitution dated 30 July 2020 and registered with the Charity Commission on 25 August 2020. Initial trustees were the same as those for the trust that converted to the CIO. New trustees are recruited from within the church congregation with the aim of there being at least four trustees. Two new trustees have been invited to join and following induction conversations they will be appointed on 14 January 2026.

The trustees met regularly during the year (at least every three months) to discuss financial, legal and employee issues, whilst receiving activity reports, though day-to-day organisation of the church's activities is the responsibility of the church elders and employees. Two new elders are expected to be appointed in the near future. The Operations Director and an elder regularly attend trustees' meetings to provide reports and as a link to the eldership.

Whilst independent, the church is affiliated to the Christ Central sphere of the New Frontiers group of churches and is actively involved with member churches throughout Cumbria, the UK and internationally with interaction being voluntary. However, the charity makes use of the assistance available from such a group particularly when dealing with challenging issues or training needs. During the year with only 2 elders an additional support has been received by visits from 2 Christ Central elders. The church attends various sphere events both in-person and online and attended the re-formed Christ Central Devoted residential event in August 2025.

Part of the trustees' responsibilities is the review of risk factors and Safeguarding is constantly under review with training provided for children workers. Mr Paul Mogford as Operations Director has as part of his role is to regularly review all operational risks, policies and procedures, which has been done. Trustees have also been involved in elements of training for their role. A risk register is in place which is reviewed at trustee meetings. Trustees have an established policy of annual reviews for all employed staff.

Objectives and activities

The primary objects are the advancement of the Christian faith and the relief of poverty both for the public benefit.

To achieve these aims the charity has carried out the following main activities

- The meeting of church members for regular worship, teaching and prayer. This is normally undertaken weekly at Cockermouth School and at other times in homes, youth groups, smaller gatherings using halls, church office etc. Some meetings are still held on Zoom and the Sunday service is accessible online.
- Pastoral support throughout the church and the locality as required or requested.
- Attending major Christ Central events.
- Establishing and supporting new church plants in the county and elsewhere.

- Operating a church resource centre including a programme of social action and engagement with a particular focus on poverty in all its forms.
- Supporting Churches Together in the Cockermouth Area (CTICA) and engaging with the new Anglican church plant in our area.
- Providing finance and resources to Christian organisations and individuals engaged in missionary type work or for the relief of poverty.
- Developing contacts with Christians in other nations.

Achievements

The trustees are satisfied that the objectives are being achieved and would like to make specific reference to the following.

The church family totals approx. 100 regular attenders, and more recently we have noted more young families and individuals attending. We have been encouraged with attenders who come from Ukraine and other countries and have revived a course for new attenders. Several people have been baptised which we hope is a growing trend. The church continues to grow in maturity whilst retaining the calling to resource churches, other charities and individuals locally, regionally and internationally. The church both supports and has regular contact with Christian workers in places such as Canada, Sweden, Romania, Mexico, Zambia and more recently developing a relationship with a church in Ukraine. We hosted a group of teenagers from that country for 2 weeks in the Summer 2024, have had several visits from Ukrainian church elders. In 2025 2 members of our church visited Ukraine to attend a conference and build relationship with the church we specifically support.

We normally meet on Sundays at the local secondary school and other locations during the week for prayer, worship and study. Our outreach locally services folk struggling with food bills, befriending those alone and teenage youth for whom we run a weekly event. Our fulltime youth and community worker has consolidated a new mother and toddler group called "Stay and Play" which is well attended.

Both the church and individual members support Christian outreach and social action projects such as:

- The NISCU School's worker project taking assemblies and clubs in local schools.
- Food bank and our own regular Thursday Meal Share project – distributing food to those in need locally. Also assisting in the distribution of food vouchers for the local authority.
-
- Long-term response to the community affected by the December 2015 floods in Cockermouth with the provision of a twice weekly café north of the river. An employee has a specific task in managing this outreach, including a regular visiting programme to reach out to folk living in that part of town.
- Regular social events for the community of all ages based at the Hub
- Linking Lives, a CTICA outreach to folk affected by loneliness and Safe Families for Children supporting families in crisis.

Our office and function room known as the Hub is our town base. The Hub is also the place where several youth groups meet and one, Amplify, being a Friday night group open to all youth in the town. The church also runs youth work open to all on a Monday evening and provides opportunities to attend weekly groups plus residential weekend activity centres and the national Christian youth event, Newday in Norwich.

Various house groups meet on a regular basis during the week online or in-person for prayer study and social interaction.

Financial review

The detailed figures are set out on the pages that follow. The trustees have decided that they will take advantage of the exemption from preparing full "accrual" accounts. The trustees are satisfied that the church retains sufficient reserves to meet the policy of having a minimum of 3 months expenditure or if higher £50k. The trustees designated £190k of the Station Street shop net proceeds for a new meeting site opportunity, should it arise, but have since transferred £50k of this to support strategic interventions. An overall deficit has been budgeted for due to the investment of reserves in the youth and young family initiative. However, the Unrestricted fund is in surplus and this has further improved significantly since the yearend.

Management accounts are produced regularly to aid decision-making and expense monitoring. A budget is considered to assist planning. Xero is used as the charity's accounting software and the church utilises online banking linked to a review of financial controls and a non trustee carries out regular internal reviews of bank transactions.

No investments are held, and surplus cash funds are retained in various savings accounts and bonds with organisations that support the charity sector.

The church continues to have gift days to support individual projects as set out in the notes.

Acknowledgement

The trustees wish to place on record their thanks to the employees and leadership team for their work on behalf of the charity. A considerable amount of work is carried out by volunteers who support the Visions and Values of the church, which is gratefully acknowledged by the trustees.

Finally, a special thanks to Stephen Arnold who stood down as Chair of Trustees during the financial year after seven years in that role, decades as a trustee and an original signatory to our predecessor trust deed. THANK YOU, Steve.

Approved by the Board of Trustees at their meeting on 14th January 2026 and signed on their behalf.

A handwritten signature in black ink, appearing to read 'Patrick Sharman', written over a horizontal line.

Patrick Sharman (Acting Chair)

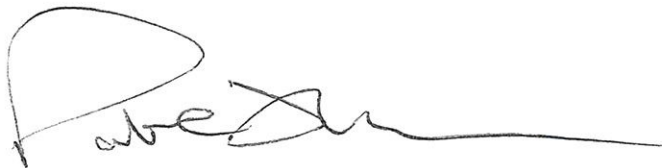
KING'S CHURCH COCKERMOUTH
RECEIPTS and PAYMENTS ACCOUNT
Year ended 31 March 2025

	2025 Unrestricted £	2025 Designated £	2025 Restricted £	2025 Total £	2024 Total £
Receipts					
Gift Aid Donations	137716		15167	152883	140961
Other gifts and grants	10674		14446	25121	41441
HMRC Tax refund	32682		4369	37051	36414
Other	5398			5398	1705
Rental income	873			873	1038
Interest	6831			6831	6682
Total	194173	0	33982	228156	228241
Payments					
Staff costs	110609	30673	3705	144987	139932
Church gifts & grants	13070	2500	12167	27737	42326
Visitors' gifts etc.	970			970	1781
Travel	2977			2977	2428
Staff expenses	2148			2148	1983
Apostolic outreach	2344			2344	2727
Premises & insurance	20360			20360	23723
Administration	7003			7003	5813
Venue	15183			15183	20396
Resources & training	5062		601	5663	5769
House groups	0			0	182
Youth activities	705		5055	5760	8202
Children	679			679	247
Outreach	6599		15312	21911	17270
Pastoral	357			357	588
Worship	22			22	288
Equipment	226		1028	1253	2701
Total	188314	33173	37868	259354	276356
Net movement	5859	-33173	-3885	-31199	-48115
Transfer between funds	-1277	0	1277	0	0
	4582	-33173	-2608	-31199	-48115
Balances 1 April 2024				194491	242606
Balances 31 March 2025				163292	194491

KING'S CHURCH COCKERMOUTH
STATEMENT of ASSETS and LIABILITIES
Year ended 31 March 2025

	£	£	
Assets			
Bank and cash			
Cash float	150		Notes
Bank current accounts	6311		
Savings accounts	<u>156831</u>		
		163292	
Other monetary assets			
Gift Aid reclaim			
2024/25	39903		received after year end
Debtors	<u>200</u>		
		40103	
Assets retained for the charity's own use			
Stock books and food		1500	estimate current value
Equipment		19385	estimate current value
Liabilities			
Creditors		8363	

Approved by the Board of Trustees at their meeting on 14 January 2026 and signed on their behalf



Patrick Sharman (Trustee)

KING'S CHURCH COCKERMOUTH

Notes

Year ended 31 March 2025

Note 1

Restricted Funds

	1 Ap 24	GA 23/24	Receipts	Payments	GA 24/25	TFR	31Mar25
	£		£	£	£	£	£
Romania	776	-60	540		60		1316
FfF Oldrieve	465	-360	4507	-5078	901		435
Pastoral Needs	7291	-878	1578		175		8166
Disaster Relief	2567			-2000			567
Newday/Youth	-870	-308	3030	-5444	310	2139	-1143
Catalyst Youth visit 2024	4093					4093	0
Amplify/Youth	0		91	-832		741	0
Mealshare	1830	-338	4709	-3732	300		2770
CTICA	7412		2009	-584			8837
Building Fund	293						293
Ukraine	4096	-344	11525	-16595	1983	2490	3155
Christ Central Annual	608	-558	658	-732	25		1
Gothenburg plant	1222	-495	2475	-2215			987
Cumberland Stay and Play	0		803	-639			164
Other	375	-1030	1030				375
Cumbria Regional day	0		1029	-17	38		1049
	30158	-4369	33982	-37868	3792	1277	26973

Restricted Fund Purpose

Romania	Financial support for partner church and leaders
FfF Oldrieve	Financial support for B Oldrieve - Foundations in Farming Africa
Pastoral needs	Relief of poverty and distress within church and locality
Disaster relief fund	Funds to react to disasters home or abroad
Newday /Youth	Youth camp
Catalyst Grant	Grant to fund Ukrainian youth visit 2024
Amplify/Youth	Youth project in Cockermouth
Mealshare	Food distribution to the poor
CITICA	Funds held for Churches Together
Building fund	Funds for a new building
Ukraine fund	Support for refugees in UK and humanitarian aid in Ukraine
Christ Central	Appeals to fund church planting, poor relief etc.
Gothenburg church	Support of church plant
Cumberland	Grant for new Mums and Toddler group "Stay and Play"
Mission fund	Support individuals training and trips to mission
Other	Poverty relief for individuals
Cumbria Regional day	Collection for church plant

KING'S CHURCH COCKERMOUTH

Notes

Year ended 31 March 2025

Note 2

Designated funds

	Building	Strategic Intervention	Total
	£	£	£
B/F 1 April 2024	140000	30500	170500
Transfer	-40000	40000	0
Gifts Made		-2500	-2500
Youth worker		-30673	-30673
C/F 31 March 2025	100000	37327	137327

Note 3

Gifts & grants made

	General	Designated	Restricted	Total	2024
	£	£	£	£	£
Evangelical Alliance	240			240	240
NISCU	3000			3000	6000
Christ Central churches	6000		732	6732	9152
Foundations for Farming			5077	5077	5015
Safe Families				0	1000
Solway Youth Church	1000			1000	0
Pastoral needs				0	839
Mexico	1500			1500	900
Disaster relief			2000	2000	0
Zambia pastor training				0	600
Gothenburg church plant		2000	2215	4215	2697
Mission individuals				0	593
Mealshare grants				0	4575
Ukraine relief			2143	2143	4535
Nepal church build				0	2125
Cambodia Church plant				0	300
Jubilee+	1000			1000	500
Newday seed funding		500		500	1000
Sundry inc individuals	330			330	2255
Total	13070	2500	12167	27737	42326

INDEPENDENT EXAMINERS REPORT

I report on the accounts of the Trust for the year ended 31 March 2025.

Respective responsibilities of trustees and examiner

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

It is my responsibility to:

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

Basis of independent examiner's report

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

Independent examiner's statement

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

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



Steven Kirkbride BFP FCA ATT MAAT
Armstrong Watson LLP
Carleton House
136 Gray Street
Workington
Cumbria
CA14 2LU

16 January 2026

.....

