



REPORT OF THE TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS FOR YEAR ENDED 31 AUGUST 2025
FOR

WHITSTABLE COMMUNITY CHURCH
(Charitable Incorporated Organisation)

Registered charity number: 1192378

WHITSTABLE COMMUNITY CHURCH

**CONTENTS OF THE FINANCIAL STATEMENTS
for the Year Ended 31 August 2025**

	Page
Report of the Trustees	1
Statement of Financial Activity	6
Statement of Financial Position	7
Notes to the Financial Statements	8
Independent Accountants' Report	12
Income and Expenditure Account	13

WHITSTABLE COMMUNITY CHURCH

**REPORT OF THE TRUSTEES
for the Year Ended 31 August 2025**

CHARITY INFORMATION

Legal and Administrative Details

The church was registered as a Charitable Incorporated Organisation (CIO) on 17 November 2020 under registered number 1192378.

Trustees

The following trustees served during the year and have continued to serve up to the date of this report:

Ian Grant - Chair
Keith William Milne - Treasurer
Justine Michelle Fitchett
Caroline Gingell (from 20 September 2024)
Lukas Bain (from 17 October 2024)

Registered Office

38A Pigeon Lane
Herne Bay
Kent
CT6 7ES

Independent Examiner

Hilary Adams Ltd
Chartered Accountants
158 High Street
Herne Bay
Kent
CT6 5NP

WHITSTABLE COMMUNITY CHURCH

REPORT OF THE TRUSTEES for the Year Ended 31 August 2025

The trustees present their annual report and the accounts of Whitstable Community Church (the church) for the year ended 31 August 2025. The accounts have been prepared in accordance with the accounting policies set out and comply with the church's constitution and applicable law.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Whitstable Community Church is a Charitable Incorporated Organisation (CIO).

The church has been led by two elders, both unpaid volunteers, and a wider leadership team comprising a further seven unpaid volunteers. We also have two temporary part-time salaried staff: Church Administrator, and Coordinator of Under-18's Work.

The management of the CIO is the responsibility of the trustees, who are all unpaid. The method of appointment of the trustees, and their functions and duties, are set out in the church's constitution. The trustees are the only members of the CIO.

OBJECTIVES AND ACTIVITIES

Objectives

The principal object of the CIO is the advancement of the Christian faith in Whitstable and the surrounding area, and also elsewhere in the United Kingdom and the world as appropriate.

Principal activity

Our principal activity is the provision of worship, prayer, community and Christian teaching, through our main Sunday meetings and other activities during the week.

Vision statement

Following Jesus. Growing together. Sharing our hope.

Statement on public benefit

In deciding what activities the church should undertake during the period the trustees have paid due regard to the Charity Commission's guidance on public benefit. The trustees consider that the objectives for which the church was registered as a charity, and the manner in which they have exercised their duties and powers, are for the public benefit.

ACHIEVEMENTS AND PERFORMANCE

We came into this year facing some uncertainty. Our full-time paid leader had just left us and there was no clear path to replace him. To partially offset this we had recruited two part-time temporary staff at the end of last year to cover essential operational roles, and then started this year by adding two additional trustees, giving us a team of five with a wide range of experience and knowledge. These two actions have relieved the leadership of much of the administrative burden and released them to focus on their ministry areas.

While we have been sad to see some members leave during the year, others have joined and we finish the year with a membership of 47, with a high proportion serving in one or more roles.

A particular highlight was the creation of a new team at the start of the year to oversee the church's prayer ministry. This has led to the development of a vision to make prayer central to the life and work of the church, which in turn has led to some exciting new initiatives such as setting aside January as a month of prayer and fasting, and the introduction of termly Deeper Worship evenings, giving opportunity for unhurried praise and worship. These are in addition to the monthly Deeper Prayer meetings which focus on praying for the church, our community, and wider issues.

WHITSTABLE COMMUNITY CHURCH

REPORT OF THE TRUSTEES for the Year Ended 31 August 2025

ACHIEVEMENTS AND PERFORMANCE (continued)

As the year progressed, and especially following the month of prayer and fasting, gifts and abilities became more apparent across the church membership, and we started to see that it was feasible to function without a full-time leader, at least for the foreseeable future. Our friends at Beacon Church in Herne Bay made one of their elders available to provide advice and guidance and this has aided our elders in 'playing to their strengths.' Meanwhile two other men from within the leadership team have started on a development programme towards recognition as elders.

Our main meeting of the week takes place on Sunday mornings. We aim to make these occasions friendly and welcoming, and invite contributions to the corporate worship from all present. Throughout the year we have enjoyed a rich and varied programme of Bible teaching in these meetings, the majority of which has been faithfully delivered by our own growing team of preachers, whose commitment, maturity, and gifting continue to bless and strengthen the church. We have also been grateful for the valuable contributions of guest speakers from nearby Relational Mission churches, helping us maintain a sense of shared mission and wider family connection. A part of our Sunday morning meetings that has grown in prominence and impact is pastoral prayer, with a small group praying specifically into people's situations.

Our monthly family-focused services have continued to play an important role in our life together. These services are designed to be accessible, engaging and welcoming, providing a natural opportunity for our members to invite friends, neighbours, and family members who may be unfamiliar with church. They remain a key part of our desire to make the good news of Jesus known in our community.

We strongly believe that church life is much more than meeting for an hour on a Sunday morning, and we continue to nurture a strong sense of community throughout the church. The Community Group model that we introduced last year continues to thrive, with members benefitting from meeting regularly during the week in one another's homes and supporting one another in their discipleship journey as well as in practical ways. At the time of writing we are reviewing the operation of these groups to identify ways to make them even more effective and inclusive.

We have seen great progress in our work with children and teenagers. One of the part-time paid roles that we introduced at the start of the year was to oversee and develop this important part of our work. We have reorganised the Sunday morning groups to meet changing needs, and identified teaching resources to better support the volunteer team. We have also supported the volunteer team by providing safeguarding training. While we haven't attempted to take the youth away to a camp this year, we have made real progress in expanding youth events and socials to foster relationships within the group.

We have continued to create opportunities to make connections with the local community beyond the immediate church family, with various events throughout the year, such as a quiz night in October, a Christmas family service and, for the second year running, community carol singing at Whitstable harbour. On a more regular basis we have continued to run the Playmates group for parents and toddlers in partnership with Harbour Church.

We have had the privilege throughout the year of being able to give away over £10,000 in support of other ministries, both locally and further afield. These have included the CAP Whitstable Debt Centre, Beach Pastors, Coastal Family Hub, Haven Project and Canterbury Christian Schools Work Trust, and various church planting initiatives in the UK and overseas.

A direct consequence of the decision not to replace our full-time leader is a reduction of almost 50% in our expenditure, and although our membership has dropped slightly, with a corresponding decrease in giving, we come to the end of the year with a significant financial surplus.

This leaves us with very healthy reserves, and means we can start the new year by considering new ventures for the church. We will be starting September with a special celebration to mark the fifth anniversary of our formation as an independent church and to begin the process of setting a vision for the coming year and beyond.

Having started the year with some uncertainty, particularly around the issue of leadership, we end it with a real sense of excitement and anticipation.

WHITSTABLE COMMUNITY CHURCH

**REPORT OF THE TRUSTEES
for the Year Ended 31 August 2025**

FINANCIAL REVIEW

Financial overview

The results for the period are set out in the accounts which follow this report. Income received in the period was £65,747 (2024: £77,744), and expenditure of £31,587 (2024: £66,669) was incurred, resulting in a net surplus of £34,160 (2024: £11,075).

All regular income is derived from church members' donations and no outside fund raising is undertaken. All funds donated to the church are used either for the day-to-day operation and meetings of the church or to further Christian work in the UK or overseas in accordance with the objectives of the CIO.

Regular monthly giving has been sustained at a high level, which has been more than sufficient to cover the church's day-to-day operations and to add to its general cash reserves.

A prime objective of the church is to give away an average of 10% of unrestricted income each year to support the advancement of the Christian faith in the UK and overseas. During the period covered by these accounts the amount given away or set aside for church planting or humanitarian projects has met this target.

Reserves policy

The policy of the trustees is to maintain sufficient liquid reserves to finance ongoing commitments such as rent and salaries, and to build sufficient reserves to enable the future development and expansion of the ministries of the church.

WHITSTABLE COMMUNITY CHURCH

**REPORT OF THE TRUSTEES
for the Year Ended 31 August 2025**

RESPONSIBILITIES OF THE TRUSTEES

The trustees are responsible for preparing the trustees' annual report and the accounts in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the trustees to prepare accounts for each financial year which give a true and fair view of the state of affairs of the church and of its incoming resources and application of resources for that year. In preparing those accounts, the trustees are required to:-

- select suitable accounting policies and apply them consistently;
- observe the methods and principles of the Charities Statement of Recommended Practice "Accounting and Reporting by Charities";
- make judgements and estimates that are reasonable and prudent;
- follow applicable accounting standards, subject to any material departures disclosed and explained in the accounts; and
- prepare the accounts on the going concern basis unless it is inappropriate to assume that the church will continue in existence.

The trustees are responsible for maintaining proper accounting records which disclose with reasonable accuracy at any time the financial position of the church, and to enable them to ensure that the accounts comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008, and the provisions of the church's constitution. The trustees are also responsible for safeguarding the assets of the Church and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the church and financial information included on the church's website in accordance with legislation in the United Kingdom governing the preparation and dissemination of accounts.

Approved by the Board of Trustees and signed on their behalf by:

.....

Date:

Ian Grant - Chair

WHITSTABLE COMMUNITY CHURCH

STATEMENT OF FINANCIAL ACTIVITIES (including Income and Expenditure Account) for the Year Ended 31 August 2025

	Notes	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total Funds 2025 £	Total Funds 2024 £
Incoming resources:					
Voluntary income:					
Donations & legacies		63,474	132	63,606	75,827
Investment income		2,141	-	2,141	1,917
Dividends received		-	-	-	-
Activities for generating funds:					
Fundraising income		-	-	-	-
Incoming resources from charitable activities:					
Subscriptions		-	-	-	-
Total incoming resources		65,615	132	65,747	77,744
Resources expended					
Costs of generating funds:					
Raising funds		-	-	-	-
Charitable activities		31,304	283	31,587	66,669
Total resources expended	4	31,304	283	31,587	66,669
STATEMENT OF TOTAL RECOGNISED GAINS AND LOSSES					
Net incoming resources before other recognised gains					
(net income for the year)		34,311	(151)	34,160	11,075
Other recognised gains					
Gain/(loss) on revaluation of investments		-	-	-	-
Transfers between funds		261	(261)	-	-
Net movement in funds		34,572	(412)	34,160	11,075
Total funds brought forward		80,057	558	80,615	69,540
Total funds carried forward	10	114,629	146	114,775	80,615

Movements in funds are disclosed in Note 10 to the financial statements.

The notes form part of these financial statements

WHITSTABLE COMMUNITY CHURCH

**STATEMENT OF FINANCIAL POSITION
31 August 2025**

	Notes	31.8.25 £	£	31.8.24 £	£
FIXED ASSETS					
Tangible assets	7		<u>163</u>		<u>321</u>
			163		321
CURRENT ASSETS					
Debtors	8	5,988		3,808	
Cash at bank		<u>109,534</u>		<u>77,396</u>	
		115,522		81,204	
CREDITORS					
Amounts falling due within one year	9	<u>910</u>		<u>910</u>	
NET CURRENT ASSETS			<u>114,612</u>		<u>80,294</u>
TOTAL ASSETS LESS CURRENT LIABILITIES			<u>114,775</u>		<u>80,615</u>
FUNDS					
Restricted funds			146		558
Unrestricted funds	10		<u>114,629</u>		<u>80,057</u>
			<u>114,775</u>		<u>80,615</u>

The charity is entitled to exemption from audit for the year ended 31 August 2025.

The trustees have not required the charity to obtain an audit of its financial statements for the year ended 31 August 2025.

The trustees acknowledge their responsibilities for:

- (a) ensuring that the charity keeps accounting records which comply with the Charities Act and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charity as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of the Charities Act relating to financial statements, so far as applicable to the charity.

The financial statements have been prepared in accordance with Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Companies Act 2006.

The financial statements were approved by the board of trustees on
and were signed on its behalf by:

.....
Ian Grant (Chair) - Trustee

WHITSTABLE COMMUNITY CHURCH

NOTES TO THE FINANCIAL STATEMENTS for the Year Ended 31 August 2025

1. STATUTORY INFORMATION

Whitstable Community Church is a registered charity. The charity's registered number and principal address can be found on the Charity Information page.

2. ACCOUNTING POLICIES

Accounting convention

These financial statements have been prepared in accordance Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Companies Act 2006. The financial statements have been prepared under the historical cost convention

Financial Reporting Standard Number 1

Exemption has been taken from preparing a cash flow statement on the grounds that the charity qualifies as a small charity.

Fund accounting

- Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity.
- Restricted funds are subjected to restrictions on their expenditure imposed by the donor or through the terms of an appeal.

Incoming resources

All incoming resources are included in the statement of financial activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:

- Gifts and donation are recognised when received;
- Investment income is included when receivable.

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes VAT and is reported as part of the expenditure to which it relates:

- Costs of generating funds comprise the costs associated with both the costs of attracting the income and those of providing the facilities to generate the income.
- Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.
- Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity and include the audit fees and costs linked to the strategic management of the charity.

Pension Contributions

The charity makes regular contributions towards the personal plans of employees in compliance with the workplace pension regulations. Contributions are charges to staff costs as incurred.

3. EMPLOYEES

	31.8.25	31.8.24
	£	£
Wages and salaries	7,726	39,126
Pension	-	3,080
	<u>7,726</u>	<u>42,206</u>

The average monthly number of employees during the year was: 2 (2024: 1)

WHITSTABLE COMMUNITY CHURCH

NOTES TO THE FINANCIAL STATEMENTS - continued
for the Year Ended 31 August 2025

4. TOTAL RESOURCES EXPENDED

	Unrestricted Funds	Restricted Funds	2025 Total	2024 Total
	£	£	£	£
Direct expenditure				
Staff costs	7,726	-	7,726	42,354
Mercy	293	125	418	653
Ministries	558	108	666	2,377
Outreach events	748	-	748	1,578
Meetings	9,396	-	9,396	9,099
Training and development	-	-	0	821
Tithe gifts for others	10,241	50	10,291	7,260
	<u>28,962</u>	<u>283</u>	<u>29,245</u>	<u>64,142</u>
Support costs				
Administrative and operational costs	1,622	-	1,622	1,807
Governance costs				
Independent examination of accounts	720	-	720	720
Total resources expended	<u>31,304</u>	<u>283</u>	<u>31,587</u>	<u>66,669</u>

WHITSTABLE COMMUNITY CHURCH

NOTES TO THE FINANCIAL STATEMENTS - continued for the Year Ended 31 August 2025

5. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 August 2025 nor for the year ended 31 August 2024.

6. TAXATION

As a charity Whitstable Community Church is exempt from tax on income and gains falling within section 505 Of the Taxes Act 1988 or s256 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects. No tax charges have arisen in the Charity.

7. TANGIBLE FIXED ASSETS

	Plant and machinery etc £
COST	
At 1 September 2024	479
Additions	-
At 31 August 2025	479
DEPRECIATION	
At 1 September 2024	158
Charge for year	158
At 31 August 2025	316
NET BOOK VALUE	
At 31 August 2025	163
At 1 September 2024	321

8. DEBTORS: Due Within One Year

	31.8.25	31.8.24
	£	£
Taxation and social security	3,808	3,808
Other debtors	2,180	-
	5,988	3,808

9. CREDITORS: Amounts Falling Due Within One Year

	31.8.25	31.8.24
	£	£
Trade creditors	190	190
Other creditors	720	720
	910	910

WHITSTABLE COMMUNITY CHURCH

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the Year Ended 31 August 2025**

10. MOVEMENT IN FUNDS

	At 1.9.24 £	Net movement in funds £	At 31.8.25 £
Unrestricted funds			
General fund	80,057	34,572	114,629
Restricted funds			
Christmas hampers	288	(288)	-
Gifts for others	-	-	-
Mercy funds – external/stationery packs	24	(24)	-
Mercy funds – PC	246	(100)	146
Youth event	-	-	-
	80,615	34,160	114,775

Net movement in funds, included in the above are as follows:

	Income resources £	Resources expended £	Transfer in funds £	Movement in funds £
Unrestricted funds				
General fund	65,615	(31,304)	261	34,572
Restricted funds				
Christmas hampers	-	-	(288)	(288)
Gifts for others	47	(50)	3	-
Mercy funds – external/stationery packs	-	(25)	1	(24)
Mercy funds – PC	-	(100)	-	(100)
Youth event	85	(108)	23	-
	65,747	(31,587)	-	34,160

Christmas hampers: this fund was used in year ended 31 August 2024; however, the expenditure was included in the general fund. A transfer from the Christmas hamper fund to the General fund has been included in year ended 31 August 2025 to correct this.

Gifts for others: temporary holding place for ad hoc gifts designated for a specified individual or organisation.

Mercy funds – external/stationery packs: money given for random acts of kindness to individuals with no other contact with the church.

Mercy funds – PC: money given to provide practical support for a particular church member in need.

Youth event: money received from some members towards the cost of a recreational day out for the church youth, the deficit being covered from the general fund.

**CHARTERED ACCOUNTANTS' INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES
ON THE UNAUDITED FINANCIAL STATEMENTS OF
WHITSTABLE COMMUNITY CHURCH**

We report on the accounts of the charity for the year ended 31 August 2025, which are set out on pages 6 to 11.

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 of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is our responsibility to:

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

Basis of independent examiner's report

Our 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 our examination, no matter has come to our attention:

- (1) which gives us 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 our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Hilary Adams Ltd
Chartered Accountants
158 High Street
Herne Bay
Kent
CT6 5NP

Date:.....