



Trustees' Annual Report for the period
From 6 April 2024 To 6 April 2025
Charity name: Inghamite Church CIO
Charity registration number: 1194062
Objectives and Activities

Summary of the purposes of the charity as set out in its governing document	Para 1.17	The advancement of the Christian faith for the benefit of the public in accordance with the statement of faith appearing in the schedule to the charity's constitution, and such other charitable purposes as shall, in the opinion of the charity trustees, further the work of the Church.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	The church is located in a semi rural setting outside what is considered to be an affluent village but close to deprived towns in East Lancashire. This affects what work the church gets directly involved with, and what work by other charities it supports. Church life is informal, welcoming and inclusive in nature. The charity's objectives are met through activities which give opportunity to build and deepen faith in God, through worship, prayer, Christian teaching, spiritual guidance and pastoral support, and by encouraging relationships and their development within and outside of the church community. The congregation includes people of different ages, family make ups, ethnicity and cultural and spiritual backgrounds. The wider community is further served through outreach work and involvement in local charitable work, also by providing financial support for charities and missionary societies nationally and abroad. Church activities include: 1. Weekly services in church for worship, prayer, teaching and spiritual and social development and support and regular services held in local care homes.

		2. Life event services such as funerals, weddings, dedications and baptisms. Preparation sessions and pastoral support are also offered in connection with such life events. 3. Weekly discipleship groups providing bible teaching and spiritual development and support. 4. Providing teaching, bible study and devotional material on the church website and Facebook page or by personal CD delivery. 5. Various weekly prayer meetings to cater for different groups and varying needs. 6. The church's pastoral group meets weekly to pray and discuss the congregation's spiritual, health and practical needs and how best to support those in need. This also includes home, hospital and care home visits, practical help with such things as shopping and financial support through the church's hardship fund. 7. The ministers are available for prayer, ministry and pastoral support. 8. Children's work which includes a Sunday school and a midweek parent and toddler group. Activities, age appropriate spiritual and social stimulation and food and drinks are provided free of charge. 9. Regular free open afternoon tea events and open monthly men's and ladies breakfasts provide community and social support. 10. Collection and delivery of items to be donated to a local food bank and toys and gifts for other charities to distribute to those in need. 11. Trustees meet monthly and work with tasks they are responsible for, including keeping up to date with legislation and guidance, taking action to further develop church management in adherence to this, ensuring trustees and volunteers receive training and guidance as appropriate, to safeguard vulnerable people, visitors, church property and to further the church's mission. 12. A church work party meets weekly when volunteers carry out practical work in the churchyard and building and this also provides an opportunity for fellowship. The
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church also hosts an externally supervised team of people doing work in the churchyard as part of a community sentencing scheme for non-custodial crime.		
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The trustees declare that in exercising their powers and duties, they have had due regard to the guidance on public benefit published by the Charity Commission.

Additional information (optional)

You may choose to include further statements where relevant about:

	SOEP reference	
Policy on grant making	Para 1.38	The church aims to give approximately ten percent of its regular income in unconditional grants to other charities and missionary organisations, both nationally and abroad, that have similar aims and objectives. Other charities are chosen after careful consideration by the trustees in accordance with Charity Commission guidance and the list of chosen charities is reviewed regularly.
Policy on social investment including program related investment	Para 1.38	N/A
Contribution made by volunteers	Para 1.38	The charity benefits from the assistance of a large number of volunteers, involved in all aspects of the life of the church, for example teaching, leading worship, providing activities for children, reading from God's word, leading prayer, managing the sound system and other technical aspects of services and meetings, stewarding, providing spiritual, social and pastoral support, preparing and distributing communion, taking up and counting collections, planning and organising groups and events, shopping, preparing and serving food and refreshments, washing up and cleaning. Volunteers also engage in different aspects of trustee work, church administration, deliver church information leaflets, update the church website and social media, keep church accounts up to date and deal with other financial matters, provide prayer support and intercede for others, repair and maintain the fabric of the church, manse and graveyard, make financial contributions to church work and in supporting the need of others, and collect and distribute goods to be donated to foodbanks and charities.

Other		
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Achievements and Performance

SCRP reference	Para 1.20	Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.
		Continued pastoral, financial and prayer support for individuals and for other charities supporting vulnerable people. The appointment of an Associate Minister in the previous year has allowed the church to expand its pastoral work, providing more individual spiritual guidance and pastoral support for members of the congregation and the wider community. The Associate Minister has also developed a weekly discipleship group primarily attended by young mums, providing them with spiritual guidance, biblical teaching and social support. Another weekly discipleship group which includes a shared lunch and serves an older demographic has continued to grow and thrive and also provides spiritual guidance, biblical teaching and social support. The parent and toddler group remains very well attended by large numbers of children, parents and grandparents and provides a comfortable meeting place, with a range of toys, social and spiritual support and free snacks, fruit and drinks all of which are important in view of increased mental health issues and cost of living concerns. Sunday School work has expanded with a growing number of children, with varying needs, attending and learning about the Christian faith. Pastoral support for bereaved families attending church for funerals has continued. This is leading to families continuing to attend Sunday services and receive longer term support and engagement with the Christian faith. The minister has been building relationships with the local community who meet at the nearby pub and offering friendship, prayer and pastoral support. The minister also continues serving the residents of local care homes by

	conducting regular services and singalongs. Collaboration with other nearby churches and the local community including the local pub and sports club, to put on events to raise funds for a Christian charity working with widows and orphans in Burkina Faso led to the provision of a grant for the purchase of an ambulance to further their life saving health work. Continuing to provide a number of weekly activities in what is a small independent church, whilst also continuing to meet the spiritual and social needs of long standing, ageing members of the congregation, many of whom have complex health and social care problems.
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Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	The church's continued, but also changing, work and stable presence in the local community continues to meet the objectives of helping people explore and grow in the Christian faith and to find spiritual enrichment and hope at a time of great change and pressure affecting many people's lives.
Performance of fundraising activities against objectives set	Para 1.41	An objective to work with other local churches and the local community to raise funds for a Christian charity working with widows and orphans in Burkina Faso towards the purchase of an ambulance was a great success and led to an unconditional grant which enabled the purchase of the ambulance.
Investment performance against objectives	Para 1.41	N/A
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	The main source of income is donations mainly from members of the congregation and regular attenders and from people who come to outreach events. Income from Gift Aid and funerals is also significant. A smaller amount comes from wedding fees and donations in relation to life events/legacies. An annual income is received from the War Graves Commission for maintenance of war graves in the churchyard. Income remains stable despite the economic pressures facing many congregants. Maintenance of an old building and large graveyard represent significant expenditure but this is mitigated by volunteers carrying out some maintenance work and by the externally supervised team of people doing work in the churchyard as part of a community sentencing scheme for non-custodial crime at no cost to the church. Despite the economic pressures of the time the church continues its policy of giving approximately 10% of its regular income in grants to other charities and missionary organisations to serve the wider community as well as continuing to serve its own congregants and local community. The church owns the church building, the manse where the minister resides, a large graveyard and a 3 acre plot of land which is subject to a grazing licence for the grazing of sheep. The land could be sold upon expiry or termination of the grazing licence, if needed to boost income. The church finances remain remarkably stable, a testament to God's provision. There are no current risks facing the church's financial health.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	The charity has no written policy on reserves, however, works with a target to maintain a free reserve of approximately ten thousand pounds, consisting of unrestricted funds, which can be freely spent on furthering the charity's purposes. It consists of cash at the bank and deposits and excludes the value of fixed assets such as church land and buildings. This target level of reserve has been maintained during the period covered by this annual report.

The trustees are aware that the target level of reserves is not to be regarded as static, but held under review depending on forecasts for income, expenditure, future needs and opportunities. They are mindful of their duty to manage the charity's resources responsibly, in accordance with law and biblical principles. When the charity is managed in this way, the trustees have faith that God through his people will continue to provide for the work to meet the church's objectives, in whichever way this can be best achieved.	Para 1.22	Amount of reserves held
See previous section regarding free cash reserves and additional reserves in land and building assets.	Para 1.22	Reasons for holding zero reserves
The trustees declare that the charity had no funds which were materially in deficit at the date of the statement of assets and liabilities.	Para 1.24	Details of fund materially in deficit
N/A	Para 1.23	Explanation of any uncertainties about the charity continuing as a going concern

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	As explained above the main income stream is donations from congregants, with substantial additional income coming from Gift Aid and funeral fees.
Investment policy and objectives including any social investment policy adopted	Para 1.46	N/A
A description of the principal risks facing the charity	Para 1.46	The trustees declare that the charity has given no guarantee where potential liability is outstanding and there are no outstanding debts secured by an express charge on any charity assets at the date of the statement of assets and liabilities.
Other		N/A

Structure, Governance and Management

Description of charity's trusts:	Type of governing document	Para 1.25	Charitable Incorporated Organisation
How is the charity constituted? (to 5 min reported resolution, 5.15)	Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	The charity constitution stipulates that in selecting individuals for appointment as charity trustees, regard must be had to the skills, knowledge and experience needed for the effective administration of the church. In appointing new trustees consideration is also given to gaps in knowledge and expertise within the group of existing trustees. Any minister of the Church for the time being shall automatically(ex-officio) be a charity trustee for as long as he/she holds that office. A system is operated where potential new trustees are invited to join trustee meetings as non-voting associate trustees, enabling all involved to find out how well they work together and what the associate trustee would bring to the body of trustees in terms of skills, knowledge and experience. This system also gives associate trustees experience of the requirements of trusteeship before committing themselves to becoming new trustees. The charity currently has two associate trustees.

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	See previous section for the process of potential new trustees joining trustee meetings as non-voting associate trustees. On appointment a new trustee is given a copy of the constitution, the latest annual report and statement of accounts. The trustees are given safeguarding training at regular intervals. Charity Commission updates and guidance documents from government and relevant authorities are reviewed regularly and information cascaded as appropriate.
The charity's organisational structure and any wider network with which the charity works	Para 1.51	Since its inception in 1750 the church has been and remains a fully independent Christian Church. The church is a member of the Evangelical Alliance.

Charity name	Inghamite Church CIO
Other name the charity uses	
Registered charity number	1194062
Charity's principal address	Wheatley Lane Road, Fence, Burnley, Lancashire BB12 9QG

Reference and Administrative details

Relationship with any related parties	Para 1.51	As above regarding membership of the Evangelical Alliance.
Other		

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	N/A
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	

Additional information (optional)

Names and addresses of advisers
(Optional information)

Type of adviser	Name
Bank	Unity Trust Bank of PO Box 7193, Planetary Rd, Willenhall, WV1 9DG
Accountant	KM Chartered Accountants of 1 st Floor, Block C, The Wharf, Manchester Rd, Burnley, BB11 1JG

Name of chief executive or names of senior staff members (Optional information)

Exemptions from disclosure

Reason for non-disclosure of key personnel details

Other optional information

Declarations

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

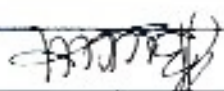
Signed on behalf of the charity's trustees

Signature(s) J Nostra

Full name(s) JUDITH MORETTA

Position (eg Secretary, Chair, etc) TRUSTEE

Date 23/7/25

Signature(s) 

Full name(s) TAMMIE ECCART

Position (eg Secretary, Chair, etc) TRUSTEE

Date 23/7/25

Inghamite Church CIO
Year ended 5th April 2025

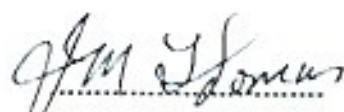
Receipts and payment account

	Unrestricted Funds £	Restricted Funds £	Total Funds £	Year ended to 05/04/2024 £
Receipts				
Offerings	43,974		43,974	
Missionary offerings	6,445			
Other Income	216			
Funerals and weddings	7,876			
Total receipts	58,511			
Payments				
Administration	5,612			
Buildings and Graveyard	9,320			
Fellowship activities	3,250			
Manse	2,595			
Missionary gifts	8,450			
Utilities	3,647			
Minister	20,272			
Minister – associate	5,244			
Total payments	58,390			
Net	121			
Balance b/f	15,226			15,226
Cash funds his year	15,347			

Statement of Assets and Liabilities at 31st March 2025

		Unrestricted Funds £	Restricted Funds £
Cash funds	General funds	15,347	Nil
Other monetary assets			
Church building		Unrestricted Funds	
Manse		Unrestricted Funds	

Approved by the trustees on 26/10/25 and signed on their behalf by


 Trustee


 Trustee

INGHAMITE CHURCH

INDEPENDENT EXAMINER'S REPORT

I report to the charity trustees on my examination of the accounts of the charity for the year ended 5th April 2025

Responsibilities and basis of 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 charity's accounts carried out under section 145 of the 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 matters have come to my attention in connection with the examination giving me cause to believe:

(1) accounting records were not kept in respect of the charity as required by Section 130 of the Act; or

(2) the accounts do not accord with those records.

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.



Mark Heaton
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20th October 2025