

Ebenezer Reformed Chapel, Luton

Report and Accounts
Year ended 26 March 2025

Stewardship 
Active generosity

1 Lamb's Passage, London EC1Y 8AB
www.stewardship.org.uk

EBENEZER REFORMED CHAPEL, LUTON
LEGAL & ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 26 MARCH 2025

ADDRESS FOR CORRESPONDENCE	125 Farley Hill Luton LU1 5EQ
GOVERNING DOCUMENT	Constitution dated 20 May 2021
CHARITY REGISTRATION NUMBER	1194544
TRUSTEES RESPONSIBLE FOR MANAGING THE CHARITY	Dr Garry John Williams (chair) Paul James McEachran James Geoffrey Thomas Rhodes Benedict Bird James Francesco Comboni
BANKERS	National Westminster Bank plc
INDEPENDENT EXAMINER	Sarah Crispin ACA Stewardship 1 Lamb's Passage LONDON EC1Y 8AB

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Ebenezer Reformed Chapel, Luton

Trustees' Annual Report for the period 27th March 2024 to 26th March 2025

Charity name: Ebenezer Reformed Chapel, Luton

Charity registration number: 1194544

Charitable Incorporated Organisation (CIO) number: CE025182

Objectives

The objects of the CIO are:

(a) To advance the Christian religion in accordance with the Statement of Beliefs of Ebenezer Reformed Chapel in Luton and in other parts of the United Kingdom or the world as the trustees from time to time think fit and to fulfil such other purposes which are exclusively charitable according to the law of England and Wales and are connected with the charitable work of the Trust.

(b) To relieve persons who are in conditions of need or hardship or who are aged or sick and to relieve the distress caused thereby in Luton and in such other parts of the United Kingdom or the world as the trustees may from time to time think fit.

Activities

Throughout the reporting period our weekly Lord's day services have been visited by an increasing stream of local people, some of whom have settled with us permanently and now attend regularly; others come and go less regularly. A monthly Coffee Morning, including a thought for the day from the Bible, has also brought sustained contact with and opportunities to serve our neighbours in different ways, both practical and spiritual. The reporting period saw the beginning of a number of other activities, including a monthly evening meeting, a Ladies' Bible Study and one for 18-30s.

While Lord's day services and the Coffee Morning continued in the 'Schoolroom', the period saw extensive repair works to the front wall of the main Chapel building which had been damaged outside and in by protracted water ingress prior to our purchasing the building.

In all this the trustees have had regard to the guidance issued by the Charity Commission on public benefit. They consider that the commencing of the normal operation of the CIO in the community in Luton provides significant public benefit, both through the public proclamation of the hope of the gospel, and through the help that we have been able to offer to individuals who have come to the Chapel with various material, emotional, and spiritual needs.

Achievements and Performance

Significant progress was made during this period, in three main areas: continuing a regular pattern of public, corporate worship services and small group activities; outreach to our neighbours via the Coffee Morning and other events; repairing the main Chapel building.

Financial Review

The CIO had £91k (£76k restricted / £15k unrestricted) in the account at the start of the period, having previously raised money to purchase and renovate the building, and now having bought the building.

During the period £126k was given to the charity (£78k restricted / £48k unrestricted) pre gift aid – not all donations are eligible.

During the period, £75k of restricted funds were spent on renovation related costs

During the last 3 months of the financial year i.e. 27th Dec – 26th March, £12,817 was given for general expenditure which after adjusting for GA was £15,140 i.e. £5,047 per month on average.

The general expenditure costs during the same period were £13,918 so costs are well matched with income and running a very marginal surplus.

The period ended with funds of £122k (£85k restricted / £37k unrestricted). The trustees are comfortable with the level of unrestricted funds in reserve, and are discussing the next round of fundraising to continue the next phase of the building project.

Reserves Policy

The trustees have determined that the CIO should aim to hold free reserves (which the trustees define to be unrestricted cash) of no less than £10,000 so that the charity could continue to operate smoothly should income and / or expenditure vary unexpectedly. At the year end, the CIO held unrestricted cash of £37,224 and the CIO is complying with its reserves policy. The policy for holding reserves will be revisited once the CIO is more established.

Structure, Governance and Management

The charity is a CIO governed by its Constitution.

Trustees and offices remain the same. Subsequent appointments will include such people as may from time to time be appointed as Elders of the Chapel in accordance with the provisions of the Ebenezer Reformed Chapel Book of Church Order. Charity trustees who are not Elders of Ebenezer Reformed Chapel but are Elders of another church and who uphold the Statement of Beliefs of Ebenezer Reformed Chapel may be appointed. Charity trustees who are not Elders but who uphold the Statement of Beliefs of Ebenezer Reformed Chapel may be appointed, provided that such appointment does not result in non-Elder trustees constituting 50% or more of the trustees. The Minister of Ebenezer Reformed Chapel for the time being shall automatically be a charity trustee.

Responsibilities of trustees under charity law

Charity law requires us as Trustees to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year.

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 and signed on their behalf by:

Signature: *Garry Williams*
Garry Williams (Jan 6, 2026 21:07:36 GMT)

Full name: Garry John Williams

Position: Chair

Date: Jan 6, 2026

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
EBENEZER REFORMED CHAPEL, LUTON

I report to the trustees on my examination of the accounts of Ebenezer Reformed Chapel, Luton ('the charity') for the year ended 26 March 2025 on pages 6 to 8 following.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

I report in respect of my examination of the charity'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 2011 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 giving me cause to believe that in any material respect:

1. accounting records were not kept in accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Sarah Crispin
Sarah Crispin (Jan 7, 2026 08:48:39 GMT)
Sarah Crispin ACA
Stewardship
1 Lamb's Passage
LONDON
EC1Y 8AB

Date: Jan 7, 2026

EBENEZER REFORMED CHAPEL, LUTON

RECEIPTS AND PAYMENTS ACCOUNT

FOR THE YEAR ENDED 26 MARCH 2025

	Notes	Unrestricted Funds £	Restricted Funds £	2025 £	2024 £
<i>Income receipts</i>					
Donations		48,018	20,000	68,018	52,406
Gift aid receipts		15,140	-	15,140	3,552
Government grants		-	5,966	5,966	-
Other grants		-	57,500	57,500	-
Bank interest		1,395	-	1,395	1,717
Proceeds from sale of equipment		-	-	-	62
<i>Total receipts</i>		<u>64,553</u>	<u>83,466</u>	<u>148,019</u>	<u>57,737</u>
<i>Payments</i>					
Payments in relation to charitable activities undertaken directly	2	40,297	-	40,297	40,316
Grants paid in relation to charitable activities undertaken by others	3	2,106	-	2,106	-
		<u>42,403</u>	<u>-</u>	<u>42,403</u>	<u>40,316</u>
Purchase and renovation of Chapel		-	75,462	75,462	330,544
		<u>-</u>	<u>75,462</u>	<u>75,462</u>	<u>330,544</u>
<i>Total payments</i>		<u>42,403</u>	<u>75,462</u>	<u>117,865</u>	<u>370,860</u>
Net of receipts / (payments) before		22,150	8,004	30,154	(313,123)
Transfers between funds	5	-	-	-	-
Net movement in funds		<u>22,150</u>	<u>8,004</u>	<u>30,154</u>	<u>(313,123)</u>
Cash funds as at last year end		15,075	76,582	91,657	404,780
Cash funds at this year end	A	<u>37,225</u>	<u>84,586</u>	<u>121,811</u>	<u>91,657</u>

The notes on pages 8 form part of these accounts.

EBENEZER REFORMED CHAPEL, LUTON
STATEMENT OF ASSETS AND LIABILITIES
AS AT THE YEAR ENDED 26 MARCH 2025

	Notes	Unrestricted funds £	Restricted funds £	2025 £	2024 £
A Cash funds					
Cash at bank with immediate access		37,224	84,586	121,811	91,657
		<u>37,224</u>	<u>84,586</u>	<u>121,811</u>	<u>91,657</u>
B Other monetary assets					
Gift aid due to charity		9,225	-	9,225	12,715
		<u>9,225</u>	<u>-</u>	<u>9,225</u>	<u>12,715</u>
C Liabilities					
Fee for Independent Examination		1,200	-	1,200	660
Professional fees re refurbishment of Chapel		-	-	-	3,600
		<u>1,200</u>	<u>-</u>	<u>1,200</u>	<u>4,260</u>
D Assets retained for charity's own use					
			Fund to which asset belongs	Cost £	
Chapel on Dumfries Street			Restricted	410,049	
Fixtures, fittings and furnishings			Restricted	3,745	
Music and PA equipment			Unrestricted	2,623	
				<u>416,417</u>	

The cost of improvements to the Chapel includes some professional fees incurred in the previous year.

E Guarantees and secured debts

The charity has not given any guarantees and has not provided its assets as security for any liabilities.

The accounts were approved by the trustees and signed on their behalf by:

Garry Williams
Garry Williams (Jan 6, 2026 21:07:36 GMT)
 Dr Garry John Williams - chair
 Date: Jan 6, 2026

The notes on pages 8 form part of these accounts.

EBENEZER REFORMED CHAPEL, LUTON

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 26 MARCH 2025

1 Accounting policies

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

	<u>Unrestricted Funds</u>		Restricted Funds	2025	2024
	General funds	Designated funds			
	£	£	£	£	£
2 Payments in relation to charitable activities undertaken directly					
Salaries and pensions (see note 3)	24,253	-	-	24,253	20,389
Venue hire	-	-	-	-	4,290
Building maintenance and utilities	1,763	-	-	1,763	2,074
Meeting expenses	3,740	-	-	3,740	8,022
Insurance	1,941	-	-	1,941	1,857
Presbytery expenses	949	-	-	949	975
Giving to IPC	5,189	-	-	5,189	-
Bank charges	110	-	-	110	101
Miscellaneous expenses	429	-	-	429	568
Independent examination	900	-	-	900	2,040
Ministry expenses	1,022	-	-	1,022	-
	<u>40,297</u>	<u>-</u>	<u>-</u>	<u>40,297</u>	<u>40,316</u>

3 Grants paid in relation to charitable activities undertaken by others

Grants to individuals	2,106	-	-	2,106	-
	<u>2,106</u>	<u>-</u>	<u>-</u>	<u>2,106</u>	<u>-</u>

4 Transactions with related parties

Garry Williams served as church Minister and was paid £23,775 (2024: £19,721) for serving in that capacity, not for serving as a trustee; these payments are permitted by the charity's governing document.

5 Movement of funds

	Opening balance	Receipts	Payments	Transfers	Closing balance
	£	£	£	£	£
<i>General funds</i>	15,075	64,553	(42,403)	-	37,225
<i>Restricted funds</i>					
Building Fund	76,582	83,466	(75,462)		84,586
	<u>76,582</u>	<u>83,466</u>	<u>(75,462)</u>	<u>-</u>	<u>84,586</u>
Total funds	<u>91,657</u>	<u>148,019</u>	<u>(117,865)</u>	<u>-</u>	<u>121,811</u>

Restricted funds have to be spent in line with a particular purpose or project, usually specified by the donor or a fundraising campaign for a specific project or activity. In this respect, the restricted Building fund can only be used for the purchase and renovation of Ebenezer Chapel and the School Room that forms part of the property.