



## Coach House Church (Charity Number 1194822)

### Trustees Annual Report

Period start date: 1<sup>st</sup> January 2024

Period end date: 31<sup>st</sup> December 2024

#### **Objectives and Activities:**

The Coach House Church is a Charitable Incorporated Organisation governed by a CIO Association Constitution agreed and dated 14<sup>th</sup> June 2021.

The objective of the Coach House Church is to advance the Christian religion primarily, but not exclusively, in Greater Manchester and surrounding areas, in accordance with its doctrinal basis.

The church's primary activities include Sunday meetings, incorporating Sunday School and creche facilities for children, as well as weekly community groups.

The church operates weekly sessions for Parent/Carer and Toddler (Little Sparks) which is open to the local community.

The church operates a weekly youth club for the benefit of the community.

The church premises are also used to host weekly 'TinyTalk' sessions, a group teaching parent/baby/child communication via sign language. This is a national organisation administered by local franchise. The church is used for two different age groups per week with a small rental income accrued.

The Trustees have worked closely with St Annes Catholic Academy which is adjacent to the church to forge community projects. This includes hosting year 7 retreat days at the Church offering out of school relief, as well as assisting Duke of Edinburgh students with service opportunities. A weekly after school club is also offered on the school premises to students.

The Trustees of Coach House Church have undergone annual Trustee training and have regard for the Charities Commission guidance on public benefit.

Audit and financial training for Trustees carried out.

Charities commission Safeguarding training circulated to trustees.



*Coach House Church*

222 Wellington Road North, Stockport, SK4 2QN  
leadership@coachhousechurch.org // 0161 432 5604  
Registered charity in England and Wales - 1194822



At the end of the current reporting period, the Trustees have remained in position with no changes. The number of Trustees exceeds the minimum number required by the constitution.

The CIO employs a Pastor and all other work is carried out by volunteers.

### **Achievements and Performance:**

The church benefits the community with spiritual and mental wellbeing, through support and fellowship.

Children's works provide safe spaces for personal development and mental wellbeing.

TinyTalk continues its weekly sessions with increasing numbers.

The church and St Annes Catholic Academy continue to work on opportunities to benefit our community.

Hosted a team from United States and provided football coaching to all years in after school sessions at St Annes. This was well received and followed up with community BBQ.

Work with local Primary schools is carried out by hosting and resourcing 'Speak Life' choir sessions.

Overseas mission trip to Romania supporting work with the poor and disadvantaged.

General improvements have been made to the facilities with a plan to reinstate the front door for better access and plans for disabled access.

Improvements to facilities include rearranging disabled toilet area (lowering vanity units and installing disabled toilet).

Hot water units were installed in all toilet areas.

Removed climbing frame from grounds as this was deteriorating and becoming dangerous.

Removed piano and updated internal systems including new keyboard.

Implemented Microsoft 365 available through Charity status.



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### **Financial Review:**

Income in the period to date was £71,746.00 and expenditure was £71,336.00

General fund stands at £148,566.00

Accounts were verified and signed off by Trustees in January 2025. These have been independently audited and reviewed.

Income is comprised mainly from donations and associated Gift Aid contributions.

The CIO benefits from a reliable and regular income stream. Its overheads are managed carefully. Day to day operation of the Trust does not therefore rely on significant cash reserves. The Trustees consider that a cash reserve equivalent to about six month's overheads is sufficient. It therefore seeks to avoid cash reserves reducing to below £18,000. If the reserves were to fall below this figure, the Trustees would review and take appropriate action to deal with the situation.

The CIO has been able to maintain this level of reserve during the financial year and will continue to do so by carefully monitoring income and expenditure.

The Trustees have implemented an operating budget for the financial year to come (1/1/25 to 31/12/25) and will monitor income and expenditure against this budget. Further improvements to the building have been proposed from General fund throughout 2025.

Monthly accounts have been tweaked to make information clearer and aid budget/finance decisions.

Financial audit conducted to verify accounts.

Removed piano from assets.

### **Structure, Governance and management:**

The Coach House Church is a CIO and is governed by the Constitution document as agreed 14<sup>th</sup> June 2021

Trustees are appointed on rotation as governed the CIO constitution.

New Trustees are elected by the membership of the CIO in line with the constitution.

Trustees must be members of the church and have accepted its constitution and any amendments.



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**Reference and Administration Details:**

Charity Name: Coach House Church

Registered Charity Number: 1194822

Principal Address: 222 Wellington Road North, Heaton Chapel, Stockport. SK4 2QN

**Charity Trustees:**

Name	Office	Dates acted if not whole year
Andrew Jackson	Pastor (ex officio)	
Melanie Jackson	Trustee	
Steven Adshead	Trustee/Treasurer/Chair	
Alina Adshead	Trustee/Safeguarding lead	
Jamie Baker	Trustee	
Bekah Baker	Trustee	
Stephen Went	Trustee	
Paula Halstead	Trustee / Secretary	

Coach House Church has no corporate trustees

The land and property of the Coach House Church is vested in the 1969 Trust Deed. The Trustees of the CIO, acting in their collective gift, discharge the responsibilities of the 1969 Trust Deed.

The property deeds have been updated with Trustee details and relevant CIO documentation. Currently held by Solicitors.



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**Declarations:**

Signed on behalf of the charity's trustees

Name	Signature	Position	Date
J Baker	J Baker	Trustee	17/03/25
S Adshead	S Adshead	Trustee/Treasurer	17/03/25



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CHARITY COMMISSION  
FOR ENGLAND AND WALES

Coach House Church

1194822

## Receipts and payments accounts

For the period from	Period start date 01/01/24	To	Period end date 31/12/24
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### Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £
<b>A1 Receipts</b>				
General	66,047	-	-	66,047
				-
Missionary Fund	-	5,699	-	5,699
				-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
<b>Sub total</b> (Gross income for AR)	66,047	5,699	-	71,746
<b>A2 Asset and investment sales, (see table).</b>				
	-	-	-	-
	-	-	-	-
<b>Sub total</b>	-	-	-	-
<b>Total receipts</b>	66,047	5,699	-	71,746
<b>A3 Payments</b>				
General Fund	59,273	-	-	59,273
Missionary Payments	-	12,063	-	12,063
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
<b>Sub total</b>	59,273	12,063	-	71,336
<b>A4 Asset and investment purchases, (see table)</b>				
	-	-	-	-
	-	-	-	-
<b>Sub total</b>	-	-	-	-
<b>Total payments</b>	59,273	12,063	-	71,336
<b>Net of receipts/(payments)</b>	6,774	- 6,364	-	410
<b>A5 Transfers between funds</b>	- 6,512	# 6,512	-	-
<b>A6 Cash funds last year end</b>	148,304	3,001	-	151,305
<b>Cash funds this year end</b>	148,566	3,149	-	151,715

### Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £
<b>B1 Cash funds</b>	General	148,566	-
	Restricted	-	3,149
		-	-

## CC16a

**Last year  
to the nearest £**

-
-
-
-
-
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-
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-
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-
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-
-

**Endowment  
funds  
to nearest £**

-
-
-

## B2 Other monetary assets

<b>Total cash funds</b>		<b>148,566</b>	<b>3,149</b>
(agree balances with receipts and payments account(s))		OK	OK
<b>Details</b>		<b>Unrestricted funds</b>	<b>Restricted funds</b>
		<b>to nearest £</b>	<b>to nearest £</b>
Gift Aid owing		<b>5,280</b>	-
Gift Aid owing		<b>5,473</b>	-
Gift Aid owing		<b>9,401</b>	-
Gift Aid Owing		<b>11,372</b>	-
		-	-
		-	-

## B3 Investment assets

<b>Details</b>	<b>Fund to which asset belongs</b>	<b>Cost (optional)</b>
		-
		-
		-
		-
		-

## B4 Assets retained for the charity's own use

<b>Details</b>	<b>Fund to which asset belongs</b>	<b>Cost (optional)</b>
Property	General	
Fittings and Electrical Items	General	-
		-
		-
		-
		-
		-
		-
		-

## B5 Liabilities

<b>Details</b>	<b>Fund to which liability relates</b>	<b>Amount due (optional)</b>
		-
		-
		-
		-
		-

Signed by one or two trustees on behalf of all the trustees

Signature

Print Name

S Adshead  
J Baker

Steven Adshead  
James Baker



-
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OK

**Endowment  
funds  
to nearest £**

-
-
-
-
-
-

**Current value  
(optional)**

-
-
-
-
-

**Current value  
(optional)**

1,548,733
89,621
-
-
-
-
-
-

**When due  
(optional)**


Date of approval

17/03/25
17/03/25

# Independent Examination of the Coach House Church Accounts.

(Unqualified report for a non- company charity receipts and payments accounts) with a gross income of less than £250,000 in the financial year ending 31/12/2024.

**Independent examiners report to the trustees of the Coach House Church.** Please find attached my report to the trustees, on my examination of the Coach House Church accounts for the financial year ending 31st December 2024.

## **Responsibilities and basis of report.**

As the charity trustees of the Trust 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 Trusts 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 Act.

## **Independent examiners 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 respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord to 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.

Signed:

*Peter Oldham*

*20/03/2025*

Name; Peter Oldham ACMA,CGMA,ACFE.  
21 Langdale Close,  
High Lane,  
Stockport.  
SK6 8JG.

## **Independent Examination - Examiners obligations**

1. Check the charity is eligible to have an independent examination. Charity law states that all charities must have some form of external scrutiny where the income is greater than £25k. For the charity to be eligible for an Independent Examination the following conditions have to be met.
  - The Income must be less than one million pounds.
  - The charity's assets are less than £3.26m & income over £250k.
2. Check for any conflicts of interests that would prevent the examiner from completing the independent assessment. This is apparent if the Auditor is part of the decision making process or part of the bookkeeping or accounts preparation. I can confirm the auditor is independent as defined by the Charity Commission's guidance.
3. Record your independent assessment. The details of the findings should be recorded within a work program.
4. Plan the independent assessment. As part of the Auditor's assessment, the Auditor should consider the following;
  - The charity's constitution. This was last updated 14th June 2021.
  - The way the organisation is controlled and managed.
  - Whether activities have been taken on any previous recommendations for improvements of the accounting records and systems.
  - The charity's structure, its funds and how final balances changed in the year.
  - The charities activities in the year, spending and the financial risks the charity faces.
5. Check that the accounts are kept to the required standard. The accounts have been kept on a receipts and payments basis. In line with the Commissions guidelines and consistent with previous years accounts.
6. Check that the accounts are consistent with the accounting records.
7. The examiner must check whether the trustees have considered the financial circumstances of the charity at the end of the reporting period and , if the accounts are prepared on an accruals basis, check whether the trustees have made an assessment of the charities position as a going concern when approving the accounts.
8. Check the form and content of the accounts.
9. Identify items from the analytical review of the accounts that need to be followed up for further explanation or Evidence. - Supporting Analysis
10. Compare the Trustees annual report to the accounts.
11. Write and sign the independent examination report.
12. Statutory duty to report matters of material significance to the Commision.
13. Examiners discretion to report relevant matters to the Commission.

## Financial Analysis

	2023	2024			2023-24
<b>Income</b>				<b>Change</b>	<b>Diff %</b>
None Gift Aid	£21,504.13	£17,924.94		-£3,579.19	-17%
Gift aid	£37,604.53	£45,487.48		£7,882.95	21%
Interest	£1,275.37	£1,085.06		-£190.31	-15%
Rental Income	£2,872.13	£1,550.00		-£1,322.13	-46%
	<b>£63,256.16</b>	<b>£66,047.48</b>		<b>£2,791.32</b>	<b>4%</b>
<b>Expenditure</b>					
Pastors Pay	£32,685.76	£38,176.80		£5,491.04	17%
Expenses	£276.00	£59.46		-£216.54	-78%
<b>Sub total</b>	<b>£32,961.76</b>	<b>£38,236.26</b>		<b>£5,274.50</b>	<b>16%</b>
<b>Church Meetings</b>					
Ministry & outreach	£184.05	£171.98		-£12.07	-7%
Cafe & Kitchen	£537.64	£501.89		-£35.75	-7%
Speakers		£60.00		£60.00	
	<b>£721.69</b>	<b>£733.87</b>		<b>£12.18</b>	<b>2%</b>
<b>Church buildings</b>					
Utilities	£4,326.80	£6,209.14		£1,882.34	44%
Licence & Insurance	£2,635.02	£2,955.87		£320.85	12%
Repair, Maintenance & Refurb	£4,323.19	£9,840.97		£5,517.78	128%
Cleaning	£0.00	£229.99		£229.99	
Gardening	£477.95	£0.00		-£477.95	-100%
	<b>£11,762.96</b>	<b>£19,235.97</b>		<b>£7,473.01</b>	<b>64%</b>
<b>Admin</b>					
Office Exp	£20.00	£25.00		£5.00	25%
Bank Charges	£143.22	£116.79		-£26.43	-18%
	<b>£163.22</b>	<b>£141.79</b>		<b>-£21.43</b>	<b>-13%</b>
<b>Transfer to Missionary Fund</b>	<b>£6,103.00</b>	<b>£5,837.00</b>		<b>-£266.00</b>	<b>-4%</b>
<b>Legal fees</b>					
Gift & Loans	£0.00	£0.00		£0.00	
Thursday fellowship	£749.00	£589.00		-£160.00	-21%
DBS checks	£423.50	£336.16		-£87.34	-21%
	<b>£1,172.50</b>	<b>£925.16</b>		<b>-£247.34</b>	<b>-21%</b>
Gift aid not received	<b>£9,401.13</b>	<b>£11,371.87</b>		<b>£1,970.74</b>	<b>21%</b>
<b>Total surplus/ Deficit</b>	<b>£19,772.16</b>	<b>£12,309.30</b>		<b>-£7,462.86</b>	<b>-38%</b>