



Coach House Church (Charity Number 1194822)

Trustees Annual Report

Period start date: 1st January 2025

Period end date: 31st December 2025

Objectives and Activities:

The Coach House Church is a Charitable Incorporated Organisation governed by a CIO Association Constitution agreed and dated 19th Feb 2024.

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 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.

There have been changes to the Trustees in 2025 outlined further in the report.

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.



Coach House Church

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



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.

Regular meals and midweek Homegroups are held in the week primarily for community and welfare.

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

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, working closely with other Church charities.

The Church is also operates a weekly social community space in the afternoon, as well as a regular space for crafting.

Ladies wellbeing days and regular ladies evening events have been run which are all open to local community.

The Trustees have worked closely with St Anne's 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 church has supported external retreat weeks in the Lake District for year 8 pupils.

An Alpha course to explore Christianity has been jointly held with Stockport Baptist Church as well as a Youth Alpha at St Anne's academy.

A holiday retreat was organised to Llandudno for the elderly in the Church which was open to community.

Holiday week and weekend also held at Bassenfell Christian Manor for retreat and family social gathering.

The Church ran a carol concert held in Adlington house retirement home in aid of the local community. The Church ran a meal for the members and families to aid community. The Church also supported other Christmas events run by local churches.

The Church has run a monthly worship event for all churches across Stockport.

The Church has connection with the charity Christians Against Poverty and aids with volunteer time.

The Church premises are regularly used for other charity groups as a space to meet, for example Christians in schools held a supporters morning.



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Facilities:

Front door has been installed and opened to public access. This improves the frontal appearance of the building and improves disabled access.

Upgrades to Fire alarm and Fire exits carried out to support new entrance. Full Fire risk assessment carried out and recommendations carried out to comply.

Upgrade to entry and alarm systems installed with controlled digital access.

Security upgrade completed with CCTV coverage to all external points as well as internal spaces, improving safety and security.

Full carpeting of 'Hub' space carried out to improve acoustics and provide welcoming environment.

Improvement to first floor rooms carried out with carpet replacement and decorating.

Further improvements to Kitchen and bathroom flooring agreed and due to be carried out in 2026.

2nd building phase for 'Hub' including new windows to replace old door scheduled for early 2026.

Financial Review:

Income in the period to date was £97,221.00 and expenditure was £111,792.00

Total funds stand at £137,143.00

A controlled deficit was managed due to extensive building work and improvements to the facilities.

Accounts were verified and signed off by Trustees in February 2026.

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 Church 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.



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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 (1/1/26 to 31/12/26) and will monitor income and expenditure against this budget.

Internal Monthly accounts are produced to make information clearer and aid budget/finance control.

Further improvements have been tabled for 2026 with budgeting for departments introduced under Trustee supervision.

An Independent Financial audit conducted to verify accounts.

Further improvements to the building have been proposed from General fund throughout 2026.

Structure, Governance and management:

The Coach House Church is a CIO and is governed by the Constitution document as agreed 19th Feb 2024

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.

There have been changes to Trustees in 2025 with new Trustees being voted in.

Proposals were made in March 2025 and elections were made on the 30th April 2025 at the AGM.

Steven Clayton, William Shorto were elected as new Trustees.

Paula Halstead retired from Trustee duties.

Work began in 2025 to improve the leadership structures to include Deacons and responsibility flow.

Reference and Administration Details:

Charity Name: Coach House Church

Registered Charity Number: 1194822

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



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Charity Trustees:

Name	Office	Dates acted if not whole year
Andrew Jackson	Pastor (ex officio)	
Melanie Jackson	Trustee	
Steven Adshead	Trustee/Treasurer	
Alina Adshead	Trustee/Safeguarding lead	
Jamie Baker	Trustee	
Rebekah Baker	Trustee/Chair	
Stephen Went	Trustee	
Steven Clayton	Trustee	
William Shorto	Trustee	

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.

Declarations:

Signed on behalf of the charity's trustees

Name	Signature	Position	Date
Rebekah Baker	<i>R. Baker</i>	Chair of trustees	23/04/26
Steve Adshead	<i>Steve Adshead</i>	Treasurer	25/04/26



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CHARITY COMMISSION
FOR ENGLAND AND WALES

Coach House Church

1194822

Receipts and payments accounts

CC16a

For the period
from

Period start date
01/01/25

To

Period end date
31/12/25

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 £	Last year to the nearest £
A1 Receipts					
General	79,428	-	-	79,428	-
Gift Aid	11,853	-	-	11,853	-
Missionary Fund	-	5,940	-	5,940	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	91,281	5,940	-	97,221	-
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	91,281	5,940	-	97,221	-
A3 Payments					
General Fund	96,835	-	-	96,835	-
Missionary Payments	-	14,957	-	14,957	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	96,835	14,957	-	111,792	-
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	96,835	14,957	-	111,792	-
Net of receipts/(payments)	- 5,554	- 9,017	-	- 14,571	-
A5 Transfers between funds	- 7,441	7,441	-	-	-
A6 Cash funds last year end	148,566	3,148	-	151,714	-
Cash funds this year end	135,571	1,572	-	137,143	-

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

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	General	135,570	-	-
	Restricted	-	1,572	-
		-	-	-
	Total cash funds	135,570	1,572	-
	(agree balances with receipts and payments account(s))	Agreement Error	OK	OK
		Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets	Details			
	Gift Aid owing	9,401	-	-
	Gift Aid owing	11,372	-	-
	Gift Aid owing	13,140	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
B4 Assets retained for the charity's own use	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
	Property	General		1,548,733
	Fittings and Electrical Items	General	-	89,621
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
B5 Liabilities	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
			-	
			-	
			-	
			-	
			-	
Signed by one or two trustees on behalf of all the trustees		Signature	Print Name	Date of approval
		<i>S Adshead</i>	Steven Adshead	15/2/26
		<i>J Baker</i>	James Baker	15/2/26

Independent Examination of the Coach House Church Accounts.

(Unqualified report for a non- company charity receipt and payments accounts) with a gross income of less than £250,000 in the financial year ending 31/12/2025.

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 2025.

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

19/04/2026

Name; Peter Oldham, ACMA, CGMA.
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 accrual's 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 Commission.
13. Examiners discretion to report relevant matters to the Commission.

	2025	2024		2024-25
Income			Change	Diff %
None Gift Aid	£25,060.95	£17,924.94	£7,136.01	40%
Gift aid	£52,561.50	£45,487.48	£7,074.02	16%
Interest	£754.36	£1,085.06	-£330.70	-30%
Gift Aid received	£11,852.45		£11,852.45	
Rental Income	£1,050.00	£1,550.00	-£500.00	-32%
	£91,279.26	£66,047.48	£25,231.78	38%
Expenditure				
Pastors Pay	£36,079.86	£38,176.80	-£2,096.94	-5%
Expenses	£433.82	£59.46	£374.36	630%
Sub total	£36,513.68	£38,236.26	-£1,722.58	-5%
Church Meetings				
Ministry & outreach	£1,042.06	£171.98	£870.08	506%
Cafe & Kitchen	£429.12	£501.89	-£72.77	-14%
Speakers		£60.00	-£60.00	-100%
	£1,471.18	£733.87	£737.31	50%
Church buildings				
Utilities	£5,879.91	£6,209.14	-£329.23	-5%
Licence & Insurance	£2,890.76	£2,955.87	-£65.11	-2%
Repair, Maintenance & Refurb	£39,312.03	£9,840.97	£29,471.06	299%
Cleaning	£171.00	£229.99	-£58.99	-26%
Gardening	£0.00	£0.00	£0.00	
	£48,253.70	£19,235.97	£29,017.73	151%
Admin				
Office Exp	£1,312.55	£25.00	£1,287.55	5150%
Bank Charges	£73.45	£116.79	-£43.34	-37%
	£1,386.00	£141.79	£1,244.21	878%
Transfer to Missionary Fund	£7,440.00	£5,837.00	£1,603.00	27%
Legal fees				
Gift & Loans	£8,895.00	£0.00	£8,895.00	
Thursday fellowship	£10.00	£589.00	-£579.00	-98%
DBS checks	£306.00	£336.16	-£30.16	-9%
	£9,211.00	£925.16	£8,285.84	896%
Gift aid not received	£13,140.37	£11,371.87	£1,768.50	16%
Total Expenditure	£104,275.56	£65,110.05	£39,165.51	
Total surplus/ Deficit	£144.07	£12,309.30	-£12,165.23	-99%