

Charity registration number: 1196611

# Christ Central Workington

Annual Report and Financial Statements

for the Year Ended 31 December 2024

# **Christ Central Workington**

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**Christ Central Workington**  
**Reference and Administration Details**

<b>Charity name</b>	Christ Central Workington	
<b>Charity registration number</b>	1196611	
<b>Registered Office</b>	The Bridge Centre Central Square Workington Cumbria CA14 3NG	
<b>Trustees</b>	Mr Ian Ruddick, Chair Mrs Catherine Atkinson Mr Edward Clarkson-Williams Mrs Peggy Raji Mr Paul Gilmour Mr Michael Renouf	until 31 July 2024 until 12 October 2024 from 12 September 2024 from 05 December 2024
<b>Secretary</b>	Mrs Sarah Moore	
<b>Treasurer</b>	Mr Michael Renouf	
<b>Bankers</b>	Clydesdale Bank 82 English Street Carlisle Cumbria CA3 8HP  Yorkshire Bank 154-158 Kensington High Street London W8 7RL  Saffron Building Society Saffron House 1a Market Street Saffron Walden Essex CB10 1HX	

**Christ Central Workington**  
**Reference and Administration Details**

**Independent Examiner**

Mr Steven Kirkbride  
Armstrong Watson LLP  
Carleton House  
136 Gray Street  
Workington  
Cumbria  
CA14 2LU

# **Christ Central Workington**

## **Trustees Report**

### **Trust information**

Details of trustees and other information are set out on pages 1 & 2 and form part of this report. This report and accounts cover the period 01 January 2024 to 31 December 2024.

### **Structure, governance and management**

The charity is a CIO governed by a constitution with trust deed dated 15 August 2021. It was granted status on 16 November 2021 and was fully operational, with the main transfer of assets, from 1 April 2022. On completion of all transfers, the previous unincorporated charity (number 1052191) was dissolved on 19 December 2023.

The charity has a Council comprising the trustees. New trustees are elected by the Council.

In 2024 there were two part-time employees (not trustees) and many volunteers.

The charity is in fellowship with Christ Central Churches Worldwide, which is linked to Newfrontiers International Trust Ltd. Christ Central Workington is part of Churches Together in Workington & District, which is then part of Churches Together in Cumbria. Christ Central Workington is part of the Evangelical Alliance.

### **Objectives and activities**

The objects are for the benefit of the public in such ways and in such parts of the UK or the world as the Charity Trustees from time to time may think fit (1) to advance the Christian faith in accordance with the Statement of Faith, (2) to relieve sickness and financial hardship and to promote and preserve good health by provision of funds, goods or services or support of any kind.

Christ Central Workington operates and maintains the Bridge Centre in Central Square, Workington, providing a place for worship, making facilities available for other community activities, including providing the Workington distribution centre for the North Lakes Foodbank.

The Charity Trustees have had regard to the Charity Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion when exercising any powers or duties to which the guidance is relevant.

### **Achievements during the year**

#### ***A place of worship***

##### ***Sunday Meetings***

Normally, Sundays start in the café area with coffee and the opportunity to socialise and get to know one another in an informal setting. Then we move into the large hall and have a time of lively worship. People are encouraged to bring testimonies of encouraging events in their lives or to share requests for prayer. A teaching time follows, which outlines principles of the Christian faith and how it relates to our everyday lives, then we enjoy more socialising with more refreshments. Once a month we all have lunch together and invite friends to join us.

A number of international people have joined Christ Central over the last years, and this has added variety in our worship and friendships while extending our family across a number of different cultures, customs and expressions of the one Christianity. There is a separate Malayalam speaking meeting, which attracts other Malayalam speaking families and friends across the Cumberland region.

##### ***Children's work***

Through 2022 to 2024 children's work has expanded significantly, with increased numbers of families coming and inviting their friends as well. Our children enjoy being part of our worship times. We seek to facilitate our young people to gain relevant help and teaching. At the end of 2024 there were three separate groups, covering age 2 to infants end of year 2, juniors' years 3-6 with secondary years 7&8 and secondary years 9-13. The situation is continually expanding and requires more space, resources and recruitment of helpers.

### *Small Groups*

A fortnightly Seekers meeting has been vital in shaping our understanding of the way forward and has reassured us that it is "God who builds His church". It's a time for seeking God, praying and listening for what God is saying to us.

A prayer group, meeting each week, uses Open Doors material to pray for Christians around the world, particularly where they are most persecuted.

An Alpha course met in the summer term and further Alpha courses are expected in 2025.

A small group enjoy meeting people in the town centre to talk and share the good news while carrying a wooden cross.

Other smaller groups of 2s and 3s meet regularly for bible study, prayer and encouragement.

A men's breakfast meets once a month, usually in the Carnegie Theatre, gathering men from other churches and those with no church background.

### *Leadership Team*

Mike Renouf has continued in leadership over the year, providing pastoral support, regular teaching, and direction for the church family. He has been specifically assisted by Rob & Jo Horn, together with Ian Ruddick. There is a core group of six who assist with general leadership overview of the church. There is a wider leadership team to manage the many practical and operational aspects of church life and management of facilities.

### *Churches Together in Workington and District*

Christ Central has been a key member, seeking to support and encourage other churches in the area. We are regular attendees at the meetings and have been involved in the events the group has organised. We enjoy the love, friendship and mutual trust among several of the local churches, and we look forward to working more together for the good of our town and its people.

### *Foodbank*

Throughout 2024, Foodbank has continued to operate from the Bridge Centre. Most weeks we were feeding 30 people. We were aware of food pantries and other emergency provision available in the area and were able to ensure that needy people could access all that was available locally.

Over the school holidays at Easter, in the summer, and at Christmas, Foodbank gave out Kids Lunch Packs to families on benefits with children in receipt of Pupil Premium.

Foodbank has a Finance Inclusion Officer who operates at the Bridge Centre, working alongside the team in West Cumbria. This has helped local people with financial problems and has ensured that they are getting all the benefits due to them.

The 'Green Doctor (funded by Groundworx) gives advice during Foodbank sessions on energy efficiency and fuel bill issues.

### *Making facilities available for other community activities*

The Bridge Centre has been made available for use by the following organisations

- Alcoholics Anonymous meet weekly
- Narcotics Anonymous meet weekly since 19 March 2024
- Our partnership with Victim Support continues. The Turning the Spotlight programme has used our premises for a number of courses, programmes and drop-in sessions throughout the year, as they seek to prevent domestic violence locally
- Parkinson's Carers met regularly at the building until October 2024, when their coffee mornings came to an end
- Hospice at Home West Cumbria use the building regularly for staff meetings and training
- Cumberland Council have used the building for a local government election and a social prescribing information day, and they will use the venue again
- Westmorland and Furness Council, which operates adult education services across Cumbria, began using the building during the autumn term to run an English for Speakers of Other Languages (ESOL) course, an ongoing programme which will continue into 2025

- Team Autism began using the building in July 2024 for regular lunch club sessions and occasional training events, which will continue into 2025
- Workington's Carnegie Singers used the venue for their Christmas concert in 2023 and 2024 and have asked to use it again for this event in 2025.

### **Trustees**

The trustees met 5 times in 2024 covering

- financial and budgeting reviews against intended and future activities, including investments
- employment and wages, contracts and agreements
- getting more space in the building and elsewhere, short term and long term
- away days and away weekends
- continual safeguarding review
- maintenance, new equipment and technology enhancements
- support for visiting speaker commitments
- trustee changes
- accident and incident reviews
- provision of specific training funding
- spending delegations

The trustees recognise the significant contributions from many volunteers to the charity's objectives and activities.

### **Future plans**

We plan to consolidate and continue what we have done in 2024, including looking for ways to continue our benefit to our community. We still actively pursue assistance to maintain and extend our activities and effectiveness.

A number of organisations have indicated that they wish to continue using the Bridge Centre in 2025.

We have an increasing number of youth in Christ Central and are looking to provide resources and space for these age groups, not only on Sundays but during the week.

We have realised the benefit of away-days and weekends as a means to getting to know everyone better and inviting friends and new people to benefit from the Christ Central family. 2025 will have an away-weekend in June and possibly another away-day in the autumn, with other potential activities in the summertime. We have also provisionally booked for an away-weekend in June 2026.

### **Financial Review**

Income and expenditure for 2024 (and 2023 in brackets) were £71,226 (£63,237) and £60,323 (£41,193). This gave a net surplus of £10,904 (£22,044).

Current assets at 31 December, apart from the Bridge Centre, were £107,400 (£96,496), of which £86,641 (£67,766) were held in savings accounts, £14,426 (£22,158) were held in current accounts and petty cash was £117 (£146). There were no funds in deficit.

The Malayalam-speaking worship group, raising separate offerings and having separate expenses, has a designated fund.

The provision for Visiting Support changed during 2024 and a designated fund has been set up, with contributions being received from other churches and transfers from our undesignated funds. The end of year balance carries over for continued donations in 2025.

Income increase in 2024 is due to more people and more generous giving. 2023 had a specific gift of £12,000.

Expenditure increases in 2024 relate to higher ministry costs, more youth work, more donations, weekend away costs, more specific charitable administrative assistance, the loft project feasibility, more maintenance, repairs and equipment.

- The Day/Weekend away costs are high in 2024 not only for the cost of the weekend and day away events in 2024 but also in placing deposits for events in 2025 and 2026 (£3,900 total)

- Administration is for both charity management and charitable activities management
- The loft project involved professional fees to explore getting more space from the Bridge Centre loft area. The designs meant that there would be too many constraints and loss of space on the ground floor (due to stairs, lift, etc.) and therefore little gain in space overall, for quite high costs
- Maintenance included replacement of various smoke detectors and the main hall high level lighting and smoke detectors
- More equipment has been purchased for more live worship both in the Bridge Centre and elsewhere.

### **Reserves**


The charity has a policy on reserves, covering 6 months operating costs, review and termination/windup considerations. At 31 December 2024, the charity held funds of £107,400 that will cover operating costs and

- payment of further employment and contracts, as required
- specific projects either in the community or abroad
- building, projects, maintenance and repairs contingencies

The full accounts and independent examiner's report are presented in the following pages.

Approved by the trustees on 05 OCTOBER 2025 and signed on their behalf by

  
Mr Michael Renouf

  
Mr Ian Ruddick



## Independent Examiner's Report

I report on the accounts for the Trust for the year ended 31 December 2024, which are set out on pages 8 to 10.

### Respective responsibilities of trustees and examiner

The trustees are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of The Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to

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

### Basis of independent examiner's report

My 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 my examination, no matter has come to my attention

- 1) which gives me 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 comply with accounting requirements of the 2011 Act have not been met; or
- 2) to which, in my opinion, attention should be drawn in order to enable proper understanding of the accounts to be reached.



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Steven Kirkbride  
Armstrong Watson LLP  
Carleton House  
136 Gray Street  
Workington  
Cumbria CA14 2LU

**Christ Central Workington**  
**Receipts and Payments for the Year Ended 31 December**

	Note	Undesignated £	Designated £	2024 total £	2023 total £
<b>Incoming resources</b>					
Voluntary	1	48,858	9,811	58,669	54,461
Investment		4,874		4,874	3,509
Charitable activities	2	7,657		7,657	4,550
Other		27		27	718
Total		61,416	9,811	71,227	63,237
<b>Resources expended</b>					
Charitable expenditure	3	47,919	10,040	57,959	37,434
Administrative costs	4	2,364		2,364	3,759
Total		50,283	10,040	60,323	41,193
<b>Transfers</b>					
		(550)	550		
		2,960	(2,960)		
<b>Net Incoming/(Outgoing) resources</b>					
		8,723	2,181	10,904	22,044
<b>Reconciliation</b>					
Balance brought forward		609,709	2,632	612,341	590,297
Balance carried forward		618,432	4,813	623,245	612,341

**Christ Central Workington  
Balance Sheet at 31 December**

		2024		2023	
	Note	£	£	£	£
<b>Fixed Assets</b>					
The Bridge Centre		480,180		480,180	
The Bridge Centre contents		35,665		35,665	
Total fixed assets	1		515,845		515,845
<b>Current Assets</b>					
Saffron Building Society		86,641		67,766	
Clydesdale Bank		6,216		6,426	
Yorkshire Bank		14,426		22,158	
Cash in hand		117		146	
Net current assets			107,400		96,496
<b>Net assets</b>			623,245		612,341
<b>Accumulated funds</b>					
Balance at 1 January			612,341		590,297
Surplus/(deficit) for year			10,904		22,044
Balance at 31 December			623,245		612,341

Approved by the trustees and signed on their behalf by

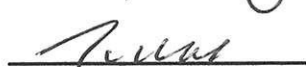
Michael Renouf



Date

05/10/2025

Ian Ruddick



Date

05/10/2025

# **Christ Central Workington Notes to the Financial Statements at 31 December**

Note	Undesignated		Designated		2024 Total		2023 Total	
	£	£	MW £	VS £	£	£	£	£
MW Malayalam Worship, VS Visiting Support								
<b>1 Voluntary income</b>								
Church general giving		42,027				42,027		33,298
Malayalam Worship			5,485			5,485		2,570
Tax reclaimed		6,831	966			7,797		6,463
Donations/grants				3,360		3,360		12,130
<b>Total</b>		<b>48,858</b>	<b>6,451</b>	<b>3,360</b>		<b>58,669</b>		<b>54,461</b>
<b>2 Charitable activities income</b>								
Hire of rooms		3,894				3,894		4,534
Refreshments		18				18		16
Day/Weekend away		3,745				3,745		
<b>Total</b>		<b>7,657</b>	<b>0</b>	<b>0</b>		<b>7,657</b>		<b>4,550</b>
<b>3 Charitable expenditure</b>								
<b>Ministry</b>								
Salaries	4,217				4,217		4,052	
NI & Tax	6				6		0	
Ministry expenses	1,331		351		1,682		396	
Visiting speakers	6,720		1,500	2,960	11,180		11,658	
Ministry total	12,274		1,851	2,960	17,085		16,106	
<b>Charitable activities</b>								
Refreshments	137		455		592		441	
Youth work	1,077		103		1,180		176	
Donations & grants	3,556		652	2,603	6,811		5,630	
Day/Weekend away	11,102				11,102		2,684	
Church courses/training	404				404		1,745	
Charitable activities admin	5,613				5,613		2,003	
Subscriptions & Sundries	992				992		1,502	
Charitable activities total	22,881		1,210	2,603	26,694		14,181	
<b>The Bridge Centre</b>								
Utilities	3,275				3,275		3,131	
Loft Project	3,036				3,036			
Maintenance & Repairs	2,869				2,869		742	
Cleaning & Consumables	554				554		347	
Equipment	1,491		1,415		2,906		1,415	
Insurance	1,539				1,539		1,512	
The Bridge Centre total	12,764		1,415	0	14,179		7,147	
<b>Total</b>	<b>47,919</b>		<b>4,477</b>	<b>5,563</b>	<b>57,959</b>		<b>37,434</b>	
<b>4 Administrative costs</b>								
Independent Examination	492				492		864	
Changing to a CIO							245	
Charity administrative services	834				834		2,003	
Telephone/Broadband/Website	923				923		433	
Stationery/office	115				115		214	
<b>Total</b>	<b>2,364</b>		<b>0</b>	<b>0</b>	<b>2,364</b>		<b>3,759</b>	

## **5 Accounting policies**

- The accounts have been prepared on a cash basis
- Fixed assets are shown at the historic cost