

# Christ Church Dunstable

Report and Accounts

For the period from 14 November 2023 to 31  
March 2025

Stewardship   
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**CHRIST CHURCH DUNSTABLE**  
**LEGAL & ADMINISTRATIVE DETAILS**  
**FOR THE PERIOD FROM 14 NOVEMBER 2023 TO 31 MARCH 2025**

ADDRESS FOR CORRESPONDENCE	West Street Dunstable Bedfordshire LU6 1SX
GOVERNING DOCUMENT	Constitution dated 1 September 2024
CHARITY REGISTRATION NUMBER	1205718
TRUSTEES RESPONSIBLE FOR MANAGING THE CHARITY	Gareth Mitchell (appointed 14 November 2023) Stephen Neal (appointed 14 November 2023) Graham Newton (appointed 14 November 2023) Phil Hammersely (appointed 8 October 2025) Andrew Wintersgill (appointed 14 November 2023) Glyn Hodges (appointed 14 November 2023) Peter Gibson (appointed 7 February 2024) Joseph Rowe (appointed 7 February 2024)
NAMES OF BANKERS	CAF Bank 25 King's Hill Avenue West Malling Kent ME19 4JQ
INDEPENDENT EXAMINER	Sarah Crispin ACA Stewardship 1 Lamb's Passage LONDON EC1Y 8AB

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**Christ Church Dunstable  
Trustees' Annual Report  
for the period from 14 November 2023 to 31<sup>st</sup> March 2025**

The Trustees have pleasure in submitting the Report and Accounts for the period from 14 November 2023 to 31 March 2025.

**INTRODUCTION**

Christ Church Dunstable is an independent evangelical Baptist church, affiliated to the Fellowship of Evangelical Churches (FIEC), which holds to the Bible as the Word of God at the very heart of church life. We are passionate about reaching our town of Dunstable with the Good News of Jesus Christ.

We own and run The Way Christian Community Centre, through which we seek to meet and support our local community at their point of need, whether spiritual or material, desiring to convey the love and kindness of God that has been demonstrated to us as a church community in and through Jesus Christ.

**OBJECTIVES AND ACTIVITIES**

**Christ Church Dunstable has two purposes which are within the remit of our Constitution adopted on the 1<sup>st</sup> September 2024 at a church members meeting.**

1. The advancement of the Christian faith in accordance with the Doctrine and Practice Rules booklet primarily but not exclusively within Dunstable and the surrounding area.
2. Such other charitable purposes as shall, in the opinion of the Senior Pastor, Associate Pastor and Elders (the managing trustees) further the work of the Church.

**Throughout the 2024/25 financial period, Christ Church Dunstable continued the process of transitioning from a CUA to a CIO.**

**The main activities of the church in this financial period were conducted through the CUA.**

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

Christ Church Dunstable is a Charitable Incorporated Organisation registered on 14 November 2023. This first reporting period was extended to 31 March 2025 to align the CIO's accounting cycle with the fiscal year. The CIO was established to take over the activities of Christ Church Dunstable Trust. While certain fundraising activities commenced in the CIO during this period, the full legal transfer of all assets and liabilities from the Trust is scheduled to be completed following this period end.

The church is governed by a Constitution dated 1st September 2024.

In planning the activities, the Trustees have applied the guidance on public benefit issued by the Charity Commission.

## **FINANCIAL REVIEW**

The CIO was incorporated on 14 November 2023, and this report covers its first period of operation ending 31 March 2025. As this is an extended initial period of approximately 16.5 months, the financial figures presented are not directly comparable to a standard 12-month reporting period.

Christ Church Dunstable operated under a CUA for this financial year, although many church members, as requested, started moving their giving across to the CIO. Therefore, the CIO had income of £209,606 for the financial period with expenditure of £100,012.

Funds of £71,570 were transferred to the CUA as and when required to meet expenditure through the CUA.

## **RESERVES POLICY**

It is our policy to maintain the General Fund Reserve at the level of at least two months General Fund expenditure; however, the Trustees may decide to run the reserve at one month's expenditure at certain times with a view to restoring it to at least two as soon as possible. At the 16.5-month period end, the charity held unrestricted cash of £120,777 and the charity is complying with its reserves policy.

## **KEY RISKS AND UNCERTAINTIES**

### **Governance Risks**

An oversight is held by the Lead Pastor with the Trustees discussing and mutually agreeing any action to be taken. Trustees stand for re-election every 3 years, voted on by the church members.

### **Operational Risks**

Although this can be difficult within a smaller organisation, risk is mitigated as much as possible through diversification of skill sets within the staff team, spreading external contract work to avoid over reliance on one provider and having robust policies in place with 360-degree accountability for adherence.

### **Financial Risks**

We are reliant on the Lord to provide for our financial needs, however as stewards of the churches finances we ensure that dual authorisation is in place for large payments with no one person able to control any bank account. Cash on the premises is kept in a locked safe and regularly deposited in the bank.

**External Risks**

The Trustees ensure that the organisation is up to date with legal requirements as an employer and any regulatory requirements of operating as a charity.

An annual budget and regular reviews are prepared to identify any reduction in income or increase in expenditure caused by a changing economic or political backdrop, allowing action to be taken in good time.

**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:

Graham Newton

Date:

**INDEPENDENT EXAMINER'S REPORT**  
**TO THE TRUSTEES OF**  
**CHRIST CHURCH DUNSTABLE**

I report to the trustees on my examination of the accounts of Crist Church Dunstable ('the charity') for the period from 14 November 2023 to 31 March 2025 on pages 6 to 9 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  
Stewardship  
1 Lamb's Passage  
LONDON  
EC1Y 8AB

Date:

**CHRIST CHURCH DUNSTABLE**  
**RECEIPTS AND PAYMENTS ACCOUNT**  
**FOR THE PERIOD FROM 14 NOVEMBER 2023 TO 31 MARCH 2025**

		Unrestricted Funds		Restricted Funds	2025 (16.5 months)
	Notes	General Funds £	Designated Funds £	£	£
<b><i>Income receipts</i></b>					
Donations		187,782	-	14,966	202,748
Income from courses and events		-	158	-	158
Income from letting of facilities		-	5,950	-	5,950
Interest income		334	-	-	334
Other		395	21	-	416
		<u>188,511</u>	<u>6,129</u>	<u>14,966</u>	<u>209,606</u>
<b><i>Total receipts</i></b>		<u>188,511</u>	<u>6,129</u>	<u>14,966</u>	<u>209,606</u>
<b><i>Payments</i></b>					
Payments in relation to charitable activities undertaken directly	2	2,294	-	-	2,294
Grants paid in relation to charitable activities undertaken by others	3	71,570	-	26,149	97,719
		<u>73,864</u>	<u>-</u>	<u>26,149</u>	<u>100,012</u>
<b><i>Total payments</i></b>		<u>73,864</u>	<u>-</u>	<u>26,149</u>	<u>100,012</u>
Net of receipts / (payments) before		114,648	6,129	(11,183)	109,594
Transfers between funds	4	58	(58)	-	-
<b>Net movement in funds</b>		<u>114,706</u>	<u>6,071</u>	<u>(11,183)</u>	<u>109,594</u>
Cash funds as at last year end		-	-	-	-
<b>Cash funds at this year end</b>	A	<u>114,706</u>	<u>6,071</u>	<u>(11,183)</u>	<u>109,594</u>

The notes on pages 8 - 9 form part of these accounts.

**CHRIST CHURCH DUNSTABLE**  
**STATEMENT OF ASSETS AND LIABILITIES**  
**AS AT 31 MARCH 2025**

	<u>Unrestricted Funds</u>		Restricted	2025
	General	Designated	funds	(16.5 months)
Notes	funds	funds	funds	
	£	£	£	£
<b>A Cash funds</b>				
Cash at bank with immediate access	114,706	6,071	(11,183)	109,594
	<u>114,706</u>	<u>6,071</u>	<u>(11,183)</u>	<u>109,594</u>
<b>B Other monetary assets</b>				
Gift aid due to charity	2,945	-	3,396	6,342
	<u>2,945</u>	<u>-</u>	<u>3,396</u>	<u>6,342</u>
<b>C Liabilities</b>				
<b>Falling due within one year</b>				
Fee for Independent Examination	720	-	-	720
	<u>720</u>	<u>-</u>	<u>-</u>	<u>720</u>
<b>D Assets retained for charity's own use</b>				
			Fund to	Current
			which asset	value
			belongs	£
Land and buildings ('The Way' Christian Community Centre)		General Unrestricted		606,055
				<u>606,055</u>

The Way Christian Community Centre was transferred from Aletheia Ministries Trust to the CIO on 17 December 2024.

**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:

\_\_\_\_\_  
Graham Newton

Date: \_\_\_\_\_

The notes on pages 8 - 9 form part of these accounts.



**CHRIST CHURCH DUNSTABLE**

**NOTES TO THE ACCOUNTS**

**FOR THE PERIOD FROM 14 NOVEMBER 2023 TO 31 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 charity was formed on 14 November 2023 and these accounts cover the initial period of operation ending 31 March 2025. As this period covers approximately 16.5 months, the figures are not directly comparable with future 12-month reporting periods. There are no comparative figures as this is the charity's first period of account. 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 (16.5 months)
	General funds £	Designated funds £	£	£
<b>2 Payments in relation to charitable activities undertaken directly</b>				
Office costs	2,294	-	-	2,294
	<u>2,294</u>	<u>-</u>	<u>-</u>	<u>2,294</u>

**3 Grants paid in relation to charitable activities undertaken by others**

Grants for:

Mission Aviation Fellowship	UK mission	-	-	19,612	19,612
Azalea	UK mission	-	-	6,537	6,537
Christ Church Dunstable (Trust)	UK mission	71,570	-	-	71,570
		<u>71,570</u>	<u>-</u>	<u>26,149</u>	<u>97,719</u>

The CIO transferred £71,570 to Christ Church Dunstable Trust as the operational activities and overheads continued to be managed and paid by the predecessor Trust during the transition period of a full merger with the CIO.

**CHRIST CHURCH DUNSTABLE**

**NOTES TO THE ACCOUNTS**

**FOR THE PERIOD FROM 14 NOVEMBER 2023 TO 31 MARCH 2025**

**4 Movement of funds**

	Opening balance £	Receipts £	Payments £	Transfers £	Closing balance £
General funds	-	188,511	(73,864)	58	114,706
Designated funds					
Ministry Events	-	6	-	(6)	-
Projects and Events	-	121	-	-	121
The Way Flat Fund	-	5,950	-	-	5,950
Way Ministries	-	31	-	(31)	-
Youth and Children's Work	-	21	-	(21)	-
	<u>-</u>	<u>6,129</u>	<u>-</u>	<u>(58)</u>	<u>6,071</u>
Restricted funds					
Christmas Collection Fund	-	13,958	(26,149)	-	(12,191)
Global Mission Fund	-	208	-	-	208
Pastoral Care Fund	-	800	-	-	800
	<u>-</u>	<u>14,966</u>	<u>(26,149)</u>	<u>-</u>	<u>(11,183)</u>
Total funds	<u>-</u>	<u>209,606</u>	<u>(100,012)</u>	<u>-</u>	<u>109,594</u>

*Designated Funds:*

Ministry Events  
Projects and Events  
The Way Flat

Income and expenditure budgeted for church family events, cleared to General fund at year end.  
Income and expenditure related to annual events - Church holiday, HUB weekend, etc.  
Income and expenditure for the flat, rent received and maintenance costs.

Way Ministries  
Youth and Children's Work

Income and expenditure related to Way Ministries - Knit & Natter, Patchwork, Book Club, etc, surplus cleared to General fund at year end with small balance left for each ministry.  
Income and expenditure budgeted for youth work, cleared to General fund at year end.

*Restricted Funds:*

Christmas Collection Fund  
Global Mission Fund  
Pastoral Care Fund

Donations and grants related to our annual Christmas offering which were gifted to specific ministries during the period. The period end deficit was cleared following the transfer of net assets from the Trust to the CIO.  
Income and expenditure to support our Global Mission Partners.  
Donations and grants to support church members and others in particular financial need.

**5 Events after period end**

Subsequent to the period end, the assets and liabilities of Christ Church Dunstable Trust will be transferred at book value to the CIO. Christ Church Dunstable Trust has the same charitable objects as the CIO and from this date, the CIO became the sole operating entity for the charity's activities.