



COLDHARBOUR
EVANGELICAL FREE
CHURCH

**COLDHARBOUR EVANGELICAL
FREE CHURCH**
*Southold Rise, Eltham,
London SE9 3BE*

Registered Charity: 1206906

Web site: www.coldharbourchurch.com

Trustees Report 6 February 2024 to 31 March 2025

Trustees Joshua Bell (Pastor)
 Phil Endersby (Secretary, Elder)
 Ken Cutting (Elder)
 David Bowden (Elder)

Overview of reporting period

Coldharbour Evangelical Free Church (the Church) was registered as a Charitable Incorporated Organisation (CIO) on 6 February 2024 but continued to operate under the previous constitution as a Charitable Unincorporated Association (CUA) until 31 March 2025. The Church has operated as a CIO since 1 April 2025.

The accounts for the CIO therefore show no funds, income, expenditure, assets or liabilities for the period covered by this report. These were transferred to the CIO from the CUA from 1 April 2025.

This report contains general information about the operation of the Church as a CUA leading up to its operation as a CIO on 1 April 2025.

Structure and trustees

Governing documents

Coldharbour Church Constitution dated 20 November 2023

Coldharbour Church Handbook dated 20 November 2023

Title deed for the Church premises restricting its usage (1961)

The trustees are the elders appointed by the Church, and have the general control and management of the administration of the Church. They are appointed by secret ballot of the church members, with elders serving for a three year term after which they are eligible for re-election. The pastor is also an elder appointed by secret ballot of the members, and does not have a fixed term of service.

The trustees of the CUA and CIO met a number of times during the period covered by this report to address matters including:

Consistency of the doctrinal basis of the CIO with the doctrinal basis established for the CUA in 1982

Grant of indemnity to the CUA trustees

Transfer of assets to the CIO

Instruction of solicitors

Appointment of signatories

Agreement of transfer date

Meetings of the elders (trustees) take place at least once per month and include prayer, pastoral matters, designation of responsibilities within the membership and general management and administration of the Church.

Activities and objectives

The purposes of the Church are stated in the constitution as:

1. *the advancement of the Christian faith in accordance with the Basis of Faith primarily but not exclusively within Coldharbour Estate and the surrounding neighbourhood; and*
2. *such other charitable purposes as shall, in the opinion of the charity trustees, put into practice the Christian faith in accordance with the Basis of Faith, including but not limited to: the prevention and relief of need, hardship and sickness; the advancement of education; and the provision of facilities in the interests of social welfare for recreation or other leisure time occupation of individuals who have need of such facilities by reason of their youth, age, infirmity or disability, financial hardship or social circumstances with the object of improving their conditions of life;*

provided that the advancement of such purposes must be undertaken in a manner that is consistent with the Doctrinal Distinctives and Ethical Statements as may be adopted and amended by the Church from time to time in accordance with the provisions of the Church Handbook.

The church has continued to fulfil these purposes by weekly activities for all ages and occasional activities, typically for specific groups. Most of the regular and occasional activities of the church are open to attendance by the general public, with the exception of activities such as the church members' meetings in May and November.

Weekly activities

Sunday morning family worship
Sunday morning children's teaching
Coldharbour Bible Study (every other week)
Prayer/Prayer & Praise meetings
Parents and Toddlers (pre-school children with parents or carers)
Special Branch (school years 3-6)
Youth Project (school years 7-13)
Midweek bible study groups (5 groups)

Occasional activities

Men's breakfasts
Women's meetings
Youth camp
Christmas parties

These activities all include Bible based teaching at an appropriate level, which is the foundation of the life of the church.

Public benefit

Bible teaching included in each of the Church activities encourages attendees to be ‘salt and light’ (Matthew 5:13-16), which means that attendees will be good neighbours, employees and citizens, respecting authorities and recognising the value of every individual as being made in the image of God.

The children’s and youth activities are largely attended by those who are not from within the church membership and their families. These provide a safe, imaginative and constructive environment for the attendees, and include wholesome games and activities alongside Bible teaching.

It is the view of the trustees that the registered purposes of the church are being met effectively as required by Section 4 of the 2006 Charities Act.

Financial review

The Church was not operating as a CIO during the period covered by this review. See “Overview of reporting period” above and account summary “CC16a_-_Coldharbour Evangelical Free Church” submitted with this report.

Fundraising

The Church is funded almost exclusively by voluntary gifts from the Church members and others who attend the church.

Around 30 % of the income to the Church is passed on to other organisations who operate with a doctrinal basis consistent with the doctrinal basis of the Church.

?? January 2025

Phil Endersby (Trustee, Elder, Church secretary)
On behalf of the trustees



CHARITY COMMISSION
FOR ENGLAND AND WALES

Charity Name
COLDHARBOUR EVANGELICAL FREE CHURCH

No (if any)
1206906

CC16a


Receipts and payments accounts

For the period from	Period start date 06/02/2024	To	Period end date 13/03/2025
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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 £	Last year to the nearest £
A1 Receipts					
None - not yet operating as CIO	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	-	-	-	-	-
A2 Asset and investment sales, (see table).					
None	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	-	-	-	-	-
A3 Payments					
None - not yet operating as CIO	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
A4 Asset and investment purchases, (see table)					
None	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	-	-	-	-	-
Net of receipts/(payments)	-	-	-	-	-
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	-	-	-	-	-
Cash funds this year end	-	-	-	-	-

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	None - not yet operating as CIO. To be transferred from the existing CUA from 01/04/2025.	-	-	-
		-	-	-
		-	-	-
	Total cash funds	-	-	-
	(agree balances with receipts and payments account(s))	OK	OK	OK
		Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets	None - not yet operating as CIO	-	-	-
		-	-	-
		-	-	-
B3 Investment assets	None		-	-
			-	-
B4 Assets retained for the charity's own use	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
	Church building (SE9 3BE), grounds, and fixtures and fittings		-	-
	Church furnishings including chairs, tables, cupboards		-	-
	Audio-visual equipment, including computers, and musical instruments.		-	-
	Pastor's house (2 Crockham Way, Eltham, SE9 3HE) and fixtures and fittings		-	-
	White goods, bookcases and office furniture at above address		-	-
	All of above assets to be transferred from the existing CUA from 01/04/2025.		-	-
			-	-
			-	-
			-	-
B5 Liabilities	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
	Outstanding routine liabilities (salaries, supplier bills etc.) to be transferred from existing CUA from 01/04/2025.		-	
			-	
			-	
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval	
		Phil Endersby	07/01/2025	