



Concord Church

Concord Church

Trustee Annual Report and Accounts

For the period ended **31 December 2024**

Charity Number: 1208025

A. REFERENCE AND ADMINISTRATION DETAILS

Concord Church is a Charitable Incorporated Organisation (CIO) association model and was registered as a charity on 26 April 2024.

Charity Name: Concord Church

Registered Charity Number: 1208025

Charity's Principal Address: Aerospace Bristol, Hayes Way, Patchway, Bristol BS34 5BZ

Charity's Registered Office: St Nicholas Church, St Nicholas Street, Bristol, BS1 1UE

Trustees:

1. Revd Andy Carter (Chair, appointed 26 April 2024)
2. Revd Niall Blackburn (appointed 26 April 2024)
3. Mr Nathan Ingram (appointed 26 April 2024)
4. Mrs Jessica Blackburn (Secretary, appointed 26 April 2024)
5. Mr Anthony Matthews (appointed 9 September 2024)
6. Mrs Chibesa Swere (appointed 9 September 2024)

Independent Examiner: Melanie Mistry CGMA, 30 Highfield Grove, Bristol BS7 8QH

Principal Bank: Lloyds Bank, 98 Victoria Street, London, SW1E 5JL

B. STRUCTURE, GOVERNANCE AND MANAGEMENT

● Description of the charity's trusts

Concord is a CIO with a governing document which came into effect when the charity was formed on 26 April 2024. It sets out our governing principles and guides the high level, day-to-day running of the charity.

● Structure & Decision-Making

The Trustees are responsible for the governance and management of Concord Church, and have adopted a delegation structure to support the day to day running of the church. The leadership of the church's strategy and development of its spiritual life has been delegated to a leadership team of staff and committed volunteers who report to the Trustees. There is an Executive team composed of the Vicar, Curate and Operations Manager who have responsibility for the daily operations. The Trustees retain final decisions over policies and procedures, employment of staff, finances and take responsibility for all matters of legal and regulatory compliance and safeguarding.

● Explanation of Members

Trustees will nominate members, who will have to complete an application form to become members. The trustees nominate members who have a connection with the charity or bring a specific skill or experience that is required by the charity. The following list was approved by our trustees at their meeting on 9 September 2024.

Our members are:

Rev Andy Carter

Rev Niall Blackburn

Katy Carter

Sarah Rowe

Jeremy Rowe

Nathan Ingram

● Appointment of Trustees and Members

Each trustee is invited to join the board of trustees by letter. With this letter, they are sent the trustee declaration and a fit and proper person declaration form, which they must read, sign and return. We ask all trustees to complete safeguarding training. They must read through our essential guide, 'know your donor' document relating to finances and our current policies. We also attach the charity's governing document. Each member is proposed and seconded at a trustee meeting, minuted and then agreed at the annual AGM. Once appointed, we would register their details on the charity commission website.

● Relationship with related parties and wider networks

Concord is a new church that launched in September 2022 from St Nicholas Bristol, forming their own charity on 26 April 2024. Both churches are part of the Holy Trinity Brompton network of churches that operate within the Church of England. We still work closely with St Nicholas Church where it is beneficial to the staff team or volunteers to pool resources and knowledge to benefit our respective beneficiaries.

● Risk Management

Internal financial risks are managed using set procedures and processes supporting the collection, banking and recording of all donations and the authorisation and recording of all expenditure. The charity has a safeguarding officer and policies which include safeguarding, data protection and health and safety, which are reviewed each year.

C. OBJECTIVES AND ACTIVITIES

Concord Church wants to play its part in sharing the good news of Jesus to the communities around North Bristol, South Gloucestershire and beyond. We are working to transform society and see the Church revitalised. We hope to be a church for those who wouldn't normally go to church.

Our objectives:

- To advance the Christian faith for the public benefit in North Bristol, South Gloucestershire and the surrounding area by providing a place of worship, by providing pastoral outreach and evangelistic activities in the local community as the trustees from time to time may think fit, and by contribution towards the establishment, renewal and revitalisation of churches.

The trustees have had regard to the guidance issued by the Charity Commission on public benefit when considering activities for the charity.

Place of Worship

A Sunday service has been held each week throughout the period, providing a space for the public to congregate and participate in worship. During the reporting period, we averaged 79 total weekly attendees. Within these services, we have also held seasonal events for Easter and Christmas as well as baptisms. Our Carol service saw 515 people engage with a public act of worship. At our weekly services we offer children's groups (with weekly attendance averaging 20) so that the younger generation can receive teaching which is suitable for their age and stage.

During the summer and autumn terms, we ran midweek groups for congregation members, with around 30 people signing up to attend, which allowed further opportunities for people to gather in an act of worship.

Pastoral Outreach

International Hub

Beginning September 2024, we have run a weekly course during academic term times where everyone in the local community has been welcomed to come and eat a meal together, learn from an ESOL teacher, practice their spoken English with native English speakers and where their children can take part in activities at the same time. This is a very healthy group that has on average 30 regular attendees in addition to 10 volunteers total during the period.

Stay and Play

As an area with many young families who need space to meet other parents and provide engaging activity for their children, we have been able to offer a weekly, term-time morning for parents and carers and their children to play and chat in a child-friendly environment. It has been so popular as there are very few communal spaces in our surrounding new-build estates. The parents and carers appreciate the time to talk with other people in a similar position, gaining support, social interaction and helpful peer advice. The children really benefit from the connections they make with others of a similar age or a little ahead, who they can learn from.

Charlton Hayes Festival

Charlton Hayes ran a community fun day on Sunday 23rd June 2024. We were able to have a stall at the festival, offering an opportunity for people to find out more information about the church and its activities. This allowed us to promote both Stay and Play, and International Hub to the local community.

Love Christmas

In December of 2024, we were able to support ten local charities and other organisations by donating 500 bags with Christmas gifts aimed at single men and women, and charities. These were packed by volunteers from Concord Church, and delivered with the assistance of volunteers from Virgin Media. These were funded by a combination of grants and giving from our congregation.

Local Community Events - The Noise

As an organisation, we are keen to serve our local community and also work in partnership with other churches in this endeavour. The Noise is a Bristol based charity which enables churches to safely and easily run community events across the city. In May 2024, we hosted a family fun day, in conjunction with St Chad's church, who were pleased to host the event on their church site. It was free to attend (funded and resourced through donations from the congregation and also the Noise) and met the needs of the area, where people with families wouldn't usually be able to afford to take all their children to such an event. Concord church and St Chad's collaborated to organise the event and provided over 30 volunteers between them. We had over 500 people attend and some very happy faces at the end of the day from attendees and volunteers alike!

Revitalisation of churches

Alpha courses

As a church, we are keen to offer the opportunity to those who want to explore or are new to the Christian faith to have a place where they can learn about the basics and ask any questions that they might have. The Alpha course is a great tool and we ran a

course reaching nine people in the Autumn term. Those who attended appreciated the opportunity to discover more about the Christian faith, the church and explore whether they would like to attend Concord Church.

D. ACHIEVEMENTS AND PERFORMANCE

We have been well supported by many volunteers from our own church congregation who have contributed towards making the activities of the charity possible.

Our activities have also been underpinned by some key grants, which have enabled us to, for example, rent building space, employ staff and resource events.

Looking forward into the future, we are keen to continue our current activities while trying to grow and extend them both in numbers and also in depth such as improving content, additional training, encouraging new volunteers or running extra sessions.

E. FINANCIAL REVIEW

During the period from 26 April 2024 to 31 December 2024 generated net receipts of £103,209, comprising £195,127 of gross receipts and payments of £91,918.

Cash receipts were generated almost entirely from grants and donations, of which £49,462 were restricted. £32,878 of gross payments made during the period were restricted.

As of 31 December 2024, the charity had cash reserves of £103,209, of which £86,625 was unrestricted.

Concord Church has a regular, monthly income which consists of congregational giving and gift aid. We also receive income from grants, which we apply for and record separately in our accounts as restricted or non-restricted to particular activities of the church depending on the terms of each individual grant. We will continue to apply for grants in the future which align to the values and activities of the church, and which will enable us to continue to meet our charitable objectives.

Reserves Policy

This charity aims to hold free reserves (unrestricted and not represented by fixed assets) that cover 3 months of unrestricted expenditure. At this level the trustees feel that they would be able to continue the current activities of the charity in the event of a significant drop in funding. Should this happen, it would also be necessary to consider how the funding would be replaced or activities changed.

Our unrestricted reserves of over £86,000 at 31 December 2024 represent approximately 7 months of expenditure based on our expectations for 2025, and

therefore demonstrate our compliance with this policy and recognise the expected increase in our cost base in 2025.

F. OTHER INFORMATION

Safeguarding

The Board of Trustees have agreed that as the charity comes under the Church of England, they will follow the guidelines of this organisation which gives them access to a greater set of resources to enable even safer practices in regular activities. The trustees also approved a Concord Church safeguarding policy relating to children, young people and vulnerable people and relevant to our context which is used in all charity operations. The safeguarding officer was appointed having completed all the necessary training and one trustee has been appointed as the safeguarding lead on the board of trustees.

G. DECLARATION

The Trustees declare that they have approved the trustees' report above.

Signed on behalf of the Charity's Trustees:

Signature.....

Full Name.....

Position.....

Date.....



CHARITY COMMISSION
FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees	Concord Church		
On accounts for period	26/04/2024 – 31/12/2024	Charity no	1208025
Set out on pages	9-10		

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the period 26/04/25-31/12/25

Responsibilities and basis of report

As the charity's trustees, 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 Trust'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 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 which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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:	M.Mistry	Date:	12/10/25
---------	----------	-------	----------

Name:	Melanie Mistry
-------	----------------

Relevant professional qualification(s) or body	CIMA qualified chartered accountant.
--	--------------------------------------

(if any):

--

Address:

30 Highfield Grove, Horfield, Bristol BS7 8QH

--



Receipts and payments accounts

For the period
from

26/04/2024

To

31/12/2024

	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					
Grants & Donations	144,393	49,462	-	193,855	-
Gift Aid	1,134	-	-	1,134	-
Interest Income	139	-	-	139	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	145,665	49,462	-	195,127	-
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	145,665	49,462	-	195,127	-
A3 Payments					
Staff Costs	45,239	-	-	45,239	-
Training	1,023	-	-	1,023	-
Expenses	830	-	-	830	-
Support Costs	3,476	-	-	3,476	-
Rent	-	24,000	-	24,000	-
Events	2,379	-	-	2,379	-
Church Services	4,233	-	-	4,233	-
Social Action	830	8,878	-	9,708	-
Youth	154	-	-	154	-
Student	95	-	-	95	-
Worship & Production	694	-	-	694	-
Alpha	87	-	-	87	-
	-	-	-	-	-
Sub total	59,040	32,878	-	91,918	-
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	59,040	32,878	-	91,918	-
Net of receipts/(payments)	86,625	16,584	-	103,209	-
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	-	-	-	-	-
Cash funds this year end	86,625	16,584	-	103,209	-

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

		Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Bank Accounts	86,625	16,584	-
		-	-	-
		-	-	-
	Total cash funds	86,625	16,584	-

	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
	2024 Gift Aid not yet received	6,183	-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use	Production Equipment	General	6,347	3,509
	3 Computers - Apple Mac/ Laptop Asus/Mac Air	General	1,780	600
			-	-
			-	-

	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			-	
	Expenses	General	105	Jan25
			-	
			-	

Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval