



CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From 01 January 2025 To 31 December 2025

Charity name: Garden Church Missional Communities CIO

Charity registration number: 1212613

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The purpose of the charity is to advance the Christian faith through a network of small, home-based communities that focus on learning and practising the way of Jesus, offering spiritual formation, biblical teaching, and regular communal gatherings. The organisation also promotes education in Christian principles through resources, guided practices, and teaching aimed at helping individuals integrate biblical wisdom into daily life.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	The charity centre on running a network of missional house-church communities that meet regularly for worship, prayer, Bible reading, and shared spiritual practices. These communities provide accessible, low-cost, lay-led spaces for people to explore and grow in the Christian faith, offering pastoral support, discipleship, and opportunities for individuals to develop their gifts. The charity also delivers daily spiritual practice resources, teaching, blogs, podcasts, and guided rhythms of prayer to help the wider public engage with Christian spirituality beyond formal gatherings. In addition, the network hosts monthly larger gatherings across Norfolk to build connection and mutual encouragement among dispersed groups. These activities collectively advance the charity's purposes by promoting Christian faith, fostering community, and supporting moral and spiritual wellbeing for the public benefit.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The trustees confirm that they have read, understood, and had due regard to the Charity Commission's guidance on public benefit when carrying out the charity's aims and making decisions throughout the year.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	N/A
Policy on social investment including program related investment	Para 1.38	N/A
Contribution made by volunteers	Para 1.38	N/A
Other		N/A

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	Throughout the period, the charity has created small, accessible, zero-cost spiritual communities that meet in homes for scripture reading, worship, and prayer, providing safe and supportive environments where people can explore and deepen their Christian faith. These communities have enabled individuals of all ages to develop their gifts, build friendships, and experience personal spiritual renewal. The charity continues its outreach to the wider community through its monthly gatherings where individuals are invited to come together, strengthen connection and receive mutual encouragement. Additionally, the charity has offered daily spiritual practice resources, teachings and community engagement.

Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	N/A
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Performance of fundraising activities against objectives set	Para 1.41	N/A
Investment performance against objectives	Para 1.41	N/A
Other		N/A

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	The charity ended the period in a strong and stable financial position, with total income of £82,450 and total expenditure of £46,374, resulting in a net surplus of £36,076. This surplus is reflected in the closing cash balance of £36,076, made up of £35,128 unrestricted funds and £948 restricted funds. The accounts show that the charity's income for the period is primarily derived from donations and grants, while its main areas of expenditure include youth work, network gatherings, missional ventures, and administrative costs. The charity has no debts other than a small accrual of £916, and it holds no investment assets or significant fixed assets. Overall, the charity appears to be financially healthy, with sufficient reserves to support its ongoing activities and future.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	N/A
Amount of reserves held	Para 1.22	£36,076
Reasons for holding zero reserves	Para 1.22	N/A
Details of fund materially in deficit	Para 1.24	N/A
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	N/A

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	N/A
Investment policy and objectives including any social investment policy adopted	Para 1.46	N/A
A description of the principal risks facing the charity	Para 1.46	N/A
Other		N/A

Structure, Governance and Management

Description of charity's trusts:		Garden Church Missional Communities CIO is a Charitable Incorporated Organisation (CIO), registered under charity number 1212613 and company number CE039477, and governed by its constitution adopted at registration. The charity is established for the advancement of the Christian faith and related charitable purposes, operating as a network of House Churches across Norfolk that seek to help people learn and practise the way of Jesus. The trustees manage the charity's assets and activities in accordance with the powers and duties set out in the CIO constitution, ensuring that all work supports its faith-based mission and serves the public benefit.
Type of governing document (trust deed, royal charter)	Para 1.25	Foundation Model
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	Charitable Incorporated Organisation
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Trustees are appointed primarily on an ex officio basis. Under the constitution, all individuals holding office on the Council of the Bishop's Mission Order made by the Bishop of the Diocese of Norwich automatically serve as charity trustees for the duration of their term of office. The constitution also names the first charity trustees, who were appointed ex officio at establishment. There is no election process and no wider voting membership. Should the number of ex officio trustees fall below the minimum required by the constitution, the remaining trustees may appoint additional trustees by resolution, having regard to the skills, knowledge, and experience required for the effective governance of the charity.

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	N/A
The charity's organisational structure and any wider network with which the charity works	Para 1.51	N/A

Relationship with any related parties	Para 1.51	N/A
Other		N/A

Reference and Administrative details

Charity name	Garden Church Missional Communities CIO
Other name the charity uses	Garden Church
Registered charity number	1212613
Charity's principal address	Diocese Of Norwich Diocesan House 109 Dereham Road Easton Norwich NR9 5ES

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Rev David Lloyd	N/A	N/A	The Bishop of the Diocese of Norwich
2	Terry Huggins	N/A	Appointed 20 March 2025	The Bishop of the Diocese of Norwich
3	Charlotte Bayes	N/A	N/A	Annual meeting of the BMO Council
4	Edward Lawrence	N/A	Appointed 11 May 2025	Annual meeting of the BMO Council

Corporate trustees – names of the directors at the date the report was approved

Director name		
N/A		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	
N/A		

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	N/A
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	N/A
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	N/A

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
N/A		

Name of chief executive or names of senior staff members (Optional information)

N/A

Exemptions from disclosure

Reason for non-disclosure of key personnel details

N/A

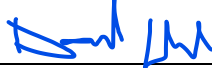
Other optional information

N/A

Declarations

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

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Edward Lawrence	David Lloyd
Position (eg Secretary, Chair, etc)	Trustee / Treasurer	Lead Pastor
Date	31/08/2026	

CHARITY COMMISSION
FOR ENGLAND AND WALESCharity Name
Garden Church Missional Communities CIONo (if any)
1212613

Receipts and payments accounts

CC16a

For the period from	Period start date	To	Period end date
	01-Jan-25		31-Dec-25

Section A Receipts and payments

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Last year
	to the nearest £	to the nearest £	to the nearest £	to the nearest £	to the nearest £
A1 Receipts					
Donations (STN)	41,219	-	-	41,219	-
Donations	27,737	-	-	27,737	-
Gift Aid	3,494	-	-	3,494	-
Grants	-	10,000	-	10,000	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	72,450	10,000	-	82,450	-
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	72,450	10,000	-	82,450	-
A3 Payments					
Youth work	7,602	9,052	-	16,654	-
Admin costs	2,301	-	-	2,301	-
Website & creative communications	2,735	-	-	2,735	-
Network gathering costs	14,138	-	-	14,138	-
Missional venture costs	7,689	-	-	7,689	-
Hardship gifts	650	-	-	650	-
Parish giving	2,207	-	-	2,207	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	37,322	9,052	-	46,374	-
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	37,322	9,052	-	46,374	-
Net of receipts/(payments)	35,128	948	-	36,076	-
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	-	-	-	-	-
Cash funds this year end	35,128	948	-	36,076	-

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

Categories	Details	Unrestricted to nearest £	Restricted to nearest £	Endowment to nearest £
B1 Cash funds				
	Bank Current Account	35,128	948	-
		-	-	-
		-	-	-
	Total cash funds	35,128	948	-
	(agree balances with receipts and payments account(s))	OK	OK	OK
B2 Other monetary assets				
	Details	Unrestricted to nearest £	Restricted to nearest £	Endowment to nearest £
	Prepayments	1,346	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
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)
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B5 Liabilities				
	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
	Accruals	Parish Giving	916	-
		-	-	-
		-	-	-
		-	-	-

Signed by one or two trustees on
behalf of all the trustees

Signature

Print Name

Date of
approval

1

Edward Lawrence
David Lloyd

31/08/2026
31/08/2026

Independent Examiners Certificate

Report to the trustees/ members of:

GARDEN CHURCH MISSIONAL COMMUNITIES CO

On accounts for the year ended:

31st DECEMBER 2025

Charity no (if any):

1212613

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 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

~~The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [~~
 ~~]]. Delete [] if not applicable.~~

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (~~other than that disclosed below~~*) 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.

* Please delete the words in the brackets if they do not apply.

Signed:



Date:

30/6/2026

Name:

NEIL STONE

Relevant professional
qualification(s) or body
(if any)

ACCA

Address:

MEADOW VIEW

MUNDHAM COMMON

NRI4 GEH

Section B

Disclosure

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here
brief
details of

any items
that the
examiner
wishes to
disclose