



Year ended 31 March 2026

Annual Report

Association of Church Accountants and Treasurers



Association of Church Accountants & Treasurers

Supporting church treasurers and trustees
with expert advice, resources and training on
governance and financial matters.



The Association of Church Accountants and Treasurers (ACAT)

The mission of the Association of Church Accountants and Treasurers is to advance the Christian faith by supporting treasurers and trustees from all denominations and organisations.

Since 1998, ACAT has been at the forefront of training and supporting churches, adapting to changes in the law that demand higher accounting and management standards. We are proud to represent the interests of all churches equally, regardless of their size or denomination and we look upon this as the community we serve. With over 16,500 members, churches rely on us to ensure sound guidance on financial practices and effective governance. We offer membership to either individuals or to denominations or organisations.

We aim to maximise the positive impact churches have on their communities by improving the effectiveness of governance, financial management, leadership and administration.

To achieve this, we serve in three major ways:



Support

Providing an advice helpline for you to ask any of your questions on church finance and governance.



Resources

Providing an ever-expanding online handbook, FAQ section and newsletter providing you with up-to-date, accurate information.



Training

Providing training on a wide range of topics from basics on being a treasurer or trustee to in-depth information on Gift Aid, trading and generating income. We also cover topics such as the latest charities SORP, internet security and risk management.





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Public Benefit

For the public benefit, the Association aims to advance the Christian religion through the promotion of the efficiency and effectiveness of Christian churches and organisations by the provision, primarily to the Association's members, of advice, training in the role of the trustee and treasurer and information on accounting, financial, legal, governance and other related issues. Membership of the Association is by annual subscription, the modest level of which, the trustee believes, should not exclude any church treasurer or official with financial responsibilities from access to benefit. We provide wider public benefit by helping the Church manage and steward its financial resources effectively through equipping our members to perform their roles well.





Message from the Chair

Dear Members,

It is lovely to once again be writing to you, and to share some reflections on the past year from a board perspective.

ACAT has had a very positive 12 months, and we hope you have continued to feel well supported as members – we have enjoyed serving so many of you through our training, newsletter and helpline, and it was great to see so many of you at the 2025 AGM. In terms of key priorities for the board over the past year, we have continued to build on the initiatives discussed in my previous letter as Chair and at the 2025 AGM. We have also taken steps to further improve ACAT's own governance and, crucially, our offer for members.

A big governance project that has continued for ACAT this year is, of course, the move to become a charitable incorporated organisation (CIO). Following our member consultation and the discussion at the AGM, we now have a final draft of both the CIO constitution for ACAT, and the charity application. We intend to submit these to the Charity Commission following the AGM, where we hope to obtain member approval to proceed. I also wanted to mention, in respect of governance, that we have this year refreshed various ACAT policies and procedures. Many of these new policies are published on ACAT's website, with the aim of ensuring our processes as an organisation are as clear and transparent as possible.

We have continued to improve our training offer too, reacting to sector updates as needed - for example, we provided training in respect of the new SORP, which we understand was well-received. There is further training scheduled on this topic throughout the coming year. As a board, we have also been working on producing "on-demand" video training. The pilot course – on becoming a CIO – is well underway. The modules have been written, and we hope to start recording the sessions later this year.

I wanted to express my thanks to my fellow ACAT board members (Manny, Nigel, Greyham, Mark, Helen, Paul and Jacob) who it has been a pleasure to work with over the past year, and who have each brought commitment and energy to their roles. Of course, we as a board are only one part of the organisation – and nothing would be possible without the dedication of our fantastic staff team. I wanted to record the board's gratitude to Ashley, Cath, Nick, Robin, Joy, Peter, Alice and Robert for their hard work and commitment to ACAT. Thank you!

A final thank you goes to you as members. Thank you for your continued support of ACAT as we seek to further our mission, supporting Christian churches across all denominations and traditions. We are proud to have members so encouraging of ACAT, and so committed to the service of their churches.



Support

Enquiries
answered 300+

Who do you turn to when you have questions relating to your finance or trustee role? You've tried searching online but you either can't find the answer or you still aren't sure. Do you have someone in your church that you can ask? Are you able to use social media e.g. a Facebook Group? Will AI give you an answer? Probably you will find an answer from any of these sources, but can you trust it?

This is where the ACAT Helpline can assist you. It is run by knowledgeable staff and we can turn to experienced colleagues for extra advice as and when required. We all have extensive experience of church finances within different denominations. Many of us are trainers on our training courses.

In the last financial period, we handled over 300 enquiries. Each enquiry is considered individually, and we reflect on this from the enquirer's point of view. Sometimes we ask for more information or for clarification to ensure that we address the right issues. We find that there is no "one size fits all", although we do have some standard replies – we call them "Helpline Guides". We endeavour to explain where we get our answers from, so we will usually provide context along with links to our handbook and/or other sources, e.g. HMRC webpages, as appropriate.

What sort of questions do we receive?

Over half relate to Gift Aid or GASDS [Gift Aid Small Donations Scheme]. We are often asked about Gift Aid on gifts which are being sent to other charities – this may arise following a special appeal or could be the collection at a funeral service.

Another common enquiry concerns income thresholds which may be crossed following a one-off event, e.g. a large legacy or a special appeal for re-building work. We are often asked whether churches must register with the Charity Commission, or move to accruals accounts and appoint a qualified Independent Examiner, simply because of a one-off receipt like this.

In responding to the enquiries, we see what our Handbook and Frequently Asked Questions — both found on our website — have to say. This gives us an opportunity to review our wording and ensure that they are updated, if required.

It is a privilege to be able to support our members in this way and to serve and benefit the wider church community through sharing our knowledge.

“ On GASDS, why is the maximum top-up payment £2,000? If the basic rate of income tax is 20%, surely the maximum top-up payment should be £1,600, i.e. 20% of £8,000. ”

“ Our income has gone over the £250K independent examination/audit threshold due to a one off grant for the building/seating. Does this mean we will need to have an audit even if our income will lower again next year? ”



Resources

For most of our members, the ACAT website is the first point of contact — whether signing up, booking a course, or returning to access the handbook, FAQs, or other resources. It is the place members come back to again and again, and our aim is to give them everything they need in one place, supporting them practically in their role as treasurer or trustee — while never losing sight of the fact that this work is, at its heart, a ministry.

This year, we have continued to expand what the website offers. The FAQ section has grown by 36 new entries covering Gift Aid, Corporation Tax, VAT, trustee responsibilities, restricted funds, and charity registration. The Resources section has been strengthened with six new additions, including an Introductory Guide for New Church Treasurers and guidance on finding an Independent Examiner. The Handbook has seen 14 updates across key chapters — from Gift Aid and VAT to data protection, employment issues, and charity registration in both England and Scotland — ensuring it remains a reliable and current reference.



14 Handbook
updates

6 New
resources

36 New FAQs



Resources: Newsletter

Many of the updates to our resources are shaped by the questions and concerns members bring to us, and it is our Newsletter that keeps members connected to the wider picture. Over the past year, we have covered more than 200 items spanning a wide range of topics across our monthly newsletter and weekly News Updates. Our aim has been to be informative, encouraging and, where relevant, challenging.

Regulatory change has been a significant theme, including the Data Use and Access Act 2025, the forthcoming charities SORP 2026, and ongoing employment law changes. We have continued to summarise the Chancellor's Autumn Statement and Spring Budget, identifying the practical consequences for churches and their members at a time when the financial pressures of global conflict remain very much present.

Fundraising has been another continuing theme with the introduction of the new Fundraising Code, together with suggested ways of improving donor giving through a more planned and systematic approach. We have kept members informed about the closure of the Listed Places of Worship Grant Scheme and the announcement of its replacement, the Places of Worship Renewal Fund, an issue we know has caused real concern.

Good governance has been a consistent thread. Regular summaries of Charity Commission inquiries — too many of them involving churches and Christian charities — have underlined the importance of transparency, accountability, effective financial management, and recognising and avoiding conflicts of interest.

Beyond the regulatory, the Newsletter has reflected the breadth of church life. We've explored the Bible Society's 'Quiet Revival' report and its subsequent withdrawal after the underlying polling data was found to be faulty — while noting that other indicators, including rising Bible sales and baptism numbers, continue to suggest genuine grounds for encouragement. We've discussed some of the practical challenges of maintaining historic buildings, including through supporting the National Churches Trust survey, and we've highlighted the ongoing need for vigilance around safeguarding, cybersecurity, and the implications of artificial intelligence.

Throughout, we have tried to encourage members to look 'beyond the balance sheet', to see the work of a church treasurer or trustee not simply as a financial role, but as a genuine service to their congregation and their community. The feedback we have received from members over the year has been a great encouragement, and we are grateful for it.

200+
News items





Training

This has been another outstanding year for ACAT training. Across 26 courses, we reached 994 delegates through 37 sessions — and when the annual Conference is included, that figure rises to over 1,160 people engaging with the training ACAT has to offer.

Our training has varied from online drop-in sessions to full-day in-person events, covering 14 different topics. Each course had an average of 38 delegates per course, with our most popular course attracting 155 attendees. It is enormously encouraging to see so many church treasurers and trustees investing in their knowledge and skills.

These numbers reflect not just the breadth of what we offer, but the dedication of the incredible team of trainers who make it all possible.

26
Courses

1,160+
Delegates

37
Sessions

14
Topics





Training

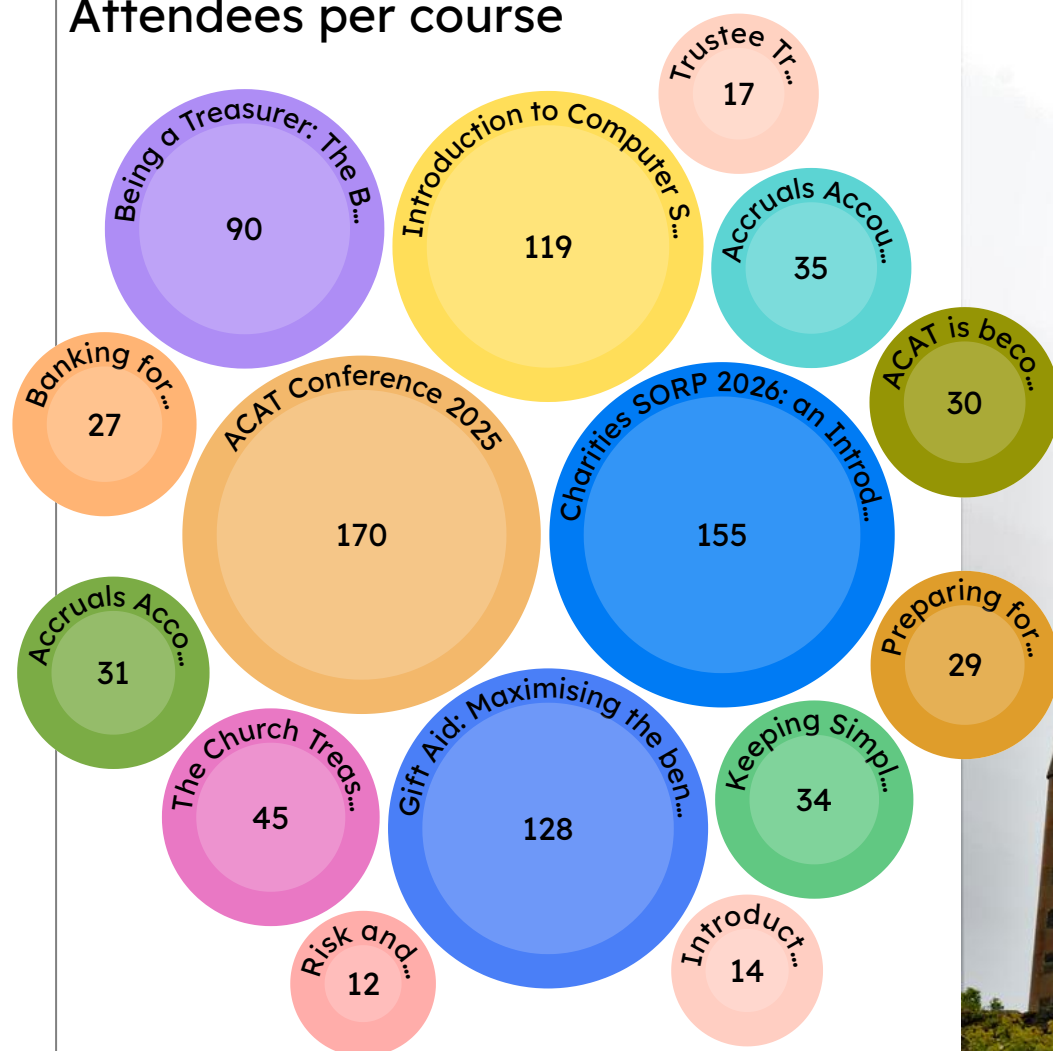
Course Content

The subject areas covered in our training have once again spanned a wide array of topics; we covered everything from Gift Aid and the basics of being a treasurer to Accruals accounting and looking in-depth at what it means to be a Trustee.

This year we ran a course: 'Charities SORP 2026: an Introduction', which has been widely appreciated and effectively delivered by Mark Heaton (ACAT Director and Chair of ACIE). Our detailed 'Risk and Health and Safety Management' course also ran this year, proving valuable for those who attended.

We have also worked in partnership with other organisations to provide specialist training courses. This has included a session from easyfundraising once again to help churches tap into raising funds whilst shopping online. We also welcomed Utility Trust Bank to deliver a 'Banking for Faith Groups' webinar. Both webinars were very well received.

Attendees per course





Training

Block Members

Block members are the denominations, Dioceses or organisations that take out 'block' membership with ACAT on behalf of their treasurers and trustees. We work with these organisations to support as many of them within their group as possible.

This year, we have received requests for training from a number of our block members, as well as providing free places on some of our open courses. Being a Treasurer: The Basics, Gift Aid, and Charities SORP 2026: an Introduction have proved particularly popular amongst these organisations. We recognise that sometimes in-person training is helpful for block members to bring the people they support together. Where possible, we encourage these sessions to be open to all our members.

Training courses were also provided for block members. We are pleased to have been able to respond to requests from our block members and effectively meet their training needs, enabled by our team of trainers.

Trainers

We continue to be enormously grateful to our team of trainers, including 12 volunteers, without whom we would not be able to offer the programme we do.

Our thanks go to Malcolm Edge who retired from ACAT training at the end of March 2026. Many members will have met him through block member in-person training, promotional events and an array of online training, he will be greatly missed on the team.

The support and encouragement of the training team is invaluable and very much appreciated.

“

The introduction to cyber security was a great reminder on every day best practice to protect the church and personal devices. It is sad we cannot be so trusting but with more sneaky methods of attack we have to keep up with vigilance when online and dealing with electronic data.

”





Training

Looking ahead:

The suggestions and feedback we receive is sincerely invited and warmly received and we endeavour to incorporate what we can into the training programme where possible and appropriate.

Development of courses reflecting recent requests and current, and forthcoming, issues will continue to be important in the coming year as will the desire to offer different formats for our training material. There are a couple of new and revised courses that we hope to offer online in the autumn of 2026 as well as the introduction of new resources.

We hope that the variety of days and times when we offer courses will mean that courses are accessible for as many people as possible.

Information of new courses and development of resources will be made available on the website and in the training newsletter.

There is scope to develop the Training newsletter, and we would invite you to share any thoughts as to what would be of use to be included.





2025 Conference

Saturday 1st November 2025 at Diocese of Manchester Offices in Bury. Many thanks to the staff at Manchester Diocese who helped to ensure everything ran smoothly and worked so hard to make everyone feel welcome and well fed!

Similarly thanks to ACAT staff and directors and all involved in helping to bring the event together and enabling us to offer another successful Conference.

Once again, we were able to offer in-person and livestream.

We were able to offer a manageable delegate price for those joining the Conference which was reflected in the numbers attending of 170.

We were grateful for the 4 main sponsors, Epworth Investments, CAF Bank, Ecclesiastical and CCLA for their ongoing support and commitment to the work of ACAT.

Adding the extra dimension to the event, offering one to one conversation, we were happy to welcome exhibitors Data Developments, Liberty Accounts, easyfundraising, Unity Trust Bank and Utility Aid alongside exhibiting sponsors Epworth, CAF Bank and Ecclesiastical.

Opportunities to visit exhibitor stands and the bookstall, provided by 10ofThose were given on arrival, mid-morning, lunchtime and mid-afternoon.

We repeated the format from previous years with plenary sessions in the morning from sponsors and from our keynote speaker Bishop Mark (Bishop of Middleton) which was immensely inspiring and encouraging.

"You translate faith into figures, generosity into action, and good intentions into faithful, Christ-filled stewardship..."

Rt Revd Mark Davies





2025 Conference continued...

Delegates were offered the opportunity to join Q&A sessions in the afternoon to hear and ask questions from the sponsors and speakers with subject areas including Gift Aid, becoming a charitable incorporated organisation (CIO), How to help your church cash work harder, Giving in a digital age, Event planning as a fundraiser and Future proofing your banking relationship.

We moved the AGM to the after-lunch slot, giving an overview of the work of ACAT.

Feedback following the event indicates that satisfaction was high from those who responded, with particular mention of the presentation by Bishop Mark.

In the feedback common words used by attendees included: excellent, useful, inspiring, worthwhile, friendly, and well-organised. And many said it was the best or most useful ACAT conference they had been to.

There are many helpful and constructive comments given which we will take on board as we prepare for 2026 incorporating additional time for Q&A within the workshops, providing more information about content and speakers prior to the event where possible and to improve the experience of those joining online.

We are encouraged by the overwhelmingly positive comments particularly relating to the atmosphere and helpfulness of the day which we will continue to strive for at the 2026 Conference in Bristol.



20
26

CONFERENCE



CEO Thank you

Over the past year, ACAT has been there to support the Church, and none of this would be possible without the skill and dedication of our staff, volunteers, directors and members.

To close this report, I want to say thank you.

Thank you to Cath and the volunteer team who make our training possible — from organising the sessions and handling bookings, to the volunteer trainers who so diligently deliver the training and answer every question with insight, giving attendees the information they need and specific answers to their problems.



Thank you to Nick for supporting our members to make the most of their membership, from providing technical support on the website to answering queries and managing membership renewals.

Thank you to Peter and our new team member Alice for answering questions on the helpline — making sure members get prompt, detailed answers, often leaving no stone unturned to understand the problem and provide the best possible response.

Thank you to Robin and Robert for managing the website and newsletter, putting up-to-date and relevant resources and news at members' fingertips. It takes a great deal of time to sift through current news and bring it to members in a meaningful way, helping them understand why it matters and what it could mean for their church.

Thank you to Joy for running our finances behind the scenes. You may not be the most visible member of the staff team, but your role is just as invaluable.

Thank you to our directors for supporting and driving ACAT forward, and for stepping in whenever your expertise is called upon.

And thank you to our members, who allow ACAT to exist and help us see the real-world difference ACAT is making — in individual churches and lives, helping the Church grow and reach new places.

In the coming year, we will continue to deliver support, resources, and training for members and non-members alike, to enable the Church and, alongside God, see His glory shine.

Ashley Ellis

ACAT CEO



Reference and administrative details

for the year ended 31 March 2026

Registered Charity number: 1072733
Registered Company number: 10228260

Principal address:

Association of Church Accountants and Treasurers

1st Floor, Block C, The Wharf,
Manchester Road, Burnley,
Lancashire, BB11 1JG

Email: admin@acat.uk.com

Executive Officer of ACAT and Company Secretary of its trustee company (the Association of Church Accountants and Treasurers Corporate Trustee Limited):

Ashley Ellis

Trustee company directors as at the date of this report:

Livia Velicu - Chair

Immanuel Kemp - Vice Chair

Mark Heaton

Nigel Davies

Greyham Dawes

Helen Armstrong

Jacob Power

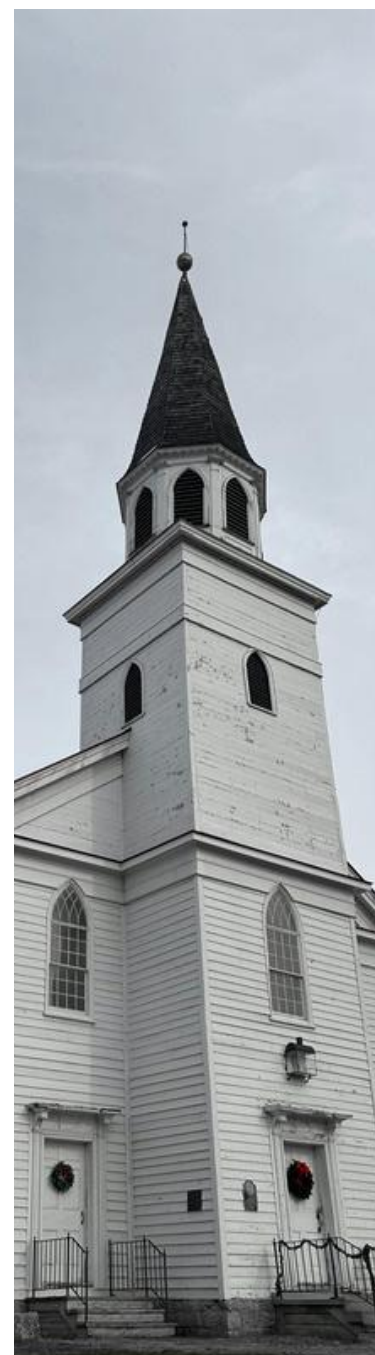
Paul Bailey

Governing document

The charity is a Membership Association governed by its Constitution dated 11 February 1998 (last amended 15 October 2016) and is administered by a sole corporate trustee whose members and directors are determined by the Association's members, in general meeting, under the Constitution, which provides for:

- up to 12 members nominated by the charity to serve for three-year terms in office; including
- a Chairman elected for up to two consecutive three-year terms; and
- a limit of 16 including those co-opted by the Board until the next AGM.

The objects of the Association are the advancement of the Christian religion through the promotion of the efficiency and effectiveness of Christian Churches and other Christian organisations and bodies particularly through the provision of advice, training and information on accounting, financial legal and other related issues.





Co-option of directors and election of officers of the trustee company

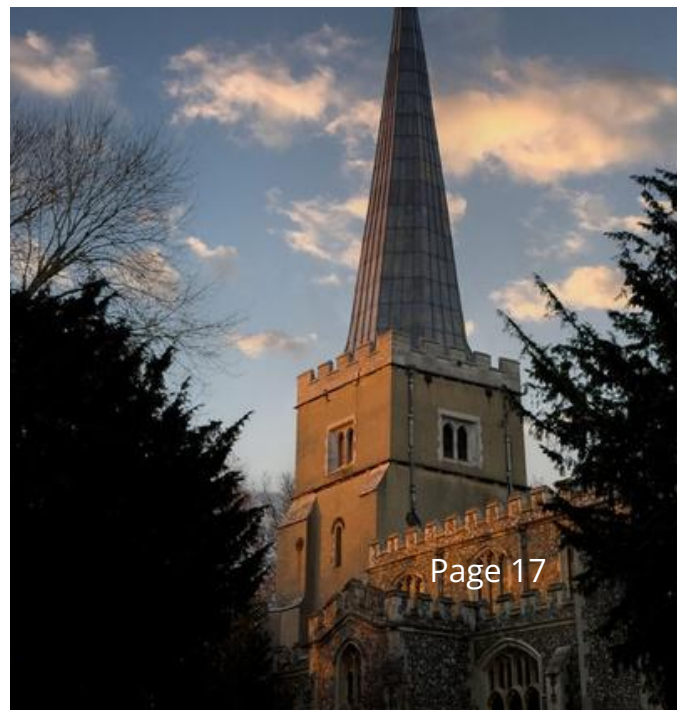
The Board co-opts additional directors from among ACAT members, and other people with relevant skills and experience, who can help promote the most effective and efficient performance of the work of church treasurers and others involved in their charity's financial administration and public accountability.

Public benefit

The trustee has given due consideration to the Charity Commission's public benefit guidance in planning and managing the Association's activities, which comprise:

- the provision of a regularly updated Members' Handbook covering many aspects of financial administration, accounting and other legislation with which churches must comply, as well as best practice in matters of charity governance;
- publishing regular newsletters to all members;
- answering members' questions on specific issues and their advice-requests via a website helpline;
- arranging annual conference(s), with keynote speakers on relevant topics, open to members and non-members who can meet and discuss matters of common interest;
- holding nationwide training courses giving members and others the opportunity to network with their peers and increase their knowledge of relevant issues, as well as the new online training courses;
- encouraging denominations and other church groups to consider "block" membership for their treasurers and trustees at reduced annual subscription rates;
- championing members' interests as church treasurers by liaison with regulatory authorities and by responding to relevant public consultations as they arise.
- 'In setting the budget for 2026-27 and priorities for the coming year, the directors considered a briefing on how the regulator's public benefit guidance applied to ACAT's work

For the public benefit, the Association aims to advance the Christian religion through the promotion of the efficiency and effectiveness of Christian churches and organisations by the provision, primarily to the Association's members, of advice, training in the role of the trustee, treasurer and information on accounting, financial, legal, governance and other related issues. Membership of the Association is by annual subscription, the modest level of which, the trustee believes, should not exclude any church treasurer or official with financial responsibilities from access to benefit. We provide wider public benefit by helping the Church manage and steward its financial resources effectively through equipping our members to perform their roles well.





Financial review

Reserves Policy

The trustee considers that the Association's unrestricted year-end reserves of £184,995 (2025: £159,324) are in line with the policy level of at least 6 to 12 months of planned expenditure for the current financial year. The 2026-2027 spending budget is approximately £159,700. The board set the target level mindful that having reserves in this range ensures the smooth operation of its services to assist members and to manage any unforeseen fluctuations in income. Our largest resource and cost is our expert staff, so having reserves at this level enables the board to take considered and timely action to adjust staffing levels where needed, whether to hold a vacancy or to invest in a new role to expand in advance of future income.

Finances (Unrestricted)

Total income for the year was £166,812, up from £155,506 in 2024-2025. Total expenditure was £146,861 against £162,317 for 2024-2025. After taking into account a gain on the value of investments of £5,718 (2024-25 £1,288), this resulted in an operating surplus of £25,671 (2024/25 deficit: £5,523). The surplus in 2025/2026 is due to an increase in both training and conference income. ACAT's total unrestricted reserves increased to £184,995 from £159,324, of which the directors have designated £30,000 for website and resource developments.





Financial review

continued

Statement of Trustee's Responsibilities

The trustee company is responsible for preparing the annual report and the financial statements in accordance with applicable law, the Charities Statement of Recommended Practice (SORP) (FRS102) and the United Kingdom Accounting Standard on which it is based (United Kingdom Generally Accepted Accounting Practice). The law applicable to charities in England and Wales, the Charities Act 2011, the Charities (Accounts and Reports) Regulations 2008 and the provisions of ACAT's Constitution require the trustee to prepare financial statements for each financial year which (unless the receipts and payments option is chosen) must give a true and fair view of the state of affairs of the Association and of its incoming resources and application of resources for that year.

In preparing those accruals-based financial statements, the trustee is required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP (FRS102), as adopted;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustee is responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable the trustee to ensure that the financial statements comply with the Charities Act 2011 and the regulations thereunder and the provisions of the Constitution. The trustee is also responsible for safeguarding the assets of the charity and ensuring their proper application under charity law and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustee's Report on pages 6 to 19 is as approved by the Board on 21st September 2026 and signed on its behalf, as authorised, by:

Livia Velicu
Chair





Statement of Financial Activities

Year to 31st March 2026

	31st March 2026	31st March 2025
Income	£	£
Membership Fees	120,873	119,189
Conference and Training Receipts	36,625	27,170
Gift Aid Tax Recoverable	2,540	2,317
Investment Income	4,800	5,432
Other Income	1,974	1,398
	166,812	155,506
Expenditure		
Conference and Training Costs	8,162	7,641
Printing, Stationery and Postage	317	251
Membership Support (Note 3)	119,267	114,671
Marketing	249	446
Website and IT Costs (inc. CRM in 2025)	13,923	33,181
Trustees/Meeting Expenses	782	1,441
Legal, Professional, Insurance	2,605	3,241
Subscriptions, Gifts and Donations	1,556	1,445
	146,861	162,317
Net Operating deficit/surplus	19,951	-6,811
Investment (loss)/gain	5,720	1,288
Net movement in funds	25,671	-5,523
Balance of Funds Brought Forward	159,324	164,847
Balance of Funds Carried Forward	184,995	159,324





Balance Sheet

Year to 31st March 2026

	31st March 2026	31st March 2025
Office Fixtures and Fittings	386	771
Investments	37,172	31,452
Total Fixed Assets	37,558	32,223
Current Assets and Liabilities		
Bank Current and Deposit Accounts	202,311	182,249
Debtors and Prepayments	7,602	8,398
Current Assets Total	209,913	190,647
Deferred Income	(62,476)	(63,546)
Net Current Assets	147,437	127,101
Total Net Assets	184,995	159,324
Funds		
General funds held as reserves	154,995	159,324
Designated fund	30,000	-
TOTAL	184,995	159,324

The statutory accounts as set out on pages 20 to 22 were approved by the Board on 21st September 2026 and signed on its behalf by Livia Velicu (Chair)



Notes to the accounts

These Financial Statements are on the historical cost basis under FRS102, and the Charities Act 2011, in accordance with the Charities SORP (FRS102) (2019), but with investment securities carried at fair value as required by the SORP. In the absence of new regulations relating to SORP(FRS102), the “true and fair override” provision within the 2008 regulations under the 2011 Act is invoked for the adoption of SORP(FRS102) as the relevant current replacement for SORP 2005. As a charity, ACAT is a public benefit entity within the meaning of FRS102. There were no material uncertainties affecting ACAT’s financial viability for the next twelve months.

1. Incoming and outgoing resources: Interest on the Bank Deposit (term: less than 3 months notice) is accrued daily; Gift Aid tax claims are accrued as ‘probable’ when the entitlement arises; other income and all expenditure when receivable or incurred. The total expenditure for independent examination included in the accounts was £500 (2025: £500). The value of volunteer-services has been excluded from the Accounts.
2. Related Party transactions: £782 (2025: £561) was reimbursed to six directors of the trustee company for travel, subsistence and other costs to attend meetings, training events and conferences. There was no trustee-remuneration. Except for key management personnel (see note 3), there were no other related party transactions in the year.
3. Membership Support costs include for ACAT’s six part-time staff (FTE:4) Salaries £77,079 and PAYE/NIC & Pension costs £38,154 - total £115,233 (2025: £75,561 and £31,287 - total £106,848). The Board has decided to depart from the requirement of SORP paragraph 9.32, because ACAT’s Executive Officer is not a Board Member nor related to any of the Directors and the Board considers that there is no benefit to accounts-users in disclosing the exact amount of employee-benefits for ACAT’s key management personnel. The Board has decided on a banded disclosure and the total cost of key management personnel falls in the range of £40,000 to £50,000. No staff member earned more than £60,000.
4. VAT: The Association is not VAT-registered and its activities are considered outside the scope of Value Added Tax. Irrecoverable input tax is included in the relevant expenditure.
5. Office equipment costing at least £1,000 per item/ set is capitalised and depreciated at an average annual rate of 25% on cost, depending on its estimated useful life.
6. Basic financial instruments are accounted for at their settlement value. The Association has no other financial instruments as defined by FRS102.
7. Deferred Income: Block membership, once renewed, is deemed to accrue month by month, counting future months’ fees as “deferred income”, together with any Grants only for use in future financial years.





Independent examiner's Report

Independent Examiner's Report to the Trustee of the Association of Church Accountants and Treasurers.
I report on the accounts of the charity for the year ended 31st March 2026.

Respective responsibilities of the trustee and examiner.

The charity's trustee is responsible for the preparation of the accounts. The charity's trustee considers 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
- to state whether particular matters have come to my attention.

Basis of the 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 trustee 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.

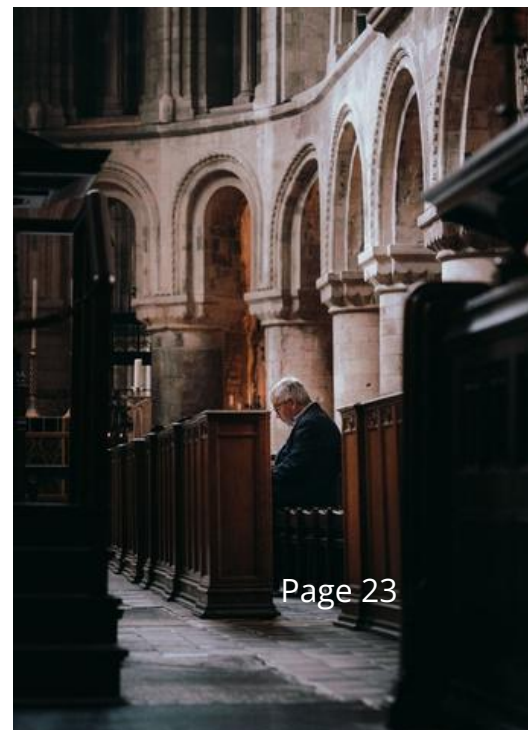
In connection with my examination, no matter has come to my attention:

1. which give 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 and comply with the 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 a proper understanding of the accounts to be reached.

Chun Tsang BSc BFP FCA

Address: 4 Harlech Green, Sheffield, S10 4NR

Date: 6 October 2026





Association of Church Accountants and Treasurers

Helping Christian churches with their financial administration

Address: Association of Church Accountants and Treasurers

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