

North Cheam Baptist Church

Report and Accounts
Year ended 31 August 2025

Stewardship 
Active generosity

1 Lamb's Passage, London EC1Y 8AB
www.stewardship.org.uk

NORTH CHEAM BAPTIST CHURCH
LEGAL & ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 AUGUST 2025

PRINCIPAL ADDRESS	Ridge Road Sutton Surrey SM3 9LY
GOVERNING DOCUMENT	Constitution dated 18 March 2009
CHARITY REGISTRATION NUMBER	1131643
TRUSTEES RESPONSIBLE FOR MANAGING THE CHARITY	Rev M Jackson Mr T Bates Mr S Ellingham Mr S Dixon Mr T Raby (Secretary) Mr E Dignan Mr F Berry (until 31 December 2025) Mrs F Govere Mrs R Johnson Mr P Kendrick (from 1 January 2025)
INDEPENDENT EXAMINER	Nick Spear Stewardship 1 Lamb's Passage LONDON EC1Y 8AB

INDEX

Page 1	Legal & Administrative Details
Pages 2-4	Trustees' Report
Page 5	Independent Examiner's Report
Page 6	Receipts and Payments Account
Page 7	Statement of Assets & Liabilities
Pages 8-10	Notes to the Accounts

NORTH CHEAM BAPTIST CHURCH
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 AUGUST 2025

Objects of the charity

The charity, which is a church, is governed by a constitution and is constituted as an unincorporated charity. The charity's principal objects, as set out in its governing document, are:

- a) to advance the Christian faith according to the principles of the Baptist denomination.
- b) to run a local community church to worship our Lord Jesus Christ and spread the Good News of the Gospel locally and around the world in accordance with the Church Constitution.
- c) to advance education and carry out other charitable purposes locally, throughout the United Kingdom and in other parts of the world.

Summary of the charity's main activities

To further the above objects and vision, the charity's main activities were as follows:

- Regular public Church services on Sundays and other important dates in the Christian calendar
- Running regular Bible study and prayer and praise meetings
- Supporting the promulgation of the Christian message worldwide
- Being available to all members of the local community to provide support and Christian counselling
- Operating activities and clubs for children, young people, and older people which are open to all members of the local community
- Engaging with local schools
- Providing meetings for parents or carers and toddlers.

Achievements and performance

During the year the Church has delivered Sunday and holy days church services open to all as well as regularly meeting either corporately or in small groups for Bible study, prayer and praise.

In addition the Church has provided a full programme of activities using the Church premises which have been substantially run by volunteers particularly focussed on children and their carers, young people, and older people. These activities provide an important service within the local community affording a safe and caring environment for individuals to meet with their local peers and enhance the life of the local community.

The Church is ever mindful of other communities throughout the world in less fortunate circumstances and has continued to support financially and prayerfully targeted areas and projects in a number of overseas locations.

Public benefit

In planning the activities the Trustees have applied the guidance on public benefit issued by the Charity Commission and, in particular, the specific guidance on charities for the advancement of religion.

Social investments

The Church is active in its local community in providing activities for children and their carers, young people, and older people which are open to all members of the local community on a non profit making basis that are in addition to the more formal church and related services and activities. In addition the Church engages with local schools and contributes financially to the support of a local school's Christian work and towards a local community project.

Grant making

The Church seeks to fulfil its objective of spreading the Christian message throughout the United Kingdom and worldwide by making grants to individual missionaries supported by the Church and to specific independent missionary and charitable organisations whose aims coincide with those of the Church, including the Home Mission Fund of the Baptist Union and the Baptist Missionary Society.

Volunteers

A significant proportion of the Church's activities are run by and with the assistance of volunteers who freely give of their time and skills to support the Church in the furtherance of its aims.

Fundraising activities

The Church's activities are principally financed by the voluntary giving of its members and congregation, often supplemented with tax rebates through the Gift Aid scheme, and at-cost charges for some of its community activities.

Financial review

During the year income increased by £16,143, to £130,933 and expenditure decreased by £9,508, to £99,659. As a result the cash held by the charity increased by £31,274, to £214,492, of which £204,606 is unrestricted and can be used for any charitable purpose.

Principal funding sources

The principal funding sources of the Church are the voluntary donations and giving by members of the Church's congregation together with allied income tax rebates under the gift aid scheme. The Church also currently receives rental income on a property it owns but is not in use directly for accommodating members of staff.

Investment policy and objectives

Any money not required for day to day use is placed on deposit with Santander, Charities Aid Foundation, the Baptist Union of Great Britain and the London Baptist Property Board. The Church owns two freehold houses. One is used to provide job-related accommodation to the Minister and the other is currently rented out.

Reserves policy

The trustees have determined that the charity should aim to hold unrestricted cash of no less than £30,000 (which equates to about 4 months' of unrestricted expenditure) so that the charity could continue to operate should income and / or expenditure vary adversely. At the year end, the charity held unrestricted cash of £204,606 and the charity is complying with its reserves policy.

Governance

Responsibility for setting policy and for making operating decisions rest with the trustees who meet regularly to monitor the activities of the charity. The Church trustees comprise the Minister in office, Church Secretary, Treasurer, Elder and Deacons. The Minister is appointed by the Church at a Special Meeting and is employed under a letter of appointment. The other trustees are appointed in accordance with the Constitution adopted on 18 March 2009.

Decision making

The trustees are aware of the Charity Governance Code and are considering how the relevant matters can be applied to and implemented by the Church.

Organisational structure

North Cheadam Baptist Church (the "Church") was an Excepted Charity. Following the enactment of the Charities Act 2006 it became necessary for the Church to become directly Registered with the Charity Commission. During 2009 the Church approved and adopted a new Constitution at a Special Church Meeting on 18 March 2009 in line with that agreed between the Baptist Union of Great Britain and the Charity Commission. The Church was registered with the Charity Commission with effect from 15 September 2009 under charity number 1131643.

Wider network

The Church is a member of The Baptist Union of Great Britain. The London Baptist Property Board acts as ultimate trustee in respect of the church premises and the two manses.

Risk statement

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error. The trustees regularly review the major risks to which the Church is exposed and have established systems and procedures to mitigate those risks, particularly in the areas of financial management, the safeguarding of children and adults at risk, and health and safety.

Responsibilities of trustees

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:

Tim Raby

Tim Raby (Mar 20, 2026 09:21:17 GMT)

.....
Mr T Raby

Date: Mar 20, 2026

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
NORTH CHEAM BAPTIST CHURCH

I report to the trustees on my examination of the accounts of North Cheam Baptist Church ('the charity') for the year ended 31 August 2025 on pages 6 to 10 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.

Nick Spear
Nick Spear (Mar 23, 2026 10:14:33 GMT)

Nick Spear
Stewardship
1 Lamb's Passage
LONDON
EC1Y 8AB

Date: Mar 23, 2026

NORTH CHEAM BAPTIST CHURCH
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 AUGUST 2025

	Notes	<u>Unrestricted Funds</u>		Restricted Funds	2025	2024
		General Funds	Designated Funds			
		£	£	£	£	£
<i>Income receipts</i>						
Donations		73,503	10,300	3,099	86,902	76,872
Gift aid receipts		14,935	2,500	740	18,174	13,541
Income from fees and subscriptions		379	4,152	-	4,531	4,439
Income from letting of facilities		15,170	-	-	15,170	14,810
Deposit account interest		1,467	4,689	-	6,156	5,127
Total receipts		<u>105,454</u>	<u>21,641</u>	<u>3,839</u>	<u>130,933</u>	<u>114,790</u>
<i>Payments</i>						
Payments in relation to raising funds		-	3,885	-	3,885	5,651
Payments in relation to charitable activities undertaken directly	2	81,586	2,860	-	84,446	92,029
Grants paid in relation to charitable activities undertaken by others	3	10,940	-	389	11,328	11,487
Total payments		<u>92,526</u>	<u>6,745</u>	<u>389</u>	<u>99,659</u>	<u>109,167</u>
Net of receipts / (payments) before transfers		12,928	14,896	3,450	31,274	5,623
Transfers between funds	5	- 31,000	24,564	6,436	-	-
Net movement in funds		<u>- 18,072</u>	<u>39,460</u>	<u>9,886</u>	<u>31,274</u>	<u>5,623</u>
Cash funds as at last year end		32,803	150,415	-	183,218	177,595
Cash funds at this year end	A	<u>14,731</u>	<u>189,875</u>	<u>9,886</u>	<u>214,492</u>	<u>183,218</u>

The notes on pages 8 - 10 form part of these accounts.

NORTH CHEAM BAPTIST CHURCH
STATEMENT OF ASSETS AND LIABILITIES
FOR THE YEAR ENDED 31 AUGUST 2025

	Notes	Unrestricted Funds		Restricted funds £	2025 £	2024 £
		General funds £	Designated funds £			
A Cash funds						
Cash at bank with immediate access		14,731	28,719	9,886	53,336	28,254
Notice deposits		-	161,156	-	161,156	154,964
		14,731	189,875	9,886	214,492	183,218
B Other monetary assets						
Gift aid due to charity		938	-	-	938	2,307
Prepayments		4,058	-	-	4,058	3,973
		4,995	-	-	4,995	6,280
C Liabilities						
Falling due within one year						
Manse 2 deposit		1,338	-	-	1,338	1,338
Fee for Independent Examination		1,530	-	-	1,530	1,200
Accrued expenses		149	-	-	149	646
		3,017	-	-	3,017	3,184

D Assets retained for charity's own use

	Fund to which asset belongs	Cost £
Church premises at Ridge Road, North Cheam, Sutton, SM3 9LY	Endowment	1,807,802
Freehold house: Manse 1	Designated	165,000
Freehold house: Manse 2	Designated	110,000
Fixtures and equipment	General	73,157
		2,155,959

The accounts were approved by the trustees and signed on their behalf by:

Tim Raby
Tim Raby (Mar 20, 2026 09:21:17 GMT)
 Mr T Raby
 Date: Mar 20, 2026

The notes on pages 8 - 10 form part of these accounts.

NORTH CHEAM BAPTIST CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 AUGUST 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 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.

As the charity's income is less than £250,000, it has taken advantage of the option to prepare its accounts on a receipts and payments basis and the results reported previously have been restated; further information is given in note 6 below.

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	Total	Total
	General	Designated	Funds	2025	2024
	funds	funds			
	£	£	£	£	£
2 Payments in relation to charitable activities undertaken directly					
Employment costs	62,191	-	-	62,191	60,623
Courses and conferences	535	-	-	535	376
Evangelism	223	-	-	223	30
Outreach and nurture	937	242	-	1,179	1,027
Premises maintenance	-	2,618	-	2,618	11,880
Rates and water	3,332	-	-	3,332	3,103
Light and heat	3,897	-	-	3,897	4,746
Insurance	5,188	-	-	5,188	5,090
Office costs	3,171	-	-	3,171	3,012
Independent examination	1,140	-	-	1,140	1,140
LBA and BU Capitation fees	972	-	-	972	1,003
	<u>81,586</u>	<u>2,860</u>	<u>-</u>	<u>84,446</u>	<u>92,029</u>

3 Grants paid in relation to charitable activities undertaken by others

Grants for:					
London Baptist Association Home Mission Fund	UK Mission	3,600	-	249	3,849
Baptist Missionary Society	UK Mission	3,600	-	-	3,600
Messianic Testimony	UK Mission	1,500	-	-	1,500
Sutton Schools Christian Workers Trust	UK Mission	1,500	-	-	1,500
Sutton Community Works	Relief of poverty	600	-	-	600
London City Mission	UK Mission	-	-	140	140
Evangelical Alliance	UK Mission	120	-	-	120
Other independent charitable organisations	UK Mission	20	-	-	20
		<u>10,940</u>	<u>-</u>	<u>389</u>	<u>11,328</u>
					<u>11,487</u>

NORTH CHEAM BAPTIST CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 AUGUST 2025

4 Transactions with related parties

Rev M Jackson served as church leader and was paid £46,813 (2024: £45,496) for serving in that capacity, not for serving as trustees; these payments are permitted by the charity's governing document.

The charity received donations totalling £24,644 (2024: £18,870) from related parties (which includes trustees, any other members of key management and anyone closely connected to them).

5 Movement of funds

	Opening balance	Receipts	Payments	Transfers	Closing balance
	£	£	£	£	£
General funds	32,803	105,454	(92,526)	- 31,000	14,731
Designated funds					
Rendezvous (previously 'Luncheon Club')	400	483	(242)	-	641
Fellowship Fund	2,879	300	-	-	3,179
Young People	234	3,669	(3,885)	1,108	1,127
Maintenance Reserve	12,160	-	(2,618)	16,000	25,542
General Gifts	112,198	17,189	-	-	129,387
Youth Worker	7,544	-	-	- 7,544	-
General Reserve	15,000	-	-	15,000	30,000
	<u>150,415</u>	<u>21,641</u>	<u>(6,745)</u>	<u>24,564</u>	<u>189,875</u>
Restricted funds					
Gift Aided Agency	-	389	(389)	-	-
Youth Worker	-	3,450	-	6,436	9,886
	<u>-</u>	<u>3,839</u>	<u>(389)</u>	<u>6,436</u>	<u>9,886</u>
Total funds	<u>183,218</u>	<u>130,933</u>	<u>(99,659)</u>	<u>-</u>	<u>214,492</u>

The budgeted maintenance costs were transferred in equal monthly instalments from the General Fund to the Maintenance Reserve Fund to be used as required.

The designated Youth Worker fund was transferred to the restricted Youth Worker fund to reflect the legal status of the donations.

The designated General Reserve fund was increased by £15,000 to align with the current reserves policy.

Unrestricted designated funds

The nature and purpose of the Church's unrestricted designated funds are as follows:

Rendezvous (previously 'Luncheon Club'): Funds set aside to be utilised for the church's activities in providing events for older people in the community.

Fellowship Fund: This fund is available to the Minister to use on a confidential basis to meet the financial needs of members of the Church congregation in cases of extreme hardship or emergencies.

Young People: This fund is money to be utilised for the Church's activities in providing events and meetings open to all children and young people in the local community.

Maintenance Reserve: This fund is money set aside to finance the day to day repairs, maintenance and upkeep of the church premises and two manses respectively.

General Gifts: This fund relates to special one-off gifts to the Church and associated interest from the deposit account in which they are held. The money is available to the Trustees to utilise as they determine.

Youth Worker: This fund is to be utilised for the church's activities with young people and the future costs of employing a youth worker.

General Reserve: This fund is money set aside in accordance with the Church's reserve policy, further details of which are given in the Trustees' Report.

Restricted funds

Gift Aided Agency: Where the church establishes an appeal for another charity, any gift aided donations given to the church in that respect form part of the income of the church and the church passes them onto the charity (along with reclaimed gift aid).

Youth Worker: This fund is to be utilised for the church's activities with young people and the future costs of employing a youth worker.

NORTH CHEAM BAPTIST CHURCH

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 AUGUST 2025

6 Reconciliation with previously reported funds

As explained in note 1 'Accounting Policies', in the previous year the charity prepared its accounts using the accruals basis; in the current year the charity has taken advantage of the option to prepare its accounts on a receipts and payments basis. The comparatives presented in these accounts have been re-stated using the receipts and payments basis and a reconciliation with the reserves and results reported previously follows:

Reconciliation of reserves

	2024	2023
	£	£
Previously reported reserves, at 1 September	2,265,554	2,263,889
Adjustments arising from use of receipts and payments basis:		
Exclusion of previously included fixed assets	(2,083,212)	(2,088,505)
Exclusion of previously included debtors	(2,307)	(2,364)
Exclusion of previously included creditors	3,184	4,575
Re-stated reserves, at 31 August	<u>183,218</u>	<u>177,595</u>

Reconciliation of results

	2024
	£
Previously reported results	1,665
Adjustments arising from use of receipts and payments basis:	
Previously capitalised expenditure, less depreciation, now expensed	5,292
Excluded movements in debtors resulting in the recognition of more / (less) income	57
Excluded movements in creditors resulting in the recognition of less / (more) expenditure	(1,391)
Re-stated results	<u>5,623</u>