

NORTH TEIGNMOUTH COMMUNITY CHURCH

England & Wales - Charity number 1152684

Details

Other names NORTH TEIGNMOUTH COMMUNITY CHURCH 2013, NTCC

Status Registered

Legal form CIO

Registered 2013-07-02

Register [View on the Charity Commission register](#)

Contact

Address 3 Soper Walk
Teignmouth
Devon
TQ14 9LP

Phone 01626776653

Email treasurer@ntcchurch.co.uk

Website <https://www.ntcchurch.co.uk>

Activities

Objects: 1 THE ADVANCEMENT OF THE CHRISTIAN FAITH.2 THE SUPPORT OF CHARITABLE PURPOSES AND CHARITABLE INSTITUTIONS.

Activities: The advancement of the Christian Faith and the support of charitable purposes and institutions

Classification

- **How:** Provides Other Finance
- **What:** General Charitable Purposes, Education/training, Overseas Aid/famine Relief, Religious Activities
- **Who:** Children/young People, Elderly/old People, Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- Devon

Finances

Period end	Income	Expenditure	Assets	Employees
2025-09-30	£38,449	£44,192	-	-
2024-09-30	£42,492	£49,244	-	-
2023-09-30	£56,844	£24,449	-	-
2022-09-30	£43,545	£27,441	-	-
2021-09-30	£44,760	£45,110	-	-

Trustees

Name	Role	Appointed
Andrew David Collins		2026-05-01
Judith Matthews		2013-06-30
Nicola Jane White		2023-09-10
Ruth Cole		2022-10-01

NORTH TEIGNMOUTH COMMUNITY CHURCH

England & Wales - Charity number 1152684

Accounts

NORTH TEIGNMOUTH COMMUNITY CHURCH

Trustees' Report and Annual Accounts

For the period 1st October 2024 to 30th September 2025

North Teignmouth Community Church

Trustees' Report and Accounts

For the period 1st October 2024 to 30th September 2025

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North Teignmouth Community Church

LEGAL AND ADMINISTRATIVE DETAILS

Year ended 30th September 2025

STATUS

During the period covered by these accounts North Teignmouth Community Church continued to be a Charitable Incorporated Organisation (CIO) established and governed by its constitution dated 9th June 2013. It was registered with the Charity Commission on 2nd July 2013 under registration number 1152684 having previously been a charitable trust with the registration number 1117531.

MANAGING TRUSTEES AT 30th SEPTEMBER 2024

Trustee

Mrs R Cole	Church Secretary
Mr C Matthews	Trustee
Mrs J A Matthews	Church Treasurer
Mrs N White	Trustee

The Managing Trustees are responsible for administrative, financial, and legal activities

APPOINTMENT OF TRUSTEES

All Managing Trustees are appointed in accordance with the Church's Constitution and the trustees meet at least twice a year in addition to calling the Annual General Meeting

PRINCIPAL ADDRESS

The Church Secretary
3 Soper Walk
Teignmouth
TQ14 9LP

BANKERS

CAF Bank Ltd.
25 Kings Hill Avenue
Kings Hill
West Malling
ME19 4JQ

INDEPENDENT EXAMINER

Mr J Foxwell, FCCA, FCIE
12 Hillbourne Road
Poole
BH17 7JB

North Teignmouth Community Church

TRUSTEES' REPORT

For the period 1st October 2024 to 30th September 2025

Introduction

This report gives full details of the church, its membership, objects and activities.

Objects and Activities

The objectives of the Community Church shall be

- a) The advancement of the Christian Faith, and
- b) The support of charitable purposes and charitable institutions.

In furtherance of the above objectives the Community Church shall have the following powers:-

With regard to objective (a):-

- i) To provide an Evangelical Independent non-denominational Church for the advancement of religion based on a personal belief in Jesus Christ as Lord, Saviour and Redeemer as set out in our Statement of Faith.
- ii) To provide services on Sundays together with ancillary activities for all age groups on any day in the week.

With regard to objective (b):-

- i) To raise funds and invite and receive donations from any person or persons. The income and property of the Charity shall be applied solely towards the promotion of its Objectives.
- ii) Support for other institutions is usually financial. Ten percent of all offerings received and any Gift Aid recovered on those offerings was tithed to a number of charities during 2024/25. In addition one-off gifts were given during the year as was deemed appropriate.
- iii) To do all such other lawful things as are necessary for the attainment of the said objectives.

The Church normally meets in the local Community Association hall which is situated in Higher Buckeridge Road, Teignmouth.

All are welcome to attend services and other events and our aim is to enable people to live out their faith as part of the Community Church through:

- Worship and prayer, learning about the Gospel and developing their knowledge and trust in the Lord Jesus Christ
- Provision of pastoral care
- Outreach work

Communion is normally celebrated twice each month.

A member of the Leadership Team is designated as a member of the local Fraternal of Churches. As an independent, non-denominational church the Leaders feel the need to affiliate to umbrella organisations for support, advice, etc. and to that end the church has affiliated to the South West Baptist Association.

North Teignmouth Community Church

Public benefit

To achieve Objective (a), above, the Community Church normally provides

- i) Weekly Sunday morning services and Sunday school facilities when required
- ii) Twice monthly social club on Tuesday afternoons
- iii) Fortnightly Bible study groups
- iv) Monthly Messy Church for children and young people
- v) Monthly Afternoon Tea socials
- vi) Alpha courses and other outreach events
- vii) Various social events
- viii) Baby Bank for 0 – 2 year olds

Participation in i) – viii) above is not limited to members and all are welcome to attend or benefit. There is no charge for attendance or for services provided

Contracts with Central or Local Government

The charity has no contracts with either Central or local Government.

Staff payment policy

As at 30th September 2025 the church has one part time paid employee. A 'Minister in Training' commenced work on 18th September 2023 for three days per week on a three year contract. The payment scale is in line with the standard stipend as recommended by the The Baptist Union of Great Britain and is in line with employment status and experience. Reviews of pay scales will be undertaken each year on the anniversary of the commencement of employment.

Financial policies

The financial policies are reviewed at least annually and are as follows:

Investment policies

Property - In November 2015 the church purchased a property to be used as a Manse or to provide an alternative source of income. As the church is a CIO the property is registered with the Land Registry in the name of the church, not the name of any individual or individuals. This mid-terrace house, located in the nearby town of Dawlish, has been placed on the rental market and the income produced will be used for the charitable objectives of the church.

General - Under the Church's constitution all property acquired may be vested in a corporation lawfully entitled to act as Custodian Trustee or in the Trustees. In addition to the property there are a few items it owns ie: an audio/visual system, laptop computers, keyboard, chorus books, etc. and these may be replaced from time to time as required.

Reserves policy

The CIO has no major assets other than a property which produces rental income and could be sold at any time if so decided. As the continuing existence of the church is not dependent on the property the trustees have concluded that the CIO does not need to hold any funds in reserve.

While it was decided not to create reserves the trustees felt that the existing Designated Funds for development of the church and property maintenance should continue to receive donations.

Risk policy

The Trustees have assessed the major risks to which the charity is exposed and are satisfied that systems are in place to mitigate exposure to these risks.

North Teignmouth Community Church

General

Church Structure

The members approved a new management structure which was implemented in June 2025. The church is now managed by a Leadership Team which consists of the Managing Trustees, Stewards, who are responsible for the spiritual and pastoral guidance of the church, and an employed Church Minister.

Church Minister

A 'Minister in Training' commenced work on 18th September 2023 for three days per week on a three year contract. The minister will work alongside the Leadership Team to minister to the congregation and the wider community. She is studying Theology at Bristol Baptist College

Property purchase

The church continues to own the property it purchased in November 2015 and the original tenant remains in residence.

Bank accounts

All banking services continue to be provided by CAF Bank.

Community Actions

During 2024/25 the church provided two Community Initiatives. The first is a Baby Bank service which provides items for new mothers who are in difficult circumstances. Due to a major donation and the stipulation that the funds must not be used for any other purpose this account is now operated as a Restricted Fund. The second initiative is providing monthly 'cost of living' payments to individuals known to the church and are finding it difficult to manage during the current financial situation. These payments ceased in March 2025.

Summary of the trustees' activities

In addition to calling the AGM and other meetings of the members, the Managing Trustees met twice during the year ending 30th September 2025.

Trust administration and trustees' expenses

During the year no trustees were paid for their services and no claims for travelling expenses were received.

Trust funding

During the period covered by this report the Trust's income derived solely from offerings, Gift Aid recovery, rental income, gifts and donations and interest on its investments.

Compliance with the Charity's governing document and current statutory requirements

The financial statements have been prepared in accordance with (i) the governing document of the Charity and (ii) current statutory requirements

North Teignmouth Community Church

Statement of trustees' responsibilities

Law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the charity's financial activities during the year and of its financial position at the end of the year. In preparing financial statements giving a true and fair view, the trustees should follow best practice and:

- select suitable accounting policies and then apply them consistently
- make judgements and estimates that are reasonable and prudent
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements
- present the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping accounting records which

- i) disclose with reasonable accuracy the financial position of the charity
- ii) enables them to ascertain the financial position of the charity, and
- iii) enables them to ensure that the financial statements comply with applicable law regulations and trust deed.

They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Trustees on 11th December 2026 and signed on their behalf by:

Trustee
Signature Name

Trustee
Signature Name

**INDEPENDENT EXAMINER’S REPORT
TO THE TRUSTEES OF THE NORTH TEIGNMOUTH COMMUNITY CHURCH**

I report to the trustees on my examination of the financial statements of the charity for the period 1st October 2024 to 30th September 2025

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 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 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 respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do 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.

Mr J Foxwell, FCCA, FCIE
12 Hillbourne Road
Poole
BH17 7JB

Signed:

Date:

North Teignmouth Community Church

STATEMENT OF FINANCIAL ACTIVITIES

For the year from 1st October 2024 to 30th September 2025

	Unrestricted Funds £	Restricted Funds £	TOTAL £	2023/24 3 £
INCOME from				
Offerings received	16,192		16,192	17,609
Rental income	7,050		7,050	6,900
Gift Aid recovery	3,827		3,827	4,071
Investment interest (see Note 3)	4,663		4,663	4,938
Donations received (see Note 4)	5,966		5,966	5,896
Other income (see Note 5)	751		751	3,078
Total Income	38,449	0	38,449	42,492
EXPENDITURE on				
Activities (see Note 6)	3,809	2,247	6,056	7,985
Pastoral & Social Care (see Note 7)	720		720	829
Outreach (see Note 8)	124		124	1,234
Donations (see Note 9)	6,267		6,267	4,879
Legislation (see Note 10)	148		148	360
Technology (see Note 11)	492		492	604
Property (see Note 12)	3,310		3,310	1,287
Administration (see Note 13)	1,535		1,535	2,124
Other (see Note 14)	109		109	3,268
Employment (see note 15)	25,431		25,431	26,674
Total Expenditure	41,945	2,247	44,192	49,244
Net Deficit	-3,496	-2,247	-5,743	-6,752

	Un- Restricted Funds £	Restricted Funds £ (see Note 16)	Designated Funds £ (see Note 17)	TOTAL £	2023/24 £
Net income (— deficit) for the period	-3,496	-2,247	0	-5,743	-6,752
Funds b/fwd 1st Oct 2024	7,736	215,979	121,492	345,207	311,191
Net gains/(losses) on Property	0	0	0	0	38,500
Net gains/(losses) on investments	-1,517	0	0	-1,517	2,268
Transfer of Funds	0	0	0	0	0
Re: Baby Bank (See Note 16)	0	0	0	0	0
Total funds c/fwd at 30th September 2025	2,723	213,732	121,492	337,947	345,207

NOTES:

The charity's results derive from continuing activities

The notes on pages 9, 10, 11 and 12 form part of these accounts

North Teignmouth Community Church

BALANCE SHEET

As at 30th September 2025

	30-9-2025 £	30-9-2024 £
Fixed Asset Investment		
Investment property	205,000	205,000
Current Assets		
BlackRock Charities UK Bond	0	54,538
Bonds & Investments	120,364	70,501
Debtors and prepayments	8,169	6,202
Cash at bank – General	5,737	10,435
	134,270	141,676
Current Liabilities		
Creditors and receipts in advance	1,324	1,469
Income received in advance	0	0
	1,324	1,469
Net current assets	132,946	140,207
	Net assets	345,207
Funds		
Restricted funds (See Note 16)	213,731	215,979
Unrestricted funds		
General Funds	2,723	7,736
Designated Funds (See Note 17)	121,492	121,492
	Total Funds	345,207

The notes on pages 9, 10, 11 and 12 form part of these accounts

Approved by the Trustees on 11th December 2025 signed on their behalf by

..... Name

Trustee

..... Name

Trustee

NOTES AND ACCOUNTING POLICIES

For the period 1st October 2024 to 30th September 2025

1 Accounting Policies

a) Basis of preparation and assessment of going concern

The accounts (financial statements) have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

The trust constitutes a public benefit entity as defined by FRS 102. The trustees consider that there are no material uncertainties about the Trust's ability to continue as a going concern.

b) Investment income

Investment income is accounted for by reference to the period of the accounts and not the date at which interest is credited to the bank.

c) Liability recognition

Generally liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to the expenditure.

d) Investment property

Investment property was disclosed initially at cost and is revalued at fair value at each accounting period end date.

e) Reserves

As stated on pages 3 and 4 the trustees have decided that the Trust does not need to hold any funds as reserves. However funds are held in a number of Designated Accounts and the Charity, at its discretion, may use all these funds for its charitable purposes. Sufficient resources are held in an appropriate form to do this.

2 Remuneration

The trustees received no remuneration in their capacity as trustees.

	2024/25	2023/24
	£	£
3 Investment interest received		
BlackRock Charities UK Fund A Inc	883	2,240
Hampshire Trust Bank	381	176
Cambridge & Counties Bank	2,958	2,504
Green Pastures	408	0
CAF Bank	33	18
	<u>4,663</u>	<u>4,938</u>

North Teignmouth Community Church

4	Donations received		
	General Funds	200	5,000
	World Disaster	406	0
	Leaving Collection	240	0
	Legacy	5,000	0
	Baby Bank – Restricted Funds	0	,130
	Making a Difference	0	576
	Others	120	190
		5,966	5,896
5	Other Income		
	Receipts for social events	518	483
	Refund of duplicate charge	0	2,000
	Refund received	0	514
	Other receipts	233	81
		751	3,078
6	Activities		
	Sunday Services	1,515	1462
	Sunday School	0	15
	House Groups	0	0
	Time Out	500	320
	Men’s Breakfast	0	0
	TLC	7	61
	Messy Church	1,187	1,239
	Community Initiatives		
	Baby Bank – Restricted Funds	2,247	2,531
	Making a Difference	0	1,457
	Cost of Living payments	600	900
		6,056	7,985
7	Pastoral & Social Care		
	Pastoral	91	69
	Social Care	629	760
		720	829
8	Outreach		
	Advertising & Promotions	59	228
	Door to Door	0	864
	Trinity School	42	91
	Others	23	51
		124	1234
9	Donations given		
	Tithes	1,902	2,168
	S West Baptist Association	1,620	1,620
	Teignmouth Hub	600	650
	NRACA	1,000	0
	World Disasters	775	0
	Leaving Collection	250	0
	Shelter Box	0	285
	Others	120	156
		6,267	4,879

North Teignmouth Community Church

10	Legislation		
	Health & Safety	0	51
	Safeguarding	148	208
	Membership		
	Training	0	18
	DBS	0	83
		148	360
11	Technology		
	Website Costs	243	243
	Audio/Visual System	200	189
	Equipment	0	147
	Other items	49	25
		492	604
12	Property		
	Agents Fees	761	745
	Property Insurance	350	336
	Certifications	90	80
	Maintenance	2,109	126
		3,310	1,287
13	Administration		
	Music Licenses	305	414
	Subscriptions	34	82
	Bank Charges	60	60
	Audit Fees	350	290
	Insurance - Public Liability and Trustee Indemnity	576	521
	Elder, Trustee & Meeting Costs	15	0
	Stationery, postage & printing etc	67	122
	Mobile Phone	99	54
	Other items	29	581
		1,535	2,124
14	Miscellaneous		
	Christmas Costs	108	49
	Induction Service Costs	0	659
	Duplicate charge re Payroll – WEBA (See Note 5)	0	2,000
	Donation to Teignmouth Hub (See Note 5)	0	514
	Other	1	46
		109	3,268
15	Employment		
	Salary	14,809	15,026
	Manse Allowance	1,844	1,784
	Employers Pension contribution	1,635	1,563
	Expenses	2,280	2,820
	Payroll Service	216	205
	Office Accommodation	1,920	1,920
	Donation towards College Fees	2,006	3,000
	Parking Permit	580	324
	Other	141	32
		25,431	26,674

North Teignmouth Community Church

16 Restricted Funds

	Funds brought forward on 1-10-2024	Income	Expenditure	Increase in Valuation	Closing Balance at 30-09-2025
	£	£	£	£	£
Property	205,000	0	0	0	205,000
Baby Bank	10,979	0	-2,247	0	8,732
	215,979	0	-2,247	0	213,732

17 Un-Restricted - Designated Funds

	Funds brought forward on 1-10-2024	Transfers from General Fund	Transfers To General Funds	Closing Balance at 30-09-2025
	£	£	£	£
Development Fund	104,022	0	0	104,022
Property Maintenance	7,000	0	0	7,000
Legacies:	10,470	0	0	10,470
	121,492	0	0	121,492

NORTH TEIGNMOUTH COMMUNITY CHURCH

England & Wales - Charity number 1152684

Accounts

NORTH TEIGNMOUTH COMMUNITY CHURCH

Trustees' Report and Annual Accounts

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North Teignmouth Community Church

Trustees' Report and Accounts

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MANAGING TRUSTEES AT 30th SEPTEMBER 2024

Trustee

Mrs R Cole	Church Secretary
Mr C Matthews	Trustee
Mrs J A Matthews	Church Treasurer
Mrs N White	Trustee – Elected September 2024
Mr A J Cruickshank	Member Trustee – Resigned 6 th August 2024
Mr R J Hodgson	Elder Trustee – Resigned 28 th July 2024

The Elders are responsible for the spiritual and pastoral guidance of the church and the Managing Trustees, aided by the Compliance Team members, are responsible for its administrative, financial, and legal activities. The Member Trustee provides a direct link between the membership and the Eldership and Managing Trustees.

APPOINTMENT OF TRUSTEES

All Managing Trustees are appointed in accordance with the Church's Constitution and the trustees meet at least twice a year in addition to calling the Annual General Meeting

PRINCIPAL ADDRESS

The Church Secretary
3 Soper Walk
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BANKERS

CAF Bank Ltd. 25 Kings Hill Avenue Kings Hill West Malling ME19 4JQ	Barclays Bank Ltd. Leicester LE87 2BB
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INDEPENDENT EXAMINER

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Poole
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TRUSTEES' REPORT

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One of the Community Church Elders is designated as a member of the local Fraternal of Churches. As an independent, non-denominational church the Elders felt the need to affiliate to umbrella organisations for support, advice, etc. and to that end the church has affiliated to the South West Baptist Association.

North Teignmouth Community Church

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- ix) Food Bank (ceased July 2024)

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Church Minister

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Property purchase

The church continues to own the property it purchased in November 2015 and the original tenant remains in residence. Due to an increase in the current housing market the resale value of the property has increased during 2023/24 by £38,500 to £205,000.

Bank accounts

The current account opened with Barclays Bank in September 2016 for the deposit of gifts and offerings is not now being used as CAF Bank now accept cash deposits. All other banking services continue to be provided by CAF Bank.

Community Actions

During 2023/24 the church provided three Community Initiatives; 'Making a Difference' is a food outreach service. This service ceased in July 2024 with the resignation of trustee Mr R Hodgson. The second is a Baby Bank service which provides items for new mothers who are in difficult circumstances. Due to a major donation and the stipulation that the funds must not be used for any other purpose this account is now operated as a Restricted Fund. The third initiative is providing monthly 'cost of living' payments to individuals known to the church and are finding it difficult to manage during the current financial situation. These payments are scheduled to cease in March 2025.

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During the period covered by this report the Trust's income derived solely from offerings, Gift Aid recovery, rental income, gifts and donations and interest on its investments.

Compliance with the Charity's governing document and current statutory requirements

The financial statements have been prepared in accordance with (i) the governing document of the Charity and (ii) current statutory requirements

Statement of trustees' responsibilities

Law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the charity's financial activities during the year and of its financial position at the end of the year. In preparing financial statements giving a true and fair view, the trustees should follow best practice and:

- select suitable accounting policies and then apply them consistently
- make judgements and estimates that are reasonable and prudent
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements
- present the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.


The trustees are responsible for keeping accounting records which

- i) disclose with reasonable accuracy the financial position of the charity
- ii) enables them to ascertain the financial position of the charity, and
- iii) enables them to ensure that the financial statements comply with applicable law regulations and trust deed.

They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Trustees on 24th April 2025 and signed on their behalf by:

Trustee
Signature

..........

Name

.....NICOLA WHITE.....

Trustee
Signature

..........

Name

.....RUTH COLE.....

**INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF THE NORTH TEIGNMOUTH COMMUNITY CHURCH**

I report to the trustees on my examination of the financial statements of the charity for the period 1st October 2023 to 30th September 2024.

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 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 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 respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do 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.

Mr J Foxwell, FCCA, FCIE
PO Box 9846
Poole
BH15 9JZ

Signed: 

Date: 2 June 2025

STATEMENT OF FINANCIAL ACTIVITIES

For the year from 1st October 2023 to 30th September 2024

	Unrestricted Funds £	Restricted Funds £	TOTAL £	2022/23 £
INCOME from				
Offerings received	17,609		17,609	18,000
Rental income	6,900		6,900	6,900
Gift Aid recovery	3,821	250	4,071	4,390
Investment interest (see Note 3)	4,938		4,938	4,852
Donations received (see Note 4)	5,766	130	5,896	22,702
Other income (see Note 5)	3,078		3,078	0
Total Income	42,112	380	42,492	56,844

EXPENDITURE on				
Activities (see Note 6)	5,454	2,531	7,985	7,906
Pastoral & Social Care (see Note 7)	829		829	303
Outreach (see Note 8)	1,234		1,234	1,035
Donations (see Note 9)	4,879		4,879	9,264
Legislation (see Note 10)	360		360	272
Technology (see Note 11)	604		604	457
Property (see Note 12)	1,287		1,287	2,594
Administration (see Note 13)	2,124		2,124	1,499
Other (see Note 14)	3,268		3,268	109
Employment (see note 15)	26,674		26,674	1,010
Total Expenditure	46,713	2,531	49,244	24,449

	Un- Restricted Funds £	Designated Funds £	Restricted Funds £	TOTAL £	2022/23 £
Net income (— deficit) for the period	-4,601	0	-2,151	-6,752	32,395
Funds b/fwd 1 st Oct 2023	3,199	126,492	181,500	311,191	298,075
Net gains/(losses) on Property	0	0	38,500	38,500	-18,500
Net gains/(losses) on investments	2,268	0	0	2,268	-779
Transfer of Funds	5,000	-5,000	0	0	0
Re: Baby Bank (See Note 16)	1,870	0	-1,870	0	0
Total funds c/fwd at 30th September 2024	7,736	121,492	215,979	345,207	311,191

NOTES:

Restricted Funds b/fwd 1st Oct 2023 include Property £166,500 and Baby Bank £15,000 – see Note 16

The charity's results derive from continuing activities

The notes on pages 9, 10, 11 and 12 form part of these accounts

North Teignmouth Community Church


BALANCE SHEET

As at 30th September 2024

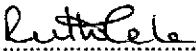
	30-9-2024	30-9-2023
	£	£
Fixed Asset Investment		
Investment property	205,000	166,500
Current Assets		
BlackRock Charities UK Bond	54,538	52,269
Bonds	60,501	70,763
Debtors and prepayments	6,202	5,207
Cash at bank – General	10,435	9,215
Cash at bank – 31 day Notice	10,000	10,000
	141,676	147,454
Current Liabilities		
Creditors and receipts in advance	1,469	2,763
Income received in advance	0	0
	1,469	2,763
Net current assets	140,207	144,691
	Net assets	345,207
Funds		
Restricted funds (See Note 16)	215,979	181,500
Unrestricted funds		
General Funds	7,736	3,199
Designated Funds (See Note 17)	121,492	126,492
	Total Funds	345,207
	345,207	311,191

The notes on pages 9, 10, 11 and 12 form part of these accounts

Approved by the Trustees on 24th April 2025 and signed on their behalf by

.....

 Trustee

Name NICOLA WHITE

.....

 Trustee

Name RUTH COLE

NOTES AND ACCOUNTING POLICIES

For the period 1st October 2023 to 30th September 2024

1 Accounting Policies

a) Basis of preparation and assessment of going concern

The accounts (financial statements) have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

The trust constitutes a public benefit entity as defined by FRS 102. The trustees consider that there are no material uncertainties about the Trust’s ability to continue as a going concern.

b) Investment income

Investment income is accounted for by reference to the period of the accounts and not the date at which interest is credited to the bank.

c) Liability recognition

Generally liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to the expenditure.

d) Investment property

Investment property was disclosed initially at cost and is revalued at fair value at each accounting period end date.

e) Reserves

As stated on pages 3 and 4 the trustees have decided that the Trust does not need to hold any funds as reserves. However funds are held in a number of Designated Accounts and the Charity, at its discretion, may use all these funds for its charitable purposes. Sufficient resources are held in an appropriate form to do this.

2 Remuneration

The trustees received no remuneration in their capacity as trustees.

	2023/24	2022/23
	£	£
3 Investment interest received		
BlackRock Charities UK Fund A Inc	2,240	2,240
Hampshire Trust Bank	176	1,358
Cambridge & Counties Bank	2,504	1,219
CAF Bank	18	35
	4,938	4,852

North Teignmouth Community Church

4	Donations received		
	Baby Bank – Restricted Funds	130	15,526
	Making a Difference	576	581
	General Funds	5,000	0
	El Shaddai	0	521
	World Disaster	0	629
	Welcome Box	0	445
	Legacy	0	5,000
	Other	190	0
		5,896	22,702
5	Other Income		
	Refund of duplicate charge (See Note 14)	2,000	
	Refund from AJ Gallaghers (See Note 14)	514	
	Receipts for social events	483	
	Other receipts	81	
		3,078	0
6	Activities		
	Sunday Services	1,462	1,088
	Sunday School	15	0
	House Groups	0	0
	Time Out	320	360
	Men's Breakfast	0	275
	TLC	61	179
	Messy Church	1,239	1,228
	Community Initiatives		
	Baby Bank – Restricted Funds	2,531	2,793
	Making a Difference	1,457	508
	Cost of Living	900	1,475
		7,985	7,906
7	Pastoral & Social Care		
	Pastoral	69	78
	Social Care	760	225
		829	303
8	Outreach		
	Advertising & Promotions	228	0
	Door to Door	864	824
	Trinity School	91	159
	Others	51	52
		1,234	1,035
9	Donations given		
	Tithes	2,168	2,239
	S West Baptist Association	1,620	1,515
	Teignmouth Hub	650	0
	Shelter Box	285	215
	CR2EE	0	3,000
	DEC Appeals	0	1,050
	Special Collections	0	700
	NRACA	0	100
	Others	156	445
		4,879	9,264

North Teignmouth Community Church

10	Legislation		
	Health & Safety	51	42
	Safeguarding	208	138
	Membership	18	50
	Training	83	42
	DBS	<u>360</u>	<u>272</u>
11	Technology		
	Equipment	147	88
	Software	0	0
	Website Costs	243	243
	Audio/Visual System	189	101
	Other items	25	25
		<u>604</u>	<u>457</u>
12	Property		
	Agents Fees	745	745
	Property Insurance	336	294
	Certifications	80	70
	Maintenance	126	1,485
		<u>1,287</u>	<u>2,594</u>
13	Administration		
	Affiliation Fees	0	30
	Music Licenses	414	388
	Subscriptions	82	72
	Bank Charges	60	61
	Audit Fees	290	280
	Insurance - Public Liability and Trustee Indemnity	521	479
	Elder, Trustee & Meeting Costs	0	21
	Stationery, postage & printing etc	122	141
	Mobile Phone	54	0
	Other items	581	27
		<u>2,124</u>	<u>1,499</u>
14	Miscellaneous		
	Duplicate charge re Payroll – WEBA (See Note 5)	2,000	0
	Donation to Teignmouth Hub (See Note 5)	514	0
	Induction Service	659	0
	NRACA Costs	0	47
	Christmas Costs	49	62
	Other	46	0
		<u>3,268</u>	<u>109</u>
15	Employment		
	Salary	15,026	595
	Manse Allowance	1,784	75
	Employers Pension contribution	1,563	0
	Expenses	2,820	0
	Payroll Service Costs	205	0
	Office Hire	1,920	160
	Donation towards College Fees	3,000	0
	Parking Permit	324	0
	Legal Costs	0	180
	Other Costs	32	0
		<u>26,674</u>	<u>1,010</u>

North Teignmouth Community Church

16 Restricted Funds

	Funds brought forward on 1-10-2023	Income	Expenditure	Increase in Valuation	Closing Balance at 30-09-2024
	£	£	£	£	£
Property	166,500			38,500	205,000
Baby Bank (See Note below) Feb 2020 to Sep 2023	15,000	380 4,063	-2,531 -5,933		10,979
	181,500	4,443	-8,464	38,500	215,979

NOTE: The church commenced Baby Bank outreach in February 2020 and most income and expenditure up to 30th September 2023 was dealt with as Unrestricted Funding. In February and August 2023 donations totalling £15,000 were received which were specified to be treated as Restricted Funding.

The Income and Expenditure figures above are the transactions which took place from February 2020 through to September 2023 which have been transferred from Unrestricted Funds to Restricted Funds. All future Baby Bank funding will be treated as Restricted Funding.

17 Un-Restricted - Designated Funds

	Funds brought forward on 1-10-2023	Transfers from General Fund	Transfers To General Funds	Closing Balance at 30-09-2024
	£	£	£	£
Development Fund	109,022	0	-5,000	104,022
Property Maintenance	7,000	0	0	7,000
Legacies:	10,470	0	0	10,470
	126,492	0	-5,000	121,492

NORTH TEIGNMOUTH COMMUNITY CHURCH

England & Wales - Charity number 1152684

Accounts

NORTH TEIGNMOUTH COMMUNITY CHURCH

Trustees' Report and Annual Accounts

For the period 1st October 2022 to 30th September 2023

North Teignmouth Community Church

Trustees' Report and Accounts

For the period 1st October 2022 to 30th September 2023

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Statement of Financial Activities	7
Balance Sheet	8
Notes and Accounting Policies	9

North Teignmouth Community Church

LEGAL AND ADMINISTRATIVE DETAILS

Year ended 30th September 2023

STATUS

During the period covered by these accounts North Teignmouth Community Church continued to be a Charitable Incorporated Organisation (CIO) established and governed by its constitution dated 9th June 2013. It was registered with the Charity Commission on 2nd July 2013 under registration number 1152684 having previously been a charitable trust with the registration number 1117531.

MANAGING TRUSTEES AT 30th SEPTEMBER 2023

Trustee

Mrs R Cole	Church Secretary
Mr A Cruickshank	Member Trustee
Mr R Hodgson	Elder Trustee
Mr C Matthews	Trustee
Mrs J Matthews	Church Treasurer
Mrs N White	Trustee

The Elders are responsible for the spiritual and pastoral guidance of the church and the Managing Trustees, aided by the Compliance Team members, are responsible for its administrative, financial, and legal activities. The Member Trustee provides a direct link between the membership and the Eldership and Managing Trustees.

APPOINTMENT OF TRUSTEES

All Managing Trustees are appointed in accordance with the Church's Constitution and the trustees meet at least twice a year in addition to calling the Annual General Meeting

PRINCIPAL ADDRESS

The Church Secretary
3 Soper Walk
Teignmouth
TQ14 9LP

BANKERS

CAF Bank Ltd.
25 Kings Hill Avenue
Kings Hill
West Malling
ME19 4JQ

The Co-operative Bank plc
PO Box 101
1 Balloon Street
Manchester
M60 4EP

Barclays Bank Ltd.
40 Courtenay Street
Newton Abbot
Devon
TQ12 2EA

INDEPENDENT EXAMINER

Mr J Foxwell, FCCA, FCIE
39 Enfield Road
Poole
BH15 3LJ

TRUSTEES' REPORT

For the period 1st October 2022 to 30th September 2023

Introduction

This report gives full details of the church, its membership, objects and activities.

Objects and Activities

The objectives of the Community Church shall be

- a) The advancement of the Christian Faith, and
- b) The support of charitable purposes and charitable institutions.

In furtherance of the above objectives the Community Church shall have the following powers:-

With regard to objective (a):-

- i) To provide an Evangelical Independent non-denominational Church for the advancement of religion based on a personal belief in Jesus Christ as Lord, Saviour and Redeemer as set out in our Statement of Faith.
- ii) To provide services on Sundays together with ancillary activities for all age groups on any day in the week.

With regard to objective (b):-

- i) To raise funds and invite and receive donations from any person or persons. The income and property of the Charity shall be applied solely towards the promotion of its Objectives.
- ii) Support for other institutions is usually financial. Ten percent of all offerings received and any Gift Aid recovered on those offerings was tithed to a number of charities during 2022/23. In addition one-off gifts were given during the year as was deemed appropriate.
- iii) To do all such other lawful things as are necessary for the attainment of the said objectives.

The Church does not own its own building and normally meets in the local Community Association hall which is situated in Higher Buckeridge Road, Teignmouth.

All are welcome to attend services and other events and our aim is to enable people to live out their faith as part of the Community Church through:

- Worship and prayer, learning about the Gospel
and developing their knowledge and trust in the Lord Jesus Christ
- Provision of pastoral care
- Outreach work

Communion is normally celebrated twice each month. Evening services have been suspended indefinitely due to a lack of support.

One of the Community Church Elders is designated as a member of the local Fraternal of Churches. As an independent, non-denominational church the Elders felt the need to affiliate to umbrella organisations for support, advice, etc. and to that end the church has affiliated to the South West Baptist Association.

North Teignmouth Community Church

Public benefit

To achieve Objective (a), above, the Community Church normally provides

- i) Weekly Sunday morning services and Sunday school facilities
- ii) Twice monthly social club on Tuesday afternoons
- iii) Fortnightly Bible study groups
- iv) Monthly Messy Church for children and young people
- v) Monthly Men's Breakfast and Afternoon Tea meetings
- vi) Alpha courses and other outreach events
- vii) Various social events
- viii) Baby Bank for 0 – 2 year olds
- ix) Food Bank

Participation in i) – ix) above is not limited to members and all are welcome to attend. There is no charge for attendance or for services provided

Contracts with Central or Local Government

The charity has no contracts with either Central or local Government.

Staff payment policy

As at 30th September 2023 the church has one part time paid employee. A 'Minister in Training' commenced work on 18th September 2023 for three days per week on a three year contract. The payment scale is in line with the standard stipend as recommended by the The Baptist Union of Great Britain and is in line with employment status and experience. Reviews of pay scales will be undertaken each year on the anniversary of the commencement of employment.

Financial policies

The financial policies are reviewed at least annually and are as follows:

Investment policies

Property - In November 2015 the church purchased a property to be used as a Manse or to provide an alternative source of income. As the church is a CIO the property is registered with the Land Registry in the name of the church, not the name of any individual or individuals. This terraced house, located in the nearby town of Dawlish, has been placed on the rental market and the income produced will be used for the charitable objectives of the church.

General - Under the Church's constitution all property acquired may be vested in a corporation lawfully entitled to act as Custodian Trustee or in the Trustees. In addition to the property there are a few items it owns ie: an audio/visual system, laptop computers, keyboard, chorus books, etc. and these may be replaced from time to time as required.

Reserves policy

The CIO has no major assets other than a property which produces rental income and could be sold at any time if so decided. As the continuing existence of the church is not dependent on the property the trustees have concluded that the CIO does not need to hold any funds in reserve.

While it was decided not to create reserves the trustees felt that the existing Designated Funds for development of the church and property maintenance should continue to receive donations.

Risk policy

The Trustees have assessed the major risks to which the charity is exposed and are satisfied that systems are in place to mitigate exposure to these risks.

General

Church Minister

A 'Minister in Training' commenced work on 18th September 2023 for three days per week on a three year contract. The minister will work alongside the Elders to minister to the congregation and the wider community. She is studying Theology at Bristol Baptist College

Property purchase

The church continues to own the property it purchased in November 2015 and the original tenant remains in residence. Due to the current housing market the resale value of the property has been reduced by 10% to £166,500.

Bank accounts

The current account opened with Barclays Bank in September 2016 for the deposit of gifts and offerings is not now being used and a new account has been opened with Co-operative Bank for this purpose using the Post Office counter system. All other banking services continue to be provided by CAF Bank.

Community Actions

During 2022/23 the church provided three Community Initiatives; 'Making a Difference' is a food outreach service, the second is a Baby Bank service which provides items for new mothers who are in difficult circumstances. The third is providing monthly cost of living payments to individuals known to the church and are finding it difficult to manage during the current financial situation.

Summary of the trustees' activities

In addition to calling the AGM and other meetings of the members, the Managing Trustees met twice during the year ending 30th September 2023.

Trust administration and trustees' expenses

During the year no trustees were paid for their services and no claims for travelling expenses were received.

Trust funding

During the period covered by this report the Trust's income derived solely from offerings, Gift Aid recovery, rental income, gifts and donations and interest on its investments.

Compliance with the Charity's governing document and current statutory requirements

The financial statements have been prepared in accordance with (i) the governing document of the Charity and (ii) current statutory requirements

Statement of trustees' responsibilities

Law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the charity's financial activities during the year and of its financial position at the end of the year. In preparing financial statements giving a true and fair view, the trustees should follow best practice and:

- select suitable accounting policies and then apply them consistently
- make judgements and estimates that are reasonable and prudent
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements
- present the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping accounting records which

- i) disclose with reasonable accuracy the financial position of the charity
- ii) enables them to ascertain the financial position of the charity, and
- iii) enables them to ensure that the financial statements comply with applicable law regulations and trust deed.

They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Trustees on 25th January 2024 and signed on their behalf by:

Trustee
Signature 

Name 25.1.24

Trustee
Signature 

Name 25.1.24

**INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF THE NORTH TEIGNMOUTH COMMUNITY CHURCH**

I report to the trustees on my examination of the financial statements of the charity for the period 1st October 2022 to 30th September 2023.

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 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 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 respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do 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.

Mr J Foxwell FCCA, FCIE
39 Enfield Road
Poole
BH15 3LJ

Signed: 

Date: 9 February 2024

STATEMENT OF FINANCIAL ACTIVITIES

For the year from 1st October 2022 to 30th September 2023

	Unrestricted Funds £	Restricted Funds £	TOTAL £	2021/22 £
INCOME from				
Offerings received	18,000		18,000	23,815
Rental income	6,900		6,900	6,900
Gift Aid recovery	4,390		4,390	5,518
Investment interest (see Note 3)	4,852		4,852	2,672
Donations received (see Note 4)	7,702	15,000	22,702	4,175
Other income	0		0	465
Total Income	41,844	15,000	56,844	43,545
EXPENDITURE on				
Activities (see Note 5)	7,906		7,906	5,000
Pastoral & Social Care (see Note 6)	303		303	1,263
Outreach (see Note 7)	1,035		1,035	1,260
Donations (see Note 8)	9,264		9,264	14,740
Legislation (see Note 9)	272		272	192
Technology (see Note 10)	457		457	894
Property (see Note 11)	2,594		2,594	1,238
Administration (see Note 12)	1,499		1,499	2,253
Other (see Note 13)	109		109	601
Employment (see note 14)	1,010		1,010	0
Total Expenditure	24,449	0	24,449	27,441
Net Income for the period	17,395	15,000	32,395	16,104
Funds b/fwd 1st Oct 2022 (see note below)	113,075	185,000	298,075	297,659
Net gains/(losses) on investments	-779	-18,500	-19,279	-15,687
Transfer of Funds (see Note 15)	0	0	0	0
Total funds c/fwd at 30th September 2023	129,691	181,500	311,191	298,076

The notes on pages 9, 10, 11 and 12 form part of these accounts

NOTE: Unrestricted funds of £113,075 brought forward on 1st Oct 2022 comprise General Fund £1,583, designated funds £111,492

The Trust's results derive from continuing activities

The notes on pages 9, 10, 11 and 12 form part of these accounts

North Teignmouth Community Church

BALANCE SHEET

As at 30th September 2023


	30-9-2023	30-9-2022
	£	£
Fixed Asset Investment		
Investment property	166,500	185,000
Current Assets		
BlackRock Charities UK Bond	52,269	53,049
Bonds	70,763	35,763
Debtors and prepayments	5,207	3,089
Cash at bank - General	9,215	13,692
Cash at Bank - Notice	10,000	10,000
	147,454	115,593
Current Liabilities		
Creditors and receipts in advance	2,763	2,517
Income received in advance	0	0
	2,763	2,517
Net current assets	144,691	113,076
Net assets	311,191	298,076
Funds		
Restricted funds (See Note 17)	181,500	185,000
Unrestricted funds		
General Funds	3,199	1,584
Designated Funds (See Note 16)	126,492	111,492
Total Funds	311,191	298,076

The notes on pages 9, 10, 11 and 12 form part of these accounts .

Approved by the Trustees on 25th January 2024 and signed on their behalf by


.....

Trustee


.....

Trustee

NOTES AND ACCOUNTING POLICIES

For the period 1st October 2022 to 30th September 2023

1 Accounting Policies

a) Basis of preparation and assessment of going concern

The accounts (financial statements) have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

The trust constitutes a public benefit entity as defined by FRS 102. The trustees consider that there are no material uncertainties about the Trust's ability to continue as a going concern.

b) Investment Income

Investment income is accounted for by reference to the period of the accounts and not the date at which interest is credited to the bank.

c) Liability recognition

Generally liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to the expenditure.

d) Investment property

Investment property was disclosed initially at cost and is revalued at fair value at each accounting period end date.

e) Reserves

As stated on pages 3 and 4 the trustees have decided that the Trust does not need to hold any funds as reserves. However funds are held in a number of Designated Accounts and the Charity, at its discretion, may use all these funds for its charitable purposes. Sufficient resources are held in an appropriate form to do this.

2 Remuneration

The trustees received no remuneration in their capacity as trustees.

	2022/23	2021/22
	£	£
3 Investment interest received		
BlackRock Charities UK Fund A Inc	2,240	2,240
Hampshire Trust Bank	1,358	269
Cambridge & Counties Bank	1,219	158
CAF Bank	35	5
	<u>4,852</u>	<u>2,672</u>

North Teignmouth Community Church

4	Donations received		
	Baby Bank	526	876
	Making a Difference	581	934
	El Shaddai	521	120
	World Disaster	629	1,702
	Welcome Box	445	0
	Legacy	5,000	200
	Other	0	343
		7,702	4,175
5	Activities		
	Sunday Services	1,088	1,680
	Sunday School	0	0
	House Groups	0	32
	Time Out	360	285
	Men's Breakfast	275	0
	TLC	179	0
	Messy Church	1,228	1,223
	Community Initiatives		
	Baby Bank	2,793	1,780
	Making a Difference	508	0
	Cost of Living	1,475	0
		7,906	5,000
6	Pastoral & Social Care		
	Pastoral	78	121
	Social Care	225	1,142
		303	1,263
7	Outreach		
	Door to Door	824	892
	Trinity School	159	70
	Others	52	298
		1,035	1,260
8	Donations given		
	Tithes	2,239	2,670
	S West Baptist Association	1,515	1,440
	CR2EE	3,000	6,540
	DEC Appeals	1,050	400
	Special Collections	700	0
	Shelterbox	215	0
	NRACA	100	0
	Mission Without Borders	0	2,900
	Partnership UK	0	180
	Others	445	610
		9,264	14,740
9	Legislation		
	Health & Safety	42	0
	Safeguarding	138	129
	Membership	50	20
	Training	50	20
	DBS	42	43
		272	192

North Teignmouth Community Church

10	Technology		
	Equipment	88	0
	Software	0	475
	Website Costs	243	243
	Audio/Visual System	101	0
	Other items	25	176
		457	894
11	Property		
	Agents Fees	745	745
	Property Insurance	294	311
	Certifications	70	140
	Maintenance	1,485	42
		2,594	1,238
12	Administration		
	Affiliation Fees	30	88
	Music Licenses	388	364
	Subscriptions	72	82
	Bank Charges	61	92
	Financial Costs	280	270
	Insurance - Public Liability and Trustee Indemnity	479	523
	Elder, Trustee & Meeting Costs	21	183
	Stationery, postage & printing etc	141	193
	Other items	27	458
		1,499	2,253
13	Miscellaneous		
	NRACA costs	47	58
	Christmas Costs	62	18
	Other	0	525
		109	601
14	Employment		
	Salary	595	0
	Manse Allowance	75	0
	Employers Pension contribution	0	0
	Expenses	0	0
	Payroll Service Costs	0	0
	Office Hire	160	0
	Legal Costs	180	0
		1,010	0

North Teignmouth Community Church

15 Un-restricted funds

	General Fund	Designated Fund
Brought forward on 1-10 2022	1,583	111,492
Net Income for the period	17,395	
Net Losses on Investments	-779	
Transfer to Development Fund	-10,000	10,000
Transfer to Legacy	-5,000	5,000
Working Capital at 30-09-2023	3,199	126,492

16 Designated Funds

	Funds brought forward on 1-10-2022	Transfers from General Fund	Transfers To General Funds	Closing Balance at 30-09-2023
	£	£	£	£
Development Fund	99,022	10,000	0	109,022
Property Maintenance	7,000	0	0	7,000
Legacies:	5,470	5,000		10,470
	111,492	15,000	0	126,492

17 Restricted Funds

	Funds brought forward on 1-10-2022	Transfers from General Fund	Decrease in Valuation	Closing Balance at 30-09-2023
	£	£	£	£
Property	185,000	0	-18,500	166,500
Baby Bank	0	15,000		15,000
	185,000	15,000	-18,500	181,500

NORTH TEIGNMOUTH COMMUNITY CHURCH

England & Wales - Charity number 1152684

Accounts

NORTH TEIGNMOUTH COMMUNITY CHURCH

Trustees' Report and Annual Accounts

For the period 1st October 2021 to 30th September 2022

North Teignmouth Community Church

Trustees' Report and Accounts

For the period 1st October 2021 to 30th September 2022

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LEGAL AND ADMINISTRATIVE DETAILS

Year ended 30th September 2022

STATUS

During the period covered by these accounts North Teignmouth Community Church continued to be a Charitable Incorporated Organisation (CIO) established and governed by its constitution dated 9th June 2013. It was registered with the Charity Commission on 2nd July 2013 under registration number 1152684 having previously been a charitable trust with the registration number 1117531.

MANAGING TRUSTEES AT 30th SEPTEMBER 2022

Trustee

Mrs R Cole	Church Secretary (Co-opted)
Mr A Cruickshank	Member Trustee
Mr R Hodgson	Elder Trustee
Mr C Matthews	Trustee
Mrs J Matthews	Church Treasurer

The Elders are responsible for the spiritual and pastoral guidance of the church and the Managing Trustees, aided by the Compliance Team members, are responsible for its administrative, financial, and legal activities. The Member Trustee provides a direct link between the membership and the Eldership and Managing Trustees.

APPOINTMENT OF TRUSTEES

All Managing Trustees are appointed in accordance with the Church's Constitution and the trustees meet at least twice a year in addition to calling the Annual General Meeting

PRINCIPAL ADDRESS

The Church Secretary
3 Soper Walk
Teignmouth
TQ14 9LP

BANKERS

CAF Bank Ltd. 25 Kings Hill Avenue Kings Hill West Malling ME19 4JQ	Barclays Bank Ltd. 40 Courtenay Street Newton Abbot Devon TQ12 2EA
---------------------------------------------------------------------------------	--------------------------------------------------------------------------------

INDEPENDENT EXAMINER

Mr J Foxwell, FCCA, FCIE
39 Enfield Road
Poole
BH15 3LJ

TRUSTEES' REPORT

For the period 1st October 2021 to 30th September 2022

Introduction

This report gives full details of the church, its membership, objects and activities.

Objects and Activities

The objectives of the Community Church shall be

- a) The advancement of the Christian Faith, and
- b) The support of charitable purposes and charitable institutions.

In furtherance of the above objectives the Community Church shall have the following powers:-
With regard to objective (a):-

- i) To provide an Evangelical Independent non-denominational Church for the advancement of religion based on a personal belief in Jesus Christ as Lord, Saviour and Redeemer as set out in our Statement of Faith.
- ii) To provide services on Sundays together with ancillary activities for all age groups on any day in the week.

With regard to objective (b):-

- i) To raise funds and invite and receive donations from any person or persons. The income and property of the Charity shall be applied solely towards the promotion of its Objectives.
- ii) Support for other institutions is usually financial. Ten percent of all offerings received and any Gift Aid recovered on those offerings was tithed to a number of charities during 2021/22. In addition one-off gifts were given during the year as was deemed appropriate.
- iii) To do all such other lawful things as are necessary for the attainment of the said objectives.

The Church does not own its own building and normally meets in the local Community Association hall which is situated in Higher Buckeridge Road, Teignmouth.

All are welcome to attend services and other events and our aim is to enable people to live out their faith as part of the Community Church through:

- Worship and prayer, learning about the Gospel
and developing their knowledge and trust in the Lord Jesus Christ
- Provision of pastoral care
- Outreach work

Communion is normally celebrated twice each month. Evening services have been suspended indefinitely due to a lack of support.

One of the Community Church Elders is designated as a member of the local Fraternal of Churches. As an independent, non-denominational church the Elders felt the need to affiliate to umbrella organisations for support, advice, etc. and to that end the church has affiliated to Partnership UK and the South West Baptist Association.

North Teignmouth Community Church

Public benefit

To achieve Objective (a), above, the Community Church normally provides

- i) Weekly Sunday morning services and Sunday school facilities
- ii) Twice monthly social club on Tuesday afternoons
- iii) Fortnightly Bible study groups
- iv) Monthly Messy Church for children and young people
- v) Alpha courses and other outreach events
- vi) Various social events

The provision of these has been limited during the year 2021/2022 as numbers attending have yet to revert to pre-pandemic levels.

Participation in the above is not limited to members and all are welcome to attend. There is no charge for attendance.

Contracts with Central or Local Government

The charity has no contracts with either Central or local Government.

Staff payment policy

As at 30th September 2022 the church had no paid employees. At such time as the church may seek to employ another person then the payment scale will be broadly in line with the standard stipend as recommended by the The Baptist Union of Great Britain and dependent on employment status and experience. Reviews of pay scales will be undertaken each year on the anniversary of the commencement of employment.

Financial policies

The financial policies are reviewed at least annually and are as follows:

Investment policies

Property - In November 2015 the church purchased a property to be used as a Manse or to provide an alternative source of income. As the church is a CIO the property is registered with the Land Registry in the name of the church, not the name of any individual or individuals. This terraced house, located in the nearby town of Dawlish, has been placed on the rental market and the income produced will be used for the development of the church.

General - Under the Church's constitution all property acquired may be vested in a corporation lawfully entitled to act as Custodian Trustee or in the Trustees. In addition to the property there are a few items it owns ie: an audio/visual system, laptop computers, keyboard, chorus books, etc. and these may be replaced from time to time as required.

Reserves policy

The CIO has no major assets other than a property which produces rental income and could be sold at any time if so decided. As the continuing existence of the church is not dependent on the property the trustees have concluded that the CIO does not need to hold any funds in reserve.

While it was decided not to create reserves the trustees felt that the existing Designated Funds for development of the church and property maintenance should continue to receive donations.

Risk policy

The Trustees have assessed the major risks to which the charity is exposed and are satisfied that systems are in place to mitigate exposure to these risks.

General

North Teignmouth Community Church

General

Church Pastor

The church is planning to employ a full time Church Pastor, subject to the members approval. The pastor will work alongside the Elders to minister to the congregation and the wider community.

Property purchase

The church continues to own the property it purchased in November 2015 and the original tenant remains in residence. On-line research in October 2022 indicated that should the church decide to sell it would be marketed in the region of £175,000 to £197,000.

Bank accounts

The current account opened with Barclays Bank in September 2016 for the deposit of gifts and offerings has proved satisfactory and meets our needs. We continue to bank with it using the Post Office counter system. All other banking services continue to be provided by CAF Bank.

Coronavirus pandemic

Since the pandemic subsided attendance at services and activities have decreased from pre-pandemic levels. Subsequently the income of the church is also expected to decrease.

Community Actions

The church has taken on the management of 'Making a Difference', a food outreach service which was formerly provided by the Genesis church.

Summary of the trustees' activities

In addition to calling the AGM and other meetings of the members, the Managing Trustees met four times during the year ending 30th September 2022.

Trust administration and trustees' expenses

During the year no trustees were paid for their services and no claims for travelling expenses were received.

Trust funding

During the period covered by this report the Trust's income derived solely from offerings, Gift Aid recovery, rental income, gifts and donations and interest on its investments.

Compliance with the Charity's governing document and current statutory requirements

The financial statements have been prepared in accordance with (i) the governing document of the Charity and (ii) current statutory requirements

North Teignmouth Community Church

Statement of trustees' responsibilities

Law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the charity's financial activities during the year and of its financial position at the end of the year. In preparing financial statements giving a true and fair view, the trustees should follow best practice and:

- select suitable accounting policies and then apply them consistently
- make judgements and estimates that are reasonable and prudent
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements
- present the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping accounting records which

- i) disclose with reasonable accuracy the financial position of the charity
- ii) enables them to ascertain the financial position of the charity, and
- iii) enables them to ensure that the financial statements comply with applicable law regulations and trust deed.

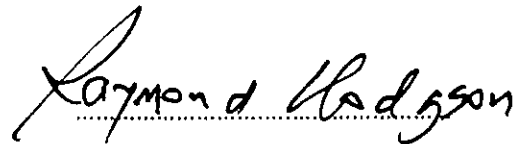
They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Trustees on 19th April 2023 and signed on their behalf by:

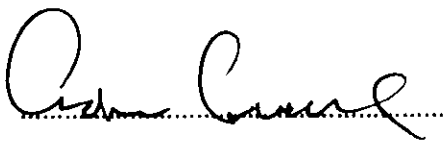
Trustee
Signature



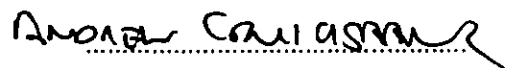
Name



Trustee
Signature



Name



**INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF THE NORTH TEIGNMOUTH COMMUNITY CHURCH**

I report to the trustees on my examination of the financial statements of the charity for the period 1st October 2021 to 30th September 2022.

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 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 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 respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do 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.

Mr J Foxwell FCCA, FCIE
39 Enfield Road
Poole
BH15 3LJ

Signed: 

Date: 9 May 2023

North Teignmouth Community Church

STATEMENT OF FINANCIAL ACTIVITIES

For the year from 1st October 2021 to 30th September 2022

	Unrestricted Funds £	Restricted Funds £	TOTAL £	2020/21 £
INCOME from				
Offerings received	23,815		23,815	27,042
Rental income	6,900		6,900	6,900
Gift Aid recovery	5,518		5,518	5,626
Investment interest (see Note 3)	2,672		2,672	3,003
Donations received (see Note 4)	4,175		4,175	2,029
Other income	465		465	160
Total Income	43,545	0	43,545	44,760
EXPENDITURE on				
Sunday Services				
Expenses incurred (see Note No 5)	1,680		1,680	1,161
Tithes	2,670		2,670	2,988
Other events				
Messy church	1,223		1,223	480
Time Out	286		286	0
Sunday School	0		0	0
House Groups	32		32	44
Pastoral & Social Care	1,263		1,263	669
Outreach	1,260		1,260	813
Baby Bank Project	1,779		1,779	4,904
Other expenditure				
General Donations (see Note 6)	12,070		12,070	4,802
Administration (see Note 7)	1,104		1,104	396
Insurance etc (see Note 8)	1,249		1,249	1,309
Property expenses	1,238		1,238	1,333
Computers & technology	894		894	862
Other (see Note 9)	693		693	404
Community Pastor Salary & Expenses (see Note 10)	0		0	24,945
Total Expenditure	27,441	0	27,441	45,110
Net income for the period	16,104		16,104	-350
Funds b/fwd 1st Oct 2021 (see note below)	112,659	185,000	297,659	292,750
Net gains/(losses) on investments	-15,687		-15,687	5,259
Transfer of Funds (see Note 11)	0	0	0	0
Total funds c/fwd at 30th September 2021	113,076	185,000	298,076	297,659

NOTE: Unrestricted funds of £112,659 brought forward on 1st Oct 2021 comprise General Fund £8,637, designated funds £104,022

The Trust's results derive from continuing activities

The notes on pages 9, 10 and 11 form part of these accounts

North Teignmouth Community Church

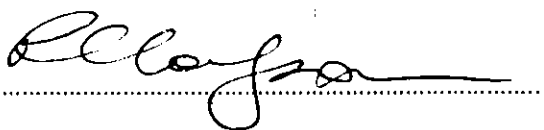
BALANCE SHEET

As at 30th September 2022

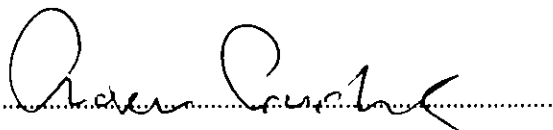
	30-9-2022	30-9-2021
	£	£
Fixed Asset Investment		
Investment property	185,000	185,000
Current Assets		
BlackRock Charities UK Bond	53,049	68,736
Bonds	35,763	25,763
Debtors and prepayments	3,089	2,673
Cash at bank - General	13,692	16,530
Cash at Bank - Notice	10,000	0
	115,593	113,702
Current Liabilities		
Creditors and receipts in advance	2,517	1,043
Income received in advance	0	0
	2,517	1,043
Net current assets	113,076	112,659
	Net assets	297,659
Funds		
Restricted funds re property purchase	185,000	185,000
Unrestricted funds		
General Funds	1,584	8,637
Designated Funds (see Note No 12)	111,492	104,022
	Total Funds	297,659

The notes on pages 9, 10 and 11 form part of these accounts

Approved by the Trustees on 19th April 2023 and signed on their behalf by



Trustee



Trustee

NOTES AND ACCOUNTING POLICIES

For the period 1st October 2021 to 30th September 2022

1 Accounting Policies

a) Basis of preparation and assessment of going concern

The accounts (financial statements) have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

The trust constitutes a public benefit entity as defined by FRS 102. The trustees consider that there are no material uncertainties about the Trust's ability to continue as a going concern.

b) Investment income

Investment income is accounted for by reference to the period of the accounts and not the date at which interest is credited to the bank.

c) Liability recognition

Generally liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to the expenditure.

d) Investment property

Investment property was disclosed initially at cost and is revalued at fair value at each accounting period end date.

e) Reserves

As stated on pages 3 and 4 the trustees have decided that the Trust does not need to hold any funds as reserves. However funds are held in a number of Designated Accounts and the Charity, at its discretion, may use all these funds for its charitable purposes. Sufficient resources are held in an appropriate form to do this.

2 Remuneration

The trustees received no remuneration in their capacity as trustees.

	2021/22	2020/21
	£	£
3 Investment interest received		
BlackRock Charities UK Fund A Inc	2,240	2,240
Hampshire Trust Bank	269	399
Cambridge & Counties Bank	158	364
Current Account Interest	5	0
	<u>2,672</u>	<u>3,003</u>

4 Donations received

North Teignmouth Community Church

	Baby Bank	876	1,519
	Making a Difference	934	0
	El Shaddai	120	210
	Ukraine Disaster	1,702	0
	Legacy	200	0
	Other	343	300
		4,175	2,029
5	Sunday Service expenses		
	Hire of hall including meetings	1,060	640
	Gifts to speakers	300	0
	Other costs	320	521
		1,680	1,161
6	Donations given		
	S West Baptist Association	1,440	1,490
	Partnership UK	180	180
	CR2EE	6,540	300
	Mission Without Borders	2,900	0
	Making a Difference	150	0
	HITS	100	0
	Scripture Union	100	0
	Balloons	100	0
	DEC – Pakistan Appeal	400	0
	Other donations	160	0
	Baby Bank	0	1,047
	El Shaddai	0	820
	Alice Cross Centre	0	450
	Kingsway Meadow Centre	0	250
	Re-Discover Church	0	200
	Open Doors	0	65
		12,070	4,802
7	Administration		
	Independent Examiner	270	245
	Stationery, postage & printing etc	193	151
	Elder & Trustee Costs	183	0
	Other items	458	0
		1,104	396
8	Insurance/licences/subscriptions, etc		
	Public Liability and Trustee Indemnity Insurance	523	517
	Music Licenses & subscriptions	446	369
	Safeguarding incl DBS checks	192	323
	Affiliation Fees	88	100
		1,249	1,309
9	Miscellaneous		

North Teignmouth Community Church

Baby Bank Project - Storage Costs	0	270	
NRACA costs	58	28	
Christmas Costs	18	18	
Bank charges	92	88	
Funeral collection	348	0	
Other	177	0	
	693	404	

10 Minister – Salary & Expenses

Salary	0	23,220	
Employers Pension contribution	0	1,050	
Payroll Costs	0	161	
Training	0	0	
Expenses	0	514	
	0	24,945	

11 Transfer of funds

	Unrestricted
Transfer to Designated funds	7,700
Transfer from General funds	-230
Total	7,470

12 Designated Funds

	Funds brought forward on 1-10-2021	Transfers from General Fund	Transfers To General Funds	Closing Balance at 30-09-2022
	£	£	£	£
Development Fund	91,522	7,500	0	99,022
Property maintenance	7,000	0	0	7,000
Legacies:	5,500			
Legacy received		200		
Part legacy used to purchase item in 2020/21			230	5,470
	104,022	7,700	230	111,492

NORTH TEIGNMOUTH COMMUNITY CHURCH

England & Wales - Charity number 1152684

Accounts

NORTH TEIGNMOUTH COMMUNITY CHURCH

Trustees' Report and Annual Accounts

For the period 1st October 2020 to 30th September 2021

North Teignmouth Community Church

Trustees' Report and Accounts

For the period 1st October 2020 to 30th September 2021

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North Teignmouth Community Church

LEGAL AND ADMINISTRATIVE DETAILS

Year ended 30th September 2021

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MANAGING TRUSTEES AT 30th SEPTEMBER 2021

Trustee

Mr A Cruickshank	Member Trustee
Mr R Hodgson	Elder Trustee
Mrs L Kelly	Church Secretary
Mr C Matthews	Trustee
Mrs J Matthews	Church Treasurer

The Elders are responsible for the spiritual and pastoral guidance of the church and the Managing Trustees, aided by the Compliance Team members, are responsible for its administrative, financial, and legal activities. The Member Trustee provides a direct link between the membership and the Eldership and Managing Trustees.

APPOINTMENT OF TRUSTEES

All Managing Trustees are appointed in accordance with the Church's Constitution and the trustees meet at least twice a year in addition to calling the Annual General Meeting

PRINCIPAL ADDRESS

The Church Secretary
Rivermoor View
Exeter Road
Teignmouth
TQ14 9LQ

BANKERS

CAF Bank Ltd.	Barclays Bank Ltd.
25 Kings Hill Avenue	40 Courtenay Street
Kings Hill	Newton Abbot
West Malling	Devon
ME19 4JQ	TQ12 2EA

INDEPENDENT EXAMINER

Mr J Foxwell, FCCA, FCIE
39 Enfield Road
Poole
BH15 3LJ

TRUSTEES' REPORT

For the period 1st October 2020 to 30th September 2021

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This is the eight report of North Teignmouth Community Church's trustees since becoming a Charitable Incorporated Organisation in July 2013. This report gives full details of the church, its membership, objects and activities.

Objects and Activities

The objectives of the Community Church shall be

- a) The advancement of the Christian Faith, and
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In furtherance of the above objectives the Community Church shall have the following powers:-

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- iii) To do all such other lawful things as are necessary for the attainment of the said objectives.

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All are welcome to attend services and other events and our aim is to enable people to live out their faith as part of the Community Church through:

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and developing their knowledge and trust in the Lord Jesus Christ
- Provision of pastoral care
- Outreach work

North Teignmouth Community Church

Communion is normally celebrated on the first Sunday morning of each month and at each evening service.

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To achieve Objective (a), above, the Community Church normally provides

- i) Weekly Sunday morning services and Sunday school facilities
- ii) A monthly Sunday evening service
- iii) A weekly club for social events on Tuesday afternoons
- iv) Fortnightly Bible study groups
- v) Monthly Messy Church for children and young people
- vi) Alpha courses and other outreach events
- vii) Various social events

The provision of these has been limited during the year 2020/2021 due to restrictions set by Government guidelines which were caused by the covid pandemic.

Participation in the above is not limited to members and all are welcome to attend. There is no charge for attendance.

Contracts with Central or Local Government

The charity has no contracts with either Central or local Government.

Staff payment policy

As at 30th September 2021 the church had no paid employees as our Community Pastor, Rev Marcus Thomas resigned on 14th August 2021. At such time as the church may seek to employ another person then the payment scale will be broadly in line with the standard stipend as recommended by the The Baptist Union of Great Britain and dependent on employment status and experience. Reviews of pay scales will be undertaken each year on the anniversary of the commencement of employment.

Financial policies

The financial policies are reviewed at least annually and are as follows:

Investment policies

Property - In November 2015 the church purchased a property to provide an alternative source of income. As the church is a CIO the property is registered with the Land Registry in the name of the church, not the name of any individual or individuals. This terraced house, located in the nearby town of Dawlish, has been placed on the rental market and the income produced will be used for the future development of the church.

General - Under the Church's constitution all property acquired may be vested in a corporation lawfully entitled to act as Custodian Trustee or in the Trustees. In addition to the property there are a few items it owns i.e. an audio/visual system, laptop computers, a keyboard, chorus books, etc. and these may be replaced from time to time as required.

North Teignmouth Community Church

Reserves policy

The CIO has no major assets other than a property which produces rental income and could be sold at any time if so decided. As the continuing existence of the church is not dependent on the property the trustees have concluded that the CIO does not need to hold any funds in reserve.

While it was decided not to create reserves the trustees felt that the existing Designated Funds for development of the church and property maintenance should continue to receive donations.

Risk policy

The Trustees have assessed the major risks to which the charity is exposed and are satisfied that systems are in place to mitigate exposure to these risks.

General

Community Pastor

The church continued to employ one employee up to 14 August 2021. Rev Desmond Marcus Thomas tendered his resignation and left our employment on 14 August 2021.

Property purchase

The church continues to own the property it purchased in November 2015 and the original tenant remains in residence. On-line research in October 2021 indicated that should the church decide to sell it would be marketed in the region of £181,000 to £185,000.

Bank accounts

The current account opened with Barclays Bank in September 2016 for the deposit of gifts and offerings has proved very satisfactory and meets our needs. The local branch of Barclays in Teignmouth closed in September 2018 but we continue to bank with them using the Post Office counter system. All other banking services continue to be provided by CAF Bank.

Coronavirus pandemic

The lockdown restrictions introduced as a result of the covid pandemic came into effect half way through the previous financial year. As the congregation could not meet in person services were provided via Youtube and business meetings continued to be mainly conducted online via Zoom.

On the 30th September 2020 services recommenced at the Richard Newton Hall on Wednesday afternoons and evenings until December. Sunday services then recommenced again from 2nd May 2021. These meetings were held in accordance with Health & Safety requirements and the government guidelines which were current at the time.

The effect of lockdown on the church's finances resulted in a smaller than expected deficit for the year of £350 against a budgeted deficit of £9,200.

The trustees decided not to apply for financial support from the Government through its' Furlough Scheme as the church has sufficient income to continue paying our one full time employee.

Summary of the trustees' activities

In addition to calling the AGM and other meetings of the members, the Managing Trustees met four times during the year ended 30th September 2021.

North Teignmouth Community Church

Trust administration and trustees' expenses

During the year no trustees were paid for their services and no claims for traveling expenses were received.

Trust funding

During the period covered by this report the Trust's income derived solely from offerings, Gift Aid recovery, rental income, gifts and donations and interest on its working capital.

Compliance with the Charity's governing document and current statutory requirements

The financial statements have been prepared in accordance with (i) the governing document of the Charity and (ii) current statutory requirements

Statement of trustees' responsibilities

Law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the charity's financial activities during the year and of its financial position at the end of the year. In preparing financial statements giving a true and fair view, the trustees should follow best practice and:

- select suitable accounting policies and then apply them consistently
- make judgements and estimates that are reasonable and prudent
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements
- present the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping accounting records which

- i) disclose with reasonable accuracy the financial position of the charity
- ii) enables them to ascertain the financial position of the charity, and
- iii) enables them to ensure that the financial statements comply with applicable law regulations and trust deed.

They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Trustees on 29th April 2022 and signed on their behalf by:

Trustee
Signature Name

Trustee
Signature Name

**INDEPENDENT EXAMINER’S REPORT
TO THE TRUSTEES OF THE NORTH TEIGNMOUTH COMMUNITY CHURCH**

I report to the trustees on my examination of the financial statements of the charity for the period 1st October 2020 to 30th September 2021.

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 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 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 respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do 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.

Mr J Foxwell FCCA, FCIE
39 Enfield Road
Poole
BH15 3LJ

Signed:

Date:

North Teignmouth Community Church

STATEMENT OF FINANCIAL ACTIVITIES

For the year from 1st October 2020 to 30th September 2021

	Unrestricted Funds £	Restricted Funds £	TOTAL £	2019/20 £
INCOME from				
Offerings received	27,042		27,042	30,558
Rental income	6,900		6,900	6,750
Gift Aid recovery	5,626		5,626	6,619
Investment interest (see Note 3)	3,003		3,003	3,124
Donations received (see Note 4)	2,029		2,029	2,690
Other income	160		160	0
Total Income	44,760	0	44,760	49,741
EXPENDITURE on				
Sunday Services				
Expenses incurred (see Note No 5)	1,161		1,161	1,165
Tithes	2,988		2,988	3,447
Other events				
Messy church	480		480	1,001
Time Out	0		0	435
Sunday School	0		0	0
House Groups	44		44	109
Pastoral & Social Care	669		669	0
Outreach	813		813	2,630
Baby Bank Project	4,904		4,904	757
Other expenditure				
General Donations (see Note 6)	4,802		4,802	3,055
Administration (see Note 7)	396		396	551
Insurance etc (see Note 8)	1,309		1,309	1,151
Property expenses	1,333		1,333	1,002
Computers & technology	862		862	1,013
Recruitment & Employment Costs	0		0	0
Other (see Note 9)	404		404	1,529
Community Pastor Salary & Expenses (see Note 10)	24,945		24,945	27,311
Total Expenditure	45,110	0	45,110	45,156
Net income for the period	-350		-350	4,585
Funds b/fwd 1st Oct 2020 (see note below)	117,750	175,000	292,750	279,941
Net gains/(losses) on investments	-4,741	10,000	5,259	8,224
Transfer of Funds (see Note 11)	0		0	0
Total funds c/fwd at 30th September 2021	112,659	185,000	297,659	292,750

NOTE: Unrestricted funds of £117,750 brought forward on 1st Oct 2020 comprise General Fund £13,728, designated funds £104,022

The Trust's results derive from continuing activities

The notes on pages 9, 10 and 11 form part of these accounts

North Teignmouth Community Church

BALANCE SHEET

As at 30th September 2021

	30-9-2021	30-9-2020
	£	£
Fixed Asset Investment		
Investment property	185,000	175,000
Current Assets		
CCLA Deposit account	0	2,850
Charinco Common Investment Fund	68,736	73,478
Bonds	25,763	25,000
Debtors and prepayments	2,673	2,568
Cash at bank - General	16,530	14,891
	113,702	118,787
Current Liabilities		
Creditors and receipts in advance	1,043	1,037
Income received in advance	0	0
	1,043	1,037
Net current assets	112,659	117,750
	Net assets	297,659
Funds		
Restricted funds re property purchase	185,000	175,000
Unrestricted funds		
General Funds	8,637	13,728
Designated Funds (see Note No 12)	104,022	104,022
Total Funds	297,659	292,750

The notes on pages 9, 10 and 11 form part of these accounts

Approved by the Trustees on 29th April 2022 and signed on their behalf by

.....
Trustee

.....
Trustee

NOTES AND ACCOUNTING POLICIES

For the period 1st October 2020 to 30th September 2021

1 Accounting Policies

a) Basis of preparation and assessment of going concern

The accounts (financial statements) have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

The trust constitutes a public benefit entity as defined by FRS 102. The trustees consider that there are no material uncertainties about the Trust's ability to continue as a going concern.

b) Investment income

Investment income is accounted for by reference to the period of the accounts and not the date at which interest is credited to the bank.

c) Liability recognition

Generally liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to the expenditure.

d) Investment property

Investment property was disclosed initially at cost and is revalued at fair value at each accounting period end date.

e) Reserves

As stated on pages 3 and 4 the trustees have decided that the Trust does not need to hold any funds as reserves. However funds are held in a number of Designated Accounts and the Charity, at its discretion, may use all these funds for its charitable purposes. Sufficient resources are held in an appropriate form to do this.

2 Remuneration

The trustees received no remuneration in their capacity as trustees.

	2020/21	2019/20
	£	£
3 Investment interest received		
CCLA Deposit Account (account closed 23 rd Feb 2021)	0	12
BlackRock Charities UK Fund A Inc (Charinco Inv fund)	2,240	3,112
Hampshire Trust Bank	399	0
Cambridge & Counties Bank	364	0
Current Account Interest	0	0
	<u>3,003</u>	<u>3,124</u>

North Teignmouth Community Church

4	Donations received		
	Baby Bank	1,519	979
	El Shaddai	210	0
	New Year lunch	0	617
	Legacy from D Renhard	0	500
	Dario Event	0	250
	Christmas Collections – CR2EE	0	110
	Donation - Anonymous	0	45
	Other	300	189
		2,029	2,690
5	Sunday Service expenses		
	Hire of hall including meetings	640	690
	Gifts to speakers	0	225
	Other costs	521	250
		1,161	1,165
6	Donations given		
	S West Baptist Association	1,490	1,440
	Baby Bank	1,047	0
	El Shaddai	820	75
	Alice Cross Centre	450	0
	CR2EE	300	360
	Kingsway Meadow Centre	250	0
	Re-Discover Church	200	0
	Partnership UK	180	180
	Open Doors	65	0
	DEC	0	400
	Choice Pregnancy Centre	0	250
	Gideons UK	0	250
	Bible Reading Fellowship	0	100
		4,802	3,055
7	Administration		
	Independent Examiner	245	240
	Stationery, postage & printing etc	151	243
	Elder & Trustee Costs	0	59
	Christmas cards	0	9
		396	551
8	Insurance/licences/subscriptions, etc		
	Public Liability and Trustee Indemnity Insurance	517	488
	Music Licenses & subscriptions	369	335
	Safeguarding incl DBS checks	323	144
	Affiliation Fees	100	89
	Mission Praise	0	80
	ACAT	0	15
		1,309	1,151

North Teignmouth Community Church

9 Miscellaneous

Baby Bank Storage Costs	270	0
NRACA costs	28	0
Christmas Cards & Decorations	18	16
New Year lunch	0	617
Training	0	245
Website	0	243
Pastoral costs	0	160
Bank charges	88	60
Other	0	188
	404	1,529

10 Minister – Salary & Expenses

Salary	23,220	25,895
Employers Pension contribution	1,050	1,200
Payroll Costs	161	174
Training	0	42
Expenses	514	0
	24,945	27,311

11 Transfer of funds

	Unrestricted	2020/21
Transfer to Designated funds	0	500
Transfer from General funds	0	--500
Total	0	0

12 Designated Funds

	Funds brought forward on 1-10-2020	Transfers from General Fund	Transfers between Funds	Closing Balance at 30-09-2021
	£	£	£	£
Development Fund	96,522		-5,000	91,522
Property maintenance	7,000			7,000
Legacies	500	0	5,000	5,500
	104,022	0	0	104,022