

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

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

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:

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
	<u>134,270</u>	<u>141,676</u>
Current Liabilities		
Creditors and receipts in advance	1,324	1,469
Income received in advance	0	0
	<u>1,324</u>	<u>1,469</u>
Net current assets	132,946	140,207
	<u>Net assets</u>	<u>345,207</u>
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	337,946	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
	4,663	4,938

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
		<u>5,966</u>	<u>5,896</u>
5	Other Income		
	Receipts for social events	518	483
	Refund of duplicate charge	0	2,000
	Refund received	0	514
	Other receipts	233	81
		<u>751</u>	<u>3,078</u>
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
		<u>6,056</u>	<u>7,985</u>
7	Pastoral & Social Care		
	Pastoral	91	69
	Social Care	629	760
		<u>720</u>	<u>829</u>
8	Outreach		
	Advertising & Promotions	59	228
	Door to Door	0	864
	Trinity School	42	91
	Others	23	51
		<u>124</u>	<u>1234</u>
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
		<u>6,267</u>	<u>4,879</u>

North Teignmouth Community Church

10	Legislation		
	Health & Safety	0	51
	Safeguarding	148	208
	Membership		
	Training	0	18
	DBS	0	83
		<u>148</u>	<u>360</u>
11	Technology		
	Website Costs	243	243
	Audio/Visual System	200	189
	Equipment	0	147
	Other items	49	25
		<u>492</u>	<u>604</u>
12	Property		
	Agents Fees	761	745
	Property Insurance	350	336
	Certifications	90	80
	Maintenance	2,109	126
		<u>3,310</u>	<u>1,287</u>
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
		<u>1,535</u>	<u>2,124</u>
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
		<u>109</u>	<u>3,268</u>
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
		<u>25,431</u>	<u>26,674</u>

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
	<u>215,979</u>	<u>0</u>	<u>-2,247</u>	<u>0</u>	<u>213,732</u>

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
	<u>121,492</u>	<u>0</u>	<u>0</u>	<u>121,492</u>