

All Nations Church Barkingside and Clayhall

Report and Accounts

Year ended 31 August 2025

Stewardship 
Active generosity

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

ALL NATIONS CHURCH BARKINGSIDE AND CLAYHALL
LEGAL AND ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 AUGUST 2025

ADDRESS FOR CORRESPONDENCE	123 Stradbroke Grove Ilford IG5 0DP
GOVERNING DOCUMENT	CIO - Foundation registered October 2021
CHARITY REGISTRATION NUMBER	1196151
TRUSTEES RESPONSIBLE FOR MANAGING THE CHARITY	Jonathan Albon Keith Ferdinando Simon Percy Rickey Raja Joshua Edwin (appointed July 2025)
BANKERS	Barclays Bank UK PLC
INDEPENDENT EXAMINER	Sarah Crispin ACA Stewardship 1 Lamb's Passage LONDON EC1Y 8AB

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ALL NATIONS CHURCH BARKINGSIDE AND CLAYHALL

REPORT OF THE TRUSTEES

FOR THE YEAR ENDED 31 AUGUST 2025

The Trustees have pleasure in submitting the Report and Accounts for the year ended 31 August 2025

Objects of the charity

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

- a) to advance the Christian faith in accordance with the Basis of Faith
- b) other such charitable purposes as shall, in the opinion of the trustees, put into practice Christian Faith, including but not limited to; prevention and relief of need, hardship and sickness; advancement of education; provision of facilities in the interests of social welfare for recreation or leisure time.

Review of the charity's main activities and achievements

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

All Nations Church Barkingside & Clayhall was founded in October 2021 with the express intention of advancing the Christian faith particularly but not exclusively to the inhabitants of the areas of Barkingside & Clayhall and the surrounding London Borough of Redbridge, as well as other charitable purposes consistent with the primary aim of the charity.

All Nations Church meets every Sunday at Fullwell Cross Library, 140 High Street, Barkingside, Ilford, IG6 2EA for a time of worship, prayer and teaching with Sunday school for children aged 3-11 years and a creche. The church meet at 10.30am each Sunday morning, with a church lunch every half term. Occasionally on Sunday evenings at the same venue, the church holds topical seminars to equip members of the church.

In the same venue, other meetings and activities are held mid-week in order to engage meaningfully with the local community. These include: a fortnightly Fun and Bible Club to engage local primary school aged children; seminars and training courses to equip the congregation and advance the Christian faith; a community 'Chatty Cafe' offering a free space for people in the community enjoy refreshments, games and conversations with others.

Over the course of the above period, the church congregation has been steady with existing members moving on and new people joining with regular guests and visitors. The church meets at 10.30am on Sunday mornings with time for worship, fellowship, bible teaching and prayer. A Sunday school is also provided for children aged 3-11 years old and a creche. A church lunch ran every half term; monthly leadership development sessions in the afternoons and occasionally topical seminars in the evenings.

The mid-week ministries that were established in the previous year continued. These included: 2 home groups in the local area; the Women's Day time bible study group; a fortnightly Fun and Bible Club to engage local primary school aged children; seeker courses (HOPE Explored) introducing the basics of Christianity; seminars equipping Christians to think biblically about topical issues (e.g. marriage, singleness and dating; core doctrines of the church).

A joint Holiday Bible Club in collaboration with some other local churches was run in February 2025 for primary school aged children and enabled us to connect serve all our families in our current Sunday school and also reach new families in the area.

The FIEC Centenary Mission Fund grant received in October 2022 for a 3 year period enabled us to launch 3 new initiatives to engage our local community. These included: a community hub drop in called the "Chatty Cafe", meeting weekly on Wednesday mornings to offer a free space for people to come, enjoy refreshments, games and conversations for public benefit; a sports initiative "ANCBC Football" in a local school to engage men; an exercise "Zumba" class run by one of our members who is a professional Zumba Instructor to engage ladies. We continued to run stalls and assemblies at a local infant school in Clayhall. We did door to door visitation with another 800 homes visited and several hundred tracks, flyers and postcards about the church and literature and resources distributed. We ran a pilot Autumn Holiday Bible Club for 2 days in October 2024 half term called "Let there be light" to engage new young families in the area. We also developed and ran the Community Christmas, Easter and Summer Craft Events that were launched the previous year.

There were changes to our eldership with Joshua Edwin, one of our Cross-cultural Ministry Trainees being elected as an elder (and also a trustee) of All Nations Church in our AGM in July 2025 to grow our oversight as a leadership. This would be a staff position as a "Pastor-in-Training" for 3 years, starting in the next financial year from 1 September 2025 with specific responsibility for small groups, discipleship and pastoral care. Generous support pledged from grant funding from Sychar, Co-Mission and other grants, churches and individuals enabled this to happen.

Our staff team remained relatively stable. Our 2 cross-cultural ministry trainees (CCMT's) progressed to their second year with significant grant support from Sychar and Co-Mission being renewed for a second year, in addition to support from individuals and churches. They continued fortnightly training with the Pastor in cross-cultural mission and ministry start up and were able to build on existing ministries in year 1 as well as being part of starting new ministries in year 2. Sarah, one of our CCMT's finished her role at the end of August 2025. The skills and experience gained from our Cross-cultural Ministry Trainee has equipped her for her new role starting a new work with young people with Young Life in Tower Hamlets. A new year 1 CCMT was appointed, who is a member from within the congregation to begin cross-cultural ministry training from the next financial year, with grant funding secured for 3 years.

Our part-time administrator fixed term contract was renewed for a second year. Her work significantly relieved the administrative burden from the eldership, staff and trustees, enabling these respective teams to focus on their particular roles and responsibilities to enable ministries within the church to grow and develop.

On 1 September 2024, we renewed our affiliation with the Fellowship of Independent Evangelical Churches (FIEC) and were granted full membership into the Co-Mission Network.

In planning the activities the Trustees have applied the guidance on public benefit issued by the Charity Commission.

Financial review

During the year income increased by £11,001, to £138,033, and expenditure increased by £13,996, to £142,342. As a result the cash held by the charity decreased by £4,309, to £53,872, of which £30,851 is unrestricted and can be used for any charitable purpose.

We praise God for His financial provision over this past year, especially through the generous donations and gifts from members of the church congregation. This has been supplemented by gifts from external churches and individual supporters. In addition, a number of grants were obtained to support the salaries and training of our ministry trainees.

The budget for the financial year included a deficit in our unrestricted fund. It transpired that income was lower than budgeted for, and while the total expenditure from this fund was also lower than budgeted, there is still a significant deficit at year end which is higher than that budgeted for.

As a church we are still seeking to grow our membership and so for the next financial year we are again budgeting for an increase in income. This is primarily anticipated to come from individual support, both from the church membership and external sources.

The Trustees are exploring ways to increase income both in the short term and the long term. Short term actions include regular discussion of church finances with church members, seeking external funding from individuals and organisations and charging for some activities.

Paired with this, the Trustees are also looking to decrease our expenditure. However, many of the church's costs are fixed and cannot easily be reduced (such as staff salaries, property rental and venue hire). In the medium term, the Trustees are considering whether external funding can be obtained to purchase a manse that would reduce our regular rental costs.

Reserves

Reserves are held in line with Charity Commission guidance so that the Charity is able to meet any expenditure commitments to which it has committed and ensure that staff contracts and housing arrangements are not immediately terminated.

Therefore, it was agreed at a trustees meeting held on 10th Oct 2024 that a minimum of £25,000 would be held in readily accessible cash accounts to cover 4 months of salary, rental costs that included church house and council tax and venue hire.

The balance of unrestricted funds held at 31st August 2025 is in excess of the £25,000 figure agreed by the Trustees and therefore the Charity is complying with its reserves policy.

The Trustees are currently reviewing the reserves policy to ensure that the right balance is struck between releasing funds to support the charitable aims and objectives of the church alongside holding sufficient funds for the church to meet its financial obligations in the event of a significant loss of income.

Risk statement

The charity is exposed to various risks - be they operational, financial or reputational. The trustees review the charity's activities regularly to identify significant risks and, where possible, they take appropriate measures to mitigate those risks.

The main risk is that the external and internal giving to support the Charity remains static or drops. The Trustees are actively monitoring the church's financial situation and acknowledge that some activities may need to be paused or stopped in order to ensure the long-term financial viability of the church.

Structure, Governance and Management

Governance

All Nations Church Barkingside & Clayhall is a Charitable Incorporated Organisation (CIO) with the Charity Commission of England & Wales.

All Nations Church Barkingside & Clayhall has a Church Constitution and a Church Handbook.

Trustee Selection

Trustees are appointed in accordance with the charity constitution.

According to the constitution, any person appointed as an Elder shall also be a charity trustee, any person appointed as the Church Treasurer shall also be a charity trustee.

The Elders shall be entitled to propose additional persons as charity trustees ("non-Elder trustees"), provided that the number of non-Elder trustees shall be fewer than half the total number of charity trustees then in office.

All roles shall be appointed by the Church Members in accordance with the requirements set out in the Church Handbook

Organisation Structure

The oversight of the activities of the church is by the church elders: Rickey Raja and Keith Ferdinando who are also trustees. Josh Edwin was appointed as a church elder and trustee following a vote by church members at a meeting on 8th July 2025.

Whilst being an independent church and organisation of our own right, we do have growing fruitful partnerships with the Fellowship of Independent Evangelical Churches (FIEC), Co-Mission, London City Mission (LCM) and North East London A Passion For Life Churches.

Responsibilities of trustees

Charity law requires us as Trustees to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

Approval

This report was approved by the trustees and signed on their behalf by:

Rickey Raja

Rickey Raja (Feb 22, 2026 19:00:40 GMT)

Rickey Raja

Date: Feb 22, 2026

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
ALL NATIONS CHURCH BARKINGSIDE AND CLAYHALL

I report to the trustees on my examination of the accounts of All Nations Church Barkingside and Clayhall ('the charity') for the period ended 31 August 2025 on pages 7 to 10 following.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Sarah Crispin
Sarah Crispin (Feb 26, 2026 10:15:20 GMT)
Sarah Crispin ACA

Stewardship
1 Lamb's Passage
LONDON
EC1Y 8AB

Date: Feb 26, 2026

ALL NATIONS CHURCH BARKINGSIDE AND CLAYHALL
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 AUGUST 2025

	Notes	<u>Unrestricted Funds</u>		Restricted Funds	2025	2024
		General Funds	Designated Funds			
		£	£	£	£	£
<i>Income receipts</i>						
Donations		38,605	-	5,430	44,035	48,829
Gift aid receipts		8,248	-	-	8,248	13,705
Grants from supporting churches		7,420	-	4,216	11,636	9,000
Other grants		-	-	71,198	71,198	55,498
Income from charitable activities		2,160	-	-	2,160	-
Other		756	-	-	756	-
<i>Total receipts</i>		<u>57,189</u>	<u>-</u>	<u>80,844</u>	<u>138,033</u>	<u>127,032</u>
<i>Payments</i>						
Payments in relation to charitable activities undertaken directly	2	77,605	-	60,352	137,957	125,695
Grants paid in relation to charitable activities undertaken by others	3		-	4,385	4,385	2,651
<i>Total payments</i>		<u>77,605</u>	<u>-</u>	<u>64,737</u>	<u>142,342</u>	<u>128,346</u>
Net of receipts / (payments) before transfers		(20,416)	-	16,107	(4,309)	(1,314)
Transfers between funds	5	(206)	-	206	-	-
<i>Net movement in funds</i>		<u>(20,622)</u>	<u>-</u>	<u>16,313</u>	<u>(4,309)</u>	<u>(1,314)</u>
Cash funds as at last year end		51,472	-	6,709	58,181	59,495
<i>Cash funds at this year end</i>	A	<u>30,851</u>	<u>-</u>	<u>23,022</u>	<u>53,872</u>	<u>58,181</u>

The notes on pages 9-10 form part of these accounts.

ALL NATIONS CHURCH BARKINGSIDE AND CLAYHALL
STATEMENT OF ASSETS AND LIABILITIES
AS AT THE YEAR ENDED 31 AUGUST 2025

	<u>Unrestricted Funds</u>		Restricted	2025	2024
	General	Designated	funds		
	funds	funds			
	£	£	£	£	£
A Cash funds					
Cash at bank with immediate access	5,851	-	23,022	28,872	33,181
Cash at bank (90 day notice account)	25,000	-	-	25,000	25,000
	<u>30,851</u>	<u>-</u>	<u>23,022</u>	<u>53,872</u>	<u>58,181</u>
B Other monetary assets					
Gift aid due to charity	1,189	-	-	1,189	1,415
Prepaid room hire	-	-	-	-	3,605
	<u>1,189</u>	<u>-</u>	<u>-</u>	<u>1,189</u>	<u>5,019</u>
C Liabilities					
Falling due within one year:					
Pension due	486	-	-	486	472
Fee for Independent Examination	1,290	-	-	1,290	1,108
Accrued expenses	368	-	-	368	229
	<u>2,144</u>	<u>-</u>	<u>-</u>	<u>2,144</u>	<u>1,808</u>
D Assets retained for charity's own use					
				<u>2025</u>	<u>2024</u>
Electrical and kitchen equipment				1,098	1,300
Computers and IT equipment				559	559
				<u>1,657</u>	<u>1,859</u>
E Guarantees and secured debts					

The charity has not given any guarantees and has not provided its assets as security for any liabilities.

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

by *Rickey Raja* date Feb 22, 2026
[Rickey Raja \(Feb 22, 2026 19:00:40 GMT\)](#)
Rickey Raja

The notes on pages 9-10 form part of these accounts.

ALL NATIONS CHURCH BARKINGSIDE AND CLAYHALL

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 AUGUST 2025

1 Accounting policies

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

		Unrestricted Funds		Restricted Funds	2025	2024
		General funds	Designated funds			
		£	£	£	£	£
2 Payments in relation to charitable activities undertaken directly						
Employment costs	Note 4	29,654	-	50,224	79,878	75,818
Minister accommodation costs	Note 4	23,606	-	-	23,606	19,870
Venue hire		9,694	-	3,371	13,065	12,388
Equipment		334	-	97	431	2,022
Training, conference and events		1,837	-	30	1,867	3,109
Resources and ministries expenses		3,444	-	1,647	5,091	4,052
Cross-Cultural Ministry Trainee (exc. salaries)		-	-	9,098	9,098	2,675
Governance, professional and legal fees		1,887	-	-	1,887	1,637
Administration, IT and support		1,850	-	269	2,119	1,867
		<u>72,305</u>	<u>-</u>	<u>64,737</u>	<u>137,042</u>	<u>123,438</u>

3 Grants and gifts paid to others

Organisations:						
SIM International		1,800	-	-	1,800	1,200
London City Mission		500	-	-	500	1,375
UFM Worldwide		3,000	-	-	3,000	-
FIEC Mission Grant		-	-	-	-	840
Keith Ferdinando - Zambia		-	-	-	-	1,166
Individuals (hardship fund)		-	-	-	-	328
		<u>5,300</u>	<u>-</u>	<u>-</u>	<u>5,300</u>	<u>4,908</u>

4 Transactions with related parties

Rickey Raja served as a church leader and was paid £21,215 [2024: £20,350] plus £636 in pension contributions for serving in that capacity, not for serving as a trustee; these payments are permitted by the charity's governing document.

In addition the charity incurred expenditure totalling £23,606 [2024 £19,870] in respect of the provision of accommodation (which is customary for ministers) to Rickey Raja, who is a trustee, so that they could better perform their duties.

No payments were made to any other trustees or persons related to them, except for reimbursement of expenses paid out on behalf of the charity.

ALL NATIONS CHURCH BARKINGSIDE AND CLAYHALL

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 AUGUST 2025

5 Movement of funds

	Opening balance £	Receipts £	Payments £	Transfers £	Closing balance £
General funds	51,473	57,189	(77,605)	(206)	30,851
	<u>51,473</u>	<u>57,189</u>	<u>(77,605)</u>	<u>(206)</u>	<u>30,851</u>
Restricted funds					
FIEC Mission grant	4,385	-	(4,385)	-	-
AP4L	108	716	(1,030)	206	(0)
Cross-Cultural Ministry Trainee	2,216	80,128	(59,322)	-	23,022
Restricted grants paid to others					
	<u>6,709</u>	<u>80,844</u>	<u>(64,737)</u>	<u>206</u>	<u>23,022</u>
	-				-
Total funds	<u>58,181</u>	<u>138,033</u>	<u>(142,342)</u>	<u>-</u>	<u>53,872</u>

The FIEC (Fellowship of Independent Evangelical Churches) Mission grant was awarded for use as part of an evangelism project to Muslim and Asian communities in the Clayhall and Barkingside area.

The AP4L fund was supported by gifts and contributions from local churches within the northeast London passion for life mission group for the joint running of events, including a Holiday Bible Club during February half-term.

The Cross-Cultural Ministry Trainee fund was created for the purpose of employing trainee staff members, inclusive of salaries and study fees.