

Cheriton Baptist Church

Registered Charity No. 1132606

Independent Examiner's Report to the trustees / members of Cheriton Baptist Church, Cheriton, Kent. Year ended 31 December 2025

I report on the accounts for the year ended 31st December 2025 which are set out in the attached report. The accounts were prepared by the Treasurer, Trev Francis, who undertook the role for the second half of the year.

Respective responsibilities of trustees and examiner.

The Charity's trustees consider that an audit is not required for this year (under section 43(2) of the Charities Act 1993 (the Act) and that an independent examination is needed. It is my responsibility to:

- Examine the accounts (under section 43 of the Act)
- To follow the procedures laid down in the General Directions given by the Charity Commission (under section 43(7)(b) of the Act), and
- To state whether particular matters have come to my attention.

Basis of independent examiner's report.

My examination was carried out in accordance with General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a "true and fair" view and the report is limited to those matters set out in the statement below.

Independent examiner's statement.

In the course of my examination, no matter has come to my attention:

1. Which gives me reasonable cause to believe that in, any material respect, the requirements:
 - To keep accounting records in accordance with section 41 of the Act; and to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 1993 Act; have not been met; or
2. To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

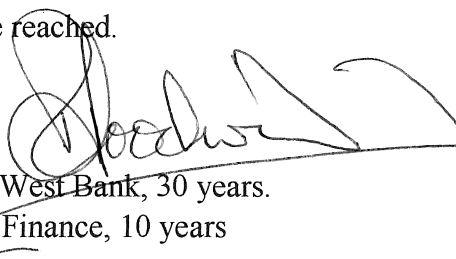
Examiner: Philip Goodwin

Qualified by experience.

Retired Bank Manager, NatWest Bank, 30 years.

Former School Director of Finance, 10 years

16 April 2026



CHERITON BAPTIST CHURCH
Year Ending 31 December 2025

INCOME	Current Account	Savings Account	Petty Cash	TOTAL 2025
Voluntary Income Offering	62606		1666	64271
Gift Aid Refund	12901			12901
Urban Pastors	6750			6750
Generating Funds Donation	51		230	280
Hire	4640		93	4733
Tots & Toys / Soft Play	356		342	698
Youth Donation	608		322	930
Sale of Car	6000			6000
Interest Received		747		747
Total Income	93912	747	2653	97312
Contra from Savings A/c	5300	11070		16370


EXPENDITURE	Current Account	Savings Account	Petty Cash	TOTAL 2025
Mission Prathap	1650			1650
JHMA/ELMA	2531			2531
Other Mission	602			602
Community Urban Pastors	1411		184	1595
Creative Space	77			77
Emergency Funds	200			200
Resources & Equipment Tots & Toys / Soft Play	2072			2072
Youth & Children	231		246	477
Kids Alive	1172			1172
Training Visiting Speakers	284			284
Leaders Meetings	902			902
Safe Guarding	350			350
Salaries Admin Salaries	14876			14876
Kids & Youth Worker	10358			10358
Salary Oncosts	1308			1308
Urban Pastors Wages	1288			1288
Admin Office Expenses	3949		3	3952
Fees Subs & Licenses	5036			5036
Insurance	2497			2497
Church Repair & Maintenance	15012		20	15032
Utilities	8397			8397
Cleaning	6741		280	7021
Meeting Point	0		39	39
Sunday Services & Fellowship	2975		216	3191
Worship & Production	4123			4123
Miscellaneous Gifts	873			873
Banked			1671	1671
Total Expenditure	88914	0	2659	91573
Contra to Savings A/c	11070	5300		16370

Income over Expenditure	-773	6517	-6	5739
Balance B/F	4712	69288	81	74081
Balance C/F	3939	75805	75	79820

CHERITON BAPTIST CHURCH
CASH FLOW STATEMENT

	Current Account	Savings Account	Petty Cash	TOTAL 2025
Balance B/F	4712	69288	81	74081
Amount In	93842	747	2653	97242
Transfer to Savings	-11070	11070		0
Transfer from Savings	5300	-5300		0
Amount Out	-88985		-2659	-91643
TOTAL	3799	75805	75	79680

Accounts Examined by P A Goodwin - Qualified by Experience 16/4/2026



Santander Savings Account 2025

	IN	OUT	BALANCE	Interest	Cheque	Contra
01Jan25 Opening Balance	69287.75		69287.75			
11Jan25 To Current A/c		2300.00	66987.75			-2300.00
17Jan25 Interest	61.08		67048.83	61.08		
16Feb25 Interest	59.51		67108.34	59.51		
23Feb25 From Current A/c	5000.00		72108.34			5000.00
16Mar25 Interest	55.74		72164.08	55.74		
17Apr25 Interest	61.29		72225.37	61.29		
01May25 Cheque	70.00		72295.37		70.00	
17May25 Interest	59.39		72354.76	59.39		
04Jun25 From Current A/c	6000.00		78354.76			6000.00
17Jun25 Interest	63.42		78418.18	63.42		
17Jul25 Interest	64.45		78482.63	64.45		
17Aug25 Interest	66.66		78549.29	66.66		
17Sep25 Interest	66.71		78616.00	66.71		
22Sep25 To Current A/c		3000.00	75616.00	0.00		-3000.00
17Oct25 Interest	62.64		75678.64	62.64		
16Nov25 Interest	64.28		75742.92	64.28		
17Dec25 Interest	62.25		75805.17	62.25		
	81105.17	5300.00	75805.17	747.42	70.00	5700.00