SOUTHWICK CHRISTIAN COMMUNITY CHURCH

ANNUAL REPORT AND FINANCIAL

STATEMENTS FOR THE YEAR ENDED

31ST DECEMBER 2025

Registered Charity Number 1134003

SOUTHWICK CHRISTIAN COMMUNITY CHURCH

CONTENTS

Page 1 Legal and Administrative Information

Page **3** Trustees Annual Report

Page **7** Independent Examiner's Report to the Trustees

Page **9** Statement of Financial Activities

Page **10** Balance Sheet

Page **11** Notes to the Financial Statements

SOUTHWICK CHRISTIAN COMMUNITY CHURCH

LEGAL AND ADMINISTRATIVE INFORMATION

CHARITY NUMBER:	1134003
START OF FINANCIAL YEAR:	1ST JANUARY 2025
END OF FINANCIAL YEAR:	31ST DECEMBER 2025
REGISTERED CHARITY ADDRESS:	1–5 ROMAN CRESCENT, SOUTHWICK, WEST SUSSEX BN42 4TY
PRIMARY BANKERS:	BARCLAYS BANK Plc., LEICESTER LE87 2BB
INDEPENDENT EXAMINER:	MDJ Services Limited Unit 5, Riverside Business Centre Brighton Road Shoreham-by-Sea West Sussex BN43 6RE

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Trustees' Annual Report

Year ending 31st December 2025

Reference & Administrative Details

Charity Name: Southwick Christian Community Church.

Charity Registration Number: 1134003

Trustees:

- Mr. James Benka-Coker *(Elder, Chairperson)*
- Mrs. Janice Dale *(Elder, Safeguarding Officer)*
- Mr. Brian Box *(Secretary)*
- Mr. Tony Byrne *(Elder)*
- Mrs. Isobel Edwards *(Elder)*
- Mrs. Rosalind Lind *(Treasurer)*

No other persons served as Charity Trustees during 2025.

Structure, Governance and Management

The approved governing document is a Trust Deed *(approved 2nd November 2009)* based on a Congregational Federation template. A local constitution outlining operation procedures at SCCC was prepared; this was unanimously agreed and accepted at the Annual Church *(General)* Meeting on 3rd May 2011.

The Congregation Federation Ltd is the Property and Holding Trustee.

SCCC appoints local Managing Trustees, including a Treasurer and a Secretary, all of whom hold office for a renewable three-year term.

Election & subsequent re-election is at the recommendation of the membership, Nomination by the Trust & the confirmation of a Church Member's meeting.

The spiritual governance of the Church is managed by an Eldership (who are also Trustees).

The Minister is normally the senior and presiding Elder in these meetings. However, the position is currently vacant.

The Charity also appoints a Safeguarding Officer, Health and Safety Officer and Building Management Officer, who are honorary officers advising the Trust.

The Trust is also responsible for appointing, managing & remunerating employees where considered necessary to further its activities. Over the course of 2025 there were 5 part-time employees involved in Administration, Caretaking/cleaning, Coffee Shop Supervision & Youth/Family work.

The Trust is also extremely grateful to the "army" of unsalaried volunteers both within and outside of the membership of the church, who supported and assisted in the day-to-day execution of tasks that helped us to achieve our objectives over the year – particularly in pastoral care of others in church & group leadership, worship, Coffee shop duties, compassionate & evangelistic outreach to our community & beyond, and Youth/Family programmes. We owe an extra debt of gratitude to these as we have been without a serving Pastor during the year.

Objectives and Activities

The Charity's objectives are those set out in the governing document and local church constitution.

The Charity seeks to advance the Christian faith according to general biblical principles as well as to the specific principles of the Baptist Union and the Congregation Federation. The Charity also seeks to advance education, relieve need, and carry out other charitable purposes in the United Kingdom and other parts of the World.

As a community-based church inspired by our Christian Faith, our aim is to offer a wide range of educational, recreational, health and wellbeing, social and spiritual activities for all age groups in the local community to enhance the service provision available to all sectors of the population.

The Charity acknowledges its requirement to demonstrate clearly that it must have charitable purposes and aims that are for the public benefit.

Achievements and Performance

Church membership at the end of 2025 stood at 43.

The main activities conducted by the Church that we believe conferred benefit included:

Weekly Sunday Services of worship, including Bible-based Christian preaching, activities for children & young people, followed by social interaction / prayer ministry post-service.

Weekly outreach activities for children & youth were organised & run by our team of Youth workers on salary as well as a host of willing & able volunteers. These include Friday evening groups & the Sunday school activities described above. Our weekly Parent & Toddler group was a Soft Play project "Two by Two" with inflatable equipment themed on Noah's Ark providing relief for busy parents with toddlers on term-time Wednesday mornings.

A Coffee shop ("Lite Bites") open 2 days a week from 10:30 am till 2 pm Tuesdays & Wednesdays that offers cost-effective lighter cooked meals & drinks, offering a safe space for relaxation, conversation & introspection with an option for casual conversation with pastoral volunteers as desired.

Various low-cost subscription class-based exercise programmes (Gentle Exercise, Aerobics & Pilates) aimed at people with different age and health profiles conducted by professional instructors to promote physical fitness and wellbeing amongst the attending public.

Other Christian Teaching & fellowship events include faith exploration groups, Life Groups including one with focus on the more elderly (Evergreens), and a "Worship Team" musical & singing Band. We also host a fortnightly Art & Craft Club.

The Charity manages the building structure at 1-5, Roman Crescent, Southwick. This houses the Worship Centre, Community Hall, Coffee Shop and ancillary residential facilities of two flats. The Charity manages no other real estate at this time; we are however actively seeking to procure a manse for the next minister.

We continue to host a public NHS defibrillator on our premises, as well as providing secure Guest Wifi for those on our premises; this Wifi will require enhancing to cope with multiple users.

Further afield, we supported various activities at home and abroad, by supporting appropriately selected regional and international charities working in Sussex, and abroad in Ukraine, Guinea and around the world, in keeping with our objectives stated above.

In designing & executing the above & other activities, the Trustees have given due regard to the guidance issued by the Charity Commission on public benefit.

Financial Review & Reserves Policy

Full independent accounts are presented in a separate report.

The Voluntary Giving and Offerings, together with Gift Aid claimed back during the year amounted to £212,787 comprising £42,870 unrestricted income and £169,917 specifically for the purpose of procuring a manse.

At the end of the year there was £92,016 in a reserve account, as well as £80,517 in a charity investment fund, in addition to bank balances standing at £131,067. These funds are adjudged to be sufficient to cover the foreseeable running costs and expenditure of the Trust.

Our lettings, rents and activities produced a beneficial income as well as providing many varied and healthy activities for the local community.

Lite Bites Coffee shop has continued to play a significant part in reaching our community, despite making an overall operational loss of just £414 over the year (when salaries & expenses paid out to staff performing coffee shop duties are taken into account).

Overall the available funds carried forward as at 31st December 2025 were £306,871.

Readily available funds remained adequate throughout 2025 and all costs were met on time.

The Trustees have considered the level of reserves they wish to retain, appropriate to the Charity's current needs.

At the end of the financial year 2025, an unrestricted reserve amount of £93,788 is held split between a deposit account and a managed charity investment accumulation fund. This is based on the charity's size and the level of future financial commitments, including the desirability of procuring a manse for a future minister - for which the planning is underway.

The Trustees aim to ensure the charity will be able to continue to fulfil its charitable objectives, even if there is a temporary shortfall in income or an unexpected rise in expenditure.

The Trustees will endeavour to not set aside funds unnecessarily.

Exemptions from Disclosure

No Trustees have required exemption from disclosure by law; The Board is as stated within this document.

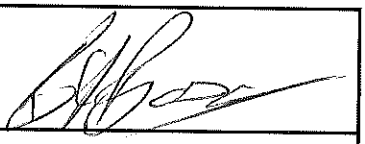
Funds held as Custodian Trustee on behalf of others

No Funds were held during 2025 as a Custodian Trustee on behalf of others.

Declarations

The Trustees declare that they have approved the Trustees' report above.

Signed on behalf of the Charity's Trustees

	Compiler	Attestor
Signature(s)		
Full name(s)	James Benka-Coker	Brian Box
Position *(eg Secretary, Chair, etc)*	Elder & Trustee Chair	Trustee Secretary
Date	09.10.26	9/10/2026

Independent Examiner's Report

to the Trustees of

Southwick Christian Community Church

Independent examiner's report to the trustees of Southwick Christian Community Church ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 December 2025.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under Section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the 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 matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by Section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of Section 396 of the 2006 Act 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; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

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.

Steve Kemp FCCA
The Association of Chartered Certified Accountants

MDJ Services Limited
Unit 5, Riverside Business Centre
Brighton Road
Shoreham-by-sea
West Sussex
BN43 6RE

7 October 2026

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SOUTHWICK CHRISTIAN COMMUNITY CHURCH

STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDING 31ST DECEMBER 2025

	Notes	Unrestricted Funds £	Restricted Funds £	TOTAL 2025 £	*Total 2024* £
INCOME					
Voluntary Income	2a	42,870	169,917	212,787	*54,769*
Activities for Generating Funds	2b	38,477	0	38,477	*41,449*
Other Income	2c	20,780	456	21,236	*14,189*
TOTAL INCOME		£ 102,127	170,373	272,500	*110,407*
EXPENDITURE					
Charitable Activities	3a	84,011	20,045	104,056	*77,996*
Governance Costs	3b	50	-	50	*1,018*
TOTAL EXPENDITURE		£ 84,061	20,045	104,106	*79,014*
Net Incoming/ (Outgoing) Resources		£ 18,066	150,328	168,394	*31,393*
Total Funds Brought Forward		128,934	9,542	138,476	*107,083*
Funds Transferred	--	*(20,033)*	*20,033*	-	-
TOTAL FUNDS		126,967	179,904	306,871	*138,476*
CARRIED FORWARD		£ 126,967	179,904	306,871	*138,476*

SOUTHWICK CHRISTIAN COMMUNITY CHURCH

BALANCE SHEET

FOR THE YEAR ENDING 31ST DECEMBER 2025

	Notes	Unrestricted Funds £	Restricted Funds £	TOTAL 2025 £	*Total 2024 £*
FIXED ASSETS					
Tangible Assets	4	3,305	-	3,305	*3,980*
CURRENT ASSETS					
Debtors	5	1,867	34	1,901	*2,807*
Bank Accounts	6	29,942	101,125	131,067	*67,935*
CCLA-CoIF Deposit Fund	7	13,271	78,745	92,016	*241*
M&G Investment Fund	8	80,517	-	80,517	*65,306*
TOTAL CURRENT ASSETS		125,597	179,904	305,501	*136,290*
Due within one year	9	1,935	-	1,935	*1,794*
NET CURRENT ASSETS		123,662	179,904	303,566	*134,496*
NET ASSETS		£ 126,967	179,904	306,871	*138,476*
THE FUNDS OF THE CHARITY		126,967	179,904	306,871	*138,476*
TOTAL FUNDS		£ 126,967	179,904	306,871	*138,476*

The notes on pages **11** to **15** form part of these financial statements.

Signed..... (name) BRIAN A COX .....(Trustee) Dated 9/10/2026

Signed..... (name) JAMES BENKA-COKER (Trustee) Dated 09/10/26

Signed..... (name) ROSALIND LUND (Trustee) Dated 09/10/26

SOUTHWICK CHRISTIAN COMMUNITY CHURCH

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDING 31ST DECEMBER 2025

1. ACCOUNTING POLICIES

1a. Convention

These 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) issued on 16th July 2014 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

1b. Funds

Unrestricted Funds

These comprise those funds which the Trustees are free to use in accordance with the charitable activities.

Restricted Funds

These are the funds which can only be used for specific purposes within the objects of the Charity. These restrictions arise, when either specified by the donor or when funds are raised for restricted purposes.

A Building fund has been reopened in an effort to purchase a manse for a future minister.

1c. Income

Voluntary Income and Capital Sources

- Income Tax recoverable on Covenants or Gift Aid donations is recognized when the gifts are received.

Other ordinary income

- Rental Income from the letting of premises is recognized when the rental is due.

Bank interest

- Bank interest is accounted for when received.

1d. Expenditure

Grants and Donations are accounted for when paid over, or when awarded, if that award creates a binding obligation on the Trust.

1e. Fixed Assets

Depreciation is provided at the rate of 25% on a reducing balance basis on all Fixed Assets.

1f. Fixed Asset Investment

Fixed Asset Investments are recorded at market value at the Balance Sheet date. Any gains or losses on revaluation are taken to the Statement of Financial Activities.

SOUTHWICK CHRISTIAN COMMUNITY CHURCH

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDING 31ST DECEMBER 2025

		Unrestricted Funds £	Restricted Funds £	TOTAL 2025 £	*Total 2024* £
2.	**INCOMING RESOURCES**				
2a.	VOLUNTARY INCOME				
	Gifts and Offerings received	36,957	146,652	183,609	*43,639*
	Gift Aid received	5,913	23,265	29,178	*11,130*
	TOTAL VOLUNTARY INCOME	42,870	169,917	212,787	*54,769*
2b.	ACTIVITIES FOR GENERATING FUNDS				
	Rents and Lettings	24,360	–	24,360	*25,103*
	Activities Receipts	3,224	–	3,224	*5,816*
	Coffee Shop Receipts	10,893	–	10,893	*10,531*
	Event Receipts	–	–	–	–
	TOTAL ACTIVITY RECEIPTS	38,477	0	38,477	*41,449*
2c.	OTHER INCOME				
	Grants	–	–	–	*8,896*
	Council Tax Refund	–	–	–	*366*
	Other Refund	1,517	–	1,517	–
	Equipment Refund	–	–	–	–
	Bank Loyalty and Sundry	2,277	456	2,734	*506*
	CCLA-COIF Deposit Interest	1,775	–	1,775	*11*
	M&G Fund Yield (Deficit)	15,211	–	15,211	*4,411*
	Insurance claim	–	–	–	–
	TOTAL OTHER INCOME	20,780	456	21,236	*14,189*
	TOTALLING	£ 102,127	170,373	272,500	*110,407*

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDING 31ST DECEMBER 2025

		Unrestricted Funds £	Restricted Funds £	TOTAL 2025 £	*Total 2024 £*
3.	**EXPENDITURE**				
3a.	Charitable Activities				
	Administration Costs	1,877	–	1,877	*2,403*
	Advance of Cash Floats	–	–	–	–
	Bank Charges	–	–	–	*556*
	Building Equip. & Maint'n'nce	10,186	–	10,186	*8,082*
	Building Flat Repairs	2,321	–	2,321	*1,532*
	Children and Youth	–	–	–	*156*
	Cleaning and Waste	2,789	–	2,789	*2,354*
	Council Tax	–	–	–	*1,048*
	Consumables (Coffee Shop)	5,004	–	5,004	*4,705*
	Depreciation	1,102	–	1,102	*1,327*
	Events Expenditure	110	–	110	–
	Equipment	98	–	98	*680*
	Gardens	596	–	596	*814*
	Gifts and Donations	–	20,045	20,045	*2,058*
	Instructors	1,220	–	1,220	*770*
	Insurance	2,456	–	2,456	*2,376*
	Licences	1,098	–	1,098	*170*
	Lighting and Heating	9,264	–	9,264	*8,963*
	Motor and Travelling	6	–	6	–
	Refreshments	–	–	–	–
	Resources	761	–	761	*3,606*
	Salaries, Pension etc.	36,910	–	36,910	*32,080*
	Subscriptions	2,748	–	2,748	*2,800*
	Sundry	–	–	–	–
	Tithes/Mission	–	–	–	–
	Training	40	–	40	–
	Volunteer Costs	60	–	60	*57*
	Water Rates	5,364	–	5,364	*1,463*
	TOTAL EXPENDED	£ 84,011	20,045	104,056	*77,996*
3b.	Governance Costs	50	–	50	*1,018*
	TOTALLING	£ 84,061	20,045	104,106	*79,014*

SOUTHWICK CHRISTIAN COMMUNITY CHURCH

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDING 31ST DECEMBER 2025

		Unrestricted Funds £	Restricted Funds £	TOTAL 2025 £	*Total 2024 £*
4.	**TANGIBLE FIXED ASSETS**				
	Net Book Value as at 01.01.23			3,980	*5,306*
	Capital Items Purchased				
	- Microwave Oven			427	*0*
	Total Value			4,407	5,306
	Depreciation Charge (25 %)			1,102	*1,327*
	NET BOOK VALUE as at 31.12.23			3,305	*3,980*
5.	**DEBTORS**				
	Gift Aid claim 1 qtr	1,867	34	1,901	*2,807*
6.	**CASH AT BANK**				
	General Fund a/c	29,080	-	29,080	*66,014*
	Lite Bites a/c	847	-	847	*1,261*
	Mission Fund a/c	-	668	668	*646*
	Business Premium a/c	-	100,456	100,456	-
	Cash in Hand	15	-	15	*15*
	TOTAL	29,942	101,125	131,067	*67,935*
7.	**CCLA-COIF DEPOSIT FUND**				
	Deposit Balance as at 01.01.23	241	-	241	*230*
	Transfer from (to) General Fund	11,255	78,745	90,000	-
	Remainder	11,496	78,745	90,241	*230*
	Interest received	1,775	-	1,775	*11*
	TOTAL FUNDS as at 31.12.23	13,271	78,745	92,016	*241*
8.	**M&G INVESTMENT FUND**				
	Investment Balance as at 01.01.25	65,306	-	65,306	*60,895*
	Transfer to (from) fund category	-	-	-	-
	Transfer from (to) General Fund	-	-	-	-
	Investment remaining at 31.12.25	65,306	-	65,306	*60,895*
	Projected Interest Profit (Loss)	15,211	-	15,211	*4,411*
	- as at 31.12.25	80,517	-	80,517	*65,306*
	Charibond 321.127 Units	-	-	-	*13,389*
	Charifund 158.772 Units	-	-	-	*51,917*
	Charifund 197.632 Units	80,517	-	80,517	-
	TOTAL FUNDS as at 31.12.25	80,517	-	80,517	*65,306*

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDING 31ST DECEMBER 2025

		Unrestricted Funds	Restricted Funds	TOTAL 2025	*Total 2024*
		£	£	£	*£*
9.	**CREDITORS**				
	Heating and Lighting	985	-	985	*894*
	Independent Examiner	950	-	950	*900*
		£ 1,935	-	1,935	*1,794*
10.	**STAFFING COSTS & NUMBERS**				
	Gross Wages and Salaries			36,910	*32,070*
	Employer's National Ins. Costs			-	-
	Pension Costs			-	*10*
				£ 36,910	*32,080*

11. FUNDS TRANSFER

Any fund transfers are normally for the purpose of redesignating specific sums as either restricted or unrestricted.

12. The Total Number of employees engaged in the Trust during 2025 was 4, rising to 5 *(2024 - 5 / 4).*

13. TRUSTEE RENUMERATION

None of the trustees was employed by this Charity or received any remuneration during 2025.

No direct payments were made to any Trustee for services or goods.

14. All travelling expenses are paid in accordance with the Baptist Union and HMRC current guidelines.

15. No employee received emoluments greater than £60,000 per annum.