Stratford Church of Christ: trustees' report and accounts for the year ended 31 December 2025

Oct 13, 2026 · @Hinesh

Charitable Incorporated Organisation, registered charity number 1153326. Receipts and payments accounts.

Trustees' annual report

The trustees present their report and the receipts and payments accounts of the charity for the year ended 31 December 2025.

Reference and administrative details

Charity name	Stratford Church of Christ
Registered charity number	1153326
Legal form	Charitable Incorporated Organisation (foundation model), registered 9 August 2013
Principal office	9 Plymouth House, Keir Hardie Way, Barking, Essex IG11 9NB
Bankers	National Westminster Bank plc, 37 High Street North, East Ham, London E6 1HS
Independent examiner	Hinesh Mamtora MAAT, Ease Accounting, 20-22 Wenlock Road, London N1 7GU

The trustees who served during the year and up to the date of this report were:

- Kwaku Twumasi (Chair)
- Emmanuel Adade-Boateng
- Ernest Tenkorang Danquah
- Chikwado Opefi

Objectives and activities

The charity's objects are to advance the Christian religion in the United Kingdom for the public benefit, and to work with other Churches of Christ locally and internationally to promote the gospel of Jesus Christ.

The trustees have had regard to the Charity Commission's guidance on public benefit when reviewing the charity's aims and planning its activities.

The church meets for weekly worship and Bible study in hired premises. It supports people in need in the congregation and the local community, and works with other churches in the UK and overseas.

Achievements and performance

During 2025 the church:

- held weekly worship and Bible study in hired premises, at a hire cost of £20,040
- ran its food bank outreach, providing food support to around 75 to 80 families in and around Stratford
- organised and hosted the annual London Lectureship in June, bringing together members of Churches of Christ across London
- held a church family and children's outing to Southend-on-Sea
- hosted a health awareness seminar, "Healthier You, Happier You", where healthcare professionals gave practical guidance on healthy living
- gave £8,212 in benevolence support to individuals in need
- supported a church in India (£1,200) and other Churches of Christ (£700)

The church plans to run the same programme of events in 2026 and to continue raising funds towards a place of worship.

The trustees are grateful to the volunteers who give their time freely to the work of the church.

Financial review

Receipts for the year were £129,225 (2024 restated: £165,933), almost all from the regular giving of members. Payments on the church's activities were £52,500 (2024: £48,304).

In 2024 members and sister congregations lent the church £110,500 to support a bid to buy a place of worship. The bid was unsuccessful and the loans have been repaid in full: £77,500 in 2024 and the final £33,000 in 2025.

At 31 December 2025 the church held £390,268 in cash at bank (2024: £346,543), of which £372,110 was in the building fund account.

Reserves policy

The trustees aim to hold general reserves equal to three to six months' running costs, about £13,000 to £26,000. General funds at 31 December 2025 were £18,158.

The building fund holds £372,110 towards acquiring a place of worship. Of this, £108,094 was given by members specifically for the building (restricted) and £264,016 has been set aside by the trustees from the first two Sundays' offerings each month (designated).

Structure, governance and management

The charity is a Charitable Incorporated Organisation governed by its foundation model constitution dated 9 August 2013. No trustee receives any remuneration for acting as a trustee.

Trustees' responsibilities

The trustees are responsible for keeping proper accounting records and for preparing accounts for each financial year in accordance with the Charities Act 2011. As permitted for a CIO with gross income not exceeding £250,000, the trustees have chosen to prepare the accounts on a receipts and payments basis.

Approved by the trustees on 27th October 2026 and signed on their behalf by:

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Kwaku Twumasi, Trustee (Chair)

Independent examiner's report to the trustees of Stratford Church of Christ

I report to the charity trustees on my examination of the accounts of Stratford Church of Christ (the CIO) for the year ended 31 December 2025.

Responsibilities and basis of report

As the charity trustees of the CIO 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 CIO's accounts carried out under section 145 of the Act. 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 CIO as required by section 130 of the Act; or
2. the accounts do not accord with those records.

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.



Hinesh Mamtora MAAT

Ease Accounting, 20-22 Wenlock Road, London N1 7GU

Date: 28 October 2026

Receipts and payments account for the year ended 31 December 2025

The church's cash funds rose by £43,725 to £390,268. All figures are in pounds sterling, rounded to the nearest pound.

	Note	Unrestricted funds £	Restricted funds £	Total 2025 £	Total 2024 (restated) £
Receipts					
General weekly giving and offerings	1	116,604	-	116,604	130,797
Donations	1, 2	2,045	2,870	4,915	27,051
Preacher special contributions		2,570	-	2,570	4,520
Food bank appeal	2	-	1,330	1,330	-
Bank interest	2	-	3,806	3,806	3,565
Total receipts		**121,219**	**8,006**	**129,225**	**165,933**
Payments					
Minister's pay and support	4	6,657	-	6,657	6,000
Premises hire and caretaking		20,040	-	20,040	14,224
Benevolence: support to individuals in need		8,212	-	8,212	17,031

	Note	Unrestricted funds £	Restricted funds £	Total 2025 £	Total 2024 (restated) £
Support for other churches and missions		1,900	-	1,900	1,200
Food bank	2	-	1,427	1,427	-
Worship, evangelism, fellowship and events		5,250	-	5,250	1,770
Church minibus running costs		4,722	-	4,722	2,706
Travel and mission trips		1,690	-	1,690	-
Administration, insurance and office costs		1,352	-	1,352	3,964
Accountancy and payroll fees		1,250	-	1,250	1,409
Total payments		**51,073**	**1,427**	**52,500**	**48,304**
Net receipts		**70,146**	**6,579**	**76,725**	**117,629**
Other receipts and payments					
Loans received	5	-	-	-	110,500
Loans repaid	5	(33,000)	-	(33,000)	(77,500)
Transfer between funds	2	(97)	97	-	-
Net movement in cash funds		**37,049**	**6,676**	**43,725**	**150,629**
Cash funds at 1 January		245,125	101,418	346,543	195,914
Cash funds at 31 December		**282,174**	**108,094**	**390,268**	**346,543**

The 2024 figures have been restated to a receipts and payments basis and corrected for building bid loans (note 1).

Statement of assets and liabilities at 31 December 2025

The church held £390,268 at bank, its only monetary asset, and owed nothing at the year end.

	Note	Unrestricted funds £	Restricted funds £	Total 2025 £	Total 2024 (restated) £
Monetary assets					
Cash at bank	6	282,174	108,094	390,268	346,543
Liabilities					
Building bid loans	5	-	-	-	33,000
Premises hire owed		-	-	-	5,435

Non-monetary assets	Cost £
Church minibus, bought August 2023 and used for church activities (note 7)	20,000

Approved by the trustees on 27th October, 2026 and signed on their behalf by:

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Kwaku Twumasi, Trustee (Chair)

Notes to the accounts

1. Basis of preparation

The accounts have been prepared on a receipts and payments basis under section 133 of the Charities Act 2011, as permitted for a CIO whose gross income does not exceed £250,000. They show money received and paid during the year and the cash held at the year end, with other assets and liabilities listed in the statement of assets and liabilities.

The 2024 accounts were prepared on an accruals basis. The 2024 figures shown here have been restated to a receipts and payments basis. On that basis the cash funds at 31 December 2024 were £346,543, compared with net assets of £356,401 previously reported, which included the minibus at £13,459 less amounts owed of £3,601.

The 2024 figures have also been corrected using the trustees' schedule of the loans received in 2024 for the building bid. The 2024 accounts showed loans of £3,000 outstanding at 31 December 2024; the correct figure was £33,000. 2024 receipts have been restated from £195,933 to £165,933, because £45,000 of loans had been included in general weekly giving and donations, and £15,000 treated as loans were in fact gifts. Cash funds are not affected.

The 2024 liabilities have also been restated to include premises hire of £5,435 for September to December 2024, paid in April 2025.

2. Funds

Fund	At 1 January 2025 £	Receipts £	Payments and loans repaid £	Transfers £	At 31 December 2025 £
Unrestricted general fund	11,434	121,219	(51,073)	(63,422)	18,158
Unrestricted designated building fund	233,691	-	(33,000)	63,325	264,016
Restricted building fund	101,418	6,676	-	-	108,094
Restricted food bank fund	-	1,330	(1,427)	97	-
Total	**346,543**	**129,225**	**(85,500)**	**-**	**390,268**

The building fund was set up to raise money for a place of worship. Gifts members make to it directly are restricted to that purpose. The trustees also place the first two Sundays' offerings each month in the building fund; these remain unrestricted funds designated by the trustees.

The restricted building fund brought forward is the balance shown as restricted in the previous accounts. As in previous years, interest on the building fund account is added to the restricted fund. The loans repaid in 2025 were met from the designated building fund.

The food bank fund holds gifts given in response to the 2025 food bank appeal. The shortfall of £97 was met from general funds.

3. Trustees' remuneration and expenses

No trustee received any remuneration or other benefit from the charity. During the year £10,940 was paid to four trustees, either to repay costs they met on the charity's behalf, such as fuel, or as funds for the food bank outreach and benevolence support, which they passed on to those in need.

4. Staff

The charity's minister is paid through payroll. Payroll payments in the year were £6,000 (2024: £6,000). In June 2025 the church also gave him £657 to help with a personal tax bill. No employee received more than £60,000.

5. Loans and other payments

In 2024 members and sister congregations lent the church £110,500 to support a bid to buy a place of worship. The bid was unsuccessful and the loans were repaid: £77,500 in 2024 and £33,000 in 2025 (£10,000 to C.O.C. Tooting in February, £20,000 to a member in March and £3,000 to a member in October). No loans were outstanding at 31 December 2025. Some amounts received in 2024 were gifts rather than loans and are included in 2024 donations.

6. Cash at bank

Account	At 31 December 2025 £	At 31 December 2024 £
NatWest current account	18,158.73	11,433.63
NatWest business reserve account (building fund)	372,109.71	335,109.42
Total	**390,268.44**	**346,543.05**

7. Church minibus

The church bought a minibus in August 2023 for £20,000. It was still owned and in use at 31 December 2025.

8. Related party transactions

Other than the payments in note 3, there were no transactions with trustees or people connected to them. The trustees have confirmed that the church member repaid £3,000 in October 2025 is not related to, or otherwise connected with, any trustee.