CUCKFIELD BAPTIST CHURCH

Report of the Trustees and Financial Statements

Year ended 31 December 2025

Cuckfield Baptist Church

Knowing Jesus and making him known

Registered Charity Number 1163303

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Charity Information

Charity Number:	1163303
Principal Address:	Polestub Lane Cuckfield West Sussex RH17 5GP
Website:	www.cuckfieldbaptistchurch.com
Trustees	J Broome S Chittenden (appointed 22 October 2025) WE Cockram WH Cockram E Giles M Martin (appointed 22 October 2025) E Menzies (appointed 22 October 2025) C Sayer A Symonds (resigned 10 September 2025)
Solicitors	Wellers 65 Leadenhall Street London EC3A 2AD
Bankers:	CAF Bank Ltd 25 Kings Hill Avenue Kings Hill, West Malling Kent ME19 4TA
Independent Examiner:	John Caladine FCCA CTA FCIE Chantry House 22 Upperton Road Eastbourne East Sussex BN21 1BF

Report of the Trustees

The trustees present their report together with the financial statements of the Charity for the year ended 31 December 2025. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" FRS102 (Section 1A).

Objectives and Activities of the Charity

The objectives of the Charity, as given in its Constitution, are the advancement of the Christian faith according to Baptist principles, and in accordance with the Basis of Faith and such other connected charitable purposes. The Charity is a Bible-teaching, all-age, friendly church community based in Cuckfield, whose members seek to know Jesus and make him known in Mid-Sussex and beyond. Consideration was given to the Commissioners' guidance regarding public benefit and, in particular, the specific guidance on charities for the advancement of religion.

The Charity seeks to serve all who might get in contact if they need help and a welcome is extended to all who might wish to enquire further, be visited or attend any of the public meetings.

During 2025 a range of services and activities for all ages and backgrounds was arranged throughout each week that all could find both beneficial and spiritually fulfilling. These included

- presenting the person of Jesus and His claims to all who would hear
- coming together in public worship and prayer to God
- teaching and studying the Bible to promote personal faith in Jesus and understand its relevance for everyday living
- supporting members and others who are in need in a variety of ways
- assisting missionary endeavour and other outreach activity in Mid-Sussex, the UK and overseas

The Charity's premises at Polestub Lane were fully utilised once again, with public meetings for all ages together with access provided to various meetings online. There was also opportunity to celebrate and thank God at various milestones of life such as believer's baptisms, weddings and funerals.

The Charity's premises were also made available for use by other groups in the local community including activities for children, adult education classes, local schools, senior management team days, local choirs, village fair, other hobby clubs and family gatherings.

The Charity continues to flourish across all it's charitable activities, with it's Sunday morning congregations often attracting in excess of 100, with visitors regularly coming from the local area.

In addition to a small team of paid staff, the Charity, as in previous years, relied heavily on a number of volunteers drawn from the membership to undertake its activities in the local area.

Public Benefit

The trustees, having had regard to the guidance issued by the Charity Commission on public benefit, are satisfied that the Charity, in its objectives and activities, meets this public benefit requirement.

Financial Review

Review of the year
The income and expenditure of the Charity for the year ended 31 December 2025 and its financial position for the year then ended are detailed in the financial statements on pages 8 to 9.

Investments
The trustees have powers under the Constitution to invest the resources of the Charity in any way they deem fit to fulfil the objects of the Charity.

Reserves
The trustees have adopted a formal Reserves Policy. In summary this policy requires the Trustees to seek to hold reserves sufficient to cover:

1. Designated reserves - future expenses covering land and property, strategic to the Church's activities and income
2. Restricted reserves - Benevolent Fund and Missionary Fund
3. Specific reserves - reserves that may be needed from time to time to fund specific large expenditure or support a strategic gospel opportunity
4. General reserves - reserves held against day-to-day operational risks, in particular to provide a period of 12-18 months for the Trustees to seek to replace a material loss of income before a significant rationalisation plan would need to be implemented. General reserves would normally be expected to cover around 3-6 months of regular underlying expenditure for this purpose.

Unrestricted funds held on 31 December 2025 (excluding fixed assets) amounted to £217,521 (2024: £195,025). The Church's reserves are currently within the target range set by the Trustees in accordance with the reserves policy. Should the reserves be more than those necessary for the four categories above, consideration would be given to what other charitable activities may be appropriate in line with the objects of the charity.

Principal risks and related matters
The trustees are responsible for the management of the risks faced by the Charity. The trustees recognise the importance of reviewing the risks associated with the Charity and will review major risks on a regular basis. Risks that are identified during review are monitored and controlled on an on-going basis. The trustees are satisfied that all major risks have been reviewed and procedures put in place to mitigate against those risks.

Structure and Governance of the Charity

The Charity was registered on 25 August 2015 as a Charitable Incorporated Organisation and it assumed the activities, assets and liabilities of a former Cuckfield Baptist Church charity registered on 14 September 2009. That charity had recognised the formal constitution by Trust Deed dated 30 December 1905 of the assets and activities of Cuckfield Baptist Church which was first established in the mid 1700's.

The Charity is the sole beneficial owner of the land and premises that it holds and hence is responsible for maintaining such assets at its cost. The nine trustees who served during the whole year are listed in the Charity information on page 3. The legal title of the land and premises is held by The Trustees of the Cuckfield Baptist Chapel which has its own board of trustees.

Statement of Trustees Responsibility

The trustees are responsible for preparing the Report of the Trustees and the Financial Statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales, the Charities Act 2011, Charity (Accounts and Reports) Regulations 2008 require the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Charity and of the incoming resources and application of resources, including the income and expenditure, of the Charity for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Charity will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the Constitution of the Charity. 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.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the Charity's website.

Approved by order of the board of trustees on 26th March 2026 and signed on its behalf by:

J N Broome

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J Broome

Independent examiner's report to the trustees of Cuckfield Baptist Church on the financial statements for the year ended 31 December 2025

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 December 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 2011 Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act. In carrying out my examination I have followed the general Directions given by the Charity Commission for England and Wales 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 respect of the charity 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.

Your attention is drawn to the fact that the charity has prepared financial statements in accordance with 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) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn.

I understand that this has been done in order for financial statements to provide a true and fair view in accordance with Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.



John Caladine FCCA CTA FCIE 8 April 2026

Caladine Limited
Chantry House
22 Upperton Road
Eastbourne
East Sussex, BN21 1BF

Financial Statements

Statement of Financial Activities
For the year ended 31 December 2025

	Notes	Unrestricted funds £	Restricted funds £	Total Funds £	2024 £
Incoming resources					
Donations and legacies		158,421	2,725	**161,146**	160,096
Other trading activity		12,702	-	**12,702**	15,090
Investment income		3,812	-	**3,812**	4,533
		174,935	2,725	**177,660**	179,719
Resources expended					
Charitable activities					
Pastoral costs		49,739	-	**49,739**	64,702
Premises costs		49,637	-	**49,637**	35,589
Gifts and donations		18,025	3,100	**21,125**	20.962
Outreach activity costs		2,085	-	**2,085**	6,079
Support and governance costs		36,812	125	**36,937**	34,976
		156,298	3,225	**159,523**	162,308
Net incoming resources		18,637	(500)	**18,137**	17,411
Net movement in funds		18,637	(500)	**18,137**	17,411
Total funds brought forward		1,552,352	15,130	1,567,482	1,550,071
Total funds carried forward		**1,570,989**	**14,630**	**1,585,619**	1,567,482

There were no recognised gains and losses in the year other than those shown above. The prior year comparative figures include restricted income of £7,737 (Donations and legacies) and restricted expenditure of £7,577 (Gift and Donations) and £125 (Support and Governance costs).

All of the above results derived from continuing activities.

The notes on pages 10-13 form part of these financial statements.

Balance Sheet
As at 31 December 2025

	Notes	Unrestricted Funds £	Restricted funds £	Total funds £	2024 £
Fixed assets					
Tangible fixed assets	**4**	1,353,468	-	**1,353,468**	1,357,327
Currents assets					
Debtors	**5**	11,986	-	**11,986**	11,552
Cash at bank and in hand		210,199	14,630	**224,829**	202,862
		222,185	14,630	**236,815**	214,414
Current liabilities					
Creditors: Amounts due within one year	**6**	(4,664)	-	**(4,664)**	(4,259)
Net current assets		217,521	14,630	**232,151**	210,155
Total assets less current liabilities		1,570,989	14,630	**1,585,619**	1,567,482
Net assets		1,570,989	14,630	**1,585,619**	1,567,482
Funds					
Unrestricted funds	**7**			**1,570,989**	1,552,352
Restricted funds	**7**			**14,630**	15,130
				1,585,619	1,567,482

These financial statements were approved, and authorised for issue by the trustees on 26th March 2026 and signed on their behalf by:

J N Broome

J Broome
Trustee

Charity Number 1163303

Notes to the financial statements for the year ended 31 December 2025

1. Accounting policies

Basis of preparing the financial statements
The financial statements of the Charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

Income
All income is recognised in the Statement of Financial Activities once the Charity has entitlement to the funds, it is probable that the income will be received, and the amount can be measured reliably.

Expenditure
Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the Charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings, they have been allocated to activities on a basis consistent with the use of resources.

Grants offered subject to conditions which have not been met at the year-end date are noted as a commitment but not accrued as expenditure.

Tangible fixed assets
Freehold property is held at cost. In the opinion of the trustees, it would be misleading to provide for depreciation of the land and buildings.

Depreciation is provided at the following annual rates to write off each asset capitalised over its estimated useful life.

Fixtures and fittings - 10% straight line on cost

Taxation
The Charity is exempt from tax on its charitable activities.

Fund accounting
Unrestricted funds may be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds may only be used for particular restricted purposes within the objects of the Charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes. Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Pension costs and other post-retirement benefits
The Charity makes defined contributions to employees' personal pension schemes. Contributions by the Charity are charged to the Statement of Financial Activities in the period in which they are made.

2. Support and governance costs

Support and governance costs include £810 for the independent examiner for the independent examination and £4,950 (2024: £4,680) for other accountancy services.

3. Staff numbers and costs

Staff numbers

The average number of employees for the year ended 31 December 2025 was 2 (2024: 2).

Staff costs

	2025	2024
	£	£
Wages and salaries	**50,376**	51,518
Pension contributions	**3,388**	3,388
	53,764	54,906

No employees received emoluments in excess of £60,000.

Notes to the financial statements (continued) for the year ended 31 December 2025

4. Fixed assets

	Freehold property £	Fixtures & Fittings £	Total £
Cost			
At 1 January 2025	1,346,933	38,587	1,385,520
Additions	-	-	-
At 31 December 2025	1,346,933	38,587	1,385,520
Depreciation			
At 1 January 2025	-	28,193	28,193
Charge for the year	-	3,859	3,859
At 31 December 2025	-	32,052	32,052
Net book value			
At 31 December 2025	**1,346,933**	**6,535**	**1,353,468**
At 31 December 2024	1,346,933	10,394	1,357,327

5. Debtors

	2025	2024
	£	£
Prepayments and accrued income	**4,708**	4,551
Other debtors	**7,278**	7,001
	11,986	11,552

6. Creditors: Amounts falling due within one year

	2025	2024
	£	£
Accruals and deferred income	**3,017**	2,812
Other creditors	**1,647**	1,447
	4,664	4,259

Notes to the financial statements (continued) for the year ended 31 December 2025

7. Movement in funds

	At 1 January 2025 £	Incoming resources £	Resources expended £	At 31 December 2025 £
Unrestricted Funds				
General fund	1,552,352	174,935	(156,298)	**1,570,989**
Restricted Funds				
Missionary fund	12,405	2,725	(2,725)	**12,405**
Benevolent fund	2,725	-	(500)	**2,225**
	15,130	2,725	(3,225)	**14,630**
Total funds	1,567,482	177,660	(159,523)	**1,585,619**

8. Net assets by fund

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £	Total Funds 2024 £
Fixed assets	1,353,468	-	**1,353,468**	1,357,327
Current assets	222,185	14,630	**236,815**	214,414
Current liabilities	(4,664)	-	**(4,664)**	(4,259)
	1,570,989	14,630	**1,585,619**	1,567,482

9. Trustees and related party transactions

Trustee, WE Cockram (who is also key management personnel), received a salary and employer pension contributions for his role as Church Minister during the year amounting to £39,416 (2024: £38,284) as permitted by the church's governing document.

No other trustee received any remuneration, benefit or reimbursement of expenses for the year ended 31 December 2025 (2024: £Nil).

There were no other related party transactions in the year ended 31 December 2025 (2024: £Nil).