CHARITY REGISTRATION NUMBER: 1171500

Community Baptist Church, Sutton

Report to the Trustees and Financial Statements

For the year ended

31 December 2025

Community Baptist Church, Sutton

Financial Statements

Year ended 31 December 2025

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Community Baptist Church, Sutton

Trustees' Annual Report

Year ended 31 December 2025

The trustees present their report and the unaudited financial statements of the charity for the year ended 31 December 2025.

Reference and administrative details

Registered charity name	Community Baptist Church, Sutton
Charity registration number	1171500
Principal office	1 Kenny Drive Carshalton SM5 4PH
The trustees	E Pera H Clayton Rev R Strother
Independent examiner	Bhupindar Chowdhary FCA Chowdhary & Co Chartered Accountants 46 Syon Lane Osterley TW7 5NQ

Structure, governance and management

Governing document
The charity is governed by its constitution adopted on 11 September 2016 as amended 29 January 2017.

Recruitment and appointment of new trustees
Trustees are elected from amongst the membership of the church, and are nominated by the members. Nominees are interviewed and vetted by the pastor and existing trustees. Voting takes place at the Annual General Meeting to elect trustees for the coming year. Relevant training is provided by the existing trustees.

Risk management
The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error. The trustees consider that they have to consider credit risk and cash flow risk. Any use of financial derivatives is governed by the charity's policies approved by the board of trustees, which provide written principles on the use of financial derivatives to manage these risks. The charity does not use derivative financial instruments for speculative purposes.

Credit risk
The charity's principal financial assets are bank balances. The amounts presented in the balance sheet are net of allowables for doubtful receivables. The charity has no significant concentration of credit risk, with exposure spread over a large number of counterparties and customers.

Objectives and activities

Objectives and aims
The advancement of the Christian religion for the benefit of the public in accordance with the following:

- To exalt Jesus Christ in all actions and manners so prescribed in his word;
- To explain biblical truth in a practical manner so that we may encourage and be an example to our community;
- To encourage spiritual growth amongst our membership;
- To establish family and moral values in order to promote a godly lifestyle;
- To expand the leaders that have a passion to reach out in a spiritual and practical manner; and
- To expand the purpose of Jesus Christ in global outreach to our surrounding community and entire world.

Specific activities undertaken in the furtherance of these objectives during the year are recorded in the separate Trustees' Annual Report filed with the Charity Commission.

Public benefit
The Trustees confirm that they have complied with the duty in Section 4 of the Charities Act 2011 to have regard to the Charity Commission's general guidance on public benefit. All activities are undertaken for the benefit of the public at large.

Grant making
The payment of grants to missionaries and Christian charities, in furtherance of the charity's objectives, are voted and agreed upon by the trustees at regular meetings.

Achievements and performance

Review of the development, activities and achievements for the year
The trustees are happy with progress made in the year.

We have a number of regular activities that are designed to help us achieve the objects set out above. These include:

- Weekly church services open to the general public where we exalt Jesus Christ through worship; explain the Bible in a practical way; encourage people to have a positive impact in the community; and encourage people to live by the moral values we find in the Bible.
- Weekly Bible studies that are more informal but still carry the main objective of explaining and applying the Bible in a practical way.
- Outreach to our local community, inviting people to our services and sharing biblical truth with them.
- Regular leadership development to foster a deeper understanding and application of biblical teaching and encourage leaders to reach out to others in their communities.
- Involvement with other local churches, here and abroad, through prayer, financial support, and occasional visits.

Below are some of the regular activities and achievements of Community Baptist Church Sutton in 2025:

- Held outreach events on our local high street to meet and benefit people in our local community.
- Held regular church services, open to the public, where the Word of God is taught and expounded.
- Held weekly Bible studies for members and regular attenders to help them deepen their knowledge of the Word of God.
- Held monthly church prayer meetings where we pray for God’s working in our local community.
- Held regular events for church members to engage in Christian fellowship.
- Supported foreign missions and church planting partners.
- Participated in one-on-one discipleship sessions to train new leaders in the church.
- Supported our local food bank financially to help those in need in our community.
- Received new members into the church.
- Held our annual carol service as a Christmas community outreach.
- Supported a UK charity that helps the impoverished, the addicted, and those with special needs.
- Provided ministry training for those called to vocational Christian ministry.

Investment policy and performance
All assets are held in cash and in light of current interest rates the trustees are satisfied with the returns that they receive given that investments are held in low-risk accounts.

Community Baptist Church, Sutton

Trustees' Annual Report *(continued)*

Year ended 31 December 2025

Financial review

Reserves policy
The charity's reserves are represented by the cash at bank and in hand. Total reserves are £276,514 (2024: £254,473) and this level of reserves is maintained to cover annual running costs, and to build up a fund with the objective of purchasing premises in the future.

The trustees' annual report was approved on 7 October 2026 and signed on behalf of the board of trustees by:



Rev R Strother
Trustee

Community Baptist Church, Sutton

Independent Examiner's Report to the Trustees of Community Baptist Church, Sutton

Year ended 31 December 2025

I report to the trustees on my examination of the financial statements of Community Baptist Church, Sutton ('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 financial statements in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's financial statements 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 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 financial statements do not accord with those records; or

3. the financial statements 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.



Bhupindar Chowdhary FCA
Independent Examiner

Chowdhary & Co
Chartered Accountants
46 Syon Lane
Isleworth
Middlesex
TW7 5NQ

Community Baptist Church, Sutton

Statement of Financial Activities

Year ended 31 December 2025

	Note	2025 Unrestricted funds £	2025 Restricted funds £	2025 **Total funds £**	2024 Total funds £
Income and endowments					
Donations and legacies	**2**	51,332	7,734	59,066	82,930
Investment income		3,719	–	3,719	3,050
Total income		55,051	7,734	62,785	85,980
Expenditure					
Expenditure on raising funds:					
Costs of raising donations and legacies	**3**	99	–	99	99
Expenditure on charitable activities	**4**	37,046	3,598	40,645	33,096
Total expenditure		37,145	3,598	40,744	33,195
Net income and net movement in funds		17,906	4,136	22,041	52,785
Reconciliation of funds					
Total funds brought forward	**8**	242,855	11,618	254,473	201,688
Total funds carried forward	**8**	260,761	15,754	276,515	254,473

The statement of financial activities includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities.

Community Baptist Church, Sutton

Statement of Financial Position

31 December 2025

	Note	2025 £	2024 £
Current assets			
Cash at bank and in hand		276,515	254,473
Net current assets		276,515	254,473
Total assets less current liabilities		276,515	254,473
Funds of the charity			
Restricted funds		15,754	11,618
Unrestricted funds		260,761	242,855
Total charity funds	**8**	276,515	254,473

These financial statements were approved by the board of trustees and authorised for issue on 7 October 2026, and are signed on behalf of the board by:

Rev R Strother
Trustee

Community Baptist Church, Sutton

Notes to the Financial Statements

Year ended 31 December 2025

1. **General information and accounting policies**

Community Baptist Church, Sutton is governed by the constitution dated 11 September 2016 and amended 29 January 2017. The Registered Charity number of the Trust is 1171500 and its registered address is 1 Kenny Drive, Carshalton, SM5 4PH. Accounts are presented in GBP sterling.

The charity's objectives are the advancement of the Christian religion for the benefit of the public in accordance with the following:

- To exalt Jesus Christ in all actions and manners so prescribed in his word;
- To explain biblical truth in a practical manner so that we may encourage and be an example to our community;
- To encourage spiritual growth amongst our membership;
- To establish family and moral values in order to promote a godly lifestyle;
- To expand the leaders that have a passion to reach out in a spiritual and practical manner; and
- To expand the purpose of Jesus Christ in global outreach to our surrounding community and entire world.

Basis of preparation of financial statements

The accounts (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 (FRS102) issued on 16 July 2014 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS102) and the Charities Act 2011 and UK Generally Accepted Practice as it applies from 1 January 2021.

After reviewing the charity's finances, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. The trust therefore continues to adopt the going concern basis in preparing its financial statements.

The charity constitutes a public benefit entity as defined by FRS 102.

Income recognition and debtors

All income is included in the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

Donations and legacies are recognised on a receivable basis when receipt is probable and the amount can be measured reliably.

Investment income is accounted for gross and when received.

Debtors are recognised at their monetary value.

Gifts in kind

Gifts in kind are recognised in different ways dependent on how they are used by the charity:

(i) Those donated for resale produce income when they are sold. They are valued at the amount actually realised.

(ii) Those donated for onward transmission to beneficiaries are included in the Statement of Financial Activities as incoming resources and resources expended when they are distributed. They are valued at the amount the charity would have had to pay to acquire them.

(iii) Those donated for use by the charity itself are included when receivable. They are valued at the amount the charity would have had to pay to acquire them.

Expenditure recognition and liabilities

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs 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.

Liabilities are recognised at their monetary value as soon as there is a legal or constructive obligation committing the charity to pay out resources.

Grants payable are recognised as expenditure when the commitment is entered into. The Society has specific guidelines to be followed by the Trustees when deciding on the payment of grants to individuals and institutions.

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

Raising funds
These are costs incurred in attracting voluntary income, the management of investments and those incurred in trading activities that raise funds.

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Support costs

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, for example, allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

Taxation
The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charity for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010oe Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

VAT incurred is not recoverable and is treated as a cost.

Cash and cash equivalents
Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Fund structure
Unrestricted income funds are general funds that are available for use at the trustees' discretion in furtherance of the objectives of the charity.

Designated funds are unrestricted funds set aside for specific purpose at the discretion of the trustees.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose. At present restricted funds are raised to support missionary work, at the direction of the trustees.

Financial instruments

Recognition and measurement

All financial assets and liabilities are initially measured at a transaction price (including transaction costs), except for those financial assets classified as at fair value through profit or loss, which are initially measured at fair value (which is normally the transaction price excluding transaction costs), unless the arrangement constitutes a financing transaction. If an arrangement constitutes a financing transaction, the financial asset or liability is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Financial assets and liabilities are only offset in the statement of financial position when, and only when, there exists a legally enforceable right to set off the recognised amounts and the charity intends either to settle on a net basis or to realise the asset and settle the liability simultaneously.

Financial assets are derecognised when and only when a) the contractual rights to the cash flows from the financial asset expire or are settled, b) the charity transfers to another party substantially all of the risks and rewards of ownership of the financial asset, or c) the charity, despite having retained some but not all significant risks and rewards of ownership has transferred control of the asset to another party.

Financial liabilities are derecognised only when the obligation specified in the contract is discharged, cancelled or expires.

2. INCOME FROM DONATIONS AND LEGACIES

	Unrestricted funds General	Restricted funds	**Total 2025**	**Total 2024**
	£	**£**	**£**	£
Donations and legacies:				
Donations from individuals	**-**	7,734	**7,734**	*6,872*
Regular giving and capital donations	**51,332**	**-**	**51,332**	*76,058*
	51,332	7,734	**59,066**	*82,930*

3. EXPENDITURE ON RAISING FUNDS

Costs of generating donations and legacies

	Unrestricted funds General	Restricted costs	**Total 2025**	Total 2024
	£	£	£	£
Other direct costs of generating voluntary income	99	**-**	**99**	*99*

4. EXPENDITURE ON CHARITABLE ACTIVITIES

	Unrestricted funds General	Restricted costs	**Total 2025**	Total 2024
	£	£	£	£
Regular giving to missionaries	-	3,598	**3,598**	*5,652*
Other costs of charitable activities	37,046	-	**37,046**	*27,444*
	37,046	3,598	**40,645**	*33,096*

5. GOVERNANCE COSTS (included in charitable activity costs)

	2025	2024
	£	£
Independent examiner's fee	**480**	*480*

6. TRUSTEES AND EMPLOYEES

The charity does not have any employees in the current year (2024: none). There were no other trustees' remuneration or other benefits for the year ended 31 December 2025 nor for the year ended 31 December 2024.

Members of the church volunteer to help set up and break down the church setting at services, and volunteer to spread the message locally through meeting the public and distributing tracts on a regular basis.

No employee earned more than £60,000 per annum.

Trustees' expenses

During the year, the church paid £18,700 to Pastor Ryan Strother as a contribution towards his home rent to cover the costs of the church office located in his home (2024: £16,200). There were no other trustees' expenses paid for the year ended 31 December 2025 nor for the year ended 31 December 2024.

7. TAXATION

As recorded in Note 1 the church is a registered charity and is therefore exempt from taxation on its income.

8. **MOVEMENT IN FUNDS**

	1 Jan 25	Net Movement in funds	**31 Dec 25**
Restricted funds	£	£	**£**
Missionary	11,618	4,136	**15,754**
Unrestricted funds			
General	224,832	17,906	**242,738**
Designated	18,023	-	**18,023**
	254,473	22,042	**276,515**

Net movement in funds, included in the above are as follow:

	Incoming Resources	Resources expended	Transfers	Movement in funds
	£	£	£	£
Restricted funds				
Missionary	7,734	(3,598)	-	4,136
Unrestricted funds				
General	55,051	(37,145)	-	17,906
Designated	-	-	-	-

9. **SPLIT OF NET ASSETS**

	Unrestricted funds	Restricted funds	**Total**
	£	£	£
Cash at bank	260,761	15,754	**276,515**

10. **ULTIMATE CONTROLLING PARTY**

The charity is run on a day-to-day basis by the appointed trustees as shown in the Trustees' Report.

11. **RELATED PARTIES**

There are no related party transactions to disclose other than those disclosed in note 6.