CHARITY COMMISSION ANNUAL RETURN 2025

WHYBRIDGE CHRISTIAN FELLOWSHIP CHURCH CHARITY NUMBER 1184220

HEADING	RESPONSE
Financial period start date	1/1/2025
Financial period end date	12/31/2025
Income	£20,958
Spending	£15,996
Charity address	Displayed correctly on the register
Charity address for contact and administration	
ADDRESS LINE 1	141 Rainham Road
ADDRESS LINE 2	Rainham
ADDRESS LINE 3	Essex
ADDRESS LINE 4	RM13 7RB
Self employed people working for the charity	1
Total spent	£2,435
Internal Charity Financial control policy and procedures	YES
Safeguarding policy and procedures	YES
Financial reserves policy and procedures	YES
Complaints policy and procedures	YES
Trustee expenses policy and proceduers	YES
Trust conflicts of interest policy and proceduresee	YES
Investing Charity Funds policy and procedures	YES
Bullying and Harassment policy and procedures	YES
Social Media policy and procedures	YES
Engaging external speakers at Charity events policy and procedures	YES
EXTERNAL RISK AND IMPACT	
Expenditure on overheads	Positive
	NOTE
	All boxes with NO or NEGATIVE on 2024 remain the same
	Details of the Charity Objects, main activities and achievements,Financial Review and Reserves Policy can be found on pages two and three of the accounts

Whybridge Christian Fellowship Church

Report and Accounts
Year ended 31st December 2025

Stewardship
Active generosity

1 Lamb's Passage, London EC1Y 8AB
www.stewardship.org.uk

WHYBRIDGE CHRISTIAN FELLOWSHIP CHURCH

LEGAL & ADMINISTRATIVE DETAILS

FOR THE YEAR ENDED 31 DECEMBER 2025

ADDRESS FOR CORRESPONDENCE	141 Rainham Road Rainham Essex RM13 7RB
GOVERNING DOCUMENT	CIO Association Registered 02 July 2019
CHARITY REGISTRATION NUMBER	1184220
CHURCH LEADERS	Philip Barker Ambe Shu Lucas Eric Danquah (Resigned July 2025) Florence Ambe Rashid Odusote (Resigned July 2025) Joseph Odima (Appointed July 2025) Joshua Cullwick (Appointed July 2025)
BANKERS	Barclays Bank plc
ACCOUNTANTS	Stewardship 1 Lamb's Passage London EC1Y 8AB

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WHYBRIDGE CHRISTIAN FELLOWSHIP CHURCH

REPORT OF THE TRUSTEES

FOR THE YEAR ENDED 31 DECEMBER 2025

The Trustees have pleasure in submitting the Report and Accounts for the period ended 31 December 2025.

Objects of the charity

The charity, which is a church, is governed by a constitution and is constituted as a charitable incorporated organisation. The charity's principal objects, as set out in its governing document, are:

a) to advance the Christian faith primarily, but not exclusively within Rainham, Essex and the surrounding neighbourhood
b) to put into practice the Christian faith including but not limited to: the prevention and relief of need, hardship and sickness; the advancement of education; and the provision of facilities in the interests of social welfare for recreation or other leisure time occupation of individuals with the object of improving their conditions of life.

Summary of the charity's main activities and achievements

To further the above objects and vision, the charity's main activities and achievements during the period when it was operational as a Trust were as follows:

To hold regular meetings for the furtherance of the Christian faith and the community of believers who worship at Whybridge.
To allow other associations to use the building for the benefit of local people.
To use digital media and our website to spread our work locally and worldwide and to provide details of other Christian organisations for the benefit of others
During 2025 the church Sunday morning service was able to take place every Sunday.
Our Tuesday morning Coffee, prayer, chat and bible study was able to meet every Tuesday. Study sheets are produced monthly for people to take home, study and complete all the questions enabling discussions on the subject when we meet.
One flower arranging group continued to meet on Wednesday once a month.
Our church website Whybridgecfchurch.org underwent an overhaul in mid-year and is still being rebuilt, from which people contact us resulting in some having joined the church. We maintain our links to various Christian charities to assist our influence worldwide.

We continued to maintain our WhatsApp group where our Sunday ministry is uploaded to enable continued fellowship for people both members of the church and other supporters outside the church.

We maintain our Friday evening prayer meeting.
We continued our Sunday School and were encouraged by sustained numbers.
Our Trustee and church member continued working for a Christian Charity Lifeline working in association with social services. She holds a weekly coffee morning for parents with concerns over their children
We continued to enjoy the ministry of visiting speakers on a regular basis including a director of Lifeline.
We held a child dedication service for one of our families.
We held our Church Anniversary over Saturday and Sunday 13 & 14 July celebrating 88 years since the church first opened. It included an outside BBQ on Saturday afternoon where a number who were passing by joined us for food and chat.
We held our annual Harvest celebration tea and service on 21st September where Keith White from Millgrove, a Christian children's home, was the speaker. He was joined by his wife Ruth. On Tuesday a group took the harvest festival produce over to Millgrove as is our usual custom.

On Sunday 1st June we welcomed one new member.
We continue to have our financial reserve policy based upon two months income to demonstrate our ability to continue the work.

In planning the activities the Trustees have applied the guidance on public benefit issued by the Charity Commission.

Financial review

During this year the charity received income of £20,958 (2024: £23,729). The expenditure for the year was £15,996 (2024: £17,706) which resulted in a surplus for the year of £4,962 (2024: surplus of £6,023). At the end of the year, the funds held by the charity were £102,462 (2024: £97,500) of which all was unrestricted and can be used for any charitable purpose.

Reserves policy

The trustees have determined that the charity should aim to hold unrestricted cash of no less than £5,000 (which equates to about 3 months' of unrestricted expenditure) so that the charity could continue to operate should income and / or expenditure vary adversely. At the year end, the charity held unrestricted cash of £102,462 and therefore charity is complying with its reserves policy as well as holding additional funds for future mission.

Responsibilities of trustees

Charity law requires us as Trustees to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

Approval

This report was approved by the trustees and signed on their behalf by:

PBarker
PBarker (Sep 17, 2026 13:44:26 GMT+1)……..
Philip Barker
Date: Sep 17, 2026

ACCOUNTANT'S REPORT

TO THE TRUSTEES OF

WHYBRIDGE CHRISTIAN FELLOWSHIP CHURCH

In order to assist you to fulfil your duties under the Charities Act 2011, we have prepared for your approval the accounts of Whybridge Christian Fellowship Church for the year ended 31st December 2025 as set out on pages 5 to 7 from the accounting records and from information and explanations you have given us.

This report is made solely to the Trustees of the charity, as a body, in accordance with the terms of our engagement letter. Our work has been undertaken solely to prepare for your approval the accounts of the charity and state those matters that we have agreed to state to the Trustees of the charity. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and its Trustees as a body for our work or for this report.

It is your duty to ensure that the charity has kept adequate records and to prepare statutory accounts that meet the requirements of the Charities Act 2011 for the charity. You consider that the charity is exempt from the statutory audit requirement for the year and is eligible to prepare 'Receipts and Payments' accounts.

We have not been instructed to carry out an audit or review of the accounts of the charity. For this reason, we have not verified the accuracy or completeness of the accounting records or information and explanations you have given to us and we do not, therefore, express any opinion on the statutory accounts.

Lisa Darby

Lisa Darby (Sep 23, 2026 10:12:28 GMT+1)

Stewardship
1 Lamb's Passage
London
EC1Y 8AB

Dated: Sep 23, 2026

WHYBRIDGE CHRISTIAN FELLOWSHIP CHURCH

RECEIPTS AND PAYMENTS ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2025

	Notes	Unrestricted General Funds £	Designated Funds £	2025 £	2024 £
Income receipts					
Donations, legacies and grants		14,892	-	14,892	15,856
Gift aid receipts		2,201	-	2,201	895
Rental Income		2,553	-	2,553	4,775
Flower Club		300	-	300	270
Other		-	-	-	793
Bank Interest		1,012	-	1,012	1,140
Total receipts		20,958	-	20,958	23,729
Payments					
Payments in relation to charitable activities	2	15,316	-	15,316	17,356
Grants paid in relation to charitable activities undertaken by others	3	680	-	680	350
Total payments		15,996	-	15,996	17,706
Net of receipts / (payments) before transfers		4,962	-	4,962	6,023
Transfers between funds		-	-	-	-
Net movement in funds		4,962	-	4,962	6,023
Funds Brought forward	4	21,395	76,105	97,500	91,477
Cash funds at this year end	A	26,357	76,105	102,462	97,500

The notes on pages 7 form part of these accounts.

WHYBRIDGE CHRISTIAN FELLOWSHIP CHURCH

STATEMENT OF ASSETS AND LIABILITIES

FOR THE YEAR ENDED 31 DECEMBER 2025

	Notes	Unrestricted General funds £	Designated funds £	2025 £	2024 £
A Cash funds					
Cash at bank with immediate access		25,890	76,105	101,995	97,102
Cash Float		467	-	467	398
		26,357	**76,105**	**102,462**	**97,500**
B Other monetary assets					
Gift aid due to charity		1,826	-	1,826	1,663
Other debtors		3,926		3,926	3,080
		5,752	**-**	**5,752**	**4,743**
C Liabilities					
Fee for Independent Examination 2025		756	-	756	720
Accrued expenses		525	-	525	340
		1,281	**-**	**1,281**	**1,060**

D Assets retained for charity's own use

		Current value 2,025 £
*	Freehold Church Building	627,090
*	Freehold Manse	556,067
	Equipment	51,936
		1,235,093

* The trustees have used insurance values as an approximation for current values; insurance values may differ materially from current values.

E Guarantees and secured debts

The charity has not given any guarantees and has not provided its assets as security for any liabilities.

The accounts were approved by the trustees and signed on their behalf

by PBarker date Sep 17, 2026

PBarker (Sep 17, 2026 13:44:26 GMT+1)

Philip Barker

The notes on pages 7 form part of these accounts.

WHYBRIDGE CHRISTIAN FELLOWSHIP CHURCH

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2025

1 Accounting policies

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. General funds may also be 'designated' by trustees for a particular purpose. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

2 Payments in relation to charitable activities undertaken directly

	Unrestricted Funds			
	General Funds	Designated Funds	Total 2025	Total 2024
	£	£	£	£
Church & Manse Utilities (inc Council Tax)	6,950	-	6,950	6,192
Insurance	1,512	-	1,512	1,351
Support services	1,843	-	1,843	686
Ministry activities	455	-	455	250
Maintenance of buildings, grounds & equipment	2,435	-	2,435	5,194
Benevolent Fund	-	-	-	100
Independent examination	720	-	720	840
Other costs	1,401	-	1,401	2,742
	15,316	-	15,316	17,356

3 Grants paid in relation to charitable activities undertaken by others

Grants for:				
Relief of poverty	680	-	680	350
	680	-	680	350

4 Movement of funds

	Balance at 1.1.2025	Receipts	Payments	Balance at 31.12.2025
	£	£	£	£
Unrestricted general funds	21,395	20,958	(15,996)	26,357
	21,395	20,958	(15,996)	26,357
Designated Fund				
Projects Fund	76,105	-	-	76,105
	76,105	-	-	76,105
Total Funds	97,500	20,958	(15,996)	102,462

The Projects Fund was created by the Trustees to designate funds received from the Fellowship Property Trust during 2021 for future projects.