Walmer Chapel CIO

Report and Accounts
Year ended…31st December 2025

WALMER CHAPEL CIO

LEGAL & ADMINISTRATIVE DETAILS

FOR THE YEAR ENDED 31 DECEMBER 2025

ADDRESS FOR CORRESPONDENCE	30 Station Road Walmer DEAL CT14 7QS
GOVERNING DOCUMENT	CIO Constitution dated October 2019
CHARITY REGISTRATION NUMBER	1185852
TRUSTEES RESPONSIBLE FOR MANAGING THE CHARITY	C. Lambden - Pastor - Secretary P.Rees - Treasurer E.Phyall (resigned October 2025) R.Sharkey
BANKERS	HSBC Bank PLC
INDEPENDENT EXAMINER	Jane Neame 52 Ham Shades Lane Whistable Kent CT5 1NX

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WALMER CHAPEL CIO

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 CIO. The charity's principal object is to demonstrate the Christian faith in action by the advancement of the Christian faith. We seek to glorify God by obeying the Bible.

Summary of the charity's main activities and achievements

To further the above objects and vision, the charity's main activities and achievements were as follows:

During the course of this year, we continued to focus on building up the various ministries of the Church: the regular Sunday morning and evening services for worship and preaching, midweek Bible study and prayer meeting, home group, Sunday School, mums & toddlers, youth group, and coffee morning, and these were fairly well attended. Our outreaches in the town centre with a local evangelist continued roughly monthly.

Services continued to be being live-streamed and sermons loaded to the website, as this has been a vital outreach to those at a distance or housebound. There has also been more demand for pastoral visitation, many having long term health challenges, and these visits continued to be expanded to new contacts, when we heard of a need, and found members to share in the work.

The monthly e-newsletter continued with internet links, event dates and some thoughtful/biblical content. Paper copies were distributed to addresses without email or which requested post only. The newsletter was delivered to over 300 local homes along with the magazine 'Cheering words,' and extra copies were distributed to contacts; the print run varied according to the likely appeal of the content, with peaks around Easter, the beginning and end of the school year, and Christmas.

There is also a prayer email, sent roughly fortnightly, to an inner group for confidential intercessory prayer.

During the year we have found some more visitors worshipping with us, with family groups attending some of the special services. One wedding took place, two infant dedications, five persons were received into membership, one resigned, and one passed away.

More contacts have been harvested via GDPR rules through the toddler and Sunday school groups which are open to the public, and also from visitors to the services. Regular pastoral telephone, text, in-person or email contact has been continued.

We give thanks to Almighty God for bringing us thus far in our walk with him; and leave all things in his hands for the future as we seek to be faithful to the calling we have received through the Lord Jesus Christ, to whom be all the glory as his word is proclaimed and promoted.

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

Financial review

During the year income decreased by £365.36, to £59,703.85, and expenditure decreased by £1,637.11, to £53,542.77. As a result the cash held by the charity increased by £6,161.08, to £58,619.47, of which £58,619.47 is 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 £30,000 (which equates to about 8 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 £58,619.47 and the charity is complying with its reserves policy.

Governance

The policy and operating decisions of the charity rest with the Trustees, who meet regularly to monitor the activities of the Trust. Day to day management of church affairs is undertaken by the pastor/Elder of the Church, with the consent of the membership. All appointments are confirmed by the membership at the Annual General Meeting of the Church.

Risk statement

The charity is exposed to various risks - be they operational, financial or reputational. The trustees review the charity's activities regularly to identify significant risks and, where possible, they take appropriate measures to mitigate those risks.

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:

Mr P Rees (Chair)

Date: 26 October 2026

CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees/ members of	Walmer Chapel CIO		
On accounts for the year ended	31st December 2025	**Charity no (if any)**	1185852
Set out on pages	5-8 (five to eight)		

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 December 2025.

Responsibilities and basis of report

As the charity's trustees, 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 Trust's accounts 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 which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did 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.

Signed:	J C Neame.	**Date:**	26 October 2026
Name:	Mrs J C Neame		
Relevant professional qualification(s) or body (if any):	Institute of Chartered Accountants in England and Wales		
Address:	52 Ham Shades Lane Whitstable Kent CT5 1NX		

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WALMER CHAPEL CIO

RECEIPTS AND PAYMENTS ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2025

	Notes	Unrestricted Funds: General Funds £	Unrestricted Funds: Designated Funds £	Restricted Funds £	2025 £	2024 £
Income receipts						
Donations		45,692	-	2,400	48,092	50,838
Gift aid receipts		10,786	-	600	11,386	7,708
Gift a one off		-	-	-	-	-
Other income		-	-	-	-	940
Interest		225	-	-	225	583
		56,703	-	3,000	59,703	60,069
Total receipts		56,703	-	3,000	59,703	60,069
Payments						
Payments in relation to charitable activities undertaken directly	2	47,132	-	3,000	50,132	52,444
Grants paid in relation to charitable activities undertaken by others	3	2,130	-	-	2,130	2,140
		49,262	-	3,000	52,262	54,584
Purchase of fixed assets		1,280	-	-	1,280	596
Purchase of investments		-	-	-	-	-
Loans made		-	-	-	-	-
		1,280	-	-	1,280	596
Total payments		50,542	-	3,000	53,542	55,180
Net of receipts / (payments) before		6,161	-	-	6,161	4,889
Transfers between funds	6	-	-	-	-	-
Net movement in funds		6,161	-	-	6,161	4,889
Cash funds as at last year end		52,458	-	-	52,458	47,569
Cash funds at this year end	A	58,619	-	-	58,619	52,458

The notes on pages 7 - 8 form part of these accounts.

WALMER CHAPEL CIO

STATEMENT OF ASSETS AND LIABILITIES

FOR THE YEAR ENDED 31 DECEMBER 2025

	Notes	Unrestricted Funds: General funds £	Unrestricted Funds: Designated funds £	Restricted funds £	2025 £	2024 £
A Cash funds						
Cash at bank with immediate access		58,619	-	-	58,619	52,458
Notice deposits		-	-	-	-	-
Petty cash		-	-	-	-	-
		58,619	**ZERO**	**ZERO**	**58,619**	**52,458**
B Other monetary assets						
Gift aid due to charity		6,969	-	450	7,419	8,499
Other debtors		-	-	-	-	-
		6,969	**-**	**450**	**7,419**	**8,499**
C Liabilities						
Falling due within one year						
Fee for Independent Examination		420	-	-	420	400
		420	**-**	**-**	**420**	**400**

D Assets retained for charity's own use

	Fund to which asset belongs	(optional) (optional) Current value	(optional) Cost £
Land and buildings (give brief details)	One very old tin building and Brick Church	640,578	640,578
Music and PA equipment		3,543	6,000
Computers and IT (New Pastor Laptop £449; Printer £376, old printer disposed off -£263)		1,438	1,928
Furniture		1,717	2,596
Equipment (storage unit £455)		731	925
		648,007	652,027

Current values have been estimated by the trustees.

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:

Mr. P Rees (Chair)

Date: 26 October 2026

The notes on pages 7-8 form part of these accounts.

WALMER CHAPEL CIO

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. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. 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	Restricted Funds	Total 2,025	Total 2024	Total 2023
	£	£	£	£	£	£
Employment costs (see note 4)	33,800	-	3,000	36,800	35,789	34,784
Ministry expenses	1,130	-	-	1,130	870	710
Maintenance of buildings & equipment	1,980	-	-	1,980	5,099	331
Utilities including broadband	3,364	-	-	3,364	2,880	2,498
Insurance	790	-	-	790	747	671
Independent examination	420	-	-	420	800	-
Administration and support	893	-	-	893	1,475	-
Legal and professional fees, including subscriptions	969	-	-	969	543	810
Other costs (Sundries/website/bank charges)	5,066	-	-	5,066	4,241	2,543
	48,412	-	3,000	51,412	52,444	42,347

3 Grants paid in relation to charitable activities undertaken by others

Grants for:						
Mission Support	2,130		-	2,130	2,140	2,760
	2,130	-	-	2,130	2,140	2,760

4 Transactions with related parties

Clive Lambden served as a church leader and was paid £27,979.08 (net) for serving in that capacity, not for serving as a trustee; these payments are permitted by the charity's governing document.

No payments were made to any other trustees or persons related to them, except for reimbursement of expenses paid out on behalf of the charity.

6 Movement of funds

	Balance at 31 Dec 2024 £	Receipts £	Payments £	Transfers £	Balance at 31 Dec 2025 £
General funds	52,458	56,703	- 50,542	-	58,619
Designated funds					
-	-	-	-	-	-
-	-	-	-	-	-
	-	-	-	-	-
Restricted funds					
	-	-	-	-	-
Pastoral Stipend (an increase in Pastor's stipend was agreed dependant on designated donations received	-	3,000	- 3,000	-	-
	-	3,000	- 3,000	-	-
Total funds	52,458	59,703	- 53,542	-	58,619