Ridley Community Church

Report and Accounts
Year ended 31 December 2025

Stewardship
Active generosity

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

RIDLEY COMMUNITY CHURCH

LEGAL & ADMINISTRATIVE DETAILS

FOR THE YEAR ENDED 31 DECEMBER 2025

ADDRESS FOR CORRESPONDENCE	94 Upton Lane Forest Gate London E7 9LW
GOVERNING DOCUMENT	CIO Constitution dated 5 November 2021
CHARITY REGISTRATION NUMBER	1196428
TRUSTEES RESPONSIBLE FOR MANAGING THE CHARITY	Nigel Parrington Alexander Craig Alastair Steven Martin Oriakhi Kenneth Brownell
BANKERS	Metro Bank
INDEPENDENT EXAMINER	Sarah Crispin ACA Stewardship 1 Lamb's Passage LONDON EC1Y 8AB

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RIDLEY COMMUNITY 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 object, as set out in its governing document, is, for the public benefit, to advance the Christian faith in such ways as the Trustees may from time to time decide.

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:

Our principal aim at Ridley Community Church, both as a Church and as individuals, is to “know Christ, live Christ and make Christ known”. Each year we continue to focus on these principal aims.

We are a small Church operating in a non-Christian environment but we are friendly, spirit led and Bible focused. We see ourselves as completely dependent upon God for our strength. During 2025 we have focused upon pastoral support to the congregation and outreach to the local community where we seek to witness Christs saving power.

Many Christian media outlets have highlighted the fact that in 2025 we have seen a seismic shift for the church in the UK with more people increasingly open to talk about Jesus and actively exploring faith. Our congregation have been involved in training for evangelism and continue to witness to friends and neighbours. The support of our Pastor, Martin Oriakhi, has enabled us to continue to witness and to be discipled in Christian maturity and growth. The pastoral care exhibited by Pastor Martin has also been an important and effective part of our witness and our focus to “live Christ”.

However, it is the generosity of individuals, former members, and our partnerships with other Churches that has enabled us to remain financially viable. When our finances were low, we received a number of unexpected gifts which have enabled us to continue.

Our partnerships with other Churches and organisations have proven crucial to our role as a Church. We receive financial, practical and spiritual support from East London Tabernacle Baptist Church; the London City Mission, Romford Evangelical Church and the FIEC. Individuals who wish to remain anonymous have also been crucial to our financial survival.

During the year the Trustees also reviewed the extent of the liabilities in terms of the rent and the obligations we have toward LCM in respect of the lease of the building we occupy to ensure we are being effective stewards of Gods Money and resources.

We have also sought to seek longer term funding to enable us to purchase the building and have received commitments of just over £200k which is a significant amount considering our financial position. We will continue to pray and trust God for the remainder and for our future role as a Church.

We still continue to praise God for His blessings and are grateful for the volunteers in terms of those that maintain the building, those that preach the Word, those that visit neighbours and those that support our aims as a local Community Church.

Financial review
During the year income was £52,415 (2024: £30,995) and expenditure was £43,522 (2024: £36,927) As a result the cash held by the charity at the end of the period was £18,213 (2024: £9,320), of which £14,988 is unrestricted and can be used for any charitable purpose.

Our financial position continues to be a delicate balancing act each year. Whilst we only have one member of staff payment of utilities bills and the rental outgoings for the lease of the building create additional strains on our finances. Due to our vulnerability in financial terms, we carefully monitor our cash position and at each trustees meeting we discuss the revenue position and our cash reserves to ensure viability as an organisation. During the year we focused on our gift aid to maximise our financial position.

Reserves policy

The trustees have determined that the charity should aim to hold unrestricted cash of no less than £10,881 (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 £14,988 (2024: £7,368) and the charity is complying with its reserves policy.

Governance
Responsibility for setting policy and for making operating decisions rest with the trustees who meet regularly to monitor the activities of the charity. New trustees are recruited and appointed by the existing trustees, by a majority vote.

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:

N G Parrington
N G Parrington (Sep 3, 2026 19:30:53 GMT+1)

Nigel Parrington
(CHAIR OF TRUSTEES)

Date: Sep 3, 2026

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF

RIDLEY COMMUNITY CHURCH

I report to the trustees on my examination of the accounts of Ridley Community Church ('the charity') for the period ended 31 December 2025 on pages 5 to 7 following.

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 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 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 accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Sarah Crispin
Sarah Crispin (Sep 14, 2026 08:28:04 GMT+1)

Sarah Crispin ACA
Stewardship
1 Lamb's Passage
LONDON
EC1Y 8AB

Date: Sep 14, 2026

RIDLEY COMMUNITY CHURCH

RECEIPTS AND PAYMENTS ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2025

	Notes	Unrestricted General Funds £	Restricted Funds £	2025 £	2024 (restated) £
Income receipts					
Donations		43,142	1,273	44,415	22,995
Other grants		8,000	-	8,000	8,000
Total receipts		51,142	1,273	52,415	30,995
Payments					
Payments in relation to charitable activities undertaken directly	2	43,522	-	43,522	36,927
Total payments		43,522	-	43,522	36,927
Net movement in funds		7,620	1,273	8,893	(5,933)
Cash funds as at last year end		7,368	1,952	9,320	15,252
Cash funds at this year end	A	14,988	3,225	18,213	9,320

The notes on page 7 form part of these accounts.

RIDLEY COMMUNITY CHURCH

STATEMENT OF ASSETS AND LIABILITIES

FOR THE YEAR ENDED 31 DECEMBER 2025

	Notes	Unrestricted General funds £	Restricted funds £	2025 £	2024 (restated) £
A Cash funds					
Cash at bank with immediate access		14,988	3,225	18,213	9,320
		14,988	**3,225**	**18,213**	**9,320**

As disclosed in Note 1 Accounting policies, prior year cash balances have been restated

B Liabilities					
Falling due within one year					
Fee for Independent Examination		900	-	900	840
Accrued expenses		-	-	-	217
Total		**900**	**-**	**900**	**1,057**

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

N G Parrington

N G Parrington (Sep 3, 2026 19:30:53 GMT+1)

Nigel Parrington

Date: Sep 3, 2026

RIDLEY COMMUNITY 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. 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.

Prior year comparatives have been restated to include the receipts and balances on a savings account excluded in error. The impact of this has been to increase receipts and year end cash balances in 2024 by £1,952. £161 of this increase relates to the restricted Building Fund.

2 Payments in relation to charitable activities undertaken directly

	Unrestricted Funds General funds £	Restricted Funds £	Total 2025 £	Total 2024 £
Employment costs (see note 3)	30,996	-	30,996	31,031
Gifts and Hospitality	30	-	30	301
IT costs	1,301	-	1,301	490
Utilities	1,834	-	1,834	126
Bank charges	360	-	360	360
Insurance	404	-	404	391
Office costs	1,597	-	1,597	168
Building rental	7,000	-	7,000	3,500
Other costs	-	-	-	560
	43,522	-	43,522	36,927

3 Transactions with related parties

Martin Oriakhi served as a church leader and received total employment benefits of £30,411 (2024: £30,411) in the year for serving in that capacity, not for serving as a trustee; these payments are permitted by the charity's governing document.
Employment costs include fees charged by the payroll services provider totaling £584 (2024: £489).

4 Movement of funds

	Opening balance £	Receipts £	Payments £	Transfers £	Closing balance £
General funds	7,368	51,142	(43,522)	-	14,988
Restricted funds					
Building Fund	1,952	1,273	-	-	3,225
	1,952	1,273	-	-	3,225
Total funds	9,320	52,415	(43,522)	-	18,213

As disclosed in Note 1 Accounting policies, opening balances have been restated.