Charity Number: 1015693

Agape Christian Fellowship Trust

Financial Statements

For the Year Ended

31 December 2025

Augustus & Co
Chartered Certified Accountants

Agape Christian Fellowship Trust

Index

Page	Contents
1	Legal and Administrative Details
2-5	Trustees Report
6	Independent Examiner's Report
7	Statement of Financial Activities
8	Balance Sheet
9-11	Notes to Accounts

Agape Christian Fellowship Trust

Legal and Administrative Details

Trustees	Mrs J Dizon Mrs Myla Castro Mrs Estralyn Murchison
Bankers	Barclays Bank Plc Stratford Branch 737 Barking Road London E13 9PL
Independent Examiner	A A Boafo-Brewu FCCA MBA Chartered Certified Accountant 374 Ley Street Ilford Essex IG1 4AE
Registered Address	Emmanuel Hall 16-24 Francis Street Stratford London E15 1JG
Charity Number:	1015693

Agape Christian Fellowship Trust

Report of the Trustees

The trustees submit their annual report together with the financial statements for the year ended 31 December 2025. The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the charity's trust deed, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland published on 16/07/14.

Governing Document
It is governed by a trust deed dated 10 November 1992. It was registered as a charity on 11 December 1992.

Objectives

The objectives of the fellowship are:

1. the advancement of the Christian faith in the United Kingdom and abroad and in particular in the Greater London area as a Christian Church by any lawful and proper means including (but not by way of limitation) the worship of God, the preaching and proclamation of the Christian Gospel, the teaching of Christian doctrine and principles, the instruction, edification and pastoral care of children;

2. the relief of persons who are in conditions of need, hardship or distress, or who are aged or sick in the United Kingdom and abroad.

Review of Activities

The financial position of the fellowship at the end of the financial year is as detailed in the attached financial statements. The charity received income of £252,901 during the year.

Trustees

The following served as trustees during the year:

Mrs J. Dizon

Mrs Myla Castro

Mrs Estralyn Murchison

The following were trustees at the time the financial statements were signed.

Mrs J. Dizon

Mrs Myla Castro

Mrs Estralyn Murchison

Agape Christian Fellowship Trust

Trustee Selection Method

Trustees are appointed by resolution of the existing trustee body.

Activities and Achievements During the Year

Agape Christian Fellowship Trust is a Christian charitable organisation committed to advancing the Christian faith, supporting families, promoting education, and serving communities through spiritual, social, and practical assistance.

Our activities include regular worship services, Bible studies, prayer meetings, pastoral counselling, and community fellowship across our churches and ministry partnerships in the United Kingdom and internationally.

We provide pastoral care and practical support to individuals and families experiencing hardship, including:

- **Hospital Visitation and Cancer Support**: Providing prayer, emotional encouragement, companionship, and practical assistance to individuals undergoing treatment and their families.
- **Family Crisis Support**: Assisting families experiencing financial hardship, housing difficulties, relationship challenges, and other personal crises through pastoral guidance, food assistance, and referrals to appropriate services.
- **Wedding, Funeral and Bereavement Support**: Offering marriage preparation, funeral services, pastoral counselling, and ongoing care for grieving families.
- **Community and Elderly Care**: Supporting food banks, visiting elderly and isolated individuals, and providing essential assistance to vulnerable members of our communities.
- **Youth and Student Ministry**: Through Lifestyle Student Ministries, providing weekly youth gatherings, mentoring, Christian teaching, fellowship, and personal development opportunities.
- **Education and Leadership Training**: Through International Bible Institute London, equipping students and emerging leaders with biblical education and practical ministry training.
- **Online Ministry**: Providing accessible prayer gatherings, Bible teaching, and pastoral support to individuals unable to attend in person.
- **International Outreach**: Supporting missionary and community initiatives in the Philippines, Thailand, and the United States, including food assistance, education, and practical skills development.

Future Plans and Development
Agape Christian Fellowship Trust aims to strengthen its community outreach, particularly through the expansion of **Lifestyle Student Ministries**, with the following proposed initiatives:

1. Educational Tutoring and Literacy Support
Establishing reading, writing, homework, and basic literacy support programmes for children and young people, particularly those requiring additional educational assistance.

2. Music and Creative Arts Programme
Providing accessible music lessons, vocal training, instrumental workshops, and creative opportunities to develop young people's confidence, talents, discipline, and teamwork.

3. Boys' and Girls' Clubs
Developing safe, supervised clubs offering mentoring, recreational activities, sports, leadership development, life-skills training, and positive social interaction.

4. Expanded Family and Community Support
Strengthening hospital visitation, cancer support, bereavement care, family crisis assistance, and elderly visitation through trained volunteers and community partnerships.

5. Community Facilities Development
Continuing to explore suitable church and community facilities to accommodate worship, educational programmes, youth activities, mentoring, and wider community services.

Our Commitment
Agape Christian Fellowship Trust remains dedicated to demonstrating the love of Christ through compassionate service, education, pastoral care, and community engagement. Our long-term vision is to strengthen families, support vulnerable individuals, invest in the next generation, and create opportunities that positively impact the communities we serve.

All proposed programmes will be developed subject to available funding, appropriate facilities, safeguarding requirements, and volunteer capacity.

Reserves Policy

The organisation has set up a building fund with the view to purchasing its own property in the future. At 31 December 2025 there was free unrestricted reserves of £41,862 which will be used in the furtherance of the charity's objectives.

Love Gifts and Missions

The organisation has limited funds but aims to provide support and assistance to people in need in accordance with its objectives.

Review of Major Risks

The major risk facing the organisation is reduced congregation. The trustees and the ministry team are endeavouring to address this.

Plans for the Future

Our future plan is to extend the work we are doing in reaching out to serve and do more for the people and the community.

How our activities deliver public benefit

Our main activities and who we try to serve are as described in our objectives and activities. All our charitable activities focus on these objectives to further our charitable purposes for the public benefit.

Statement of Trustees' Responsibilities

The trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Agape Christian Fellowship Trust

The law applicable to charities in England & Wales requires 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 of the charity for that period. In preparing these financial statements, the trustees are required to:

a) select suitable accounting policies and apply them consistently;
b) observe the methods and principles in the Charities SORP;
c) make judgments and estimates that are reasonable and prudent;
d) state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
e) prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the applicable Charities (Accounts and Reports) Regulations, and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the charity and the financial information on the charity's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Independent Examiner

The trustees intend asking the existing accountant to undertake the independent examination of the organisation's accounts in the following year.

Declaration

I declare, in my capacity of charity trustee, that:

1. the trustees have approved the report above; and
2. have authorised me to sign on their behalf.

Name: Mrs Myla Castro
Position: Trustee
Dated: 15 October 2026

Agape Christian Fellowship Trust

Independent Examiner's Report to the Trustees of Agape Christian Fellowship Trust

I report to the trustees on my examination of the financial statements of Agape Christian Fellowship Trust ('the charity') for the year ended 31 December 2025 which comprise the Statement of Financial Activities, the Balance Sheet and related notes.

This report is made solely to the charity's trustees, as a body, in accordance with section 145 of the Charities Act 2011. My work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in this report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for my work, for this report, or for the opinions I have formed.

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 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.

An independent examination does not involve gathering all the evidence that would be required in an audit and consequently does not cover all the matters that an auditor considers in giving their opinion on the financial statements. The planning and conduct of an audit goes beyond the limited assurance that an independent examination can provide. Consequently I express no opinion as to whether the financial statements present a 'true and fair' view and my report is limited to those specific matters set out in the independent examiner's statement.

Independent examiner's statement

If the charity's gross income exceeds £250,000 your examiner must be a member of a body listed in section 145 of the 2011. The income was below this threshold. I confirm that I am qualified to undertake the examination because I am a member of ACCA, which is one of the listed bodies.

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:

- accounting records were not kept in respect of the charity as required by section 130 of the Act; or
- the financial statements do not accord with those records; or
- 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 financial statements to be reached.

A A Boafo-Brewu (FCCA MBA)

Augustus & Co

374 Ley Street
Ilford
Essex IG1 4AE

Dated: 16 October 2026

AGAPE Christian Fellowship Trust
Statement of Financial Activities
Year Ended 31 December 2025

	Note	Unrestricted	Restricted	Total 2025	Total 2024
		£	£	£	£
Income from:					
Voluntary income: donations	3	252,312	120	252,432	249,140
Bank interest received		469		469	326
Total		252,781	120	252,901	249,466
Expenditure on:					
Charitable activities	4	233,858		233,858	238,463
Total		233,858	-	233,858	238,463
Net Movements in funds		18,923	120	19,043	11,003
Transfer of funds					
Reconciliation of funds:					
Total funds brought forward at 01/01/2025		36,956	60,421	97,377	86,374
Total funds carried forward at 31/12/2025		55,879	60,541	116,420	97,377

The notes on pages 8 to 10 form part of these financial statements.

AGAPE Christian Fellowship Trust
Balance Sheet at 31 December 2025

	Note		2025		2024
		£	£	£	£
Fixed Assets					
Tangible Assets	7		14,558		17,556
Current Assets					
Debtors	8	2,346		2,938	
Cash at bank and in hand		102,037		80,069	
		104,383		83,007	
Creditors: Amounts falling due within one year	9	2,521		3,186	
		2,521		3,186	
Net current assets			101,862		79,821
Total assets less current liabilities			116,420		97,377
Net assets			116,420		97,377
Represented by:					
Restricted fund	10		60,541		60,421
Unrestricted fund	10		55,879		36,956
			116,420		97,377

The financial statements were approved by the trustees on 15 October 2026
and signed on its behalf by:

Mrs Myla Castro

(Trustee)

The notes on pages 8 to 10 form part of these financial statements.

AGAPE Christian Fellowship Trust
Notes To Accounts
Year Ended 31 December 2025

1. 1. Accounting convention

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The 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 (FRS 102) issued on 16 July 2014 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

1. 2. Incoming Resources

Donations relate to amounts receivable during the year.

1.3. Capital Grants

Grants towards capital expenditure are credited to a deferred capital grant and released to Income and Expenditure account over the expected lives of the assets. The amount released equals the depreciation charge.

1.4 Restricted Funds
Rstricted funds are to be used for specific purposes as decided by the trustees. Expenditure which meets this criteria is charged to the fund.

1.5 Unrestricted Funds
Unrestricted funds are donations and other incoming resources receivable or generated for the objects of the charity without further specified purposes and are available as general funds.

2. Trustees
The trustees received no remuneration for their services.

3. Voluntary income

	Unrestricted	Restricted	Total	Total
			2025	2024
	£	£		£
Tithes	173,550		173,550	177,436
Love Offerings	8,759		8,759	3,551
Others	3,400		3,400	3,484
Donations towards expenses	25,495		25,495	21,834
Mission Offerings	5,868		5,868	4,801
Building Fund Donation		120	120	295
Child Sponsorship	50		50	300
HM Revenue & Customs Tax Credits	35,190		35,190	37,439
Total Incoming Resources	252,312	120	252,432	249,140

AGAPE Christian Fellowship Trust
Notes to Accounts
Year Ended 31 December 2025

4. Charitable activities

	Un-restricted Fund	Restricted Fund	Total 2025	Total 2024
	£	£	£	£
Salaries	94,507		94,507	94,857
Employer's National Insurance	2,005		2,005	3,059
Rent Payable	41,367		41,367	42,333
Rates	310		310	310
Insurance	1,031		1,031	921
Missions	11,621		11,621	18,850
Light & Heat	6,671		6,671	5,896
House Keeping & Maintenance	773		773	608
Repairs, Maintenance & Cleaning	2,002		2,002	2,336
Small Music Equipment & Expenses	9,116		9,116	6,251
Printing, Postage & Stationery	-		-	137
Telephone	1,063		1,063	545
Pensions	2,086		2,086	2,028
Motor Expenses	3,606		3,606	5,257
Travelling Expenses	26,282		26,282	22,605
Hospitality	2,177		2,177	3,787
Love Gifts and Donations	14,800		14,800	15,000
General Expenses	3,890		3,890	4,033
Subscriptions and Publications	4,409		4,409	3,153
Governance Costs (per note 5)	3,144		3,144	3,392
Depreciation on Motor Vehicles	2,567		2,567	2,567
Depreciation on Furniture and Equipment	431		431	538
	233,858	-	233,858	238,463

All the £238,463 2024 was charged to unrestricted funds.

5. Governance cost

	Un-restricted Fund	Restricted Fund	Total 2025	Total 2024
	£	£	£	£
Bank Charges	586		586	760
Credit Card Charges	578		578	652
Legal and Professional	420		420	420
Independent Examiner's Fees	1,560		1,560	1,560
	3,144		3,144	3,392

6. Staff Costs

	2025	2024
	£	£
Salaries	94,507	94,857
Employer's National Insurance	2,005	3,059
Pensions	2,086	2,028
	98,598	99,944

No employee earned in excess of £60,000

Average head count in the year	4	4
	4	4

AGAPE Christian Fellowship Trust
Notes To Accounts
Year Ended 31 December 2025

7. Fixed Assets

	Furniture Fixtures & Equipment	Motor Vehicle	Total
	£	£	£
Cost			
At 1 January 2025	77,274	25,670	102,944
Addition			-
Disposal			-
At 31 December 2025	77,274	25,670	102,944
Depreciation			
At 1 January 2025	75,120	10,268	85,388
Charge for the year	431	2,567	2,998
Disposal			-
At 31 December 2025	75,551	12,835	88,386
Net Book Value:			
At 31 December 2025	1,723	12,835	14,558
At 31 December 2024	2,154	15,402	17,556

8. Debtors

	2025	2024
	£	£
Deposits	850	850
Prepayments	1,496	2,088
Other Debtors		
	2,346	2,938

9. Creditors: Amounts falling due within one year

	2025	2024
	£	£
Paye & National Insurance	555	1,220
Other Creditors		
Accruals	1,966	1,966
	2,521	3,186

10. Restricted funds

	Balance at 1 January 2025	Movement in Resources			Balance at 31 December 2024
		Incoming Capital	Incoming Revenue	Outgoing Revenue	
	£	£			£
Wall of Faith	59,567		120		59,687
Grenfell Tower Donation	854				854
	60,421	0	120	0	60,541

Restricted funds represent amounts received for specific activities. Any balance at the year end is committed and will be used for the same activity in the following year.

11. Analysis of net assets between funds

	Net Current Assets	Fixed Assets	Total
	£	£	£
Restricted Funds	60,541		60,541
Unrestricted Funds	41,321	14,558	55,879
	101,862	14,558	116,420

12. Related party transactions
There was no related party transactions during the year.