KILBURN EVANGELICAL CHURCH TRUST

ANNUAL REPORT AND FINANCIAL STATEMENT

FOR YEAR ENDED 31 DECEMBER 2025

CHARITY REGISTRATION NO: 1048674

Independent Examiners Ltd
The Grain Store
Hills Barns
Appledram Lane South
Chichester, West Sussex
PO20 7EG

KILBURN EVANGELICAL CHURCH TRUST

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KILBURN EVANGELICAL CHURCH TRUST

LEGAL AND ADMINISTRATIVE INFORMATION

CHARITY NUMBER	1048674
START OF FINANCIAL PERIOD	01.01.2025
END OF FINANCIAL PERIOD	31.12.2025
TRUSTEES AT 31 DECEMBER 2025	Janice Frame-Cummins Constance Morton Jennifer Brown

The existing Trustees appoint any new Trustees following the provisions laid out in the organisation's governing instrument.

GOVERNING INSTRUMENT	Declaration of Trust made on 11.06.1995

OBJECTS

(A) TO ADVANCE THE CHRISTIAN FAITH IN ACCORDANCE WITH THE STATEMENT OF BELIEFS APPEARING IN THE SCHEDULE OF THE DEED AND IN PARTICULAR IN THE COUNTY OF GREATER LONDON AND AT THE DISCRETION OF THE TRUSTEES ELSEWHERE IN THE UNITED KINGDOM OR THE WORLD

(B) TO RELEIVE PERSONS WHO ARE IN CONDITIONS OF NEED OR HARDSHIP OR WHO ARE AGED OR SICK AND TO RELIEVE THE DISTRESS CAUSED THEREBY IN PARTICULAR IN THE SAID COUNTY AND AT THE DISCRETION OF THE TRUSTES ELSEWHERE IN THE UNITED KINGDOM OR THE WORLD

(C) TO UNDERTAKE AND FULFIL SUCH OTHER CHARITABLE ACTIVITIES AND PURPOSES FOR THE BENEFIT OF THE COMMUNITY IN THE SAID COUNTY AS THE TRUSTEES MAY FROM TIME TO TIME THINK FIT

CORRESPONDENCE ADDRESS	2 Aldershot Road Kilburn London NW6 7LG
PRIMARY BANKERS	The Royal Bank Of Scotland 36 St Andrew Square Edinburgh EH2 2YB
INDEPENDENT EXAMINER	Z Derbak Independent Examiners Ltd The Grain Store Hills Barns Appledram Lane South Chichester, West Sussex PO20 7EG

KILBURN EVANGELICAL CHURCH TRUST

TRUSTEES REPORT
FOR THE YEAR ENDED 31 DECEMBER 2025

The Trustees are pleased to present their report along with the financial statements of the charity for the year ended 31 December 2025.

Objectives and Activities

The mission is to share the knowledge of Jesus Christ
To promote the teachings of Jesus Christ.
To benefit all in body, mind, and spirit without prejudice.

The governing document: Declaration of trust made on the 11th June 1995.

The Pastor has been working on building up the congregation. He has been undertaking weekly preaching of the gospel, personal counselling, personal ministry, and prayer meetings. The Pastor has been working on the church's online presence with Sunday preaching, counselling, leading the prayer groups, and Bible studies. Twice a week, a mother and Toddler group is run at the church. (This is all run by volunteers, funded by a small fee). The premises are also used by the following churches. The Good Shepherd Christian Ministries (Filipino) church has been able to use the premises for Sunday services and other activities. Way of Life Church (Portuguese-speaking fellowship) uses the church on Saturdays.

Trustees have reviewed guidance on public benefit.

Financial policy: The Trustees have not applied for any grants. However, the church supports Christian or missionary work. The mother and toddler group supported an average of 5 children via compassion during the year 2025.

The investment policy is reviewed annually, currently, the available funds in excess of running costs are held in the High Interest account. Consideration of other investment policies will be given if deposits exceed yearly expenditure.

The Volunteers – The mother and toddler play group is run by a volunteer- she uses puppetry play to preach the gospel to the parents and children.The volunteers prepare weekly food for the congregation. A volunteer runs the church office on a part-time basis.

The Trustees are volunteers and have been reviewing all the church policies. They applied for a Charitable Incorporated Organisation (CIO) in 2025 to the Charity Commission to open another charity (Kilburn Christian Fellowship - registration number 1215346). The new Charity was registered on 14.10.2025.

From Pastor Michael Cummins: 2025 was another year of growth for our Church, through solid Biblical teaching and delivering what God would require us to deliver to any existing members of the Church. The Pastor Cummins continue to encourage existing church members to invite friends and family to attend the church. We had then and now three services per week, Bible study on Thursday Prayer intercession on Friday and our Sunday service. We had a number o few members Baptised into the Christian faith and Church numbers has increased.

The Sunday service now goes out live on YouTube and has a steady following and the Pastor Cummins receive many telephone calls during the week from people seeking prayer.

These were all the activities carried out during 2025 and will continue in 2026.

Play group reflection 2025
The play group leader has continued to run 2 days a week during term times. The playgroup seeks to share Jesus with both children & adults through singing, storytelling, puppets, craft & Scripture. The numbers of parents and carers attending sessions grew in the Autumn, so that the playgroup was able to increase its sponsorship through Compassion UK, up to 5 children.

KILBURN EVANGELICAL CHURCH TRUST

TRUSTEES REPORT

FOR THE YEAR ENDED 31 DECEMBER 2025

Achievement and Performance

Day-to-day management, one of the trustees will be contacted as required. Major items of expenditure were presented to the trustees for approval. Records of income and expenditure were checked and recorded by R. Imhof. There is a Current account for running expenses. There is a Current account dedicated to receiving gifts by bank transfer through the website. Funds are moved to the expenses Current account. There is a high-interest account for reserves.

The mission is to share the knowledge of Jesus Christ.
– Sharing the Gospel leads to an increase in the congregation and activity in the church weekly.

To promote the teachings of Jesus Christ.
- The pastor is undertaking biblical teaching of the bible on a weekly basis.

To benefit all in body, mind, and spirit without prejudice.
- The church welcomes everyone. The gospel is to benefit humanity openly and honestly without bias.

The objective is to increase the offerings via a regular church membership.
- There was limited increase in 2025 in the church membership as KCF started to transmitting weekly church services online and YouTube, Bible study and the prayer group are all undertaken online and in person in the church. This has opened up the church to a wider audience for peaching.

- On completing the (CIO) Charitable Incorporated Organisation. The trustees will consider other investments, but currently, any available funds in excess of running costs are held in the High Interest account. It was agreed that in the High Interest account there will always be £2,500 for emergencies.

- In 2025 as KCF has been transmitting online Youtube. Viewers/people has been been gifting the church online via gift aid.

Financial Review

During the year ended 31 December 2025, Kilburn Evangelical Church Trust remained financially stable despite a reduction in voluntary donations. Donations received amounted to £30,077 (2024: £34,462). This decrease was partly offset by an increase in income from other charitable activities, which rose to £13,651 (2024: £10,560). In particular, the Mum and Toddler Group continued to make a valuable contribution to the charity's income while also providing an important service in supporting local children, parents and carers within the community.

The charity continued to meet its principal financial commitments, including staff wages, property maintenance, professional fees, utilities and other day-to-day operating costs. Careful stewardship of the charity's resources enabled the Trustees to increase direct support to the wider community, with charitable donations increasing significantly to £1,478 (2024: £432), reflecting the charity's ongoing commitment to serving those in need.

Overall, cash inflows and outflows remained well balanced during the year, resulting in a modest deficit of £682 at the year-end. The Trustees consider the charity's financial position to be sound and are satisfied that its resources continue to support its charitable objectives effectively.

The Trustees are deeply grateful to all those who have faithfully supported the work of the charity through their generosity, time and prayers. They remain confident that, through the provision of Almighty God and the continued faithful support of the congregation, the ministry of Kilburn Evangelical Church Trust will continue to grow and flourish in the years ahead.

Policies and procedures adopted for the induction and training of trustees:
- Safeguarding policy
- Bullying and Harassment Policy
- Complaints Policy and Procedures
- Financial Management

The charity's organisational structure and any wider network with which the charity works:
- The Trustees have overall responsibility for the running of the church
- Trustees employ paid staff
- The Pastor is responsible for the preaching

Relationship with any related parties: FIEC and Thirty-one eight.

Trustees Responsibilities

The Charities Act 2011 require the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the trust and of the surplus of the trust for that period. In preparing those financial statements the trustees are required to:

- Select suitable accounting policies and apply them consistently
- Make judgements and estimates that are reasonable and prudent
- Prepare financial statements on the going concern basis unless it is inappropriate to presume that the trust will continue in existence.

The Trustees are responsible for keeping proper accounting records, which disclose with reasonable accuracy at any time the financial position of the trust. They are also responsible for safeguarding the assets of the trust and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Signed on behalf of the Trustees by ……

Name:…Jennifer Brown……

Date:..9th July 2026……

INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS

Report to the Trustees of Kilburn Evangelical Church Trust on the accounts for the year ending 31 December 2025 set out on pages 8 to 12.

Respective responsibilities of Trustees and examiner

The charity's Trustees are responsible for the preparation of the accounts. The trustees consider that an audit is not required this year under section 144 of the Charities Act 2011 (the Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Act;
- to follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the Act, and;
- to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with general directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

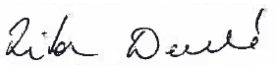
1. which gives me reasonable cause to believe that in, any material respect, the trustees have not met the requirements to ensure that:

· proper accounting records are kept (in accordance with section 130 of the Act); and

· accounts are prepared which agree with the accounting records and comply with the accounting requirements of the Act; or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Zita Derbak MAAT AATQB
Independent Examiners Ltd
The Grain Store
Hills Barns
Appledram Lane South
Chichester, West Sussex
PO20 7EG

Signed : 

Date: 16.07.2026

KILBURN EVANGELICAL CHURCH TRUST

STATEMENT OF RECEIPTS AND PAYMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025

	Notes	Unrestricted Funds £	Restricted Funds £	**Total 2025 £**	**Total 2024 £**
RECEIPTS :					
Voluntary Receipts	2a	30,077	0	30,077	34,462
Charitable Activities	2b	13,651	0	13,651	10,560
Investment Income	2c	34	0	34	63
Other Receipts	2d	4,108	0	4,108	3,504
TOTAL RECEIPTS		**47,870**	**0**	**47,870**	**48,589**
PAYMENTS :					
Costs of Charitable Activities	3a	40,672	0	40,672	40,023
Other Payments	3b	7,880	0	7,880	6,449
TOTAL PAYMENTS		**48,552**	**0**	**48,552**	**46,472**
NET INCOMING/(OUTGOING) RESOURCES		**-682**	**0**	**-682**	**2,117**
Transfer between funds		0	0	0	0
Balances Brought Forward		7,096	38	7,134	5,017
BALANCES CARRIED FORWARD		**6,414**	**38**	**6,452**	**7,134**

The notes on pages 10 to 12 form part of these accounts.

All operations are continuing operations.

KILBURN EVANGELICAL CHURCH TRUST

STATEMENT OF ASSETS AND LIABILITIES
AS AT 31 DECEMBER 2025

ASSETS	Unrestricted Fund £	Restricted Fund £	**31-Dec-25 Total £**	**31-Dec-24 Total £**
Cash Funds:				
Bank Business Current Account	3,521	38	3,559	1,835
Bank High interest Account	2,892	0	2,892	4,858
Bank Online Account	1	0	1	1
Cash Account (Mums and Toddlers)	0	0	0	440
	6,414	**38**	**6,452**	**7,134**
Represented By:				
Unrestricted Funds	6,414	0	6,414	7,096
Restricted Funds	0	38	38	38
	6,414	**38**	**6,452**	**7,134**
Assets retained for the Charity's own use:				
Fixtures, Fittings and equipment *	106,495	0	106,495	106,495
Current Monetary Assets:				
Gift Aid owed	1,661	0	1,661	1,988
	108,156	**0**	**108,156**	**108,483**
LIABILITIES				
Independent Examiners Fee	1,080	0	1,080	1,080
	1,080	**0**	**1,080**	**1,080**

* The Church is the beneficiary of a Trust (Livability) which operates as the Custodian Trustee of the church premises.

TRUSTEES RESPONSIBILITIES IN RELATION TO FINANCIAL STATEMENTS

Charity Law requires the Trustees to prepare financial statements for each financial year which comply with the regulations set out in the Charities Act 2011. The Trustees have elected to take advantage of the provisions that apply to small charities and have prepared a Receipts and Payments Account and Statement of Assets and Liabilities which are set out on pages 8 and 9.

Signed on behalf of the Trustees by .....

Name : Jennifer Brown .....

Date: 9th July 2026 .....

KILBURN EVANGELICAL CHURCH TRUST

NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2025

1. BASIS OF ACCOUNTING

The accounts have been prepared under the "Receipts and Payments" basis as prescribed by the Charity Commissioners, and they meet the appropriate legal requirements.

2. RECEIPTS

	Note	Unrestricted Funds	Restricted Funds	**Total 2025**	**Total 2024**
a) Voluntary Receipts		£	£	**£**	**£**
Weekly Offering		15,498	0	15,498	19,964
Donations under Gift Aid and Tax Relief		14,579	0	14,579	14,498
		30,077	**0**	**30,077**	**34,462**
b) Charitable Activities					
Letting Donations		13,651	0	13,651	10,560
		13,651	**0**	**13,651**	**10,560**
c) Investment Income					
Bank interest		34	0	34	63
		34	**0**	**34**	**63**
d) Other Receipts					
Mums & Toddlers Subscriptions		3,158	0	3,158	3,504
Sundry Income		950	0	950	0
		4,108	**0**	**4,108**	**3,504**
Total Receipts		**47,870**	**0**	**47,870**	**48,589**

KILBURN EVANGELICAL CHURCH TRUST

NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2025

3. PAYMENTS	Note	Unrestricted Funds £	Restricted Funds £	**Total 2025 £**	**Total 2024 £**
a) Costs of Charitable Activities					
Staff Salaries		23,888	0	23,888	22,516
Church & Hall - Light & Heat, water		2,936	0	2,936	2,871
Maintenance & Repairs		5,297	0	5,297	7996
Copyright Licence		407	0	407	396
Donations Made		1,478	0	1,478	432
Sundry Materials & Equipment		0	0	0	197
Evangelism & Events		0	0	0	719
Mums & Toddlers Expenses		864	0	864	1,528
Mums & Toddlers Donations		1,774	0	1,774	1,876
Website		0	0	0	243
Sundry Expenses		4,028	0	4,028	1,249
		40,672	**0**	**40,672**	**40,023**
b) Administrative Costs					
Accounts examination & Payroll Fees		2,080	0	2,080	1,034
Professional & Legal Fees		2,662	0	2662	2,533
Insurance		1,620	0	1,620	1,529
Telephone & Broadband		598	0	598	908
Printing, Stationery & Postage		470	0	470	0
Membership fee		450	0	450	445
		7,880	**0**	**7,880**	**6,449**
Total Payments		**48,552**	**0**	**48,552**	**46,472**

KILBURN EVANGELICAL CHURCH TRUST

NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2025

4. RESTRICTED FUNDS

CURRENT REPORTING PERIOD

	Balance 01-Jan-25 £	Income £	Expenditure £	Transfers £	Balance 31-Dec-25 £
Bibles	38	0	0	0	38
	38	**0**	**0**	**0**	**38**

PREVIOUS REPORTING PERIOD

	Balance 01-Jan-24 £	Income £	Expenditure £	Transfers £	Balance 31-Dec-24 £
Bibles	38	0	0	0	38
Door Refurbishments	130	0	-130	0	0
	168	**0**	**-130**	**0**	**38**

5. STAFF COST

	2025 £	2024 £
Gross Wages	23,888	22,516
Employer's NI contribution	0	0
Employer's Pension Contribution	0	0
	23,888	**22,516**

6. PAYMENTS TO TRUSTEES

Two trustees and Pastor M Cummins were reimbursed for their out of pocket expenses in the financial period in the value of £1,577 (2024: two trustees were reimbursed for £148). These costs covered church supplies.

In 2024 Trustee J Frame-Cummins is the wife of Pastor M Cummins who is employed by the church. He received £1071 for their out of pocket expenses in the financial period. These covered food costs during evangelism activities. Please see Note 5 for his remuneration for his pastoral role.

7. RISK ASSESSMENT

The Trustees actively review the major risks which the charity faces on a regular basis and believe that maintaining the free reserves stated, combined with the annual review of the controls over key financial systems carried out on an annual basis will provide sufficient resources in the event of adverse conditions. The Trustees have also examined other operational and business risks which they face and confirm that they have established systems to mitigate the significant risks.

8. PUBLIC BENEFIT

The Charity acknowledges its requirement to demonstrate clearly that it must have charitable purposes or 'aims' that are for the public benefit. Details of how the Charity has achieved this are provided in the Trustees report. The Trustees confirm that they have paid due regard to the Charity Commission guidance on public benefit before deciding what activities the charity should undertake.