GREENFORD GOSPEL CHURCH TRUST

FINANCIAL STATEMENTS

FOR THE YEAR ENDED
31 MARCH 2026

Charity No: 1068859

JCS Accountants Limited T/A Xeinadin
5 Robin Hood Lane
Sutton
Surrey SM1 2SW

GREENFORD GOSPEL CHURCH TRUST

FINANCIAL STATEMENTS

FOR THE YEAR ENDED
31 MARCH 2026

Charity No: 1068859

Contents **Page**

Charity information	1
Trustees' Report	2-4
Report of the Independent Examiner	5
Statement of Financial Activities	6
Balance Sheet	7
Notes to the Financial Statements	8-11

GREENFORD GOSPEL CHURCH TRUST

CHARITY INFORMATION

Charity Registration No.	1068859
Principal office	439 Oldfield Lane North Greenford Middlesex UB6 0BB
Trustees	Leon Charles * Helen Sugden (Chair) David Sugden * Lynda Charles
Key Management Personnel	The Trustees Elders = Those marked *
Independent Examiner	Miriam Hickson CTA FCA JCS Accountants Limited T/A Xeinadin 5 Robin Hood Lane Sutton Surrey SM1 2SW

The Trustees have pleasure in submitting their Annual Report, and the financial statements for the year to 31 March 2026, which have been prepared in accordance with the Charities Statement of Recommended Practice 2019 (Charities SORP (FRS 102)), Financial Reporting Standard 102 (FRS 102), and the Charities Act 2011.

Structure and management
The church is an unincorporated Trust and is governed by its Trust Deed dated 19 February 1998. It is registered with the Charity Commission. The ongoing activities of the church are overseen by the church Elders and the trustees. Trustees are appointed by resolution of the existing trustee body. All trustees are given information relating to the responsibilities of trustees and the work of the church. Further training is provided as appropriate.

Objectives and activities
Greenford Gospel Church Trust was founded to:

- Advance the Christian Faith in accordance with the Statement of Beliefs in the London Borough of Ealing and in such other parts of the United Kingdom or the world as the Trustees may from time to time think fit;
- Relieve persons who are in conditions of need or hardship or who are aged or sick and to relieve the distress caused thereby in the London Borough of Ealing and in such other parts of the United Kingdom or the world as the Trustees may from time to time think fit;
- Promote or fulfil such other charitable purposes beneficial to the community in the said London Borough of Ealing and in such other parts of the United Kingdom or the world as the Trustees may from time to time think fit.

In pursuing these aims, the Trustees sought to comply with and follow the Charity Commission guidelines on public benefit.

Achievements and performance
Greenford Gospel Church Trust met most Sundays for a time of worship, prayer and teaching. During the year, the church congregation held on a Sunday average between 20 and 30 people.

The community around Greenford Gospel Church is of mixed ethnic origins. We have experienced a transient congregation typical of many churches in London where we have had many visitors who attend 2 to 3 times and then move on. There are signs that the church is starting to grow again and numbers are increasing. The Church members freely give of their time and talents under the leadership of the Elders. Regular activities may include:

- Weddings
- Baptisms
- Funerals
- Sunday morning worship service, weekly meeting involving Worship, Bible Teaching, Children's ministry
- Tuesday – Fellowship group
- Wednesday night prayer meeting
- Easter Outreach
- Christmas Outreach
- Christmas and other fellowship meals
- Women's breakfasts

Mission Support
The Church continues to financially support and partner with the following works:

a) Teen Challenge London – Helping people break free from drug and alcohol addiction
b) E gangs – Helping young people caught up in street gangs
c) One fulltime missionary in Pakistan
d) The Brick Kiln Project
e) The Church is also involved with Connections UK and support their work and vision.

Reference and administrative details
The legal and administrative details required by law are set out on page 1 and form part of this report.

Financial Review and Reserves Policy
The small, committed congregation continue to support the work of the church and the church is financially self-sufficient. The modernisation of the front aspect of the church was started in August 2024 and completed in March 2025. The trustees also use some of our surplus funds to help mission abroad. This is achieved through relationships with those actively involved in church mission abroad and in the UK.

Bank account – 31 March 2026: £56,533 of which £30,000 is held in reserve.

Future developments
Since the end of the reporting year, the Church Membership has continued to fluctuate between 25 and 35 people. The new developments at Greenford Quay and Atrium Point have provided a small growth in attendance – now between 30 and 40 people.

The redevelopment of the church building includes a new front glass extension and with the creation of an open plan lounge and refreshment area. This open and inviting space will provide an excellent multipurpose resource for the church to use.

Trustees' Responsibilities

The trustees are responsible for preparing the Annual Report and the financial statements in accordance with the applicable law and United Kingdom Generally Accepted Accounting Practice. Charity law 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 surplus or deficit of the charity for that year. In preparing those financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether the policies adopted are in accordance with the Charities SORP, the Regulations made under section 44 of the Charities Act and applicable accounting standards, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on a going concern basis unless it is inappropriate to assume that the charity will continue to operate.

The trustees are responsible for keeping proper accounting records which 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. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud or other irregularities.

This report was approved by the trustees 13th October 2026.

H.M. Sugden

Signed on behalf of the trustees
Helen Sugden

Independent examiner's report to the trustees of Greenford Gospel Church Trust

I report to the charity trustees on my examination of the accounts of Greenford Gospel Church Trust for the year ended 31 March 2026.

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 as 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.

Independent examiner's statement

I have completed my examination. I confirm that no 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 respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Report) 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; or
4. the accounts have not been prepared in accordance with the methods and principles of 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 the Republic of Ireland (FRS 102)

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.

Miriam Hickson CTA FCA
JCS Accountants Limited T/A Xeinadin
5 Robin Hood Lane
Sutton
Surrey
SM1 2SW

Date: 14 October 2026

GREENFORD GOSPEL CHURCH TRUST
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2026

		2026			2025		
		Unrestricted Funds	Restricted Funds	Total	Unrestricted Funds	Restricted Funds	Total
	Note	£	£	£	£	£	£
Income from:							
Donations and legacies							
Tithes and offerings		55,729	9,520	65,249	56,568	16,072	72,640
Charitable activities							
Lettings		29,409	-	29,409	32,369	-	32,369
Investments							
Interest received		-	-	-	-	-	-
Total income		85,138	9,520	94,658	88,937	16,072	105,009
Expenditure on:							
Raising funds		9,881	-	9,881	9,305	-	9,305
Charitable activities		79,154	11,720	90,874	37,134	13,872	51,006
Total expenditure	2	89,035	11,720	100,755	46,439	13,872	60,311
Net income/(expenditure)		(3,897)	(2,200)	(6,097)	42,498	2,200	44,698
Transfers between funds	8	-	-	-	-	-	-
Net movement in funds		(3,897)	(2,200)	(6,097)	42,498	2,200	44,698
Reconciliation of funds							
At 1 April 2025		1,630,820	2,200	1,633,020	1,588,322	-	1,588,322
Balances carried forward							
At 31 March 2026		1,626,923	-	1,626,923	1,630,820	2,200	1,633,020

GREENFORD GOSPEL CHURCH TRUST
BALANCE SHEET
AS AT 31 MARCH 2026

	Note	2026 £	2026 £	2025 £	2025 £
Fixed assets					
Tangible assets	5		1,558,920		1,572,063
Current assets					
Debtors	6	13,777		15,751	
Cash at bank		56,533		47,362	
		70,310		63,113	
Creditors: Amounts falling due within one year	7	(2,307)		(2,156)	
Net current assets			68,003		60,957
Net assets			1,626,923		1,633,020
Funds					
Unrestricted funds			1,626,923		1,630,820
Restricted funds	8		-		2,200
Total charity funds			1,626,923		1,633,020

Approved by the trustees on 13th October 2026 and signed on their behalf by:

H. M Sugden

Helen Sugden
Chair of Trustees

1 Accounting policies

(a) Basis of preparation

The accounts have been prepared in accordance with the Trust Deed, the Charities Statement of Recommended Practice 2019 (Charities SORP (FRS 102)), Financial Reporting Standard 102 (FRS 102), and the Charities Act 2011. The financial statements are drawn up on the historical cost basis of accounting. Monetary amounts are in sterling rounded to the nearest £.

Greenford Gospel Church Trust meets the definition of a public benefit entity under FRS 102. There are no material uncertainties about the charity's ability to continue in operation.

(b) Income

Income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be reliably measured. Income tax recoverable on Gift Aid donations is recognised when the income is recognised. Grants received for expenditure that must take place in future periods are deferred until the expenditure occurs.

(c) Expenditure

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be reliably measured. All expenditure is accounted for inclusive of any VAT which cannot be recovered.

Charitable expenditure includes the cost of activities undertaken to further the purposes of the charity.

(d) Fixed assets and depreciation

The Church and Manse freehold properties are included at their carrying value at the date of transition to FRS 102, which has been adopted as original cost in accordance with the provisions of the reporting standard.

Depreciation is not charged on land. Depreciation is not charged on freehold buildings where, in the opinion of the trustees, their residual value is not less than their carrying value.

Fixtures and fittings are depreciated on a straight line basis over 10 years, once brought into use.

(e) Debtors

Debtors are included at the settlement amount due. Prepayments are valued at the amount prepaid.

(f) Cash at bank and in hand

Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of opening of the deposit.

(g) Creditors

Creditors are recognised where the charity has a present obligation arising from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors are recognised at their settlement amount.

(h) Financial instruments

The charity only has financial assets and liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

(i) Fund accounting

Unrestricted funds are income resources receivable without further specific purposes and are available for general purposes to be used at the discretion of the Trustees.

2 Expenditure

	2026 Unrestricted £	*2026 Restricted £*	*2026 Total £*	*2025 Total £*
Raising funds				
Council tax	1,634	-	1,634	1,558
Maintenance	509	-	509	1,320
Utilities	7,738	-	7,738	6,427
Supplies	-	-	-	-
	9,881	-	9,881	9,305
Charitable activities				
Gross wages	2,517	-	2,517	2,718
Speaker costs	-	-	-	-
Insurance and fire safety	5,774	-	5,774	2,378
Power, light and water	4,452	-	4,452	4,781
Travel and subsistence	-	-	-	35
Telephone and IT	1,394	-	1,394	96
Postage, printing and stationery	3,386	-	3,386	3,036
Repairs and maintenance	18,914	-	18,914	2,344
Subscriptions and licences	4,101	-	4,101	2,437
Music and PA	-	-	-	472
Building project (Church)	391	-	391	3,670
Donations and missions	2,211	-	2,211	2,440
Mission Support				
Grants to Teen Challenge London	4,200	-	4,200	4,200
Grants to Share Christian Fellowship	-	-	-	-
Grants to Individuals	2,400	3,600	6,000	7,700
Brick Kiln	4,380	8,120	12,500	12,500
Depreciation	22,683	-	22,683	-
Bank charges	20	-	20	18
	76,823	11,720	88,543	48,825
Governance costs: independent examiner's fee	2,331	-	2,331	2,181
Total	89,035	11,720	100,755	60,311

3 Staff and related party transactions

	2026 £	**2025 £**
Wages and salaries	2,517	2,718
Social security costs	-	-
Pension costs	-	-
	2,517	2,718

The total average monthly number of employees during the year was 1 (2025: 1). There were no employees whose emoluments exceeded £60,000. The total aggregate remuneration for the year of Key Management Personnel was £0 (2025: £0). No trustees were reimbursed for travel, subsistence and hospitality expenses during the year (2025: none). Total unrestricted donations from trustees amounted to £19,012 (2025: £17,711). Relatives of Trustees were paid a salary totalling £2,517 for cleaning services (2025: £2,718).

4 Governance costs included in Charitable expenditure

	2026 £	2025 £
Independent Examination	2,331	2,181

5 Tangible fixed assets

	Freehold Land & Buildings £	*Fixtures & Fittings* £	*Total* £
Cost			
At 1 April 2025	1,305,596	266,467	1,572,063
Additions for the year	-	9,540	9,540
At 31 March 2026	1,305,596	276,007	1,581,603
Depreciation			
At 1 April 2025	-	-	-
Charge for the year	-	22,683	22,683
At 31 March 2026	-	22,683	22,683
Net book value			
At 31 March 2026	1,305,596	253,324	1,558,920
At 31 March 2025	1,305,596	266,467	1,572,063

6 Debtors

	2026 £	2025 £
Other debtors	13,777	15,751

7 Creditors

	2026 £	2025 £
Accruals	2,307	2,156

8 **Restricted Funds**

	Balance 1.4.25	Income	Expenditure	Transfer	Balance 31.3.26
	£	£	£	£	£
Brick Kiln gifts	2,200	5,920	(8,120)	-	-
Building Project gifts					
Grants to Individuals	-	3,600	(3,600)	-	-
	2,200	9,520	(11,720)	-	-

	Balance 1.4.24	Income	Expenditure	Transfer	Balance 31.3.25
	£	£	£	£	£
Brick Kiln gifts	-	14,700	(12,500)	-	2,200
Building Project gifts	-	1,372	(1,372)	-	-
	-	16,072	(13,872)	-	2,200

Brick Kiln project gifts consist of donations, occasional or regular, received to set families free from the Brick Kilns in Pakistan.

Building Project gifts consist of donations received as part of the Building Project for the purchase of fixtures and furnishings for the renovated front of the building.

Grants to Individuals consist of donations received to support an individual.