CROYDON TABERNACLE
LIMITED BY GUARANTEE

REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025

Company No: 03546731
Charity No: 1070276

Trustees' Report and Financial Statements for the Year Ended 31 December 2025

The Trustees present their report together with the financial statements of the charity for the year ended 31 December 2025.

The financial statements have been prepared in accordance with 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 (Charities SORP (FRS 102).

Structure, Governance and Management

Croydon Tabernacle is constituted under a Trust Deed and is registered with the Charity Commission under registered charity number 1070276.

a) Method of Appointment or Election of Trustees

The management and governance of the charity are the responsibility of the Trustees, who are appointed and co-opted in accordance with the provisions of the Trust Deed.

b) Policies Adopted for the Induction and Training of Trustees

The induction process for newly appointed Trustees includes an initial meeting with the Chair and other Trustees, attendance at relevant training sessions, and a series of meetings with the Minister in charge. This process is designed to ensure that new Trustees understand the charity's activities, governance arrangements, responsibilities and operational procedures.

c) Organisational Structure and Decision Making

The charity is governed by a Board of Trustees, who meet regularly to oversee and manage the affairs of the charity.

A Church Administrator, supported by a team of volunteers, is responsible for assisting with the day-to-day administration and operational affairs of the charity. Significant matters relating to the governance and management of the charity are considered and determined by the Trustees in accordance with the Trust Deed.

d) Risk Management

The Trustees have assessed the major risks to which the charity is exposed, including risks relating to its operations, finances and governance. The Trustees are satisfied that appropriate systems and procedures are in place to identify, monitor and mitigate the charity's exposure to significant risks.

Objectives and Activities

a) Policies and Objectives

The objectives of the church are to advance the Christian religion for the public benefit, in accordance with the doctrines of our Lord Jesus Christ. The charity seeks to achieve these objectives through the holding of prayer meetings, evangelism, the distribution of Christian literature and tracts, broadcasting, the relief of poverty, and such other charitable activities as the Trustees consider appropriate.

b) Strategies for Achieving Objectives

The charity has adopted a range of strategies to achieve its objectives. These include organising seminars, conferences and other events featuring speakers and ministers of the Christian faith who provide guidance and support to members in various aspects of Christian life and faith.
The charity also provides support to other local charities and community events where this is consistent with its charitable objectives.

c) Activities for Achieving Objectives

The charity undertakes a range of activities in furtherance of its objectives, including:

- Organising programmes for the advancement of the Christian religion;
- Organising community outreach events;
- Providing welfare support to members and residents within the local community;
- Providing support to other charitable organisations;
- Organising conferences, seminars and other events in furtherance of the charity's objectives for the benefit of its members and the wider community in which it operates.

d) Grant-Making Policies

In furtherance of its charitable objectives, including the relief of poverty and the advancement of the Christian religion, the charity provides financial and other forms of support to missionary programmes and charitable organisations, both locally and internationally.
During the year, such support included contributions to organisations and programmes including Redeemed Christian Church of God (RCCG), Festival of Life, African Child Trust and World Evangelical Mission (WEM) Outreach, as well as other charitable organisations and individuals within the local community. Members of the congregation who are identified as being in need may also receive welfare support from the charity. Such support is provided at the discretion of the Trustees and the pastorate, having regard to the charity's objectives and available resources.

e) Volunteers

The charity is grateful for the valuable contribution made by its volunteers, who provide support across the various groups, departments and teams within the church.
The charity has a Volunteer Coordinator who oversees and coordinates the activities of volunteers and seeks to ensure that their time, skills and efforts are effectively utilised in furtherance of the charity's objectives. The majority of volunteers are members of the church, and volunteers play an important role in delivering many of the charity's activities through the various departments and ministry teams. These include: Branch of Jesse, Esthers, Daniel Generation, Evangelism Outreach, Welcoming and Visitation, Heart of Compassion and Welfare Team, Ushering Team, Technical Teams, and Children and Youth Ministries.

Achievements and Performance for the Public Benefit

Croydon Tabernacle is a place of worship and is engaged in evangelism, discipleship, fellowship and ministry. During the year, the charity continued to build on the developments and achievements of previous years and provided support to various social groups within the church and the wider community.

The charity partnered with and reached out to various community groups through the provision of seasonal hampers and hardship support to members and residents within the local community. The charity also continued to provide financial support towards the Festival of Life prayer event held in London and other regions of the United Kingdom. In addition, the charity provided financial support to other charitable organisations in the United Kingdom and overseas whose activities are consistent with the charity's objectives.

During the year, the charity organised events designed to strengthen fellowship and family relationships among its members. It also provided opportunities for personal and community development, enabling members to develop educationally, socially and spiritually. Counselling and pastoral support were provided to members, individuals in need and unemployed members of the community.

The charity continued to support members of the local community through targeted outreach, including the provision of gifts, essential day-to-day items and other resources. During the Christmas period, the charity organised services and activities, including Christmas Carol services and celebrations for members and less privileged members of the wider community. These activities also provided opportunities to share the Christian faith and gospel message with members and the local community.

As part of its continuing commitment to effective outreach and evangelism, the charity continued to develop its outreach programme and invested additional funds in sound and media systems and equipment. The church continued to broadcast and stream its programmes live on YouTube, providing access to its services and programmes through the internet to people in different parts of the world.

Other outreach and evangelism activities continued throughout the year, including activities undertaken at the Whitgift Shopping Centre in Croydon.

The charity also undertook various training programmes to equip church volunteers with relevant skills, including basic counselling skills, enabling them to provide more effective support to members of the community. The charity continued to support and encourage young people through its Youth Church, where teenagers meet on Sundays to receive support and encouragement and to learn and develop together.

The charity continued to pursue its principal objectives by providing facilities, programmes and activities designed to support the development of individuals spiritually, mentally and physically. The Men's and Women's Ministries continued to hold regular meetings, encouraging members to develop in areas including faith, family, financial responsibility and positive participation in society.

Through these activities, the charity continued to provide opportunities for worship, spiritual development, community engagement, welfare support and personal development in furtherance of its charitable objectives.

Financial Review

a) Reserves Policy

The Trustees have established a reserves policy under which the charity seeks to maintain free reserves at a level equivalent to approximately three months of annual expenditure.

Free reserves are unrestricted funds that are not committed or invested in tangible fixed assets. The Trustees consider that maintaining reserves at this level provides an appropriate financial cushion and would enable the charity to continue its current activities in the event of a significant reduction in income or other unforeseen financial circumstances. The Trustees keep the level of reserves under regular review considering the charity's financial position, expenditure commitments and plans.

b) Principal Funding

The charity's principal source of funding is voluntary giving by members of the congregation, principally through offerings and tithes. The charity also claims Gift Aid from HM Revenue & Customs in respect of eligible donations received from members and other donors.

c) Plans for the Future

In furtherance of its charitable objectives, the charity intends to continue exploring effective ways of sharing the Christian faith while providing practical support to people experiencing poverty, hardship and other challenges within the local community. The charity seeks to make a positive and lasting contribution to the community by addressing identified needs and providing services and activities consistent with its Christian ethos and charitable objectives.

The charity will continue to provide services and activities designed to meet the needs of people in the community. These include community outreach, welfare support, counselling, youth activities, spiritual development and other programmes consistent with its charitable objectives. As part of its longer-term plans and subject to appropriate due diligence, professional advice, regulatory requirements and the approval of the Trustees, the charity is exploring options for establishing or supporting a housing association or other appropriate housing initiative. The intention is to consider whether the charity's available assets and resources can be used effectively to help address accommodation and housing-related challenges experienced by groups within the local community.

The demographic profile of the congregation continues to change, including an increasing number of members who have recently migrated to the United Kingdom. The charity will continue to consider how best to respond to the needs of its growing membership while maintaining its wider commitment to the local community.

The Trustees remain committed to the charity's objectives and to ensuring that its resources are applied effectively in support of its charitable purposes.

d) Financial Controls

The Trustees continue to review the charity's financial systems, processes and internal controls. During the year, improvements were made to the charity's financial control systems with the aim of strengthening transparency, accountability and effective financial management.

The Finance Committee works closely with the Board of Trustees in monitoring financial matters and overseeing compliance with the charity's financial policies, procedures and controls.

The Trustees will continue to review and improve the charity's financial controls as appropriate, having regard to the scale and nature of its activities.

Statement of Trustees' Responsibilities

The Trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and regulations.

The Trustees are responsible for ensuring that the charity's financial statements are prepared in accordance with the applicable accounting framework and the relevant requirements for charities in England and Wales.

In preparing the financial statements, the Trustees are required to:

- select suitable accounting policies and apply them consistently;
- make judgements and accounting estimates that are reasonable and prudent;
- observe the methods and principles of the applicable Charities Statement of Recommended Practice (SORP);
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- 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 applicable charity law, regulations and the provisions of the charity's governing document.

The Trustees are also responsible for safeguarding the assets of the charity and for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approval

This report was approved by the Board of Trustees on 05/10/26 and signed on its behalf by:

Name: Leola Olamiji

Signature: [signature]

Date: 05/10/26

CROYDON TABERNACLE
Financial Statements for the Year Ended 31 December 2025

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CROYDON TABERNACLE
Financial Statements for the Year Ended 31 December 2025

REFERENCE AND ADMINISTRATIVE DETAILS

Charity Name:	CROYDON TABERNACLE
Company Registration Number:	0354671
Charity Registration Number:	1070276
Registered Office & Operational Address:	38/40 Parsons Mead Croydon CR0 3SL
Trustees:	Akinyooye Tunde (Chair) Oluwa Olufunlayo (Secretary Olamiju Kolawole Ogunyemi Yewande Dr
Accountants:	APM Consultants (CA) Ltd 40 Lorne Gardens Croydon CR0 7RY
Bankers:	HSBC Bank Lloyds Bank

CROYDON TABERNACLE
Financial Statement for the Year Ended 31 December 2025

INDEPENDENT EXAMINERS REPORT

Independent Examiner's Report to the Trustees of Croydon Tabernacle

I report on the accounts of the above Charity for the year ended 31 December 2025 set out on pages 5 to 12

Respective responsibilities of trustees and independent examiner

The Charity's Trustees are responsible for the preparation of the accounts. The Trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act
- follow the procedures laid down in the general direction given by the Charity Commission under section 145 (5)(b) of the 2011 Act, and
- to state whether particulars matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with general direction 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 any 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 requirements
   - To keep accounting records in accordance with section 130 of the 2011 Act; and
   - To prepare accounts which accord with the accounting records and to comply with the accounting requirements of the 2011 Act have not been met; or
2. To which in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

APM Consultants (CA) Ltd
40 Lorne Gardens
Croydon. CR0 7RY

Date: 31/10/26

CROYDON TABERNACLE
Financial Statements for the Year Ended 31 December 2025

STATEMENT OF FINANCIAL ACTIVITIES

	Notes	Unrestricted Funds £	Restricted Funds £	2025 Total Funds £	2024 Total Funds £
Incoming resources					
Incoming resources from generated funds:					
Voluntary Income:					
Donations and Offerings	6	282,403	-	282,403	212,657
Activities for generating funds:					
Total incoming resources		282,403	-	282,403	212,657
Resources Expended					
Cost of generating funds					
Costs of generating voluntary income					
Charity activities	7			61,574	47,221
Governance and other support costs	8			123,091	119,607
Total resources expended				184,664	166,828
Net Income / expenditure before other recognised gains or (losses)				97,739	45,829
Other recorgnised gains or (losses)				-	-
Net movement in funds				97,739	45,829
Reconciliation of funds					
Total funds brought forward				890,357	844,528
Transfer between funds				-	-
Balance written off				-	-
Total funds carried forward				988,096	890,357

The statement of financial activities include all gains and losses in the year. All incoming resources and resources expended derive from continuing activities.

Name: Kola Olamiju Sign: Date: 05/10/26

CROYDON TABERNACLE
Financial Statements for the Year Ended 31 December 2025

BALANCE SHEET AS AT 31 DECEMBER 2025

	Notes	2025 £	2024 £
Fixed Assets			
Tangible Assets	2	331,316	350,832
Current Assets			
Debtors	3	63,078	204,232
Cash at bank and in hand		754,726	512,399
		817,804	716,631
Creditors due within one year	4	(79,411)	(51,600)
Net Current Assets		738,393	665,031
Creditors due after one year	5	(81,613)	(125,506)
Total Net Assets		988,096	890,357
Unrestricted Funds			
General funds		890,357	844,528
Surplus for the year		97,739	45,829
Fund balances		988,096	890,357

Name: Kola Olamiju Signature: .....

Position: Trustee Date: 05/10/26

NOTES FORMING PART OF THE FINANCIAL STATEMENTS

1 Accounting Policies

(a) Accounting Convention

The Financial Statement has been prepared under the historical cost convention, in accordance with applicable UK Accounting Standards and also with the recommendations in the Statement Of Recommended Practice (SORP): Accounting and Reporting by Charities issued in March 2005.

The Charity has taken advantage of the exemption of Financial Reporting Standard no.1 from the requirements to produce a Cash Flow Statement on the ground that it qualifies as a small Charity applicable accounting standards and the Charities SORP (Statement Of Recommended Practice)

(b) Fund Accounting

General funds are unrestricted funds, which are available for use at the discretion of the trustees in furtherance of the general objectivesof the company and which have not been designated for other purposes. Unrestricted funds may include a revaluation reserve representing the restatement of investment assets at market value where applicable. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are subjected to restrictions on their expenditure imposed by the donor or through the terms of an appeal.

(c) Incoming Resources

Income is mainly from voluntary contributionsfrom members of the Church and bank interest received which are included in the financial statements.

(d) Resources Expended

Expenditure is accounted for on an accrual basis and are classified under headings that aggregate all costs related to the category on a consistent basis year to year. Management and administration costs are those incurred in connection with administration of the organisation and compliance with constitutional and statutory requirements.

(e) Tangible Fixed Assets and Depreciation

Fixed assets are stated at cost less accumulated depreciation.

Depreciation is provided on all tangiblefixed assets at rates calculated to write off cost over their expected useful lives as follows:

Freehold Building	Straight line method
Furnitures, Fixtures and Fittings.	20% Straight line method
Computers and Equipments	33% Straight line method

CROYDON TABERNACLE
Financial Statements for the Year Ended 31 December 2025

NOTES FORMING PART OF THE FINANCIAL STATEMENTS

2 **Fixed Assets**	Freehold Building	Computer & Equipment	Furniture & Fittings	Total
	£	£	£	£
Cost				
As 1 January 2025	800,912	57,384	14,577	872,873
Additions	-	-	-	-
At 31 December 2025	800,912	57,384	14,577	872,873
Depreciation				
At January 2025	457,820	55,901	8,319	522,040
Charge for the year	15,600	1,233	2684	19,517
At 31 December 2025	473,420	57,134	11,003	541,557
Net Book Value				
At 31 December 2025	327,492	250	3,574	331,316
Net Book Value				
At 31 December 2024	343,092	1,483	6,258	350,833

3 **Debtors**	**2025**	**2024**
Amounts falling due :	**£**	**£**
Debtors - Other Debtors	58,568	200,098
- Prepayment	4,510	4,133
	63,078	204,232

4 **Creditors: Amounts falling due within one year**	**2025**	**2024**
	£	**£**
Other creditors	-	-
Accruals	79,411	51,600
	79,411	51,600

5 **Creditors: Amounts falling due after one year**	**2025**	**2024**
	£	**£**
Tax and Social Security	-	43,893
Bank loan	-	-
Others & accruals	81,613	81,613
	81,613	125,506

NOTES FORMING PART OF THE FINANCIAL STATEMENTS

6 Incoming Resources	Unrestricted Funds	Restricted Funds	2025 £	2024 £
Tithes, Offering & Thanksgiving	206,200	-	206,200	206,429
Gift Aid Reclaim	66,251	-	66,251	-
Bank Interest Received	9,952	-	9,952	6,228
	282,403	-	282,403	212,657

7 Cost of generating funds in furtherance of the charity's object:	2025 £	2024 £
Telephone, Internet & Fax	4,009	3,258
Salaries & Wages (Incl NI)	23,243	22,675
Honorarium	2,800	50
Light, Heat, Water & Power	12,736	11,632
Church Outreach, Evangelism & Publicity	435	295
Training, Meetings & Conferences (incl hall hire)	1,691	888
Events, Hospitality & Welfare Support	16,660	8,424
	61,574	47,221

8 Management & Administration of Charity	2025 £	2024 £
Charitable Donations:		
Central Office Fund	-	-
WEM Fund	10,800	8,900
Festival of Life	1,200	1,200
Others	7,130	5,200
Repairs & Maintenance	31,663	25,967
Church Running Expenses & Administration	15,457	12,430
Legal & Professional Fees	-	450
Insurance	5,321	4,919
Office of the Pastor	-	-
Cleaning Expenses	4,182	3,662
Choir Expenses	17,193	17,993
Computer Costs & Software	1,879	1,324
Bank Charges (incl processing fees)	2,952	3,117
Travelling Expenses	1,612	-
Printing, Postage & Stationery	1,154	931
Accountancy Fees	1,904	1,554
Depreciation:		
Furnitures, Fixtures and Fittings	2,684	2,684
Computers & Equipments	1,233	13,040
Freehold Property	15,600	15,600
Subscription & Publication	1,128	635
Equipment Lease	-	-
	123,091	119,607