REPORTS OF THE TRUSTEES AND
FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2025
FOR
CITY OF FAITH MINISTRY

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ORGANISATION INFORMATION

NAME OF ORGANISATION: CITY OF FAITH MINISTRY

TRUSTEES:

Cecile Abah

Adrian Theophilus

Desmond Manu

REGISTERED OFFICE:

32 Crick Court
Spring Place
Barking
IG11 7GN

CHARITY REGISTERED NUMBER
1133662

BANKERS
Barclays Bank Plc

ACCOUNTANTS
EA Winful & Associates

STRUCTURE, GOVERNANCE AND MANAGEMENT

Risk management

The trustees have a duty to identify and review the risks to which the church is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.
The trustees confirm that considerations have been given to the major risks to which the church is exposed and that systems have been designed and established to mitigate those risks.

OBJECTIVES AND ACTIVITIES

Objectives and aims

The objectives of the church are:
i. The propagation of the gospel of Jesus Christ
ii. The relief of poverty
iii. Education
The Trustees have considered the Church's general guidance on public benefit.

Activities during the year

The Church continued its programme of reaching more people for God. The normal activities of Sunday and weekday services continued. Church fellowship on Sundays continued to be a success.
The Church continued to be of immense assistance to members in diverse social and spiritual needs. Members were assisted with counselling, welfare, and accommodation assistance, among others.
The church provided strong support to members and their families in times of joy and bereavement.

The Church supported members at the sad times of funerals. Members were prayed for at such times and encouraged with the word of God. Sicknesses and ailments are part of life. On occasions when members or their families are hospitalised, prayers of deliverance were freely offered.

Evangelism

The church continued its evangelistic mission through out the year ensuring that its message reaches a wider audience in the UK. The word of God was brought to the homes of many people through the distribution of audio messages of prayers and sermons. The church prepared and distributed freely daily bible reading and prayer guide and offered financial assistance to international faith organisations.

FINANCIAL REVIEW

Reserves policy
The Trustees acknowledge that it will require about £25,400 for three month's operations without any income. The general reserve is more than the safety level, and this level is to be maintained. The Trustees by strategic planning are to maintain the level of secured funds in the next 5 years by setting up a £12,600 reserve funds account with the bank

Operational income and expenditure

For the year under review, the church made a financial surplus of **£17,259** against (£12.885 deficit in 2024)

Total offerings, donations and other income received was **£241,630** (£370,749 in 2024) this was down from last year as its membership went down significantly following a successful outreach campaign the year before
Total operating cost was **£224,371** (£383,635 in 2024) this was up from last year.

Trustees are of the opinion that for the foreseeable future, increased evangelism to a bigger audience from internet, phone apps, and tweeter, what's up and the Facebook is a long-term strategy to expand the Ministry.

Trustees are most grateful to the members and the public who continued to give to the work of God carried on at the church.

Volunteer services

The Trustees would like to mention the work of several dedicated volunteers whose contribution immensely contributed to the work at the church. The church benefited from these services provided free of charge.

The trustees once again extend a their gratefulness to all its volunteers.

STATEMENT OF MANAGEMENT RESPONSIBILITIES

The trustees are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice). Company 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 charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. 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 non for profit SORP;
- make judgements and estimates that are reasonable and prudent.
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the church will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the church and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

ON BEHALF OF THE TRUSTEES:

Mr Desmond Manu

Signature Trustee

INDEPENDENT EXAMINER'S REPORT

I report on the accounts of the Charity for the year ended **31 December 2025**, prepared based on the accounting policies shown in the corresponding pages

RESPECTIVE RESPONSIBILITIES OF MANAGEMENT AND EXAMINER:

As the church trustees you are responsible for the preparation of the accounts; you consider that the audit requirement of section 43(2) of the Charities Act 1993 (the Act) does not apply. It is my responsibility to state, based on procedures specified the General Directions given by the Charity Commissioners under section 43(7)(b) of the Act, whether matters have come to my attention.

BASIS OF INDEPENDENT EXAMINER'S REPORT:

My examination was carried out in accordance with the General Directions given by the Charity commissioners. An examination includes a review of the accounting records kept by the church 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 you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do express an audit opinion on the view given by the accounts.

INDEPENDENT EXAMINER'S STATEMENT:

In connection with my examination, no matter has come to my attention, which gives me reasonable cause to believe, that any material respects the requirements.

1. to keep accounting records in accordance with section 41 of the Act and
2. to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the Act has not been met.

EA Winful

E A Winful, FCCA

EA WINFUL & ASSOCIATES
CHARTERED CERTIFIED ACCOUNTANTS
18 HERO WALK
ROCHESTER KENT ME1 2UZ

INCOME AND EXPENDITURE

	Notes	Unrestricted	Restricted	**2025**	**2024**
Incoming Resources					
Offering & Donations	2	212,880	-	212,880	352,133
Investment Income	3	-	-	-	-
Other Income	4	28,750	-	28,750	18,616
Total Income Resources				**241,630**	**370,749**
Resources Expanded					
Cost of Activities	5			(224,371)	(383,635)
Total Resources Expanded				**(224,371)**	**(383,635)**
Net Incoming / (Outgoing) Resources				**17,259**	**(12,885)**
Funds brought forward 31/12/2024				749,366	762,251
Designated funds utilised				-	-
Funds carried forward 31/12/2025				**766,625**	**749,366**

See notes on the following pages for detailed analysis of income and expenditure

CONTINUING OPERATION
The Church operates in its refurblished leased premises during the year. The entire capital expenditure apart from Fixtures & Fittings is written off in the income and expenditure account during the year.
Covenant partners support of fixed monthly financial givings also form part of its income for the year
The trustees express their sincere gratitude to the church and the covenant partners for their generious givings that made this possible.

TOTAL RECOGNISED GAINS AND DEFICITS
The church has no recognised gains or deficits other than the surplus for the current year

The notes form part of these accounts.

BALANCE SHEET AS AT 31ST DECEMBER 2025

FIXED ASSETS	Note	**2025**	**2024**
		£	£
Premises		564,570	516,080
Fixtures & Fittings	1.4	-	3,850
Investment		34,900	60,000
		599,470	**579,930**
CURRENT ASSETS			
Building funds & Savings		9,306	14,073
Debtors		158,071	153,875
Bank and cash in hand		578	2,338
		167,955	**170,286**
CREDITORS:			
Amounts falling due within one year:			
Trade Creditors		(800)	(850)
		(800)	(850)
Net Current Assets / (Liabilities)		**167,155**	**169,436**
CREDITORS:			
Amounts falling due for more than one year		-	-
Loan		-	-
Total Assets less Liabilities		**766,625**	**749,366**
UNRESTRICTED FUNDS			
brought forward		749,366	762,251
Surplus for the year		17,259	(12,885)
Designated funds		-	-
Total Funds		**766,625**	**749,366**

Mr Desmond Manu
Signature

Notes to the Financial Statements

1 ACCOUNTING POLICIES

1.1 Accounting Convention
The accounts have been prepared under the historical cost convention, and in accordance with SORP 2 Accounting for Charities.

1.2 Exemption has been taken from preparing a cash flow statement on the grounds that the church is a small undertaking.

1.3 Incoming Resources
Incoming Resources represents tithes, collections and donations income due in the year.

1.4 Tangible Fixed Assets
The value of Fixtures & Fittings, musical instruments and Van capitalised are written off to expense at its life at a fixed rate depreciation

	Fixtures	Premises
Premises Cost		516,080
Premises Cost addition		48,490
Fixtures Cost @ 01/01/19	122,443	
Additions (AC & Musical instruments)		
Sub total	122,443	564,570
Cum Deprec	(118,593)	
Deprec for year	(3,850)	
NBV	**-**	**564,570**
Depreciation charge for the year	-	-

Notes to the Financial Statements

		Notes	2025	2025	2025	2024
2	GENERAL OFFERINGS	2	Unrestricted	Restricted		
	Tithes & Offering		212,880	-	212,880	352,133
					-	-
	Total Income Received				212,880	352,133
4	OTHER INCOME	4	Unrestricted	Restricted		
	Gift Aid Payable		28,750	-	28,750	18,616
	Total Other Income				28,750	18,616
5a	COST OF ACTIVITIES	5				
	Rent & Rates				(61,440)	(94,380)
	Heat & Light				(10,559)	(46,386)
	Premises Maintenance				(35,284)	(39,139)
	Insurance				(1,949)	(2,463)
	Pastors Allowance				(18,000)	(18,000)
	Honorarium, Evangelism & mission				(28,954)	(54,574)
	Welfare & Charitable donations				(14,888)	(29,125)
	Media Costs				(15,240)	(29,005)
	Advertising & Publicity				(5,657)	(5,568)
	Programme Cost				(5,438)	(26,593)
	Books				(2,118)	(2,554)
	Travel Cost				(7,488)	(10,429)
	Bank & Card Charges				(3,114)	(5,053)
	Admin, Tel & Stationaries				(12,044)	(17,729)
	Health & Saftey				(842)	(1,265)
	Legal & Professional				(555)	(521)
					(223,571)	(382,785)
	Depreciation charge for the year				-	-
5b						
	GOVERNANCE	5				
5c	Accountants fee				(800)	(850)

INCOME AND EXPENDITURE BY BRANCH

		TOTAL
6 Tithes & Offering	212,880	212,880
COST OF ACTIVITIES		
Rent & Rates	(61,440)	(61,440)
Heat & Light	(10,559)	(10,559)
Premises Maintenance	(35,284)	(35,284)
Pastors Allowance	(18,000)	(18,000)
Honorarium, Evangelism & mission	(28,954)	(28,954)
Welfare & Charitable donations	(14,888)	(14,888)
Media Costs	(15,240)	(15,240)
Advertising & Publicity	(5,657)	(5,657)
Programme Cost	(5,438)	(5,438)
Insurance	(1,949)	(1,949)
Books	(2,118)	(2,118)
Travel Cost	(7,488)	(7,488)
Bank & Card Charges	(3,114)	(3,114)
Admin, Tel & Stationaries	(12,044)	(12,044)
Software	-	-
Health & Saftey	(842)	(842)
Legal & Professional	(555)	(555)
TOTAL	**(223,571)**	**(223,571)**
NET SURPLUS/(DEFICIT)	**(10,691)**	**(10,691)**

7 **Tangible Fixed Assets**

	Premises	Instruments	Audio Visual Equipment	Fixtures & Fittings	Van	Total
Cost	516,080	23,091	61,408	37,944	-	122,443
Additions	-		-	-		
Deprec						
Rate	-	16%	19%			
Bal B/f	-	(23,091)	(57,558)	(37,944)	-	(118,593)
Charge for yr	-	-	(3,850)	-	-	(3,850)
Bal C/f	-	(23,091)	(61,408)	(37,944)	-	(122,443)
Net Book Value						
2024	**516,080**	**(23,091)**	**(57,558)**	**(37,944)**	-	
2025	**516,080**	**(23,091)**	**(61,408)**	**(37,944)**	-	