CALVARY INTERNATIONAL CHRISTIAN CENTRE

Report and Financial Statements

Year ended 31st December 2025

Impact Financials

Regus

15th Floor, Brunel House

2 Fitzalan Road

Cardiff

CF24 0EB

CALVARY INTERNATIONAL CHRISTIAN CENTRE

Report of the trustees for the year ended 31st December 2025

The trustees present their annual report and financial statements of the charity for the year ended 31st 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 the Accounting and Reporting by Charities: Statement of Recommended Practice.

Objectives and activities for the public benefit

The purposes of the trust continue to be:

The advancement of the Christian gospel by preaching the gospel of God about His only son, Jesus Christ;

The relief of poverty, sickness and distress;

Any other charitable purpose according to the laws of England and Wales as the trustees may from time to time think fit.

The trustees confirm that they have referred to the Charity Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion.

The trustees achieve this by separate strategies aimed at those who do not have a relationship with Jesus Christ and those who have already accepted Jesus Christ as their Saviour and Lord.

Non-believers are targeted by various outreach activities based either in the local community or further afield.

For believers, the trustees endeavor to create an environment where a person's faith can be increased and matured by access to:

Regular biblical teaching

Praise, worship and prayer meetings

Provision of pastoral works

Visiting and praying for the sick and infirmed

CALVARY INTERNATIONAL CHRISTIAN CENTRE

Report of the trustees for the year ended 31st December 2025

Achievements

2025 was a very productive year and the ministry continues to grow and have a greater outreach to the various communities wherever the church has been established.

The ceiling project in the Leeds Cathedral was completed and this has more than doubled the seating capacity of the church and the flexibility of events that can now be held in the premises including concerts and conventions.

Our university chapels (Ignite) were successfully launched and registered in Bradford, Leeds, Leeds Beckett and Hull universities. They all now hold weekly meetings and also sports and career events.

The outreach team (Blessed of the Father) also doubled the families that use the food bank and other services and prompted the need to refurbish the kitchen which is now underway.

Plans for 2026

In 2026, we intend to complete the kitchen refurbishment project and also the CICC Hull building leased refurbishment project.

Due to the current growth and expansion, we hope to purchase another mini bus.

We will also start at least two new branches in cities across Yorkshire.

Financial review

The work of the trust is entirely dependent on the voluntary offerings of people attending the various meetings that have taken place.

The income for the year was £275,080 (2024 = £264,389). This includes amounts received under the Gift Aid system.

Risk Management

a. Financial

This includes a serious decrease in the amount of income received and thereby causing the trust to be unable to meet its financial commitments. This has been mitigated by the trust receiving regular up to date financial information to enable the trustees to plan accordingly.

CALVARY INTERNATIONAL CHRISTIAN CENTRE

Report of the trustees for the year ended 31st December 2025

Risk Management (Contd)

b. Reputational

The trustees have recognized the circumstances that could result in damaging the reputation of the charity and are continuing to introduce measures to minimize these particular risks.

Reserves policy

The trustees have decided to spend as much money as possible on furthering the core objects of the charity whilst maintaining sufficient cash funds to ensure the sustainability of the charity.

With this in mind, the trustees aim to maintain current assets at a level which equates to 3 months of unrestricted charitable expenditure.

The trustees consider that this level will provide sufficient funds to enable financial commitments to be met and also give them enough time to review and revise ongoing commitments should a long-term decrease in income be recognized.

The level of current assets as at 31st December 2025 was £140,714.

3 months average unrestricted charitable expenditure (excluding depreciation) is £62,625

The current level of reserves is therefore adequate as per the above policy.

Structure, governance and management

The trust is a registered charity, number 1147746, and is constituted under a Trust Deed dated 1st January 2012.

The trust does not raise funds from the public and seeks to continue its charitable works through the careful stewardship of the donations from members.

Regular meetings of the trustees take place with additional communication between meetings. Regular topics of discussion include the way forward, the level of reserves, the financial position and risk management policies.

The day to day leading of the charity is delegated to Pastor C Wilson-Andoh.

New trustees are chosen from the membership after showing continuous integrity and faithfulness to the charity. Before accepting the position, the potential trustee is given copies of the Trust Deed, previous financial statements and meets with the existing trustees for an overview of plans of the charity for the future. Any training requests are quantified and arranged as necessary.

CALVARY INTERNATIONAL CHRISTIAN CENTRE

Report of the trustees for the year ended 31st December 2025

Key management personnel remuneration

The trustees consider the board of trustees with Pastor C Wilson-Andoh in particular as comprising the key management personnel of the charity and in charge of directing and controlling the charity on a daily basis.

All trustees give their time freely and no trustee remuneration was paid in the year. Related party transactions are shown in note 11.

Trustees are required to disclose all relevant interests and are required to withdraw from decisions where a conflict of interest arises.

CALVARY INTERNATIONAL CHRISTIAN CENTRE

Report of the trustees for the year ended 31st December 2025

Reference and administrative information

Trustees

Mrs Gloria Wilson-Andoh

George Nicholas Hagan

Pastor Samuel Adjei-Appiah

Alfred Agyei Nyarko

Rev Christopher Wilson-Andoh

Principal office

53 Cardigan Lane

Burley

Leeds

LS4 2LE

Independent Examiner

George A Kitcher FCA

Regus

15th Floor, Brunel House

Cardiff CF24 0EB

Principal Bankers

Yorkshire Bank

Headingly

Leeds

LS6 2AA

CALVARY INTERNATIONAL CHRISTIAN CENTRE

Report of the trustees for the year ended 31st December 2025

Trustees' responsibilities in relation to the financial statements

The charity trustees are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the charity trustees to prepare financial statements in each 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 the financial statements, the trustees are required to:

- Select suitable accounting policies and then apply them consistently;
- Observe the methods and principles in the applicable Charities SORP;
- Make judgments and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to 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 financial information included on the charity's website. Legislation in the United Kingdom governing the preparation and dissemination of financial information may differ from legislation in other jurisdictions.

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

Gloria Wilson-Andoh - Trustee

CALVARY INTERNATIONAL CHRISTIAN CENTRE
Statement of Financial Activities
Year ending 31st December 2025

	Note	Restd Funds 2025 £	Un/Restd Funds 2025 £	Total Funds 2025 £	Total Funds 2024 £
Income	1				
Donations	3	0	259,142	259,142	256,588
Investment Income	4	0	1,138	1,138	1,551
Grants Received		14,800	0	14,800	6,250
TOTAL INCOME		14,800	260,280	275,080	264,389
Expenditure	1				
Expenditure on charitable activities	5	13,800	245,055	258,855	246,160
Governance Costs		0	1,910	1,910	1,740
TOTAL EXPENDITURE		13,800	246,965	260,765	247,900
Net incoming/(expenditure)		1,000	13,315	14,315	16,489
Reconciliation of funds					
Total funds brought forward		0	337,056	337,056	320,657
Total funds carried forward		1,000	350,371	351,371	337,056

Balance Sheet as at 31st December 2025

	Note		Total Funds £	Prior Year £
Fixed assets:	1			
Tangible assets	8		210,657	189,559
Total fixed assets			210,657	189,559
Current assets:				
Debtors		49,974		48,519
Cash at bank and in hand		96,874		109,601
Total current assets	9	146,848		158,120
Liabilities:				
Creditors falling due within one year	10	-6,134		-10,623
Net Current assets			140,714	147,497
NET ASSETS			351,371	337,056
The funds of the charity:	1			
Unrestricted income funds			350,371	337,056
Restricted income funds			1,000	0
Total charity funds			351,371	337,056

The notes at pages 12 to 16 form part of these accounts

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

Gloria Wilson-Andoh - Trustee

1. Accounting Policies

(a) Basis of preparation and assessment of going concern
The accounts (financial statements) have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities, the Charities Act 2011 and applicable regulations.

The accounts have been prepared under the historic cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts.

(b) Funds structure
The unrestricted funds are available to be spent on the furthering of the objects of the charity as seen fit and proper by the trustees.
Grants were received during the year as Restricted Funds as follows:

	£Received	£Spent	£C/fwd
1. Leeds Community	5,250	5,250	0
2. Leeds Old Peoples Forum	4,050	4,050	0
3. HS7 Grant	3,000	2,000	1,000
4. Sir George Martin Trust	2,500	2,500	0
	14,800	13,800	1000

The first three funds enabled the provision of winter clothing, toiletries, food and travel to those in need.
The Sir George Martin Trust monies were to carry out our kitchen refurbishment.

(c) Income recognition
All income is recognised once the charity has entitlement to the income, there is sufficient certainty or receipt and so it is probable that the income will be received, and the amount of income receivable can be measured reliably.
Donations from members and other donations are recognised when received.
Income in respect of HMRC Gift Aid claims is recognised at the end of the period to which the claim relates,
Interest on funds held on deposit is included upon notification of the interest payable by the Bank.

(d) Expenditure recognition
Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that settlement will be required and the amount of the obligation can be measured quickly.
All expenditure is recognised on an accruals basis.

(e) Irrecoverable VAT
Irrecoverable VAT is charged against the expenditure head for which it was incurred.

(f) Governance costs
Governance costs comprise all costs involving the public accountability of the charity and its compliance with regulation and good practice. These costs include the independent examination and any costs incurred relating to trustee board meetings.

(h) Charitable activities
The expenditure on charitable activities includes the governance costs and is shown in notes 5 & 6.

(i) Tangible fixed assets and depreciation
All assets costing more than £500 are capitalised and valued at historic cost. Depreciation is charged from the year of acquisition at rate of 25% pa on a reducing value basis for equipment and vehicles. For property and property improvements, the rate is 2% on a straight line basis.

(j) Pensions
The charity does not have any employees.

2.Trustees' expenses and remuneration

The trustees all give freely of their time and expertise without any form of remuneration or other benefit in cash or kind. They are entitled to claim any expenses. The amount of expenses paid during the year was £nil (2024 = £nil)

3. Income	**2025**			**2024**
	£	**£**	**£**	**£**
	Restd	**Un/Restd**	**Total**	**Total**
Donations	0	209,168	209,168	208,069
Gift Aid	0	49,974	49,974	48,519
Grant Income	14,800	0	14,800	6,250
	14,800	259,142	273,942	262,838

4. Investment Income

	2025	2024
	£	£
Interest on cash deposits	1,138	1,551

5.Expenditure on charitable activities	2025			2024
	Restd	Un/Restd	Total	
	£	£	£	£
Donations , Welfare.	3,500	42,454	45,954	53,498
Water Rates	0	715	715	1,158
Light and Heat	0	10,049	10,049	12,004
Cleaning and Hygiene	0	0	0	0
Administration	990	4,791	5,781	7,506
Communion	0	91	91	528
Finance Charges	0	473	473	491
Insurance	0	2,384	2,384	2,342
Telephone, Internet, media	0	875	875	838
Depreciation	0	8,402	8,402	8,966
Ministry Expenses	0	42,244	42,244	18,000
Repairs	2,500	12,155	14,655	15,921
Website Costs	0	0	0	373
Refreshments and Activities	6,810	86,698	93,508	59,047
Professional Fees	0	1,000	1,000	0
Training and Resources	0	0	0	2,255
Venue Costs	0	25,917	25,917	18,238
Travel and Motor Expenses	0	4,554	4,554	25,502
Publicity	0	2,253	2,253	6,233
Worship Group	0	0	0	3,031
Media Expenses	0	0	0	10,229
	13,800	245,055	258,855	246,160

6. Governance costs	2025	2024
	£	£
Independent Examination	1,910	1,740
Costs of meetings	0	0
	1,910	1,740

7. Staff

The charity does not employ any staff.

CALVARY INTERNATIONAL CHRISTIAN CENTRE
Notes to the accounts

8. Tangible fixed assets

	Equipment	Property	Vehicle	TOTAL

	£	£	£	£
Cost				
At 1st January 2025	54,868	216,402	9,000	280,270
Additions	0	29,500	0	29,500
Disposals	0	0	0	0
At 31st December 2025	54,868	245,902	9,000	309,770
Depreciation				
At 1st January 2025	44,721	40,790	5,200	90,711
Charge for the year	2,534	4,918	950	8,402
Eliminated on disposals	0	0	0	0
At 31st December 2025	47,255	45,708	6,150	99,113
Net book value				
At 3st December 2025	7,613	200,194	2,850	210,657
At 31st December 2024	10,147	175,612	3,800	189,559

9. Analysis of current assets

	2025	2024
	£	£
Gift Aid repayment	49,974	48,519
Cash at bank	96,874	109,601
	146,848	158,120

All debtors relate to unrestricted funds

10. Analysis of current liabilities

	2025	2024
	£	£
Creditors under 1 year	6,134	10,623

All creditors relate to unrestricted funds.

11. Related party transactions

During the year, the following trustees received amounts from the charity:

C Wilson-Andoh	£2,000	(2024 = £2,000)
Mrs G Wilson-Andoh	£1,500	(2024 = £2000)
S Adjei-Appiah	£1,300	(2024 = £500)

These amounts were included in the donations figure.

Revd C Wilson Andoh also received £24,000 (2024 = £18000) for ministry carried out for the charity during the year.
Mrs G Wilson-Andoh also received £18,000 (2024 = £0) for ministry carried out for the charity during the year.
These amounts were included as Ministry Expenses.

12. Analysis of Funds

	TOTAL	**RESTD**	**UN/RESTD**
	£	**£**	**£**
Fixed Assets	210,657	0	210,657
Current Assets	146,848	1,000	145,848
Current Liabilities	-6,134	0	-6,134
	351,371	1000	350,371

Independent Examiner's report to the Trustees of

CALVARY INTERNATIONAL CHRISTIAN CENTRE

I report on the accounts for the trust for the year ended 31st December 2025 which are set out on pages 9 to 15.

Respective responsibilities of trustees and examiner

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

It is my responsibility to:

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

Basis of independent examiner's report

My examination was carried out in accordance with the General direction given by the Charity Commissioners. 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 you as trustees on any such matters. The procedures undertaken do not provide all the evidence that would be required by 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 Charities act, and

to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the Charities 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.

George Kitcher FCA

Chartered Accountant

Regus

15th Floor, Brunel House

2 Fitzalan Road

Cardiff

CF24 0EB

21st October 2026