HOLY CROSS CHURCH INTERNATIONAL (HCCI)

ACCOUNTS AND REPORTS FOR THE YEAR ENDED 31 DECEMBER 2025

CHARITY REGISTERED NUMBER 1148249

HOLY CROSS CHURCH INTERNATIONAL (HCCI)
REPORT AND ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2025.

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HOLY CROSS CHURCH INTERNATIONAL (HCCI)
ADMINISTRATIVE INFORMATION
FOR THE YEAR ENDED 31 DECEMBER 2025.

BOARD OF TRUSTEES	**O** Adebambo…… .....Chair Hannah Adebambo .....Treasurer A A. Adebambo……Member
CHARITY NUMBER	1148249
REGISTERED OFFICE	Sojourner Truth Community Centre 161 Sumner Road London SE15 6JL
INDEPENDENT EXAMINER	London Accountancy Practice. 161 Sumner Road London SE15 6JL
BANKERS	Lloyds Bank Plc Camberwell Church Street Camberwell London SE5

HOLY CROSS CHURCH INTERNATIONAL (HCCI)
DIRECTORS' AND TRUSTEES' REPORT
FOR THE YEAR ENDED 31 DECEMBER 2025.

The Board of Trustees of HOLY CROSS CHURCH INTERNATIONAL (HCCI) is pleased to present its report and the independently examined financial statements for the year ended 31 December 2025.

OBJECTS, ORGANISATION AND ACTIVITIES

The aim and the objectives for which the Ministry is established and empowered to execute are:

To advance the Christian religion in England and worldwide for the benefit of the public through the holding of prayers, meetings, lectures, public celebration of religious festivals, producing / and or distributing literature on Christianity to enlighten others about Christian religion.

VALUES:

The Holy Cross Church International (HCCI) is a family oriented Church where love is practically and genuinely demonstrated to all. We strongly believe that God does have purpose for everyone and thus we believe that through the preaching of the undiluted Word of God and demonstrating His love and power of 'can do' Philippians 4:13, peoples' potential could be unearthed.

DEVELOPMENTS, ACTIVITIES AND ACHIEVEMENTS:

The Church continues to meet both the physical and spiritual needs of its members. The monthly one day prayer and fasting continues and testimonies abound.

The members are getting deeper in the Word of God especially during the Bible Studies. Individual lives and families are being touched and changed and members can quantify and qualify the positive impacts of the Word over their lives.

PUBLIC BENEFITS:

As part of our commitment to impact our community, we continue to make sure that our activities are not confined to the church's four walls and that we should continue to support other causes as the trustees see fit to positively benefit our community.

FUTURE:

We continue to pursue the desire to own our own church building which could be used for various activities including non-religious activities e.g. after school project, befriending and soup kitchen for the homeless, youth activities to win them off the streets. We plan to acquire and develop this building to a state of the art community centre. This building could be used for other activities including Nursery which we believe would benefit the local community as well.

APPRECIATION AND COLLABORATIVE EVENTS:

The trustees would like to express its sincere appreciation to all donors especially those in kind that have helped us to spend a lot less this year on our activities which we believe will help towards our savings to acquire our own secured permanent place of worship to stabilise the growth of the Church. The Church continues to work with other Ministries in joint programmes and services to advance Christian religion. Thanks to the members whose donations in kind helped to fund activities and these organisations who allowed us to use their premises FREE during the year.

CHALLENGES:

One of the greatest challenges the Church currently faces is that of own premises. The trustees have unanimously agreed that it is better for the Church to be patient and possess its own premises rather than spend a lot of money on renting that it could not at the end of the day sustain and at the same time we do NOT intend to put financial pressure on any members or potential

members only to pay for rent of premises that may at the end of the day be unsuitable to serve the organisation's purpose. At the moment there is a general consensus for the Church to continue to conduct its services on line and by Zoom.

RESERVE POLICY

The Charity Commission requires charities to determine and explain their policy for free reserves. The trustees have reviewed its free reserves policy and have turned its entire unrestricted fund into general reserve. The charity holds sufficient bank balance to fund current and anticipated expenditures.

RISK MANAGEMENT

The charity currently owns no risky investments other than its savings in the bank. The Charity therefore has no major risks. There are no incidents to bring to the attention of the Charity Commission.

Signed on behalf of the trustees

Chairperson .....O. Adebambo.

Dated. ..09/10/..... 2026

HOLY CROSS CHURCH INTERNATIONAL (HCCI)
TRUSTEES' REPORT
FOR THE YEAR ENDED 31 DECEMBER 2025.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The management committee are required to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity at the end of the year and of its financial activities during the year then ended. In preparing those financial statements, the management committee are required to:

- select suitable accounting policies and apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable standards and statement of recommended practice 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 project will continue in operation.

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

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF HOLY CROSS CHURCH INTERNATIONAL (HCCI)
FOR THE YEAR ENDED 31 DECEMBER 2025.

I report to the trustees on my examination of the accounts of the above charity for the year ended 31 December 2025, which are set out on pages 8-10.

Responsibilities and basis of report

The charity's trustees are responsible for the preparation of the accounts. The charity's 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 an independent examination is needed.
It is my responsibility to:

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

Independent examiner's statement

My examination was carried out in accordance with the 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 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 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 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.

Signature:.....Dated 10-10-2026

Paul Banda
London Accountancy Practice
Sojourner Truth Centre
161 Sumner Road London,
SE15 6JL

HOLY CROSS CHURCH INTERNATIONAL (HCCI)
DETAILED INCOME & EXPENDITURE
FOR THE YEAR ENDED 31 DECEMBER 2025

	2025 Unrestricted Fund £	2025 Restricted Fund £	2025 .egacy Fund £	2025 Total Fund £	2024 Total Fund £
INCOMING RESOURCES					
Voluntary Income					
Tithes, Donations and Offerings	31,402	-	-	31,402	33,193
Gift Aid	5,861			5,861	4,927
				-	
	37,263	**-**	**-**	**37,263**	**38,120**
Activities For Generating Funds					
Investment Income					
Deposit Interest (Net)	12,717	-	-	12,717	11,408
	12,717	**-**	**-**	**12,717**	**11,408**
TOTAL INCOMING RESOURCES	**49,980**	**-**	**-**	**49,980**	**49,528**

HOLY CROSS CHURCH INTERNATIONAL (HCCI)
BALANCE SHEET
AS AT 31 DECEMBER 2025

	Notes	2025		2024	
		£	£	£	£
CURRENT ASSETS					
Cash at Bank and in Hand		447,378		400,743	
		447,378		**400,743**	
CURRENT LIABILITIES					
Creditors And Accruals					
Amount falling due within one year		-		-	
Net Current Assets		447,378		400,743	
		447,378		**400,743**	
RESERVES					
Restricted Funds			0		0
Unrestricted Funds			447,378		400,743
			447,378		**400,743**

Approved by the Board of Directors on 9/10/2026
and signed on their behalf by

.....Chairperson
O Adebambo

HOLY CROSS CHURCH INTERNATIONAL (HCCI)
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2025.

1. ACCOUNTING POLICIES

1.1 **Basis of preparation of Financial Statements**
The financial statements are prepared under the historic cost convention and include the results of the charity's operations which are described in the Trustees' Report and all of which are continuing. The accounts have been prepared in accordance with the Statements of Recommended Practice - Accounting and Reporting by Charities.
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 grounds that it qualifies as a small charity

1.2 **Incoming Resources**

1.2.1 Revenue grants are credited on the earlier date of when they are received or when they are receivable, unless they relate to a specific future period, in which case they are included on the Balance Sheet as deferred income to be recognised in the future accounting period.

1.2.2 Grants received for specific purposes are accounted for as restricted funds in the Statement of Financial Activities.

1.3 **Restricted Funds**
Restricted funds are to be used for specific purposes as lay down by the donor. Expenditure that meets these criteria is identified to the fund, together with a fair allocation of management and support costs.

1.4 **Unrestricted Funds**
Unrestricted funds are donations and other incomes received or generated for the objects of the organisation without further specified purpose and are available for general funds.

1.5 **Designated Funds**
Designated funds are unrestricted funds earmarked by the trustees for particular purposes.

1.6 **Tangible fixed assets**
Depreciation is calculated to write off the cost of fixed assets over their estimated useful lives using the following rates:
Office equipment - Photocopier: 25% on cost

1.7 **Resources Expended**
All expenditure is accounted for gross and when incurred. Direct charitable expenditure includes the direct costs of the activities and depreciation on related assets.
Management and administration comprise those costs relating to the Charity's central management and administration as opposed to its charitable activities.