REGISTERED CHARITY NUMBER: 1150193

CHRIST AVENUE CHAPEL

TRUSTEES REPORT AND FINANCIAL STATEMENT FOR THE

YEAR ENDED 31ST DECEMBER 2025

DANIEL AMO-HOYTE (AFA, MIPA)
ACCA, MSc, Pg. dip, BA(Hons)

DANED FINANCIAL SERVICES LTD

55 ST. PETERS HOUSE, QUEENS ROW, LONDON

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CHRIST AVENUE CHAPEL

Registered Charity Number: 1150193

Trustees' Annual Report & Financial Statements

For the Period: 1st January 2025 – 31st December 2025

REFERENCE AND ADMINISTRATIVE DETAILS

- **Charity Name:** Christ Avenue Chapel
- **Charity Registration Number:** 1150193
- **Principal Address & Community Hub:** Unit 9 Valley Point, Beddington Farm Road, Croydon, CR0 4WP
- **Minister-in-Charge / Incumbent:** Bishop Melvin Longdon
- **Board of Trustees:**
    - Cynthia Baah-Yeboah (Trustee & President)
    - Randy Kofi Senyo (Trustee)
    - Albert Jude (Trustee)
- **Bankers:** HSBC UK
- **Independent Examiner:**

Daniel Amo-Hoyte (AFA, MIPA)
ACCA, MSC, PG. DIP, BA(HONS)
Daned Financial Services Ltd
55 St. Peters House
Queens Row, London
SE17 2PU

STRUCTURE, GOVERNANCE, AND MANAGEMENT

General Overview

Christ Avenue Chapel is a Pentecostal church and a UK-registered charity dedicated to advancing the Kingdom of God. Our mission is threefold: to gather souls, equip and empower believers, and send them out to serve in ministry and community life. We are a family and community-centred church, committed to strengthening families, building communities, and sharing the transformative message of Jesus Christ.

The Financial Statement has been prepared in accordance with the accounting policies as set out in this report and complies with the Statement of Recommended Practices (SORPs 2005).

Public Benefit

The Trustees confirm that they have complied with their duty to have due regard to the Charity Commission's guidance on public benefit. Christ Avenue Chapel serves the community through a wide range of charitable and spiritual programmes offering spiritual, emotional, and practical support to individuals and families in need, irrespective of background or belief.

Constitution & Governing Document

Christ Avenue Chapel is an Unincorporated Charitable Association governed by its Trust Deed adopted on **7th October 2011**. The charity was formally registered with the Charity Commission for England and Wales on **17th December 2012**.

Method of Appointment & Recruitment of Trustees

The appointment, retirement, and rotation of Trustees are conducted in accordance with the charity's governing rules, requiring approval by ordinary resolution. Trustees are selected based on their commitment to the charity's core ethos, community leadership, financial acumen, and statutory governance skills.

Trustee Induction and Continuous Training

Newly appointed Trustees undergo a formal induction covering:

- Statutory duties under the **Charities Act 2011** and Charity Commission guidance (CC3 - *The Essential Trustee*).
- The charity's internal financial integrity policies, including strict adherence to **"No Form, No Fund"** purchase authorizations and dual-signatory bank mandates.
- Safeguarding regulations, Data Protection (GDPR), and Health & Safety compliance across all physical premises.

Organizational Structure & Decision-Making

The Board of Trustees meets at least three times per year to oversee strategic policy, statutory compliance, budget approvals, and risk management. Day-to-day operational management, pastoral care, and project execution are delegated to the Incumbent Minister, supported by the pastoral team, department heads, and a dedicated network of over 30 active volunteers.

Trustee Remuneration & Related Party Transactions

All Trustees give their time voluntarily and receive no personal financial benefits or remuneration from the charity in their capacity as Trustees. Any out-of-pocket expenses reimbursed for charitable activities are processed under strict voucher and receipt verification procedures.

OBJECTIVES AND ACTIVITIES

Charitable Objects

The registered legal objects of Christ Avenue Chapel, as stated in its governing deed, are: *"For the benefit of the public: to advance the Christian faith (in accordance with the statement of beliefs) in such ways and in such parts of the United Kingdom or the world as the Trustees from time to time may think fit; and to carry out other charitable purposes for the public benefit as are exclusively charitable according to the laws of England and Wales."*

Main Objectives for 2025

During the 2025 operational year, the charity focused on four principal objectives:

1. **Physical & Community Base Expansion:** Securing and operationalizing **Unit 9 Valley Point** (Beddington Farm Road) as a dedicated long-term lease sanctuary and community welfare hub.
2. **Hardship & Poverty Alleviation:** Expanding warm space initiatives, crisis food/groceries relief, and family support systems in response to ongoing economic pressures in South London.
3. **Youth Empowerment & Character Development:** Delivering structured educational support, GCSE revision guidance, stationery provisions, and moral leadership mentoring for young adults and teenagers.
4. **Interfaith & Community Cohesion:** Hosting open-access worship, music nights, and family enrichment sessions welcoming residents across Croydon, Sutton, Merton, and surrounding boroughs.

STATUTORY PUBLIC BENEFIT STATEMENT

Compliance Statement:

The Trustees confirm that they have complied with their duty under **Section 17 of the Charities Act 2011** to have due regard to the public benefit guidance published by the Charity Commission.

Christ Avenue Chapel fulfils its commitment to public benefit through three primary operational pillars:

Advancement of the Christian Faith & Spiritual Welfare

- **Open Community Worship:** Conducted weekly Sunday morning worship services, Friday evening prayer gatherings, and mid-week Christian education classes equipped to nurture faith, moral integrity, and personal growth. All services are free and open to the general public without restriction.
- **Ecumenical & Community Unity:** Organized three major Praise & Worship musical nights and annual ministry conferences featuring guest ministers, fostering interdenominational unity and civic harmony.
- **Pastoral Care & Counselling:** Delivered free, confidential pastoral counselling, marital support, and bereavement visits to individuals navigating emotional distress, mental health challenges, or personal crises.

Relief of Poverty, Hardship & Crisis Intervention

- **Valley Point Community Warm Refuge:** Utilizing Unit 9 Valley Point, the charity maintained a safe, heated sanctuary during cold weather periods for low-income families and elderly residents facing severe energy poverty.
- **Essential Welfare & Food Provision:** Distributed emergency grocery packages and essential household items directly to vulnerable individuals and households experiencing economic hardship.
- **Budgeting & Housing Signposting:** Provided basic guidance and referrals to help local residents navigate housing challenges, debt management, and statutory welfare support.

Youth Mentoring, Educational Support & Family Development

- **Children's & Youth Ministries:** Delivered weekly age-tailored educational and recreational activities supervised by fully DBS-checked personnel.
- **Teenage & Young Adult Leadership Development:** Conducted monthly mentorship workshops focusing on life skills, personal etiquette, character development, and career advice.
- **Academic Support Initiatives:** Provided free stationery kits, study spaces, and academic revision support to secondary school students preparing for GCSE examinations.

- **Marital & Family Enrichment:** Organized couples' workshops and parenting seminars designed to strengthen family relationships and build resilient domestic environments.

ACHIEVEMENTS AND PERFORMANCE IN 2025

Executive Summary of Performance

During the 2025 reporting period, Christ Avenue Chapel achieved significant growth across both its spiritual mission and community outreach operations. The central milestone of the year was the acquisition and successful operational setup of **Unit 9 Valley Point (Beddington Farm Road)** as a long-term community hub and worship sanctuary.

This physical base enabled the charity to consolidate its governance, scale up its welfare initiatives, and expand its direct public benefit reach across the London Boroughs of Sutton, Croydon, Mitcham, Thornton Heath, Norbury, and Merton. Driven by a dedicated network of **30+ active volunteers contributing approximately 2,500 total hours of service**, the charity successfully delivered all core objectives established by the Board of Trustees for 2025.

Operational Summaries

Physical Infrastructure & Facility Operations (Unit 9 Valley Point)

- **Long-Term Lease Sanctuary & Community Hub Setup:** The charity successfully secured, fitted out, and operationalized Unit 9 Valley Point, transitioning from temporary venue arrangements to a dedicated, high-quality physical footprint.
- **Operational Capacity:** The establishment of Unit 9 provided an immediate **40% increase in total weekly operational capacity**, allowing multiple ministry departments, youth groups, and administrative teams to function concurrently under one roof.
- **Resource Stabilization:** Having a fixed base provided financial predictability regarding utility management, storage of welfare inventory, and long-term service planning, while laying the groundwork for full statutory property tax exemptions (Section 43 Mandatory Relief and GRO Worship Certification).

Public Worship, Spiritual Care & Ecumenical Engagement

- **Weekend Worship Services:** The church hosted weekly Sunday morning services and Friday evening prayer gatherings with an average weekend attendance exceeding **100+ participants per session**. All gatherings remained entirely open to the general public without fee or restriction.

- **Special Conferences & Praise Nights:** Organized **3 major interdenominational Praise & Worship nights** and seasonal ministry conferences featuring guest speakers, drawing attendees across South London and promoting community cohesion.
- **Pastoral Counselling & Crisis Interventions:** Delivered over **200+ hours of free, confidential pastoral counselling, marital guidance, and bereavement support** to community members navigating mental health challenges, family breakdowns, or acute personal distress.

Hardship Alleviation, Food Security & Crisis Support

- **Emergency Grocery Relief:** In direct response to cost-of-living pressures, the charity prepared and distributed **150+ comprehensive emergency grocery care packages** containing non-perishable food, hygiene supplies, and household essentials to vulnerable local families.
- **Winter Warm Space Initiative:** Utilizing the heated facilities at Unit 9 Valley Point, the church operated **60+ days of Warm Space refuge** during cold winter months, offering free hot beverages, warmth, and fellowship to low-income residents and elderly individuals facing energy poverty.
- **Welfare & Signposting Services:** Assisted local residents with signposting to housing advisory services, debt management organizations, and statutory local authority support networks.

Youth Empowerment, Education & Leadership Development

- **Academic Support & GCSE Revision Kits:** Supported **45+ teenagers and secondary school students** by providing free stationery supplies, study materials, quiet revision spaces, and academic guidance during key examination periods.
- **Youth Mentoring Workshops:** Conducted monthly structured mentoring sessions focused on life skills, career pathway advice, personal etiquette, and character development to help young adults build resilience and civic responsibility.
- **Weekly Children's Ministry:** Maintained safe, engaging weekly children's programs staffed by fully DBS-checked volunteers, fostering foundational moral guidance and social development in a positive environment.

Organizational Governance & Financial Stewardship

- **Governance Standard Reorganisation:** Upgraded internal financial protocols by enforcing a strict **"No Form, No Fund"** purchase requisition policy, dual-

signatory bank controls, and standardized monthly integrity checklists across all departments.

- **Volunteer Mobilization:** Successfully coordinated and deployed **30+ regular volunteers** across worship operations, audio/visual media production, community food drives, and youth administration, representing over **2,500 hours of donated labour** valued at significant cost-savings to the charity.
- **Stewardship Reporting Systems:** Implemented dynamic monthly income and expenditure tracking systems to ensure full transparency for Trustees, grant-making bodies, and the congregation.

FINANCIAL REVIEW AND STEWARDSHIP

Financial Results & Overview

The financial statements for the year ended 31st December 2025 show total gross income comprising of voluntary tithes, offerings, digital giving, building fund donations, HMRC Gift Aid reclaims, and total expenditure across all operational and charitable categories. No wider appeal was made for funds during the year.

The church is heavily dependent on its attendees working as volunteers and some professional services in all aspects of the church's activities, but nevertheless they contribute substantially to the achievement of the church's objectives. Details of any funds materially in deficit are not applicable. Our financial stewardship remains strong and mission-focused.

Resource Allocation Breakdown (2025 Financial Stewardship)

During the 2025 financial year, the Trustees ensured that all incoming resources comprising voluntary tithes, general offerings, digital giving, HMRC Gift Aid reclaims, and dedicated building fund contributions were managed with rigorous financial discipline and deployed strictly in furtherance of the charity's core objects and public benefit initiatives.

Expenditures throughout the reporting period were categorized into four principal operational areas, maintaining full alignment with internal financial integrity protocols and "No Form, No Fund" authorization standards:

- **Ministry, Mission & Direct Community Outreach (40% of Total Expenditure):**

The largest allocation of charitable funds was directed toward front-line ministry, public worship execution, and local community outreach. This included funding weekly open-access worship services, sound and media infrastructure, Praise and Worship outreach events, children's and youth ministry materials, GCSE revision kits, and the direct procurement of non-perishable food packages and hygiene supplies for emergency hardship relief.

- **Fixed Facility & Premises Operations (30% of Total Expenditure):**

Following the strategic acquisition and operational setup of Unit 9 Valley Point (Beddington Farm Road), significant resources were dedicated to securing and maintaining a permanent physical sanctuary and community hub. Expenditures in this sector encompassed base property lease commitments, operational utilities (power, heating, and water to maintain winter warm space operations), building maintenance, insurance, service charges, and required provisions for local authority business rate assessments.

- **Pastoral Leadership, Personnel & Ministry Care (20% of Total Expenditure):**

To ensure effective spiritual care, governance oversight, and administrative continuity, funds were allocated toward pastoral allowances, guest speaker honorariums for major conferences, leadership development workshops, staff welfare, and volunteer training programs supporting our network of 30+ active volunteers.

- **Governance, Administration & Statutory Compliance (10% of Total Expenditure):**

The remaining allocation was utilized to maintain robust organizational governance, legal compliance, and operational efficiency. Expenses under this heading included CCLI music licensing fees, independent financial examination costs, digital bookkeeping and stewardship tools, statutory reporting costs, insurance, and administrative stationery necessary to uphold Charity Commission and GDPR standards.

Reserves Policy

The Board has assessed the charity's requirements for reserves in the light of the main risks to the organisation. As a result, the Board has established fundraising strategy, which includes ensuring a better mix of restricted and unrestricted funding.

Trustees have established a reserve policy aimed at maintaining unrestricted liquid funds and are satisfied that they have sufficient reserves at the balance sheet date for foreseeable needs of the church, together with on-going income anticipated to enable the church to function effectively in this year.

This reserve is designed to protect key community services against unforeseen income fluctuations, delay in grant receipts, or emergency premises maintenance.

Principal Funding Sources

The charity's main financial streams consist of:

- Direct voluntary contributions from congregation members (tithes, regular offerings, and standing orders).
- Digital giving platforms (bank transfers).
- HMRC Gift Aid tax reclaims.

- Donations targeted toward the Unit 9 Valley Point building fund.

PLANS FOR FUTURE PERIODS (2026 AND BEYOND)

Looking forward into the 2026 reporting cycle, the Board of Trustees has set out the following strategic priorities:

1. A programme of outreach activities is planned, including participation in prison ministry, hospitals, elderly club, homeless visitation, Children's holiday club and help to challenging needs group. Missions to other parts of the world has been structured with timelines to help and assist the poor, needy, sick, and advance the gospel of Jesus Christ which is our main objective.
2. **Property Rates Exemption Finalization:** Complete statutory filings with Sutton Council and the Valuation Office Agency (VOA) to secure **100% Place of Public Worship Business Rate Exemption** for Unit 9 Valley Point.
3. **Facility Upgrade & Community Hub Expansion:** Complete interior zoning and equipment installation at church premises to enhance facilities for youth mentoring, digital skill workshops, and community meetings.
4. **Grant Funding & Partnership Strategy:** Seek additional statutory and philanthropic grant partnerships (similar to National Lottery initiatives) to expand financial advice and crisis relief services.
5. **Leadership Development Pipeline:** Implement structured leadership and compliance training programs for department heads, youth leaders, and volunteer coordinators empowerment.

Conclusion

The Trustees are grateful for the ongoing generosity of donors and the dedication of volunteers and staff. Through faith, service, and careful stewardship, the charity has continued to make a meaningful difference providing support, education, and community for the benefit of all.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The Trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Charity law requires the Trustees to prepare financial statements for each financial year that 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 these financial statements, the Trustees are required to:

- Select suitable accounting policies and apply them consistently.

- Observe the methods and principles in the Charities SORP.
- Make judgments and estimates that are reasonable and prudent.
- State whether applicable UK 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 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 the Charities Act 2011. 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.

DECLARATION

Approved by the Board of Trustees on **28th October 2026** and signed on its behalf by:





Cynthia Baah-Yeboah
Trustee & President

Christ Avenue Chapel

Randy Kofi Senyo
Trustee

Christ Avenue Chapel

Charity Name: Christ Avenue Chapel
Registered Number: 1150193

SECTION A: RECEIPTS AND PAYMENTS	
Line / Categories	**Unrestricted Funds (£)**
Voluntary Tithes	**58,834.00**
Regular Offerings & Donations	**38,028.00**
HMRC Gift Aid Reclaims	**52,743.00**
Building Fund Donations	
Targeted Grants	**0.00**
Cash in hand	**3,240.00**
Savings	**3,000.00**
Seed & Branch Offerings	**9,578.00**
Sub Total Receipts (A1)	**165,423.00**
TOTAL RECEIPTS	**165,423.00**

A3 PAYMENTS (Operational Categories)	
RENTS & RATES	**26918**
MINISTRY & DIRECT COMMUNITY WORSHIP	**1020**
PROFESSIONAL SERVICES	**16080**
MINISTERIAL & LEADERSHIP STIPEND	**10365**
VOLUNTARY STAFF ALLOWANCE	**6850**
GUEST HONOURARIUM	**4150**
BBL LOAN REPAYMENT	**6389**
SAVINGS	**3000**
MATERIALS & EQUIPMENTS	**5925**
COMMUNITY OUTREACH	**8602**
TRAINING & DEVELOPMENT	**4633**
DEPARTMENTAL MINISTERIES	**8150**
CONFERENCES & RETREATS	**5386**
EVANGELISM & OUTREACH CAMPAIGNS	**5979**
WARM SPACE POWER INITIATIVE	**4240**
FINANCIAL ADVICE SERVICE	**2251**
MANAGEMENT STAFF COST	**2140**
WINTER KITCHEN & FEEDING PROJECT	**9370**
HOUSING ADVICE SERVICE	**2280**
BUILDING RENOVATION MATERIALS	
TRAVEL& ACCOMMODATION	**1570**

EVENTS & HOSPITALITY	**2361**
BROADBAND & UTILITIES	**1727**
ROUTINE REPAIRS & MAINTENANCE	**1190**
OFFICE ADMINISTRATION & STATIONARIES	**1443**
WEB HOSTING & SOFTWARE	**751**
BANK INTERESTS & CHARGES	**529**
WELFARE SUPPORT SYSTEM	**3405**
WORKSHOPS & SEMINARS	**3500**
OPERATIONAL DELIVERY COST	**650**
HOT DRINKS & SNACKS	**800**
CARD MACHINE RENTALS	**957**
MARKETING & MEDIA ADVERTISING	**1,020.00**
LIVE STREAM & SOCAL MEDIA	**1,270.00**
MISCELLANEOUS & COMMUNION	**858.00**
ECUMENICAL ALLIANCE & MEMBER SUBSCRIPTION	**2,300.00**
MENTAL HEALTH & FAMILY COUNSELLING	**1,842.00**
YOUTH MENTORING & GCSE SUPPORT KITS	**4,140.00**
GOVERNANCE, INSURANCE & COMPLIANCE	**1,900.00**
Sub Total Payments (A3)	**165,941.00**
A4 Asset & Investment Purchases	**0.00**
TOTAL PAYMENTS	**165,941.00**

NET RECEIPTS / (PAYMENTS) FOR YEAR	**-518.00**
A5 Transfers Between Funds	0.00
A6 Cash Funds Last Year End (Opening Balance)	**9,293.00**
CASH FUNDS THIS YEAR END (Closing Balance)	**8,775.00**

SECTION B: STATEMENT OF ASSETS AND LIABILITIES AT END OF PERIOD

B1 Cash Funds Breakdown	**Unrestricted (£)**
Main Current Bank Account	1,166.00
Building Fund Account	0.00
Petty Cash / Float	0.00

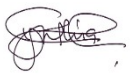
B2 Other Monetary Assets (Debtors / Owed to Charity)

Asset Description	**Fund**
HMRC Gift Aid Reclaim Pending	Unrestricted
Prepaid Insurance	Unrestricted

TRUSTEE APPROVAL AND DECLARATION

Signed by one or two trustees on behalf of all the trustees upon approval of

Signature: _____



Name: CYNTHIA BAAH-YEBOAH

Position: Trustee & President
Date: 28 / 10 / 2026

CHARITY COMMISSION FOR ENGLAND AND WALES

Christ Avenue Chapel (Charity Registration No. 1150193) — Annual Financial Statemer

For Period From: 01/01/2025
To Period End: 31/12/2025

Restricted Funds (£)	Endowment Funds (£)	Total Funds 2025 (£)	Last Year 2024 (£)
0.00	0.00	58,834.00	59,330.00
		38,028.00	29,993.00
		52,743.00	24,718.00
15,968.00		15,968.00	14,068.00
0.00	0.00	0.00	67,914.00
0.00	0.00	3,240.00	6,321.00
0.00	0.00	3,000.00	3,000.00
0.00	0.00	9,578.00	
0.00	0.00	0.00	678.00
15,968.00	0.00	181,391.00	206,022.00
15,968.00	0.00	181,391.00	206,022.00

		26918	38312
		1020	0
		16080	24095
		10365	9670
		6850	9370
		4150	4260
		6389	6389
		3000	3000
		5925	6532
		8602	9310
		4633	3875
		8150	9027
		5386	7720
		5979	4685
		4240	11318
		2251	4782
		2140	6500
		9370	10700
		2280	5000
23577		23577	0
		1570	1859

		2361	**3180**
		1727	**1138**
		1190	**680**
		1443	**1130**
		751	**938**
		529	**687**
		3405	**1332**
		3500	**2320**
		650	**4810**
		800	**1420**
		957	**1498**
0.00	**0.00**	**1,020.00**	**1,360.00**
0.00	**0.00**	**1,270.00**	**1,775.00**
0.00	**0.00**	**858.00**	**1,025.00**
0.00	**0.00**	**2,300.00**	**2,600.00**
0.00	**0.00**	**1,842.00**	**1,000.00**
0.00	**0.00**	**4,140.00**	**0.00**
0.00	**0.00**	**1,900.00**	**0.00**
23,577.00	**0.00**	**189,518.00**	**203,297.00**
0.00	**0.00**	**0.00**	**0.00**
23,577.00	**0.00**	**189,518.00**	**203,297.00**
23,577.00			
-7,609.00	**0.00**	**-8,127.00**	**2,725.00**
0.00	0.00	**0.00**	0.00
0.00	0.00	**9,293.00**	
-7,609.00	**0.00**	**1,166.00**	0.00

Restricted (£)	**Endowment (£)**	**Total (£)**
0.00	0.00	1,166.00
0.00	0.00	0.00
0.00	0.00	0.00

B4 Liabilities (Creditors / Owed by Charity)

Amount (£)	**Liability Description**	**Fund**
0.00	Bounce Back Loan	Unrestricted
0.00		Unrestricted

the accounts:

Signature: _ _____

Name: RANDY KOFI SENYO

Position: Trustee
Date: 28 / 10 / 2026

Category Notes
Voluntary general Sunday collections, standing orders, online donations, & card payments
Card payments, Online & one-off donations, Sunday collections,standing orders
Tax reclaims processed on qualifying donations
Restricted donations for lease refurbishment
National Lottery Community Fund or trust grants
Inter-branch voluntary offerings, ministry contributions, seed sowing gifts
Gross Income total for Annual Return
Total cash received across all accounts

Lease commitments & service charges
Public worship cost, sound/media overheads, outreach, crisis car, public religious gatherings
Statutory oversight, legal compliance, independent financial examination, accounting.
Pastoral allowances, Finanacial support, training & welfare
Out of pocket travel, subsistence for regular volunteers serving in church operations
Token payments for facilatators, visiting guest and invited guest ministers
Instalments paid towards clearing government backed bounce back loan liability
Reserve designated for long term capital stability
Church operational suppliers, Office resources, IT Hardware
Local community care, Crises relief support, Hardship, provisions, food banks
Leadership workshops, Safeguarding courses, professional development for volunteers
Operational funds allocated to internal church arms
Venue hire, catering for Annual leadership, spiritual refreshers church wide assemblies
Publicity, outdoor events, mission initiatives, sharing Christain faith & public engagement
Hot beverages, electricity, heating, water for community refuge to Vunerable residents
Independent financial advisory support, debt signposting, budgeting assistance to communit
Senior operational leadership and aaaadministrative manageral
Hot meals, food parcels, emergency groceries for vunerable families for hardship relief
Professional signposting resources to assist community with local housing & tenancy guide
Procument of raw set up materials, interior refit supplies, fixtures, hardware for refurbishme
Mission trips, lodging for visiting minsters, invited ministry delegates, official charity rep

Catering, hall deco, refreshments, logistics for public worship, community gatherings	
High-Speed internet, electricity, heating, water supply, telephone services	
Safety checks, equipment servicing, plumbing repairs, ongoing upkeep of premises	
Printing papers, postage, printing ink, envelopes, office consumbles	
Digital software licenses, domain renewals, cloud software, zoom & easy worship	
Service fees, account maintenance charges, electronic transaction cost by financial institutio	
Financial aid, emergency provision, material assistance to members, families experiencing cr	
Educational, leadership, marriage, youth development, venue hire, facilitator cost	
Front line charitable service delivery, executing community programs and outreach projects	
Provisions, refreshments, catering supplies for hospitality after services & winter warm spac	
Monthly terminal lease, transaction service charges for digital and contactless giving	
Promotional flyers, digital advertising, local outreach publicity, community engagement cam	
Data fees, subscription costs, equipment upkeep for broadcasting worship services, digital o	
Dedicated supplies for holy communion and small incidental operational cost	
Annual affiliation fees, networkdues, partnership membership with christain bodies and com	
Pastoral care support, professional resources, specialised guidance materials for family and e	
Stationery kits, tuition materials, youth activities	
CCLI licensing, insurance, independent examination, GDPR	
Total charitable operational expenditure	
Total cash paid out across all accounts	

Net movement in cash for the period	
Approved fund reallocations (Must net to zero)	
Bank & cash balance as at 01/01/2025	
Reconciled bank balance at 31/12/2025	

Amount (£)
5,266.00
0.00

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CHRIST AVENUE CHAPEL

Independent Examiner's Report

To the Trustees

I report on the accounts of the church for the year ended 31st December 2025 set out on the following pages which have been prepared on the basis of their accounting policies shown in the corresponding pages.

Respective responsibilities of trustees and examiner

The trustees of the church are responsible for the preparation of the accounts: they consider that the audit requirement under section 43(2) of the charities Act 1993 (the 1993 Act), does not apply. It is my responsibility to:

- Examine the accounts under section 43(3) of the 1993 Act.
- Follow the procedures laid down in the General Directions given by the Charity Commissions made under section 43(7)(b) of the 1993 Act.
- 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 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 not express and audit opinion on the view given by the accounts.

Independent examiner's statement

In the course of my examination, no matter has come to my attention:

1. Which gives me reasonable cause to believe that, in any material aspect, the trustees have not met reasonable requirements to ensure that:
• Proper accounting records are kept (in accordance with section 41 of the Act)

• Accounts are prepared which agree with the accounting records and comply with the accounting requirements of the Act: or

2. To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed: Damo-hoyte **Date: 28/10/2026**

DANIEL AMO-HOYTE (AFA, MIPA)

ACCA, MSc, Pg. dip, BA(Hons)

DANED FINANCIAL SERVICES LTD

55 ST. PETERS HOUSE,

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SE17 2PU

CHRIST AVENUE CHAPEL

Notes to the financial statements for the year ended 31st December 2025

1. Accounting Policies

(a) Accounting basis

These accounts have been prepared on the receipts and payments basis under section 42(3) of the charities Act 1993 ad the statement of Recommended Practice on Accounting by Charities published in March 2008. The adoption of the revised SORP has resulted in reclassification of some items.

(b) Incoming resources

I) Voluntary income

Voluntary income is received by way of Tithes, offerings, donations and gifts and is included in full in the Statement of Financial Activities when receivable.

(c) Resources expended

All expenditure is accounted for on an accrual's basis.

(d) Cash Flow

The church has taken advantage of the exemptions in Financial Reporting Standard No 1 from the requirement to produce a cash flow statement on the grounds that it is a small church.

2. Incoming Resource from generated funds

	2025
	£
Income from Voluntary Contributions	112,680.00

3. Creditors- amounts falling due within one year

	2025
	£

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4. Financial Commitments

Capital Commitments

The Church had no capital commitments as at 31st December 2025

Operating lease commitments

The church had an operating lease commitment as at 31st December 2025