CHURCH OF GOD (UK) CROYDON

NORFOLK ROAD, THORNTON HEATH, SURREY CR7 8ND

ANNUAL REPORT

2025

CHURCH OF GOD (UK) CROYDON
Financial Statement
Accounting period 31st December 2025

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CHURCH OF GOD (UK) CROYDON
Trustees' Annual Report
Accounting period 31st December 2025

The trustees present their report and the unaudited financial statements for the charity for the accounting year ended 31 December 2025.

Registered charity name	Church of God (UK) Croydon
Charity registration number	1152085
Principal office	48 Melfort Road Thornton Heath Croydon SURREY CR7 7RL
Trustees	Hayden Larmond Beverley Larmond Patricia King (Treasurer) Shirley Gonzales Leon Bovell
Accountants	Marcus Bishop Associates Suite 103 Access Business Centre 3 Stanton Way London SE26 5FU

The trustees have pleasure in presenting their report with the financial statements of the charity for the year ended 31 December 2025.

AIMS AND PURPOSES

The aim of the charity is to promote the advancement of the Christian religion and the protection and preservation of health. The community is at the heart of the charity's Christian message. They exist to serve all areas of the community in whichever way possible, regardless of age, disability, religion, race, or gender. They strive to promote welfare and cohesion through the provision of social events, thus improving the mental and physical wellbeing of both their internal and external communities.

OBJECTIVES & ACTIVITIES

The charity is committed to being a positive influence by demonstrating their Christian faith and love in the weekly activities offered, as well as in practical ways. This involves accommodating adults on the "Community Payback" scheme, feeding the homeless and refugees, whilst also providing clothing and baby items to mothers and mothers-to-be.

Regular coffee mornings are set up for the purpose of reaching out in an informal way to those in need of someone to talk to, whether they are a member of the charity or from the local community. Weekly Enrichment Evenings are open to the community, which provides the opportunity for individuals to explore the Christian faith whilst receiving mental and emotional support through the charity's Men's and Women's mentoring groups.

Sunday School classes and youth nights are offered weekly to young children and youth from the community as well as from within the fellowship. They are encouraged and given opportunities to work as part of a team, become competent public readers, and develop their imagination through writing, drawing, and participating in drama productions. The charity continually seeks ways to get involved in educating and supporting young people to produce 'informed valued citizens' in the community.

Youth concerts that consist of drama productions, live music, dance ministries, and social evenings, such as movie nights, are events that many from the community look forward to each time. The charity also holds monthly meals where members and those in the wider community can dine together.

Fitness classes are held to encourage healthy living. Many from the community enjoy the sessions as they can build relationships with the common goal of maintaining a good health.

Seaside trips are thoroughly appreciated by all as they are a means of bonding as well as fun. They are especially popular among the young people and enable integration between the members and the community despite the age differences, resulting in long standing relationships.

The charity has provided academic support sessions for Math and English. They understand the importance of education and desire to instil the development of these basic skills into society and provide the opportunity for those individuals wanting to learn or improve. Music lessons for various instruments are also offered by the charity.

ACHIEVEMENTS AND PERFORMANCE

Growth and achievement are of importance to Church of God (UK) Croydon. It is therefore also important to celebrate these achievements with a segment of Sunday services dedicated to awarding certificates for progress and accomplishments.

"Gospel Blend", a night of worship with an evangelistic focus, was a great success. It consisted of choirs, soloists, musical renditions, and comedy. New artists from various churches and the wider community participated. It was well attended by people near and far. They felt uplifted through this event.

Church of God (UK) Croydon's Choir sang at numerous events and were a blessing to all who were present. They were also invited to sing inside the John Lewis store in Purley, Croydon for a few hours as part of Black History month for the first time. Many shoppers passed by to listen and felt inspired. There was a warm atmosphere – the Choir were well received.

For the coming year, the charity plan to focus on the following:

1. Provide further training for the leadership team so that they can better serve the fellowship and fulfil its objectives, as well as training of all personnel at various levels.
2. Develop a new five-year plan of action and projection for the advancement of the charity.
3. Further develop the teaching and nurturing programmes for the various departments within the charity.
4. Develop strategies, methods, and training programmes to the evangelistic team to assist them in their delivery of the Gospel outside the four walls of the church.
5. Maintain and strengthen the cohesiveness of the members of the fellowship.
6. Increase their present membership by 20% or above year on year.
7. Continue to forge close working relationship with all the outside agencies.
8. Find professional agencies that provide advice and further help for individuals with issues, such as abuse (physical, emotional and sexual), substance (all forms), human trafficking and any other which the charity is unable to assist with.
9. Expand the range of activities that the charity is capable and willing to undertake.

FINANCIAL REVIEW

The trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. They hope to increase their income year on year by 20% (including rental income from the hiring of the premises).

VOLUNTEERS

The trustees acknowledge God's favour and are most appreciative of the dedication of all those linked to the fellowship. The charity has seen many accomplishments - these were only made possible by the loyalty, hard work and dedication of the volunteers. They have worked tirelessly and in a professional manner.

The trustees are grateful for the 'Community Payback' leaders and their teams for the contributions they have made to the church premises, and for those in the wider community who have contributed to the work and life of the charity through the giving of their time, expertise and advice.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Church of God (UK) Croydon registered as a charity on 17 May 2013 in England & Wales. They have become an established church within Thornton Heath, having been at their present premises for 11 years.

The trustees, along with those on the charity's Officers Board, spearhead, plan and execute the day-to-day running of the charity. At their regular meetings, they agree the broad strategy and areas of activity for the charity.

There are different department directors in place to oversee specific areas of activity, enabling the charity to plan strategically for its members as well as the local community.

No new trustees have been appointed.

The trustees' annual report was approved on 25th September 2026 and signed on behalf of the board of trustees by:

Hayden Larmond
Signed on 13 October 2026 @ 22:22

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Hayden Larmond
Trustee

CHURCH OF GOD (UK) CROYDON
Independent Examiner's Report
Accounting period 31st December 2025

Independent Examiner's report to the Trustees of Church of God (UK) Croydon

I report on the accounts of the charity for the year ended 31 December 2025, which are set out on pages 8-15.

Respective responsibilities of trustees and examiner:
The charity's trustees (who are also the directors of the company for the purposes of company law) 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) or under Regulation (10) (1) (a)-(c) of the Charities Accounts (Scotland) Regulations 2006 (as amended) (the 2006 Regulations) and that an independent examination is needed.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under, section 145 of the 2011 Act and under section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005 (this 2005 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.

Basis of Independent examiner's statement
My examination was carried out in accordance with the general Directions given by the Charity Commission and Regulation 11 of the 2006 Regulations. An examination includes a review of the accounting records kept by the charily 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 Io 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 386 of the Companies Act 2006, section 44(1)(a) of the 2005 Act and Regulation 4 of the 2006 Regulations: and
   - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Companies Act 2006, section 44(1)(b) of the 2005 Act and Regulation 8 of the 2006 Regulations: and
   - which are consistent with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities, 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.



Lorraine Burton signed on behalf of **David Frederick FCCA**
Suite 103
Access Business Centre
3 Stanton Way
London, SE26 5FU

09 October 2026
Dated

CHURCH OF GOD (UK) CROYDON
Statement of Financial Activities
Accounting period 31st December 2025

	Notes	Unrestricted Funds	Restricted Funds	Total 2025	Total 2024
Income from:		£	£	£	£
Donations and legacies	6	51,578	0	51,578	69,234
Other trading activities	6	24,988	0	24,988	18,115
Other income	6	0	0	0	0
Total income		**76,566**	**0**	**76,566**	**87,349**
Expenditure on:					
Charitable activities	7	52,903	0	52,903	79,488
Total expenditure		**52,903**	**0**	**52,903**	**79,488**
Net income before reconciliation adjustment		23,663	0	23,663	7,861
Net movement in funds		**23,663**	**0**	**23,663**	**7,861**

CHURCH OF GOD (UK) CROYDON
Statement of Financial Position
Accounting period 31st December 2025

	Notes	Unrestricted Funds	Restricted Funds	Total 2025	Total 2024
Non Current Assets		**£**	**£**	**£**	**£**
Tangible fixed assets	5	599,085	0	599,085	576,295
		599,085	**0**	**599,085**	**576,295**
Current assets					
Cash at bank and in hand	8	14,000	0	14,000	15,814
		14,000	**0**	**14,000**	**15,814**
Liabilities:					
Creditors: amounts falling due within one year	9	1,074	0	1,074	1,074
Net current assets		**12,926**	**0**	**12,926**	**14,740**
liabilities					
Creditors: amounts falling due after one year	10	243,568	0	243,568	250,895
Net assets		**368,443**	**0**	**368,443**	**340,140**
Funds of the charity					
Unrestricted funds	11	368,443	0	368,443	340,140
Restricted funds		0	0	0	0
Total charity funds		**368,443**	**0**	**368,443**	**340,140**

These financial statements were approved by the board of trustees and authorised for issue on 25th September 2026 and are signed on behalf of the board by:

Hayden Larmond
Signed on 13 October 2026 @ 22:22

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Hayden Larmond
Trustee

CHURCH OF GOD (UK) CROYDON
Notes to the Financial Statements
Accounting period 31st December 2025

1. Basis of preparation

1.1 These accounts (financial statements) have been prepared under the historic cost convention, with items recognised at cost or transaction value, unless otherwise stated in the relevant note(s), in accordance with:

1.2 No changes were made to the basis of preparation or to the previous year's accounts.

1.3 The charity meets the definition of a public benefit entity as defined by FRS 102

1.4 The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

2. Accounting Policies

2.1 Fund accounting

2.1.1 Unrestricted funds are those that can be expended at the discretion of the trustees in the furtherance of the objects of the charity.

2.1.2 Restricted funds are those that may only be used for specific purposes. Restrictions arise when specified by the donor, or when funds are raised for specific purposes.

2.2 Income

2.2.1 Income is recognised and included in the Statement of Financial Activities (SoFA) when the charity becomes entitled to the income; receipt is probable; and the monetary value can be measured with sufficient reliability.

2.2.2 Where income has related expenditure (e.g., conferences and training courses), the income and related expenditure are reported gross in the SoFA.

2.2.3 Bank Interest is recognised when credited to the account.

2.2.4 Gift Aid is recognised in the same accounting period as the donation to which it relates.

2.2.5 Income, which is subject to conditions that the charity has yet to fulfil, or which is specifically for use in a future accounting period, is treated as deferred income.

2.3 Expenditure and liabilities

2.3.1 Expenditure is recognised on the accruals basis.

2.3.2 The charity is not registered for VAT thus all costs are shown inclusive of VAT charged.

2.3.3 Liabilities are recognised as soon as there is a legal or constructive obligation to pay out resources.

2.3.4 Governance costs include the costs of preparation and examination of the statutory accounts, the cost of trustee meetings and the cost of any legal advice to trustees on governance or constitutional matters.

2.4 Support Costs

2.4.1 All support costs are paid from unrestricted funds.

2.4.2 The charity does not have any employees to incur payroll expenses

2.5 Financial instruments

2.5.1 The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments.

2.5.2 Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost. Financial assets classified as receivable within one year are not amortised.

2.5.3 Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future receipts discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

2.5.4 Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

2.6 Creditors

2.6.1 Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised at transaction price.

2.6.2 Accrued charges are normally valued at their settlement amount.

2.7 Cash

2.7.1 Cash means cash in hand and bank deposits repayable on demand without penalty.

2.7.2 Cash equivalents are short-term (less than 90 days' notice) deposits that are readily convertible to cash and that are subject to insignificant risk of changes in value.

2.8 Taxation

2.8.1 The charity is not liable to corporation tax, capital gains tax or income tax on its charitable activities.

3. Critical accounting estimates and judgements

3.1 In the application of the charity's accounting policies, the Trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

3.2 The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

4. Transactions with trustees and related parties

4.1 No trustees received any remuneration during the six months (2025: £Nil).

4.2 The charity's insurance policy includes trustee indemnity insurance cover for all of its trustees.

4.3 There were no transactions with related parties during the year (2025: £Nil).

5 Tangible assets

5.1 Tangible assets are capitalised if they can be used for more than one year and cost at least £1,000. They are valued at cost or, if gifted, at their value on receipt.

5.2 Tangible assets are initially recorded at cost and subsequently stated at cost less any accumulated depreciation and impairment losses. Any tangible assets carried at revalued amounts are recorded at the fair value at the date of revaluation less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

5.3 An increase in the carrying amount of an asset as a result of a revaluation is recognised in other recognised gains and losses, unless it reverses a charge for impairment that has previously been recognised as expenditure within the statement of financial activities. A decrease in the carrying amount of an asset as a result of revaluation is recognised in other recognised gains and losses, except to which it offsets any previous revaluation gain, in which case the loss is shown within other recognised gains and losses on the statement of financial activities.

Cost	Freehold Building	Fixture & Fittings	Total
Cost	**£**	**£**	**£**
Opening balance	569,210	51,548	620,758
Additions	24,065	0	24,065
Disposals	0	0	0
Cost 31 December 2025	**593,275**	**51,548**	**644,823**
Depreciation			
Opening balance	0	44,463	44,463
Disposals	0	0	0
Annual charge	0	1,275	1,275
Cost 31 December 2025	**0**	**45,738**	**45,738**
Carrying Amount			
At 31 December 2025	**593,275**	**5,810**	**599,085**
At 31 December 2024	**569,210**	**7,085**	**576,295**

6. Donations and legacies

6.1 Income from charitable activities

	Unrestricted Funds	Restricted Funds	Total 2025	Total 2024
	£	£	£	£
Tithes and offerings	45,038	0	45,038	46,101
Gifts and donations	0	0	0	0
Gift Aid	554	0	554	6,202
Rental income	24,988	0	24,988	18,115
Grants	5,987	0	5,987	16,931
Sundry income	0	0	0	0
Total	**76,566**	**0**	**76,566**	**87,349**

6.2. Income from charitable activities

	Unrestricted Funds	Restricted Funds	Total 2025	Total 2024
	£	£	£	£
Fundraising	4,639	0	4,639	2,114
Total	**4,639**	**0**	**4,639**	**2,114**
Total	**81,205**	**0**	**81,205**	**89,463**

7. Expenditure on charitable activities

7.1 Direct Costs

	Unrestricted Funds	Restricted Funds	Total 2025	Total 2024
	£	£	£	£
Charitable Events	14,271	0	14,271	17,009
Gifts	4,602	0	4,602	896
Other direct ministry costs	0	0	0	0
Total	**18,873**	**0**	**18,873**	**17,905**

7.2 Support Costs

	Unrestricted Funds	Restricted Funds	Total 2025	Total 2024
	£	£	£	£
Premises repairs & maintenance	9,702	0	9,702	8,429
Insurance	2,356	0	2,356	2,033
Depreciation	1,275	0	1,275	1,555
Sundry support costs	1,151	0	1,151	10,097
Governance Costs (Note 8)	19,545	0	19,545	39,469
	34,030	**0**	**34,030**	**61,583**
Total	**52,902**	**0**	**52,902**	**79,488**

7.3 Governance Costs

	Unrestricted Funds	Restricted Funds	Total 2025	Total 2024
	£	£	£	£
Professional fees	1,735	0	1,735	1,070
Administration costs	2,032	0	2,032	1,219
Sundry finance	15,778	0	15,778	37,180
Total	**19,545**	**0**	**19,545**	**39,469**

8. Cash and Bank Balance

	Unrestricted Funds	Restricted Funds	Total 2025	Total 2024
	£	£	£	£
Bank Balance	14,000	0	14,000	15,814
Cash in hand	0	0	0	0
Total	**14,000**	**0**	**14,000**	**15,814**

9. Creditors falling due within one year

	Unrestricted Funds	Restricted Funds	Total 2025	Total 2024
	£	£	£	£
Accruals	1,074	0	1,074	1,074
Total	**1,074**	**0**	**1,074**	**1,074**

10. Creditors falling due over year

	Unrestricted Funds	Restricted Funds	2025	2024
	£	£	£	£
Mortgage	243,568	0	243,568	250,895
Total	**243,568**	**0**	**243,568**	**250,895**

11. Analysis of charitable funds

	At 1 January 2025	Income	Expenditure	At 31 December 2025
Unrestricted	340,140	81,205	52,902	368,443
Restricted	0	0	0	0
Total	**340,140**	**81,205**	**52,902**	**368,443**