London Christian Fellowship Church

Charity No. 1153701

Trustees' Report and Unaudited Accounts

31 December 2025

London Christian Fellowship Church
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The trustees present their report with the unaudited financial statements of the charity for the year ended 31 December 2025.

REFERENCE AND ADMINISTRATIVE DETAILS

Charity No. 1153701

Principal Office

180 Ardleigh
Basildon
Essex
SS16 5RL

Trustees

The following trustees served during the year:

R. Chekem
J.C. Jacob
G.K. Kadabur
J.J. Lewis
R.S.P. Samsonraj
K. Thomas

Accountants

MW Accounting Services Ltd
South House 4
Bond Avenue
Mount Farm
Milton Keynes
MK1 1SW

Bankers

Lloyds Bank
10-20 Town Square
Basildon
SS14 1DU

OBJECTIVES AND ACTIVITIES

LCFC is a Christian charity & its commitment is to meet the spiritual needs of its beneficiaries and society as a whole. One of the main objectives of LCFC is to help people become disciples of Jesus Christ. As such, we emphasise the regular study of God's word, the Bible and live personal lives in light of the life of Jesus Christ.

As a Church, we trust the Lord for all our financial needs. Offerings are received anonymously and we encourage cheerful giving (i.e. without any compulsion and freely). We do not take an offering in any of our church meetings. We also identify those members in our midst who require financial and other practical help and cater to their needs in the best way possible.

ACHIEVEMENTS AND PERFORMANCE

LCFC has regular church meetings every Sunday at Orchardside School (Bullsmoor lane, Enfield) and various other meetings as summarised below:

1 - Sunday Church Meetings/Services: LCFC conducted regular church meetings/services on all Sundays of the year for the benefit of its members and non-member visitors (including vulnerable adults) free of cost.

2 - Sunday School Meetings: Since nearly 40% of the members are children, LCFC conducts regular Sunday Schools with specialised Bible based curriculum to address the needs of children. Classes are held for nursery, primary, junior, seniors and teenage children.
At the end of the year (December 2025), the church organised a Sunday School children's programme for all age groups to encourage children to participate in skits and drama performances portraying Biblical characters and other missionaries of the past.

3 - Weekly Bible Study: To provide a strong foundation on Biblical values, LCFC conducts a weekly online bible study on Fridays for its members. On the third Friday of the month this is held in person at 3 venues namely Waddesdon, Laindon & Chertsey. These locations are based around where a majority of its members come from.

4 - Men's/Women's Meeting: Once a month LCFC facilitates a men's/women's meetings to address their specific needs.

5 - Children's Retreat - In the month of August (2025) LCFC organised a 2 day retreat for Sunday school children. This was to have some focus time with the children teaching them about the bible & having some fun outdoors activities. This was held at a campsite named Gilwell park in Chingford.

6 - Bible-study Conferences: Periodically, LCFC organises conferences with external speakers.

7 - Online outreach: LCFC broadcasts Sunday meetings/services over Zoom and YouTube to a wider audience who cannot physically attend our meetings. Investments were made in equipment to support this.

8 - Informal fellowship: LCFC values informal fellowship; both between members within the Church and as a church collectively.

FINANCIAL REVIEW

Total receipts were £74,447. The charity has great liquidity as a result allowing it to work towards its near term objectives.

The charity will look to maintain a healthy balance of reserves to ensure the charity can continue to operate for the long-term.

There are no uncertainties as to the charities ability to continue as a going concern.

The total reserves held at the end of the reporting period was £121,231.14

The reserves as at the reporting date were all unrestricted funds.

The current level of reserves are more than adequate to ensure compliance with the charities reserves policy.

STRUCTURE, GOVERNANCE AND MANAGEMENT

The governing document of the charity is via a trust deed.

The elders carefully identify those who are committed to the values of LCFC and live an upright, Godly life. Their names are then proposed to the LCFC board and if the board reaches consensus, a new trustee is appointed subject to their willingness to take on the role.

Statement of 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 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. The Trustees are also responsible for safeguarding the assets of the charity and hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

That the trustees are responsible for the maintenance and integrity of information included on the company's website.

Signed on behalf of the charity's trustees



G.K. Kadabur
Trustee
18 September 2026

Independent Examiner's Report to the trustees of London Christian Fellowship Church

I report to the trustees on my examination of the financial statements of London Christian Fellowship Church for the year ended 31 December 2025.

Responsibilities and basis of report

As the charity's trustees you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I can confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- the accounting records were not kept in respect of the charity as required by section 130 of the Act; or
- the financial statements do not accord with those records; or
- the financial statements do not comply with the applicable requirements concerning the form and content of financial statements set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the financial statements give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.



Adam Sibley ACCA
MW Accounting Services Ltd
South House 4
Bond Avenue
Mount Farm
Milton Keynes
MK1 1SW
18 September 2026

London Christian Fellowship Church
Statement of Financial Activities

for the year ended 31 December 2025

	Notes	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
Income and endowments from:					
Donations and legacies	3	67,418	4,886	72,304	63,078
Investments	4	2,143	-	2,143	-
Total		69,561	4,886	74,447	63,078
Expenditure on:					
Raising funds	5	-	7,120	7,120	20,883
Charitable activities	6	30,747	-	30,747	30,956
Other	7	8,335	-	8,335	11,986
Total		39,082	7,120	46,202	63,825
Net gains on investments		-	-	-	-
Net income/(expenditure)	8	30,479	(2,234)	28,245	(747)
Transfers between funds		-	-	-	-
Net income/(expenditure) before other gains/(losses)		30,479	(2,234)	28,245	(747)
Other gains and losses					
Net movement in funds		30,479	(2,234)	28,245	(747)
Reconciliation of funds:					
Total funds brought forward		92,986	-	92,986	93,733
Total funds carried forward		123,465	(2,234)	121,231	92,986

London Christian Fellowship Church
Balance Sheet

at 31 December 2025

Charity No. 1153701		2025	2024
		£	£
Fixed assets			
Tangible assets	10	665	1,390
		665	1,390
Current assets			
Cash at bank and in hand		121,106	92,076
		121,106	92,076
Creditors: Amount falling due within one year	11	(540)	(480)
Net current assets		120,566	91,596
Total assets less current liabilities		121,231	92,986
Net assets excluding pension asset or liability		121,231	92,986
Total net assets		121,231	92,986
The funds of the charity			
Restricted funds	12		
Restricted income funds		(2,234)	-
		(2,234)	-
Unrestricted funds	12		
General funds		123,465	92,986
		123,465	92,986
Reserves	12		
Total funds		121,231	92,986

Approved by the trustees on 18 September 2026

And signed on their behalf by:



G.K. Kadabur
Trustee
18 September 2026

1 Accounting policies

Basis of preparation

The financial statements have been prepared in accordance with Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

Change in basis of accounting or to previous accounts

There has been no change to the accounting policies (valuation rules and method of accounting) since last year and no changes have been made to accounts for previous years.

Fund accounting

Unrestricted funds	These are available for use at the discretion of the trustees in furtherance of the general objects of the charity.
Designated funds	These are unrestricted funds earmarked by the trustees for particular purposes.
Revaluation funds	These are unrestricted funds which include a revaluation reserve representing the restatement of investment assets at their market values.
Restricted funds	These are available for use subject to restrictions imposed by the donor or through terms of an appeal.

Income

Recognition of income	Income is included in the Statement of Financial Activities (SoFA) when the charity becomes entitled to, and virtually certain to receive, the income and the amount of the income can be measured with sufficient reliability.
Income with related expenditure	Where income has related expenditure the income and related expenditure is reported gross in the SoFA.
Donations and legacies	Voluntary income received by way of grants, donations and gifts is included in the the SoFA when receivable and only when the Charity has unconditional entitlement to the income.
Tax reclaims on donations and gifts	Income from tax reclaims is included in the SoFA at the same time as the gift/donation to which it relates.
Donated services and facilities	These are only included in income (with an equivalent amount in expenditure) where the benefit to the Charity is reasonably quantifiable, measurable and material.
Volunteer help	The value of any volunteer help received is not included in the accounts.
Investment income	This is included in the accounts when receivable.
Gains/(losses) on revaluation of fixed assets	This includes any gain or loss resulting from revaluing investments to market value at the end of the year.
Gains/(losses) on investment assets	This includes any gain or loss on the sale of investments.

Expenditure

Recognition of expenditure	Expenditure is recognised on an accruals basis. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates.
Expenditure on raising funds	These comprise the costs associated with attracting voluntary income, fundraising trading costs and investment management costs.
Expenditure on charitable activities	These comprise the costs incurred by the Charity in the delivery of its activities and services in the furtherance of its objects, including the making of grants and governance costs.
Grants payable	All grant expenditure is accounted for on an actual paid basis plus an accrual for grants that have been approved by the trustees at the end of the year but not yet paid.
Governance costs	These include those costs associated with meeting the constitutional and statutory requirements of the Charity, including any audit/independent examination fees, costs linked to the strategic management of the Charity, together with a share of other administration costs.
Other expenditure	These are support costs not allocated to a particular activity.

Taxation

The charity is exempt from tax on its charitable activities.

Tangible fixed assets and depreciation

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life:

IT and Office Equipment	25% Straight Line

Stocks

Stock is included at the lower of cost or net realisable value. Donated items of stock are recognised at fair value which is the amount the charity would have been willing to pay for the items on the open market.

Trade and other debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

Cash and cash equivalents

Cash and cash equivalents comprise cash at bank and on hand, demand deposits with banks and other short-term highly liquid investments with original maturities of three months or less and bank overdrafts. In the statement of financial position, bank overdrafts are shown within borrowings or current liabilities. In the Statement of Cash Flows, cash and cash equivalents are shown net of bank overdrafts that are repayable on demand and form an integral part of the company's cash management.

Trade and other creditors

Short term creditors are measured at the transaction price. Other creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

Pension costs

The charity operates a defined contribution plan for its employees. A defined contribution plan is a pension plan under which the charity pays fixed contributions into a separate entity. Once the contributions have been paid the charity has no further payments obligations. The contributions are recognised as expenses when they fall due. Amounts not paid are shown in accruals in the balance sheet. The assets of the plan are held separately from the charity in independently administered funds.

Receipt of donated goods, facilities and services

All donated goods, facilities and services received are recognised within incoming resources and expenditure at an estimate of the value to the charity.

2 Statement of Financial Activities - prior year

	Unrestricted funds 2024	Restricted funds 2024	Total funds 2024
	£	£	£
Income and endowments from:			
Donations and legacies	57,838	5,240	63,078
Total	57,838	5,240	63,078
Expenditure on:			
Raising funds	6,947	13,936	20,883
Charitable activities	30,956	-	30,956
Other	11,986	-	11,986
Total	49,889	13,936	63,825
Net income	7,949	(8,696)	(747)
Net income before other gains/(losses)	7,949	(8,696)	(747)
Other gains and losses:			
Net movement in funds	7,949	(8,696)	(747)
Reconciliation of funds:			
Total funds brought forward	88,734	4,999	93,733
Total funds carried forward	96,683	(3,697)	92,986

3 Income from donations and legacies

	Unrestricted	Restricted	Total 2025	Total 2024
	£	£	£	£
Donations - CFC India	-	4,836	4,836	5,140
Donations - Other	-	50	50	100
Donations - LCFC	33,695	-	33,695	29,222
Church Venue Rent	33,723	-	33,723	28,616
	67,418	4,886	72,304	63,078

4 Income from investments

	Unrestricted	Total 2025	Total 2024
	£	£	£
Interest	2,143	2,143	-
	2,143	2,143	-

5 Expenditure on raising funds

	Restricted	Total 2025	Total 2024
	£	£	£
Costs of generating voluntary income			
Donations - CFC India	7,120	7,120	20,883
	7,120	7,120	20,883

6 Expenditure on charitable activities

	Unrestricted	Total 2025	Total 2024
	£	£	£
Expenditure on charitable activities			
	30,747	30,747	30,956
Governance costs			
	30,747	30,747	30,956

7 Other expenditure

	Unrestricted	Total 2025	Total 2024
	£	£	£
Amortisation, depreciation, impairment, profit/loss on disposal of fixed assets	725	725	725
General administrative costs	7,070	7,070	10,781
Legal and professional costs	540	540	480
	8,335	8,335	11,986

8 Net income/(expenditure) before transfers

	2025	2024
	£	£
This is stated after charging:		
Depreciation of owned fixed assets	725	725

9 Staff costs

No employee received emoluments in excess of £60,000.

10 **Tangible fixed assets**

	IT and Office Equipment	Total
	£	£
Cost or revaluation		
At 1 January 2025	2,900	2,900
At 31 December 2025	2,900	2,900
Depreciation and impairment		
At 1 January 2025	1,510	1,510
Depreciation charge for the year	725	725
At 31 December 2025	2,235	2,235
Net book values		
At 31 December 2025	665	665
At 31 December 2024	1,390	1,390

11 **Creditors:**
amounts falling due within one year

	2025	2024
	£	£
Accruals	540	480
	540	480

12 **Movement in funds**

	At 1 January 2025	Incoming resources (including other gains/losses)	Resources expended	At 31 December 2025
	£	£	£	£
Restricted funds:				
Restricted income funds:				
	-	4,836	(7,120)	(2,284)
	-	50	-	50
Total	-	4,886	(7,120)	(2,234)
Unrestricted funds:				
General funds	92,986	69,561	(39,082)	123,465
Total funds	92,986	74,447	(46,202)	121,231

13 Analysis of net assets between funds

	Unrestricted funds	Total
	£	£
Fixed assets	665	665
Net current assets	120,566	120,566
	121,231	121,231

14 Reconciliation of net debt

	At 1 January 2025	Cash flows	At 31 December 2025
	£	£	£
Cash and cash equivalents	92,076	29,030	121,106
	92,076	29,030	121,106
Net debt	92,076	29,030	121,106

London Christian Fellowship Church
Detailed Statement of Financial Activities
for the year ended 31 December 2025

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
Income and endowments from:				
Donations and legacies				
Donations - CFC India	-	4,836	4,836	5,140
Donations - Other	-	50	50	100
Donations - LCFC	33,695	-	33,695	29,222
Church Venue Rent	33,723	-	33,723	28,616
	67,418	4,886	72,304	63,078
Investments				
Interest	2,143	-	2,143	-
	2,143	-	2,143	-
Total income and endowments	69,561	4,886	74,447	63,078
Expenditure on:				
Costs of generating donations and legacies				
Donations - CFC India	-	7,120	7,120	20,883
	-	7,120	7,120	20,883
Total of expenditure on raising funds	-	7,120	7,120	20,883
Charitable activities				
	30,747	-	30,747	30,956
	30,747	-	30,747	30,956
Total of expenditure on charitable activities	30,747	-	30,747	30,956
General administrative costs, including depreciation and amortisation				
Depreciation of IT and Office Equipment	725	-	725	725
Bank charges	65	-	65	108
General insurances	352	-	352	300
Software, IT support and related costs	423	-	423	126
Stationery and printing	-	-	-	7
Subscriptions	2,078	-	2,078	1,800
Sundry expenses	4,152	-	4,152	8,440
	7,795	-	7,795	11,506
Legal and professional costs				
Audit/Independent examination fees	540	-	540	480

	540	-	540	480
Total of expenditure of other costs	8,335	-	8,335	11,986
Total expenditure	39,082	7,120	46,202	63,825
Net gains on investments	-	-	-	-
Net income/(expenditure)	30,479	(2,234)	28,245	(747)
Net income/(expenditure) before other gains/(losses)	30,479	(2,234)	28,245	(747)
Other Gains	-	-	-	-
Net movement in funds	30,479	(2,234)	28,245	(747)
Reconciliation of funds:				
Total funds brought forward	92,986	-	92,986	93,733
Total funds carried forward	123,465	(2,234)	121,231	92,986