TRUSTEES' ANNUAL REPORT AND ACCOUNTS

For the year ended 31 December 2025

Registered charity number 1159504

8 Marshside Close, London, N9 8LQ

1. Reference and administrative details

Charity name	Edmonton Church of Christ
Registered charity number	1159504
Legal form	Charitable Incorporated Organisation (CIO) - Foundation
Registered address	8 Marshside Close, London, N9 8LQ
Financial year end	31 December
Trustees	Charles Banin (Chair); James Obeng; Anthony Appiagyei

2. Structure, governance and management

Edmonton Church of Christ is a Foundation Charitable Incorporated Organisation. The congregation is led spiritually by elders, while deacons oversee day-to-day service ministries, including administration and finance, evangelism and outreach, edification and benevolence. Regular meetings and communication with members support the review of activities, finances and administrative matters.

3. Objectives and activities

The charity's object is to advance the Christian faith for the benefit of the public through prayer meetings, lectures, worship, and the production and/or distribution of literature that helps others understand the Christian faith.

In furtherance of this object, the church organises its work around four principal areas: edification, evangelism, benevolence and administration. Activities include worship and Bible teaching, prayer and fellowship, local evangelism, community support, youth activities, social activities, radio and digital outreach, and support for people in need.

4. Achievements and performance

Evangelism and outreach

During the year, the church continued local evangelism in Edmonton through personal testimony, printed leaflets, social media and other digital platforms, radio broadcasting, and organised events including Friends and Families Day. These activities provided members with practical opportunities and resources to share the Christian message with the wider community.

Edification, worship and teaching

The church continued its programme of worship, Bible teaching, prayer and the Lord's Supper, supported by appointed leaders. Bible classes and training activities served different age groups and backgrounds. The congregation also met during the week for fasting and prayer, with Bible studies held on Saturdays, alongside Sunday services.

Family and fellowship support

Support for married couples, single members and families included teaching and study resources. Smaller 'Family Links' groups provided social, spiritual and practical support and organised activities responsive to members' needs.

Benevolence and community support

The Benevolence Ministry assessed requests for assistance from church members and the wider community. Support included food assistance, bereavement support and practical help for families welcoming new babies. Charity drives and events were also used to raise resources for this work.

5. Financial review

The opening cash balance was £3,954.17. Receipts during 2025 totalled £69,858.46, giving total funds available of £73,812.63. Payments totalled £73,216.48, leaving a closing cash balance of £596.15 at 31 December 2025.

Receipts	**£**
In-person church collection	45,720.02
Online bank transfer	10,212.20
Youth Lectureship giving	504.32
Gift Aid	13,421.92
Total receipts in the year	**69,858.46**
Opening balance brought forward	3,954.17
Total funds available	**73,812.63**

Payments	**£**
Hall rental	6,496.00
Transport	3,232.76
Edification	1,701.43
Evangelism	5,408.81
Benevolence	5,094.82
Administration	890.38
Youth	1,032.45
Property payments	49,359.83
Total payments	**73,216.48**
Closing cash balance	**596.15**

6. Reserves policy

The Board of Trustees has adopted a reserves policy to support the ongoing financial stability and continuity of the church's ministry, having regard to Charity Commission guidance on charity reserves (CC19).

Context and categories of reserves

For the year ended 31 December 2025, the church recorded total receipts of £69,858.46. Income was derived principally from regular giving and offerings, online bank transfers, Youth Lectureship giving and Gift Aid reclaims.

Restricted funds are funds held for a specific purpose, such as the building project, and are kept separate from the target general reserves. General unrestricted reserves are funds freely available to meet normal operating costs and unforeseen expenditure.

Target level and reasons for holding reserves

The Trustees have agreed to maintain general unrestricted reserves equivalent to approximately three months of normal operating expenditure. Estimated annual operating costs are £34,000 to £40,000. The target reserve is £8,000, with an operating range of £5,000 to £10,000.

The Trustees consider this level appropriate because the church relies substantially on voluntary donations and offerings. Reserves provide financial resilience where income fluctuates and help ensure that regular bills and commitments can be met. They also provide a contingency for unforeseen building, equipment or facility repairs requiring immediate expenditure.

Action where reserves vary from the target

The Trustees review the church's financial position at each regular Trustees' meeting. If general unrestricted reserves fall below the £8,000 target, the Treasurer will report the position to the Trustees, non-essential expenditure will be reviewed or paused, and the Trustees may communicate the financial need to the congregation to encourage regular giving or arrange a focused collection.

If general unrestricted reserves materially exceed £12,000, the Trustees will consider applying excess funds directly to charitable activities, including local outreach, youth work or mission support, or formally designating funds for planned future capital repairs or equipment replacement.

The reserves policy will be reviewed annually by the Board of Trustees.

7. Plans for the future

The church intends to continue its core work of worship, Christian teaching, local evangelism, benevolence and community support, while maintaining appropriate financial stewardship and administrative oversight.

8. Trustees' responsibilities and approval

The Trustees are responsible for keeping proper accounting records, safeguarding the charity's assets, preparing the annual report and accounts, and ensuring that the charity operates in accordance with its governing document and applicable charity law. This has been approved by the Board of Trustees and signed on its behalf by Charles Banin (Chair).

Independent Examiner's Report to the Trustees of Edmonton Church of Christ

Charity number 1159504 | For the year ended 31 December 2025

I have conducted an independent examination of the financial statements of Edmonton Church of Christ for the year ended 31 December 2025.

Respective responsibilities of Trustees and Examiner

The Trustees are responsible for preparing the accounts. The Trustees have determined that an audit is not required for this financial year under section 144(2) of the Charities Act 2011 and that an independent examination is necessary.

My responsibility is to examine the accounts under section 145 of the Charities Act 2011; follow the procedures outlined in the general Directions given by the Charity Commission under section 145(5)(b) of the Act; and state whether any matters have come to my attention.

Basis of Independent Examiner's Report

My examination was carried out in accordance with the general Directions issued by the Charity Commission for England and Wales. The procedures included a review of the accounting records maintained by the charity and a comparison of the accounts with those records. I also considered any unusual items or disclosures within the accounts and sought explanations from the Trustees where appropriate.

The procedures undertaken do not provide all the evidence that would be required in an audit. Accordingly, I do not express an audit opinion on whether the accounts present a true and fair view. This report is limited to the matters set out in the statement below.

Independent Examiner's Statement

In connection with my examination, no matter has come to my attention that gives me reasonable cause to believe that, in any material respect, the requirements to maintain accounting records in accordance with section 130 of the Charities Act 2011 have not been met, or that the accounts have not been prepared in accordance with the accounting records and the requirements of the Act.

Furthermore, no other matter has come to my attention that, in my opinion, should be brought to the Trustees' attention to enable a proper understanding of the accounts.

Thomas Obeng-Darko

175 Little Brays
Harlow
CM18 6EY

Date: 8 September 2026

Signature: