Registered Charity Number :- 1162131

CHRIST IMAGE ASSEMBLY NORTHAMPTON
a Charitable Incorporated Organisation

TRUSTEES' REPORT
AND
FINANCIAL STATEMENTS

FOR THE YEAR END
31 March 2026

Christ Image Assembly Northampton
28-34 Wellington Street

Northampton

CHRIST IMAGE ASSEMBLY NORTHAMPTON

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FOR THE YEAR ENDED 31 March 2026

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The trustees present their report with the financial statements of the charity for the year ended 31 March 2026. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

A. The advancement of the Christian faith in accordance with the CIO's 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.

B. The prevention or relief of poverty for the public benefit by the provision of funds, goods or services of any kind in such parts of the United Kingdom or the World as the Trustees from time to time may think fit.

C. The advancement of education for the benefit of the public in such ways and in such parts of the United Kingdom or the World as the Trustees from time to time may think fit.

D. The furtherance of such other purposes as are exclusively charitable under the laws of England and Wales including the relief of social isolation for the elderly and the promotion of good citizenship by helping people make positive contributions to their community as an expression of their faith. "

Significant activities

In determining its yearly activities, the CIO considered the Charity Commission's guidance on public benefit at its annual meeting for reviewing and setting the annual goals and for developing programmes and projects.

The following activities were done in line with the CIO's objectives:

1. Provision of a place of worship

As in previous years, throughout the operating year, the CIO held regular meetings at least twice a week, which included worship music, prayers, and biblical teachings on various subjects related to the Christian faith. These meetings include Sunday services, midweek services, and cell group meetings, designed to strengthen fellowship and the well-being of its members. These were publicised using various online and printed media, and the general public was invited to attend. The services were a mix of in-person and remote (using video conferencing software). Sunday services were regularly streamed live on social media channels for a wider reach.

2. Provision of goods to support families in need

During the Christmas season, the Church supported 84 families and individuals in need with Christmas Hampers containing everything needed for a decent Christmas meal. Each hamper was bought at a subsidised rate of £38 from the Christmas Lunch on Jesus franchise. Individuals and families in need were identified through self-referrals, referrals by friends and families, and social media. We also receive referrals from the Department for Work and Pensions and other local charities, such as the Eve Charity. This is the twelfth consecutive year that the CIO has run this scheme. The CIO intends to continue running this scheme annually. The CIO identified and supported families in need with welfare donations during the year.

3. The advancement of Education

The CIO put together several teachings/seminars as part of the statutory worship services. The teachings/seminars covered spiritual development, finance, youth empowerment, relationships, and personal development. Providers included in-house experts and guest experts. The CIO continued the entrepreneurship and investment club aimed at increasing financial literacy and developing the entrepreneurial prowess of its members. Members of the club met monthly for training and development sessions. The charity also held financial and educational literacy events for youth and young people.

4. The relief of social isolation

The CIO's befriending scheme, Linking Lives Northampton, has continued to help address social isolation among older people in Northampton. Demand for the scheme's services remains high. During the year, several more links were made. The CIO had a paid employee who coordinated the befriending scheme's activities.

Public benefit
The charity benefits the public by providing services such as counselling to families, students, bereaved persons, those in financial difficulties, prayer support, men and women meetings and events for everyone in the community.

ACHIEVEMENT AND PERFORMANCE

Charitable activities

The charity celebrated its 11th anniversary during the year with a weekend of celebration and thanksgiving, hosting and welcoming guests from around the world.

The charity held two church services every Sunday throughout the year, with an average attendance of 90 people at each service. Mid-week services took place on Wednesdays at least twice a month, with an average attendance of 50 people per service. These figures include adults, young people, and children. We also continued to hold cell meetings (small group gatherings) at various locations in Northampton and Wellingborough, twice a month.

All arms of the church have witnessed a steady increase in membership to a current level of around 270, including children and young people. The CIO continues to enjoy a good working relationship with other churches in Northampton. Its leaders meet to pray with other church leaders for the town of Northampton and, indeed, the nation of Great Britain.

By continuing to hold some services remotely using video conferencing software and streaming services live on social media networks, the CIO extended its reach and witnessed increased attendance at its services.

The CIO continued the entrepreneurship and investment club aimed at increasing financial literacy and developing the entrepreneurial prowess of its members. The charity also held financial and educational literacy events for youth and young people.

Teenagers and youth members of the CIO held regular meetings, which featured teachings and activities aimed at empowering young people to succeed in their endeavours and have a positive impact on the community.

The Trustees of the CIO continue to support the church members through the pastoral care team, cell groups, follow-up, and visitation teams. The recently implemented cell system continued to run effectively to increase the level of care and support for its members. Birthdays and wedding anniversaries of the CIO's members were acknowledged and celebrated. Regular prayer and bible teaching sessions were held throughout the year, which many members found comforting and uplifting.

The charity has embarked on a building project and is actively seeking a larger facility to accommodate its significant membership growth over the years and to deliver its objectives and activities more effectively.

FINANCIAL REVIEW

Financial Review and Reserves policy

The charity recorded an operating surplus for the period of £88,071.

Incoming resources were mainly from tithes and offerings.

Expenditure which was kept to the bare minimum was mainly operational costs.

The charity aims to retain sufficient reserves to ensure it meets its commitments to providing its services and activities. These reserves are designed to cover a minimum of £80,000.

Fundraising activities

The CIO did not receive any grants this year.

Investment performance

The charity continued to work towards its investment goals to complete the successful purchase of a property for use in pursuant of its charitable activities.

FUTURE PLANS

The CIO plans to continue its community engagement work through Linking Lives.

The CIO plans to support individuals and families at Christmas through its Christmas Lunch on Jesus initiative and also to donate several hampers to those in need.

The church also plans to continue its welfare package to support our members and the public at large.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is governed by its governing document, which is its Constitution.

Charity constitution

Charitable Incorporated Organisation (CIO) Foundation

Recruitment and appointment of new trustees

Under the requirements of the Charity Constitution, Trustees are elected to serve under a fixed term and can be re-elected for further fixed terms.

Organisational structure

The charity was established on 11 June 2015 as a Charitable Incorporated Organisation. The trustees maintain the charity's governance. They hold regular board meetings and additional meetings when required.

The charity is supported by about 72 volunteers who work an average of 4 hours weekly. If minimum wage is applied to this, the cash value of the volunteer force to the charity in a whole year could be over **£182,857**. Without the support of these volunteers, the charity could not have met its aims and objectives effectively.

Induction and training of new trustees

The trustees are familiar with the church's workings, and the charity draws from long-standing church members and Christians from other denominations who have a skill set to offer. New trustees are encouraged to attend a series of short training sessions and seminars provided by external organisations.

Wider network

CIA is an affiliate of the International Ministry of Christ Image Assembly, whose head church is in Lagos, Nigeria.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number
1162131

Principal address

28-34 Wellington Street,

Northampton,

NN1 3AS

CHRIST IMAGE ASSEMBLY NORTHAMPTON

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 March 2026

Trustees

Olufemi Adeleye

Temitope Kujore

Temitope Ojo

Itohan Laura Oboh

Chidinma Uju

Bankers

Barclays Bank Plc,

267 Wellingborough Road,

Northampton,

NN1 4EN

Approved by order of the board of trustees on 17th May 2026 **and signed on its behalf by:**

Signature:

Full names: Olufemi Adeleye

Position: Chair

Date: 17.05.26

Signature:

Full names: Temitope Ojo

Position: Secretary

Date: 17/05/2026

Signature:

Full names: Temitope Kujore

Position: Treasurer

Date: 17TH MAY 2026

Signature:

Full names: Chidinma Uju

Position: Member

Date: 17TH MAY 2026

Signature:

Full names: Itohan Laura Oboh

Position: Member

Date: 17/05/26

Independent examiner's report to the trustees of Christ Image Assembly, Northampton

I report to the charity trustees on my examination of the accounts of Christ Image Assembly, Northampton (the Trust) for the year ended 31 March 2026.

Responsibilities and basis of report

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

I report in respect of my examination of the Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all 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 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:

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts 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 accounts to be reached.

Charles Clarke
FCCA
Rachel Charles & Co
9 Macleod Close
Grays
Essex
RM17 5RD

Date: 17th May 2026

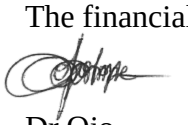
STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED 31 March 2026

Recommended categories by activity	Notes	Unrestricted funds £	Restricted income funds £	Total Funds 2026 £	Total Funds 2025 £
Income and endowments from:					
Donations and legacies	2	189,199.00	-	189,199.00	131,339.00
Investments	3	6,611.00	-	6,611.00	3,100.00
Total		**195,810.00**	**-**	**195,810.00**	**134,439.00**
Expenditure on:					
Raising funds	4	10,923.00	-	10,923.00	5,501.00
Charitable activities	5	86,547.00	-	86,547.00	107,977.00
Other	7	10,269.00	-	10,269.00	14,429.00
Total		**107,739.00**	**-**	**107,739.00**	**127,907.00**
Net income/(expenditure)		**88,071.00**	**-**	**88,071.00**	**6,532.00**
Net movement in funds		**88,071.00**	**-**	**88,071.00**	**6,532.00**
Reconciliation of funds:					
Total funds brought forward		186,318.00	2,551.00	188,869.00	182,337.00
Total funds carried forward		**274,389.00**	**2,551.00**	**276,940.00**	**188,869.00**

Recommended categories by activity	Notes	Unrestricted funds £	Restricted income funds £	Total Funds 2025 £	Total Funds 2024 £
Fixed assets					
Tangible assets	11	234,216.00	-	234,216.00	244,484.00
Total fixed assets		**234,216.00**	**-**	**234,216.00**	**244,484.00**
Current assets					
Debtors	12	-	-	-	1,400.00
Cash at bank and in hand	13	145,852.00	-	145,852.00	47,421.00
Total current assets		**145,852.00**	**-**	**145,852.00**	**48,821.00**
Creditors: amounts falling due within one year	14	14,481.00	-	14,481.00	10,759.00
Net current assets/(liabilities)		**131,371.00**	**-**	**131,371.00**	**38,062.00**
Total assets less current liabilities		**365,587.00**	**-**	**365,587.00**	**282,546.00**
Creditors: amounts falling due after one year	15	88,647.00	-	88,647.00	93,677.00
Total net assets or liabilities		**276,940.00**	**-**	**276,940.00**	**188,869.00**
Funds of the Charity					
Unrestricted funds	16	274,389.00		274,389.00	186,318.00
Restricted income funds	16		2,551.00	2,551.00	2,551.00
Endowment funds	16			-	-
Total funds		**274,389.00**	**2,551.00**	**276,940.00**	**188,869.00**

The financial statements were approved by the Board on 17th May 2026 and signed on its behalf by:



Dr Ojo
Trustee

1 Accounting Policies

1.1 Accounting Policies

The principal accounting policies adopted by the Charity, which is a public benefit entity, in the preparation of the accounts are as follows.

1.2 Basis of preparation

These accounts have been prepared under the historical cost convention, as modified by the inclusion of charitable properties and fixed asset investments and investment properties at valuation.
These accounts have been prepared in accordance with “Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)” (effective 1 January 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

These accounts are presented in pounds sterling and rounded to the nearest pound.

1.3 Going concern

The Trustees have prepared financial projections, taking into consideration the current economic conditions and have, at the time of approving these accounts, a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus they continue to adopt the going concern basis of accounting in preparing the accounts.

1.4 Income from donations or grants

Income from donations and grants is recognised when the charity is entitled to the funds, the receipt is probable and the amount can be measured reliably. For donations, this is usually on receipt. For grants, this is usually when a formal offer is made in writing. If a donation or grant contains terms and conditions outside of the charity’s control which must be met before the charity is entitled to the funds, or if the donor specifies that the funds must be used in future time periods, then the income is deferred.

1.5 Tax reclaims on donations and gifts

Gift Aid receivable is included in income when there is a valid declaration from the donor. Any Gift Aid amount recovered on a donation is considered to be part of that gift and is treated as an addition to the same fund as the initial donation unless the donor or the terms of the appeal have specified otherwise.

1.6 Income from charitable activities

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

1.7 Expenditure

Expenditure is recognised when a present legal or constructive obligation exists at the balance sheet date as a result of a past event, it is probable that a transfer of economic benefits will be required to settle the obligation, and the amount can be estimated reliably. It is inclusive of VAT which cannot be recovered.
Direct costs are those costs which directly attribute to its activities. Wages and salaries are allocated to direct costs based on an estimate of time spent on charitable activities by staff members.
Support costs include staff costs and are those which do not produce a direct output. Staff costs relate to specific activities and this is reflected in the allocation of payroll costs based on the percentage of time spent.
All costs, including governance costs, are allocated between the expenditure categories of the charity on a basis designed to reflect the use of the resource. Costs relating to a particular activity are charged directly; others are apportioned on an appropriate basis.
Support costs and overheads have been calculated by allocating staff time to the level of involvement in the various activities of the Charity.

1.8 Pensions

The Charity makes contributions to defined contribution pension schemes through auto enrolment. These contributions are charged to the income and expenditure account in the year in which they become payable.

1.9 Taxation

The organisation is a registered charity and has no liability to income tax or corporation tax on its charitable activities during the year.
Value added tax is accounted for on an accruals basis.

1.10 Fund accounting

Unrestricted funds are those funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.
Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes.

1.11 Tangible fixed assets

Tangible fixed assets, such as land and buildings, plant, vehicles and equipment, are held to provide an on-going economic benefit to a charity through their contribution, directly or indirectly, to the provision of goods or services by the charity.

Tangible fixed assets, other than freehold land, are stated at cost or valuation less depreciation and any provision for impairment. Depreciation is provided at rates calculated to write off the cost or valuation of fixed assets, less their estimated residual value, over their expected useful lives on the following basis:

Name	Rate (%)	Method
Plant & machinery	20	on cost
Fixtures & fittings	25	on cost
Computer equipment	33	on cost

2 Income from Donations and Legacies

Analysis	Unrestricted funds	Total funds 2026	Total funds 2025
	£	£	£
Donation and gifts	167,352.00	167,352.00	108,197.00
Gift Aid	21,847.00	21,847.00	23,142.00
	189,199.00	189,199.00	131,339.00

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3 Income from Investments

Analysis	Total funds 2026	Total funds 2025
	£	£
Hall rental	6,611.00	3,100.00
	6,611.00	3,100.00

4 Expenditure on Raising Funds

Analysis	Total funds 2026 £	Total funds 2025 £
Rent collection, property repairs and maintenance charges	10,923.00	5,501.00
	10,923.00	5,501.00

5 Expenditure on Charitable Activities

Analysis		Total funds 2026 £	Total funds 2025 £
Interest payable		6,969.00	8,673.00
Charity management & administration		5,410.00	12,689.00
Charity running cost		29,557.00	37,286.00
Cost of services		552.00	12,491.00
Employee costs		34,109.00	27,340.00
Donations		8,950.00	8,550.00
Support Costs	(6)	1,000.00	948.00
		86,547.00	107,977.00

6 Support Costs

Analysis	Total funds 2026 £	Total funds 2025 £
Governance Costs		
Accountancy fees	1,000.00	948.00
	1,000.00	**948.00**

7 Other Expenditure

Analysis	Unrestricted funds	Total funds 2026	Total funds 2025
	£	£	£
Depreciation Charge for the Year - Plant & Machinery	7,461.00	7,461.00	11,621.00
Depreciation Charge for the Year - Fixtures & Fittings	2,808.00	2,808.00	2,808.00
Depreciation Charge for the Year - Computer Equipment	-	-	-
	10,269.00	10,269.00	14,429.00

8 Details of certain Items of Expenditure

	This year	Last year
	£	£
Independent examiner's fees	1,000	948
Assurance services other than audit or independent examination		
Tax advisory fees		
Other fees paid to the independent examiner		-

9 Employee's Emoluments

9.1 Head count in the year	This year	Last year
Fundraising		
Charitable Activities	3	3
Governance		
Other		

10 Defined contribution Pension Scheme

10.1 Please complete this note if a defined contribution pension scheme is operated.	This year	Last year
	£	£
Amount of contributions recognised in the SOFA as an expense	403	387

11 Tangible Fixed Assets

11.1 Cost or valuation

	Freehold Land & Buildings	Plant & Machinery	Fixtures & Fittings	Computer Equipment
	£	£	£	£
At 01 April 2025	231,407.00	58,106.00	11,706.00	2,559.00
Additions	-	-	-	-
Disposals	-	-	-	-
Revaluations	-	-	-	-
Transfers	-	-	-	-
At 31 March 2026	231,407.00	58,106.00	11,706.00	2,559.00

11.2 Depreciation and impairments

	Freehold Land & Buildings	Plant & Machinery	Fixtures & Fittings	Computer Equipment
	£	£	£	£
At 01 April 2025	-	50,645.00	6,090.00	2,558.00
Depreciation charge	-	7,461.00	2,808.00	-
Disposals	-	-	-	-
Revaluations	-	-	-	-
Transfers	-	-	-	-
At 31 March 2026	-	58,106.00	8,898.00	2,558.00

11.3 Net book value

	Freehold Land & Buildings	Plant & Machinery	Fixtures & Fittings	Computer Equipment
	£	£	£	£
At 01 April 2025	231,407.00	7,461.00	5,615.00	1.00
At 31 March 2026	231,407.00	-	2,808.00	1.00

12 Debtors: Amounts falling due within one year

	Total funds 2026	Total funds 2025
	£	£
Other debtors	-	1,400,00
	-	1,400,00

13 Cash at bank and in hand

	Total funds 2026	Total funds 2025
	£	£
Cash at bank and on hand	145,852.00	47,421.00
	145,852.00	47,421.00

14 Creditors: Amounts falling due within one year

	Total funds 2026	Total funds 2025
	£	£
Bank loans and overdrafts	9,900.00	9,900.00
Accruals and deferred income	655.00	655.00
Other creditors	3,926.00	204.00
	14,481.00	10,759.00

15 Creditors: Amounts falling due after one year

An analysis of the maturity of loans is given below:

	31.3.26	31.3.25
	£	£
Amounts falling due within one year on demand:		
Bank loans	9,900	9,900
Amounts falling between one and two years:		
Bank loans - 1-2 years	9,900	9,900
Amounts falling due between two and five years:		
Bank loans - 2-5 years	29,700	29,700
Amounts falling due between two and five years:		
Bank loans - 5yr by instalment	39,147	44,177

16 Charity funds

16.1 Details of material funds held and movements during the CURRENT reporting period

Fund names	Fund balances brought forward	Income	Expenditure	Transfers	Gains and losses	Fund balances carried forward
	£	£	£	£	£	£
Unrestricted funds						
Unrestricted General Funds	186,318.00	195,810.00	(107,739.00)	-	-	274,389.00
Restricted income funds	2,551.00	-	-	-	-	2,551.00
Total	188,869.00	195,810.00	(107,739.00)	-	-	276,940.00

16.2 Details of material funds held and movements during the PREVIOUS reporting period

Fund names	Fund balances brought forward	Income	Expenditure	Transfers	Gains and losses	Fund balances carried forward
	£	£	£	£	£	£
Unrestricted funds						
	179,786.00	134,439.00	(127,907.00)	-	-	186,318.00
Restricted income funds	2,551.00	-	-	-	-	2,551.00
Total	182,337.00	134,439.00	(127,907.00)	-	-	188,869.00

17 Transactions with trustees and related parties

17.1 Trustee remuneration and benefits

There are no related party transactions for the year ended 31 March 2026.