Charity Number:1164314

Abundant Grace Ministry

Financial Statements

For the Year Ended

31 December 2025

Augustus & Co
Chartered Certified Accountants

Abundant Grace Ministry

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Abundant Grace Ministry

Legal and Administrative Details

Trustees	Maria Stroud Zenaida De La Cruz Arnel Marinduque
Bankers	Barclays Bank Plc Stratford Branch 737 Barking Road London E13 9PL
Independent Examiner	A A Boafo-Brewu FCCA MBA Chartered Certified Accountant 374 Ley Street Ilford Essex IG1 4AE
Registered Address	50 Farmer Road Leyton London E10 5DH
Charity Number:	1164314

Abundant Grace Ministry

Report of the Trustees

The trustees submit their annual report together with the financial statements for the year ended 31 December 2025. The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the charity's trust deed, the Charities Act 2011 and 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 published on 16/07/14.

Governing Document
Abundant Grace Ministry is an unincorporated charity governed by its trust deed dated 12 April 2015. It was registered as a charity on 9 November 2015.

Objectives

The objectives of the Church are for the benefit of the public:

1. to advance the Christian faith in accordance with the Statement in such ways and in such parts of the United Kingdom or the world as the Church Council from time to time may think fit;

2. to relieve sickness and financial hardship and to promote and preserve good health by the provision of funds, goods or services of any kind including through the provision of counselling and support in such parts of the United Kingdom or the world as the Church Council from time to time think fit;

3. to advance education in such ways and in such parts of the United Kingdom or the world as the Church Council from time to time may think fit.

Affiliation
Abundant Grace Ministry is a Christian Church affiliated to Assemblies of God, Great Britain who present and teach the gospel of Jesus Christ.

Review of Activities

The financial position of the fellowship at the end of the financial year is as detailed in the attached financial statements. The charity received income of £82,676 during the year.

Trustees

The following served as trustees during the year:

Maria Stroud
Ms Zenaida De La Cruz
Arnel Marinduque

Trustee Selection Method

Trustees are appointed by resolution of the existing trustee body.

Abundant Grace Ministry

Activities and Achievements During the Year

Our activities throughout the year have fulfilled these objectives through:

CHURCH ACTIVITIES:

The Church continue to meet every week for its Sunday worship that centres on the preaching of God's Word, prayer and fellowship, both physically and virtually. The Church enhanced its Social Media platform to reach people who are unable attend the physical worship service due to various reasons. During the week, Small Groups were created in different locations so people can gather together for Bible study, prayer and encouragement. These weekly meetings provide opportunities for people in similar age groups and interests to be together for fellowship and learning the Scriptures which are led by trained leaders. It is also an opportunity for people in the Church to invite friends and neighbours and share God's love to them.

The Church also has regular leadership training for new volunteers, mentoring and fellowship for existing leaders to build them up and personal development.

SOCIAL:

The weekly gatherings and activities for different age groups such as men, women, youth and Children continued all year round both online and face to face. This is vital to keep the spiritual, mental and emotional well being of everyone in the church.

The weekly visitation and song service in a residential home continues. The gathering is open to all residents, staff and visiting family members. Everybody is welcome, whatever their religious beliefs are. It is a joy to see residents participate in singing their old favourite songs. The Church never forgets to deliver Christmas gifts for the residents and staff before Christmas Eve. They all anticipate receiving one. Everyone was very appreciative and happy to receive their Christmas presents. The Church also avails herself to provide spiritual and moral support to residents and staff through prayer and a listening ear to anyone who needs it.

The Church continued to give assistance to individuals and families among the congregation and the wider community who are in need of help either spiritual, physical, financial, legal and mental needs. The Church offers house visitation, prayers, pastoral care, counseling, and other form of assistance as the need arise. People are also introduced to a Life Group near them for continued care.

The Church organised a three-day Family Summer Camp held in a Christian campsite in Essex. There was a good turn up. The Church had a time to bond together as a family, and everyone had a wonderful time. There was plenty of food, fun activities for the family, group games, worship and fellowship. It was a very fruitful and fantastic weekend! Right after the camp, the Church planned and booked another family camp for the following year.

YOUTH WORK:

The Sunday School is growing in numbers. The children meet every Sunday for Bible stories, games and crafts while their parents attend the worship service. The children are learning a lot of good stuff. Parents were encouraged to follow through at home with what the children are learning in Sunday School. They are so pleased with the spiritual and emotional development of their children reflecting in their good behaviours and attitudes at home and excelling in their studies.

Abundant Grace Ministry

The Youth meet on weekends, sometimes Sundays after the worship service. They gather together for fellowship or watch a movie with their leaders. The young people were encouraged to come together for practice songs and play musical instrument of their choice and the same time they are being discipled to live their lives that honour God and be an example at home and in their schools. They get involved in media, music, hospitality, children's ministry and in inviting their friends to the Church. The Church provides resources, training and practical help for the young people to grow and thrive mentally, physically, socially and spiritually.

MISSIONS:

The Church continues to intensify their ministry of prayer online and face to face. There is a growing number of people attending the prayer gathering every morning before people leave their homes; the Tuesday night Prayer Meeting that focuses for the needs of the nations - praying for leaders, for peace, justice, stability and safety in our streets, cities, and some other concerns in our world today. As a result, there were many breakthroughs, miraculous healing, God's Kingdom continue to advance, situation changed and transformation of lives.

The Church increased its support to the poor in the community here and abroad by contributing to other established charities who are already doing great things in helping the needy and vulnerable people in some parts of the UK and other countries. The Church has contributed financially for the people who are in war-torn countries and to communities who were victims of natural disasters. We continued to give financial assistance for the education of the poor children in India through another UK Christian charity who have a established ministry in the country. The Church also partner with a local Church in the Philippines to do mission's work. Before Christmas, the Church sent boxes of donated essential goods, toys and clothes for the poor families in La Union, Philippines. Every year, some church workers visited the people in that province to personally share God's word and love to them.

The Church's mission is to bring transformation to the nation one person at a time through the Gospel of Jesus Christ affecting the lives of the people becoming the hands and feet of Jesus, bringing peace, hope and love to the world. This can be achieved through personal connections, social media, the life groups, giving humanitarian aids and other means to reach more people with the Good News Of Jesus Christ.

Reserves Policy

The organisation has set up a building fund with the view to purchasing its own property in the future. At 31 December 2025 there was free unrestricted reserves of £90,883 and this will be used to support the charity's future activities.

Review of Major Risks

The major risk facing the organisation is reduced congregation.
The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error. This is constantly monitored and reviewed.

Plans for the Future

Abundant Grace Ministry aims to fulfil its vision of National Transformation by bringing the living, hope and the glorious light of Jesus Christ to our communities and beyond, one person at a time.

We are seeking to open two to four new churches in diffirent towns around the UK and beyond, next year. We plan to recruit more volunteers, equip and train new leaders to help in the expansion of God's Kingdom and the growing needs of the ministry.

The Church plan to seek for other ways to increase the Church' building funds to be able to buy a property as a house of worship and a communal place for the community - offering children's nursery, a family worship centre, a sports ground for all age groups, and a place of refuge for the homeless, the underprivileged and the refugees.

How our activities deliver public benefit

Our main activities and who we try to serve are as described in our objectives and activities. All our charitable activities focus on these objectives to further our charitable purposes for the public benefit.

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).

The law applicable to charities in England & Wales requires the trustees to prepare financial statements for each financial year which 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:

a) select suitable accounting policies and apply them consistently;
b) observe the methods and principles in the Charities SORP;
c) make judgments and estimates that are reasonable and prudent;
d) state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
e) 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, the applicable Charities (Accounts and Reports) Regulations, and the provisions of the trust deed. 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.

The trustees are responsible for the maintenance and integrity of the charity and the financial information on the charity's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Abundant Grace Ministry

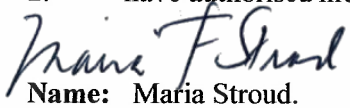
Independent Examiner

The trustees intend asking the existing accountant to undertake the independent examination of the organisation's accounts in the following year.

Declaration

I declare, in my capacity of charity trustee, that:

1. the trustees have approved the report above; and
2. have authorised me to sign on their behalf.



Name: Maria Stroud.

Position: Trustee
Dated: October 2026

Abundant Grace Ministry

Independent Examiner's Report to the Trustees of Abundant Grace Ministry

I report to the trustees on my examination of the financial statements of Abundant Grace Ministry ('the charity') for the year ended 31 December 2025 which comprise the Statement of Financial Activities, the Balance Sheet and related notes.

This report is made solely to the charity's trustees, as a body, in accordance with section 145 of the Charities Act 2011. My work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in this report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for my work, for this report, or for the opinions I have formed.

Responsibilities and basis of report

As the trustees of the charity, 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 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.

An independent examination does not involve gathering all the evidence that would be required in an audit and consequently does not cover all the matters that an auditor considers in giving their opinion on the financial statements. The planning and conduct of an audit goes beyond the limited assurance that an independent examination can provide. Consequently I express no opinion as to whether the financial statements present a 'true and fair' view and my report is limited to those specific matters set out in the independent examiner's statement.

Independent examiner's statement

If the charity's gross income exceeds £250,000 your examiner must be a member of a body listed in section 145 of the 2011. The charity's income for the year was below this threshold. I confirm that I am qualified to undertake the examination because I am a member of ACCA, which is one of the listed bodies.

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:

- 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 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 financial statements to be reached.

A A Boafo-Brewu (FCCA MBA)

Augustus & Co

374 Ley Street
Ilford
Essex IG1 4AE

Dated: October 2026

Abundant Grace Ministry
Statement of Financial Activities
Year Ended 31 December 2025

	Note	Unrestricted	Restricted	Total 2025	Total 2024
		£	£	£	£
Income from:					
Voluntary income: donations	3	78,491	2,095	80,586	80,996
Bank interest received		2,090		2,090	1,410
Total		80,581	2,095	82,676	82,406
Expenditure on:					
Charitable activities	4	69,215		69,215	61,811
Total		69,215	-	69,215	61,811
Net Movements in funds		11,366	2,095	13,461	20,595
Reconciliation of funds:					
Reconciliation of funds					
Total funds brought forward at 01/01/2025		85,916	15,391	101,307	95,959
Total funds carried forward at 31/12/2025		97,282	17,486	114,768	116,554

The notes on pages 10 to 12 form part of these financial statements.

Abundant Grace Ministry
Balance Sheet at 31 December 2025

	Note	£	2025 £	£	2024 £
Fixed Assets					
Tangible Fixed Assets	7		6,399		7,999
Current Assets					
Debtors					
Cash at bank and in hand		112,183		96,859	
		112,183		96,859	
Creditors: Amounts falling due within one year	8	3,814		3,551	
		3,814		3,551	
Net current assets			108,369		93,308
Total assets less current liabilities			114,768		101,307
Net assets			114,768		101,307
Represented by:					
Restricted fund	9		17,486		15,391
Unrestricted fund	9		97,282		85,916
			114,768		101,307

The financial statements were approved by the trustees on October 2026
and signed on its behalf by:

Maria Stroud

(Trustee)

The notes on pages 10 to 12 form part of these financial statements.

Abundant Grace Ministry
Notes To Accounts
Year Ended 31 December 2025

1. 1. Accounting convention

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The financial statements have been prepared in accordance with the 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.

1. 2. Incoming Resources

Donations relate to amounts receivable during the year.

1.3. Capital Grants

Grants towards capital expenditure are credited to a deferred capital grant and released to Income and Expenditure account over the expected lives of the assets. The amount released equals the depreciation charge.

1.4 Restricted Funds

Rstricted funds are to be used for specific purposes as decided by the trustees. Expenditure which meets this criteria is charged to the fund.

1.5 Unrestricted Funds

Unrestricted funds are donations and other incoming resources receivable or generated for the objects of the charity without further specified purposes and are available as general funds.

2. Trustees

The trustess receive no remuneration for their services.

3. Voluntary income

	Unrestricted	Restricted	Total	Total
			2025	2024
	£	£	£	£
Tithes and offerings	61,880		61,880	56,625
Other Income	466		466	875
Birthday Jesus				
HMRC -Gift Aid	16,145		16,145	15,221
Building fund		2,095	2,095	8,275
Total Incoming Resources	78,491	2,095	80,586	80,996

Abundant Grace Ministry
Notes to Accounts
Year Ended 31 December 2025

4. Charitable activities

	Un-restricted Fund £	Restricted Fund £	Total 2025 £	Total 2024 £
Rent And Utilities	18,121		18,121	17,211
Church Supplies	907		907	1,066
Conference And Training Expenses	50		50	1,274
Love Gifts	12,633		12,633	8,439
Wages and Salaries	26,218		26,218	20,527
Employer's Pension	599		599	150
Depreciation Of Fixtures And Fittings			-	399
Depreciation Of Motor Vehicles	1,600		1,600	1,600
Travelling and Motor Expenses	6,365		6,365	8,727
Insurance	294		294	389
Hospitality	1,220		1,220	709
Computer/broadband expenses			-	156
Stationery and Printing	8		8	24
Governance costs (per note 5)	1,200		1,200	1,140
	69,215	-	69,215	61,811

5. Governance cost

	Un-restricted Fund £	Restricted Fund £	Total 2025 £	Total 2024 £
Legal and Professional	240		240	240
Independent Examiner's Fees	960		960	960
	1,200		1,200	1,200

6. Staff Costs

	2025 £	2024 £
Wages and salaries	26,218	20,527
Employer's Pension	599	150
	26,817	20,677

No employee earned in excess of £60,000

Average head count in the year	1	1
	1	1

Abundant Grace Ministry
Notes To Accounts
Year Ended 31 December 2025

7. Fixed Assets

	Furniture Fixtures & Equipment	Motor Vehicle	Total
	£	£	£
Cost			
At 1 January 2025	1,993	15,999	17,992
Addition			-
Disposal			
At 31 December 2025	1,993	15,999	17,992
Depreciation			
At 1 January 2025	1,993	8,000	9,993
Charge for the year		1,600	1,600
Disposal			-
At 31 December 2025	1,993	9,600	11,593
Net Book Value:			
At 31 December 2025	-	6,399	6,399
At 31 December 2024	-	7,999	7,999

8. Creditors: Amounts falling due within one year

	2025	2024
	£	£
Accruals	1,077	1,193
Paye & National Insurance	2,737	2,358
	3,814	3,551

9. Analysis of net assets between funds

	Net Current Assets	Fixed Assets	Total
	£	£	£
Restricted Funds	17,486		17,486
Unrestricted Funds	90,883	6,399	97,282
	108,369	6,399	114,768

Restricted funds:
This is a fund set up by the trustees for specific purposes.

10. Related Party transactions

There were no related party transactions in the year