CHURCH OF GOD (SEVENTH DAY) CROYDON
TRUSTEES' REPORT AND ACCOUNTS
YEAR ENDED 31ST DECEMBER 2025

CHARITY REGISTRATION NO: 1165441

CHURCH OF GOD (SEVENTH DAY) CROYDON
FINANCIAL STATEMENTS
YEAR ENDED 31ST DECEMBER 2025

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CHURCH OF GOD (SEVENTH DAY) CROYDON
LEGAL AND ADMINISTRATIVE INFORMATION
YEAR ENDED 31ST DECEMBER 2025

CHARITY REGISTRATION NUMBER:	1165441
REGISTERED OFFICE:	Church of God (Seventh Day) Derby Road West Croydon CR0 3SF
TRUSTEES:	Reuben E Harris (Pastor) Glenford Hill (Pastor) Loraine M Harrison Bevlyn E Campbell Marilyn Davis
BANKERS	Lloyds Bank Plc 25 Gresham Street London EC2V 7HN
INDEPENDENT EXAMINER	Allen Robyn & Associates Ltd Chartered Certified Accountants 367 Caledonian Road London N7 9DQ

CHURCH OF GOD (SEVENTH DAY) CROYDON
REPORT OF THE TRUSTEES
YEAR ENDED 31ST DECEMBER 2025

The trustees present their report with the financial statements of the charity for the year ended 31st December 2025. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities' issued in March 2005.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number : 1165441

Registered address

Church of God (Seventh Day)
Derby Road
West Croydon
CR0 3SF

Trustees

Reuben E Harris (Pastor)
Glenford Hill (Pastor)
Loraine M Harrison
Bevlyn E Campbell
Marilyn Davis

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

The Charity is a Charitable Incorporated Organisation (CIO) governed according to the Constitution dated 4th February 2016.

Recruitment and Appointment of New Trustees

Trustees are recruited by way of nomination by a member of the Board of Trustees (the 'Board') and the securing of a majority. Upon recruitment, the new trustees are inducted through the issuing of a trustee handbook, which includes the relevant Charity Commission material, the Church's governance, structure, management, strategy and key policies. Full criteria can be found in our governing document.

Church Management

The pastors, officers and church committee are responsible for the day-to-day management and control of the church and meets with the trustees on a quarterly basis. The church works with a number of partners who are supportive to its mission and works in conjunction with them to provide spiritual guidance and support to the community in which it operates. At present, the Church has two Pastors, five Deacons, one Missionary and seven Church Committee members.

Risk Management

The Board of Trustees is ultimately responsible for the system of internal control and for reviewing its effectiveness. However, such a system is designed to manage rather than eliminate the risk of failure to achieve business objectives, and can only provide reasonable and not absolute assurance against material misstatement of loss.

CHURCH OF GOD (SEVENTH DAY) CROYDON
REPORT OF THE TRUSTEES
YEAR ENDED 31ST DECEMBER 2025

The Board has reviewed the effectiveness of the system of internal control. In particular, it has reviewed and updated the process for identifying and evaluating the major risks affecting the business and the policies and procedures by which these risks are managed.

OBJECTIVES AND ACTIVITIES FOR THE PUBLIC BENEFIT

Objectives and Aims

The advancement of the Christian religion for the public benefit in particular but not exclusively by:

1) coordinating the work of the church in preaching the gospel
2) teaching the Christian faith and promoting and supporting principles of morality, benevolence and charity through community initiatives
3) supporting projects dealing with humane causes; and
4) providing facilities with a Christian ethos for the benefit of the local community (including but not restricted to: women, men, the elderly, the young and other groups with special needs or requirements).

Weekly Services

Services were held in person with online access, with times adjusted to meet changing needs. Online services connected local and international audiences, while international speakers were included without the burden of travel costs.

Sabbath (Saturday)	Worship services
	Departmental ministry activities
	Bible studies and discussions
Sunday	First Sunday fasting service
Monday	Baby Bank project
Tuesday	Community Coffee Morning
	Onine evening bible study
Wednesday	Morning prayer and fasting meeting

Children's Ministry/ Seekers Ministry

Provides fun, educational, spiritual and stimulating activities for the following age ranges:
3 to 5's, 6 to 8's, 9 to 12's, 13 to 15's and 16 to 18's. Its activities include biblical studies, children's choirs, musical tuition, day trips and sight-seeing, socials, sports, etiquette training, life skills, dance ministry, arts and crafts, quizzes, educational support and holiday summer school. Its volunteers are all DBS checked and are passionate about children's development and wellbeing. We work closely with parents, involving them in planning activities, especially national events. Our focus is on holistic development—personal, social, emotional, cognitive, language, and spiritual—nurturing a positive sense of self, love, and independence while laying strong foundations for future success and smooth transitions.

Youth Ministry (FYC – Faithful Youth Challengers)

Weekly meetings providing spiritual development, alongside other activities including music and a youth choir, mentoring, careers advice, sports days, other social activities and outings, youth camp that provides yearly residential weeks in various parts of the United Kingdom and annual youth conventions.

Women's Ministry

The Women's ministry (WM) department aims to support, instruct, develop and encourage women of all ages with meetings at least once per month. They identify areas of benevolence and seek to meet those needs.

Men's Ministry

A forum to support men and boys in developing all the areas and aspects of their lives to become godly in their nature, relationship and demeanour. To provide encouragement to help identify and develop their personal ministries and to get involved in missions.

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YEAR ENDED 31ST DECEMBER 2025

Care Team

Our Care Team provides emotional, physical, and spiritual support to members in times of need. Since its start, the team has assisted with hospital visits, housing issues, food provision, and household help, as well as continuing prayer meetings and visits to the housebound. Our aim is to ensure no member faces difficulties alone.

Teaching, Sabbath School, New Christian Studies

Weekly Sabbath School and Tuesday evening bible studies.

Pastoral Counselling and Visitation

Pastoral support is provided to members who need encouragement. Specific areas of need of provision include pre and post marital, bereavement and funeral, pre and post baptism, spiritual and relational counselling. Where issues fall out of the church's remit of experience then referral is made as required. Hospital and home visitations are made by the Pastoral and Deacon teams as needs arise. The church is licensed for weddings and undertakes funerals and baby blessings.

Food and Clothes Bank

A project providing essential baby products and clothing for families in the community.

Evangelism and Community Outreach

Spreading the gospel of Salvation through Jesus Christ through one to one personal evangelism, leafleting, home visits and studies.

Coffee Morning

Provides an open door to the community on a weekly basis where coffee, tea, biscuits, conversation, advice, prayer, games and a warm lunch are made available.

Online Evangelism

The online evangelism initiative provides the structure and processes required to promote the delivery of a high-quality evangelism programme that is available for and to meet the needs of all. The purpose of the ministry is to spread and teach the Gospel of Jesus Christ.

Learning and Development

- Musical instruments tution
- Theological courses

Investment Property Renovation

In 2015 Croydon Church entered into a 50% joint venture project to purchase and renovate a house into 2 flats. Both flats are rented and a 50% share of the property income is being donated back to the Church charity.

Completed projects during the year

- Completion of the community hall 1st floor and new bathroom facilities
- Hiring out of the newly renovated community hall
- Increase of users of Baby Bank and successful fundraising initiatives.
- The Bridge Evangelism online program progressed.
- One Week children's summer school

Future Plans

- Keep fit classes and health awareness sessions
- Life coaching and careers advice
- Homework club supporting children with their education.
- Telephone support and referral line
- Children's community gospel choir with vocal training and confidence building activities
- Long term plan for the establishment of a nursery to provide services to the community
- Social community trips and events
- Strategic framework 2026 - Big Sabbaths

CHURCH OF GOD (SEVENTH DAY) CROYDON
REPORT OF THE TRUSTEES
YEAR ENDED 31ST DECEMBER 2025

Major future initiative - COG7D Listen and Speak Advisory Service
The aim and objective of this project is to provide a safe non-judgemental edifying environment to share mutual concerns with regards to real-life issues, serving both internal and community needs. The service will cover issues around youth engagement, mentoring, mediation with the Metropolitan Police, tackle issues around mental health, parental advice, real talk discussions for all demographics and work with a list of specialist counsellors and agencies to which participants will be referred.

Public Benefits Statement
In the planning of activities for the year and having given due consideration to the Charity Commission's guidance on public benefit, and the specific guidance on charities for the advancement of religion in particular, the Charity has been committed in its efforts of supporting its Network of Churches in general and in providing training for Pastors, Ministers and Leaders in Ministry on both Pastoral and Governance

FINANCIAL REVIEW
The Charity's financial statement for the year ended 31st December 2025 shows Income of £148,850 (2024: £163,738). Expenditure was £150,312 (2024: £195,905) and the Church made a net deficit in funds of (£1,462) and (2024:(£32,167) deficit) . Restricted reserves at 31st December 2025 is £1,115,280 (2024: £1,062,580), whilst unrestricted funds are £103,530 (2024: 157,692).

STATEMENT OF TRUSTEE RESPONSIBILITIES
The trustees are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law applicable to charities in England and Wales, the Charities Act 2011, Charity Regulations 2008 and the provisions of the trust deed requires the trustees to prepare financial statements for each (Accounts and Reports) 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, including the income and expenditure of the charity for that period. In preparing those financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Charity will continue in business.

The trustees are responsible for keeping proper accounting records which 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 Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report is prepared in accordance with the special provision of Part 15 of the Companies Act 2006 relating to small companies.

Approved by order of the Board of Trustees on 15th October 2026 and signed:

ON BEHALF OF THE BOARD:



Pastor Reuben Harris (Trustee)

REPORT OF THE INDEPENDENT EXAMINER
CHURCH OF GOD (SEVENTH DAY) CROYDON
YEAR ENDED 31ST DECEMBER 2025

I report on the accounts for the year ended 31st December 2025 set out on pages seven to twelve.

Respective responsibilities of trustees and examiner

The Charity's Trustees (who are also the Directors 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)) and that an independent examination is required.

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
- 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 the independent examiners report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity 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 you as trustees concerning any such matter. 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 statements below.

Independent examiner's statement

In connection with my examination, no matter has come to 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 and 387 of the Companies Act 2006; and
- to prepare accounts which accord with the accounting records, comply with the accountings requirement of Sections 394 and 395 of the Companies Act 2006 and 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.



Allen Robyn & Associates Ltd
Chartered Certified Accountants
367 Caledonian Road
London
N7 9DQ

Date: 22nd October 2026

CHURCH OF GOD (SEVENTH DAY) CROYDON
STATEMENT OF FINANCIAL ACTIVITIES
YEAR ENDED 31ST DECEMBER 2025

INCOMING RESOURCES	**Notes**	**Unrestricted 2025**	**Unrestricted 2024**
Incoming resources from generated funds			
Tithes and offerings	2	148,850	163,738
RESOURCES EXPENDED			
Charitable Activities	3	84,723	81,235
Governance Costs		2,520	2,160
Support Costs	4	63,069	112,510
TOTAL RESOURCES EXPENDED		150,312	195,905
NET INCOME/EXPENDITURE FOR THE YEAR		(1,462)	(32,167)
TOTAL FUNDS BOUGHT FORWARD		1,220,272	1,252,439
TOTAL FUNDS CARRIED FORWARD		**£1,218,810**	**£1,220,272**

None of the charity's activities were acquired or discontinued during the year and there were no recognised gains and losses for 2025 other than those included in the statement of financial activities.

The notes on pages 9 to 12 form part of these accounts.

CHURCH OF GOD (SEVENTH DAY) CROYDON
STATEMENT OF FINANCIAL POSITION
YEAR ENDED 31ST DECEMBER 2025

TANGIBLE ASSETS	**Notes**	2025	2024
Tangible fixed assets	7	1,110,074	1,139,059
CURRENT ASSETS			
Debtors	8	4,927	5,840
Cash at bank and in hand		106,329	87,717
		111,256	93,557
CREDITORS: falling due within one year	9	(2,520)	(7,344)
Net Current Assets		£108,736	£86,213
Total Assets Less Current Liabilities		£1,218,810	£1,225,272
CREDITORS: falling due after one year	10	-	(5,000)
Net Assets		£1,218,810	£1,220,272

FUNDS:		2025	2024
Restricted funds	11	1,115,280	1,062,580
Unrestricted Funds	11	£103,530	£157,692
		£1,218,810	£1,220,272

The financial statements were approved by the Board of Trustees on …15th October 2026... and were signed on its behalf by:



Pastor Reuben Harris (Trustee)

The notes on pages 9 to 12 form part of these accounts.

CHURCH OF GOD (SEVENTH DAY) CROYDON
NOTES TO THE ACCOUNTS
YEAR ENDED 31ST DECEMBER 2025

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

These financial statements have been prepared under the historical cost convention and in accordance with FRS 102 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing accounts in accordance with the Financial Reporting Standard Section 1A applicable in the UK and Republic of Ireland and the Companies Act 2006.

The Church of God (Seventh Day) Croydon meets the definition of a public benefit entity under FRS 102.

Incoming resources

All incoming resources are included on the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

Donations and other incoming resources -Represents income from tithes and offerings from members and visitors of the Church recorded when they are receivable.

Resources expended

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Charitable activities

Costs of charitable activities are those costs relating to the activities carried out to meet the objectives of the Church. These include both directly attributable costs and apportioned support costs.

Governance costs

Governance costs are the costs associated with the strategic direction of the organisation and with meeting regulatory responsibilities including apportioned support costs.

Tangible fixed assets

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

Freehold property	2.5%
Furniture and equipment	25%

Revaluation of freehold property

Freehold property was revalued during the year to reflect carrying values, near to its fair values. There were no depreciation charged during the year of revaluation.

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund Accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees. Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

CHURCH OF GOD (SEVENTH DAY) CROYDON
NOTES TO THE ACCOUNTS
YEAR ENDED 31ST DECEMBER 2025

2. VOLUNTARY INCOME			2025	2024
Tithes and offerings	90,018	3,395	93,413	96,747
Grant	-	-	-	20,000
Donations and pledges	-	-	-	5,006
Gift Aid	23,072	1,175	24,247	22,408
Fundraising and others	31,190	-	31,190	19,577
Total incoming resources	144,280	4,570	£148,850	£163,738

3. CHARITABLE EXPENDITURE				
Baby bank project	29,019	-	29,019	17,313
Children and youth ministry	2,013	-	2,013	2,050
Ministry expenses and travel	7,979	-	7,979	7583
British conference contribution	24,336	-	24,336	27746
Training and outreach projects	6,084	-	6,084	2828
Charitable Donations	1,794	-	1,794	6147
Books & periodicals	430	-	430	2709
Hospitality	9,070	-	9,070	11270
Welfare	3,998	-	3,998	3589
	84,723	-	£84,723	£81,235

4. MANAGEMENT AND SUPPORT COST				
Insurance	1,844	-	1,844	2,398
Light and heat and rates	8,956	-	8,956	5,879
Repairs, maintenance & cleaning	16,486	-	16,486	59,114
Travel and subsistence	1,340	-	1,340	8,491
Printing, postage and stationery	1,117	-	1,117	2,035
Bad debts written off	-	-	-	1,340
Telephone and internet	2,986	-	2,986	2,923
Bank charges	635	-	635	625
Depreciation	29,705	-	29,705	29,705
	63,069	-	£63,069	£112,510

5. GOVERNANCE COSTS				
Examiner fees	2,520	-	£2,520	£2,160

6. TRUSTEES REMUNERATION AND BENEFITS

Trustees' expenses

There are no paid staff. All tasks are carried out by Trustees who are not remunerated and do not receive any expenses or benefits for their activities.

CHURCH OF GOD (SEVENTH DAY) CROYDON
NOTES TO THE ACCOUNTS
YEAR ENDED 31ST DECEMBER 2025

7. FIXED ASSETS	**Freehold Property - Church**	**Freehold Property - 21 Deby Road**	**Office & Musical Equipment**	**Total**
COST				
At 1st January 2025	1,097,008	235,647	65,052	1,397,707
Additions	-	-	720	720
As at 31st December 2025	1,097,008	235,647	65,772	1,398,427
DEPRECIATION				
Opening Balance	197,350	-	61,298	258,648
Charge for the year	27,425	-	2,280	29,705
As at 31st December 2025	224,775	-	63,578	288,353
NET BOOK VALUE				
As at 31st December 2025	**£872,233**	**£235,647**	**£2,194**	**£1,110,074**
As at 31st December 2024	**£899,658**	**£235,647**	**£14,064**	**£1,139,059**

8. DEBTORS	2025	2024
Loans to members	4,927	1,990
Other Debtors - Deptford	-	3,850
Other Debtors	£4,927	£5,840

9. CREDITORS : Amounts falling due within one year	2025	2024
Accruals	£2,520	£7,344

CHURCH OF GOD (SEVENTH DAY) CROYDON
NOTES TO THE ACCOUNTS
YEAR ENDED 31ST DECEMBER 2025

10. CREDITORS : Amounts falling due after one year	2025	2024
Loan	-	£5,000

11. MOVEMENTS IN FUNDS	Incoming Resources	Resources Expended	Movement in Funds
Unrestricted Funds			
General Fund	£148,850	£150,312	(£1,462)

	01/01/2025	Movement and transfer of Funds	31/12/2025
Unrestricted Funds	£157,692	(£54,162)	£103,530
Restricted Funds			
Freehold property	899,658	210,416	1,110,074
Hurricane Relief	-	4,570	4,570
Deptford church	7,450	(6,814)	636
	£907,108	£208,172	£1,115,280
Total funds	£1,064,800	£154,010	£1,218,810

CHURCH OF GOD (SEVENTH DAY) CROYDON
INCOME AND EXPENDITURE
YEAR ENDED 31ST DECEMBER 2025

	Unrestricted Funds	Restricted Funds	2025	2024
Incoming Resources:			£	£
Voluntary income:				
Tithes and offerings	90,018	3,395	93,413	96,747
Grant	-	-	-	20,000
Donations and pledges	-	-	-	5,006
Gift Aid	23,072	1,175	24,247	22,408
Fundraising and others	31,190	-	31,190	19,577
Total incoming resources	144,280	4,570	£148,850	£163,738
RESOURCES EXPENDED:				
Charitable activities:				
Baby bank project	29,019	-	29,019	17,313
Children and youth ministry	2,013	-	2,013	2,050
Ministry expenses and travel	7,979	-	7,979	7583
British conference contribution	24,336	-	24,336	27746
Training and outreach projects	6,084	-	6,084	2828
Charitable Donations	1,794	-	1,794	6147
Books & periodicals	430	-	430	2709
Hospitality	9,070	-	9,070	11270
Welfare	3,998	-	3,998	3589
	84,723	-	£84,723	£81,235
GOVERNANCE COSTS				
Examiner fees	2,520	-	£2,520	£2,160
SUPPORT COSTS: MANAGEMENT				
Insurance	1,844	-	1,844	2,398
Light and heat and rates	8,956	-	8,956	5,879
Repairs, maintenance & cleaning	16,486	-	16,486	59,114
Travel and subsistence	1,340	-	1,340	8,491
Printing, postage and stationery	1,117	-	1,117	2,035
Bad debts written off	-	-	-	1,340
Telephone and internet	2,986	-	2,986	2,923
Bank charges	635	-	635	625
Depreciation	29,705	-	29,705	29,705
	63,069	-	£63,069	£112,510
Total resources expended	£150,312	-	£150,312	£195,905
Total Income over expenditure	(£6,032)	£4,570	(£1,462)	(£32,167)