FAMILY COVENANT CHURCH

REGISTERED COMPANY NUMBER: CE007061 (England and Wales)

REGISTERED CHARITY NUMBER: 1168302

REPORT OF THE TRUSTEES AND FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025 FOR FAMILY COVENANT CHURCH

FAMILY COVENANT CHURCH

CONTENTS OF THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025

	Page
Report of the Trustees	1 - 2
Independent Examiner's Report	3
Statement of Financial Activities	4
Statement of Financial Position	5
Notes to the Financial Statements	6 - 9
Detailed Statement of Financial Activities	10

FAMILY COVENANT CHURCH

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2025

Family Covenant Church (FCC) trustees present their report with the financial statements of the charity for the year ending 31 December 2025. 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

Objects of the charity are:

1) To advance the Christian faith in accordance with any biblical and lawful means, of the gospel of the Lord Jesus Christ and the values associated therewith in the United Kingdom or the world as the trustees may from time to time think fit.
2) To advance education in accordance of Christian principles by such means as trustees may consider appropriate including by means of establishing youth ministry and men and women ministries in the United Kingdom or the world.
3) To relieve persons who are in conditions of need or hardship or who are unwell and to relieve the distress by prayer, bible study and preaching and teaching the word of God.
4) To promote and fulfil other charitable purposes beneficial to the community in the United Kingdom or the world as the trustees may from time to time think fit.

Public benefit

The trustees confirm they have had regard to the Charity Commission's guidance on public benefit.

ACHIEVEMENT AND PERFORMANCE

Charitable activities

During the year ended 31 December 2025 the total income generated by donations across the nine branches was **£123,361.**

The Trustees expect that the level of income will enable them to continue to be sustainable in future years through hard work and dedication at promoting the objectives and aims of the charity.

Specific investment powers and their authority

All monies raised by or on behalf of the charity shall be applied to further the objectives of the charity and for no other purpose.

FINANCIAL REVIEW

Reserves policy

During the year ending 31 December 2025 the charity surplus amount reduced to in year expenditure being in excess to the income received. Despite making a deficit in the year, the trustees are pleased and have concluded that there are sufficient funds available to allow the charity to be managed efficiently to achieve their aims and objectives. Also trustees have a resolution to make all church assemblies bank monies with same bank in the United Kingdom.

Trustees hold unrestricted funds that are held to meet any unforeseen expenditure that may occur. The closing unrestricted reserves as at 31 December 2025 were **£68,986** after taking into account accrued expenditure.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity, being a Charitable Incorporated Organization (CIO), is controlled by its governing document, a constitution, and is controlled by its trustees.

Recruitment and appointment of new trustees

The recruitment and appointment of any new Trustees must be appointed by a resolution of the Trustees passed by a majority of the Trustees in accordance with the specific details held within the declaration of trust.

Organisational structure

The Trustees may from time to time appoint some persons to act as secretary and treasurer of the Charity and such persons may be (but need not be) trustees.

Wider network
The nine branches are located in the UK in the following towns and cities:
- Birmingham
- Slough
- London
- Luton
- Leicester
- Leeds
- Manchester
- Bristol
- Newcastle

Risk management
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.

REFERENCE AND ADMINISTRATIVE DETAILS
Registered Company number
CE007061 (England and Wales)

Registered Charity number
1168302

Registered office
26 Ash Grove
Desborough
Kettering
Northamptonshire
NN14 2LD

Trustees
G Chabata
Mrs. F Faku
A Masoso

Independent Examiner
Fortune Tax Accountants
Derwent House
42-46 Waterloo Rd
Wolverhampton
WV1 4XB

Approved by order of the board of trustees on 31 October 2026 and signed on its behalf by:

A Masoso - Trustee

FAMILY COVENANT CHURCH

Independent examiner's report to the trustees of Family Covenant Church ('the Company')
I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 December 2025.

Responsibilities and basis of report
As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under Section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under Section 145(5) (b) of the 2011 Act.

Independent examiner's statement
I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by Section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of Section 396 of the 2006 Act 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; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

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.

Fortune G Chikonyora FCCA MSc BA

Fortune Tax Accountants
Derwent House
42-46 Waterloo Road
Wolverhampton
WV1 4XB

31 October 2026

FAMILY COVENANT CHURCH
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2025

	Notes	2025 Unrestricted funds £	2024 Unrestricted funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies		123,361	122,797
Investment income	2	441	426
Total		**123,802**	**123,223**
EXPENDITURE ON			
Other		136,090	133,054
NET INCOME/(EXPENDITURE)		**(12,287)**	**(9,830)**
RECONCILIATION OF FUNDS			
Total funds brought forward		78,399	88,230
Adjustment to opening funds (bank statement opening balances)		2,874	0.00
TOTAL FUNDS CARRIED FORWARD		**68,986**	**78,399**

The notes form part of these financial statements

FAMILY COVENANT CHURCH

STATEMENT OF FINANCIAL POSITION
FOR THE YESR ENDED 31 DECEMBER 2025

	Notes	2025 Total funds £	2024 Total funds £
FIXED ASSETS			
Tangible assets	6	-	-
CURRENT ASSETS			
Cash at bank and in hand		68,986	81,729
CREDITORS			
Amounts falling due within one year	7	0.00	(3,330)
NET CURRENT ASSETS		68,986	78,399
TOTAL ASSETS LESS CURRENT LIABILITIES		68,986	78,399
NET ASSETS		68,986	78,399
FUNDS	8		
Unrestricted funds		68,986	78,399
TOTAL FUNDS		68,986	78,399

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 December 2025.

The members have not requested the company to obtain an audit of its financial statements for the year ended 31 December 2025 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

(a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and

(b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

The financial statements were approved by the Board of Trustees and authorized for issue on 31 October 2026 and signed on its behalf by:

A. Masoso - Trustee

The notes form part of these financial statements

1. ACCOUNTING POLICIES

Basis of preparing the financial statements
The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Financial reporting standard 102 - reduced disclosure exemptions
The charitable company has taken advantage of the following disclosure exemptions in preparing these financial statements, as permitted by FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland':

- the requirements of Section 7 Statement of Cash Flows;
- the requirement of paragraph 3.17(d);
- the requirements of paragraphs 11.42, 11.44, 11.45, 11.47, 11.48(a)(iii), 11.48(a)(iv), 11.48(b) and 11.48(c);
- the requirements of paragraphs 12.26, 12.27, 12.29(a), 12.29(b) and 12.29A.

Income
All income is recognized 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.

Expenditure
Liabilities are recognized as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. 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.

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

Equipment - 20% on cost

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 purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Going concern
The financial statements have been prepared using the going concern basis of accounting.

2. INVESTMENT INCOME

	2025	2024
	£	£
Deposit account interest	441	427

3. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	2025	2024
	£	£
Accountancy	5,670	3,330

4. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2025 nor for the year ended 31 December 2024.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2025 nor for the year ended 31 December 2024.

5. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

INCOME AND ENDOWMENTS FROM	2025	2024
Unrestricted funds	£	£
Donations and legacies	123,361	122,797
Investment income	441	427
Total	123,802	123,224
EXPENDITURE ON		
Other	136,090	133,054
NET INCOME/(EXPENDITURE)	(12,287)	(9,831)
RECONCILIATION OF FUNDS		
Total funds brought forward	81,274	88,230
TOTAL FUNDS CARRIED FORWARD	68,986	78,399

6. TANGIBLE FIXED ASSETS

	Equipment £
COST	
At 1 January 2025 and 31 December 2025	**5,143**
DEPRECIATION	
At 1 January 2025 and 31 December 2025	**5,143**
NET BOOK VALUE	
At 31 December 2025	**-**
At 31 December 2024	-

7. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025	2024	2023
	£	£	£
Social security and other taxes	-	-	1,179
Accruals and deferred income	-	3,330	3,900
	-	**3,330**	**5,079**

8. MOVEMENT IN FUNDS

Net movement in funds, included in the above are as follows:

	At 1.1.25	Net movement in funds	At 31.12.25
	£	£	£
Unrestricted funds			
General Fund	(3,330)	3,330	-
Leicester National Savings	182.39	(110)	72
Birmingham fund account	9,486	(4,312)	5,174
Slough fund account	1,978	(1,378)	600
London fund account	36,502	(1,901)	34,601
Leeds fund account	24,982	(3,780)	21,202
Manchester fund account	693	(121)	572
Bristol fund account	4,654	(1,103)	3,551
National fund account	2,702	(1,989)	712
Newcastle fund account	550	1,952	2,502
TOTAL FUNDS	78,399	(9,413)	68,986
	78,399	(9,413)	68,986

Comparatives for movement in funds

	At 1.1.24	Net movement in funds	At 31.12.24
	£	£	£
Unrestricted funds			
General Fund	(5,079)	1,749	(3,330)
Leicester National Savings	33.71	149	182
Birmingham fund account	15,908	(6,421)	9,486
Slough fund account	1,713	265	1,978
London fund account	36,802	(299)	36,502
Leeds fund account	26,481	(1,499)	24,982
Manchester fund account	4,128	(3,436)	693
Bristol fund account	5,588	(934)	4,654
National fund account	744	1,957	2,702
Newcastle fund account	1,911	(1,361)	550
TOTAL FUNDS	88,230	(9,830)	78,399
TOTAL FUNDS	88,230	(9,830)	78,399

9. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 December 2025.

	2025 Unrestricted funds £	2024 Unrestricted funds £
INCOME AND ENDOWMENTS FROM		
Donations and legacies	123,361	122,797
Investment income	441	427
Total Incoming Resources	**123,802**	**123,224**
EXPENDITURE		
Hall hire and local council costs	21,881	58,314
Sundries and petty cash	654	2,011
Church, venue and operational costs	11,086	-
Travel, mileage and subsistence	51,237	4,960
Donations	1,357	4,324
Honorarium costs	3,933	-
Conference and retreat costs	10,746	-
Bank and service charges	51	-
Board / HCP and meeting costs	3,079	2,597
Allowances	21,416	22,722
HMRC	4,632	211
Contra and suspense	348	-
Fuel	-	1,054
Consultants & Advisory	-	2,076
Narrative	-	32,636
	130,420	**130,904**
Governance Costs		
Accountancy	5,670	2,150
Net Expenditure	**(12,287)**	**(9,830)**