Charity Registration No: 1170585

LOVE HOUSE FELLOWSHIP

(Charitable Incorporated Organisation)
Report and Accounts
for the year ended 31 December 2025

LOVE HOUSE FELLOWSHIP
(Charitable Incorporated Organisation)

Legal and Administrative Information

Trustees
Mr Hanson Djiga Aboagye
Mr Martin Eddu
Mrs Seriena Jackson

Pastors/Key Staff
Colin Mason
Yvonne Mason

Charity Number
1170585

Governing document
Trust Deed: 06 December 2016

Registered address
30 York Road
Bourne
PE10 0ZF

Bankers
HSBC Bank

Independent Examiner
Victor Abe FFA
Crystal Accountancy & Tax Solutions Ltd
Allia Future Business Centre
London Road
Peterborough
PE2 8AN

LOVE HOUSE FELLOWSHIP
(Charitable Incorporated Organisation)

Contents

	Page
Trustee Annual Report	**1 - 3**
Report of the Independent Examiner	**4**
Receipts & Payment Account	**5**
Statement of Assets & Liabilities	**6**
Notes to the Financial Statements	**7 - 8**

LOVE HOUSE FELLOWSHIP
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Trustees annual report for the year ended 31 December 2025

The Trustees have pleasure in submitting the Report and Accounts for the year.

Objects of the charity

The church seeks to demonstrate the Christian faith and the vision of the church is:

to build a home group church
meeting the needs of members in their local community by establishing house groups
to bring the love of Christ to the community to resource Christian work here and abroad

Structure, Governance and Management

Policy and operating decisions of the charity rest with the Trustees who meet periodically to monitor the activities of the Charity.

Review of Activities

The ministry base is in Bourne, Lincolnshire as this is where the leadership reside.

Important discipleship work is also carried out in the London area as a number of congregants live there. This requires periodic trips into London to support their spiritual development.

A central part of our work continues to be discipleship. We model the christian pattern of small-group formation, following the example of Jesus Christ and the twelve disciples. Our activities include hosting meetings in public buildings such as Elsea Park Community Centre in Bourne. In addition, we secured a regular Sunday worship slot at the historic Red Hall from May 2025. Our use of the premises came to an end in August 2025 after the trustees' manager informed us that, due to plans to obtain a licence for civil ceremonies, continuing to host weekly religious worship would conflict with Council policy.

In planning all activities, the Trustees have had regard to the Charity Commission's guidance on public benefit. We continue to maintain an online presence through various social media platforms to support our congregants and wider community.

At the end of the financial year, the Trustees were not holding any funds for purposes outside the church's direct local activities.

Financial Review
The Trustees have acknowledged that it takes time to develop the ministry in a new location and this is reflected in the financial reporting of contributions made towards the activities of the church. At the end of the year the Trustees were not holding any funds for purposes outside the church's direct local activities.

Reserves Policy
The Board of Trustees have set a policy of retaining sufficient cash reserves to meet the foreseeable needs of the Church. Where specific expenditure is anticipated amounts are set aside into designated funds to meet the costs of normal operations and expansion in membership to ensure that the Church can meet its commitments. The level of general reserves is not set to a specific formula but is anticipated to be sufficient to maintain the level of committed expenditure over guaranteed income.

Grant Making Policy
Gifts to external organisations and individuals are considered by the Trustees on the basis of need and fulfilment of the charitable activities. There are no upper or lower limits of support.

Risk Management

We have liability insurance with Ansvar which covers:
Church fellowship using hired, rented or loaned premises.

CHURCH ACTIVITIES: Weekly Sunday services, Church youth & children's clubs/mid-week meetings/parent & toddler group, After-school care/community work/nursery/playgroups.

Responsibilities of trustees under charity law

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).

Charity law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of the affairs of the charity as at the balance sheet date and of its incoming resources and application of resources, including income and expenditure, for the financial year. In preparing these financial statements, the trustees are required to:

1. select suitable accounting policies and apply them consistently;
2. observe the methods and principles in the Charities SORP;
3. make judgements and estimates that are reasonable and prudent;
4. state whether the applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
5. prepare the financial statements on a 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 and the Charity (Accounts and Reports) Regulations 2008. 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.

The charity is seeking to find replacement trustee as one of them has now moved abroad but will continue in his role until a suitable replacement has been found

Approval

This report was approved by the trustees and signed on their behalf by:

Signature:..... Trustee

Name: Sereina Jackson

Date: 30/10/2026

Signature:..... Trustee

Name: Hanson D. Aboagye

Date: 30/10/2026

LOVE HOUSE FELLOWSHIP
(Charitable Incorporated Organisation)

Independent Examiner's Report to the Trustees of LOVE HOUSE FELLOWSHIP ('the Charity')

I report to the charity trustees on my examination of the accounts of the Charity for the year ended 31 December 2025 on pages 5 to 8 following, which have been prepared on the basis of the accounting policies set out on pages 7 to 8.

Responsibilities and basis of report

As the charity's 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 Charity's accounts 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.

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:

- accounting records were not kept in respect of the Charity as required by section 130 of the Act; c
- the accounts do not accord with those records; or
- 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.

Victor Abe

Victor Abe FFA
(Fellow Institute of Financial Accountants)

Crystal Accountancy & Tax Solutions Ltd
Allia Future Business Centre
London Road
Peterborough
PE2 8AN

***Date** : 28 October 2026*

LOVE HOUSE FELLOWSHIP
(Charitable Incorporated Organisation)

Receipts & Payment Account
for the year ended 31 December 2025

	Notes	£	£	Total Funds 2025 £	Total Funds 2024 £
Receipts					
Voluntary Receipts:					
Donations and gifts received	2	13,112	-	13,112	12,703
Loans to Charity - Repayable		2,186		2,186	388
Charitable activities	2	2,382	-	2,382	-
Investment income		2		2	
Total Income		17,682	-	17,682	13,090
Payment					
Charitable activities:					
Expenditure on raising funds	3	-	-	-	-
Other charitable purposes		-	-	-	-
Governance costs:					
Support and administration costs	4	18,700	-	18,700	11,981
Total Expenditure		18,700	-	18,700	11,981
Net Income/(Expenditure)		(1,018)	-	(1,018)	1,109
				-	-
Net Movement in Funds	6	(1,018)	-	(1,018)	1,109
Balance at 01 January		1,117	-	1,117	8
Prior year adjustment		-		-	-
Balance at 31 December		98	-	98	1,117

LOVE HOUSE FELLOWSHIP
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Statement of Assets and Liabilities for the year ended 31 December 2025

1. Bank & Cash Balances

		31 Dec 2025 £	31 Dec 2024 £
Held at Bank	6	98	1,117
Deposit Account		-	-
		98	1,117

2. Assets & Liabilities

		31 Dec 2025 £	31 Dec 2024 £
Assets			
Sundry Debtors	6	54	184
		-	-
		54	184
Liabilities			
Accruals	7	500	500
			-
		500	500

Except where indicated from the statement of receipts and payments or above, all the assets and liabilities are in respect of the charity's unrestricted funds

The trustees confirm, in accordance with the Charitable Incorporated Organisations (Gene Regulations 2012, that at year end the CIO did not have any outstanding guarantees to third parties nor any debts secured on assets of the CIO.

The accounts were approved by the trustees and signed on their behalf

Signature:..... Signature:.....

Trustee

Date: 30/10/2026 Date: 30/10/2026

LOVE HOUSE FELLOWSHIP
(Charitable Incorporated Organisation)

Notes to the Accounts
for the year ended 31 December 2025

1 Statutory Information

The charity is a trust registered with the Charity Commission in England & Wales. The charity's registered number and principal address can be found on the Charity information page

Accounting policies

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes.

1.1 Receipts

Donations & legacies

Income from donations and gifts, is included in income when these are received

Recoverable gift aid

This is recognised when the related donation is received. Gift aid that has not been recovered by the date of the Assets and Liabilities statement is included as a debtor.

1.2 Payments

Resources expended are included in the Receipts & Payment account , inclusive of any VAT which cannot be recovered. Certain expenditure is attributable to specific activities and has been included in those cost categories.

2 Donations & legacies

	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
Donations and legacies	13,112	-	13,112	12,703
Advance to Charity - repayable	2,186	-	2,186	388
Gift Aid Rebate	2,382	-	2,382	-
Investment income	2	-	2	-
	17,682	**-**	**17,682**	**13,090**

3 Expenditure on charitable activities

	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
Retreat & FIC Books	-	-	-	-
	-	**-**	**-**	**-**

Support and administration costs	Funds £	Funds £	2025 £	2024 £
Hall hire	793	-	793	150
Bank charges	55	-	55	81
Travel & petrol	572	-	572	177
Staff costs	12,250	-	12,250	6,210
Insurance	286	-	286	261
Gen expenses & hospitality	87	-	87	19
Website maintenance	399	-	399	368
Cancellation fees - Retreat	-	-	-	830
Utilities	491	-	491	160
Governance & professional fees	500	-	500	500
Advance- repaid	2,057	-	2,057	2,584
Training	224	-	224	69
Printing, postage & stationery	976	-	976	572
Subscriptions	-	-	-	-
Telephone	10	-	10	-
	18,700	**-**	**18,700**	**11,981**

5 As stated in note 1, the accounts for the year ended 31 December 2025 have been prepared on the 'receipts and payments' basis (i.e. the amounts received and paid from bank accounts). The opening and closing figures in the Receipts and Payments Account therefore reflect the bank and cash balances held by the charity at the beginning and end of the year.

6 Movement in Funds

	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
At 01 January	1,117	-	1,117	8
Surplus/(Deficit) for the year	(1,018)	-	(1,018)	1,109
Prior year adjustment	-		-	-
At 31 December	**98**	**-**	**98**	**1,117**

Unrestricted funds comprise those funds which the trustees are free to use in accordance with the charitable objects. Restricted funds are funds which have been given for particular purposes and projects.

	Balance at 01 Jan 2025	Receipts	Payments	Transfers	Balance 31 Dec 2025
Advances to and from the Charity	(184)	2,186	2,057	-	(54)
	-	-	-		-
	(184)	**2,186**	**2,057**	**-**	**(54)**

Amount owing to the Charity at the end of the year £54 (2024 £184)

7 Liabilities: amounts falling due within one year

	Unrestricted Funds £	Total 2025 £	Total 2024 £
Accruals	500	500	500
	500	**500**	**500**

8 Staff & Trustees

No trustee was paid any wages or any person connected to them. Wages paid to the pastors is as shown in the accounts but a percentage of their monthly utilities is still paid as and when due. The charity has two full time pastors. The trustees approved £200 monthly travel expenses to help with the pastors visit to members homes and other church activities which is accounted for in the accounts. No employee is paid above £60,000. The registered address of the charity remains at Bourne in Lincolnshire during the year. There was no Christian Retreat in 2025.