Charity registration number: 1182833

C3 LONDON CHURCH
TRUSTEES' REPORT AND
UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2026

Finance Box

C3 London Church
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C3 London Church
Trustees' Report For The Year Ended 31 March 2026

The trustees present their report and the financial statements for the year ended 31 March 2026.

Objectives and Activities

Aims and Objectives

The main objects of the charity are, for the public benefit:
1. to advance the Christian faith, in accordance with the Statement of Faith, in such ways and in such parts of the United Kingdom or the world as the Charity Trustees from time to time think fit; and
2. to relieve sickness and financial hardship and to promote and preserve good health by the provision of funds and support in such parts of the United Kingdom or the world as the Charity Trustees from time-to-time think fit.

In planning the activities of the charity, the trustees have considered the Charity Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion.

Review of the year and the plan for the future

2025/26 was a year of continued growth and impact as a church. With a second year in our new premises, the church continued to grow and establish a greater reach into our local community. Moving into the future the plan is to provide more education and training to our volunteer teams, in order to provide more small groups to help build community across the city, and increase our investment into C3 Kids. We are also looking for opportunities to support the young adult and university demographic of our surrounding boroughs.

Achievements and Performance

Main Achievements

C3 London exists to help Londoners know Jesus, find community, discover their purpose and experience new life. C3 London Church runs Church Services, short courses and small groups to provide Christian education, training and community, these activities provide a welcoming environment for people to connect with God and with others. C3 London also partners with local and global organisations to bring compassion and justice to those in need, and help train and resource other churches.

The church congregation continued to grow throughout the period covered by the report, with attendance averaging 87 people in-person each week by March 2026, including a weekly average of 9 children and 5 new visitors. Livestreaming of services has continued to support those not able to attend in person with an average of 15 devices online.

This increased growth, and subsequent increase in giving has also allowed us to employ a church administrator two days a week to help organise church activities, events and communications.

We continued our partnerships with the Baron's Court Project, a day centre in Hammersmith and Fulham that supports people that are on low income, homeless and/or vulnerable to mental health issues, Daniel's Den, a local parent and toddler group, and A21, a charity that works to eradicate human trafficking. We also sponsor a number of children through Compassion UK. The charity also supported C3 Alive Church in Uganda with the Purchase and building of a new church building.

Financial Review

Financial Position

Throughout the period covered by this report, the charity received donations and gifts totalling £214,768 (2024: £173,901). The CIO maintains significant reserves saved in separate accounts, and the trustees remain confident that the activities of the charity can be maintained throughout any significant period of reduced funding.

At the end of the year, the charity had unrestricted funds of £522,715 (2024: £530,348).

Structure, Governance and Management

Review of the year and the plan for the future

C3 London Church (the CIO) is a Charitable Incorporated Organisation registered with the Charity Commission, as C3 Fulham, on 5 April 2019.

Reference and Administrative Details

Trustees

Haylee Hooks
Matthew Peckett (appointed 27/07/2025)
Malgorzata Denham
Jason Henderson - Chair
Philip Hubbard

Charity Number

1182833

Principal Address

Flat 1
19 Hartington Road
London
W4 3TL

Independent Examiner

Steven Case (MAAT, AATQB)
Finance Box
128B The Street
Rustington
West Sussex
BN16 3DA

The trustees' report was approved by the board of trustees and signed on its behalf by:



Jason Henderson

Trustee
Date 2026-09-22

C3 London Church
Independent Examiner's Report to the Trustees of C3 London Church
For The Year Ended 31 March 2026

I report to the trustees on my examination of the accounts of C3 London Church (the charity) for the year ended 31 March 2026.

Responsibilities and Basis of Report

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

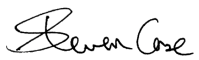
I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent Examiner's Statement

I have completed my examination. I confirm that no 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 charity 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 contents 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.



Steven Case (MAAT, AATQB)
Date 2026-09-25
128B The Street
Rustington
West Sussex
BN16 3DA

C3 London Church
Statement of Financial Activities
For The Year Ended 31 March 2026

	Notes	2026 Unrestricted funds £	2025 Unrestricted funds £
INCOME AND ENDOWMENTS FROM:			
Donations and legacies	**3**	214,768	173,901
Other trading activities	**4**	1,045	-
Investments	**5**	7,786	9,989
		223,599	183,890
EXPENDITURE ON:			
Charitable activities:	**7**		
Charitable Activities		(231,232)	(184,542)
NET EXPENDITURE		(7,633)	(652)
NET MOVEMENT IN FUNDS		(7,633)	(652)
RECONCILIATION OF FUNDS:			
Total funds brought forward		530,348	531,000
TOTAL FUNDS CARRIED FORWARD	**18**	522,715	530,348

The notes on pages 7 to 14 form part of these financial statements.

C3 London Church
Statement of Financial Position
As At 31 March 2026

	Notes	2026 Unrestricted funds £	2025 Total funds £
FIXED ASSETS			
Tangible Assets	**13**	3,723	8,203
		3,723	8,203
CURRENT ASSETS			
Debtors	**14**	27,657	17,389
Cash at bank and in hand		519,244	508,941
		546,901	526,330
Creditors: Amounts Falling Due Within One Year	**15**	(27,909)	(4,185)
NET CURRENT ASSETS (LIABILITIES)		518,992	522,145
TOTAL ASSETS LESS CURRENT LIABILITIES		522,715	530,348
NET ASSETS		522,715	530,348
FUNDS OF THE CHARITY			
Unrestricted Funds		522,715	530,348
TOTAL FUNDS	**18**	522,715	530,348

On behalf of the board

Jason Henderson

Trustee

Date 2026-09-22

The notes on pages 7 to 14 form part of these financial statements.

1. General Information

C3 London Church is a charitable incorporated organisation registered with the Charity Commission, registered charity number 1182833. The principal address is Flat 1, 19 Hartington Road, London, W4 3TL.

2. Accounting Policies

2.1. Basis of Preparation of Financial Statements

The financial statements 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 Charities Act 2011.

The charity is a Public Benefit Entity as defined by FRS 102.

2.2. Going Concern Disclosure

At the time of approving the financial statements, the trustees have a reasonable expectation that the CIO has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

2.3. Fund Accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Designated funds comprise unrestricted funds that have been set aside by the trustees for a specific purpose.

Restricted funds are to be used for specific purposes as laid down by the donor.

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

2.4. Incoming Resources

Income from Donations or grants
Income is recognised when the CIO is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the CIO has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies
Legacies are recognised on receipt or otherwise if the CIO has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

2.5. Donated Goods and Services

Donated services or facilities are recognised as income when the charity has control over the item, any conditions associated with a donated item have been met, the receipt of economic benefit from the use by the Charity of the item is probable and that economic benefit can be measured reliably. On receipt, donated services and facilities are recognised on the basis of the value of the gift to the Charity which is the amount the Charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market, a corresponding amount is then recognised in expenditure in the period of receipt.

2.6. Resources Expended

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, 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 on charitable activities includes the cost of running the activities of C3 London Church.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

2.7. **Tangible Fixed Assets and Depreciation**

Tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. Depreciation is provided at rates calculated to write off the cost of the fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

Fixtures & Fittings	25%

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

2.8. **Cash and Cash Equivalents**

Cash and cash equivalents are basic financial assets and include cash in hand and deposits held at call with banks, other short-term highly liquid investments that mature in no more than three months from the date of acquisition and are readily convertible to a known amount of cash with insignificant risk of change in value, and bank overdrafts.

2.9. **Financial Instruments**

The CIO has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the CIO's balance sheet when the CIO becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets
Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Other financial assets
Other financial assets, including investments in equity instruments which are not subsidiaries, associates or joint ventures, are initially measured at fair value, which is normally the transaction price. Such assets are subsequently carried at fair value and the changes in fair value are recognised in net income/ (expenditure), except that investments in equity instruments that are not publicly traded and whose fair values cannot be measured reliably are measured at cost less impairment.

Impairment of financial assets
Financial assets, other than those held at fair value through income and expenditure, are assessed for indicators of impairment at each reporting date. Financial assets are impaired where there is objective evidence that, as a result of one or more events that occurred after the initial recognition of the financial asset, the estimated future cash flows have been affected.

If an asset is impaired, the impairment loss is the difference between the carrying amount and the present value of the estimated cash flows discounted at the asset's original effective interest rate. The impairment loss is recognised in net income/(expenditure) for the year. If there is a decrease in the impairment loss arising from an event occurring after the impairment was recognised, the impairment is reversed. The reversal is such that the current carrying amount does not exceed what the carrying amount would have been, had the impairment not previously been recognised. The impairment reversal is recognised in net income/(expenditure) for the year.

Derecognition of financial assets
Financial assets are derecognised only when the contractual rights to the cash flows from the asset expire or are settled, or when the CIO transfers the financial asset and substantially all the risks and rewards of ownership to another entity, or if some significant risks and rewards of ownership are retained but control of the asset has transferred to another party that is able to sell the asset in its entirety to an unrelated third party.

Basic financial liabilities
Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

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2.9. **Financial Instruments - continued**

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities
Financial liabilities are derecognised when the CIO's contractual obligations expire or are discharged or cancelled.

2.10. **Taxation**

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

3. **Income from Donations and Legacies**

	2026 Unrestricted funds £	2025 Unrestricted funds £
Donations and gifts	214,768	173,901

4. **Income from Other Trading Activities**

	2026 Unrestricted funds £	2025 Unrestricted funds £
Shop income	1,045	-

5. **Investment Income**

	2026 Unrestricted funds £	2025 Unrestricted funds £
Bank interest receivable	7,786	9,989

6. **Net Income/(Expenditure)**

The net expenditure is stated after charging/(crediting):

	2026 £	2025 £
Depreciation of tangible fixed assets - owned	6,419	5,825

7. **Analysis of Expenditure**

	Activities undertaken directly (see note 8)	Support costs (see note 9)	2026 Total
	£	£	£
Charitable Activities	157,718	73,514	231,232

	Activities undertaken directly (see note 8)	Support costs (see note 9)	2025 Total
	£	£	£
Charitable Activities	129,566	54,976	184,542

8. **Direct Costs**

	2026 Charitable Activities
	£
Fundraising activities	60,626
Cost of goods sold	2,033
Employee costs	27,481
Premises expenses	66,250
General administration	737
Interest payable	591
	157,718

	2025 Charitable Activities
	£
Fundraising activities	47,262
Employee costs	23,988
Premises expenses	57,030
General administration	817
Interest payable	469
	129,566

9. **Support Costs**

	2026 Charitable Activities £
Employee costs	12,853
General administration	54,242
Depreciation	6,419
	73,514

	2025 Charitable Activities £
Employee costs	5,072
General administration	44,079
Depreciation	5,825
	54,976

10. **Independent Examiner's Remuneration**

	2026 £	2025 £
Independent examination of the financial statements	780	780

11. **Staff Costs**

Staff costs were as follows:

	2026 £	2025 £
Wages and salaries	33,977	21,410
Other pension costs	603	353
	34,580	21,763

No employees received employee benefits (excluding employer pension costs) for the reporting period of more than £60,000.

12. **Average Number of Employees**

Average number of employees during the year was: 2 (2025: 2)

13. **Tangible Assets**

	Fixtures & Fittings
	£
Cost	
As at 1 April 2025	23,950
Additions	1,939
As at 31 March 2026	25,889
Depreciation	
As at 1 April 2025	15,747
Provided during the period	6,419
As at 31 March 2026	22,166
Net Book Value	
As at 31 March 2026	3,723
As at 1 April 2025	8,203

14. **Debtors**

	2026	2025
	£	£
Due within one year		
Other debtors	27,657	17,389

15. **Creditors: Amounts Falling Due Within One Year**

	2026	2025
	£	£
Trade creditors	2,297	1,205
Taxation and social security	407	331
Accruals and deferred income	25,205	2,649
	27,909	4,185

16. **Deferred Income**

Deferred income movements in the year were as follows:

	2026	2025
	£	£
Balance at the start of the period	-	-
Income deferred in the current period	22,500	-
Balance at the end of the period	22,500	-

17. **Pension Commitments**

The charity operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the charity in an independently administered fund.

During the year the charge to the statement of financial activities in respect of defined contribution schemes was £603 (2025: £353).

At the statement of financial position date contributions of £NIL were due to the fund and are included in creditors.

18. **Movement in Funds**

	As at 1 April 2025	Income	Expenditure	As at 31 March 2026
	£	£	£	£
Unrestricted funds				
General:				
General unrestricted fund	530,348	223,599	(231,232)	522,715
Total funds	530,348	223,599	(231,232)	522,715

	As at 1 April 2024	Income	Expenditure	As at 31 March 2025
	£	£	£	£
Unrestricted funds				
General:				
General unrestricted fund	531,000	183,890	(184,542)	530,348
Total funds	531,000	183,890	(184,542)	530,348

19. **Transactions with Trustees**

The following trustees have been paid remuneration or have received other benefits from the charity or related entity:

Name of trustee	Legal authority	Remuneration	Pension Contributions	2026 Total
		£	£	£
Philip Hubbard	Governing document provision	21,278	451	21,729

During the previous year the following trustees have been paid remuneration or have received other benefits from the charity or a related entity:

Name of trustee	Legal authority	Remuneration	Pension Contributions	2025 Total
		£	£	£
Philip Hubbard	Governing document provision	18,000	235	18,235

During the year the expenses reimbursed to the trustees or paid directly to third parties were as follows:

	2026	2025
	£	£
Travel	-	1,961
Subsistence	308	652
Other Expenses	92	2,171
	400	4,784

Number of trustees reimbursed for expenses during the year was 2 (2025: 3)

20. **Related Party Disclosures**

Total unrestricted donations made by trustees and their close relatives during the year totalled £26,286 (2025: £15,386)

C3 London Church
Detailed Statement of Financial Activities
For The Year Ended 31 March 2026

	2026 Total funds £	2025 Total funds £
INCOME AND ENDOWMENTS FROM:		
Donations and legacies		
Donations and gifts	214,768	173,901
	214,768	173,901
Other trading activities		
Shop income	1,045	-
	1,045	-
Investments		
Bank interest receivable	7,786	9,989
	7,786	9,989
	223,599	183,890
EXPENDITURE ON:		
Charitable Activities:		
Charitable Activities		
Staging fundraising events	(10,899)	(3,207)
Other trading activities	(49,727)	(44,055)
Materials	(2,033)	-
Trustees' salaries	(21,278)	(18,000)
Trustees' pensions - defined contribution schemes	(451)	(235)
Employers pensions - defined contribution schemes	(603)	-
Travel and subsistence expenses	(5,149)	(5,753)
Premises costs	(66,250)	(57,030)
Data and telecommunications costs	(737)	(817)
Bank charges	(591)	(469)
Wages and salaries	(12,699)	(3,410)
Employers pensions - defined contributions scheme	451	(118)
Travel expenses	(605)	(1,544)
Computer software costs	(472)	(1,099)
Insurance	(1,176)	(1,142)
Printing, postage and stationery	(168)	-
Advertising and marketing costs	(12,511)	(7,831)
Training seminars and workshops	(3,823)	(2,465)
Independent examiner's fees	(780)	-
Accountancy fees	(9,452)	(8,075)
Subscriptions	(3,287)	(3,041)

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Bank charges	(159)	-
Other office costs	(22,414)	(20,426)
Depreciation	(6,419)	(5,825)
	(231,232)	(184,542)
	(231,232)	(184,542)
NET EXPENDITURE	(7,633)	(652)

CERTIFICATE *of* SIGNATURE

REF. NUMBER
GWAXS-QG5PO-PT8MY-ZAZHV

DOCUMENT COMPLETED BY ALL PARTIES ON
25 SEP 2026 07:25:42
UTC

SIGNER	TIMESTAMP	SIGNATURE
JASON HENDERSON EMAIL JASON@C3LONDON.COM	SENT 10 SEP 2026 12:26:14 VIEWED 13 SEP 2026 21:07:18 SIGNED 22 SEP 2026 14:12:51	 IP ADDRESS 194.120.133.6 LOCATION HANWELL, UNITED KINGDOM
RECIPIENT VERIFICATION	EMAIL VERIFIED 13 SEP 2026 21:07:18	
STEVEN CASE EMAIL STEVEN.CASE@FINANCEBOX.CO.UK	SENT 10 SEP 2026 12:26:14 VIEWED 23 SEP 2026 09:59:39 SIGNED 25 SEP 2026 07:25:42	 IP ADDRESS 109.154.209.154 LOCATION TAUNTON, UNITED KINGDOM
RECIPIENT VERIFICATION	EMAIL VERIFIED 23 SEP 2026 09:59:39	