

HOUSEHOLD CHRISTIAN CHURCH

A Charitable Incorporated Organisation (CIO)

TRUSTEES' ANNUAL REPORT AND ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2025

Registered Charity Number 1197453

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Reference and administrative details

Charity name	Household Christian Church
Charity registration number	1197453
Legal form	Charitable Incorporated Organisation (CIO), foundation model, registered with the Charity Commission on 11 January 2022
Governing document	CIO constitution
Principal address	5 Middleleaze Drive Swindon SN5 5GL
Place of worship and correspondence	Unit 1 First Floor, Richmond House Edison Park, Hindle Way Swindon SN3 3RB
Trustees	Jacob Frimpong (Chair and Treasurer) Gifty Frimpong Isaac Owusu (appointed 28 December 2025) Amaresh Velamuri (resigned 28 December 2025)
Independent examiner	AccountX Accountants 55 Manchester Road Swindon SN1 2AQ

Trustees' annual report for the year ended 31 December 2025

The trustees present their annual report together with the accounts of the charity for the year ended 31 December 2025. The report and accounts have been prepared in accordance with the Charities Act 2011, the charity's constitution and the Charity Commission's guidance on reporting for smaller charities (CC15).

Structure, governance and management

Household Christian Church is a Charitable Incorporated Organisation (foundation model) governed by its constitution. It was registered with the Charity Commission on 11 January 2022 under charity number 1197453.

The charity is managed by its board of trustees, who meet regularly to oversee the life, ministry and finances of the church. New trustees are appointed by the existing trustees in accordance with the constitution, having regard to the skills and experience the charity needs. New trustees are given a copy of the constitution and the Charity Commission's guidance "The essential trustee" (CC3).

Isaac Owusu was appointed and Amaresh Velamuri resigned as trustees on 28 December 2025.

The day-to-day pastoral ministry is led by the Senior Pastor, supported by an associate pastor and two deacons.

Objectives and activities

The objects of the charity, as set out in its constitution, are to advance the Christian faith for the public benefit in accordance with the statement of beliefs, in Swindon and in such other parts of the United Kingdom as the trustees may from time to time think fit.

The charity pursues its objects through:

- regular Sunday worship services, prayer meetings and Bible teaching;
- pastoral care and personal discipleship of members;
- youth ministry;
- evangelism and outreach in Swindon town centre; and
- fellowship activities that build up the church community.

Public benefit

The trustees confirm that they have complied with the duty in section 17 of the Charities Act 2011 to have due regard to the Charity Commission's general guidance on public benefit (PB1) when reviewing the charity's aims and objectives and in planning its activities. The church's services, meetings and outreach are open to all members of the public free of charge, and the church provides spiritual, pastoral and practical support to anyone who seeks it.

Achievements and performance

Overview. 2025 was a challenging year for the church. Several core members serving in the armed forces were posted to other parts of the United Kingdom and overseas, which reduced attendance, participation and giving. The Senior Pastor also had a period of ill health during the year. Despite this, the church continued to meet faithfully for worship, prayer, teaching and fellowship.

Spiritual growth and teaching. Helping every member grow in faith remains the church's first priority. This was delivered through Bible studies, preaching, prayer meetings, worship services

and personal discipleship. To develop future leaders and share the ministry, two deacons and an associate pastor now preach regularly alongside the Senior Pastor.

Prayer. The church held three regular prayer meetings throughout the year:

- 30 minutes of corporate prayer at the start of every Sunday service;
- a Friday evening prayer meeting of about one and a half hours, praying for members, families, the local community and national and global concerns; and
- a monthly half-night prayer service of about three hours on the last Friday of each month.

Praise and worship. Worship remains central to every service. The church currently needs a dedicated worship leader, musicians and instrumentalists, and the trustees are seeking volunteers to strengthen this area.

Youth ministry. Youth activities continued for the young people who remain, although numbers fell because of family relocations. The church remains committed to supporting young people in their faith and hopes to grow this ministry.

Outreach and evangelism. The Pastor led regular Saturday outreach in Swindon town centre, sharing the Christian message, distributing Christian literature and talking with members of the public. A number of visitors attended services during the year, although few became regular members. The church is looking at ways to involve more members in outreach.

Church family life. The church celebrated the birth of a child to one of its families during the year and continued to support members through both difficult and joyful times.

Activities not held. Because of the Pastor's illness and reduced numbers, the annual picnic in the park, the church beach trip and a baptism service did not take place in 2025. The trustees intend to reinstate these when circumstances allow.

Financial review

The charity's income comes almost entirely from tithes and offerings given by members and supporters. Income for the year was £14,122.64 (2024: £13,211.06). Payments totalled £10,526.46 (2024: £10,846.44), giving a surplus of receipts over payments of £3,596.18 (2024: £2,364.62).

Cash at bank at 31 December 2025 was £1,039.64 (2024: £4,756.63). Giving has fallen because several of the church's main donors were relocated with the armed forces. The trustees have managed costs carefully and the charity continued to meet all its commitments. See note 3.

All of the charity's funds are unrestricted and may be used for any of its charitable purposes.

Reserves policy

The trustees aim to hold unrestricted reserves equal to three months' running costs (approximately £2,600) so that the church can continue its activities if income falls unexpectedly. At 31 December 2025 the charity's reserves, being its cash at bank, were £1,039.64, which is below this level. The trustees aim to rebuild reserves to this level as giving recovers.

Plans for the future

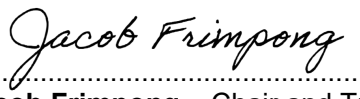
In the coming year the trustees aim to rebuild attendance and membership, recruit a worship leader and musicians, grow the youth ministry, involve more members in outreach and reinstate the picnic, beach trip and baptism service.

Trustees' responsibilities

The trustees are responsible for keeping proper accounting records, for safeguarding the assets of the charity and for preparing a trustees' annual report and accounts for each financial year in accordance with the Charities Act 2011. As the charity's gross income was below £250,000, the trustees have chosen to prepare the accounts on a receipts and payments basis.

Approval

This report was approved by the trustees on 29 October 2026 and signed on their behalf by:



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Jacob Frimpong – Chair and Treasurer

Date: 29 October 2026

Receipts and payments account for the year ended 31 December 2025

	Note	Unrestricted funds 2025 £	Total 2024 £
Receipts			
Tithes and offerings		14,122.64	13,211.06
Total receipts		**14,122.64**	**13,211.06**
Payments	2		
Telephone and software		395.76	
Office equipment		980.00	
Water rates		1,780.80	
Staff welfare and donations		2,013.99	
Sundry expenses		700.00	
Other expenditure		4,655.91	
Total payments		**10,526.46**	**10,846.44**
Net receipts / (payments) for the year		**3,596.18**	**2,364.62**
Cash funds at 1 January as previously reported		4,756.63	2,392.01
Prior year adjustment	3	(7,313.17)	–
Cash funds at 31 December	3	**1,039.64**	**4,756.63**

The 2024 comparatives are taken from the accounts for the year ended 31 December 2024. The 2024 payments were analysed under different headings, so only the total is shown.
The prior year adjustment is explained in note 3.

Statement of assets and liabilities at 31 December 2025

	Note	Unrestricted funds 2025 £	Total 2024 £
Cash funds			
Cash at bank – current account	3	1,039.64	4,756.63
Total cash funds		**1,039.64**	**4,756.63**
Other monetary assets		Nil	Nil
Liabilities		Nil	Nil

Assets retained for the charity's own use

	Cost £
Office equipment purchased in 2025	980.00

Approved by the trustees on 29 October 2026 and signed on their behalf by:

Jacob Frimpong

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Jacob Frimpong – Chair and Treasurer

Notes to the accounts for the year ended 31 December 2025

1. Basis of preparation

The accounts have been prepared on a receipts and payments basis in accordance with section 133 of the Charities Act 2011 and the Charities (Accounts and Reports) Regulations 2008, as permitted for a CIO with gross income of less than £250,000. Receipts and payments are recorded when money is received or paid. The accounts do not include accruals, prepayments or depreciation.

2. Payments

Staff welfare and donations includes gifts and support given to members and others in need. Other expenditure comprises general church running costs not analysed under the headings above.

3. Cash at bank

Cash at bank is held in the charity's Metro Bank community account. The balance at 31 December 2025 of £1,039.64 agrees to the bank statement at that date.

A prior year adjustment of £7,313.17 has been made to the cash funds brought forward, as follows:

Cash funds at 1 January 2025 as previously reported	4,756.63
Net receipts for the year	3,596.18
Prior year adjustment	(7,313.17)
Cash at bank at 31 December 2025	**1,039.64**

4. Trustees' remuneration, expenses and related parties

No trustee received any remuneration or benefits from the charity during the year (2024: none).

5. Funds

All funds held by the charity are unrestricted general funds. The charity held no restricted or endowment funds during the year (2024: none).

Independent examiner's report to the trustees of Household Christian Church

I report to the charity trustees on my examination of the accounts of Household Christian Church (charity number 1197453) for the year ended 31 December 2025.

Responsibilities and basis of report

As the charity trustees of the CIO, 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 CIO's accounts carried out under section 145 of the Act. 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 material matters have come to my attention in connection with the examination which give me cause to believe that in any material respect:

- accounting records were not kept in accordance with section 130 of the Act; or
- the accounts did not accord with the accounting records.

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.



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For and on behalf of AccountX

Accountants
55 Manchester Road
Swindon SN1 2AQ

Date: 30 October 2026