Registered Charity No. 1197985

CHURCHES UNITED FELLOWSHIP -UK (CUK-UK)

REPORT OF THE TRUSTEES

AND

FINANCIAL STATEMENTS

For the Year ended 31 December 2025

Charity 1197985

CHURCHES UNITED FELLOWSHIP -UK (CUF-UK)

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CHURCHES UNITED FELLOWSHIP -UK(CUF-UK)

Charity Information
For the year ended 31 December 2025

Trustees:	Bishop Winston Reginald Chandrakumar	Chairman
	Bishop Corban Thiaphilus Premkumar Stephen	Trustee
	Arulandarasa Kanagiyah	Trustee
	Rev. Vasanthakumar Michael Solomon	Trustee
	Dr Jesuratinam Mohandas Christy	Trustee
Officers:		
	Rev. Antonypillai Wijendran Caesar	Secretary
	Jebakumar Gnaniah	Treasurer

Registered Office:
188 A Gloucester Road
Croydon
CR0 2DJ

Charity Number: 1197985

Accountants:
Asaph Solutions Limited
18 Belmont Road
Chesham
Bucks
HP5 2EL

Bankers:
HSBC
Greenford
Middlesex
UB6 8SG

CHURCHES UNITED FELLOWSHIP -UK (CUF-UK)

Report of the Trustees
For the year ended 31 December 2025

The Trustees hereby submit their annual report for the year ended 31 December 2025. The trustees have adopted the provision of the Statement of Recommended Practice (SORP) issued in 2005 in preparing the annual report and financial statements of the charity.

The governing document of this organisation was adopted on 20 July 2021. This charity was registered in England and Wales on 18 February 2024 with eight trustees.

On 02 November 2025, one trustee stepped down because of his family commitments.

The trustees of CUF-UK are the members of its Leadership Team. Together the Leadership Team are responsible for the spiritual direction of the organisation, worship and prayer, and the statutory obligation of overseeing the organisation's administration as charity trustees.

Objects of the

The objects of the charity are as follows:

1. The advancement of The Christian faith in the United Kingdom and abroad by the proclamation of the Gospel of Jesus Christ and the preaching of the Word of God in accordance with the Statement of Fundamental Truths of Assemblies Of God in Great Britain and Northern Ireland, as approved by the General Council from time to time.

Charity

2. To relieve sickness and financial hardship and to promote and preserve good health by the provision of funds, goods or services of any kind, including through the provision of counseling and support in such parts of the United Kingdom or the world as the Trustees from time to time may think fit;

3. To advance education in such ways and in such parts of the United Kingdom or the world as the Trustees from time to time may think fit;

4. Such other charitable purposes as shall further the attainment of the above objects of the Church.

Board of Trustees

Trustees serving in the year were as stated in the charity information page above.

Trustee selection method

Trustees are selected based on their relevant skill and experience and the extent of service that they can contribute towards the charity.

Activities and achievements

The Statement of financial activities is set out on page 7 of the financial statements. A summary of other activities is set out below.

The majority of activities of the charity have been executed in the interest of both church members and to the wider community giving due regard to the public benefit guidance published by the charity commission.

CHURCHES UNITED FELLOWSHIP -UK(CUF-UK)

Report of the Trustees (contd.)
For the year ended 31 December 2025

The year marked significant growth in our ministry, charitable outreach, and membership as we remained committed to advancing the Christian faith, supporting vulnerable communities, and investing in the next generation.

CUF-UK exists to advance the Christian faith by serving communities in need, supporting education, encouraging young people in their spiritual journey, and delivering charitable projects that improve lives both in the UK and internationally.

Membership continued to grow throughout the year, with 36 members joining the organisation, reflecting increasing engagement with our mission and activities.

In September 2025, CUF-UK celebrated its 20th Anniversary**,** bringing together around 200 members and their families for a thanksgiving celebration. This milestone reflected two decades of faithful ministry, fellowship, and service, while inspiring our vision for the future.

One of the year's greatest achievements was the successful Youth Prayer Gathering held in November 2025, bringing together around 200–250 young people from across our churches and the wider community. The event provided a meaningful opportunity for worship, prayer, fellowship, and spiritual encouragement, to develop future Christian leaders.

We recruited a Christian teacher to serve in a Sri Lankan government school with the mission of teaching Biblical values to children. CUF-UK has committed to financially support this teacher for a period of **three years**, starting from March 2024 through **to** March 2027.

In November 2025, we launched the Melakuseni Project in Sri Lanka. The project provides school accessories and essential educational supplies to children from disadvantaged families, helping them continue their education with dignity and confidence.

In December 2025, severe Ditwah storms caused significant damage across many parts of Sri Lanka, leaving numerous families in urgent need of assistance. In response, the organisation launched an emergency appeal and raised funds to provide food, medical supplies, and other essential items to families affected by the disaster. We remain grateful to all donors whose generosity enabled us to respond quickly during this humanitarian crisis

The Trustees remain committed to expanding our charitable work, supporting vulnerable communities, developing youth ministry, and strengthening sustainable projects both in the United Kingdom and overseas.

We thank everyone who has partnered with us throughout the year and look forward with confidence and faith as we continue serving our communities and sharing the love of Christ.

Report of the Trustees (contd.)
For the year ended 31 December 2025

We are deeply thankful for the continued **prayers, support, and generosity** of our community. We remain prayerfully expectant as we look to the future, trusting that God will continue to guide and bless the work of CUF-UK for the glory of His name.

CUF-UK, as an organisation, remains committed to its vision of serving communities through its independent endeavours and member churches.

CUF-UK will seek to create further leadership opportunities for its members by identifying, training, and supporting new church leaders.

Conclusion

The charity is in a good, stable and positive position, with a continued and secure sense of expectation for the year ahead. We are very appreciative of the work of the trustees, committee members and members of this church fellowship who continue to work tirelessly throughout the year to bring this vision to fruition.

Governance and internal control

Section 132 of the Charities Act 2013 requires that the charity keep proper accounting records and to prepare accounts that accord with the accounting records and that comply with the accounting
requirements of the Act. In doing so, the charity has implemented systems of internal controls to provide reasonable, but not absolute, assurance against material misstatement or loss.

These include:

- correct handling of funds and operation of bank accounts held in its name
- proper records being maintained, and financial information used within the charity or for publication is reliable

CHURCHES UNITED FELLOWSHIP -UK(CUF-UK)

Report of the Trustees (contd.)

For the year ended 31 December 2025

- delegating responsibility thus ensuring that there is adequate segregation of duties and division of labour
- consideration by the Trustees of the financial results and non-financial indicators
- identification and management of risks

Risk Management

The trustees will re-examine the operational and business risks the charity faces to ensure that the systems which are currently in place to mitigate the significant risks continues to be effective and appropriate.

Reserves policy

The charity is looking to implement a policy to maintain unrestricted funds at a level which equates to approximately three months of unrestricted expenditure. This will provide sufficient funds to cover management, administration and support costs.

Related Party Transactions

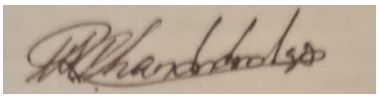
There were no related party transactions.

Public benefit

The Board's strategy for achieving the objects, listed on page 2, for the public benefit is to advance the Christian faith in the United Kingdom and abroad by the proclamation of the gospel of Jesus Christ. In administering the charity, the Board complied with the duty, in Section 17 Charities Act 2013, to have regard to the Public Benefit guidance published by the Charity Commission. Our achievements as to how we fulfilled these objectives are detailed throughout this report and accounts.

Approved by the Board of Trustees on 31st October 2025

On behalf of the Trustees





Chairman:
Bishop W R Chandrakumar

Treasurer:
Jebakumar Gnaniah

CHURCHES UNITED FELLOWSHIP -UK(CUF-UK)
Report of the Independent Examiner to the trustees
For the year ended 31 December 2025

We report on the accounts of the Charity for the year to 31 December 2025, which are set out on pages 6 to 10.

Respective responsibilities of trustees and examiner

The charity's trustees 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 2013 (the 2013 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2013 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2013 Act; and
- to state whether particular matters have come to my attention.

Basis of independent examiner's 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 matters. 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 statement 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 130 of the 2013 Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2013 Act 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.

Denise Isaacs FCCA
Asaph Solutions Limited
18 Belmont Road
Chesham
Bucks
HP5 2EL

CHURCHES UNITED FELLOWSHIP-UK(CUF-UK)	Charity No	1197985	
Annual accounts for the Year			
Period start date **01 Jan 2025**	**31 Dec 2025**	Period end date	

Statement of financial activities (including summary income and expenditure

Recommended categories by Guidance Note	Unrestricted funds 2025	Restricted income funds	Total funds 2025	Total funds 2024
Income and endowments from:	£	£	£	£
Donations and legacies	1,750	0	1,750	1,910
Charitable activities	-	4,528	4,528	0
Other	-	-	-	0
Total	1,750	4,528	6,278	1,910
Expenditure (Notes 6)				
Expenditure on:				
Gifts	180	-	180	340
Charitable activities	1,795	-	1,795	197
Accountancy	200	-	200	200
Computer costs	558	-	558	.
Other	-	-	-	120
Total	2,733		2,733	887
Net income/(expenditure) before tax for the reporting period	-983	4,528	3,545	1,023
Other gains/(losses)	-	-	-	-
Net movement in funds	-	-	-	1,023
Reconciliation of funds:	-	-	-	
	-	-	-	
Total funds brought forward	1,312		1,312	289
Total funds carried forward	329	4,528	4,857	1,312

			Charity No	1197985

Balance sheet

	Unrestricted funds	Restricted income funds	Endowment funds	Total this year	Total last year
	£	£	£	£	£
				2025	2024
Fixed assets	-	-	-	-	-
Current assets					
Debtors	-	-	-	-	-
Cash at bank and in hand	8,041	648	-	8,041	5,144
Total current assets	8,041	648	-	8,041	5,144
Creditors: amounts falling due within one year	200	-	-	200	200
Net current assets/(liabilities)	7,841	648	-	7,841	4,944
Total assets less current liabilities	7,841	648	-	7,841	4,944
Creditors: amounts falling due after one year		-	-	-	-
Provisions for liabilities	-	-	-	-	-
Total net assets or liabilities	7,841	648	-	7,841	4,944
Funds of the Charity					
Unrestricted funds	-		-	-	-
Fair value reserve					
Total funds	7,841	648	-	7,841	4,944

The company was entitled to exemption from audit under s477 of the Companies Act 2006 relating to small companies.

The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to small companies subject to the small companies regime and in accordance with FRS102 SORP.

Signed by one or two trustees/directors on behalf of all the trustees/directors	Print Name	Date of approval dd/mm/yyyy

CHURCHES UNITED FELLOWSHIP -UK(CUF-UK)
Notes to the financial statements
For the year ended 31 December 2025

1. Accounting policies

The principal accounting policies are summarised below. The accounting policies have been applied consistently throughout the year and the preceding year.

1.1. Basis of accounting

The financial statements are prepared under the historical cost convention and in accordance with the Statement of Recommended Practice 'Accounting and Reporting by Charities: Statement of Recommended Practice' issued in March 2005 (SORP 2005) and the Charities Act 2006.

1.2. Cash flow

The charity has taken advantage of the exemption in FRS1 from the requirement to produce a cash flow statement because it is a small charity.

1.3. Incoming resources

All incoming resources are included in the statement of financial activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:

Voluntary income is received by way of donations, legacies and other forms of voluntary income and is included in full in the statement of financial activities when receivable. The value of services provided by volunteers has not been included.

Income from investments is included in the year in which it is receivable.

1.4. Resources expended

Expenditure is recognised on an accrual basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered and is reported as part of the expenditure to which it relates.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.