UNFAILING LOVE

Charity No 1200953

TRUSTEES' REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025

UNFAILING LOVE

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FOR THE YEAR ENDED 31 DECEMBER 2025

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ADMINISTRATIVE DETAILS OF THE CHARITY AND ITS TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2025

Trustees	Mrs Pauline Coker Mr Neil Loxley - Resigned 1 January 2026 Mrs Abimbola Adeoluwa Mr Dacosta Adowei - Appointed 1 October 2026
Correspondence Address	9 Farriers End Stanway Colchester Essex CO3 0YE
Resident Pastors	Pastor Ope Coker - Lead Pastor Wande Gus - Associate
Bankers	HSBC PLC High Street Colchester
Independent Examiner	Akintayo Ojo FCCA Resource Accountancy Practice Chartered Certified Accountant 46 Hollywood Way Erith DA8 2QE

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REPORT OF TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2025

The trustees submit their report and financial statements of Unfailing Love ("The Charity") for the year ended 31 December 2025. The trustees confirm that the trustees' report and financial statements of the charity comply with the statutory requirements of the Charities Act 2011 and the Charity's governing document and the provisions of the Statement of Recommended Practice (SORP) issued in April 2005.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Unfailing Love "The Charity" was constituted by a trust deed dated 1 January 2020 and registered with the Charity Commission as a charity in England and Wales on 9 November 2022.

APPOINTMENT OR ELECTION OF MANAGEMENT COMMITTEE OR TRUSTEES

The trustees are appointed and/or co-opted under the terms of the charity's governing document.

POLICIES ADOPTED FOR THE INDUCTION AND TRAINING OF NEW TRUSTEES

The induction process for a newly appointed trustee comprises an initial meeting with the chair of the board and other trustees, followed by short meetings with the Lead Pastor on the powers and responsibilities of the trustees.

ORGANISATIONAL STRUCTURE AND DECISION MAKING

The charity is organised so that the trustees meet regularly to manage its affairs. The General secretary manages the day-to-day administration of the church with assistance from the ministers.

RISK MANAGEMENT

The trustees have assessed the major risks to which the charity is exposed, in particular those relating to the operations and finances of the charity, and are satisfied that systems are in place to mitigate its exposure to major risks. However, consultation and review of its systems are regularly undertaken in order to ensure they remain up to date and effective.

OBJECTIVES AND ACTIVITIES

The principal object is the advancement of the Christian religion and the relief of poverty. To achieve its objectives, the charity adopted the following strategies:

1. Setting up platforms which enable the general public to express their belief in the Christian God through worship, religious education and conferences.
2. Organising regular events and meetings, and
3. Supporting other charities and Christian events.

PUBLIC BENEFITS

The Church's Sunday and mid-week services as well as prayer meetings, are open to the general public to help them develop their Christian faith. Apart from its Church activities, the charity was involved in the following public benefit efforts:

- Holding outreaches in areas of interest to our community, such as engaging with local initiatives e.g. donating to the local food bank.

- We run a football team in Colchester that is registered with the Football Association (FA), and plays in the local football league. Sport provides an opportunity for informal meetings with and mentoring of young people.

- Our charitable work includes donations to organisations such as Noah's Ark and Baraka Children's Home to help relieve poverty.

- The charity runs leadership training and development meetings in Colchester. The objective of the meetings is to provide participants with leadership skills.

Our efforts are geared towards supporting the programmes of our local community, promoting cohesion in our community, and improving the lives of young people and the elderly.

In establishing the annual plan and activities for the year, which will fulfil the overall aims of the organisation, the trustees considered the principles of public benefit testing at the time, in line with the ethos of the Charity's objects of advancing Christian faith in the United Kingdom.

The trustees are aware of the Charity Commission's guidance on public benefit and have taken it into account, where relevant, in their planning and decision making.

GRANT MAKING POLICY

The church supports visiting ministers of the gospel both within and outside the church. The Church supports other charities and missionaries that share its objects in the advancement of Christian faith and relief of poverty. The church gives occasional welfare grants to members of the congregation who are in need, after a careful and thorough assessment.

VOLUNTEERS

The church is grateful for the unstinting efforts of its volunteers who are involved in providing services for the charity. It is estimated that over 1,560 hours are provided by volunteers during the year. If this is conservatively valued at £8.00 per hour, the volunteers' efforts will amount to over £12,480.

REVIEW OF ACTIVITIES

The charity continued to enjoy tremendous growth in its physical and spiritual life during the year, and in the advancement of Christian faith in accordance with the doctrines set out in its Statement of faith.

RESERVES POLICY

The trustees' policy is to have unrestricted and uncommitted funds (free reserves) to cover 3 to 6 months of resources expended. They feel that this would enable current activities to continue if there is any significant drop in funding. It would obviously be necessary then to consider how the funding would be replaced or activities changed. The present free reserves are within the policy range but the trustees are continuing to seek additional funds to further boost the reserves.

PRINCIPAL FUNDING

Funding has been provided mainly through tithes and offerings by church members and through donations.

FUTURE DEVELOPMENTS

The charity continues to explore various ways of spreading the gospel of Christ in an effective manner. The charity is also looking to create more gathering centres, grow in membership and continue to develop its members to make a life-changing impact in the community.
The charity is particularly interested in helping today's youths to grow in faith and also to be the best versions of themselves as God intends for them. We are committed to raising leaders among them.

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REPORT OF TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2025

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The Trustees are responsible for preparing the annual report and financial statements in accordance with applicable laws and regulations.

Charity law requires the trustees to prepare financial statements for each financial year. Under that law, the trustees have elected to prepare the financial statements in accordance with the United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). The financial statements are required to give a true and fair view of the state of affairs of the charity and of the surplus or deficit of the charity for that period.
In preparing the financial statements, the trustees are required to:

- Select suitable accounting policies and apply them consistently;
- Make judgements and estimates that are reasonable and prudent;
- Prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees recognise their responsibilities to keep 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 Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking steps for the prevention and detection of fraud and other irregularities.

The appended financial statements have been prepared on the accruals basis and have been examined by an independent examiner, whose report is also appended.

Approved by the Trustees on 25 October 2026 and signed on their behalf by:

Pauline Coker
Trustee

Abimbola Adeoluwa
Trustee

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INDEPENDENT EXAMINER'S REPORT
FOR THE YEAR ENDED 31 DECEMBER 2025

TO THE TRUSTEES OF UNFAILING LOVE

I report to the trustees on my examination of the accounts of the above charity for the year ended 31 December 2025 which are set out on pages 8 -14.

RESPONSIBILITIES AND BASIS OF REPORT

As the charity 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 accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed 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 do 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 order to enable a proper understanding of the accounts to be reached.

Akintayo Ojo FCCA 27 October 2026
Chartered Certified Accountant
Resource Accountancy Practice
46 Hollywood Way, Erith. DA8 2QE

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STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2025

	Notes	Unrestricted Funds 2025	Restricted Funds 2025	Total Funds 2025	Total Funds 2024
Incoming resources		**£**	**£**	**£**	**£**
Donations & incoming resources	2	46,407	-	46,407	33,896
Total incoming resources		**46,407**	**-**	**46,407**	**33,896**
Resources expended					
Grants payable - institutional	3	200	-	200	750
Activities in furtherance of charity's objects	4	49,082	-	49,082	38,044
Support costs	5	8,897	-	8,897	5,985
Management and governance costs	6	1,690	-	1,690	3,585
Total resources expended		**59,869**	**-**	**59,869**	**48,364**
Net (outgoing)/incoming resources for the year		- 13,461	-	- 13,461	- 14,468
Total funds at the start of the year		30,309	-	30,309	44,777
Balance at the end of the year		**16,848**	**-**	**16,848**	**30,309**

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BALANCE SHEET

FOR THE YEAR ENDED 31 DECEMBER 2025

	Notes	Total Funds 2025	Total Funds 2024
Fixed Assets		**£**	**£**
Tangible fixed assets		4,968	7,259
Current assets			
Cash at bank	8	6,566	19,710
Receivables		9,376	15,850
		15,942	35,560
Total Assets		20,910	42,819
Less: Current Liabilities:			
Creditors: Amounts falling due within One year	9	4,062	12,510
Net assets		**16,848**	**30,309**
Financed by: Charity funds			
General - restricted		-	-
General - unrestricted		16,848	30,309
		16,848	**30,309**

The accounts have been prepared in accordance with the special provisions of the Statement of Recommended Practice: Accounting and Reporting by Charities (SORP) issued March 2005 as modified for smaller charities.

Approved by the Trustees on 25 October 2026 and signed on their behalf by:

Mrs Pauline Coker
Trustee

1. ACCOUNTING POLICIES

(1.1) Basis of preparation of financial statements

These accounts have been prepared under the historical cost convention and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008). The financial statements have been prepared in accordance with the Statement of Recommended Practice (SORP), "Accounting and Reporting by Charities" published in March 2005 and applicable accounting standards.

(1.2) Income

All income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably. Income tax recoverable in relation to investment income is recognised at the time the investment income is receivable.

(1.3) Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefits 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 is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity.

(1.4) Fund Accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes. Restricted funds are funds which are to be used in accordance with the specific restrictions imposed by the donors or which have been raised by the charity for a particular purpose. The costs of raising such funds are charged against the specific fund. The aims and use of each restricted fund are set out in the notes to the financial statements where applicable.

(1.5) Cash flow

The financial statements do not include a cash flow statement because the church, as a small reporting entity, is exempt from the requirement to prepare such a statement under the Financial Reporting Standard for Smaller Entities (effective 2002).

(1.6) Depreciation of tangible fixed assets

The Charity's tangible fixed asset policy is to capitalise all assets costing more than £500. Tangible assets are carried net of depreciation and any provision for impairment. Depreciation is calculated as follows: Equipment - 25% straight-line

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NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2025

2. DONATIONS, LEGACIES AND SIMILAR INCOMING RESOURCES	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total Funds 2025 £	Total Funds 2024 £
Tithes	17,702	-	17,702	15,019
General offering	28,705	-	28,705	3,404
Gift aid claims	-	-	-	15,473
	46,407	-	46,407	33,896

3. Grants payable - institutional	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total Funds 2025 £	Total Funds 2024 £
Charitable giving -UK	200	-	200	750
Charitable giving -overseas	-	-	-	-
Total	200	-	200	750

List of institutional grants payable		2025 £	2025 £	2025 £	2024 £
Central Office Funds	Mission support	150	-	150	350
World Evangelism Fund	Mission support	-	-	-	-
Other charities	Charity support	50	-	50	400
Total grants payable - institutional		200	-	200	750

4. COST OF ACTIVITIES IN FURTHERANCE OF CHARITY'S OBJECTS	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total Funds 2025 £	Total Funds 2024 £
Charity events	1,078	-	1,078	-
Printing & publicity	825	-	825	600
Travel & subsistence	1,304	-	1,304	327
Motor expenses	5,227	-	5,227	5,476
Staff costs	26,200	-	26,200	17,467
Welfare & hospitality	1,375	-	1,375	4,514
Seminars & conferences	100	-	100	200
Worship, music & liturgy	653	-	653	732
Visiting ministers' expenses	550	-	550	250
Missions & outreach	3,692	-	3,692	2,439
Hall hire	8,077	-	8,077	6,040
	49,082	-	49,082	38,044

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NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2025

5. SUPPORT COSTS	Unrestricted Funds 2025	Restricted Funds 2025	Total Funds 2025	Total Funds 2024
	£	£	£	£
Zoom costs	195	-	195	187
Telephone & IT Consumables	568	-	568	708
Insurance	3,258	-	3,258	102
Depreciation	3,427	-	3,427	3,298
Admin charges	1,199	-	1,199	1,285
Other costs	250	-	250	405
	8,897	-	8,897	5,985

6. MANAGEMENT AND GOVERNANCE COSTS	Unrestricted Funds 2025	Restricted Funds 2025	Total Funds 2025	Total Funds 2024
	£	£	£	£
Professional fees	790	-	790	2,735
Accountancy Fees	900	-	900	850
	1,690	-	1,690	3,585

10. TANGIBLE FIXED ASSETS

	Motor Vehicle	Musical equipment	Computers & projectors	Total 31-Dec 2025	Total 31-Dec 2024
Cost	£	£	£	£	£
At 1 January 2025	9,000	1,675	5,472	16,147	6,595
Additions	-	1,135	-	1,135	9,552
At 31 December 2025	9,000	2,810	5,472	17,282	16,147
Depreciation					
At 1 January 2025	2,250	1,166	5,472	8,888	5,590
Charge for the year	2,250	547	630	3,427	3,298
At 31 December 2025	4,500	1,713	6,102	12,315	8,888
Net book value					
At 31 December 2025	4,500	1,098	- 630	4,968	7,259
At 31 December 2024	6,750	509	-	7,259	

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NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2025

7. Current Assets	Year ended 31-Dec 2025	Year ended 31-Dec 2024
	£	**£**
Cash at bank	6,566	19,710
	6,566	19,710

8. DEBTORS AND PREPAYMENTS	Year ended 31-Dec 2025	Year ended 31-Dec 2024
	£	**£**
Debtors	9,376	15,850
	9,376	15,850

8. CREDITORS AND ACCRUALS	Year ended 31-Dec 2025	Year ended 31-Dec 2024
	£	**£**
Accrued - accountancy & examiner's fees	900	850
Other creditors	3,162	11,660
	4,062	12,510

9. RELATED PARTY TRANSACTIONS

During the year, the charity did not engage anyone related to the charity trustees or their relatives.

10. NET INCOMING RESOURCES/(RESOURCES EXPENDED) This is stated after charging	Year ended 31-Dec 2025	Year ended 31-Dec 2024
	£	**£**
Depreciation of tangible assets owned by the charity	3,427	1,314
Accountant's fees	900	850

11. TRUSTEES' REMUNERATION	Year ended 31-Dec 2025	Year ended 31-Dec 2024
During the year, no trustee received any remuneration	NIL	NIL
During the year, no trustee received any benefits in kind	NIL	NIL

12. TAXATION

Unfailing Love is an unincorporated charity and all of its activities are tax-exempt under the rules of taxation granted to charities.