Company registration number: 13055356
Charity registration number: 1201055

FIRST LOVE CALVARY CHURCH
TRUSTEES' REPORT AND
UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025

First Love Calvary Church
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First Love Calvary Church
Reference and Administrative Details
For The Year Ended 31 December 2025

Trustees	Mr Elisha Stephen Mr Benjamin Benson Moses Mr John Albert Sundararaj
Company Secretary	Ms Carmel Sumathi
Charity Number	1201055
Company Number	13055356
Registered Office	127 Fencepiece Road Ilford IG6 2LD
Independent Examiner	Majuran Pushpanathan ACMA Ace Accountants & Tax Consultants Ltd Chartered Management Accountants 127 Fencepiece Road Ilford Essex IG6 2LD

First Love Calvary Church
Company No. 13055356
Trustees' Report For The Year Ended 31 December 2025

The trustees present their report and the financial statements for the year ended 31 December 2025.

Objectives and Activities

Aims and Objectives

The Objects of the organisation are first to advance the Christian faith in accordance with the statement of beliefs for the benefit in the United Kingdom and in such other parts of the world as the trustees may think fit from time to time. The church operates with a vision to return to first love in Jesus and to make disciples of all nations. The trustees confirm that they have had due regard to the guidance issued by the Charity Commission on public benefit before deciding what activities the charity should undertake.

Achievements and Performance

Main Achievements

The charity has engaged in the promotion of the Christian faith by regular Sunday worship, weekly prayer meetings and bible studies on zoom, weekly Sunday school activities for children, weekly evangelism and outreach ministry, pastoral support to the sick, homebound and bereaved families, Women's fellowship to encourage and support women. A baptism service and special meetings of Spiritual Revival were held at Woodgrange Baptist church. The charity supported missions such as Leprosy mission and Teen challenge. The charity helped the wider community through food bank and harvest donations to care for those in need. The charity is blessed with volunteers who serve faithfully in advancing the Christian faith and relieving hardship in the community.

Future developments

The church intends to introduce regular face to face prayer meetings alongside its existing church activities to strengthen spiritual growth and commitment within the congregation. This will further support the charity's objective of advancing the Christian faith.

Financial Review

Financial Position

The income of the charity was £36,846, approximately 10% decrease on the previous year. The expenses increased due to moving between premises as the heating was broken down in St Barnabas church and essential equipment for stage and worship was purchased. The charity costs have been managed well over this period.

Reserves Policy

The Charity aims to maintain unrestricted funds, which are the reserves of the charity at about 3 months of unrestricted expenditure . This provides sufficient funds to cover any emergency expenditures that may arise from time to time. The charity will seek to maintain this level throughout the year.

Risk Manangement

There are no serious incidents or other matters relating to the charity during this financial period. The charity have assessed all the major risks to which the charity is exposed to, in particular those related to operations and finances of the charity, and are satisfied that systems are in place to mitigate exposure to major risks

Structure, Governance and Management

Governing Document

The charity is governed by its Memorandum and Articles of Association. Its principal objective is the advancement of the Christian religion in London, UK and the world by holding regular public worship, prayer meetings, bible studies and Sunday school ministry for children. The charity is managed by a board of Trustees who are also the Directors of the company are responsible for its governance, strategic direction and financial oversight.

Statement of Trustees' Responsibilities

The trustees (who are also the directors of First Love Calvary Church for the purposes of company law) are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year. Under company law the trustees must not approve the financial statement unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing the financial statements the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgments and accounting estimates that are reasonable and prudent; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the company will continue in business.

The trustees are responsible for keeping adequate accounting records which disclose with reasonable accuracy at anytime the financial position of the charitable company and to enable them to ensure that the accounts comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Small Company Rules

This report has been prepared in accordance with the special provisions relating to companies subject to the small companies regime within Part 15 of the Companies Act 2006.

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

Mr Benjamin Benson Moses

Trustee
30/09/2026

First Love Calvary Church
Independent Examiner's Report to the Trustees of First Love Calvary Church
For The Year Ended 31 December 2025

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 December 2025.

Responsibilities and Basis of Report

As the charity trustees of the Company (and also its directors for the purposes of company law), you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ("the 2006 Act").

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 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:

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act 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; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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.

Majuran Pushpanathan ACMA

30/09/2026
127 Fencepiece Road
Ilford
Essex
IG6 2LD

First Love Calvary Church
Statement of Financial Activities (including Income and Expenditure Account)
For The Year Ended 31 December 2025

	Notes	2025 Unrestricted funds £	2024 Unrestricted funds £
INCOME AND ENDOWMENTS FROM:			
Donations and legacies	**3**	36,846	40,664
EXPENDITURE ON:			
Raising funds	**4**	(23,978)	(20,344)
NET INCOME		12,868	20,320
NET MOVEMENT IN FUNDS		12,868	20,320
RECONCILIATION OF FUNDS:			
Total funds brought forward		48,459	28,139
TOTAL FUNDS CARRIED FORWARD	**9**	61,327	48,459

The notes on pages 7 to 9 form part of these financial statements.

First Love Calvary Church
Balance Sheet
As At 31 December 2025

	Notes	2025 Unrestricted funds £	2024 Total funds £
CURRENT ASSETS			
Debtors	**7**	282	281
Cash at bank and in hand		65,305	48,658
		65,587	48,939
Creditors: Amounts Falling Due Within One Year	**8**	(4,260)	(480)
NET CURRENT ASSETS (LIABILITIES)		61,327	48,459
TOTAL ASSETS LESS CURRENT LIABILITIES		61,327	48,459
NET ASSETS		61,327	48,459
FUNDS OF THE CHARITY			
Unrestricted Funds		61,327	48,459
TOTAL FUNDS	**9**	61,327	48,459

For the year ending 31 December 2025 the charitable company was entitled to exemption from audit under section 477 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 trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

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

On behalf of the board

Mr Benjamin Benson Moses

Trustee
30/09/2026

The notes on pages 7 to 9 form part of these financial statements.

1. General Information

First Love Calvary Church is a company limited by guarantee, incorporated in England & Wales, registered number 13055356 and registered charity number 1201055. The registered office is 127 Fencepiece Road, Ilford, IG6 2LD.

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 Companies Act 2006.

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

2.2. Incoming Resources

All donated goods, facilities and services received are recognised within incoming resources

2.3. 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.

3. Income from Donations and Legacies

	2025 Unrestricted funds	2024 Unrestricted funds
	£	£
Donations and gifts	36,846	40,664

4. Analysis of Expenditure

	Activities undertaken directly	Support costs (see note 5)	2025 Total
	£	£	£
Raising funds	7,735	16,243	23,978

	Activities undertaken directly	Support costs (see note 5)	2024 Total
	£	£	£
Raising funds	7,641	12,703	20,344

5. **Support Costs**

	2025 Raising funds	2024 Raising funds
	£	£
Premises expenses	7,508	6,108
General administration	8,735	6,595
	16,243	12,703

6. **Average Number of Employees**

Average number of employees during the year was: NIL (2024: NIL)

7. **Debtors**

	2025	2024
	£	£
Due within one year		
Other debtors	282	281

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

	2025	2024
	£	£
Accruals and deferred income	4,260	480

9. **Movement in Funds**

	As at 1 January 2025	Income	Expenditure	As at 31 December 2025
	£	£	£	£
Unrestricted funds				
General:				
General unrestricted fund	48,459	36,846	(23,978)	61,327
Total funds	48,459	36,846	(23,978)	61,327

	As at 1 January 2024	Income	Expenditure	As at 31 December 2024
	£	£	£	£
Unrestricted funds				
General:				
General unrestricted fund	28,139	40,664	(20,344)	48,459
Total funds	28,139	40,664	(20,344)	48,459

10. **Transactions with Trustees**

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

	2025	2024
	£	£

11. **Related Party Disclosures**

12. **Company limited by guarantee**

The company is limited by guarantee and has no share capital.

Every member of the company undertakes to contribute to the assets of the company, in the event of a winding up, such an amount as may be required not exceeding £1.

First Love Calvary Church
Detailed Statement of Financial Activities (including Income and Expenditure Account)
For The Year Ended 31 December 2025

	2025 Total funds £	2024 Total funds £
INCOME AND ENDOWMENTS FROM:		
Donations and legacies		
Donations and gifts	36,846	40,664
	36,846	40,664
	36,846	40,664
EXPENDITURE ON:		
Raising funds		
Ministry Support	(5,750)	(5,440)
Food bank Cost	(461)	(460)
Sunday School Activity	(779)	(1,741)
Other Charitable Activities	(745)	-
Hall Hire	(7,508)	(6,012)
Cleaning	-	(96)
Church media and Musical Equipments	(3,248)	(719)
Insurance	(506)	-
Printing, postage and stationery	-	(1,518)
Mobile and Internet	(748)	(1,043)
Website costs	(561)	(612)
Accountancy fees	(480)	(480)
Legal fees	(147)	(152)
Consultancy fees	-	(40)
Subscriptions	(674)	(307)
Information and Publication	(943)	(1,025)
Sundry expenses	-	(629)
Hospitality Cost	(1,008)	-
Travel Costs	(420)	(70)
	(23,978)	(20,344)
	(23,978)	(20,344)
NET INCOME	12,868	20,320