Charity Number *1201745*

GRACE AND MERCY OF GOD CHRISTIAN MINISTRIES

Trustees' Report and Financial Statements

For the Year Ended 31 January 2026

Arthur Marcel Accountancy Ltd
Chartered Certified Accountants

GRACE AND MERCY OF GOD CHRISTIAN MINISTRIES

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REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISERS FOR THE YEAR ENDED 31 JANUARY 2026

Trustees

Pastor Mercy Okoh-Jemirifo, Chair (Trustee)
Mrs. Lydia Fatimo Johnny, Trustee
Grace O Okoh-Emokpae, Trustee

Company registration number CE031256

Charity registered number 1201745

Principal office address

20 Beltwood Road
Belvedere
DA17 6DS

Accountants

Arthur Marcel Accountancy Ltd
Chartered Certified Accountants
222A Camberwell Road
London
SE5 0ED

Bankers

Barclays Bank Plc
Belvedere

TRUSTEES' REPORT
FOR THE YEAR ENDED 31 JANUARY 2026

The Trustees submit their annual report and the financial statements of Grace and Mercy of God Christian Ministries (the charity) for the year ended 31 January 2026. The trustees confirm that the annual report and financial statements of the charity comply with current statutory requirements, the requirements of the charity's governing document and the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" issued in March 2005.

Constitution, Policies and Objectives

There have been no changes in the objectives since the last annual report.

METHOD OF APPOINTMENT OR ELECTION OF TRUSTEES

The management of the charity is the responsibility of the Trustees who are elected and co-opted under the terms of the Charity Commission Scheme.

VOLUNTEERS

The Charity is grateful for the unstinting efforts of its volunteers who are involved in evangelism, children ministries and other numerous tasks in order to ensure that the objectives of the Charity are met. The Charity plans to re-appoint volunteers and coordinators to ensure that the best values are derived from the sterling efforts of our volunteers.

PRINCIPAL ACTIVITIES

The principal activities of the charity includes: Christian worship, Evangelism, Encouraging participation in various ministries and engaging the ministers to propagate Christian tenets to members and non-members.

During the year the Trustees are glad to report that the Church continues to carry out important missionary works in UK, particularly in London. In UK, the poor, the sick and the disabled were ministered unto and provided with some basic needs such as clothing, food and life saving medication. the Church continues to help and support the sick.

In addition to more missions planned for 2026, our members and volunteers continued the ministration and counselling of the sick and students in the poor neighborhoods.

FUNDRAISING ACTIVITIES/INCOME GENERATION

The main sources of income of the charity are from members in the form of tithes and offerings, and from the general public in form of donations. The funds are applied towards charity administration and planned local and national projects.

This report was approved by the Trustees on the **20 October 2026** and signed on its behalf, by:

Pastor Mercy Okoh-Jemirifo, Chair (Trustee) 

GRACE AND MERCY OF GOD CHRISTIAN MINISTRIES

STATEMENT OF FINANCIAL ACTIVITIES
(incorporating income and expenditure account)
FOR THE YEAR ENDED 31 JANUARY 2026

	Note	Unrestricted funds 2026	*Unrestricted funds 2025*
INCOMING RESOURCES		**£**	**£**
Tithes, offerings and similar incoming resources	2	13,991	*21,315*
TOTAL INCOMING RESOURCES		**13,991**	***21,315***
RESOURCES EXPENDED			
Costs of activities in furtherance of the church's objective	4	7,553	*7,766*
Governance costs	3	3,911	*3,663*
TOTAL RESOURCES EXPENDED		**11,464**	***11,429***
MOVEMENT IN TOTAL FUNDS FOR THE YEAR- NET INCOME/(EXPENDITURE) FOR THE YEAR		2,527	*9,886*
Total Funds at 01February 2025		**9,886**	**-**
TOTAL FUNDS AT 31 JANUARY 2026		**12,413**	***9,886***

The notes on pages 8 to 12 form part of these financial statements.

INDEPENDENT EXAMINER'S REPORT
FOR THE YEAR ENDED 31 JANUARY 2026

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF GRACE AND MERCY OF GOD CHRIST MINISTRIES.

I report on the financial statement of the charity for the year ended 31 January 2026 which comprise the Statement of Financial Activities and Balance Sheet, with the related notes.

RESPECTIVE RESPONSIBILITIES OF TRUSTEES AND EXAMINER

The charity's Trustees are responsible for the preparation of the financial statements, and they consider that an audit is not required for the year ended, under section 43(2) of the Charities Act 1993 (the Act) and that an independent examination is needed.

It is my responsibility to:
- . examine the financial statements under section 43 of the Act;
- . follow the procedures laid down in the General Directions given by the Charity Commission under section 43(7)(b) of the Act; and
- . 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 financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, 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 financial statements 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 41 of the Act; and
- . to prepare financial statements which accord with the accounting records and comply with the accounting requirements of the 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 financial statements to be reached.

Signed: MarcelNwonu M E Nwonu ACA, MBA, LLM *Dated :* 20th October 2026

Arthur Marcel Accountancy Ltd
222A Camberwell Road
Camberwell
London
SE5 0ED

BALANCE SHEET
AS AT 31 JANUARY 2026

	Note	2026 £	2026 £	*2025* £	*2025* £
FIXED ASSETS					
Investment			-		-
Tangible fixed assets	**7**		**1,176**		***676***
CURRENT ASSETS					
Cash at bank		**16,185**		***14,159***	
CREDITORS: *Amounts falling due within one year*	**9**	**(350)**		***(350)***	
NET CURRENT ASSETS/(LIABILITIES)			**15,835**		***13,809***
TOTAL ASSETS LESS CURRENT LIABILITIES			**17,011**		***14,485***
TOTAL NET ASSETS/(LIABILITIES)			**17,011**		***14,485***
CHARITY FUNDS					
Unrestricted funds	**10**		**17,012**		***14,485***
TOTAL FUNDS			**17,012**		***14,485***

The financial statements were approved by the Trustees on **20 October 2026** and signed on their behalf, by:

.....

Mrs. Lydia Fatimo Johnny, Trustee

The notes on pages 8 to 12 form part of these financial statements.

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 JANUARY 2026

1. ACOUNTING POLICIES

1.1 Basis of preparation of financial statements

The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value, 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 Tangible fixed assets and depreciation

All assets costing more than £50 are capitalized.

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

Furniture and Fixtures	-	25%	Reducing balance
Plant and Equipment	-	25%	Reducing balance

1.3 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.

Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

1. ACCOUNTING POLICIES (continued)

1.4 Incoming resources

All incoming resources are included in the statement of financial activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

Gifts in kind donated for distribution are included at valuation and recognized as income when they are distributed to the projects. Gifts donated for resale are included as income when they are sold. Donated facilities are included at the value to the charity where this can be quantified and a third party is bearing the cost. No amounts are included in the financial statements for services donated by volunteers.

Donated services or facilities, which comprise donated services, are included in income at a valuation which is an estimate of the financial cost borne by the donor where such a cost is quantifiable and measurable. No income is recognized where there is no financial cost borne by a third party.

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognized at the time of the donation.

Income tax recoverable in relation to investment income is recognized at the time the investment income is receivable.

1.5 Resources expended

All expenditure is accounted for on an accruals basis and has been included under expense categories that aggregate all costs for allocation to activities. Where costs cannot be directly attributed to particular activities they have been allocated on a basis consistent with the use of the resources.

Governance costs are those incurred in connection with administration of the charity and compliance with constitutional and statutory requirements.

2. DONATIONS, LEGACISE AND SIMILAR INCOMING RESOURCES

	Unrestricted funds 2026	***Unrestricted funds 2025***
	£	**£**
Tithes & Offering	**13,991**	***20,748***
Other similar incoming resources	**-**	***567***
	13,991	***21,315***

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 JANUARY 2026

3. ANALYSIS OF RESOURCES EXPENDED BY EXPENDITURE TYPE

	Unrestricted funds **2026** **£**	*Unrestricted funds* ***2025*** **£**
Accountancy fees	350	*350*
Repairs and Maintenance	-	*62*
Travel & tours	-	*796*
Gardening services	75	*-*
Fares, travel & subsistence	877	*168*
Members & Children's welfare	-	*20*
Software	123	*96*
Motor expenses	-	*30*
Telephone and faxes	2,093	*1,915*
Depreciation	392	*226*
	3,911	***3,663***

4. ANALYSIS OF RESOURCES EXPENDED BY ACTIVITIES

	Activities undertaken **directly 2026** **£**	**Support costs 2026** **£**	**Total 2026** **£**	***Total 2025*** **£**
Cost of activities in furtherance of the church's objective	**7,553**	**-**	**7,553**	***7,766***

5. NET INCOME / (EXPENDITURE)

This is stated after charging:

	2026 **£**	***2025*** **£**
Depreciation of tangible fixed assets:		
- owned by the charity	**392**	***226***
Internal audit costs	**-**	***-***

6. STAFF COSTS

Staff costs were as follows:	2026 £	2025 £
Wages and salaries	-	-
Social security costs	-	-
	-	-

The average monthly number of staff during the year ended was as follows:

	Number	Number
Number of staff	Nil	Nil

No employee received remuneration amounting to more than £60,000 during the year.

7. TANGIBLE FIXED ASSETS

	Equipment £	*Total* *£*
Costs		
As at 1 February 2025	1,165	*1,165*
Additions	892	892
As at 31 January 2026	**2,057**	**2,057**
Depreciation		
As at 1 February 2025	489	489
Charge for the year	392	**392**
As at 31 January 2026	**881**	881
Net book value		
As at 31 January 2026	**1,176**	**1,176**
As at 31 January 2025	***676***	***676***

8. DIRECT COSTS

	Primary purpose tra-nsactions £	Total 2026 £	*Total 2025 £*
Donation-Food bank	1,764	**1,764**	***351***
Father's and Mother's Day services	474	**474**	***624***
Literature and tract production	153	**153**	**-**
Data and communication	477	**477**	***81***
Baptism & communion services	201	**201**	***1,145***
Refreshments and thanksgiving	1,065	**1,065**	***2,369***
Gift & donation	592	**592**	***121***
Members' event and fellowship	539	**539**	**-**
Members' retreat	-	**-**	***2,105***
Choir & musicals	1,600	**1,600**	***100***
Christmas & carol services	429	**429**	***572***
Subscription expenses	259	**259**	***298***
	7,553	**7,553**	***7,766***

9. Creditors: Amounts falling due within one year

	2026 £	*2025 £*
Accruals and deferred charges	350	*350*
	350	***350***

10. STATEMENT OF FUNDS

	Brought Forward £	Incoming Resources £	Resources Expended £	Carried Forward £
Unrestricted funds				
Reserves	-	-	-	-
General funds	14,485	13,991	(11,464)	17,012
	14,485	**13,991**	**(11,464)**	**17,012**

SUMMARY OF FUNDS

	Brought Forward £	Incoming Resources £	Resources Expended £	Carried Forward £
General funds	**14,485**	**13,991**	**(11,464)**	**17,012**

GRACE AND MERCY OF GOD CHRISTIAN MINISTRIES

DETAILED INCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDED 31 JANUARY 2026

	2026		*2025*	
	£	£	£	£
INCOME				
Tithes and Offering	**13,991**		***20,748***	
Other sundry income	**-**		***567***	
TOTAL INCOME		**13,991**		***21,315***
LESS: EXPENDITURE				
Donation-Food bank	**1,764**		***351***	
Father's and Mother's Day services	**474**		***624***	
Baptism & communion services	**201**		***1,145***	
Data and Communication	**477**		***81***	
Subscription and worship resources	**259**		***298***	
Christmas & carol services	**429**		***572***	
Members' event and fellowship	**539**		***-***	
Fares, travel & subsistence	**877**		***168***	
Books and Christian literature	**153**		***-***	
Refreshments and thanksgiving	**1,065**		***2,369***	
Accountancy fees	**350**		***350***	
Repairs and maintenance	**-**		***62***	
Members & Children's welfare	**-**		***20***	
Motor running costs	**-**		***30***	
Gift & donation	**592**		***121***	
Choir & musicals	**1,600**		***100***	
Travel & tours	**-**		***796***	
Software costs	**123**		***96***	
Members' retreat	**-**		***2,105***	
Telephone and faxes	**2,093**		***1,915***	
Depreciation- computer equipment	**392**		***226***	
TOTAL EXPENDITURE		**11,389**		***11,429***
NET SURPLUS/ (DECIFIT) FOR THE YEAR ENDED		**2,602**		***9,886***

THIS SCHEDULE IS NOT FOR PUBLICATION

Charity Number *1201745*

GRACE AND MERCY OF GOD CHRISTIAN MINISTRIES

Trustees' Report and Financial Statements

For the Year Ended 31 January 2026

Arthur Marcel Accountancy Ltd
Chartered Certified Accountants

GRACE AND MERCY OF GOD CHRISTIAN MINISTRIES

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REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISERS FOR THE YEAR ENDED 31 JANUARY 2026

Trustees

Pastor Mercy Okoh-Jemirifo, Chair (Trustee)
Mrs. Lydia Fatimo Johnny, Trustee
Grace O Okoh-Emokpae, Trustee

Company registration number CE031256

Charity registered number 1201745

Principal office address

20 Beltwood Road
Belvedere
DA17 6DS

Accountants

Arthur Marcel Accountancy Ltd
Chartered Certified Accountants
222A Camberwell Road
London
SE5 0ED

Bankers

Barclays Bank Plc
Belvedere

TRUSTEES' REPORT
FOR THE YEAR ENDED 31 JANUARY 2026

The Trustees submit their annual report and the financial statements of Grace and Mercy of God Christian Ministries (the charity) for the year ended 31 January 2026. The trustees confirm that the annual report and financial statements of the charity comply with current statutory requirements, the requirements of the charity's governing document and the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" issued in March 2005.

Constitution, Policies and Objectives

There have been no changes in the objectives since the last annual report.

METHOD OF APPOINTMENT OR ELECTION OF TRUSTEES

The management of the charity is the responsibility of the Trustees who are elected and co-opted under the terms of the Charity Commission Scheme.

VOLUNTEERS

The Charity is grateful for the unstinting efforts of its volunteers who are involved in evangelism, children ministries and other numerous tasks in order to ensure that the objectives of the Charity are met. The Charity plans to re-appoint volunteers and coordinators to ensure that the best values are derived from the sterling efforts of our volunteers.

PRINCIPAL ACTIVITIES

The principal activities of the charity includes: Christian worship, Evangelism, Encouraging participation in various ministries and engaging the ministers to propagate Christian tenets to members and non-members.

During the year the Trustees are glad to report that the Church continues to carry out important missionary works in UK, particularly in London. In UK, the poor, the sick and the disabled were ministered unto and provided with some basic needs such as clothing, food and life saving medication. the Church continues to help and support the sick.

In addition to more missions planned for 2026, our members and volunteers continued the ministration and counselling of the sick and students in the poor neighborhoods.

FUNDRAISING ACTIVITIES/INCOME GENERATION

The main sources of income of the charity are from members in the form of tithes and offerings, and from the general public in form of donations. The funds are applied towards charity administration and planned local and national projects.

This report was approved by the Trustees on the **20 October 2026** and signed on its behalf, by:

Pastor Mercy Okoh-Jemirifo, Chair (Trustee) 

GRACE AND MERCY OF GOD CHRISTIAN MINISTRIES

STATEMENT OF FINANCIAL ACTIVITIES
(incorporating income and expenditure account)
FOR THE YEAR ENDED 31 JANUARY 2026

	Note	Unrestricted funds 2026	*Unrestricted funds 2025*
INCOMING RESOURCES		**£**	**£**
Tithes, offerings and similar incoming resources	2	13,991	*21,315*
TOTAL INCOMING RESOURCES		**13,991**	***21,315***
RESOURCES EXPENDED			
Costs of activities in furtherance of the church's objective	4	7,553	*7,766*
Governance costs	3	3,911	*3,663*
TOTAL RESOURCES EXPENDED		**11,464**	***11,429***
MOVEMENT IN TOTAL FUNDS FOR THE YEAR- NET INCOME/(EXPENDITURE) FOR THE YEAR		2,527	*9,886*
Total Funds at 01February 2025		**9,886**	**-**
TOTAL FUNDS AT 31 JANUARY 2026		**12,413**	***9,886***

The notes on pages 8 to 12 form part of these financial statements.

INDEPENDENT EXAMINER'S REPORT
FOR THE YEAR ENDED 31 JANUARY 2026

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF GRACE AND MERCY OF GOD CHRIST MINISTRIES.

I report on the financial statement of the charity for the year ended 31 January 2026 which comprise the Statement of Financial Activities and Balance Sheet, with the related notes.

RESPECTIVE RESPONSIBILITIES OF TRUSTEES AND EXAMINER

The charity's Trustees are responsible for the preparation of the financial statements, and they consider that an audit is not required for the year ended, under section 43(2) of the Charities Act 1993 (the Act) and that an independent examination is needed.

It is my responsibility to:
- . examine the financial statements under section 43 of the Act;
- . follow the procedures laid down in the General Directions given by the Charity Commission under section 43(7)(b) of the Act; and
- . 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 financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, 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 financial statements 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 41 of the Act; and
- . to prepare financial statements which accord with the accounting records and comply with the accounting requirements of the 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 financial statements to be reached.

Signed: MarcelNwonu M E Nwonu ACA, MBA, LLM *Dated :* 20th October 2026

Arthur Marcel Accountancy Ltd
222A Camberwell Road
Camberwell
London
SE5 0ED

BALANCE SHEET
AS AT 31 JANUARY 2026

	Note	2026 £	2026 £	*2025* £	*2025* £
FIXED ASSETS					
Investment			-		-
Tangible fixed assets	**7**		**1,176**		***676***
CURRENT ASSETS					
Cash at bank		**16,185**		***14,159***	
CREDITORS: *Amounts falling due within one year*	**9**	**(350)**		***(350)***	
NET CURRENT ASSETS/(LIABILITIES)			**15,835**		***13,809***
TOTAL ASSETS LESS CURRENT LIABILITIES			**17,011**		***14,485***
TOTAL NET ASSETS/(LIABILITIES)			**17,011**		***14,485***
CHARITY FUNDS					
Unrestricted funds	**10**		**17,012**		***14,485***
TOTAL FUNDS			**17,012**		***14,485***

The financial statements were approved by the Trustees on **20 October 2026** and signed on their behalf, by:

.....

Mrs. Lydia Fatimo Johnny, Trustee

The notes on pages 8 to 12 form part of these financial statements.

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 JANUARY 2026

1. ACOUNTING POLICIES

1.1 Basis of preparation of financial statements

The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value, 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 Tangible fixed assets and depreciation

All assets costing more than £50 are capitalized.

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

Furniture and Fixtures	-	25%	Reducing balance
Plant and Equipment	-	25%	Reducing balance

1.3 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.

Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

1. ACCOUNTING POLICIES (continued)

1.4 Incoming resources

All incoming resources are included in the statement of financial activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

Gifts in kind donated for distribution are included at valuation and recognized as income when they are distributed to the projects. Gifts donated for resale are included as income when they are sold. Donated facilities are included at the value to the charity where this can be quantified and a third party is bearing the cost. No amounts are included in the financial statements for services donated by volunteers.

Donated services or facilities, which comprise donated services, are included in income at a valuation which is an estimate of the financial cost borne by the donor where such a cost is quantifiable and measurable. No income is recognized where there is no financial cost borne by a third party.

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognized at the time of the donation.

Income tax recoverable in relation to investment income is recognized at the time the investment income is receivable.

1.5 Resources expended

All expenditure is accounted for on an accruals basis and has been included under expense categories that aggregate all costs for allocation to activities. Where costs cannot be directly attributed to particular activities they have been allocated on a basis consistent with the use of the resources.

Governance costs are those incurred in connection with administration of the charity and compliance with constitutional and statutory requirements.

2. DONATIONS, LEGACISE AND SIMILAR INCOMING RESOURCES

	Unrestricted funds 2026	***Unrestricted funds 2025***
	£	**£**
Tithes & Offering	**13,991**	***20,748***
Other similar incoming resources	**-**	***567***
	13,991	***21,315***

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 JANUARY 2026

3. ANALYSIS OF RESOURCES EXPENDED BY EXPENDITURE TYPE

	Unrestricted funds **2026** **£**	*Unrestricted funds* ***2025*** **£**
Accountancy fees	350	*350*
Repairs and Maintenance	-	*62*
Travel & tours	-	*796*
Gardening services	75	*-*
Fares, travel & subsistence	877	*168*
Members & Children's welfare	-	*20*
Software	123	*96*
Motor expenses	-	*30*
Telephone and faxes	2,093	*1,915*
Depreciation	392	*226*
	3,911	***3,663***

4. ANALYSIS OF RESOURCES EXPENDED BY ACTIVITIES

	Activities undertaken **directly 2026** **£**	**Support costs 2026** **£**	**Total 2026** **£**	***Total 2025*** **£**
Cost of activities in furtherance of the church's objective	**7,553**	**-**	**7,553**	***7,766***

5. NET INCOME / (EXPENDITURE)

This is stated after charging:

	2026 **£**	***2025*** **£**
Depreciation of tangible fixed assets:		
- owned by the charity	**392**	***226***
Internal audit costs	**-**	***-***

6. STAFF COSTS

Staff costs were as follows:	2026 £	2025 £
Wages and salaries	-	-
Social security costs	-	-
	-	-

The average monthly number of staff during the year ended was as follows:

	Number	Number
Number of staff	Nil	Nil

No employee received remuneration amounting to more than £60,000 during the year.

7. TANGIBLE FIXED ASSETS

	Equipment £	*Total* *£*
Costs		
As at 1 February 2025	1,165	*1,165*
Additions	892	892
As at 31 January 2026	**2,057**	**2,057**
Depreciation		
As at 1 February 2025	489	489
Charge for the year	392	**392**
As at 31 January 2026	**881**	881
Net book value		
As at 31 January 2026	**1,176**	**1,176**
As at 31 January 2025	***676***	***676***

8. DIRECT COSTS

	Primary purpose tra-nsactions £	Total 2026 £	*Total 2025 £*
Donation-Food bank	1,764	**1,764**	***351***
Father's and Mother's Day services	474	**474**	***624***
Literature and tract production	153	**153**	**-**
Data and communication	477	**477**	***81***
Baptism & communion services	201	**201**	***1,145***
Refreshments and thanksgiving	1,065	**1,065**	***2,369***
Gift & donation	592	**592**	***121***
Members' event and fellowship	539	**539**	**-**
Members' retreat	-	**-**	***2,105***
Choir & musicals	1,600	**1,600**	***100***
Christmas & carol services	429	**429**	***572***
Subscription expenses	259	**259**	***298***
	7,553	**7,553**	***7,766***

9. Creditors: Amounts falling due within one year

	2026 £	*2025 £*
Accruals and deferred charges	350	*350*
	350	***350***

10. STATEMENT OF FUNDS

	Brought Forward £	Incoming Resources £	Resources Expended £	Carried Forward £
Unrestricted funds				
Reserves	-	-	-	-
General funds	14,485	13,991	(11,464)	17,012
	14,485	**13,991**	**(11,464)**	**17,012**

SUMMARY OF FUNDS

	Brought Forward £	Incoming Resources £	Resources Expended £	Carried Forward £
General funds	**14,485**	**13,991**	**(11,464)**	**17,012**

GRACE AND MERCY OF GOD CHRISTIAN MINISTRIES

DETAILED INCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDED 31 JANUARY 2026

	2026		*2025*	
	£	£	£	£
INCOME				
Tithes and Offering	**13,991**		***20,748***	
Other sundry income	**-**		***567***	
TOTAL INCOME		**13,991**		***21,315***
LESS: EXPENDITURE				
Donation-Food bank	**1,764**		***351***	
Father's and Mother's Day services	**474**		***624***	
Baptism & communion services	**201**		***1,145***	
Data and Communication	**477**		***81***	
Subscription and worship resources	**259**		***298***	
Christmas & carol services	**429**		***572***	
Members' event and fellowship	**539**		***-***	
Fares, travel & subsistence	**877**		***168***	
Books and Christian literature	**153**		***-***	
Refreshments and thanksgiving	**1,065**		***2,369***	
Accountancy fees	**350**		***350***	
Repairs and maintenance	**-**		***62***	
Members & Children's welfare	**-**		***20***	
Motor running costs	**-**		***30***	
Gift & donation	**592**		***121***	
Choir & musicals	**1,600**		***100***	
Travel & tours	**-**		***796***	
Software costs	**123**		***96***	
Members' retreat	**-**		***2,105***	
Telephone and faxes	**2,093**		***1,915***	
Depreciation- computer equipment	**392**		***226***	
TOTAL EXPENDITURE		**11,389**		***11,429***
NET SURPLUS/ (DECIFIT) FOR THE YEAR ENDED		**2,602**		***9,886***

THIS SCHEDULE IS NOT FOR PUBLICATION