PANIYM CITY CHURCH

Charitable Incorporated Organisation – registered charity number 1203478

Trustees' annual report and receipts and payments accounts for the year ended 31 December 2025

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Trustees' annual report for the year ended 31 December 2025

The trustees present their annual report with the receipts and payments accounts of the charity for the year ended 31 December 2025. The accounts are prepared on the receipts and payments basis in accordance with the Charities Act 2011 and the Charities (Accounts and Reports) Regulations 2008.

Reference and administrative details

Charity name	Paniym City Church
Registered charity number	1203478
Legal form	Charitable Incorporated Organisation (CIO)
Principal address	19 Parkfield Road, Feltham, TW13 7LQ
Bankers	Barclays Bank UK PLC
Independent examiner	Andrew Antwi ACA, Double Point Limited, 124 City Road, London EC1V 2NX

Trustees who served during the year

Trustee	Office
Reverend Nii Anum	Chair
Gideon Asare	Trustee
Jennifer Bondzie	Trustee

All trustees served for the whole year. Trustees are appointed by the board or elected by church members at the annual general meeting.

Objectives and activities

The objects of the CIO are, for the public benefit: (1) to advance the Christian faith in Feltham and such other parts of the United Kingdom and the world as the charity trustees may from time to time decide; and (2) the relief of persons who are in need by reason of their ill-health, unemployment, financial hardship and such other economic or social disadvantage.

The church pursues these objects through weekly Sunday worship, midweek services and prayer meetings, worship and music ministry, youth and young adult engagement, community outreach and fellowship events, and practical and pastoral support for members and others in need. Services and events are open to the public free of charge.

The trustees confirm that they have had due regard to the Charity Commission's guidance on public benefit when reviewing the charity's aims and objectives and in planning its activities.

Achievements and performance

During 2025 the church held weekly Sunday services and midweek gatherings in Feltham, with Sunday services held at Reach Academy. Giving came from a broad base of members and supporters.

Kingdom Sunday. In April 2025 the church held its main annual gathering at a London venue, supported by a £15,000 contribution from ACL.

Fellowship and outreach. The church held a church retreat and a leaders' retreat, a vision day, a Mother's Day service, an anniversary service, newcomers' and welcome brunches, a summer sports day, a community football programme and a faith-community event with local churches in May 2025, and a New Year's Eve crossover service.

Welfare. The church gave direct financial help to members in hardship and passed on a collection for a newborn's family.

Worship ministry. The church invested £16,172 in sound, music, media and other equipment to support worship and livestreaming.

Financial review

The church spent £6,075 more than it received in 2025, mainly because of a one-off investment of £16,172 in equipment. Cash funds fell from £38,264 to £32,189, of which £1,717 is restricted to the Building Fund.

Gross income was £124,829, of which £105,225 (84%) was tithes, offerings and gifts from members and supporters. The largest areas of spending were ministers, speakers and pastoral support (£36,270), administration and operations (£22,595), events and outreach (£21,304) and venue hire (£21,206, including a £4,250 deposit for a programme that did not go ahead – note 6).

Reserves policy. The trustees aim to hold unrestricted cash equal to three months of running costs, about £29,000 on 2025 spending, to protect the church's work against a fall in giving. Unrestricted cash at the year end was £30,472, just above that level.

Restricted funds. Gifts designated for the Building Fund (£1,717) are held for a future building and have not been spent. Gifts collected for a family's welfare (£225) were paid out in full, with the church adding £175 from general funds.

Going concern. The trustees are not aware of any material uncertainty about the church's ability to continue its work.

Principal risks. The main financial risk is a fall in giving, managed through the reserves policy and regular communication with members. The trustees have also identified the need to strengthen financial controls over payments made through individuals (see below).

Structure, governance and management

Paniym City Church is a Charitable Incorporated Organisation governed by its constitution adopted in 2022. New trustees receive the Charity Commission's guidance and in-house training on governance and safeguarding.

Day-to-day ministry is led by the senior pastor. Purchasing is handled by the church's operations department; an unpaid volunteer in that department, who is not related to any trustee, buys goods and services on the church's behalf and is advanced or reimbursed from the church account. During 2025 the trustees did not hold complete receipts for these purchases. The trustees are assembling the supporting records and will move to paying suppliers directly or through a church payment card.

Trustee remuneration, benefits and expenses. The church uses the home of Reverend Nii Anum, Chair, for midweek services and makes payments to him towards the cost of that use. Payments described as pastoral support were also made during the year. The trustees are confirming the amounts paid to or for the benefit of any trustee in 2025, and the provision of the constitution under which they were made; these will be disclosed in full in revised accounts.

Related parties and loans. During the year the charity sold an item of equipment for £1,200 to a member of the church, made a loan of £2,000 to a member and received loan repayments of £2,240 (note 5). The trustees are confirming whether any of these involved a trustee or a person connected to a trustee and will disclose any such transactions in revised accounts.

Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees	
Signature	.....
Full name	Reverend Nii Anum
Position	Chair
Date	31 October 2026

Receipts and payments account for the year ended 31 December 2025

	Unrestricted £	Restricted £	Total 2025 £	Total 2024 £
A1 Receipts				
Tithes, offerings and gifts	105,225	–	105,225	111,962
Building fund donations	–	1,717	1,717	–
Welfare collections	–	225	225	–
Kingdom Sunday event contribution (ACL)	15,000	–	15,000	–
Event and vendor fees	1,785	–	1,785	–
Insurance claim proceeds	314	–	314	–
Refunds and reimbursements	563	–	563	–
Gross income	**122,887**	**1,942**	**124,829**	**111,962**
A2 Other receipts				
Sale of equipment	1,200	–	1,200	–
Loan repayments received	2,240	–	2,240	–
Total receipts	**126,327**	**1,942**	**128,269**	**111,962**
A3 Payments				
Venue hire and premises	21,206	–	21,206	
Worship, music and media production	12,430	–	12,430	
Ministers, speakers and pastoral support	36,270	–	36,270	
Events, outreach and fellowship	21,304	–	21,304	
Welfare and benevolence	515	400	915	
Administration and operations	22,595	–	22,595	
Accountancy and independent examination	1,452	–	1,452	
Sub total	**115,772**	**400**	**116,172**	**69,193**
A4 Asset purchases and loans advanced				
Equipment purchased	16,172	–	16,172	–
Loans advanced	2,000	–	2,000	–
Total payments	**133,944**	**400**	**134,344**	**69,193**
Net receipts/(payments)	(7,617)	1,542	(6,075)	42,769
A5 Transfers between funds	(175)	175	–	–
A6 Cash funds at 1 January 2025	38,264	–	38,264	see note 2
Cash funds at 31 December 2025	**30,472**	**1,717**	**32,189**	**38,264**

The 2024 figures are as filed and are presented by total only, as the 2024 categories are not comparable (note 2).

Statement of assets and liabilities at 31 December 2025

	Unrestricted £	Restricted £	Total £
B1 Cash funds			
Barclays Community Account	30,472	1,717	32,189
B2 Other monetary assets			
Refund due on cancelled venue booking (received January 2026)	500	–	500
Loan advanced to a church member in July 2025 – balance outstanding being confirmed (note 5)	see note 5	–	see note 5
B3 Investment assets	–	–	–
B5 Liabilities			
Amounts owing on church payment cards at 31 December 2025 – being confirmed	see note 8	–	see note 8

B4 Assets retained for the charity's own use

Asset	Cost £
Sound, speaker and music equipment held at 1 January 2025	8,207
PA and audio equipment purchased 2025 (Core Pro Audio, Thomann, Gear4Music)	11,028
Other music and media equipment purchased 2025	2,205
Laptop, television and camera equipment purchased 2025	1,938
Flooring – church premises (2025)	1,000
Total at cost	**24,378**

An item of equipment was sold in April 2025 for £1,200; its original cost is being identified and has not yet been removed from the list above.

Approved by the trustees on 31 October 2026 and signed on their behalf by:

Signature	.....
Name	Reverend Nii Anum, Chair

Notes to the accounts

1. Basis of preparation. The accounts are prepared on a receipts and payments basis under section 133 of the Charities Act 2011 and the Charities (Accounts and Reports) Regulations 2008, as permitted for a CIO with gross income below £250,000. Receipts and payments are recorded when cash is received or paid; no accruals or depreciation are included. Assets for the charity's own use are listed at cost in B4. Transactions from 10 to 31 December 2025 are taken from the bank's transaction listing.

2. Comparative figures. The 2024 receipts and payments account as filed included £1,204 of depreciation, which is not a cash payment, and did not state opening cash funds. The cash balance of £38,264 at 31 December 2024 agrees to the bank. The trustees are restating the 2024 receipts and payments from the 2024 bank statements and will present restated comparatives in revised accounts.

3. Funds. Unrestricted funds are used for any of the charity's purposes. The Building Fund holds gifts designated by donors for a future church building. Welfare gifts were collected for a named family and paid out in the year.

Fund	1 Jan 2025 £	Receipts £	Payments £	Transfers £	31 Dec 2025 £
Building Fund	–	1,717	–	–	1,717
Welfare	–	225	(400)	175	–

4. Online giving and Gift Aid. Gifts through Tithe.ly are received net of processing fees; the net amount banked (£2,899) is included in tithes, offerings and gifts. No Gift Aid was claimed in respect of 2025 giving during the year.

5. Loans. On 11 July 2025 the church advanced £2,000 to a church member. During the year it received loan repayments of £2,240, comprising £240 on 7 April 2025 and £2,000 on 11 July 2025. The trustees are confirming the borrowers, the purpose and authority for each loan and the balance outstanding at 31 December 2025.

6. Venue deposit. In October 2025 the church paid £4,250 to book a venue for a programme that did not go ahead. A refund of £500 was received on 12 January 2026 and is shown in B2. The £3,750 retained by the venue is included in venue hire.

7. Trustee remuneration and related parties. See the trustees' report. Amounts paid to or for the benefit of trustees, and any transactions with connected persons, are being confirmed and will be disclosed in revised accounts.

8. Payment cards. The church holds Barclaycard Commercial cards. Repayments of £2,342 in the year are included in administration and operations; the analysis of card spending and any balance owed at 31 December 2025 are being confirmed.

Independent examiner's report to the trustees of Paniym City Church

Charity number 1203478 – accounts for the year ended 31 December 2025

Responsibilities and basis of report

I report to the trustees on my examination of the accounts of Paniym City Church ("the CIO") for the year ended 31 December 2025.

As the 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 and 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:

1. accounting records were not kept in accordance with section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

I have no other concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report to enable a proper understanding of the accounts to be reached.

Signed	A. Antwi
Name	Andrew Antwi
Relevant professional qualification	ACA – Institute of Chartered Accountants in England and Wales
Address	Double Point Limited, 124 City Road, London EC1V 2NX
Date	31 October 2026