Charity registration number 293472 (England and Wales)

Greek Orthodox Comm. of Christ The Saviour

Annual Report And Unaudited Financial Statements

For The Year Ended 31 December 2025

Greek Orthodox Comm. of Christ The Saviour

Legal And Administrative Information

Trustees	His Eminence Archbishop Niketas of Thyateria and Great Britain	
	Mr X Koromplias	
	Miss M Peters	
	Mr V M Tsimis	
	Mr D Shaw	(Appointed 17 February 2026)
Charity number	293472	
Principal address	The Vicarage 3 St Michaels Rise Okehampton Crescent Welling DA16 1DF	
Independent examiner	DJH Maidstone Limited 71 Bellegrove Road Welling Kent DA16 3PG	
Bankers	Santander UK Plc 2 Triton Square Regent's Place London NW1 3AN	

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Greek Orthodox Comm. of Christ The Saviour

Trustees Report

For The Year Ended 31 December 2025

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

The accounts have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the Greek Orthodox Community Church of Christ the Saviour's trust deed, the Charities Act 2016 and the Statement of Recommended Practice, "Accounting and Reporting by Charities", issued in January 2019.

Objectives and activities

The charity serves the Greek Orthodox Community and other Orthodox Christian communities by providing opportunities for worship, upholding Orthodox faith and traditions, supporting spiritual and cultural life, and preserving Greek language and heritage.

The Church is an integral part of the local community, offering its parishioners a place for worship, support, and prayer. The charity also helps to raise awareness of the Orthodox Christian faith by bringing together members of different Orthodox communities and promoting unity through shared faith and heritage.

The charity further seeks to maintain, preserve, and improve the property and premises under its care, ensuring their continued use for worship and community benefit.

The Trustees have paid due regard to the guidance issued by the Charity Commission in deciding what activities the charity should undertake.

The charity is reliant upon donations, fundraising events, with the support of volunteers, to assist with the running and administration of events and activities throughout the year.

Achievements and performance

During 2025, the community maintained a full programme of religious services and events. Key events included the Theophany celebrations at Danson Park, Pascha celebrations in the Church grounds, the post-Pascha barbecue, the community’s annual feast day celebration, and the Christmas Market. Other fundraising events and community gatherings were also organised, raising funds for the charity while promoting the Orthodox Christian faith and fellowship across the wider community.

The Byzantine Music School continued its activities during 2025, offering three classes to support the teaching and preservation of Byzantine ecclesiastical music.

Renovation of the Church House at 3 St Michael’s Rise is ongoing. Refurbishment of the garage has begun, and the garden has been improved to create a more usable community space. Planned works for 2026 and 2027 include the installation of fire doors and alarms, renovation of the kitchen, and construction of a covered garden area to increase the available space.

During the final quarter of 2025, new ecclesiastical furniture was commissioned for the Holy Nave, comprising a carved wooden prothesis table, washstand, cupboard, and portable icon stand. Delivery is expected in 2027.

The property at 1 Somerhill, which was refurbished in 2024, continued to be provided rent-free to the priest-in-charge in support of his pastoral duties and service to the community.

Financial review

The principal funding sources for the Charity are currently by way of donations and events.

The Charity has £42,957 cash at bank and in hand as at 31 December 2025. The total reserves amount to £597,136 of which £581,671 are unrestricted and £15,465 are restricted.

Going concern
The Trustees have reviewed the Charity's operating circumstances. During the year, substantial funds were invested in refurbishing the Church House to provide suitable space for community activities, including Sunday refreshments and Bible study sessions. Despite this expenditure, the Charity retains adequate unrestricted reserves. The Trustees therefore consider that no material uncertainties exist regarding its' ability to continue as a going concern over the medium term.

The Charity aims to maintain unrestricted, undesignated reserves equal to three to six months' expenditure. The Trustees believe this level provides sufficient protection against a reduction in income, enabling the Charity to meet its commitments while allowing time to plan and prioritise future works and refurbishment projects.

If necessary, the community may undertake a crowdfunding campaign to help meet upcoming costs associated with the refurbishment of the Church House. The Trustees are also considering applying for grant funding to support maintenance works to the Church, which is a Grade II listed building.

The Trustees have assessed the principal risks facing the Charity and are satisfied that appropriate systems are in place to manage them and safeguard its assets.

Plans for future periods
The charity's priorities for 2026 are:
- Maintain regular Church services and advance the Orthodox faith.
- Support the Greek School in preserving and promoting Greek language and culture.
- Support the Philoptochos in assisting people experiencing poverty or disadvantage.
- Continue refurbishing the Church House, including the garage and planned fire-safety improvements.
- Undertake necessary maintenance work on the roof of the Holy Temple.

Structure, governance and management
The Charity was established by a charitable trust deed on 20 December 1985.

The Trustees who served during the year and up to the date of signature of the financial statements were:

Mr L Silver	(Resigned 17 February 2026)
His Eminence Archbishop Niketas of Thyateria and Great Britain	
Mr X Koromplias	
Miss M Peters	
Mr V M Tsimis	
Mr D Shaw	(Appointed 17 February 2026)

In selecting individuals for appointment as Trustees, the Trustees will have regard for the skills, knowledge and experience needed for the effective administration of the Charity. New Trustees receive guidance on their duties from experienced Trustees where required.

The board of Trustees is authorised to appoint new trustees to fill vacancies arising through resignation or death of an existing trustee. The Trustees manage the day-to-day running of the charity with Mr Vasilios Tsimis and Miss Maria Peters serving as President and Vice President respectively, Mr Dimitri Shaw as the Secretary and Mr Xenofon Koromplias as the Treasurer. None of the Trustees have any beneficial interest in the charity.

The Trustees report was approved by the Board of Trustees.

Mr V M Tsimis
Trustee

29 October 2026

Greek Orthodox Comm. of Christ The Saviour

Independent Examiner's Report

To The Trustees Of Greek Orthodox Comm. of Christ The Saviour

I report to the Trustees on my examination of the financial statements of Greek Orthodox Comm. of Christ The Saviour (the Charity) for the year ended 31 December 2025.

Responsibilities and basis of report

As the Trustees of the Charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2016 (the 2016 Act).

I report in respect of my examination of the Charity's financial statements carried out under section 145 of the Charities Act. In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Charities Act.

Independent examiner's statement

Your attention is drawn to the fact that the charity has prepared financial statements in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 (revised January 2019) which is referred to in the extant regulations but has now been withdrawn.

I understand that this has been done in order for financial statements to provide a true and fair view in accordance with Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2019.

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 that in any material respect:

1 accounting records were not kept in respect of the Charity as required by section 130 of the Charities Act 2016 Act; or

2 the financial statements do not accord with those records; or

3 the financial statements do not comply with the applicable requirements concerning the form and content of financial statements set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the financial statements give a true and fair view, which is not a matter considered as part of an independent examination.

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 financial statements to be reached.

Athos Louca FCCA (Senior Statutory Auditor)
for and on behalf of DJH Maidstone Limited

71 Bellegrove Road
Welling
Kent
DA16 3PG

Dated: 29 October 2026

Greek Orthodox Comm. of Christ The Saviour

Statement Of Financial Activities
(Including Income And Expenditure Account)

For The Year Ended 31 December 2025

	Notes	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Income from:							
Donations and legacies	**3**	90,491	4,358	94,849	76,851	3,930	80,781
Charitable activities							-
Charitable Income	**4**	4,095	-	4,095	6,895	-	6,895
Other trading activities	**5**	4,169	-	4,169	5,662	-	5,662
Investments	**6**	120	-	120	3	-	3
Total income		98,875	4,358	103,233	89,411	3,930	93,341
Expenditure on:							
Raising funds	**7**	17,006	-	17,006	17,289	-	17,289
Charitable activities	**8**	91,323	4,036	95,359	44,087	1,945	46,032
Other expenditure	**13**	500	-	500	4,232	-	4,232
Total expenditure		108,829	4,036	112,865	65,608	1,945	67,553
Net income/(expenditure) and movement in funds		(9,954)	322	(9,632)	23,803	1,985	25,788
Reconciliation of funds:							
Fund balances at 1 January 2025		591,625	15,143	606,768	567,822	13,158	580,980
Fund balances at 31 December 2025		581,671	15,465	597,136	591,625	15,143	606,768

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

Greek Orthodox Comm. of Christ The Saviour

Balance Sheet

As At 31 December 2025

	Notes	2025 £	2025 £	2024 £	2024 £
Fixed assets					
Tangible assets	**15**		544,033		543,776
Current assets					
Debtors	**16**	11,622		1,527	
Cash at bank and in hand		42,957		63,099	
		54,579		64,626	
Creditors: amounts falling due within one year	**17**	(1,476)		(1,634)	
Net current assets			53,103		62,992
Total assets less current liabilities			597,136		606,768
The funds of the Charity					
Restricted income funds	**18**		15,465		15,143
Unrestricted funds			581,671		591,625
			597,136		606,768

The financial statements were approved by the Trustees on 29 October 2026

Mr V M Tsimis
Trustee

1 Accounting policies

1.1 Basis of preparation

The financial statements have been prepared in accordance with the Charity's governing document, the Charities Act 2016 and "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)" (as amended for accounting periods commencing from 1 January 2019). The Charity is a Public Benefit Entity as defined by FRS 102.

The Charity has taken advantage of the provisions in the SORP for charities applying FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the Charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the Trustees have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. Thus the Trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the Trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the Charity.

1.4 Income

Income is recognised when the Charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the Charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the Charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

1 Accounting policies **(Continued)**

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit 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. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Land and buildings	Nil
Plant and machinery	25% reducing balance
Fixtures, fittings & equipment	25% reducing balance

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Impairment of fixed assets

At each reporting end date, the Charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

Recoverable amount is the higher of fair value less costs to sell and value in use. In assessing value in use, the estimated future cash flows are discounted to their present value using a pre-tax discount rate that reflects current market assessments of the time value of money and the risks specific to the asset for which the estimates of future cash flows have not been adjusted.

If the recoverable amount of an asset is estimated to be less than its carrying amount, the carrying amount of the asset is reduced to its recoverable amount. An impairment loss is recognised immediately in income/ (expenditure for the year, unless the relevant asset is carried at a revalued amount, in which case the impairment loss is treated as a revaluation decrease.

Recognised impairment losses are reversed if, and only if, the reasons for the impairment loss have ceased to apply. Where an impairment loss subsequently reverses, the carrying amount of the asset is increased to the revised estimate of its recoverable amount, but so that the increased carrying amount does not exceed the carrying amount that would have been determined had no impairment loss been recognised for the asset in prior years. A reversal of an impairment loss is recognised immediately, unless the relevant asset is carried in at a revalued amount, in which case the reversal of the impairment loss is treated as a revaluation increase.

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1 Accounting policies **(Continued)**

1.9 Financial instruments

The Charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the Charity's balance sheet when the Charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the Charity's contractual obligations expire or are discharged or cancelled.

1.10 Taxation

The Charity is exempt from corporation tax on its charitable activities.

1.11 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the Charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.12 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

2 Critical accounting estimates and judgements

In the application of the Charity's accounting policies, the Trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Donations and legacies

	Unrestricted funds	Restricted funds	Total	Unrestricted funds	Restricted funds	Total
	2025	2025	2025	2024	2024	2024
	£	£	£	£	£	£
Donations and gifts	90,491	4,358	94,849	76,851	3,930	80,781

4 Charitable activities

	Charitable Income 2025 £	Charitable Income 2024 £
Charitable income	4,095	6,895
Charitable trading income		
Baptisms and funerals	3,865	5,115

5 Income from other trading activities

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Fundraising events	4,169	5,662

6 Income from investments

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Interest receivable	120	3

7 Raising funds

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Fundraising and publicity		
Membership schemes and social lotteries	885	1,290
Staging fundraising events	12,888	8,984
Other fundraising costs	3,233	7,015
Fundraising and publicity	17,006	17,289

8 Charitable activities

	Charitable Expenditure 2025 £	Charitable Expenditure 2024 £
Staff costs	23,647	23,987
Depreciation and impairment	631	481
Church activities	-	1,194
Administrative costs	33,755	9,420
Church repairs and upkeep costs.	28,973	10,037
Purchase of certificates	1,060	813
Donations	7,294	100
	95,359	46,032
Analysis by fund		
Unrestricted funds	91,323	44,087
Restricted funds	4,036	1,945
	95,359	46,032

9 Net movement in funds

	2025 £	2024 £
The net movement in funds is stated after charging/(crediting):		
Fees payable to the charity's independent examiner:		
- for other financial services	1,723	1,637
Depreciation of owned tangible fixed assets	631	481

10 Independent examiner's renumeration

Fees payable to the independent examiner and associates	2025 £	2024 £
Non-audit services		
All other non-audit services	1,723	1,637

During the year the independent examiners received remuneration of £1,723 (2024: £1,637), for preparation of the financial accounts and payroll services.

11 Trustees

None of the Trustees (or any persons connected with them) received any remuneration or benefits from the Charity during the year.

12 Employees

The average monthly number of employees during the year was:

	2025 Number	2024 Number
	1	1

Employment costs	2025 £	2024 £
Wages and salaries	23,140	23,470
Other pension costs	507	517
	23,647	23,987

There were no employees whose annual remuneration was more than £60,000.

13 Other

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Rental property refurbishments	500	4,232
	500	4,232

14 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

15 Tangible fixed assets

	Land and buildings	Plant and machinery	Fixtures, fittings & equipment	Total
	£	£	£	£
Cost				
At 1 January 2025	541,697	6,475	610	548,782
Additions	-	275	612	887
At 31 December 2025	541,697	6,750	1,222	549,669
Depreciation and impairment				
At 1 January 2025	-	4,946	59	5,005
Depreciation charged in the year	-	432	199	631
At 31 December 2025	-	5,378	258	5,636
Carrying amount				
At 31 December 2025	541,697	1,372	964	544,033
At 31 December 2024	541,697	1,528	551	543,776

16 Debtors

	2025	2024
Amounts falling due within one year:	£	£
Prepayments and accrued income	11,622	1,527

17 Creditors: amounts falling due within one year

	2025	2024
	£	£
Other taxation and social security	237	251
Other creditors	-	203
Accruals and deferred income	1,239	1,180
	1,476	1,634

18 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 January 2025	Incoming resources	Resources expended	Transfers	At 31 December 2025
	£	£	£	£	£
Collection for Church furniture	5,449	4,698	(650)	(7,466)	2,031
Archdiocese donation	6,764	-	(3,386)	-	3,378
Funds for Holy Icons	1,730	860	-	(2,590)	-
Philanthropic Initiatives	1,200	(1,200)	-	-	-
Ecclesiastical furniture order	-	-	-	10,056	10,056
	15,143	4,358	(4,036)	-	15,465

Previous year:	At 1 January 2024	Incoming resources	Resources expended	Transfers	At 31 December 2024
	£	£	£	£	£
Collection for Church furniture	5,200	1,000	(751)	-	5,449
Archdiocese donation	7,958	-	(1,194)	-	6,764
Funds for Holy Icons	-	1,730	-	-	1,730
Philanthropic Initiatives	-	1,200	-	-	1,200
	13,158	3,930	(1,945)	-	15,143

19 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 January 2025	Incoming resources	Resources expended	At 31 December 2025
	£	£	£	£
General funds	591,625	98,875	(108,829)	581,671

Previous year:	At 1 January 2024	Incoming resources	Resources expended	At 31 December 2024
	£	£	£	£
General funds	567,822	89,411	(65,608)	591,625

20 Analysis of net assets between funds

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £
At 31 December 2025:			
Tangible assets	544,033	-	544,033
Current assets/(liabilities)	37,638	15,465	53,103
	581,671	15,465	597,136

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
At 31 December 2024:			
Tangible assets	528,633	15,143	543,776
Current assets/(liabilities)	62,992	-	62,992
	591,625	15,143	606,768

21 Related party transactions

There were no disclosable related party transactions during the year (2024 - none).