Charity Registration Number : 506188

ST ANDREWS GREEK ORTHODOX CHURCH

A CHARITABLE UN-INCORPORATED ASSOCIATION
TRUSTEES' REPORT
AND
FINANCIAL STATEMENTS
FOR THE YEAR ENDED
31 DECEMBER 2025

ST ANDREWS GREEK ORTHODOX CHURCH

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ST ANDREWS GREEK ORTHODOX CHURCH

LEGAL AND ADMINISTRATIVE INFORMATION

FOR THE YEAR ENDED 31 DECEMBER 2025

Trustees	Christos Gavriel Marios Christodoulou Costas Christoforou Anthony Papachristoforou Archbishop Nikitas Lioulias Phivos Papachristoforou Panayiotis Hadjimarcou Chris Christoforou George Georgiou
Charity Number	506188
Registered Office	Marneros Marcus & Co Ltd Hagley Court Birmingham, West Midlands B15 3EZ
Independent Examiner	Marneros Marcus & Co 40 Vicarage Road Edgbaston Birmingham, West Midlands B15 3EZ

ST ANDREWS GREEK ORTHODOX CHURCH

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.

Trustees

Appointment of trustees is governed by the Trust Deed of the charity. The board of trustees is authorised to appoint new trustees to fill vacancies arising through resignation or death of existing trustees.

Investment Powers

The trust deed authorises the trustees to make and hold investments using the general funds of the charity.

Structure, Governance and Management

Governing document the charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

Reference and Administrative Details

Registered charity number is 506188.

Principal address

C/o Maneros Marcus & Co Ltd, First Floor Hagley Court 40 Vicarage Road, Birmingham, West Midlands, B15 3EZ

Trustees

TA of Thyateira

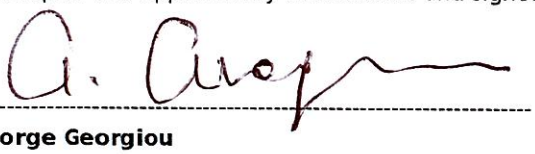
Independent Examiner

Marneros Marcus & Co Ltd, Hagley Court 40 Vicarage Road, Edgbaston, Birmingham, West Midlands, B15 3EZ

Activities

The charitable Trust is constitued by Trust Deed and its objectives are to provide services to the Greek community.

This report was approved by the trustees and signed on its behalf by:



George Georgiou
Trustee

Date : **06 October 2026**

ST ANDREWS GREEK ORTHODOX CHURCH

INDEPENDENT EXAMINER'S REPORT

FOR THE YEAR ENDED 31 DECEMBER 2025

Independent Examiner's Report to the Trustees of St Andrews Greek Orthodox Church

I report to the Charity Trustees on my examination of the accounts of the charity for the year ended 31 December 2025 which consists of the statement of financial activities,balance sheet and the related notes

Responsibilities and basis of report

As the charity's trustees 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 charity'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

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of ACCA

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did 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 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.

Marneros Marcus

Name: **Marneros Marcus & Co**

Date: **06 October 2026**

ST ANDREWS GREEK ORTHODOX CHURCH

BALANCE SHEET

FOR THE YEAR ENDED 31 DECEMBER 2025

Recommended categories by activity	Notes	Total Funds 2025 £	Total Funds 2024 £
Fixed assets			
Tangible assets	9	3,582,801.55	3,028,048.31
Total fixed assets		**3,582,801.55**	**3,028,048.31**
Current assets			
Debtors	10	-	5,638.55
Cash at bank and in hand	11	26,835.74	556,232.23
Total current assets		**26,835.74**	**561,870.78**
Creditors: amounts falling due within one year	12	5,789.89	2,700.00
Net current assets		21,045.85	559,170.78
Total net assets		**3,603,847.40**	**3,587,219.09**
Funds of the Charity			
Unrestricted funds	13	3,603,847.40	3,587,219.09
Restricted funds	13	-	-
Endowment funds	13	-	-
Total funds		**3,603,847.40**	**3,587,219.09**

The financial statements were approved by the trustees on 06 October 2026 and signed on its behalf by:

George Georgiou
Trustee

Date : **06 October 2026**

ST ANDREWS GREEK ORTHODOX CHURCH

STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED 31 DECEMBER 2025

Recommended categories by activity	Notes	Unrestricted funds £	Total Funds 2025 £	Total Funds 2024 £
Income and endowments from:				
Donations and legacies	2	167,924.41	167,924.41	140,262.17
Other trading activities	3	-	-	(11,305.34)
Investments	4	130,084.40	130,084.40	72,238.92
Total		**298,008.81**	**298,008.81**	**201,195.75**
Expenditure on:				
Raising funds	5	53,014.30	53,014.30	40,179.18
Charitable activities	6	161,835.81	161,835.81	136,536.80
Other	8	66,530.39	66,530.39	19,982.94
Total		**281,380.50**	**281,380.50**	**196,698.91**
Net income		16,628.31	16,628.31	4,496.84
Net movement in funds		**16,628.31**	**16,628.31**	**4,496.84**
Reconciliation of funds:				
Total funds brought forward		3,587,219.09	3,587,219.09	3,582,722.25
Total funds carried forward		**3,603,847.40**	**3,603,847.40**	**3,587,219.09**

ST ANDREWS GREEK ORTHODOX CHURCH

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2025

St Andrews Greek Orthodox Church is a Charitable Un-incorporated Association registered with the Charity Commission for England and Wales. The registered office is Marneros Marcus & Co Ltd , Hagley Court , 40 Vicarage Road, Edgbaston , Birmingham, West Midlands , B15 3EZ.

1. Accounting Policies

The principal accounting policies adopted by the Charity, which is a public benefit entity, in the preparation of the accounts are as follows.

1.1 Basis of preparation

These accounts have been prepared under the historical cost convention, as modified by the inclusion of charitable properties and fixed asset investments and investment properties at valuation.

These accounts have been prepared in accordance with "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) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

These accounts are presented in pounds sterling and rounded to the nearest pound.

1.2 Going concern

The Trustees have prepared financial projections, taking into consideration the current economic conditions and have, at the time of approving these accounts, a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus they continue to adopt the going concern basis of accounting in preparing the accounts.

2. Income from Donations and Legacies

Analysis	Unrestricted funds	Total funds 2025	Total funds 2024
	£	£	£
Donation and gifts	161,151.82	161,151.82	127,378.28
Gift Aid	6,772.59	6,772.59	12,883.89
Total	**167,924.41**	**167,924.41**	**140,262.17**

3. Income from Other Trading Activities

Analysis	Total funds 2024
	£
Events	(11,305.34)
Total	**(11,305.34)**

4. Income from Investments

Analysis	Unrestricted funds	Total funds 2025	Total funds 2024
	£	£	£
Interest income	16,766.36	16,766.36	2,419.84
Other	14,220.87	14,220.87	4,628.49
Rental and leasing income	99,097.17	99,097.17	65,190.59
Total	**130,084.40**	**130,084.40**	**72,238.92**

5. Expenditure on Raising Funds

Analysis	Unrestricted funds	Total funds 2025	Total funds 2024
	£	£	£
Advertising, marketing, direct mail and publicity	114.00	114.00	120.00
Gift aid	-	-	3,000.00
Total	**114.00**	**114.00**	**3,120.00**
Support Costs	52,900.30	52,900.30	37,059.18
	53,014.30	**53,014.30**	**40,179.18**

6. Expenditure on Charitable Activities

Analysis	Unrestricted funds	Total funds 2025	Total funds 2024
	£	£	£
Light and Heat	10,691.22	10,691.22	7,845.09
Repairs and Maintenance	26,421.19	26,421.19	10,047.89
Candles	588.00	588.00	5,463.27
Donations & Other Expenses	44,126.47	44,126.47	943.98
Telephone & Internet	1,784.32	1,784.32	21,298.26
Bank charges	751.03	751.03	651.19
Legal/professional fees	14,455.10	14,455.10	41,515.12
Staff costs	1,016.96	1,016.96	1,699.00
Charity running cost	-	-	1,156.34
Printing and stationery	-	-	3,938.87
Certificates	406.99	406.99	863.38
Postage	6,147.83	6,147.83	655.63
Total	**106,389.11**	**106,389.11**	**96,078.02**
Support Costs	55,446.70	55,446.70	40,458.78
	161,835.81	**161,835.81**	**136,536.80**

7. Support Costs

Analysis	Total funds 2025	Total funds 2024
	£	£
Support Costs		
Cleaning	2,885.00	1,729.44
Travel & Subsistence	50,364.63	5,286.59
Wages and salaries	47,991.46	61,477.68
Equipment expensed	3,815.49	4,524.64
Pension	144.02	100.00
Secutrity	600.00	1,000.00
Governance Costs		
Independent examiners fees	1,128.00	900.00
Software	1,418.40	2,499.60
	108,347.00	**77,517.95**

8. Other Expenditure

Analysis	Unrestricted funds	Total funds 2025	Total funds 2024
	£	£	£
Office Rates & Insurance	9,419.64	9,419.64	7,101.15
Depreciation Charge for the Year - Fixtures & Fittings	5,651.68	5,651.68	3,952.00
Other Expenditure	51,459.07	51,459.07	8,929.79
Total	**66,530.39**	**66,530.39**	**19,982.94**

9. Tangible Fixed Assets

	Freehold Land & Buildings	Fixtures & Fittings
	£	£
9.1 Cost or valuation		
At 01 January 2025	3,004,258.06	213,552.84
Additions	527,678.33	4,728.00
Disposals	-	-
Revaluations	-	-
Transfers	-	-
At 31 December 2025	**3,531,936.39**	**218,280.84**
9.2 Depreciation and impairments		
At 01 January 2025	-	161,764.00
Charge for the year	-	5,651.68
Disposals	-	-
Revaluations	-	-
Transfers	-	-
At 31 December 2025	**-**	**167,415.68**
9.3 Net book value		
At 01 January 2025	3,004,258.06	51,788.84
At 31 December 2025	**3,531,936.39**	**50,865.16**

10. Debtors: Amounts falling due within one year

Analysis of Debtors	Total funds 2024
	£
Prepayments & accrued income	4,767.00
Other debtors	342.66
Taxation and social security	528.89
Total	**5,638.55**

11. Cash at bank and in hand

Analysis	Total funds 2025	Total funds 2024
	£	£
Cash in hand	36,835.74	529,481.02
Other	(10,000.00)	26,751.21
Total	**26,835.74**	**556,232.23**

12. Creditors: Amounts falling due within one year

Analysis of Creditors	Total funds 2025	Total funds 2024
	£	£
Trade creditors	5,789.89	1,800.00
Accruals and deferred income	-	900.00
Total	**5,789.89**	**2,700.00**

13. Charity funds

13.1 Details of material funds held and movements during the CURRENT reporting period

Fund names	Fund balances brought forward	Income	Expenditure	Fund balances carried forward
	£	£	£	£
Unrestricted funds				
Total	**3,587,219.09**	**298,008.81**	**281,380.50**	**3,603,847.40**

13.2 Details of material funds held and movements during the PREVIOUS reporting period

Fund names	Fund balances brought forward	Income	Expenditure	Fund balances carried forward
	£	£	£	£
Unrestricted funds				
Total	**3,582,722.25**	**201,195.75**	**196,698.91**	**3,587,219.09**