

**Report of the Trustees and  
Unaudited Financial Statements  
for the Year Ended 5 April 2025  
for  
Commonwealth Christian Fellowship**

Williams & Co Epsom LLP  
Chartered Accountants  
8-10 South Street  
Epsom  
Surrey  
KT18 7PF

**Commonwealth Christian Fellowship**

**Contents of the Financial Statements  
for the Year Ended 5 April 2025**

---

	<b>Page</b>
<b>Report of the Trustees</b>	1 to 4
<b>Independent Examiner's Report</b>	5
<b>Statement of Financial Activities</b>	6
<b>Balance Sheet</b>	7
<b>Notes to the Financial Statements</b>	8 to 13
<b>Detailed Statement of Financial Activities</b>	14

# Commonwealth Christian Fellowship

## Report of the Trustees for the Year Ended 5 April 2025

---

The trustees present their report with the financial statements of the charity for the year ended 5 April 2025. The trustees have adopted the provisions of 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).

### **OBJECTIVES AND ACTIVITIES**

#### **Objectives and aims**

The charity's objects are set out in the charity's Declaration of Trust and are for the benefit of the public generally

- (a) the advancement of the Christian faith,
- (b) the relief of persons in conditions of need, hardship or distress, or who are elderly or ill, and
- (c) the advancement of education on the basis of Christian principles.

#### **Significant activities**

The main ways in which the church seeks to fulfil its charitable purposes for the public benefit are as follows:

The church provides Sunday morning worship services for the entire family with special provisions for children. During the week there are prayer meetings, Bible studies and a women's group meeting once a month. The church also supports the "Prayer for Israel" initiative by hosting online prayer meetings. The aims of the teaching, preaching and training within these services and other events include equipping those who come to apply the teaching of Christ in their family, community, work or school environment. By so doing they are able to enrich the lives and often improve the lifestyle of those with whom they spend much of their time.

Mission and relief work in the UK and abroad is supported through sending teams and individuals, as well as through financial contributions. In the UK local individuals and families in need are offered help.

The trustees would particularly like to note the substantial contribution volunteers make to the work of the charity. From a financial point of view, the input from the volunteers is adding work to the charity which it could not afford to pay for. Without our invaluable volunteers, the charity would be greatly disadvantaged in the work that it does; the trustees therefore pass on their grateful and eternal thanks to every single volunteer who brings their love and talents to the work of the charity in reaching out with God's love to the church congregation and wider community.

#### **Public benefit**

The charity carries out a wide range of activities in pursuance of its charitable aims. The trustees consider that these activities, summarised below, provide benefit not only to those who worship at Commonwealth Church but also the wider communities of London, the UK and throughout the world via monetary and prayer support, together with various media opportunities. These activities aim to bring Christian encouragement to all people as valued members of society.

In compliance with section 17(5) of the 2011 Charities Act, when planning the charity's activities for the year consideration has been given to the Charity Commission's general and specific guidance on public benefit as it relates to the charity.

# Commonwealth Christian Fellowship

## Report of the Trustees for the Year Ended 5 April 2025

---

### **ACHIEVEMENTS AND PERFORMANCE**

We are pleased to say that the church is alive and well.

The end of 2025 was difficult to navigate as one of our senior pastors passed away and her husband relocated to be with family in the US. This had, however, been prepared for by the leadership which has been strengthened over the past two years by appointments of new trustees and regular meetings between elders, trustees, administration and the worship pastor.

We continue to hold our meetings at Thames Christian School in Clapham Junction. We started services there in 2022. The facilities are modern as the school building was constructed in 2022. We have use of the library, foyer and social room. Although the library will be outgrown at some point in the future, it suffices for the present. Transport links are close by which is convenient for the congregation who come from across London.

We continue to financially support missions work in Israel, Kenya and the Philippines, as well as supporting members and individuals in our wider community through our Kingdom Exchange food bank initiative.

As needs have been brought to our attention, we have been able to assist individuals meet housing cost needs, sharing the love of the Gospel in the most practical of ways.

During the Christmas season it is our joy to engage with the local community, sharing love and literature we have produced, and we hope to build on this in years to come.

We're trusting to be able to reinstitute our weekly children's services, which is vitally important to us, which are currently offered twice a month.

All in all, we feel the fellowship is growing stronger, and producing more and more fruit in the lives of people, which is our primary purpose.

### **FINANCIAL REVIEW**

#### **Financial position**

The Statement of Financial Activities for the year is set out on page 6. Our voluntary income increased from 2024 due to a large one-off donation received from one of the members of the congregation, which also resulted in a net surplus for the year. Additionally, our expenditure also decreased compared to 2024.

The Balance Sheet at 5 April 2025 is set out on page 7. This reflects the increase in the restricted building fund in the year and shows the increase in the unrestricted general fund balance due to the surplus in the year.

The general fund represents the reserves held by the charity to support the day-to-day work of the church such as salaries and venue hire charges, equipment purchases, etc. The level of funds is monitored by the trustees to ensure the continuation of the charity's activities through periods of fluctuating incoming resources.

The building fund income is held towards our desire to purchase our own meeting venue and any necessary refurbishments, when possible.

There are no material uncertainties about the charity's ability to continue as a going concern.

#### **Investment policy and objectives**

The trustees' investment powers are laid down in the charity's Declaration of Trust and restrictions contained therein. These powers are also subject to conditions imposed by law.

#### **Reserves policy**

The charity operates an unrestricted general fund and a restricted building fund which reflect its main activities. The trustees have reviewed the financial needs of the charity and consider that they should aim to have sufficient unrestricted funds on hand or on call to meet three months' overhead expenditure. At 5 April 2025 the reserves amounted to £176,345 for the unrestricted general fund.

The level of reserves is regularly monitored and reviewed by the trustees. The unrestricted bank and cash balances at the year-end have met the target level of three month's budgeted recurrent expenditure and the trustees continue to manage the charity in order to maintain the bank and cash balances. The trustees consider that reserves at this level will ensure that, in the event of a significant reduction in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised.

## Commonwealth Christian Fellowship

### Report of the Trustees for the Year Ended 5 April 2025

---

#### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

##### **Governing document**

The church was registered with the Charity Commissioners for England and Wales on 24 April 1989 and is governed by a Declaration of Trust dated 20 March 1989.

##### **Organisational structure**

The charity trustees are responsible for the administration of Commonwealth Christian Fellowship. The trustees meet regularly and give their time freely, receiving no remuneration for their role as. The charity is an unincorporated organisation and a public benefit entity.

##### **Induction and training of new trustees**

The existing trustees and elders of the church are responsible for the appointment, induction and training of new trustees, who will be respected members of the Christian faith and community. New trustees will be given copies of the trust deed and relevant Charity Commission publications.

Recruitment of new trustees is from among those who have an active involvement and interest in the church. Candidates will have demonstrated the skills necessary for their intended role. Appointments are made by the elders.

In extending invitations to new trustees, account is taken of the skills present and needed. All trustees must be at least 18 years of age, a member of the fellowship, fully accept the doctrines set out in the trust deed and be capable of managing his or her own affairs. The number of trustees should not fall below three.

New trustees are briefed on their legal obligations and responsibilities under charity law. They are also encouraged to familiarise themselves with the charity's constitution and publications from the Charity Commission. As part of the induction process, new trustees will meet and work alongside other trustees.

##### **Risk management**

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

#### **REFERENCE AND ADMINISTRATIVE DETAILS**

##### **Registered Charity number**

801342

##### **Principal address**

6 Calais Street  
London  
SE5 9LP

##### **Trustees**

D W Adkins  
Mrs P E C Fraser  
Mrs N C Sylvester  
O Okedeji

##### **Independent Examiner**

Williams & Co Epsom LLP  
Chartered Accountants  
8-10 South Street  
Epsom  
Surrey  
KT18 7PF

#### **EVENTS SINCE THE END OF THE YEAR**

Information relating to events since the end of the year is given in the notes to the financial statements.

**Commonwealth Christian Fellowship**

**Report of the Trustees  
for the Year Ended 5 April 2025**

---

Approved by order of the board of trustees on 19 January 2026 and signed on its behalf by:

D W Adkins - Trustee

**Independent Examiner's Report to the Trustees of  
Commonwealth Christian Fellowship**

---

**Independent examiner's report to the trustees of Commonwealth Christian Fellowship**

I report to the charity trustees on my examination of the accounts of Commonwealth Christian Fellowship (the Trust) for the year ended 5 April 2025.

**Responsibilities and basis of report**

As the charity trustees of the Trust 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 Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all 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 giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by 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 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.

Paul M Smith FCA

Williams & Co Epsom LLP  
Chartered Accountants  
8-10 South Street  
Epsom  
Surrey  
KT18 7PF

19 January 2026

Commonwealth Christian Fellowship

Statement of Financial Activities  
for the Year Ended 5 April 2025

	Notes	Unrestricted fund £	Restricted funds £	2025 Total funds £	2024 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>					
Voluntary income		198,433	325	198,758	158,483
Investment income	2	6	989	995	888
<b>Total</b>		<u>198,439</u>	<u>1,314</u>	<u>199,753</u>	<u>159,371</u>
<b>EXPENDITURE ON</b>					
<b>Raising funds</b>					
Raising donations and legacies		144,079	-	144,079	164,013
		<u>144,079</u>	<u>-</u>	<u>144,079</u>	<u>164,013</u>
<b>Charitable activities</b>					
Charitable activities		23,750	-	23,750	14,104
Other		-	-	-	7,644
<b>Total</b>		<u>167,829</u>	<u>-</u>	<u>167,829</u>	<u>185,761</u>
<b>NET INCOME/(EXPENDITURE)</b>		30,610	1,314	31,924	(26,390)
<b>Transfers between funds</b>	9	(11,670)	11,670	-	-
<b>Net movement in funds</b>		<u>18,940</u>	<u>12,984</u>	<u>31,924</u>	<u>(26,390)</u>
<b>RECONCILIATION OF FUNDS</b>					
Total funds brought forward		84,357	60,064	144,421	170,811
<b>TOTAL FUNDS CARRIED FORWARD</b>		<u><u>103,297</u></u>	<u><u>73,048</u></u>	<u><u>176,345</u></u>	<u><u>144,421</u></u>

The notes form part of these financial statements

**Commonwealth Christian Fellowship**

**Balance Sheet  
5 April 2025**

	Notes	Unrestricted fund £	Restricted funds £	2025 Total funds £	2024 Total funds £
<b>FIXED ASSETS</b>					
Tangible assets	6	2,898	-	2,898	3,392
<b>CURRENT ASSETS</b>					
Debtors	7	821	-	821	2,201
Cash at bank		116,271	73,048	189,319	156,660
		<u>117,092</u>	<u>73,048</u>	<u>190,140</u>	<u>158,861</u>
<b>CREDITORS</b>					
Amounts falling due within one year	8	(16,693)	-	(16,693)	(17,832)
<b>NET CURRENT ASSETS</b>		<u>100,399</u>	<u>73,048</u>	<u>173,447</u>	<u>141,029</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		103,297	73,048	176,345	144,421
<b>NET ASSETS</b>		<u>103,297</u>	<u>73,048</u>	<u>176,345</u>	<u>144,421</u>
<b>FUNDS</b>					
Unrestricted funds	9			103,297	84,357
Restricted funds				73,048	60,064
<b>TOTAL FUNDS</b>				<u>176,345</u>	<u>144,421</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 19 January 2026 and were signed on its behalf by:

D W Adkins - Trustee

Notes to the Financial Statements  
for the Year Ended 5 April 2025

1. ACCOUNTING POLICIES

**Basis of preparing the financial statements**

The financial statements of the charity, which is a public benefit entity under FRS 102, 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 Charities Act 2011. The financial statements have been prepared under the historical cost convention.

**Income**

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

**Expenditure**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, 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 accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

**Tangible fixed assets**

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

- Fixtures and fittings - Straight line over 3 years
- Motor vehicles - 20% on reducing balance

**Taxation**

The charity is exempt from tax on its charitable activities.

**Fund accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

**Hire purchase and leasing commitments**

Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

2. INVESTMENT INCOME

	2025	2024
	£	£
Deposit account interest	995	888
	<u>995</u>	<u>888</u>

**Commonwealth Christian Fellowship**  
**Notes to the Financial Statements - continued**  
**for the Year Ended 5 April 2025**

**3. TRUSTEES' REMUNERATION AND BENEFITS**

There were no trustees' remuneration or other benefits for the year ended 5 April 2025 nor for the year ended 5 April 2024.

**Trustees' expenses**

There were no trustees' expenses paid for the year ended 5 April 2025 nor for the year ended 5 April 2024.

**4. STAFF COSTS**

	2025 £	2024 £
Wages and salaries	36,485	44,653
	36,485	44,653
	36,485	44,653

Included within staff costs is pastoral staff member costs of £nil (2024: 4,316).

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

	2025	2024
Employees	6	6
	6	6
	6	6

No employees received emoluments in excess of £60,000.

**5. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES**

	Unrestricted fund £	Restricted funds £	Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>			
Voluntary income	157,732	751	158,483
Investment income	-	888	888
<b>Total</b>	157,732	1,639	159,371
<b>EXPENDITURE ON</b>			
<b>Raising funds</b>			
Raising donations and legacies	164,013	-	164,013
	164,013	-	164,013
<b>Charitable activities</b>			
Charitable activities	14,104	-	14,104
Other	7,644	-	7,644
<b>Total</b>	185,761	-	185,761
<b>NET INCOME/(EXPENDITURE)</b>	(28,029)	1,639	(26,390)
<b>RECONCILIATION OF FUNDS</b>			
Total funds brought forward	112,386	58,425	170,811

Commonwealth Christian Fellowship

Notes to the Financial Statements - continued  
for the Year Ended 5 April 2025

5. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued	Unrestricted fund £	Restricted funds £	Total funds £
<b>TOTAL FUNDS CARRIED FORWARD</b>	<u>84,357</u>	<u>60,064</u>	<u>144,421</u>
6. TANGIBLE FIXED ASSETS	Fixtures and fittings £	Motor vehicles £	Totals £
<b>COST</b>			
At 6 April 2024	61,575	8,940	70,515
Additions	1,078	-	1,078
At 5 April 2025	<u>62,653</u>	<u>8,940</u>	<u>71,593</u>
<b>DEPRECIATION</b>			
At 6 April 2024	59,365	7,758	67,123
Charge for year	1,336	236	1,572
At 5 April 2025	<u>60,701</u>	<u>7,994</u>	<u>68,695</u>
<b>NET BOOK VALUE</b>			
At 5 April 2025	<u>1,952</u>	<u>946</u>	<u>2,898</u>
At 5 April 2024	<u>2,210</u>	<u>1,182</u>	<u>3,392</u>
7. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR		2025 £	2024 £
Other debtors		-	1,336
Prepayments and accrued income		821	865
		<u>821</u>	<u>2,201</u>
8. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR		2025 £	2024 £
Trade creditors		986	259
Taxation and social security		8,310	11,868
Other creditors		7,397	5,705
		<u>16,693</u>	<u>17,832</u>

**Commonwealth Christian Fellowship**  
**Notes to the Financial Statements - continued**  
**for the Year Ended 5 April 2025**

**9. MOVEMENT IN FUNDS**

	At 6.4.24 £	Net movement in funds £	Transfers between funds £	At 5.4.25 £
<b>Unrestricted funds</b>				
General fund	84,357	30,610	(11,670)	103,297
<b>Restricted funds</b>				
Restricted funds	60,064	1,314	11,670	73,048
<b>TOTAL FUNDS</b>	<u>144,421</u>	<u>31,924</u>	<u>-</u>	<u>176,345</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	198,439	(167,829)	30,610
<b>Restricted funds</b>			
Restricted funds	1,314	-	1,314
<b>TOTAL FUNDS</b>	<u>199,753</u>	<u>(167,829)</u>	<u>31,924</u>

**Comparatives for movement in funds**

	At 6.4.23 £	Net movement in funds £	At 5.4.24 £
<b>Unrestricted funds</b>			
General fund	112,386	(28,029)	84,357
<b>Restricted funds</b>			
Restricted funds	58,425	1,639	60,064
<b>TOTAL FUNDS</b>	<u>170,811</u>	<u>(26,390)</u>	<u>144,421</u>

**Commonwealth Christian Fellowship**  
**Notes to the Financial Statements - continued**  
**for the Year Ended 5 April 2025**

**9. MOVEMENT IN FUNDS - continued**

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	157,732	(185,761)	(28,029)
<b>Restricted funds</b>			
Restricted funds	1,639	-	1,639
<b>TOTAL FUNDS</b>	<u>159,371</u>	<u>(185,761)</u>	<u>(26,390)</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 6.4.23 £	Net movement in funds £	Transfers between funds £	At 5.4.25 £
<b>Unrestricted funds</b>				
General fund	112,386	2,581	(11,670)	103,297
<b>Restricted funds</b>				
Restricted funds	58,425	2,953	11,670	73,048
<b>TOTAL FUNDS</b>	<u>170,811</u>	<u>5,534</u>	<u>-</u>	<u>176,345</u>

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	356,171	(353,590)	2,581
<b>Restricted funds</b>			
Restricted funds	2,953	-	2,953
<b>TOTAL FUNDS</b>	<u>359,124</u>	<u>(353,590)</u>	<u>5,534</u>

Included in the total funds is a restricted building fund established to make provision for the future acquisition of premises, including cost of alterations. The income represents donations specifically received for this purpose.

**Commonwealth Christian Fellowship**

**Notes to the Financial Statements - continued  
for the Year Ended 5 April 2025**

**10. RELATED PARTY DISCLOSURES**

Rev Rod Anderson, trustee, received support for his ministry as Pastor of the church. His wife Julie Anderson received a salary for her pastoral work. Their son, Jamie's company has provided specific consultancy services in relation to website construction and maintenance during the year. These transactions were proved by other trustees and are in accordance with the Declaration of Trust dated 20 March 1989.

	<b>Unrestricted funds</b>	
	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Ministry support and gifts - Rev Rod Anderson	44,860	48,480
Salary costs - Julie Anderson	-	4,316
Rental costs of property - Rev Rod Anderson and Julie Anderson	12,000	12,000
Rental costs of church office - Rev Rod Anderson	-	8,400
Purchase of books - Rev Rod Anderson	-	150
Consultancy fees paid - Jamie Anderson's company	1,614	1,614
	60,499	76,984
	60,499	76,984

The following amounts are due to the charity at the year end:

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Rev Rod Anderson	(189)	1,336
	(189)	1,336

**11. POST BALANCE SHEET EVENTS**

Rev Rod Anderson left the church in May 2025 to return to the USA. The church later made a payment to him in the sum of £16,510.

**Commonwealth Christian Fellowship**  
**Detailed Statement of Financial Activities**  
**for the Year Ended 5 April 2025**

	2025 £	2024 £
<b>INCOME AND ENDOWMENTS</b>		
<b>Voluntary income</b>		
Tithes	153,611	134,348
Gifts and offerings	44,452	22,215
Building income	325	750
Benevolent income	190	1,100
Sundry income	180	70
	198,758	158,483
<b>Investment income</b>		
Deposit account interest	995	888
	199,753	159,371
<b>EXPENDITURE</b>		
<b>Raising donations and legacies</b>		
Wages	36,485	44,653
Ministry costs	44,860	48,480
Room hire & office rent costs	17,547	23,550
Rent - Pastor's accommodation	12,000	12,000
Insurance	4,527	3,004
Light and heat	919	805
Telephone	265	283
Equipment hire & storage costs	12,288	18,130
Sundries	12,003	10,055
IT & website costs	1,614	1,614
Fixtures and fittings	1,335	1,144
Motor vehicles	236	295
	144,079	164,013
<b>Charitable activities</b>		
Missions	7,800	6,600
Gifts and donations	2,915	5,587
	10,715	12,187
<b>Support costs</b>		
<b>Finance</b>		
Bank charges	1,787	1,917
<b>Governance costs</b>		
Accountancy and legal fees	11,248	7,644
	167,829	185,761
<b>Net income/(expenditure)</b>	<b>31,924</b>	<b>(26,390)</b>

This page does not form part of the statutory financial statements