

**THE GREEK ORTHODOX COMMUNITY OF ST. CHARALAMBOS**

**ANNUAL REPORT AND ACCOUNTS**

**FOR THE YEAR ENDED 30 JUNE 2025**

**Charity Number 802532**

## THE GREEK ORTHODOX COMMUNITY OF ST. CHARALAMBOS

### Charity Information

**Trustees for the year  
to 30 June 2025 were**

His Eminence Archbishop Nikitas  
Mr C Izamis  
Mr P Toumazou (resigned)  
Ms A Karyki  
Mr X Papanikolaou  
Ms L Papacharalampous  
(resigned)

**Charity Number**

802532

**Community Address**

Lower Harpenden Road  
East Hyde  
Luton  
Bedfordshire  
LU2 9QS

**Independent Examiner**

Keith A. Heywood SPA  
Calle Noruega 22, PBJ 15  
Gran Alacant  
03130 Santa Pola  
Alicante, Spain

### Contents

**Trustees' Report**

**Independent Examiner's Report**

**Receipts and Payments Account**

**Statement of Assets and Liabilities**

**Notes to the Accounts**

## THE GREEK ORTHODOX COMMUNITY OF ST. CHARALAMBOS

1

### TRUSTEES' REPORT FOR THE YEAR ENDED 30 JUNE 2025

The Greek Orthodox Community of St. Charalambos is registered with the Charity Commissioners (802532) and is governed by its constitution adopted 3rd November 1989.

#### Principal activity and Aims of the Organisation

The main objective of the church is to promote the faith of the Greek Orthodox Church in Luton and its environs by all or any of the following means:

1. Providing and maintaining places of public worship and the due performance of the rites of marriage, christening and burial according to the principles of the Greek Orthodox Church.
2. Teaching and educating members of the Greek Orthodox Community the doctrine and practices of the Greek Orthodox Church, to include customs, traditions and the Greek language.

#### Achievements and Performance

The following achievements have taken place during the year:

The continued running of weekly church services in Greek, English, Romanian and Slavonic. The running of visits to hospitals, old people's homes and prisons by community members.

#### Financial Review, Reserves and Investment Policy

This year the organisation received £13,535 less gross income compared with the previous accounting year. £19,275 of this decrease related to Gift Aid income tax repayments, with Collections, Donations, Church activities and Grants increasing by £5,740.

Expenditure increased by £15,949 in the year. £4,095 related to Church expenses including Salaries, and Establishment and Administration costs increased by £12,244 mainly due to Repair and Maintenance costs.

Overall, the net value of the Church's assets were increased by £9,586 to £591,912.

At the date of the Balance Sheet the Trustees had received from HM Revenue and Customs the Gift Aid claims submitted to 2022/23. The claims for 2023/24 and 2024/25 are due for repayment.

The Trustees have a reserve policy of holding at least six month's running costs in hand at the end of the accounting year. The Trustees will only invest in low risk investments, which results in all liquid funds being held in High Street Bank or Building Society accounts.

#### Future Planes

The future plans of the organisation are to maintain its current achievements, namely the running of weekly church services in Greek and English and other languages used by Orthodox believers and to attend to the well being of the members of the Church and of the local Greek community and all Orthodox people in the area.

The accounts were approved by the trustees on 21 December 2025 and signed by:

\_\_\_\_\_  
Ms A Karyki

\_\_\_\_\_  
Mr C Izamis

**THE GREEK ORTHODOX COMMUNITY OF ST. CHARALAMBOS**

2

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF  
THE GREEK ORTHODOX COMMUNITY OF ST. CHARALAMBOS  
FOR THE YEAR ENDED 30 JUNE 2025**

I report on the accounts for the year ended 30 June 2025 which are set out on pages 3 to 5.

**Respective responsibilities of Trustees and Examiner.**

The charity's trustees consider that an audit is not required for this year (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 accounts (under section 43 of the Act),  
to follow the procedures laid down in the General Directions given  
by the Charity Commission (under section 43(7)(b) of the Act), and  
to state whether particular matters have come to my attention.

**Basis of Independent Examiner's report**

My examination was carried out in accordance with 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 accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts 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 accounts 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 the course of 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 accounts which accord with the accounting records and comply with the accounting requirements of the 1993 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 accounts to be reached.

*Keith Heywood.*

**Keith A Heywood** SPA  
Calle Noruega 22, PBJ 15  
Gran Alacant  
03130 Santa Pola  
Alicante, Spain

Date: **21-Dec-25**

THE GREEK ORTHODOX COMMUNITY OF ST. CHARALAMBOS

3

RECEIPTS AND PAYMENTS ACCOUNT  
(ALL FUNDS ARE UNRESTRICTED)  
FOR THE YEAR ENDED 30 JUNE 2025

	2025	2024
<b>RECEIPTS</b>		
Church collections and donations	81,036	79,565
Baptisms, weddings and funerals	6,100	7,980
Hall hire	150	0
Gift Aid income tax repayments	0	19,275
Other income - Bedford BHHCT WIXAM Grant	6,000	0
Miscellaneous receipts	0	0
	<u>93,286</u>	<u>106,821</u>
<b>TOTAL RECEIPTS</b>	<b>93,286</b>	<b>106,821</b>
<b>Donations and fund raising costs</b>		
Donation - Archdiocese of Thyatheira	250	0
Charitable gifts	0	160
Religious books and publications	0	480
Fund raising	0	0
	<u>250</u>	<u>640</u>
<b>Church expenses</b>		
Staff salaries	26,034	19,799
Priest's service expenses	844	1,726
Travel and subsistence	1,718	1,155
Baptism, wedding and funeral costs	200	1,200
Church expenses	1,944	2,765
	<u>30,739</u>	<u>26,644</u>
<b>Establishment expenses</b>		
Storage rent and rates	437	1,316
Light, heat and power	1,005	3,792
Insurances	3,351	3,394
Printing, postage & stationery	94	0
Repairs and maintenance	45,198	25,734
New Building costs	1,836	4,978
	<u>51,922</u>	<u>39,214</u>
<b>Administration costs</b>		
Accountancy	300	300
Telephone and Internet	0	406
Internet and security	0	90
Pension fund	442	0
General expenses	47	457
	<u>789</u>	<u>1,253</u>
<b>TOTAL PAYMENTS</b>	<b>83,700</b>	<b>67,751</b>
<b>NET RECEIPTS/-PAYMENTS</b>	<b>83,700</b>	<b>67,751</b>
	<u>£9,586</u>	<u>£39,070</u>

The attached Notes form part of these financial statements.

THE GREEK ORTHODOX COMMUNITY OF ST. CHARALAMBOS

4

STATEMENT OF ASSETS AND LIABILITIES  
(ALL FUNDS ARE UNRESTRICTED)  
AS AT 30TH JUNE 2025

		2025	2024
<b>CASH FUNDS</b>			
Bank current account - NatWest	114,936	105,350	
Bank account	0	0	
Cash in hand	0	0	
	<u>114,936</u>	<u>105,350</u>	
<b>OTHER MONETARY ASSETS</b>			
Gift Aid tax repayment claimed	<u>0</u>	<u>0</u>	
		114,936	105,350
<b>ASSETS RETAINED FOR CHARITY'S OWN USE</b>			
<b>FREEHOLD PROPERTY</b>			
Freehold property	225,000	225,000	
Improvements	27,627	27,627	
Church Hall	<u>73,841</u>	<u>73,841</u>	
		326,468	326,468
<b>FURNITURE AND EQUIPMENT</b>			
Furniture and equipment	102,500	102,500	
Icons	37,122	37,122	
Holy sacraments	<u>11,186</u>	<u>11,186</u>	
		150,808	150,808
		<u>592,212</u>	<u>582,626</u>
<b>LIABILITIES</b>			
Sundry creditors and accruals	300	300	
Loan account	<u>0</u>	<u>0</u>	
		300	300
<b>TOTAL ASSETS LESS LIABILITIES</b>		<u><u>£591,912</u></u>	<u><u>£582,326</u></u>
<b>REPRESENTED BY ACCUMULATED FUNDS</b>			
Reserves brought forward		582,326	543,256
Net Receipts/Payments for the year		9,586	39,070
		<u><u>£591,912</u></u>	<u><u>£582,326</u></u>

The attached Notes form part of these financial statements.

The accounts were approved by the trustees on 21 December 2025 and signed by:

\_\_\_\_\_  
Ms A Karyki

\_\_\_\_\_  
Mr C Izamis

Trustees

**NOTES TO THE ACCOUNTS  
FOR THE YEAR ENDED 30 JUNE 2025**

**1 Basis of preparation of accounts**

The financial statements of the church community have been prepared in accordance with the Church Accounting Regulations 2008 using the Receipts & Payments basis.

**2 Fixed assets** retained for Church use are the freehold property at Lower Harpenden Road, East Hyde, Luton, Bedfordshire LU2 9QS, purchased in June 2010, at a cost of £225,000.

Improvements to the Church premises costing £27,627 were carried from June 2010 onwards and in 2019 the Church Hall was constructed for £73,841. Additional work on extending the Hall was undertaken in 2022 and the costs set against income.

Furniture and equipment retained for Church use has cost £102,500 to the date of these accounts, with £37,122 being spent on Icons, and £11,186 on Holy Sacraments.

No depreciation has been provided for because the trustees are of the opinion that all fixed assets have more than maintained their historic value.

**3 Reimbursed expenditure**

Any payments made in the year to any of the trustees represents the reimbursement of expenses wholly and necessarily incurred in the performance of their duties as trustees.