

1089193

**The Japanese Christian Fellowship  
33 Creswick Road  
London, W3 9HG**

**Financial Statements  
&  
Trustees Annual Report  
for the year ending 31st March 2025**

## **JAPANESE CHRISTIAN FELLOWSHIP (UK)**

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**JAPANESE CHRISTIAN FELLOWSHIP (UK)**

**CHARITY INFORMATION**

<b>CHARITY NAME:</b>	JAPANESE CHRISTIAN FELLOWSHIP (UK)
<b>CHARITY REGISTRATION No.:</b>	1089193
<b>GOVERNING DOCUMENT:</b>	Constitution adopted 3rd June 2001, as amended 8th September 2001 and 9th June 2002
<b>TRUSTEES:</b>	Ken Cowell <i>(Advising Pastor)</i> Kikusaburo Horinouchi Nobuhiro Baba Isao Makabe Satoshi Fukuda <i>(appointed 1st August 2024)</i>
<b>HOLDING TRUSTEES:</b>	Kikusaburo Horinouchi (UK) Nobuhiro Baba (UK) Miyoko Britton (UK) Kiyoshi Udagawa (Japan) Takao Ikeya (Japan)
<b>CORRESPONDENCE DETAILS:</b>	33 Creswick Road Acton London W3 9HG
<b>SOLICITORS:</b>	Pothecary Barratt Talbot House Talbot Court Gracechurch Street London EC3V 0BS
<b>INDEPENDENT EXAMINER:</b>	Peter Saltiel Church & Charity Accounts Service Ltd 7 Planchadeau 23460 Saint-Pierre-Bellevue France  <i>formerly, 69 Portland Place Greenhithe, Kent, DA9 9FE</i>
<b>BANKERS:</b>	NatWest Plc PO Box 712 94 Moorgate London EC2M 6UR



TRUSTEES' REPORT FOR JAPANESE CHRISTIAN FELLOWSHIP (UK)  
For the year ended 31st March 2025

The trustees present their report and the financial statement for the year ended 31<sup>st</sup> March 2025.

The trustees give their wholehearted gratitude and praise to the Lord for His love and grace toward His Church, the Japanese Christian Fellowship UK (JCF).

Charity reference and administration details

Name - Japanese Christian Fellowship

Registration number - 1089193

Address - 33 Creswick Road, Acton, London, W3 9HG

Objectives and activities

The Gospel of Jesus Christ has been proclaimed to Japanese people in the UK for some 49 years by members of JCF.

Rev. Ken Cowell continues to be a trustee from 2015 as an assisting pastor.

Mr Fukuda has started as new Pastor on 1<sup>st</sup> August 2024 and as result Rev Keiichiro's role as advising pastor came to an end. Mr Fukuda graduated from theological college and is in a period of curacy to gain practical experience of being a pastor at JCF before he can be ordained by his denomination in Japan.

Mr Satoshi Fukuda appointed new to be a trustee from 1<sup>st</sup> August 2024.

Achievements and performance

JCF's main worship service was held every Sunday afternoon mostly via Zoom. Numbers have averaged about 30 for each service with people joining from different parts of the UK and some from other parts of Europe. We have held 20 in person worship services during the year with average attendance of about 20. At some of these meetings we participated in Holy Communion.

Since the arrival of our new pastor in the summer, the regular monthly pattern for services has been 2 Zoom meetings, 1 hybrid (in person and Zoom option) meeting at JCF house and 1 hybrid meeting at an All Souls Church meeting room in Central London and we plan to continue this.

The membership at the end of March 2025 stands at 15 (15 in the previous year). One person has left but another person joined.

JCF organises 3 monthly house group meetings located in Reading, Bromley and Queensbury for Bible study, fellowship and prayer. There is also a weekly online prayer meeting.

JCF and its pastors have served the Japanese community in the UK by pastoring and helping those in need according to the Fellowship's Constitution. Sessions of counselling and advice have been provided to numerous individuals.

5 people travelled from JCF to the annual gathering of Japanese Christians in Europe held in Stuttgart in Germany in from 25<sup>th</sup> to 28<sup>th</sup> July.

Financial review

Income for the year was £42,415 (2024 £34,504), Expenditure was £38,764 (2024 £32,227), resulting in a net income for the year of £3,651 (2024 £2,277).

Net current assets on the 31<sup>st</sup> of March 2025 were £69,750 (2024 £66,099) with tangible assets of £645,155 relating to the JCF house.



Structure, governance and management

The charity is an unincorporated association with a governing document constitution adopted 3rd June 2001, as amended 8th September 2001 and 9th June 2002.

There are eight trustees of which five are holding trustees.

A Trustee is an incumbent communication with a long-standing Christian faith, well-acquaint with Christian doctrine, faithful in prayer, and able to get along well with others.

A trustee is nominated by the Pastor and appointed by resolution passed at the Annual General Meeting of the church.

A Trustee holds office for two years and shall be eligible for reappointment.

The Holding Trustees shall comprise three church members (incumbent communicants) with Leave to remain visa status, and two former JCF church members who have returned to live in Japan.

A Holding Trustee is nominated by the Committee of Trustees and appointed by resolution passed at the Annual General Meeting of the Church.

Child Protection Structure

Japanese Christian Fellowship Child Protection Policy

Co-ordinator and Deputy Co-ordinator appointed by resolution passed at the Annual General Meeting of the church.

Satoshi Fukuda (hereafter the Co-ordinator e-mail [satoshi.fukuda@londonjcf.org](mailto:satoshi.fukuda@londonjcf.org))

Isao Makabe (hereafter the Deputy Co-ordinator e-mail [i.makabe@gmail.com](mailto:i.makabe@gmail.com))

This report was approved by the trustees on 28<sup>th</sup> June 2025.



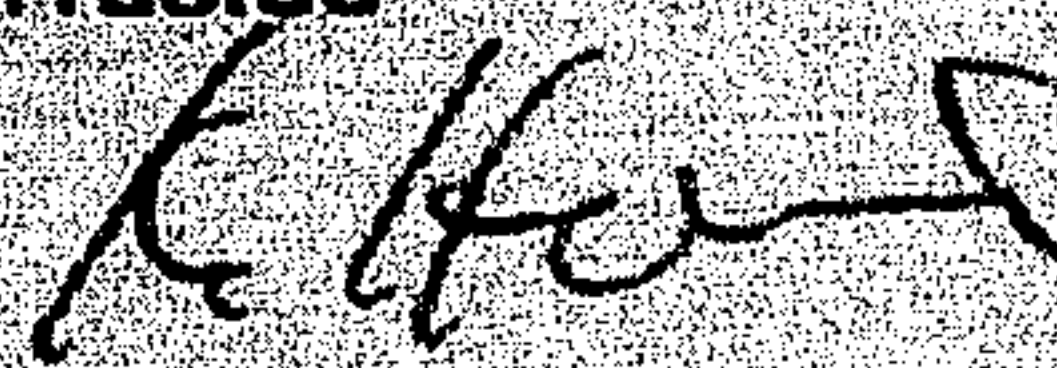


Ken Cowell  
Trustee

Satoshi Fukuda  
Trustee

Kikusaburo Horinouchi  
Trustee

Nobuhiro Baba  
Trustee

Isao Makabe  
Trustee

<b>Ken Cowell</b> Trustee  On the 28 <sup>th</sup> June 2025	<b>Satoshi Fukuda</b> Trustee 	<b>Kikusaburo Horinouchi</b> Trustee 	<b>Nobuhiro Baba</b> Trustee 	<b>Isao Makabe</b> Trustee 
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Independent Examiner's Report to the Trustees / Members of  
Japanese Christian Fellowship (UK)  
Registered Charity No. 1089193  
for the year ended 31<sup>st</sup> March 2025

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31<sup>st</sup> March 2025 which are set out on pages 5 to 9.

**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 Trust's accounts carried out under section 145 of the 2011 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**

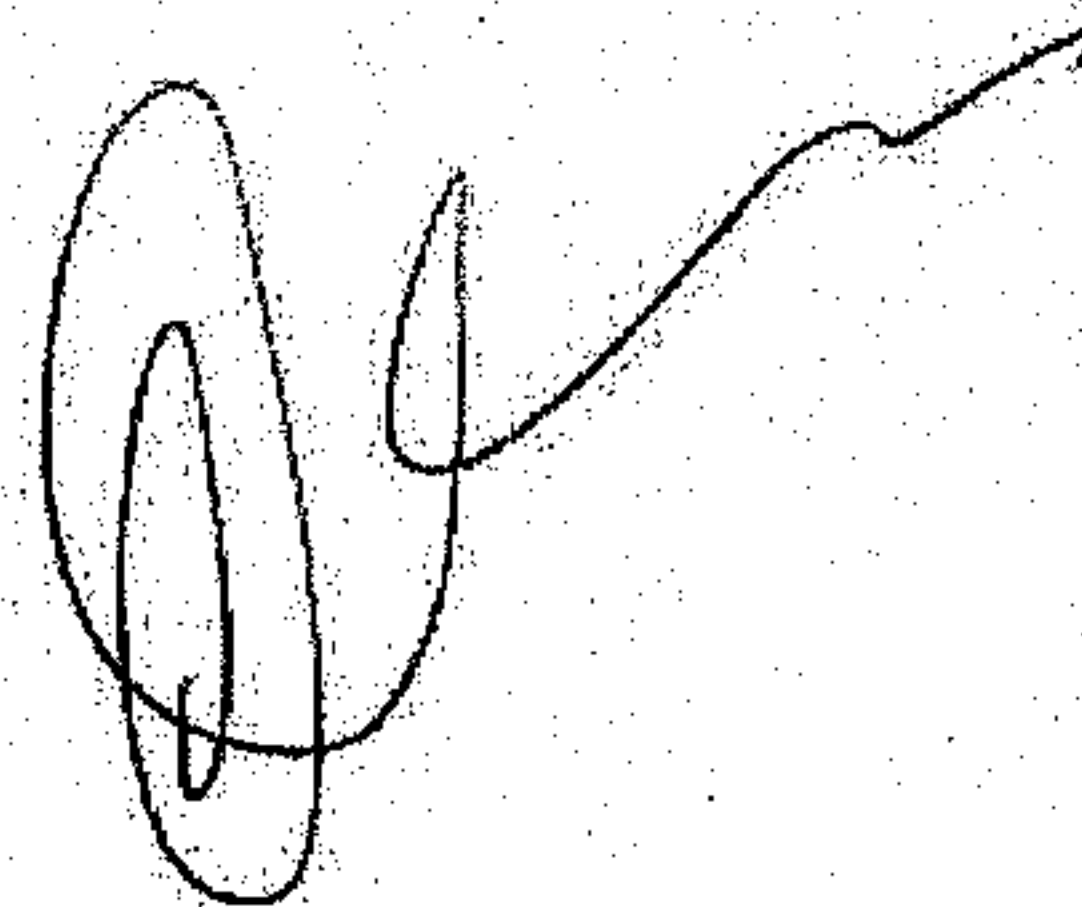
I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- 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.

Peter Saltiel  
Church & Charity Accounts Service Ltd  
7 Planchadeau  
23460 Saint-Pierre-Bellevue  
France

Dated 30<sup>th</sup> June 2025



JAPANESE CHRISTIAN FELLOWSHIP (UK)  
Statement of Financial Activities  
for the year ended 31 March 2025

	Notes	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2025 £	Total 2024 £
<b>Income and endowments</b>	<b>3</b>					
Donations and legacies	3.1	41,589	145	-	41,734	32,987
Investments	3.2	636	45	-	681	621
Other income	3.3	-	-	-	-	896
<b>Total incoming resources</b>		<b>42,225</b>	<b>190</b>	<b>-</b>	<b>42,415</b>	<b>34,504</b>
<b>Expenditure on</b>	<b>4</b>					
Charitable activities		38,764	-	-	38,764	32,227
		<b>38,764</b>	<b>-</b>	<b>-</b>	<b>38,764</b>	<b>32,227</b>
<b>Net Incoming / (outgoing) resources for the Year</b>		<b>3,461</b>	<b>190</b>	<b>-</b>	<b>3,651</b>	<b>2,277</b>
Total funds balance brought forward		221,473	4,865	484,916	711,254	708,977
<b>Total funds balance carried forward</b>		<b>224,934</b>	<b>5,055</b>	<b>484,916</b>	<b>714,905</b>	<b>711,254</b>

All activities are regarded as continuing.

The above statement includes all recognised gains and losses during the year.

The Balance Sheet and Notes to the Accounts form part of these Financial Statements

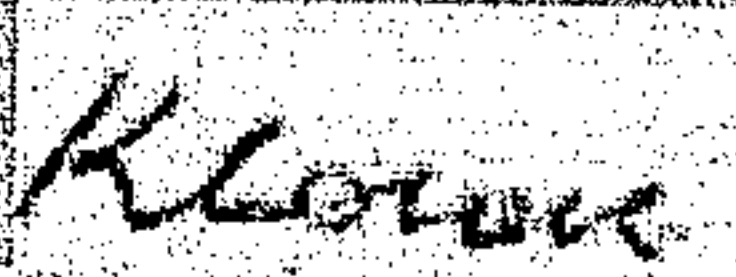






JAPANESE CHRISTIAN FELLOWSHIP (UK)

Balance Sheet as at 31 March 2025

	Notes	£	2025 £	£	2024 £
<b>Fixed Assets</b>					
Tangible Assets	6		645,155		645,155
<b>Current Assets</b>					
Debtors	7	9,507		5,115	
Cash at bank and in hand		60,993		61,734	
		<u>70,500</u>		<u>66,849</u>	
<b>Liabilities</b>					
Amounts falling due within one year					
Creditors: amounts falling	8	<u>750</u>		<u>750</u>	
Net Current Assets			<u>69,750</u>		<u>66,099</u>
Total Assets Less Current Liabilities			<u>714,905</u>		<u>711,254</u>
<b>Funds</b>					
Unrestricted Funds					
General Fund			215,934		212,473
Designated Fund			9,000		9,000
Restricted Funds			5,055		4,865
Endowment Funds			<u>484,916</u>		<u>484,916</u>
	9		<u>714,905</u>		<u>711,254</u>

Signed by trustees on behalf of all trustees

<b>Ken Cowell</b> Trustee	<b>Satoshi Fukuda</b> Trustee	<b>Kikusaburo Horinouchi</b> Trustee	<b>Nobuhiro Baba</b> Trustee	<b>Isao Makabe</b> Trustee
				

On the 28<sup>th</sup> June 2025



## JAPANESE CHRISTIAN FELLOWSHIP (UK)

### Notes to the Financial Statements for the year ended 31 March 2025

#### 1 Basis of Preparation

##### 1 Basis of accounting

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts, accordance with the Statement of Recommended Practice: 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) issued on 16 July 2014 and with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102).

##### 1 Going concern

At the time of approving the accounts the Trustees have a reasonable expectation that the charity has sufficient reserves and that the charity is a going concern.

##### 1 Changes in basis of accounting

The accounts present a true and fair view and no changes in the basis of accounting have been made during the year.

##### 1 Changes to previous accounts

There have been no changes to the previous accounts during the financial year.

#### 2 Accounting Policies

##### 2.1 Voluntary income

Voluntary income is received by way of donations and gifts and is included in full in the Statement of Financial Activities when received

##### 2.2 Income tax recoverable

Income Tax recoverable on Gift Aid is accounted for on a received basis.

##### 2.3 Unrestricted funds

Unrestricted funds are donations and other income received or generated for the objects of the charity without further specified purpose and are available as general funds.

##### 2.4 Designated funds

Designated funds are a reserve for motor and JCF house expenses

##### 2.5 Restricted funds

Restricted funds - are to be used for the specific purposes as laid down by the donor. Expenditure which meets these criteria is identified to the fund.

##### 2.6 Endowment funds

The Endowment Fund has been established for the purchase of a suitable property

##### 2.7 Tangible fixed assets

Tangible fixed assets are for use by the charity in fulfilling its main charitable objects and are capitalised and depreciated over a three year period. No depreciation is provided in respect of freehold land and buildings as the trustees are of the opinion that the property has been maintained to a high standard at which the market value could be realised.

# JAPANESE CHRISTIAN FELLOWSHIP (UK)

## Notes to the Financial Statements for the year ended 31 March 2025

	Unrestricted Fund 2025 £	Restricted Fund 2025 £	Endowment Fund 2025 £	Total Funds 2025 £	Total Funds 2024 £
<b>3 Income and endowments</b>					
<u>Voluntary Income</u>	3.1				
Donations	36,104	120	-	36,224	28,882
Tax Reclaims	5,485	25	-	5,510	4,105
	<u>41,589</u>	<u>145</u>	<u>-</u>	<u>41,734</u>	<u>32,987</u>
<u>Investments</u>	3.2				
Interest	636	45	-	681	621
	<u>636</u>	<u>45</u>	<u>-</u>	<u>681</u>	<u>621</u>
<u>Other income</u>	3.3				
Conference Receipts	-	-	-	-	896
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>896</u>
Total income	<u>42,225</u>	<u>190</u>	<u>-</u>	<u>42,415</u>	<u>34,504</u>
<b>4 Expenditure on</b>					
<u>Direct costs</u>					
Pastor Salary	14,220	-	-	14,220	-
Pastor Pension	671	-	-	671	-
Guest Preachers	1,800	-	-	1,800	3,150
Charitable Gifts & Other Donations	3,800	-	-	3,800	6,083
Youth & Sunday School	285	-	-	285	-
Hall Rental	700	-	-	700	-
Conference & Training	90	-	-	90	946
Rates	3,344	-	-	3,344	3,209
Insurance	1,018	-	-	1,018	802
Light, Heat & Water	2,038	-	-	2,038	1,975
Repairs and Maintenance	73	-	-	73	142
Postage	-	-	-	-	11
Printing & Stationery	206	-	-	206	101
Telephone	644	-	-	644	308
Office/House Expenses	568	-	-	568	1,084
Travelling Expenses - UK	539	-	-	539	280
- Overseas	6,030	-	-	6,030	3,638
Hospitality	497	-	-	497	226
Staff Welfare	66	-	-	66	-
Bank Charges	60	-	-	60	105
Sundries	263	-	-	263	114
Support Costs	1,852	-	-	1,852	10,053
	<u>38,764</u>	<u>-</u>	<u>-</u>	<u>38,764</u>	<u>32,227</u>
<u>Support costs</u>					
Visas	390	-	-	390	7,803
Audit & Professional Fees	1,462	-	-	1,462	2,250
	<u>1,852</u>	<u>-</u>	<u>-</u>	<u>1,852</u>	<u>10,053</u>



# JAPANESE CHRISTIAN FELLOWSHIP (UK)

## Notes to the Financial Statements for the year ended 31 March 2025

### 5 Staff costs

There are no employees so no employee received a remuneration of over £60,000.

### 6 Tangible Assets

	Land & Buildings £	Fixtures & Fittings £	Total £
At 1st April	645,155	-	645,155
Depreciation	-	-	-
Net Book Values at 31st March	645,155	-	645,155

	Unrestricted Fund 2025 £	Restricted Fund 2025 £	Endowment Fund 2025 £	Total Funds 2025 £	Unrestricted Fund 2024 £
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### 7 Debtors

Tax refund	9,482	25	-	9,507	3,997
Prepayments	-	-	-	-	1,118
	9,482	25	-	9,507	5,115

### 8 Creditors

Accruals	750	-	-	750	750
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### 9 Funds

The Endowment Fund has been established for the purchase of a suitable property for the JCF Centre. The Restricted Funds represent the Building Fund.

The Trustees have designated £9,000 out of the General Fund as a reserve for motor vehicle and JCF house expenses.

<u>Funds</u>	1st Apr	Income	Expenditure	Transfers	31st Mar
Unrestricted funds	212,473	42,225	(38,764)	-	215,934
Designated funds	9,000	-	-	-	9,000
Restricted Funds	4,865	190	-	-	5,055
Endowment fund	484,916	-	-	-	484,916
	711,254	42,415	(38,764)	-	714,905

10 The trustees received no remuneration during the year and none of their expenses were reimbursed.