



Thames Valley Churches of Christ
Trustees' Reports & Accounts
Financial Year Ending 31/03/2025

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Legal & Administrative Details

Charity Name: Thames Valley Churches of Christ

Charity Number: 1099382

Company Number: 04767513

Charity Address: 137 Deepcut Bridge Road
Deepcut
Camberley
Surrey
GU16 6SD

Trustees: Dr Jasminder Mankoo
Mr Christopher Birtles

Key Management Personnel: Dennis Obongonyinge
Company Secretary/Administrator

Name & Address of Primary Banker: Lloyds Bank plc
24 Broad Street
Reading
Berkshire
RG1 2BT

Independent Examiner: Paxton Examiners
61a High Street South
Rushden
Northants
NN10 0RA

Thames Valley Churches of Christ

Trustees' report for the year ended 31 March 2025

The Trustees of Thames Valley Churches of Christ present their annual report and the independently examined financial statements for the year ended 31 March 2025.

STRUCTURE. GOVERNANCE AND MANAGEMENT

Thames Valley Churches of Christ is a company limited by guarantee (Company Number 4767513). It is also a registered charity (Charity Number 1099382). Both registrations are in England and Wales. The organisation's registered address is,

137 Deepcut Bridge Road, Deepcut, Camberley, surrey, GU16 6SD

Because of its 'dual status as a company and a charity, the same people serve as its company Directors and charity Trustees. A list of those serving is given on page 1. In this document, the term "Trustee" is used, but this should also be taken to imply the role of "Director". Trustees' meetings are held face to face or virtually at least four times per annum.

Trustees are not remunerated for their duties (other than necessary expenses) and hold no beneficial interest or shares in the company. The charity has a Trustee Indemnity Insurance policy.

The day-to-day administration of the charity is delegated to the "company secretary". The day to day "spiritual" leadership and guidance of the charity is delegated to "the ministry leadership team, led by a men's and women's ministry leader".

Thames Valley Churches of Christ maintains strong connections with other churches in the International Churches of Christ family, both in the UK and overseas. Thames Valley Churches of Christ also has connections with a benevolent charity called HOPE *worldwide* whose UK projects include work with the homeless and has links to international programmes through similarly named entities around the world.

PUBLIC BENEFIT

The Trustees have complied with the duty set out in section 17 of the Charities Act 2011 to have due regard to public benefit guidance published by the Commission. All Trustees give their time voluntarily and receive no benefit from the charity. Any expenses reclaimed from the charity are set out in notes to the accounts.

Thames Valley Churches of Christ

Trustees' report for the year ended 31 March 2025

OBJECTIVES AND ACTIVITIES

The objects of Thames Valley Churches of Christ are defined in its Articles of Association as follows:

"the advancement of the Christian religion and the relief of poverty in the United Kingdom and elsewhere throughout the world"

The main ways in which Thames Valley Churches of Christ accomplishes its objects are through:

- adult ministry (this includes prayer, teaching, preaching, spiritual counselling and evangelism)
- youth and children's ministry
- assistance to the needy and the sick

Summary of the charity's main activities and achievements

To further the above objects and vision, the charity's main activities and achievements were as follows:

Prayer, teaching, counselling and evangelism

Thames Valley Churches of Christ aim to facilitate the worship of God and to promote the everyday application of Christ's teachings. The charity continues to focus on small groups in the counties of Surrey, Hants, Berkshire, Dorset and Buckinghamshire. All the groups meet frequently to pray and worship together and to receive biblical teaching. The charity employs fulltime ministry workers and also uses volunteer teachers. It also continued to use the services of a teaching and worship leader on a consultancy (self-employed) contract. With the help and support of members of the congregations the Sunday worship services, and mid-week meetings are open to members of the wider community and visitors are welcome. Many teaching materials are placed on church websites and various social media channels free to the public. All activities aim to foster a strong community spirit within the local congregations and to develop a supportive and encouraging environment for all members of this community. One way that our member churches aim to support families and youth is by providing teaching and assistance with marriage and parenting issues. Our churches support overseas missions in similar work (See Note 5). All these activities aim to foster and promote the everyday application of Christ's teachings.

Thames Valley Churches of Christ

Trustees' report for the year ended 31 March 2025

Youth and Children's ministry

As in previous years the charity has put resources into building an effective youth ministry for families within the congregations and their surrounding neighbourhoods. All youth and children's activities are organised with the safety and security of the children at its heart. The charity has subscribed to the services of the Churches Child Protection Advisory Service (now Thirtyone:eight) who provide an invaluable service in supporting this work. Weekly classes this year were focused on creating an encouraging environment in which children can build an understanding of God and grow in their confidence and self-esteem and develop an appreciation of the relevance and usefulness of Christ in their everyday lives. The children are encouraged to invite their friends and family along to these events.

Assisting the Needy and the Sick

As in previous years the charity aims to meet the local needs among its members and in the local community. The Charity strives to imitate Jesus concern for those in need by supporting and partnering with HOPE Worldwide (a UK registered charity). This year the charity did not provide any new financial support but continued to monitor all the projects supported in previous years through HOPE Worldwide in India, Nepal, Lebanon and Croatia. The church however continued to support the needy within the church and its local communities.

ACHIEVEMENTS AND PERFORMANCE IN THE YEAR

This year two of our oldest ministry staff retired due to health reasons. The church took a special collection for their severance, as a thank you for their more than 2 decades of service. The church continues to grow and spread in small groups. As in previous years the youth ministry had a very successful summer camp in Isla of Wight. The youth ministry continued to engage and inspire young people from within the church and the local community by using online resources, day trips and weekend activities. The church continues to focus on building a strong young families and young professionals ministry. The church also had a great summer programme with an outdoor service in the summer of 2024 at "Dinton Pastures" in Wokingham.

Leaders continue to rise up in the small groups and locations and a wealth of talent that is needed for the church to continue to thrive is very encouraging.

In planning the activities, the trustees have applied the guidance on public benefit issued by the Charity Commission.

Thames Valley Churches of Christ

Trustees' report for the year ended 31 March 2025

Financial Review

In overseeing the finances and administration of the charity, the Trustees wish to ensure that it complies with all relevant legislation and regulations. However, they also seek to apply a high standard of self-regulation, as they seek to imitate the standard set in the Bible by the Apostle Paul:

"We want to avoid any criticism of the way we administer this liberal gift. For we are taking pains to do what is right, not only in the eyes of the Lord but also in the eyes of men." 2 Cor 8:20-21,

To ensure high standards, the trustees:

- set out the policies and procedures under which the organisation operates.
- undertaken to periodically review policies and procedures to ensure that they are fit for purpose and are being implemented effectively.

The Trustees do not believe the charity is involved in risky activity. All necessary employers and public liability insurance policies are held and under constant review. The organisation has taken on more costs as we prepare for transition in leadership but the trustees believe the charity is in good financial health as at 31 March 2025.

During the twelve-month period ending 31 March 2025, total income amounted to £393,751 (2024: £272,654). This included donations of £389,376 (2024: £240,499) for unrestricted purposes. Restricted donations for Missions and Benevolence amounted to £4,375 (2024: £32,155). Expenditure totaled £357,295 (2024: £317,505), which represented the operating costs of running the organisation, further disclosed in Notes 1- 9 to these accounts.

The accumulated funds of £59,931 as at 31 March 2025 [2024: £23,475]

PRINCIPLA RISKS

The Trustees periodically review and update the organisation's risk register. Three headline risks concern safeguarding, the development of future leaders, and maintaining the goodwill of church members. These risks and a summary of our mitigation plans are described as follows:

Safeguarding the well-being of children and vulnerable adults in church care: the Trustees want to have (and be seen to have) the highest standards in child protection. We are informed by advice from Thirtyone:eight (formerly Churches Child Protection

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Trustees' report for the year ended 31 March 2025

- Advisory Service). All staff are required to attend suitable training (both on appointment and periodically thereafter), and we are expanding the Disclosure and Barring Service (DBS) checks to include all volunteers regularly involved in such activities.
- **Future leaders and ministry staff:** the Trustees recognise that there is a continued need to train young leaders to continue the work of the charity. To help address this challenge and ensure we raise successors for the current generation of leaders and staff we have continued to invest in the Campus and Young Professional Ministries to attract and train future leaders.
- **Trust and goodwill of church members:** the financial and operational continuity of the charity is intrinsically tied to the continued trust and goodwill of the church members towards the charity, its leadership and its effectiveness in carrying out its purpose. We seek to protect and strengthen that goodwill through upholding the expectation of wholehearted participation in the life of the church by all its members, and a healthy engagement with church leadership and trustees.

FUTURE PLANS

The Trustees and Leadership Groups of Thames Valley Churches of Christ continue to focus on growing our churches with a particular emphasis on:

- Encouraging your members to engage and take leadership roles as they will become the church leaders of the future
- Strengthening our location groups through closer ties and relationships.
- Recruit new members to the board of trustees and strengthen all governance, oversight and compliance.
- Increase the engagement between members, trustees and leadership across the church to promote transparency and trust.

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Trustees' report for the year ended 31 March 2025

CONCLUSION

This report has demonstrated that Thames Valley Churches of Christ is accomplishing its objectives to spread the message of Jesus Christ, and to help those affected by poverty and sickness. In so doing, it is bringing benefits to wider society through its activities. The organisation is in a sound financial position and intends to build on its work in the coming years.

Approved by the Trustees, and signed on their behalf on 24 April 2026 by:

Signature

Christopher Birtles (Trustee)

Signature

A handwritten signature in black ink, appearing to read 'C Birtles', is written within a rectangular box.

Thames Valley Churches of Christ

Trustees' report for the year ended 31 March 2025

STATEMENT OF TRUSTEES' RESPONSIBILITIES

Company law requires the Trustees to prepare financial statements that give a true and fair view of the state of affairs of the charity at the end of the financial year and of its surplus or deficit for the financial year. In doing so the Trustees are required to:

- Select suitable accounting policies and then apply them consistently;
- Make sound judgements and estimates that are reasonable and prudent; and
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The Trustees are responsible for maintaining proper accounting records which disclose within reasonable accuracy at any time the financial position of the charity and enables them to ensure that the financial statements comply with the Companies Act 2006. The Trustees are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In accordance with company law, as the company's Directors, we certify that:

- so far as we are aware, there is no relevant audit information of which the company's auditors are unaware; and
- as the Directors of the company we have taken all the steps that we ought to have taken in order to make ourselves aware of any relevant audit information and to establish that the charity's auditors are aware of that information.

These financial statements have been prepared in accordance with the provisions of the Companies Act 2006 applicable to companies subject to the small companies' regime.

Approved by the Trustees, and signed on their behalf on 24 April 2026 by:

Signature

Christopher Birtles (Trustee)

Signature



Independent Examiners Report

I report to the trustees on my examination of the accounts of Thames Valley Churches of Christ ('the charity') for the year ended 31/03/2025.

Responsibilities and basis of report

As the charity's trustees of the Company (and its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

Independent examiner's statement

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:

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act 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; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

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.

Darren Warren FMAAT

Darren Warren

Date 24th April 2026

Statement of Financial Activities

For the year ended 31 March 2025.

Details

Notes

Unrestricted funds £	Restricted funds £	Total funds £	Prior year funds £
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Incoming resources

2

Donations

389,330	4,375	393,705	272,575
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Interest Income

46	-	46	79
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TOTAL INCOME

389,376	4,375	393,751	272,654
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Charitable activities

3

Preaching, teaching, evangelism & counseling.

332,835	-	332,835	243,451
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Kingdom kids & youth ministry

13,830		13,830	10,751
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Benevolence & missions

1,340	9,290	10,630	63,286
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TOTAL EXPENSES

348,005	9,290	357,295	317,488
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Net income/(expenditure)

41,371	(4,915)	36,456	(44,834)
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Total funds brought forward as at 1 April 2024

4,019	19,455	23,475	68,309
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Total funds carried forward as at 31 March 2025

45,390	14,540	59,931	23,475
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There were no recognised gains and losses for the year other than those included in the Statement of Financial Activities above. All activities of the charity were derived from continuing activities.

Balance Sheet

As at end of year 31 March 2025.

Details	Notes	Unrestricted funds £	Restricted funds £	Total this year £	Total last year £
Current assets					
Debtors	7	12,484	10,300	22,784	19,946
Cash at bank and in hand (Note 24)		53,971	4,240	58,212	23,453
TOTAL CURRENT ASSETS		66,456	14,540	80,996	43,399
Creditors: amounts falling due within one year	8	21,065	-	21,065	19,925
NET CURRENT ASSETS		45,390	14,540	59,931	23,475
TOTAL ASSETS LESS CURRENT LIABILITIES		45,390	14,540	59,931	23,475
TOTAL NET ASSETS		45,390	14,540	59,931	23,475
Funds of the Charity					
Restricted income funds	9		14,540	14,540	19,455
Unrestricted funds	9	45,390		45,390	4,019
TOTAL FUNDS		45,390	14,540	59,931	23,475

The entity was entitled to exemption from audit under section 477 of the Companies Act 2006.

The members have not required the entity to obtain an audit for the year in question in accordance with section 476 of the Companies Act 2006. However, an independent examination is required in accordance with section 144 of the Charities Act 2011.

- The trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and preparation of financial statements.
- These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

Approved by the Trustees, and signed on their behalf on 24 April 2026 by

Signature

Christopher Birtles (Trustee)

Signature



Thames Valley Churches of Christ

Notes to Financial Statements -year to 31 March 2025

1 Accounting policies

Basis of Preparation

The charity constitutes a public benefit entity as defined by FRS 102.

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.

The accounts have been prepared in accordance with:

- the Charities Act 2011
- and with the Statement of Recommended Practice (SoRP) 2026
- and with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102)

Going Concern

The trustees have considered cash flow estimates, the reserve balances and the operating environment for the twelve months from the date of these accounts and have concluded that the charity is a going concern.

Fund Accounting

The charity maintains various types of funds as follows:

Unrestricted fund

This represents unrestricted income which is expendable at the discretion of the Trustees in furtherance of the objectives of the charity. Such funds may be held to finance both working capital and capital investment. The charity at present has no designated funds.

Restricted fund – HOPE Worldwide Projects

This represents donations which are given by the donors to support the charity's projects with HOPE WW Nepal and HOPE WW India Projects and are restricted to this use.

Restricted fund – Benevolence

This represents donations which are given by the donors for benevolence work within the church and local communities and are restricted to this use.

Thames Valley Churches of Christ

Notes to Financial Statements -year to 31 March 2025 (continued)

Incoming Resources (Donations)

These are included in the Statement of Financial Activities (SoFA) when:

- the charity becomes entitled to the resources;
- it is more likely than not that the trustees will receive the resources; and
- the monetary value can be measured with sufficient reliability.

There has been no offsetting of assets and liabilities, or income and expenses, unless required or permitted by the FRS 102 SORP or FRS 102.

Resources Expended

These are included in the Statement of Financial Activities (SoFA) when:

- Expenditure is recognised on an accrual basis when a liability is incurred. Expenditure include any VAT which cannot be fully recovered and is reported as part of the expenditure to which it relates.
- Expenditure on charitable activities comprise those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.
- All costs are allocated between expenditure categories of the Statement of Financial Activities on a basis consistent with the use of resources. Costs relating to a activity are allocated directly, others are apportioned on an appropriate basis.

Governance Costs

Support costs have been allocated between governance costs and other support costs. Governance costs comprise all costs involving accountability of the charity and its compliance with regulation and good practice.

Volunteers

The value of services provided by volunteers is not incorporated into these financial statements. Further details of the contribution made by volunteers can be found in the Trustees' report.

Tangible Fixed Assets

The charity acquired no large assets during the year. Fixed assets that cost less than £1,000 are written off in the year in the statement of financial activities.

Thames Valley Churches of Christ

Notes to Financial Statements -year to 31 March 2025 (continued)

Liability Recognition

Liabilities are recognised when there is an obligation at the Balance Sheet date because of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for any future charitable activity it must provide.

Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised in the Statement of Financial Activities as a finance cost.

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Pensions

The charity makes contributions of 3% of gross salaries to employee's personal pension schemes. Contributions are made on behalf of all qualifying employees. All contributions during the period were accrued and charged to the Statement of Financial Activities for the year.

Taxation

VAT

The charity is exempt from VAT under HMRC registration threshold.

Income taxes

The charity's activities are exempt from taxation under Section 505 of the Income and Corporation Taxes Act 1998

Charity commitments

Charitable commitments which are legally binding on the Trustees are accounted for as expenditure in the Statement of financial Activities. Where the promise of financial support is not binding on the Trustees, such intentions are accounted for by a transfer to a designated reserve. Activities that are to be wholly financed from future income do not form part of such designation and are disclosed in a note to the accounts.

Thames Valley Churches of Christ

Notes to Financial Statements -year to 31 March 2025 (continued)

Note 3: Analysis of income

Analysis

This year			Last year		
Unrestricted funds	Restricted income funds	Total funds	Unrestricted funds	Restricted income funds	Total funds
£	£	£	£	£	£

Donations and legacies:

Donations

Donations (Michael Fadeyin)

Gift Aid Claimed

Total donations and legacies:

-	-	-	-	-	-
325,815	-	325,815	240,420	32,155	272,575
-	3,500	3,500	-	-	-
63,515	875	64,390	-	-	-
389,330	4,375	393,705	240,420	32,155	272,575

Income from investments:

Interest Received

Total income from investments:

46	-	46	79	-	79
46	-	46	79	-	79

TOTAL INCOME

389,376	4,375	393,751	240,499	32,155	272,654
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Note 3: Analysis of expenditure

Analysis

This year			Last year		
Unrestricted funds	Restricted income funds	Total funds	Unrestricted funds	Restricted income funds	Total funds
£	£	£	£	£	£

Expenditure on charitable activities:

Benevolence & Missions

Kingdom Kids & Youth Ministry

Preaching, Teaching, Evangelism &

Total charitable activities

1,340	9,290	10,630	266	63,020	63,286
13,830	-	13,830	10,751	-	10,751
332,835		332,835	243,473	-	243,473
348,005	9,290	357,295	254,490	63,020	317,510

TOTAL EXPENDITURE

348,005	9,290	357,295	254,490	63,020	317,510
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Thames Valley Churches of Christ

Notes to Financial Statements -year to 31 March 2025 (continued)

Note 4: Support & governance costs

Analysis	This year			Last Year
	Preaching, Teaching, Evangelism & Counseling £	Kingdom Kids & Youth Ministry £	Benevolence & Missions £	Total £

Support & governance costs

Insurance	378		-	378	336
Bank & card charges	5,355		-	5,355	4,115
IT & Software costs	6,356			6,356	1,356
Website & promotions	2,764			2,764	6,675
Independent Examination					1,356
Accounts & administrative	19,350	1,029		20,379	15,864
TOTAL EXPENDITURE	34,202	1,029	-	35,231	29,702

Note 5: Employee costs

Analysis	2025	2024
	Total £	Total £
Gross wages & salaries	125,521	106,871
Employee's national insurance	7,653	5,773
Employers pension contributions	4,185	5,625
TOTAL EXPENDITURE	137,359	118,269

- No members of staff earned more than £60,000 during the year 31 March 2025 or in the previous year.
- The average number of employees in the year was 3 (2024 it was 4)

Thames Valley Churches of Christ

Notes to Financial Statements -year to 31 March 2025 (continued)

Note 6: Severance payments to retiring staff

Analysis	2025	2024
	Total £	Total £
Severance payments	63,500	
TOTAL EXPENDITURE	63,500	-

Two long term employees retired for health reasons. More is explained in the "trustees's report".

Note 7: Debtors and prepayments

Details	This year	Last year
	£	£
Gift Aid Recoverable	3,073	2,161
Prepayments and accrued income		-
Other debtors	13,519	17,785
TOTAL DEBTORS	16,592	19,946

Note 8: Creditors and accruals

Details	This year	Last year
	£	£
Accruals and deferred income	12,375	10,489
Taxation and social security	3,441	6,254
Other creditors	5,249	3,182
TOTAL CREDITORS	21,065	19,925

Thames Valley Churches of Christ

Notes to Financial Statements -year to 31 March 2025 (continued)

Note 9: Charity funds

Fund names	Purpose and Restrictions	Balances brought forward £	Income £	Expenditure £	Transfers £	Balances carried forward £
2024 Special Fund	<i>Special collection severance payments and replenish reserves</i>		120,039.83	(65,252.91)		54,786.92
Benevolence Fund	<i>Fund for Benevolent Activities of the Church</i>	15,627.00		(4,915.00)	3,829.00	14,541.00
General Fund	<i>General Fund for Church unrestricted activities</i>	4,019.22	269,336.15	(282,751.99)		(9,396.62)
Michael Fadeyin Fund	<i>Fund for the support of post graduate student</i>		4,375.00	(4,375.00)		0.00
Special HOPE Fund	<i>Fund to be used for our HOPE WW supported activities</i>	3,829			(3,829.00)	-
TOTAL FUNDS		23,475	393,751	(357,294.90)	-	59,931