



**CHARITY COMMISSION  
FOR ENGLAND AND WALES**

## Trustees' Annual Report for the period

From **1<sup>st</sup> January 2024** To **31<sup>st</sup> December 2024**

Charity name: **TENERIFE FAMILY CHURCH**

Charity registration number: **1103117**

## Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	(a) To advance the Christian faith in accordance with the statement of beliefs appearing in the schedule hereto in Tenerife and in the United Kingdom and in such other parts of the world as the trustees may from time to time think fit. (b) To relieve persons who are in conditions of need or hardship or who are aged or sick and to relieve the distress caused thereby in the said locations and in such other parts of the world as the trustees may from time to time think fit.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	<b>Weekly Church services.</b> <b>Near weekly Bible studies &amp; Fellowship meetings.</b> <b>Christmas Carol Service.</b> <b>Funeral Services &amp; Visiting Bereaved.</b> <b>Hospital Visiting of English Speaking patients by request.</b> <b>Counselling of distressed/abused Women</b> <b>Aid with Social Benefits in the Spanish System</b> <b>Support of local charities including Grass Roots Trust UK.</b> <b>Ad-Hoc activities by church members detailed below.</b>
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	<b>The trustees confirm that they have regard to the Guidance issued by the CC on public benefit as stated in SORP-FRS102-2019a and the CC website.</b>

## Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	

Policy on social investment including program related investment	Para 1.38	
Contribution made by volunteers	Para 1.38	
Other		

## Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	<p><b>Tenerife Family Church (TFC) continued to offer spiritual and practical support to all nationalities, both residents and visitors to Tenerife, seeking to advance the Christian Faith in practical ways through actions which attempt to bring relief to persons in conditions of need or hardship. Addressing both Spiritual &amp; Material hardships exacerbated by fear of the future and the lack of employment, as a result of the aftermath of Covid-19.</b></p> <p><b>Specifically Christian spiritual support through regular live and pre-recorded services, Christian Biblical Words of support, and encouragement through events on local radio and YouTube. A Christmas Carol Service was held having been widely advertised.</b></p> <p><b>The annual Harvest Festival was held in the largest English speaking school in Tenerife and food donated by parents was distributed to those in need.</b></p> <p><b>The facilities of funeral services, conducted on a purely voluntary payment basis continued throughout the year, as did the support for the bereaved families.</b></p> <p><b>Material support of wider local society in serious need through provision of food and other essential items, mainly donated by church attendees and from the Harvest Festival. Additional weekly Food Bank food donations by church congregation.</b></p>

		<p>Hospital visiting of English speaking patients was continued by invitation. Counselling of distressed/abused Women was able to continue and supported women practically, spiritually and emotionally, including supporting into the Spanish Government Benefit &amp; Support System for these women and others.</p> <p>Informal support by the congregation also includes in-home visits, taxiing people to hospital and doctor's appointments, doing shopping for those of limited mobility, and similar support activities.</p> <p>Informal support groups by the congregation including, but not limited to Men's breakfast group, Women's fellowship group, and WhatsApp groups; all providing spiritual, practical and emotional support to English and Spanish speakers.</p>
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**Additional information (optional)**

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	
Other		



## Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	<b>TFC Charity was pleased during the year to provide financial support to the Spanish Church Organisation, with God's help, for the purchase of its own building. As a consequence TFC posted a loss of £54,346 over the period but still maintained a closing balance of £101,903. This we see as being down to God's Grace and Favour on His Global Church.</b>
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	<b>The trustees do not consider Reserves necessary as the Charity has no debts and no employee liability.</b>
Amount of reserves held	Para 1.22	<b>Zero</b>
Reasons for holding zero reserves	Para 1.22	<b>The trustees do not consider Reserves necessary as the Charity has no debts and no employee liability.</b>
Details of fund materially in deficit	Para 1.24	<b>None</b>
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	<b>Given the financial position as above, there are no concerns about future viability.</b>

### Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	
Investment policy and objectives including any social investment policy adopted	Para 1.46	
A description of the principal risks facing the charity	Para 1.46	
Other		

## Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	<b>Declaration of Trust dated 13/02/2004 as amended by resolution dated 25/11/2012</b>
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	<b>Trust</b>
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	<b>Recruitment of potential new trustees is by personal relationship, followed by resolution of majority of existing trustees, in line with the SORP and governing document .</b>

### Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	
Relationship with any related parties	Para 1.51	
Other		

## Reference and Administrative details

Charity name	<b>Tenerife Family Church</b>
Other name the charity uses	<b>Silencio - Christian Fellowship (Working name) Costa Del Silencio Christian Fellowship (Working name)</b>
Registered charity number	<b>1103117</b>
Charity's principal address	<b>Tenerife Family Church Av.Claudio Delgado Diaz 101 38639 Las Chafiras Santa Cruz De Tenerife</b>

**Names of the charity trustees who manage the charity**

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Mr John R Banks	Chairperson		
2	Mr Tom Greig	Trustee		
3	Mr Bill Jeffrey	Trustee		
4	Mr Allan Wright	Trustee		
5	Mr John Banks	Trustee	Resigned effective 1 <sup>st</sup> June 2024	
6	Mrs Catriona Crone	Trustee		
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

**Corporate trustees – names of the directors at the date the report was approved**

Director name		
None		

**Name of trustees holding title to property belonging to the charity**

Trustee name	Dates acted if not for whole year	
None		

## Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	None
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	Not Applicable
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	Not Applicable

### Additional information (optional)

#### Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

#### Name of chief executive or names of senior staff members (Optional information)

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## Exemptions from disclosure

Reason for non-disclosure of key personnel details

None

## Other optional information

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**Declarations**

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)	<div>John Banks</div> <div>John Banks [Sep 24, 2025 11:00:43 GMT+1]</div>	
Full name(s)	John Banks	
Position (eg Secretary, Chair, etc)	Chair	
Date	<div>24/09/25</div>	



Charity Registration No. 1103117

## **Tenerife Family Church**

ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31ST DECEMBER 2024

## **Tenerife Family Church**

### **Legal and Administration Information**

Chairperson	John R Banks	
Trustees	John R Banks John Banks Tom Greig Bill Jeffrey Allan Wright Catriona Crone	resigned 01/06/2024
Charity number	1103117	
Principal address	Tenerife Family Church Claudio Delgado Diaz 101 Las Chafiras Santa Cruz de Tenerife	
Independent examiner	McGlone Wardzynski Ltd 14 Queens Road Eagle House Coventry CV1 3EG	

## **Tenerife Family Church**

### **Statement of Trustees' Responsibilities For the year ended 31st December 2024**

The trustees of Tenerife Family Church for the purpose of company law, are responsible for preparing the Trustees Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company Law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make 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 operation.

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011. They 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.

## **Tenerife Family Church**

### **Independent Examiner's Report to the Trustees of Tenerife Family Church**

I report to the trustees on my examination of the financial statements of Tenerife Family Church (the charity) for the year ended 31st December 2024.

#### **Responsibilities and basis of report**

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 (the 2011 Act).

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act. In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

#### **Independent examiner's statement**

Your attention is drawn to the fact that the charity has prepared financial statements in accordance with 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) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn.

I understand that this has been done in order for financial statements to provide a true and fair view in accordance with Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

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 that in any material respect:

- 1 accounting records were not kept in respect of the charity as required by section 130 of the 2011 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements 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 financial statements to be reached.



James Rose FMAAT

14 Queens Road  
Eagle House  
Coventry  
CV1 3EG

24/09/25

Dated: .....



**Tenerife Family Church**  
**Financial Statement for the year ended 31st December 2024**

**Receipts and Payments Account**

	Notes	Unrestricted Fund (£)	Restricted Fund (£)	Total 2024 (£)	Total 2023 (£)**
<b>Receipts</b>					
Donations & Legacies	1	83,981	-	83,981	136,617
Church charitable activities	2	175,108	-	175,108	7,018
Gift aid		3,424	-	3,424	-
Memorials & funerals		570	-	570	2,202
Investment income		1,019	-	1,019	1,458
<b>Total receipts</b>		<b>264,102</b>	<b>-</b>	<b>264,102</b>	<b>147,295</b>
<b>Payments</b>					
<b>Church activities</b>					
Benevolent expenses		145		145	325
<b>Totals</b>		<b>145</b>	<b>-</b>	<b>145</b>	<b>325</b>
<b>Church expenses</b>					
Support for individuals		26,197		26,197	33,358
Church running expenses	3	26,440		26,440	15,553
Donations to other charities	4	249,654		249,654	-
Gifts		5,986		5,986	5,080
Insurance		1,742		1,742	1,373
Rent		4,707		4,707	13,556
Utility bills		3,578		3,578	5,318
<b>Totals</b>		<b>318,304</b>	<b>-</b>	<b>318,304</b>	<b>74,238</b>
<b>Total payments</b>		<b>318,448</b>	<b>-</b>	<b>318,448</b>	<b>74,563</b>
<b>Excess of receipts over payments</b>	-	<b>54,346</b>	<b>-</b>	<b>54,346</b>	<b>72,732</b>
Transfers between funds		113,557	- 101,137	12,420	-
		<b>59,211</b>	<b>- 101,137</b>	<b>41,926</b>	<b>72,732</b>
<b>Cash at bank and in hand at 1 January</b>		<b>18,795</b>	<b>125,034</b>	<b>143,829</b>	<b>71,097</b>
<b>Cash at bank and in hand at 31 December</b>		<b>78,006</b>	<b>23,897</b>	<b>101,903</b>	<b>143,829</b>

**Tenerife Family Church**  
**Balance Sheet**  
As of December 31, 2024

XE: 1Euro = GBP  
0.826661

	<b>Total</b>	
<b>Assets</b>		
<b>Current Assets</b>	€	£
CAF Cash 1 xx16167	4,209.40	2,920.78
CAF Gold 1 xx90971	2,436.62	2,222.45
CAF Gold 2 (new) xx92753	31,920.95	28,038.61
PayPal	1,127.70	932.23
Petty Cash	4,501.01	3,720.81
Petty Cash Sterling	408.37	355.03
Santander xx7437	77,072.93	63,713.19
<b>Total Current Assets</b>	<b>121,676.98</b>	<b>101,903.09</b>
<b>Long term assets:</b>		
Furniture, fixtures & fittings	7,122.80	5,888.14
<b>Total long term assets</b>	<b>7,122.80</b>	<b>5,888.14</b>
<b>Total Assets</b>	<b>128,799.78</b>	<b>107,791.23</b>
<b>Liabilities and shareholder's equity</b>		
<b>Current liabilities</b>		
Iglesia Cristiana de Costa del Silencio	28,908.44	23,897.48
<b>Total Current liabilities</b>	<b>28,908.44</b>	<b>23,897.48</b>
<b>Shareholders' equity:</b>		
Net Income	-65,903.76 -	54,480.07
Retained Earnings	165,795.10	138,373.82
<b>Total shareholders' equity</b>	<b>99,891.34</b>	<b>83,893.76</b>
<b>Total liabilities and equity</b>	<b>€ 128,799.78</b>	<b>107,791.23</b>

**Tenerife Family Church**  
**Statement of Assets and Liabilities at 31st December 2024**

	Notes	Unrestricted Fund (£)	Restricted Fund (£)	Total 2024 (£)	Total 2023 (£)
<b>Current assets - Cash at bank and in hand</b>					
CAF Cash1 xx16167		2,921		2,921	211
CAF Gold1 xx90971		2,222		2,222	11,616
CAF Gold2 xx92753		28,039		28,039	84,396
Paypal account		932		932	4,794
Petty cash		3,721		3,721	1,914
Petty cash (GBP)		355		355	
Santander xx7437		39,816	23,897	63,713	40,898
Totals		78,006	23,897	101,903	143,829
<b>Total current assets</b>		<b>78,006</b>	<b>23,897</b>	<b>101,903</b>	<b>143,829</b>
<b>Fixed Assets</b>					
		<b>2024</b>			
Value of assets owned:					
Equipment & fixtures		5,888			
Other assets & liabilities					
Assets					
Gift aid tax not yet received		1,379			
Liabilities					
Iglesia Cristiana de Costa del Silencio	6	23,897			

Signed on behalf of the Trustees by:

Name: John Banks

Signature: *John Banks*  
John Banks (Sep 24, 2025 11:00:43 GMT+1)

Date: 24/09/25

## Tenerife Family Church

### Disclosure notes to the accounts for the year ended 31st December 2024

		Unrestricted fund	Restricted fund	
1	<b>Donations &amp; Legacies</b>			
	Church Donations - For Gift Aid	5,088		
	Church Donations - non gift aid	78,810		
	Church Offerings (cash)	83		
		<u>83,981</u>	<u>0</u>	
2	<b>Church charitable activities</b>			
	Santa Marta rent	2,067		
	Living Room	816		
	Sale of Living Room	172,136		
	Insurance claim	90		
		<u>175,108</u>	<u>0</u>	
3	<b>Church running expenses</b>			
	Advertising/Promotional	750		750
	Bank charges	321		321
	Community fees	5503		5503
	Equipment & furniture	110		110
	Events	33		33
	Hospitality and refreshments	507		507
	Legal and professional fees	2154		2154
	Media	1915		1915
	Repairs and Maintenance	9545		9545
	Stationery	198		198
	Sundries	389		389
	Taxes	3116		3116
	Training & development	347		347
	Travel and Accommodation	1537		1537
	Vehicle repair	16		16
		<u>26440</u>	<u>0</u>	<u>26440</u>
4	<b>Donations to other charities</b>	This refers to funds paid over to Iglesia Cristia		
5	<b>Analysis of Reserves</b>			
	Restricted funds	23,897		
	Unrestricted funds	78,006		
		<u>101,903</u>		

Since the building is owned by another charity: Iglesia Cristiana de Costa del Silencio, these are the funds collected by TFC for the new building and therefore held in its accounts to be passed onto the property owner.

6



7 **Payments to Trustees**

One Trustee received remuneration or benefits from the charity during the year.

	2024		2023	
	€	£	€	£
Honorarium	27,761	22,949	26,000	22,542
Travel & Phone	3,929	3,248	1,960	1,699
	<u>31,691</u>	<u>26,197</u>	<u>27,960</u>	<u>24,241</u>

8 **Employees**

There were no employees in the year (2023 - None).

9 **Taxation**

The charity is a registered charity and is therefore exempt from taxation.

10 **Related party transactions**

There were no related party transactions during the year (2023 - none).