

IMMAANUVEEL

England & Wales · Charity number 1132782

Details

Other names	TAMIL CHURCH, EMMANUEL CHRISTIAN FELLOWSHIP MANOR PARK
Status	Registered
Legal form	Charitable company
Company number	07027521
Registered	2009-11-18
Register	View on the Charity Commission register

Contact

Address	66 Marlands Road Ilford IG5 0JJ
Phone	07956292864
Website	www.tamilchurchlondon.org

Activities

Objects: (A) TO ADVANCE THE CHRISTIAN FAITH IN ACCORDANCE WITH THE STATEMENT OF BELIEFS APPEARING IN THE SCHEDULE HERETO PARTICULARLY BUT NOT EXCLUSIVELY AMONGST TAMIL - SPEAKING PEOPLE IN ANY PART OF THE UNITED KINGDOM OR THE WORLD AS THE TRUSTEES MAY FROM TIME TO TIME THINK FIT AND TO FULFIL SUCH OTHER PURPOSES WHICH ARE EXCLUSIVELY CHARITABLE ACCORDING TO THE LAW OF ENGLAND AND WALES AND ARE CONNECTED WITH THE CHARITABLE WORK OF THE CHARITY;(B) TO RELIEVE SICKNESS AND FINANCIAL HARDSHIP AND TO PROMOTE AND PRESERVE GOOD HEALTH BY THE PROVISION OF FUNDS, GOODS OR SERVICES OF ANY KIND, INCLUDING THROUGH THE PROVISION OF COUNSELLING AND SUPPORT IN ANY PART OF THE UNITED KINGDOM OR THE WORLD AS THE TRUSTEES FROM TIME TO TIME MAY THINK FIT.

Activities: Church activities

Classification

- **How:** Other Charitable Activities
- **What:** Overseas Aid/famine Relief, Religious Activities
- **Who:** People Of A Particular Ethnic Or Racial Origin

Geography

- **Area of benefit:** THE UNITED KINGDOM OR THE WORLD
- Newham
- Redbridge
- Waltham Forest

Finances

Period end	Income	Expenditure	Assets	Employees
2025-06-30	£323,874	£125,055	-	-
2024-06-30	£130,099	£120,082	-	-
2023-06-30	£100,511	£88,703	-	-
2022-06-30	£140,385	£111,278	-	-
2021-06-30	£291,683	£159,993	-	-
2020-06-30	£417,710	£241,281	-	-

Trustees

Name	Role	Appointed
Sam Ratnarajan Solomon	Chair	2023-09-29
Doraisingh Duraipandian		2023-09-29
Mary Johnson		2023-09-29

IMMAANUVEEL

England & Wales - Charity number 1132782

Accounts

Immaanuveel

(A Charity Company Limited by Guarantee, company number 7027521)

Financial Statements

and

Trustees' Report

for the year ended 30 June 2025

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for the year ended 30 June 2025

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Immaanuveel

(A Charity Company Limited by Guarantee, company number 7027521)

Charitable company Information for the year ended 30 June 2025

Status:	Immaanuveel is a company limited by guarantee and a registered charity governed by its memorandum and articles of association. The directors of the charity are its trustees for the purposes of charity law and throughout this report are collectively referred to as the trustees.
Charity name:	Immaanuveel
Company registration number:	7027521 (England & Wales)
Charity registration number:	1132782
Registered office:	66 Marlands Road Ilford Essex IG5 0JJ
Operations address:	66 Marlands Road Ilford Essex IG5 0JJ
Trustees who held office during the year:	S R Solomon M Johnson D Duraipandian
Chair: Secretary:	S R Solomon P N Nathan
Independent Examiner:	Anthony Armstrong FCA Armstrong & Co <i>Chartered Accountants & Statutory Auditor</i> 4a Printing House Yard Hackney Road London E2 7PR
Bankers:	Reliance Bank Ltd Faith House 23-24 Lovat Lane London EC3R 8EB

Trustees' Report, incorporating the Directors' Report for the year ended 30 June 2025

The Trustees of Immaanuveel present their report together with the financial statements for the year ended 30 June 2025.

Aims of the Church

The main charitable objects of Immaanuveel are to provide opportunities for worship and pastoral care to Tamil speaking Christian immigrants; the presentation of Christianity to Tamil speaking Hindus and to help children of immigrants grow up to be Asian, British and Christian.

Structure, Governance and Management

Governing Document

Immaanuveel is a company limited by guarantee, incorporated on 23 September 2009 and registered as a charity on 18 November 2009. The company was established under a Memorandum of Association which established the objects and powers of the company and is governed under its Articles of Association. In the event of the company being wound up members are required to contribute an amount not exceeding £1 each.

Trustees

The Trustees of the charity who held office during the year are disclosed on page 3.

The Freehold property at 8 Berkeley Road is owned by custodian trustees on behalf of Immaanuveel Limited.

Treasurers and accounting procedures

Our honorary treasurers are D Duraipandian and Sam Karunyanesan.

Review and Report of the year

The results for the period and the financial positions of the charity are presented on page 8 of the financial statement.

During the financial year, although the Sunday offerings decreased by 13%, income from the regular envelope scheme income has increased by 15%, and the regular income via stewardship increased by 108%. As a result, the overall income of the charity has increased by 40%.

Expenditure for the year has decreased by 6% compared to the previous year and as a result the charity made a surplus income of £34,248 for the financial year compared to deficit of £6,889 last year.

In addition to this, members contributed £172,863 towards the building fund and refurbishment works. This has been capitalised as part of the building purchase cost.

During the year, by God's grace, the charity completed the purchase of the new church building for the cost of £921,835 and spent a further £128,429 on building works. These costs have been capitalised under the building cost in the balance sheet. We truly recognise this as a significant milestone and a testimony to God's provision and faithfulness.

We thank God for the members for their continued generosity.

The church continued its activities and ministries, primarily serving the Tamil -speaking communities from India and Sri Lanka.

The work among the young people has continued to be a blessing, and it is truly encouraging to see them growing in their faith.

We also thank God for both paid and unpaid workers for their tireless work in meeting the emotional and physical needs of individuals and their families.

We look forward to continuing to serve and bless our community in the coming year. It has been a great joy to serve the people in the past, and we eagerly anticipate doing the same in the year ahead.

Post Balance Sheet Event

The charity continued the refurbishment works which were completed in September. In the same month, the church moved into the new building and held its first inauguration service.

The church is now fully functioning in the new building, with all worship services and activities taking place there.

We thank God for His grace and faithfulness in enabling the charity to have its own church building after 42 years since its establishment. This stands as a testimony to His promises and enduring love.

**Trustees' Report, incorporating the Directors' Report
for the year ended 30 June 2025**

Risk assessment and management

The church continues to hold services and activities at St Pauls Burges Road, and all health and safety relating to the building are managed by St Paul's church.

The church follows its own safeguarding guidance and policies, which are overseen by trained volunteers.

Public Benefit

Immaanuveel benefits the public by way of: regular worship that is open to all, the provision of sacred space for personal prayer and contemplation, pastoral work (including the visiting of the sick and the bereaved), teaching Christianity through sermons, courses and small groups, taking school assemblies, promoting the whole mission of the church through its assistance to older people, parents and children, and supporting charities in the UK and overseas.

Financial Review**Results for the year**

The results of the period and financial position of the charity are shown in the annexed financial statements.

The Statement of Financial Activities shows net income for the year of £198,819 and reserves of £1,216,267.

Tangible fixed assets for use by the charity.

Fixed assets are set out in Note 9 to the accounts.

Independent Examiner

The Independent Examiner, Anthony Armstrong FCA of Armstrong & Co, Chartered Accountant and Statutory Auditor, has indicated his willingness to be proposed for re-appointment.

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

The financial statements were approved by the Board of Trustees on 23 April 2026 and signed on its behalf by:



S R Solomon
Trustee

Statement of Trustees' Responsibilities
for the year ended 30 June 2025

The trustees (who are the directors of Immaanuveel for the purpose of company law) are responsible for preparing the Trustees Annual 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 charitable company and of its incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing these financial statements, the trustees are required to:

- a) Select suitable accounting policies and apply them consistently;
- b) Observe the methods and principles in the Charities SORP;
- c) Make judgements and estimates that are reasonable and prudent;
- d) Follow applicable accounting standards and statements of recommended practice, subject to any material departures disclosed and explained in the accounts;
- e) Prepare the financial statements on the going concern basis unless it is inappropriate to assume that the charitable company will continue in operation.

The trustees are responsible for keeping adequate accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006 and charity legislation. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Independent Examiner's Report to the Trustees of Immaanuveel

I report on the accounts of Immaanuveel for the period from 1 July 2024 to 30 June 2025, which are set out on pages 8 to 17.

This report is made solely to the trustees as a body in accordance with section 145 of the Charities Act 2011 (the Charities Act) and regulations made under section 154 of that Act. My examination has been undertaken so that I might state to the trustees those matters I am required to state to them in an independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the company and the trustees as a body, for my examination, for this report, or for the opinions I have formed.

Respective responsibilities of trustees and examiner

As described on page 6, the trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act and that an independent examination is needed. The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of the Institute of Chartered Accountants in England and Wales (ICAEW).

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- a) examine the accounts under section 145 of the Charities Act;
- b) to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the Charities Act, and
- c) to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with the 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 the 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 connection with my examination, no matter has come to my attention which give me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 386 of the Companies Act 2006 Act, or
- the accounts do not accord with such records; or
- the accounts do not comply with relevant accounting requirements under section 396 of the Companies Act 2006 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
- the accounts have not been prepared in accordance with the Charities SORP (FRS102).

I 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.

Anthony Armstrong

**Anthony Armstrong FCA, Independent Examiner
of Armstrong & Co**
Chartered Accountants & Statutory Auditor

23 April 2026

**4a Printing House Yard
Hackney Road
London E2 7PR**

Statement of Financial Activities*incorporating the income and expenditure account*
for the year ended 30 June 2025

		2025			2024
		Unrestricted Funds	Restricted Funds	Total Funds	Total Funds
		£	£	£	£
Notes					
Income from:					
Donations and legacies	3	132,000	181,680	313,680	96,825
Charitable activities	4	5,637	-	5,637	4,864
Investments	5	4,557	-	4,557	8,410
Total income		142,194	181,680	323,874	110,099
Expenditure on:					
Charitable activities	6	107,946	17,109	125,055	120,082
Total expenditure		107,946	17,109	125,055	120,082
Net gains/(losses) on investments	10	-	-	-	20,000
Net income/(expenditure) and movement in funds		34,248	164,571	198,819	10,017
Reconciliation of funds:					
Total funds brought forward	13	693,824	323,624	1,017,448	1,007,431
Total funds carried forward	13	728,072	488,195	1,216,267	1,017,448

All incoming resources and resources expended are derived from continuing activities.

There are no gains and losses other than those noted above and therefore no separate statement of total recognised gains and losses has been prepared.

The statement of financial activities incorporates an income and expenditure account.

The accompanying accounting policies and notes form an integral part of these financial statements.

Statement of Financial Position
as at 30 June 2025

	Notes	30 June 2025		30 June 2024	
		£	£	£	£
Fixed assets:					
Tangible assets	9		1,050,383		161
Investments	10		490,000		490,000
Total fixed assets			<u>1,540,383</u>		<u>490,161</u>
Current assets:					
Cash at bank and In hand		<u>22,086</u>		<u>528,489</u>	
Total current assets		<u>22,086</u>		<u>528,489</u>	
Creditors: amounts falling due within one year	11	<u>96,202</u>		<u>1,202</u>	
Net current assets/(liabilities)			(74,116)		527,287
Total assets less current liabilities			<u>1,466,267</u>		<u>1,017,448</u>
Creditors: amounts falling due after more than one year	12		250,000		-
Total net assets			<u>1,216,267</u>		<u>1,017,448</u>
The funds of the charity:					
Restricted income funds	16		488,195		323,624
Unrestricted funds	13		363,752		329,504
Revaluation reserve			364,320		364,320
Total charity funds	19		<u>1,216,267</u>		<u>1,017,448</u>

The directors are satisfied that the company is entitled to exemption from audit under Section 477 of the Companies Act 2006 and that no member or members have requested an audit pursuant to section 476 of the Act.

The directors acknowledge their responsibilities for:

- (i) ensuring that the company keeps proper accounting records which comply with Section 386 of the Companies Act 2006; and
- (ii) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of the financial year and of its surplus or deficit for the financial year in accordance with the requirements of Section 394 and 395 of the Companies Act 2006, and which otherwise comply with the requirements of this act relating to accounts, so far as applicable to the charitable company.

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies and with the Financial Reporting Standard 102.

The financial statements were approved by the Board of Trustees on 23 April 2026 and signed on its behalf by:



S R Solomon
Trustee

The notes on pages 11 to 17 form part of these accounts.

Statement of Cash Flows

for the year ended 30 June 2025

	Notes	2025 £	2024 £
Cash flows from operating activities:			
Net cash provided by/(used in) operating activities	1	194,304	(18,336)
Cash flows from investing activities:			
Dividends, interest and rents from investments		4,557	8,410
Purchase of property, plant and equipment		(1,050,264)	-
Net cash provided by/(used in) investing activities		(1,045,707)	8,410
Cash flows from financing activities:			
Cash inflows from new borrowing		345,000	-
Net cash provided by/(used in) financing activities		345,000	-
Change in cash and cash equivalents in the reporting period		(506,403)	(9,926)
Cash and cash equivalents at the beginning of the reporting period	2	528,489	538,415
Cash and cash equivalents at the end of the reporting period	2	22,086	528,489

Notes to the Cash Flow Statement

	2025 £	2024 £
1) Reconciliation of net income/(expenditure) to net cash flow from operating activities		
Net income/(expenditure) for the reporting period (as per the statement of financial activities)	198,819	10,017
Adjustments for:		
Depreciation charges	42	57
(Gains)/losses on investments	-	(20,000)
Dividends, interest and rents from investments	(4,557)	(8,410)
Increase/(decrease) in creditors	(1)	-
Net cash provided by/(used in) operating activities	194,304	(18,336)
2) Analysis of cash and cash equivalents		
Cash in hand	22,086	528,489
Total cash and cash equivalents	22,086	528,489

Accounting Policies**for the year ended 30 June 2025**

Basis of preparation

The financial statements have been prepared in accordance with:

- a) Applicable UK accounting standards, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)'.
b) 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 2015) - (Charities SORP FRS 102);
c) the Companies Act 2006.
d) the Charities Act 2011.

Public benefit entity

The charitable company meets the definition of a public benefit entity under FRS 102.

Going concern

The trustees consider that there are no material uncertainties about the charitable company's ability to continue to operate and accordingly the accounts have been prepared on a going concern basis.

Income recognition

Income is recognised when the charity has a contractual or other right to its receipt, it is probable that the income will be received and that the amount can be measured reliably. Income with conditions attached to its receipt is recognised when those conditions have been fulfilled.

Income from the recovery of tax on gift aided donations is accounted for in the period to which the relevant donation is received. Grant income is recognised on a receivable basis.

The income from trading activities include rental income from the letting of church premises and freehold land and buildings which is accounted for when earned. It is shown gross, with the associated costs included in fundraising costs.

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

Expenditure recognition

Expenditure is accrued as soon as a liability is considered probable, and the amount of obligation can be measured reliably. Longer term liabilities are discounted to present value. The charity is not registered for VAT and accordingly expenditure includes VAT where appropriate.

Expenditure included in Raising Funds includes amounts incurred in obtaining grants and other donations and property maintenance costs.

Charitable expenditure includes those costs in fulfilling the charity's principal objects, as outlined in the Report of the charity. These include grants payable, governance costs and an apportionment of support costs.

- Grants payable are payments made to third parties in furtherance of the charity's objects. In the case of an unconditional grant offer this is accrued once the recipient has been notified of the grant award. The notification gives the recipient a reasonable expectation that they will receive the grant. Grants awards that are subject to the recipient fulfilling performance conditions are only accrued when the recipient has been notified of the grant and any remaining unfulfilled condition attaching to that grant is outside of the control of the charity.
- Governance costs comprise all costs involving the public accountability of the charity and its compliance with regulation and good practice. These costs include costs related to the independent examination and legal fees.
- Rentals under operating leases are charged as incurred over the term of the lease.

Restricted Funds

Restricted funds are to be used for specified purposes as laid down by the funder. Direct and support expenditure which meets these criteria are identified to the fund together with a fair allocation of other costs.

Unrestricted Funds

Unrestricted funds are funds received which have no restrictions placed on their use and are available as general funds.

Designated Funds

Designated funds are unrestricted funds earmarked by the trustees for particular purposes.

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.

Accounting Policies**for the year ended 30 June 2025**

Pensions

The charity operates defined contribution schemes which are administered by outside independent pensions providers. Contributions payable for the year are charged to the Statement of Financial Activities.

Tangible Fixed Assets

Tangible fixed assets are stated at cost less depreciation. Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Furniture & fixtures	- 25% WDV
Investment property	- No depreciation on investment property

Fixed Assets Investments

Fixed assets held for investment purposes are not depreciated. Under SORP 2015 (FRS102), investment properties are measured initially at cost and subsequently at fair value at the reporting date.

Investments are shown in the balance sheet at closing market value. Surpluses or deficits on valuation are credited or charged to the statement of financial activities.

Notes to the Accounts

for the year ended 30 June 2025

1 Incoming resources

The incoming resources and surplus are attributable to the principal activities of the charity.

2 Net incoming resources

Net incoming resources are stated after charging:

Independent Examiner's fees - reporting service

Depreciation - owned assets

	2025	2024
	£	£
Independent Examiner's fees - reporting service	1,200	1,200
Depreciation - owned assets	42	57
	<u>-</u>	<u>-</u>

Trustees' emoluments

Emoluments include salaries, fees, bonuses, expense allowances and estimated non-cash benefits receivable. All trustees serve in a voluntary capacity and do not receive payment for their services.

	Unrestricted	Restricted	2025 Total	2024 Total
	£	£	£	£
Offerings	27,517	-	27,517	31,765
Envelope scheme	31,307	-	31,307	27,258
Stewardship (primary gift)	73,151	-	73,151	35,170
Donations	25	8,817	8,842	2,632
Donations - Building fund	-	172,863	172,863	-
	<u>132,000</u>	<u>181,680</u>	<u>313,680</u>	<u>96,825</u>

	Unrestricted	Restricted	2025 Total	2024 Total
	£	£	£	£
Special offerings	5,518	-	5,518	1,640
Sunday school	108	-	108	3,224
Outings & refreshments	11	-	11	-
	<u>5,637</u>	<u>-</u>	<u>5,637</u>	<u>4,864</u>

	Unrestricted	Restricted	2025 Total	2024 Total
	£	£	£	£
Interest earned	4,557	-	4,557	8,410
	<u>4,557</u>	<u>-</u>	<u>4,557</u>	<u>8,410</u>

	Unrestricted	Restricted	2025 Total	2024 Total
	£	£	£	£
Stipends	40,656	-	40,656	30,549
Special fellowship activities	14,340	-	14,340	21,862
Donations & gifts	1,000	17,109	18,109	6,476
Evangelism	-	-	-	439
Sunday school & outreach activities	588	-	588	277
Bible school & training	853	-	853	561
Outing & refreshments	1,042	-	1,042	2,987
Youth activities	1,669	-	1,669	833
Special Events	1,467	-	1,467	-
Premises & other running costs	28,414	-	28,414	38,846
Depreciation	42	-	42	57
Support costs (see note 7 below)	17,875	-	17,875	17,195
	<u>107,946</u>	<u>17,109</u>	<u>125,055</u>	<u>120,082</u>

Notes to the Accounts**for the year ended 30 June 2025**

7 Support costs	Unrestricted	Restricted	2025 Total	2024 Total
	£	£	£	£
Motor & travelling expenses	3,055	-	3,055	9,371
Telephone	713	-	713	317
Administrative charges	8,566	-	8,566	6,307
Independent examiner's fees	1,200	-	1,200	1,200
Mortgage interest	4,341	-	4,341	-
	<u>17,875</u>	<u>-</u>	<u>17,875</u>	<u>17,195</u>

8 Remuneration of the Leadership Team	2025	2024
Members of the Leadership Team received stipends during the year as follows:	£	£
Stipends:		
Salaries (Including Ni contributions and pensions)	40,656	30,549
	<u>40,656</u>	<u>30,549</u>

No remuneration was paid to any Trustee or their associates for services as a trustee during the year ended 30 June 2025 nor to

Employees paid in excess of £60,000 during the current year and previous year:

	<u>None</u>	<u>None</u>
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9 Tangible fixed assets	Land & buildings	Furniture & fixtures	Total
	£	£	£
Cost			
As at 1 July 2024	-	11,058	11,058
Additions	1,050,264	-	1,050,264
As at 30 June 2025	<u>1,050,264</u>	<u>11,058</u>	<u>1,061,322</u>
Depreciation			
As at 1 July 2024	-	10,897	10,897
Charge for the year	-	42	42
As at 30 June 2025	<u>-</u>	<u>10,939</u>	<u>10,939</u>
Net book value			
As at 30 June 2025	<u>1,050,264</u>	<u>119</u>	<u>1,050,383</u>
As at 30 June 2024	<u>-</u>	<u>161</u>	<u>161</u>

Land & buildings figure includes purchase of new church building for £921,835 and further £128,429 spent on building works.

Notes to the Accounts
for the year ended 30 June 2025

10 Investments	Investment property £	Total £
Market value		
As at 1 July 2024	490,000	490,000
As at 30 June 2025	<u>490,000</u>	<u>490,000</u>

Investment property	The investment property is situated in Berkeley Road, London E12. It was transferred from functional fixed assets in May 2014 as it is now used as a rental property to generate investment income. As required by the Charity SORP 2015 (FRS102), as an investment property it was revalued at the balance sheet date on 30 June 2022. The valuation made by the Trustees was based on a professional valuation carried out in November 2024. There are no known restrictions on the ability to realise the investment property, nor on the right to the rental income or the proceeds on any sale.
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11 Creditors: amounts falling due within one year	2025 £	2024 £
Accruals	1,202	1,202
Short-term loans	95,000	-
	<u>96,202</u>	<u>1,202</u>

12 Creditors: amounts falling due after one year	2025 £	2024 £
Reliance Bank Term loan	250,000	-
	<u>250,000</u>	<u>-</u>

13 The funds of the charity: current year	Opening balance £	Resources arising £	Resources utilised £	Other movements £	Closing balance £
<u>Restricted funds</u>					
Restricted income funds	323,624	181,680	(17,109)	-	488,195
<u>Unrestricted funds</u>					
Designated funds	-	-	-	229,779	229,779
General funds	329,504	142,194	(107,946)	(229,779)	133,973
Revaluation reserve	364,320	-	-	-	364,320
<i>Total unrestricted funds</i>	<u>693,824</u>	<u>142,194</u>	<u>(107,946)</u>	<u>-</u>	<u>728,072</u>
	<u>1,017,448</u>	<u>323,874</u>	<u>(125,055)</u>	<u>-</u>	<u>1,216,267</u>

14 The funds of the charity: prior year	Opening balance £	Resources arising £	Resources utilised £	Other movements £	Closing balance £
<u>Restricted funds</u>					
Restricted income funds	326,718	2,632	(5,726)	-	323,624
<u>Unrestricted funds</u>					
General funds	336,393	107,467	(114,356)	-	329,504
Revaluation reserve	344,320	-	-	20,000	364,320
<i>Total unrestricted funds</i>	<u>680,713</u>	<u>107,467</u>	<u>(114,356)</u>	<u>20,000</u>	<u>693,824</u>
	<u>1,007,431</u>	<u>110,099</u>	<u>(120,082)</u>	<u>20,000</u>	<u>1,017,448</u>

Notes to the Accounts
for the year ended 30 June 2025

	Opening balance	Resources arising	Resources utilised	Transfers & adjustments	Closing balance
	£	£	£	£	£
15 Designated funds: current year					
Designated Building fund	-	-	-	229,779	229,779
	-	-	-	229,779	229,779

Designated Building fund	The fund represents unrestricted general funds expended on the purchase and refurb of the church building.
---------------------------------	--

	Opening balance	Incoming resources	Resources expended	Transfers & gains/(losse	Closing balance
	£	£	£	£	£
16 Restricted funds: current period					
Building fund	302,622	76,064	-	96,799	475,485
Tamil Church	21,002	105,616	17,109	(96,799)	12,710
	323,624	181,680	17,109	-	488,195

	Opening balance	Incoming resources	Resources expended	Transfers & gains/(losse	Closing balance
	£	£	£	£	£
17 Restricted funds: prior period					
Building fund	302,622	-	-	-	302,622
Tamil Church	24,096	2,632	5,726	-	21,002
	326,718	2,632	5,726	-	323,624

Restricted funds (continued)

Projects financed by restricted funds are supported by unrestricted funding where necessary. This occurs where the funding is in arrears or the incidence of expenditure on the project occurs disproportionately at the beginning of the project compared to the income flows. Where restricted projects end the year with a deficit, this is met by after year-end restricted income or transfers from unrestricted funds.

Building fund	Funds raised towards purchase of new building for the church.
Tamil Church	Various restricted funds. See Appendix 1 for full details.

	General funds	Designated funds	Restricted funds	Endowment funds	Total
18 Transfers between funds					
General to designated	(229,779)	229,779	-	-	-
	(229,779)	229,779	-	-	-

	General funds	Designated funds	Restricted funds	Endowment funds	Total
	£	£	£	£	£
19 Net assets attributable to funds: current period					
Tangible fixed assets	835,119	229,779	475,485	-	1,540,383
Current assets	9,377	-	12,710	-	22,087
Current liabilities	(96,203)	-	-	-	(96,203)
Long term liabilities	(250,000)	-	-	-	(250,000)
Net assets represented by funds	498,293	229,779	488,195	-	1,216,267

	General funds	Designated funds	Restricted funds	Endowment funds	Total
	£	£	£	£	£
20 Net assets attributable to funds: prior period					
Tangible fixed assets	490,162	-	-	-	490,162
Current assets	204,865	-	323,624	-	528,489
Current liabilities	(1,203)	-	-	-	(1,203)
Net assets represented by funds	693,824	-	323,624	-	1,017,448

Notes to the Accounts
for the year ended 30 June 2025

21 Taxation

The company is a registered charity. Accordingly, it is exempt from taxation in respect of income and capital gains to the extent that these are applied to its charitable objects.

22 Contingent liabilities

Except as disclosed elsewhere in the Pensions accounting policy note, the charitable company had no material contingent liabilities at 30 June 2025 nor at 30 June 2024.

23 Related parties

There were no disclosable related party transactions during the year.

24 Transactions with trustees

There were no material transactions with the trustees during the year.

25 Gifts in kind and volunteers

During the year the charitable company benefited from unpaid work performed by volunteers.

26 Company status

The company is limited by guarantee and has no share capital. The guarantors liability in the event the company is wound up is restricted to a maximum of £1 each.

Immaanuveel

(A Charity Company Limited by Guarantee, company number 7027521)

Appendix 1 - Tamil Church Restricted Funds

for the year ended 30 June 2025

Fund Names	B/fwd	Incoming Resources	Outgoing Resources	Transfers	C/fwd
	1 Jul 24	Total	Total	Total	30 Jun 25
Ministries		-	-		
Indian	4,557	-	-	-	4,557
Individual in need :					
Students' Support Fund	36	-	-	-	36
General fund	437	-	-	-	437
Monthly gift	14,809	2,171	16,609	-	371
Special Fund :					
One-off payment gifts	684	-	500	-	184
Other Church funds:					
Ilford- Nehemiah Mission	480	-	-	-	480
ECF-MP	-	103,445	-	(96,799)	6,646
Total	21,002	105,616	17,109	(96,799)	12,710

IMMAANUVEEL

England & Wales - Charity number 1132782

Accounts

Company number: 7027521

Charity number: 1132782

Immaanuveel

(A Charity Company Limited by Guarantee, company number 7027521)

Financial Statements

and

Trustees' Report

for the year ended 30 June 2024

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for the year ended 30 June 2024

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Appendix 1 - Tamil Church Restricted Funds	17

Immaanuveel

(A Charity Company Limited by Guarantee, company number 7027521)

Charitable company Information for the year ended 30 June 2024

Status:	Immaanuveel is a company limited by guarantee and a registered charity governed by its memorandum and articles of association. The directors of the charity are its trustees for the purposes of charity law and throughout this report are collectively referred to as the trustees.	
Charity name:	Immaanuveel	
Company registration number:	7027521 (England & Wales)	
Charity registration number:	1132782	
Registered office:	66 Marlands Road Ilford Essex IG5 0JJ	
Operations address:	66 Marlands Road Ilford Essex IG5 0JJ	
Trustees who held office during the year:	L D Mahendra S D Karunyanesan S R Solomon M Johnson D Duraipandian	- Resigned 29 September 2023 - Resigned 29 September 2023 - Appointed 29 September 2023 - Appointed 29 September 2023 - Appointed 29 September 2023
Chair:	S R Solomon	
Secretary:	P N Nathan	
Independent Examiner:	Anthony Armstrong FCA Armstrong & Co <i>Chartered Accountants & Statutory Auditor</i> 4a Printing House Yard Hackney Road London E2 7PR	
Bankers:	Reliance Bank Ltd Faith House 23-24 Lovat Lane London EC3R 8EB	

Trustees' Report, incorporating the Directors' Report for the year ended 30 June 2024

The Trustees of Immaanuveel present their report together with the financial statements for the year ended 30 June 2024.

Aims of the Church

The main charitable objects of Immaanuveel are to provide opportunities for worship and pastoral care to Tamil speaking Christian immigrants; the presentation of Christianity to Tamil speaking Hindus and to help children of immigrants grow up to be Asian, British and Christian.

Structure, Governance and Management

Governing Document

Immaanuveel is a company limited by guarantee, incorporated on 23 September 2009 and registered as a charity on 18 November 2009. The company was established under a Memorandum of Association which established the objects and powers of the company and is governed under its Articles of Association. In the event of the company being wound up members are required to contribute an amount not exceeding £1 each.

Trustees

The Trustees of the charity who held office during the year are disclosed on page 3.

The Freehold property at 8 Berkeley Road is owned by custodian trustees on behalf of Immaanuveel Limited.

Treasurers and accounting procedures

Our honorary treasurers are T Sriyoheswaran, Sam Karunyanesan and D Duraipandian. They are assisted by several others in the various congregations. All churches manage their own bank accounts separately and report to the group treasurer. Income and expenditure statements are also managed separately by the churches.

Review and Report of the year

The result of the period and the financial position of the charity are presented financial attached statement.

During the financial year, Sunday offerings continued to increase, and the regular envelope scheme grew by 68% which has meant the overall income for the charity has increased by 13%.

However, the expenditure compared to the previous year has increased by 42% due to higher staff cost and one-off expenses, as a result the surplus for the year reduced to £10,017 (last year £21,808).

The closing bank balance has increased to £528,489 primarily due to interest received from the building fund deposit account.

We thank God for our members' continued generosity.

The church has continued its activities and ministries amongst mainly the Tamil -speaking communities from India and Sri Lanka.

The work among the young people has been a tremendous blessing, and it is truly encouraging to see them growing in their faith.

We thank God for our workers, both paid and unpaid, for their tireless work in meeting the emotional and physical needs of individual and families.

We look forward to continuing to Bless our community in the coming year.

It has been a great joy to serve the people in the past, and we eagerly anticipate doing the same in the year ahead.

Post Balance Sheet Event

In January 2025, the charity purchased a property known as Salvation Army Building located at 42 Wakefield Street London E6 for the church as a permanent place of worship for the price of £880,000. The church is currently undertaking some refurbishment work and will move into the new building in June.

We thank God for His grace and faithfulness for enabling the charity to acquire its own permanent place of worship.

Risk assessment and management

The church continues to hold services and activities at St Pauls Burges Road, and all health and safety relating to the building are managed by St Paul's church.

The church follows its own safeguarding guidance and policies, which are overseen by trained volunteers.

Immaanuveel

(A Charity Company Limited by Guarantee, company number 7027521)

Trustees' Report, incorporating the Directors' Report for the year ended 30 June 2024

Public Benefit

Immaanuveel benefits the public by way of: regular worship that is open to all, the provision of sacred space for personal prayer and contemplation, pastoral work (including the visiting of the sick and the bereaved), teaching Christianity through sermons, courses and small groups, taking school assemblies, promoting the whole mission of the church through its assistance to older people, parents and children, and supporting charities in the UK and overseas.

Financial Review

Results for the year

The results of the period and financial position of the charity are shown in the annexed financial statements.

The Statement of Financial Activities shows net income for the year of £10,017 and reserves of £1,017,448.

Tangible fixed assets for use by the charity.

Fixed assets are set out in Note 9 to the accounts.

Independent Examiner

The Independent Examiner, Anthony Armstrong FCA of Armstrong & Co, Chartered Accountant and Statutory Auditor, has indicated his willingness to be proposed for re-appointment.

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

The financial statements were approved by the Board of Trustees on 4 April 2025 and signed on its behalf by:

Sau Solomon

S R Solomon

Trustee

Statement of Trustees' Responsibilities
for the year ended 30 June 2024

The trustees (who are the directors of Immaanuveel for the purpose of company law) are responsible for preparing the Trustees Annual 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 charitable company and of its incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing these financial statements, the trustees are required to:

- a) Select suitable accounting policies and apply them consistently;
- b) Observe the methods and principles in the Charities SORP;
- c) Make judgements and estimates that are reasonable and prudent;
- d) Follow applicable accounting standards and statements of recommended practice, subject to any material departures disclosed and explained in the accounts;
- e) Prepare the financial statements on the going concern basis unless it is inappropriate to assume that the charitable company will continue in operation.

The trustees are responsible for keeping adequate accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006 and charity legislation. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Independent Examiner's Report to the Trustees of Immaanuveel

I report on the accounts of Immaanuveel for the period from 1 July 2023 to 30 June 2024, which are set out on pages 8 to 16.

This report is made solely to the trustees as a body in accordance with section 145 of the Charities Act 2011 (the Charities Act) and regulations made under section 154 of that Act. My examination has been undertaken so that I might state to the trustees those matters I am required to state to them in an independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the company and the trustees as a body, for my examination, for this report, or for the opinions I have formed.

Respective responsibilities of trustees and examiner

As described on page 6, the trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act and that an independent examination is needed.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- a) examine the accounts under section 145 of the Charities Act;
- b) to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the Charities Act, and
- c) to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with the 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 the 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 connection with my examination, no matter has come to my attention which give me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 386 of the Companies Act 2006 Act, or
- the accounts do not accord with such records; or
- the accounts do not comply with relevant accounting requirements under section 396 of the Companies Act 2006 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
- the accounts have not been prepared in accordance with the Charities SORP (FRS102).

I 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.

Anthony Armstrong

**Anthony Armstrong FCA, Independent Examiner
of Armstrong & Co**
Chartered Accountants & Statutory Auditor

4 April 2025

**4a Printing House Yard
Hackney Road
London E2 7PR**

Statement of Financial Activities

incorporating the income and expenditure account
for the year ended 30 June 2024

		2024			2023
		Unrestricted Funds	Restricted Funds	Total Funds	Total Funds
		£	£	£	£
Notes					
Income from:					
Donations and legacies	3	94,193	2,632	96,825	94,681
Charitable activities	4	4,864	-	4,864	4,018
Investments	5	8,410	-	8,410	1,812
Total income		107,467	2,632	110,099	100,511
Expenditure on:					
Charitable activities	6	114,356	5,726	120,082	88,703
Total expenditure		114,356	5,726	120,082	88,703
Net gains/(losses) on investments	10	20,000	-	20,000	10,000
Net income/(expenditure) and movement in funds		13,111	(3,094)	10,017	21,808
Reconciliation of funds:					
Total funds brought forward	12	680,713	326,718	1,007,431	985,623
Total funds carried forward	12	693,824	323,624	1,017,448	1,007,431

All incoming resources and resources expended are derived from continuing activities.

There are no gains and losses other than those noted above and therefore no separate statement of total recognised gains and losses has been prepared.

The statement of financial activities incorporates an income and expenditure account.

The accompanying accounting policies and notes form an integral part of these financial statements.

Immaanuveel

(A Charity Company Limited by Guarantee, company number 7027521)

Statement of Financial Position

as at 30 June 2024

	Notes	30 June 2024		30 June 2023	
		£	£	£	£
Fixed assets:					
Tangible assets	9		161		218
Investments	10		490,000		470,000
Total fixed assets			<u>490,161</u>		<u>470,218</u>
Current assets:					
Cash at bank and In hand	11	<u>528,489</u>		<u>538,415</u>	
Total current assets		<u>528,489</u>		<u>538,415</u>	
Creditors: amounts falling due within one year	11	<u>1,202</u>		<u>1,202</u>	
Net current assets/(liabilities)			527,287		537,213
Total net assets			<u>1,017,448</u>		<u>1,007,431</u>
The funds of the charity:					
Restricted income funds	14		323,624		326,718
Unrestricted funds	12		329,504		336,393
Revaluation reserve	10		364,320		344,320
Total charity funds	16		<u>1,017,448</u>		<u>1,007,431</u>

The directors are satisfied that the company is entitled to exemption from audit under Section 477 of the Companies Act 2006 and that no member or members have requested an audit pursuant to section 476 of the Act.

The directors acknowledge their responsibilities for:

- (i) ensuring that the company keeps proper accounting records which comply with Section 386 of the Companies Act 2006; and
- (ii) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of the financial year and of its surplus or deficit for the financial year in accordance with the requirements of Section 394 and 395 of the Companies Act 2006, and which otherwise comply with the requirements of this act relating to accounts, so far as applicable to the charitable company.

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies and with the Financial Reporting Standard 102.

The financial statements were approved by the Board of Trustees on 4 April 2025 and signed on its behalf by:

Sau Solomon

S R Solomon

Trustee

The notes on pages 11 to 16 form part of these accounts.

Statement of Cash Flows
for the year ended 30 June 2024

	Notes	2024 £	2023 £
Cash flows from operating activities:			
Net cash provided by/(used in) operating activities	1	(18,336)	10,075
Cash flows from investing activities:			
Dividends, interest and rents from investments		8,410	1,812
Net cash provided by/(used in) investing activities		8,410	1,812
Change in cash and cash equivalents in the reporting period		(9,926)	11,887
Cash and cash equivalents at the beginning of the reporting period	2	538,415	526,528
Cash and cash equivalents at the end of the reporting period	2	528,489	538,415

Notes to the Cash Flow Statement

	2024 £	2023 £
1) Reconciliation of net income/(expenditure) to net cash flow from operating activities		
Net income/(expenditure) for the reporting period (as per the statement of financial activities)	10,017	21,808
Adjustments for:		
Depreciation charges	57	77
(Gains)/losses on investments	(20,000)	(10,000)
Dividends, interest and rents from investments	(8,410)	(1,812)
Increase/(decrease) in creditors	(1)	(1)
Net cash provided by/(used in) operating activities	(18,336)	10,075
2) Analysis of cash and cash equivalents		
Cash in hand	528,489	538,415
Total cash and cash equivalents	528,489	538,415

Accounting Policies
for the year ended 30 June 2024

Basis of preparation

The financial statements have been prepared in accordance with:

- a) Applicable UK accounting standards, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)'.
- b) 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 2015) - (Charities SORP FRS 102);
- c) the Companies Act 2006.
- d) the Charities Act 2011.

Public benefit entity

The charitable company meets the definition of a public benefit entity under FRS 102.

Going concern

The trustees consider that there are no material uncertainties about the charitable company's ability to continue to operate and accordingly the accounts have been prepared on a going concern basis.

Income recognition

Income is recognised when the charity has a contractual or other right to its receipt, it is probable that the income will be received and that the amount can be measured reliably. Income with conditions attached to its receipt is recognised when those conditions have been fulfilled.

Income from the recovery of tax on gift aided donations is accounted for in the period to which the relevant donation is received. Grant income is recognised on a receivable basis.

The income from trading activities include rental income from the letting of church premises and freehold land and buildings which is accounted for when earned. It is shown gross, with the associated costs included in fundraising costs.

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

Expenditure recognition

Expenditure is accrued as soon as a liability is considered probable, and the amount of obligation can be measured reliably. Longer term liabilities are discounted to present value. The charity is not registered for VAT and accordingly expenditure includes VAT where appropriate.

Expenditure included in Raising Funds includes amounts incurred in obtaining grants and other donations and property maintenance costs.

Charitable expenditure includes those costs in fulfilling the charity's principal objects, as outlined in the Report of the charity. These include grants payable, governance costs and an apportionment of support costs.

- Grants payable are payments made to third parties in furtherance of the charity's objects. In the case of an unconditional grant offer this is accrued once the recipient has been notified of the grant award. The notification gives the recipient a reasonable expectation that they will receive the grant. Grants awards that are subject to the recipient fulfilling performance conditions are only accrued when the recipient has been notified of the grant and any remaining unfulfilled condition attaching to that grant is outside of the control of the charity.
- Governance costs comprise all costs involving the public accountability of the charity and its compliance with regulation and good practice. These costs include costs related to the independent examination and legal fees.
- Rentals under operating leases are charged as incurred over the term of the lease.

Restricted Funds

Restricted funds are to be used for specified purposes as laid down by the funder. Direct and support expenditure which meets these criteria are identified to the fund together with a fair allocation of other costs.

Unrestricted Funds

Unrestricted funds are funds received which have no restrictions placed on their use and are available as general funds.

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.

Accounting Policies
for the year ended 30 June 2024

Pensions

The charity operates defined contribution schemes which are administered by outside independent pensions providers. Contributions payable for the year are charged to the Statement of Financial Activities.

Tangible Fixed Assets

Tangible fixed assets are stated at cost less depreciation. Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Furniture & fixtures	- 25% WDV
Investment property	- No depreciation on investment property

Fixed Assets Investments

Fixed assets held for investment purposes are not depreciated. Under SORP 2015 (FRS102), investment properties are measured initially at cost and subsequently at fair value at the reporting date.

Investments are shown in the balance sheet at closing market value. Surpluses or deficits on valuation are credited or charged to the statement of financial activities.

Notes to the Accounts

for the year ended 30 June 2024

1 Incoming resources

The incoming resources and surplus are attributable to the principal activities of the charity.

2 Net incoming resources

Net incoming resources are stated after charging:

Independent Examiner's fees - reporting service

Depreciation - owned assets

	2024	2023
	£	£
Independent Examiner's fees - reporting service	1,200	1,200
Depreciation - owned assets	57	77
	<u>-</u>	<u>-</u>

Trustees' emoluments

Emoluments include salaries, fees, bonuses, expense allowances and estimated non-cash benefits receivable. All trustees serve in a voluntary capacity and do not receive payment for their services.

	Unrestricted	Restricted	2024 Total	2023 Total
	£	£	£	£
Offerings	31,765	-	31,765	25,762
Envelope scheme	27,258	-	27,258	16,584
Stewardship (primary gift)	35,170	-	35,170	44,366
Donations	-	2,632	2,632	7,969
	<u>94,193</u>	<u>2,632</u>	<u>96,825</u>	<u>94,681</u>

	Unrestricted	Restricted	2024 Total	2023 Total
	£	£	£	£
Special offerings	1,640	-	1,640	1,662
Sunday school	3,224	-	3,224	2,056
Bibles & books	-	-	-	300
	<u>4,864</u>	<u>-</u>	<u>4,864</u>	<u>4,018</u>

	Unrestricted	Restricted	2024 Total	2023 Total
	£	£	£	£
Interest earned	8,410	-	8,410	1,812
	<u>8,410</u>	<u>-</u>	<u>8,410</u>	<u>1,812</u>

	Unrestricted	Restricted	2024 Total	2023 Total
	£	£	£	£
Stipends	30,549	-	30,549	18,526
Special fellowship activities	21,862	-	21,862	15,065
Donations & gifts	750	5,726	6,476	11,489
Evangelism	439	-	439	144
Sunday school & outreach activities	277	-	277	406
Bible school & training	561	-	561	269
Outing & refreshments	2,987	-	2,987	1,116
Youth activities	833	-	833	144
Special Events	-	-	-	1,650
Premises & other running costs	38,846	-	38,846	28,786
Depreciation	57	-	57	77
Support costs (see note 7 below)	17,195	-	17,195	11,031
	<u>114,356</u>	<u>5,726</u>	<u>120,082</u>	<u>88,703</u>

Notes to the Accounts

for the year ended 30 June 2024

7 Support costs	Unrestricted	Restricted	2024 Total	2023 Total
	£	£	£	£
Motor & travelling expenses	9,371	-	9,371	6,410
Telephone	317	-	317	262
Administrative charges	6,307	-	6,307	3,159
Independent examiner's fees	1,200	-	1,200	1,200
	<u>17,195</u>	<u>-</u>	<u>17,195</u>	<u>11,031</u>

8 Remuneration of the Leadership Team	2024	2023
Members of the Leadership Team received stipends during the year as follows:	£	£
Stipends:		
Salaries (Including Ni contributions and pensions)	30,549	18,256
	<u>30,549</u>	<u>18,256</u>

No remuneration was paid to any Trustee or their associates for services as a trustee during the year ended 30 June 2024 nor to

Employees paid in excess of £60,000 during the current year and previous year:

9 Tangible fixed assets	Furniture & fixtures	Total
	£	£
Cost		
As at 1 July 2023	11,058	11,058
As at 30 June 2024	<u>11,058</u>	<u>11,058</u>
Depreciation		
As at 1 July 2023	10,840	10,840
Charge for the year	57	57
As at 30 June 2024	<u>10,897</u>	<u>10,897</u>
Net book value		
As at 30 June 2024	<u>161</u>	<u>161</u>
As at 30 June 2023	<u>218</u>	<u>218</u>

10 Investments	Investment property	Total
	£	£
Market value		
As at 1 July 2023	470,000	470,000
Revaluations	20,000	20,000
As at 30 June 2024	<u>490,000</u>	<u>490,000</u>

Investment property	The investment property is situated in Berkeley Road, London E12. It was transferred from functional fixed assets in May 2014 as it is now used as a rental property to generate investment income. As required by the Charity SORP 2015 (FRS102), as an investment property it was revalued at the balance sheet date on 30 June 2022. The valuation made by the Trustees was based on a professional valuation carried out in November 2024. There are no known restrictions on the ability to realise the investment property, nor on the right to the rental income or the proceeds on any sale.
----------------------------	--

Notes to the Accounts for the year ended 30 June 2024

11 Creditors: amounts falling due within one year

	2024 £	2023 £
Accruals	1,202	1,202
	<u>1,202</u>	<u>1,202</u>

12 The funds of the charity: current year

	Opening balance £	Resources arising £	Resources utilised £	Other movements £	Closing balance £
<u>Restricted funds</u>					
Restricted income funds	326,718	2,632	(5,726)	-	323,624
<u>Unrestricted funds</u>					
General funds	336,393	107,467	(114,356)	-	329,504
Revaluation reserve	344,320	-	-	20,000	364,320
<i>Total unrestricted funds</i>	<u>680,713</u>	<u>107,467</u>	<u>(114,356)</u>	<u>20,000</u>	<u>693,824</u>
	<u>1,007,431</u>	<u>110,099</u>	<u>(120,082)</u>	<u>20,000</u>	<u>1,017,448</u>

13 The funds of the charity: prior year

	Opening balance £	Resources arising £	Resources utilised £	Other movements £	Closing balance £
<u>Restricted funds</u>					
Restricted income funds	329,588	7,969	(10,839)	-	326,718
<u>Unrestricted funds</u>					
General funds	321,715	92,542	(77,864)	-	336,393
Revaluation reserve	334,320	-	-	10,000	344,320
<i>Total unrestricted funds</i>	<u>656,035</u>	<u>92,542</u>	<u>(77,864)</u>	<u>10,000</u>	<u>680,713</u>
	<u>985,623</u>	<u>100,511</u>	<u>(88,703)</u>	<u>10,000</u>	<u>1,007,431</u>

14 Restricted funds: current period

	Opening balance £	Incoming resources £	Resources expended £	Transfers & gains/(losse £	Closing balance £
Building fund	302,622	-	-	-	302,622
Tamil Church	24,096	2,632	5,726	-	21,002
	<u>326,718</u>	<u>2,632</u>	<u>5,726</u>	<u>-</u>	<u>323,624</u>

15 Restricted funds: prior period

	Opening balance £	Incoming resources £	Resources expended £	Transfers & gains/(losse £	Closing balance £
Building fund	302,622	-	-	-	302,622
Tamil Church	26,966	7,969	10,839	-	24,096
	<u>329,588</u>	<u>7,969</u>	<u>10,839</u>	<u>-</u>	<u>326,718</u>

Restricted funds (continued)

Projects financed by restricted funds are supported by unrestricted funding where necessary. This occurs where the funding is in arrears or the incidence of expenditure on the project occurs disproportionately at the beginning of the project compared to the income flows. Where restricted projects end the year with a deficit, this is met by after year-end restricted income or transfers from unrestricted funds.

Building fund	Funds raised towards purchase of new building for the church.
Tamil Church	Various restricted funds. See Appendix 1 for full details.

Immaanuveel

(A Charity Company Limited by Guarantee, company number 7027521)

Notes to the Accounts

for the year ended 30 June 2024

	General funds	Designated funds	Restricted funds	Endowment funds	Total
16 Net assets attributable to funds: current period		£	£	£	£
Tangible fixed assets	490,162	-	-	-	490,162
Current assets	204,865	-	323,624	-	528,489
Current liabilities	(1,203)	-	-	-	(1,203)
Net assets represented by funds	<u>693,824</u>	<u>-</u>	<u>323,624</u>	<u>-</u>	<u>1,017,448</u>

	General funds	Designated funds	Restricted funds	Endowment funds	Total
17 Net assets attributable to funds: prior period		£	£	£	£
Tangible fixed assets	470,218	-	-	-	470,218
Current assets	211,697	-	326,718	-	538,415
Current liabilities	(1,202)	-	-	-	(1,202)
Net assets represented by funds	<u>680,713</u>	<u>-</u>	<u>326,718</u>	<u>-</u>	<u>1,007,431</u>

18 Taxation

The company is a registered charity. Accordingly, it is exempt from taxation in respect of income and capital gains to the extent that these are applied to its charitable objects.

19 Contingent liabilities

Except as disclosed elsewhere in the Pensions accounting policy note, the charitable company had no material contingent liabilities at 30 June 2024 nor at 30 June 2023.

20 Related parties

There were no disclosable related party transactions during the year.

21 Transactions with trustees

There were no material transactions with the trustees during the year.

22 Gifts in kind and volunteers

During the year the charitable company benefited from unpaid work performed by volunteers.

23 Company status

The company is limited by guarantee and has no share capital. The guarantors liability in the event the company is wound up is restricted to a maximum of £1 each.

Immaanuveel

(A Charity Company Limited by Guarantee, company number 7027521)

Appendix 1 - Tamil Church Restricted Funds

for the year ended 30 June 2024

Fund Names	B/fwd	Incoming Resources	Outgoing Resources	Transfers	C/fwd
	1 Jul 23	Total	Total	Total	30 Jun 24
Camps:					
Girls' camp	95	-	95	-	-
Young Adults' camp	1,411	-	1,411	-	-
Ministries		-	-		
Indian	4,073	483	-	-	4,557
Sis Joyce ministries	-	-	-	-	-
David Ministries	-	-	-		-
Individual in need :					
Students' Support Fund	36	-	-	-	36
General fund	437	-	-	-	437
Monthly gift	14,641	2,149	1,980	-	14,809
Special Fund :					
P.A. Desk (Manor Park)	339	-	339	-	-
One-off payment gifts	684	-	-	-	684
Sis Rani- Project	-	-	-	-	-
Br Ebbi	-	-	-		-
Other Church funds:					
Ilford- Nehemiah Mission	480	-	-	-	480
JRPO- Funds	400	-	400		-
ECF-MP	1,500	-	1,500	-	-
Total	24,096	2,632	5,726	-	21,002

IMMAANUVEEL

England & Wales - Charity number 1132782

Accounts

Immaanuveel

(A Charity Company Limited by Guarantee, company number 7027521)

Financial Statements

and

Trustees' Report

for the year ended 30 June 2023

Immaanuveel

(A Charity Company Limited by Guarantee, company number 7027521)

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Immaanuveel

(A Charity Company Limited by Guarantee, company number 7027521)

Charitable company Information

for the year ended 30 June 2023

Status:	Immaanuveel is a company limited by guarantee and a registered charity governed by its memorandum and articles of association. The directors of the charity are its trustees for the purposes of charity law and throughout this report are collectively referred to as the trustees.	
Charity name:	Immaanuveel	
Company registration number:	7027521 (England & Wales)	
Charity registration number:	1132782	
Registered office:	66 Marlands Road Ilford Essex IG5 0JJ	
Operations address:	66 Marlands Road Ilford Essex IG5 0JJ	
Trustees who held office during the year:	L D Mahendra S D Karunyanesan S R Solomon M Johnson D Duraipandian	- Resigned 29 September 2023 - Resigned 29 September 2023 - Appointed 29 September 2023 - Appointed 29 September 2023 - Appointed 29 September 2023
Chair:	S R Solomon	
Secretary:	P N Nathan	
Independent Examiner:	Anthony Armstrong FCA Armstrong & Co <i>Chartered Accountants & Statutory Auditor</i> 4a Printing House Yard Hackney Road London E2 7PR	
Bankers:	Reliance Bank Ltd Faith House 23-24 Lovat Lane London EC3R 8EB	

Trustees' Report, incorporating the Directors' Report for the year ended 30 June 2023

The Trustees of Immaanuveel present their report together with the financial statements for the year ended 30 June 2023.

Aims of the Church

The main charitable objects of Immaanuveel are to provide opportunities for worship and pastoral care to Tamil speaking Christian immigrants; the presentation of Christianity to Tamil speaking Hindus and to help children of immigrants grow up to be Asian, British and Christian.

Structure, Governance and Management

Governing Document

Immaanuveel is a company limited by guarantee, incorporated on 23 September 2009 and registered as a charity on 18 November 2009. The company was established under a Memorandum of Association which established the objects and powers of the company and is governed under its Articles of Association. In the event of the company being wound up members are required to contribute an amount not exceeding £1 each.

Trustees

The Trustees of the charity who held office during the year are disclosed on page 3.

The Freehold property at 8 Berkeley Road is owned by custodian trustees on behalf of Immaanuveel Limited.

Treasurers and accounting procedures

Our honorary treasurers are T Sriyoheswaran, Sam Karunyanesan and D Duraipandian. They are assisted by several others in the various congregations. All churches manage their own bank accounts separately and report to the group treasurer. Income and expenditure statements are also managed separately by the churches.

Review and Report of the year

The results of the period and financial position of the charity are shown in the annexed financial statements.

During the financial year, the Sunday offering continued to increase while the regular envelopes scheme decreased by 52% and regular giving via Stewardship also decreased by 29% compared to the previous year.

However, expenditure compared to the previous year decreased by 20% due to considerable reduction in salary payments as a result of the resignation of the pastor and his wife during the financial year.

This meant the church made a surplus income of £24,678 (last year £24,954) from its normal activities.

The closing bank balance increased to £538,415 which includes the building funds.

We thank God for our members' continued generosity.

The church has continued its activities and ministries amongst mainly the Tamil-speaking communities from India and Sri Lanka with the help of Interim Pastor Ebenezer and the elders of the church.

The uncertainty of not having a permanent place of worship continues and is a cause for concern for us. This is due to us being asked to vacate from using the Manor Park Christian Center (MPCC) building soon after COVID after being there for 35 years. Since then, we have been using St Paul's Church's premises on a temporary basis and continue to meet regularly every Sunday for worship.

We are determined to reduce the risk of being asked to leave at short notice as it's impossible for us to find a suitable property in a short time frame due to our size and the various church activities. It's imperative that we continue to worship without the risk of being asked to leave at short notice.

Hence, we continue our search for an alternative long-term arrangement or a permanent place.

Post Balance Sheet Event

Luke Mahendra resigned from the role of Chairman as well as trustee and Sam Karunyanesan has stepped down from the role of trustee following the AGM in 29th September 2023.

The following people were appointed as trustees and Sam Solomon was appointed as Chairman in the AGM.

1. Sam R Solomon (appointed 29th September 2023)
2. Mary Johnson (appointed 29th September 2023)
3. Doraisingh Duraipandian (appointed 29th September 2023)

Also, the Interim Pastor and the trustees appointed Jonathan Joseph as the new Pastor of our church along with his wife Lydia Joseph as a co-worker.

**Trustees' Report, incorporating the Directors' Report
for the year ended 30 June 2023**

Risk assessment and management

We do not own the buildings where we hold Sunday services. The host churches are responsible for health and fire safety. Members of the company elect new members who are believed to share our aims. Members of the company elect Directors. Rehabilitation of offenders has not yet been an issue.

Public Benefit

Immaanuveel benefits the public by way of: regular worship that is open to all, the provision of sacred space for personal prayer and contemplation, pastoral work (including the visiting of the sick and the bereaved), teaching Christianity through sermons, courses and small groups, taking school assemblies, promoting the whole mission of the church through its assistance to older people, parents and children, and supporting charities in the UK and overseas.

Financial Review**Results for the year**

The results of the period and financial position of the charity are shown in the annexed financial statements.

The Statement of Financial Activities shows net income for the year of £21,808 and reserves of £1,007,431.

Tangible fixed assets for use by the charity.

Fixed assets are set out in Note 9 to the accounts.

Independent Examiner

The Independent Examiner, Anthony Armstrong FCA of Armstrong & Co, Chartered Accountant and Statutory Auditor, has indicated his willingness to be proposed for re-appointment.

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

The financial statements were approved by the Board of Trustees on 27 March 2024 and signed on its behalf by:



S R Solomon
Trustee

Statement of Trustees' Responsibilities**for the year ended 30 June 2023**

The trustees (who are the directors of Immaanuveel for the purpose of company law) are responsible for preparing the Trustees Annual 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 charitable company and of its incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing these financial statements, the trustees are required to:

- a) Select suitable accounting policies and apply them consistently;
- b) Observe the methods and principles in the Charities SORP;
- c) Make judgements and estimates that are reasonable and prudent;
- d) Follow applicable accounting standards and statements of recommended practice, subject to any material departures disclosed and explained in the accounts;
- e) Prepare the financial statements on the going concern basis unless it is inappropriate to assume that the charitable company will continue in operation.

The trustees are responsible for keeping adequate accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006 and charity legislation. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Independent Examiner's Report to the Trustees of Immaanuveel

I report on the accounts of Immaanuveel for the period from 1 July 2022 to 30 June 2023, which are set out on pages 8 to 16.

This report is made solely to the trustees as a body in accordance with section 145 of the Charities Act 2011 (the Charities Act) and regulations made under section 154 of that Act. My examination has been undertaken so that I might state to the trustees those matters I am required to state to them in an independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the company and the trustees as a body, for my examination, for this report, or for the opinions I have formed.

Respective responsibilities of trustees and examiner

As described on page 6, the trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act and that an independent examination is needed.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- a) examine the accounts under section 145 of the Charities Act;
- b) to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the Charities Act, and
- c) to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with the 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 the 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 connection with my examination, no matter has come to my attention which give me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 386 of the Companies Act 2006 Act, or
- the accounts do not accord with such records; or
- the accounts do not comply with relevant accounting requirements under section 396 of the Companies Act 2006 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
- the accounts have not been prepared in accordance with the Charities SORP (FRS102).

I 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.



**Anthony Armstrong FCA, Independent Examiner
of Armstrong & Co**
Chartered Accountants & Statutory Auditor

27 March 2024

**4a Printing House Yard
Hackney Road
London E2 7PR**

Statement of Financial Activities*incorporating the income and expenditure account
for the year ended 30 June 2023*

	Notes	2023			2022
		Unrestricted Funds	Restricted Funds	Total Funds	Total Funds
		£	£	£	£
Income from:					
Donations and legacies	3	86,712	7,969	94,681	131,388
Charitable activities	4	4,018	-	4,018	6,246
Investments	5	1,812	-	1,812	2,750
Total income		92,542	7,969	100,511	140,384
Expenditure on:					
Charitable activities	6	77,864	10,839	88,703	111,278
Total expenditure		77,864	10,839	88,703	111,278
Net gains/(losses) on investments	10	10,000	-	10,000	-
Net income/(expenditure) and movement in funds		24,678	(2,870)	21,808	29,106
Reconciliation of funds:					
Total funds brought forward	13	656,035	329,588	985,623	956,517
Total funds carried forward	13	680,713	326,718	1,007,431	985,623

All incoming resources and resources expended are derived from continuing activities.

There are no gains and losses other than those noted above and therefore no separate statement of total recognised gains and losses has been prepared.

The statement of financial activities incorporates an income and expenditure account.

The accompanying accounting policies and notes form an integral part of these financial statements.

Immaanuveel

(A Charity Company Limited by Guarantee, company number 7027521)

Statement of Financial Position as at 30 June 2023

	Notes	30 June 2023		30 June 2022	
		£	£	£	£
Fixed assets:					
Tangible assets	9		218		295
Investments	10		470,000		460,000
Total fixed assets			<u>470,218</u>		<u>460,295</u>
Current assets:					
Cash at bank and In hand	11	<u>538,415</u>		<u>526,528</u>	
Total current assets		<u>538,415</u>		<u>526,528</u>	
Creditors: amounts falling due within one year	12	<u>1,202</u>		<u>1,200</u>	
Net current assets/(liabilities)			537,213		525,328
Total net assets			<u><u>1,007,431</u></u>		<u><u>985,623</u></u>
The funds of the charity:					
Restricted income funds	15		326,718		329,588
Unrestricted funds	13		336,393		321,715
Revaluation reserve	10		344,320		334,320
Total charity funds	17		<u><u>1,007,431</u></u>		<u><u>985,623</u></u>

The directors are satisfied that the company is entitled to exemption from audit under Section 477 of the Companies Act 2006 and that no member or members have requested an audit pursuant to section 476 of the Act.

The directors acknowledge their responsibilities for:

- (i) ensuring that the company keeps proper accounting records which comply with Section 386 of the Companies Act 2006; and
- (ii) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of the financial year and of its surplus or deficit for the financial year in accordance with the requirements of Section 394 and 395 of the Companies Act 2006, and which otherwise comply with the requirements of this act relating to accounts, so far as applicable to the charitable company.

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies and with the Financial Reporting Standard 102.

The financial statements were approved by the Board of Trustees on 27 March 2024 and signed on its behalf by:

Sau Solomon

S R Solomon
Trustee

The notes on pages 11 to 16 form part of these accounts.

Statement of Cash Flows
for the year ended 30 June 2023

	Notes	2023 £	2022 £
Cash flows from operating activities:			
Net cash provided by/(used in) operating activities	1	10,075	26,461
Cash flows from investing activities:			
Dividends, interest and rents from investments		1,812	2,750
Net cash provided by/(used in) investing activities		1,812	2,750
Change in cash and cash equivalents in the reporting period		11,887	29,211
Cash and cash equivalents at the beginning of the reporting period	2	526,528	497,317
Cash and cash equivalents at the end of the reporting period	2	538,415	526,528

Notes to the Cash Flow Statement

	2023 £	2022 £
1) Reconciliation of net income/(expenditure) to net cash flow from operating activities		
Net income/(expenditure) for the reporting period (as per the statement of financial activities)	21,808	29,106
Adjustments for:		
Depreciation charges	77	104
(Gains)/losses on investments	(10,000)	-
Dividends, interest and rents from investments	(1,812)	(2,750)
Increase/(decrease) in creditors	-	1
Net cash provided by/(used in) operating activities	10,075	26,461
2) Analysis of cash and cash equivalents		
Cash in hand	538,415	526,528
Total cash and cash equivalents	538,415	526,528

Accounting Policies for the year ended 30 June 2023

Basis of preparation

The financial statements have been prepared in accordance with:

- a) Applicable UK accounting standards, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)'.
- b) 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 2015) - (Charities SORP FRS 102);
- c) the Companies Act 2006.
- d) the Charities Act 2011.

Public benefit entity

The charitable company meets the definition of a public benefit entity under FRS 102.

Going concern

The trustees consider that there are no material uncertainties about the charitable company's ability to continue to operate and accordingly the accounts have been prepared on a going concern basis.

Income recognition

Income is recognised when the charity has a contractual or other right to its receipt, it is probable that the income will be received and that the amount can be measured reliably. Income with conditions attached to its receipt is recognised when those conditions have been fulfilled.

Income from the recovery of tax on gift aided donations is accounted for in the period to which the relevant donation is received. Grant income is recognised on a receivable basis.

The income from trading activities include rental income from the letting of church premises and freehold land and buildings which is accounted for when earned. It is shown gross, with the associated costs included in fundraising costs.

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

Expenditure recognition

Expenditure is accrued as soon as a liability is considered probable, and the amount of obligation can be measured reliably. Longer term liabilities are discounted to present value. The charity is not registered for VAT and accordingly expenditure includes VAT where appropriate.

Expenditure included in Raising Funds includes amounts incurred in obtaining grants and other donations and property maintenance costs.

Charitable expenditure includes those costs in fulfilling the charity's principal objects, as outlined in the Report of the charity. These include grants payable, governance costs and an apportionment of support costs.

- Grants payable are payments made to third parties in furtherance of the charity's objects. In the case of an unconditional grant offer this is accrued once the recipient has been notified of the grant award. The notification gives the recipient a reasonable expectation that they will receive the grant. Grants awards that are subject to the recipient fulfilling performance conditions are only accrued when the recipient has been notified of the grant and any remaining unfulfilled condition attaching to that grant is outside of the control of the charity.
- Governance costs comprise all costs involving the public accountability of the charity and its compliance with regulation and good practice. These costs include costs related to the independent examination and legal fees.
- Rentals under operating leases are charged as incurred over the term of the lease.

Restricted Funds

Restricted funds are to be used for specified purposes as laid down by the funder. Direct and support expenditure which meets these criteria are identified to the fund together with a fair allocation of other costs.

Unrestricted Funds

Unrestricted funds are funds received which have no restrictions placed on their use and are available as general funds.

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.

Accounting Policies
for the year ended 30 June 2023

Pensions

The charity operates defined contribution schemes which are administered by outside independent pensions providers. Contributions payable for the year are charged to the Statement of Financial Activities.

Tangible Fixed Assets

Tangible fixed assets are stated at cost less depreciation. Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Furniture & fixtures	- 25% WDV
Investment property	- No depreciation on investment property

Fixed Assets Investments

Fixed assets held for investment purposes are not depreciated. Under SORP 2015 (FRS102), investment properties are measured initially at cost and subsequently at fair value at the reporting date.

Investments are shown in the balance sheet at closing market value. Surpluses or deficits on valuation are credited or charged to the statement of financial activities.

Notes to the Accounts**for the year ended 30 June 2023****1 Incoming resources**

The incoming resources and surplus are attributable to the principal activities of the charity.

2 Net incoming resources

Net incoming resources are stated after charging:

Independent Examiner's fees - reporting service

Depreciation - owned assets

	2023	2022
	£	£
Independent Examiner's fees - reporting service	1,200	1,200
Depreciation - owned assets	77	104

Trustees' emoluments

	2023	2022
	£	£
Trustees' emoluments	-	-

Emoluments include salaries, fees, bonuses, expense allowances and estimated non-cash benefits receivable. All trustees serve in a voluntary capacity and do not receive payment for their services.

3 Income from donations and legacies

	Unrestricted	Restricted	2023 Total	2022 Total
	£	£	£	£
Offerings	25,762	-	25,762	19,765
Envelope scheme	16,584	-	16,584	34,903
Stewardship (primary gift)	44,366	-	44,366	62,377
Donations	-	7,969	7,969	14,343
	<u>86,712</u>	<u>7,969</u>	<u>94,681</u>	<u>131,388</u>

4 Income from charitable activities

	Unrestricted	Restricted	2023 Total	2022 Total
	£	£	£	£
Special offerings	1,662	-	1,662	1,894
Sunday school	2,056	-	2,056	4,352
Bibles & books	300	-	300	-
	<u>4,018</u>	<u>-</u>	<u>4,018</u>	<u>6,246</u>

5 Income from investments

	Unrestricted	Restricted	2023 Total	2022 Total
	£	£	£	£
Interest earned	1,812	-	1,812	-
Rent received	-	-	-	2,750
	<u>1,812</u>	<u>-</u>	<u>1,812</u>	<u>2,750</u>

6 Expenditure on charitable activities

	Unrestricted	Restricted	2023 Total	2022 Total
	£	£	£	£
Stipends	18,526	-	18,526	43,257
Special fellowship activities	144	-	144	532
Donations & gifts	15,715	10,839	26,554	15,613
Evangelism	144	-	144	299
Sunday school & outreach activities	406	-	406	28
Bible school & training	269	-	269	791
Outing & refreshments	1,116	-	1,116	4,474
Special Events	1,650	-	1,650	-
Premises & other running costs	28,786	-	28,786	17,745
Depreciation	77	-	77	104
Support costs (see note 7 below)	11,031	-	11,031	28,435
	<u>77,864</u>	<u>10,839</u>	<u>88,703</u>	<u>111,278</u>

Notes to the Accounts**for the year ended 30 June 2023**

7 Support costs	Unrestricted	Restricted	2023 Total	2022 Total
	£	£	£	£
Motor & travelling expenses	6,410	-	6,410	14,568
Telephone	262	-	262	2,343
Administrative charges	3,159	-	3,159	10,324
Independent examiner's fees	1,200	-	1,200	1,200
	<u>11,031</u>	<u>-</u>	<u>11,031</u>	<u>28,435</u>

8 Remuneration of the Leadership Team

Members of the Leadership Team received stipends during the year as follows:

Stipends:

Salaries (Including Ni contributions and pensions)

2023	2022
£	£
18,256	43,257
<u>18,256</u>	<u>43,257</u>

No remuneration was paid to any Trustee or their associates for services as a trustee during the year ended 30 June 2023 nor to

Employees paid in excess of £60,000 during the current year and previous year:

None	None
------	------

9 Tangible fixed assets**Cost**

As at 1 July 2022

As at 30 June 2023

Depreciation

As at 1 July 2022

Charge for the year

As at 30 June 2023

Net book value

As at 30 June 2023

As at 30 June 2022

Furniture & fixtures	Total
£	£
11,058	11,058
<u>11,058</u>	<u>11,058</u>
10,763	10,763
77	77
<u>10,840</u>	<u>10,840</u>
218	218
<u>295</u>	<u>295</u>

10 Investments**Market value**

As at 1 July 2022

Revaluations

As at 30 June 2023

Investment property	Total
£	£
460,000	460,000
10,000	10,000
<u>470,000</u>	<u>470,000</u>

Investment property

The investment property is situated in Berkeley Road, London E12. It was transferred from functional fixed assets in May 2014 as it is now used as a rental property to generate investment income. As required by the Charity SORP 2015 (FRS102), as an investment property it was revalued at the balance sheet date on 30 June 2022. The valuation made by the Trustees was based on the value of similar properties in Berkeley Road that had been sold in the recent past and the indicative value obtained from other online research. There are no known restrictions on the ability to realise the investment property, nor on the right to the rental income or the proceeds on any sale.

Notes to the Accounts

for the year ended 30 June 2023

11 Bank and cash in hand	2023	2022
	£	£
Reliance bank a/c ****7802	8,476	8,185
Reliance bank a/c ****6325	36	36
Reliance bank a/c ****6666	24,098	26,967
Reliance Bank ECF Manor Park	505,805	491,340
	<u>538,415</u>	<u>526,528</u>

12 Creditors: amounts falling due within one year	2023	2022
	£	£
Accruals	1,202	1,200
	<u>1,202</u>	<u>1,200</u>

13 The funds of the charity: current year	Opening balance	Resources arising	Resources utilised	Other movements	Closing balance
	£	£	£	£	£
<u>Restricted funds</u>					
Restricted income funds	329,588	7,969	(10,839)	-	326,718
<u>Unrestricted funds</u>					
General funds	321,715	92,542	(77,864)	-	336,393
Revaluation reserve	334,320	-	-	10,000	344,320
Total unrestricted funds	<u>656,035</u>	<u>92,542</u>	<u>(77,864)</u>	<u>10,000</u>	<u>680,713</u>
	<u>985,623</u>	<u>100,511</u>	<u>(88,703)</u>	<u>10,000</u>	<u>1,007,431</u>

14 The funds of the charity: prior year	Opening balance	Resources arising	Resources utilised	Other movements	Closing balance
	£	£	£	£	£
<u>Restricted funds</u>					
Restricted income funds	325,435	12,665	(8,512)	-	329,588
<u>Unrestricted funds</u>					
General funds	311,761	127,720	(102,766)	(15,000)	321,715
Revaluation reserve	319,320	-	-	15,000	334,320
Total unrestricted funds	<u>631,081</u>	<u>127,720</u>	<u>(102,766)</u>	<u>-</u>	<u>656,035</u>
	<u>956,516</u>	<u>140,385</u>	<u>(111,278)</u>	<u>-</u>	<u>985,623</u>

15 Restricted funds: current period	Opening balance	Incoming resources	Resources expended	Transfers & gains/(losse	Closing balance
	£	£	£	£	£
Building fund	302,622	-	-	-	302,622
Tamil Church	26,966	7,969	10,839	-	24,096
	<u>329,588</u>	<u>7,969</u>	<u>10,839</u>	<u>-</u>	<u>326,718</u>

16 Restricted funds: prior period	Opening balance	Incoming resources	Resources expended	Transfers & gains/(losse	Closing balance
	£	£	£	£	£
Building fund	302,622	-	-	-	302,622
Tamil Church	22,813	12,665	8,512	-	26,966
	<u>325,435</u>	<u>12,665</u>	<u>8,512</u>	<u>-</u>	<u>329,588</u>

Restricted funds (continued)

Projects financed by restricted funds are supported by unrestricted funding where necessary. This occurs where the funding is in arrears or the incidence of expenditure on the project occurs disproportionately at the beginning of the project compared to the income flows. Where restricted projects end the year with a deficit, this is met by after year-end restricted income or transfers from unrestricted funds.

Building fund	Funds raised towards purchase of new building for the church.
Tamil Church	Various restricted funds. See Appendix 1 for full details.

Notes to the Accounts**for the year ended 30 June 2023**

	General funds	Designated funds	Restricted funds	Endowment funds	Total
		£	£	£	£
17 Net assets attributable to funds: current period					
Tangible fixed assets	470,218	-	-	-	470,218
Current assets	211,697	-	326,718	-	538,415
Current liabilities	(1,202)	-	-	-	(1,202)
Net assets represented by funds	<u>680,713</u>	<u>-</u>	<u>326,718</u>	<u>-</u>	<u>1,007,431</u>

	General funds	Designated funds	Restricted funds	Endowment funds	Total
		£	£	£	£
18 Net assets attributable to funds: prior period					
Tangible fixed assets	460,295	-	-	-	460,295
Current assets	196,940	-	329,588	-	526,528
Current liabilities	(1,200)	-	-	-	(1,200)
Net assets represented by funds	<u>656,035</u>	<u>-</u>	<u>329,588</u>	<u>-</u>	<u>985,623</u>

19 Taxation

The company is a registered charity. Accordingly, it is exempt from taxation in respect of income and capital gains to the extent that these are applied to its charitable objects.

20 Post balance sheet events

There were no significant post balance sheet events.

21 Contingent liabilities

Except as disclosed elsewhere in the Pensions accounting policy note, the charitable company had no material contingent liabilities at 30 June 2023 nor at 30 June 2022.

22 Related parties

There were no disclosable related party transactions during the year.

23 Transactions with trustees

There were no material transactions with the trustees during the year.

24 Gifts in kind and volunteers

During the year the charitable company benefited from unpaid work performed by volunteers.

25 Company status

The company is limited by guarantee and has no share capital. The guarantors liability in the event the company is wound up is restricted to a maximum of £1 each.

Immaanuveel

(A Charity Company Limited by Guarantee, company number 7027521)

Appendix 1 - Tamil Church Restricted Funds

for the year ended 30 June 2023

Fund Names	B/fwd	Incoming Resources	Outgoing Resources	Transfers	C/fwd
	1 Jul 22	Total	Total	Total	30 Jun 23
Camps:					
Girls' camp	95	-	-	-	95
Young Adults' camp	1,411	-	-	-	1,411
Ministries		-	-		
Indian	4,828	1,267	2,023	-	4,073
Sis Joyce ministries	-	-	-	-	-
David Ministries	-	-	-		-
Individual in need :					
Students' Support Fund	36	-	-	-	36
General fund	437	-	-	-	437
Monthly gift	16,774	3,315	5,448	-	14,641
Special Fund :					
P.A. Desk (Manor Park)	339	-	-	-	339
One-off payment gifts	705	3,347	3,368	-	684
Sis Rani- Project	-	-	-	-	-
Br Ebbs	-	-	-		-
Other Church funds:					
Ilford- Nehemiah Mission	440	40	-	-	480
JRPO- Funds	400	-	-		400
ECF-MP	1,500	-	-	-	1,500
Total	26,966	7,969	10,839	-	24,096

IMMAANUVEEL

England & Wales - Charity number 1132782

Accounts

Company number: 7027521

Charity number: 1132782

Immaanuveel

(A Charity Company Limited by Guarantee, company number 7027521)

Financial Statements

and

Trustees' Report

for the year ended 30 June 2022

Immaanuveel

(A Charity Company Limited by Guarantee, company number 7027521)

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for the year ended 30 June 2022

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 The following pages do not form part of the statutory accounts.	
Appendix 1 - Tamil Church Restricted Funds	17

Immaanuveel

(A Charity Company Limited by Guarantee, company number 7027521)

Charitable company Information for the year ended 30 June 2022

Status:	Immaanuveel is a company limited by guarantee and a registered charity governed by its memorandum and articles of association. The directors of the charity are its trustees for the purposes of charity law and throughout this report are collectively referred to as the trustees.
Charity name:	Immaanuveel
Company registration number:	7027521 (England & Wales)
Charity registration number:	1132782
Registered office:	66 Marlands Road Ilford Essex IG5 0JJ
Operations address:	66 Marlands Road Ilford Essex IG5 0JJ
Trustees who held office during the year:	L D Mahendra S D Karunyanesan
Chair:	L D Mahendra
Secretary:	P N Nathan
Independent Examiner:	Anthony Armstrong FCA Armstrong & Co <i>Chartered Accountants & Statutory Auditor</i> 4a Printing House Yard Hackney Road London E2 7PR
Bankers:	Reliance Bank Ltd Faith House 23-24 Lovat Lane London EC3R 8EB

Immaanuveel

(A Charity Company Limited by Guarantee, company number 7027521)

Trustees' Report, incorporating the Directors' Report for the year ended 30 June 2022

The Trustees of Immaanuveel present their report together with the financial statements for the year ended 30 June 2022.

Aims of the Church

The main charitable objects of Immaanuveel are to provide opportunities for worship and pastoral care to Tamil speaking Christian immigrants; the presentation of Christianity to Tamil speaking Hindus and to help children of immigrants grow up to be Asian, British and Christian.

Structure, Governance and Management

Governing Document

Immaanuveel is a company limited by guarantee, incorporated on 23 September 2009 and registered as a charity on 18 November 2009. The company was established under a Memorandum of Association which established the objects and powers of the company and is governed under its Articles of Association. In the event of the company being wound up members are required to contribute an amount not exceeding £1 each.

Trustees

The Trustees of the charity who held office during the year are disclosed on page 3.

The Freehold property at 8 Berkeley Road is owned by custodian trustees on behalf of Immaanuveel Limited.

Treasurers and accounting procedures

Our honorary treasurers are T Sriyoheswaran, Sam Karunyanesan and D Duraipandian. They are assisted by several others in the various congregations. All churches manage their own bank accounts separately and report to the group treasurer. Income and expenditure statements are also managed separately by the churches.

Review and Report of the year

The financial result for the year 2021/22 is set out on page 8.

After the Covid lockdown period, the Church started to meet in person as from January 2022 at a different location which is St Paul's Church, Burgess Road, East Ham.

As a result, for the financial year the sundry offerings and the envelopes scheme income has increased by 24% compared to the previous year whereas the stewardship regular giving has decreased by 8%. Our regular expenditure has increased by 11% compared to the previous year which has meant that the church made a surplus income of £24,954 from its normal activities compared to last year surplus of £20,810.

We thank God for our people's generosity during the difficult times.

As a result, the closing bank balance has increased to £499,525 which includes the building funds.

During the year, Pastor Kamal resigned as a Pastor and the trustees accepted his resignation. However, the church continued its activities and ministries amongst mainly the Tamil speaking communities from India and Sri Lanka with the help of the elders and other church helpers.

Many people have been blessed by our ministry. We thank God for our workers, both paid and unpaid, who work tirelessly to meet the emotional and physical needs of individuals and families. The work amongst the young people has been a tremendous blessing and it's really good to see these young people growing in their faith.

We look forward to continuing to Bless our community in the coming year. It's been a great delight to serve the people in the past and we look forward to supporting the weak and needy in the coming year.

Post Balance Sheet Event

Pastor Ebenezer kindly accepted the invitation to become an Interim Leader and he was appointed in October 2022 as an Interim Pastor. This is a great blessing to the church, and we thank God for this. The main objective of his appointment was to make sure the church Pastoral care continues and to find a suitable permanent Pastor for the church. The Church is now actively looking for a permanent Pastor.

Risk assessment and management

We do not own the buildings where we hold Sunday services. The host churches are responsible for health and fire safety.

Members of the company elect new members who are believed to share our aims. Members of the company elect Directors.

Rehabilitation of offenders has not yet been an issue.

Immaanuveel

(A Charity Company Limited by Guarantee, company number 7027521)

Trustees' Report, incorporating the Directors' Report for the year ended 30 June 2022

Public Benefit

Immaanuveel benefits the public by way of: regular worship that is open to all, the provision of sacred space for personal prayer and contemplation, pastoral work (including the visiting of the sick and the bereaved), teaching Christianity through sermons, courses and small groups, taking school assemblies, promoting the whole mission of the church through its assistance to older people, parents and children, and supporting charities in the UK and overseas.

Financial Review

Results for the year

The results of the period and financial position of the charity are shown in the annexed financial statements.

The Statement of Financial Activities shows net income for the year of £29,107 and reserves of £985,623.

Tangible fixed assets for use by the charity.

Fixed assets are set out in Note 9 to the accounts.

Independent Examiner

The Independent Examiner, Anthony Armstrong FCA of Armstrong & Co, Chartered Accountant and Statutory Auditor, has indicated his willingness to be proposed for re-appointment.

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

The financial statements were approved by the Board of Trustees on 7 March 2023 and signed on its behalf by:

Luke Mahendra

L D Mahendra
Trustee

Immaanuveel

(A Charity Company Limited by Guarantee, company number 7027521)

Statement of Trustees' Responsibilities

for the year ended 30 June 2022

The trustees (who are the directors of Immaanuveel for the purpose of company law) are responsible for preparing the Trustees Annual 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 charitable company and of its incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing these financial statements, the trustees are required to:

- a) Select suitable accounting policies and apply them consistently;
- b) Observe the methods and principles in the Charities SORP;
- c) Make judgements and estimates that are reasonable and prudent;
- d) Follow applicable accounting standards and statements of recommended practice, subject to any material departures disclosed and explained in the accounts;
- e) Prepare the financial statements on the going concern basis unless it is inappropriate to assume that the charitable company will continue in operation.

The trustees are responsible for keeping adequate accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006 and charity legislation. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Immaanuveel

(A Charity Company Limited by Guarantee, company number 7027521)

Independent Examiner's Report to the Trustees of Immaanuveel

I report on the accounts of Immaanuveel for the period from 1 July 2021 to 30 June 2022, which are set out on pages 8 to 16.

This report is made solely to the trustees as a body in accordance with section 145 of the Charities Act 2011 (the Charities Act) and regulations made under section 154 of that Act. My examination has been undertaken so that I might state to the trustees those matters I am required to state to them in an independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the company and the trustees as a body, for my examination, for this report, or for the opinions I have formed.

Respective responsibilities of trustees and examiner

As described on page 6, the trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act and that an independent examination is needed.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- a) examine the accounts under section 145 of the Charities Act;
- b) to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the Charities Act, and
- c) to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with the 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 the 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 connection with my examination, no matter has come to my attention which give me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 386 of the Companies Act 2006 Act, or
- the accounts do not accord with such records; or
- the accounts do not comply with relevant accounting requirements under section 396 of the Companies Act 2006 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
- the accounts have not been prepared in accordance with the Charities SORP (FRS102).

I 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.

Anthony Armstrong

**Anthony Armstrong FCA, Independent Examiner
of Armstrong & Co
Chartered Accountants & Statutory Auditor**

**4a Printing House Yard
Hackney Road
London E2 7PR**

7 March 2023

Immaanuveel

(A Charity Company Limited by Guarantee, company number 7027521)

Statement of Financial Activities

*Incorporating the income and expenditure account
for the year ended 30 June 2022*

		2022			2021
		Unrestricted Funds	Restricted Funds	Total Funds	Total Funds
Notes		£	£	£	£
Income from:					
Donations and legacies	3	118,724	12,665	131,389	286,971
Charitable activities	4	6,246	-	6,246	1,712
Investments	5	2,750	-	2,750	3,000
Total income		127,720	12,665	140,385	291,683
Expenditure on:					
Charitable activities	6	102,766	8,512	111,278	159,993
Total expenditure		102,766	8,512	111,278	159,993
Net gains/(losses) on investments	10	-	-	-	35,000
Net income/(expenditure) and movement in funds		24,954	4,153	29,107	166,690
Reconciliation of funds:					
Total funds brought forward	13	631,081	325,435	956,516	789,826
Total funds carried forward	13	656,035	329,588	985,623	956,516

All incoming resources and resources expended are derived from continuing activities.

There are no gains and losses other than those noted above and therefore no separate statement of total recognised gains and losses has been prepared.

The statement of financial activities incorporates an income and expenditure account.

The accompanying accounting policies and notes form an integral part of these financial statements.

Immaanuveel

(A Charity Company Limited by Guarantee, company number 7027521)

Statement of Financial Position as at 30 June 2022

		30 June 2022		30 June 2021	
	Notes	£	£	£	£
Fixed assets:					
Tangible assets	9		296		400
Investments	10		460,000		460,000
Total fixed assets			<u>460,296</u>		<u>460,400</u>
Current assets:					
Cash at bank and In hand	11	<u>526,528</u>		<u>497,317</u>	
Total current assets		<u>526,528</u>		<u>497,317</u>	
Creditors: amounts falling due within one year	12	<u>1,201</u>		<u>1,201</u>	
Net current assets/(liabilities)			525,327		496,116
Total net assets			<u>985,623</u>		<u>956,516</u>
The funds of the charity:					
Restricted income funds	15		329,588		325,435
Unrestricted funds	13		321,715		311,761
Revaluation reserve	10		334,320		319,320
Total charity funds	17		<u>985,623</u>		<u>956,516</u>

The directors are satisfied that the company is entitled to exemption from audit under Section 477 of the Companies Act 2006 and that no member or members have requested an audit pursuant to section 476 of the Act.

The directors acknowledge their responsibilities for:

- (i) ensuring that the company keeps proper accounting records which comply with Section 386 of the Companies Act 2006; and
- (ii) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of the financial year and of its surplus or deficit for the financial year in accordance with the requirements of Section 394 and 395 of the Companies Act 2006, and which otherwise comply with the requirements of this act relating to accounts, so far as applicable to the charitable company.

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies and with the Financial Reporting Standard 102.

The financial statements were approved by the Board of Trustees on 7 March 2023 and signed on its behalf by:

Luke Mahendra

L D Mahendra
Trustee

The notes on pages 11 to 16 form part of these accounts.

Immaanuveel

(A Charity Company Limited by Guarantee, company number 7027521)

Statement of Cash Flows for the year ended 30 June 2022

	Notes	2022 £	2021 £
Cash flows from operating activities:			
Net cash provided by/(used in) operating activities	1	26,461	126,633
Cash flows from investing activities:			
Dividends, interest and rents from investments		2,750	3,000
Net cash provided by/(used in) investing activities		2,750	3,000
Change in cash and cash equivalents in the reporting period		29,211	129,633
Cash and cash equivalents at the beginning of the reporting period	2	497,317	367,684
Cash and cash equivalents at the end of the reporting period	2	526,528	497,317

Notes to the Cash Flow Statement

	2022 £	2021 £
1) Reconciliation of net income/(expenditure) to net cash flow from operating activities		
Net income/(expenditure) for the reporting period (as per the statement of financial activities)	29,107	166,690
Adjustments for:		
Depreciation charges	104	142
(Gains)/losses on investments	-	(35,000)
Dividends, interest and rents from investments	(2,750)	(3,000)
(Increase)/decrease in debtors	-	200
Increase/(decrease) in creditors	-	(2,399)
Net cash provided by/(used in) operating activities	26,461	126,633
2) Analysis of cash and cash equivalents	2022 £	2021 £
Cash in hand	526,528	497,317
Total cash and cash equivalents	526,528	497,317

Immaanuveel

(A Charity Company Limited by Guarantee, company number 7027521)

Accounting Policies for the year ended 30 June 2022

Basis of preparation

The financial statements have been prepared in accordance with:

- a) Applicable UK accounting standards, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)';
- b) 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 2015) - (Charities SORP FRS 102);
- c) the Companies Act 2006.
- d) the Charities Act 2011.

Public benefit entity

The charitable company meets the definition of a public benefit entity under FRS 102.

Going concern

The trustees consider that there are no material uncertainties about the charitable company's ability to continue to operate and accordingly the accounts have been prepared on a going concern basis.

Income recognition

Income is recognised when the charity has a contractual or other right to its receipt, it is probable that the income will be received and that the amount can be measured reliably. Income with conditions attached to its receipt is recognised when those conditions have been fulfilled.

Income from the recovery of tax on gift aided donations is accounted for in the period to which the relevant donation is received. Grant income is recognised on a receivable basis.

The income from trading activities include rental income from the letting of church premises and freehold land and buildings which is accounted for when earned. It is shown gross, with the associated costs included in fundraising costs.

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

Expenditure recognition

Expenditure is accrued as soon as a liability is considered probable, and the amount of obligation can be measured reliably. Longer term liabilities are discounted to present value. The charity is not registered for VAT and accordingly expenditure includes VAT where appropriate.

Expenditure included in Raising Funds includes amounts incurred in obtaining grants and other donations and property maintenance costs.

Charitable expenditure includes those costs in fulfilling the charity's principal objects, as outlined in the Report of the charity. These include grants payable, governance costs and an apportionment of support costs.

- Grants payable are payments made to third parties in furtherance of the charity's objects. In the case of an unconditional grant offer this is accrued once the recipient has been notified of the grant award. The notification gives the recipient a reasonable expectation that they will receive the grant. Grants awards that are subject to the recipient fulfilling performance conditions are only accrued when the recipient has been notified of the grant and any remaining unfulfilled condition attaching to that grant is outside of the control of the charity.
- Governance costs comprise all costs involving the public accountability of the charity and its compliance with regulation and good practice. These costs include costs related to the independent examination and legal fees.
- Rentals under operating leases are charged as incurred over the term of the lease.

Restricted Funds

Restricted funds are to be used for specified purposes as laid down by the funder. Direct and support expenditure which meets these criteria are identified to the fund together with a fair allocation of other costs.

Unrestricted Funds

Unrestricted funds are funds received which have no restrictions placed on their use and are available as general funds.

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.

Immaanuveel

(A Charity Company Limited by Guarantee, company number 7027521)

Accounting Policies

for the year ended 30 June 2022

Pensions

The charity operates defined contribution schemes which are administered by outside independent pensions providers. Contributions payable for the year are charged to the Statement of Financial Activities.

Tangible Fixed Assets

Tangible fixed assets are stated at cost less depreciation. Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Furniture & fixtures	- 25% WDV
Investment property	- No depreciation on investment property

Fixed Assets Investments

Fixed assets held for investment purposes are not depreciated. Under SORP 2015 (FRS102), investment properties are measured initially at cost and subsequently at fair value at the reporting date.

Investments are shown in the balance sheet at closing market value. Surpluses or deficits on valuation are credited or charged to the statement of financial activities.

(A Charity Company Limited by Guarantee, company number 7027521)

Notes to the Accounts

for the year ended 30 June 2022

1 Incoming resources

The incoming resources and surplus are attributable to the principal activities of the charity.

2 Net incoming resources

Net incoming resources are stated after charging:

Independent Examiner's fees - reporting service

Depreciation - owned assets

2022	2021
£	£
1,200	960
104	142

Trustees' emoluments

Emoluments include salaries, fees, bonuses, expense allowances and estimated non-cash benefits receivable. All trustees serve in a voluntary capacity and do not receive payment for their services.

3 Income from donations and legacies

			2022	2021
Income from donations and legacies	Unrestricted	Restricted	Total	Total
	£	£	£	£
Offerings	19,765	-	19,765	18,829
Envelope scheme	34,903	-	34,903	25,234
Stewardship (primary gift)	62,377	-	62,377	65,066
Donations	1,679	12,665	14,344	12,982
Donations - Building fund	-	-	-	164,860
	<u>118,724</u>	<u>12,665</u>	<u>131,389</u>	<u>286,971</u>

4 Income from charitable activities

Income from charitable activities	Unrestricted	Restricted	2022 Total	2021 Total
	£	£	£	£
Special offerings	1,894	-	1,894	1,137
Sunday school	4,352	-	4,352	575
	<u>6,246</u>	<u>-</u>	<u>6,246</u>	<u>1,712</u>

5 Income from investments

Income from investments	Unrestricted £	Restricted £	2022 Total £	2021 Total £
Rent received	2,750	-	2,750	3,000
	<u>2,750</u>	<u>-</u>	<u>2,750</u>	<u>3,000</u>

6 Expenditure on charitable activities

			2022	2021
Expenditure on charitable activities	Unrestricted	Restricted	Total	Total
	£	£	£	£
Stipends	43,257	-	43,257	42,744
Special fellowship activities	532	-	532	-
Donations & gifts	7,101	8,512	15,613	75,357
Evangelism	299	-	299	697
Sunday school & outreach activities	28	-	28	-
Bible school & training	791	-	791	884
Outing & refreshments	4,474	-	4,474	727
Special Events	-	-	-	2,368
Premises & other running costs	17,745	-	17,745	9,820
Depreciation	104	-	104	142
Support costs (see note 7 below)	28,435	-	28,435	27,254
	102,766	8,512	111,278	159,993

Immaanuveel

(A Charity Company Limited by Guarantee, company number 7027521)

Notes to the Accounts for the year ended 30 June 2022

7 Support costs	Unrestricted	Restricted	2022 Total	2021 Total
	£	£	£	£
Motor & travelling expenses	14,568	-	14,568	12,073
Telephone	2,343	-	2,343	1,620
Administrative charges	10,324	-	10,324	12,601
Independent examiner's fees	1,200	-	1,200	960
	<u>28,435</u>	<u>-</u>	<u>28,435</u>	<u>27,254</u>

8 Remuneration of the Leadership Team	2022	2021
Members of the Leadership Team received stipends during the year as follows:	£	£
Stipends:		
Salaries (Including Ni contributions and pensions)	43,257	42,744
	<u>43,257</u>	<u>42,744</u>

No remuneration was paid to any Trustee or their associates for services as a trustee during the year ended 30 June 2022 nor to

Employees paid in excess of £60,000 during the current year and previous year:	None	None
--	------	------

9 Tangible fixed assets	Furniture & £	Total £
Cost		
As at 1 July 2021	11,058	11,058
As at 30 June 2022	<u>11,058</u>	<u>11,058</u>
Depreciation		
As at 1 July 2021	10,658	10,658
Charge for the year	104	104
As at 30 June 2022	<u>10,762</u>	<u>10,762</u>
Net book value		
As at 30 June 2022	<u>296</u>	<u>296</u>
As at 30 June 2021	<u>400</u>	<u>400</u>

10 Investments	Investment property £	Total £
Market value		
As at 1 July 2021	460,000	460,000
As at 30 June 2022	<u>460,000</u>	<u>460,000</u>

Investment property	The investment property is situated in Berkeley Road, London E12. It was transferred from functional fixed assets in May 2014 as it is now used as a rental property to generate investment income. As required by the Charity SORP 2015 (FRS102), as an investment property it was revalued at the balance sheet date on 30 June 2022. The valuation made by the Trustees was based on the value of similar properties in Berkeley Road that had been sold in the recent past and the indicative value obtained from other online research. There are no known restrictions on the ability to realise the investment property, nor on the right to the rental income or the proceeds on any sale.
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Immaanuveel

(A Charity Company Limited by Guarantee, company number 7027521)

Notes to the Accounts for the year ended 30 June 2022

11 Bank and cash in hand	2022	2021
	£	£
Reliance bank a/c ****7802	8,185	7,894
Reliance bank a/c ****6325	36	91
Reliance bank a/c ****6666	26,967	22,814
Reliance Bank ECF Manor Park	491,340	466,518
	<u>526,528</u>	<u>497,317</u>

12 Creditors: amounts falling due within one year	2022	2021
	£	£
Accruals	1,201	1,201
	<u>1,201</u>	<u>1,201</u>

13 The funds of the charity: current year	Opening balance £	Resources arising £	Resources utilised £	Other movements £	Closing balance £
<u>Restricted funds</u>					
Restricted income funds	325,435	12,665	(8,512)	-	329,588
<u>Unrestricted funds</u>					
General funds	311,761	127,720	(102,766)	(15,000)	321,715
Revaluation reserve	319,320	-	-	15,000	334,320
Total unrestricted funds	<u>631,081</u>	<u>127,720</u>	<u>(102,766)</u>	<u>-</u>	<u>656,035</u>
	<u>956,516</u>	<u>140,385</u>	<u>(111,278)</u>	<u>-</u>	<u>985,623</u>

14 The funds of the charity: prior year	Opening balance £	Resources arising £	Resources utilised £	Other movements £	Closing balance £
<u>Restricted funds</u>					
Restricted income funds	158,243	177,842	(10,650)	-	325,435
<u>Unrestricted funds</u>					
General funds	327,263	113,841	(149,343)	20,000	311,761
Revaluation reserve	304,320	-	-	15,000	319,320
Total unrestricted funds	<u>631,583</u>	<u>113,841</u>	<u>(149,343)</u>	<u>35,000</u>	<u>631,081</u>
	<u>789,826</u>	<u>291,683</u>	<u>(159,993)</u>	<u>35,000</u>	<u>956,516</u>

15 Restricted funds: current period	Opening balance £	Incoming resources £	Resources expended £	Transfers & gains/(losse) £	Closing balance £
Building fund	302,622	-	-	-	302,622
Tamil Church	22,813	12,665	8,512	-	26,966
	<u>325,435</u>	<u>12,665</u>	<u>8,512</u>	<u>-</u>	<u>329,588</u>

16 Restricted funds: prior period	Opening balance £	Incoming resources £	Resources expended £	Transfers & gains/(losse) £	Closing balance £
Building fund	137,762	164,860	-	-	302,622
Tamil Church	20,481	12,982	10,650	-	22,813
	<u>158,243</u>	<u>177,842</u>	<u>10,650</u>	<u>-</u>	<u>325,435</u>

Restricted funds (continued)

Projects financed by restricted funds are supported by unrestricted funding where necessary. This occurs where the funding is in arrears or the incidence of expenditure on the project occurs disproportionately at the beginning of the project compared to the income flows. Where restricted projects end the year with a deficit, this is met by after year-end restricted income or transfers from unrestricted funds.

Building fund	Funds raised towards purchase of new building for the church.
Tamil Church	Various restricted funds. See Appendix 1 for full details.

Immaanuveel

(A Charity Company Limited by Guarantee, company number 7027521)

Notes to the Accounts

for the year ended 30 June 2022

17 Net assets attributable to funds: current period	General funds	Designated funds	Restricted funds	Endowment funds	Total
		£	£	£	£
Tangible fixed assets	460,296	-	-	-	460,296
Current assets	196,940	-	329,588	-	526,528
Current liabilities	(1,201)	-	-	-	(1,201)
Net assets represented by funds	<u>656,035</u>	<u>-</u>	<u>329,588</u>	<u>-</u>	<u>985,623</u>

18 Net assets attributable to funds: prior period	General funds	Designated funds	Restricted funds	Endowment funds	Total
		£	£	£	£
Tangible fixed assets	460,400	-	-	-	460,400
Current assets	171,882	-	325,435	-	497,317
Current liabilities	(1,201)	-	-	-	(1,201)
Net assets represented by funds	<u>631,081</u>	<u>-</u>	<u>325,435</u>	<u>-</u>	<u>956,516</u>

19 Taxation

The company is a registered charity. Accordingly, it is exempt from taxation in respect of income and capital gains to the extent that these are applied to its charitable objects.

20 Post balance sheet events

There were no significant post balance sheet events.

21 Contingent liabilities

Except as disclosed elsewhere in the Pensions accounting policy note, the charitable company had no material contingent liabilities at 30 June 2022 nor at 30 June 2021.

22 Related parties

There were no disclosable related party transactions during the year.

23 Transactions with trustees

There were no material transactions with the trustees during the year.

24 Gifts in kind and volunteers

During the year the charitable company benefited from unpaid work performed by volunteers.

25 Company status

The company is limited by guarantee and has no share capital. The guarantors liability in the event the company is wound up is restricted to a maximum of £1 each.

Immaanuveel

(A Charity Company Limited by Guarantee, company number 7027521)

Appendix 1 - Tamil Church Restricted Funds for the year ended 30 June 2022

Fund Names	B/fwd	Incoming Resources	Outgoing Resources	Transfers	C/fwd
	1 Jul 21	Total	Total	Total	30 Jun 22
Camps:					
Girls' camp	95	-	-	-	95
Young Adults' camp	1,411	-	-	-	1,411
Ministries		-	-		
Indian	3,461	1,447	80	-	4,828
Sis Joyce ministries	7	-	7	-	-
David Ministries	4	-	4		-
Individual in need :					
Students' Support Fund	36	-	-	-	36
General fund	437	-	-	-	437
Monthly gift	14,100	5,669	2,995	-	16,775
Special Fund :					
P.A. Desk (Manor Park)	339	-	-	-	339
One-off payment gifts	702	5,428	5,425	-	705
Sis Rani- Project	1	-	1	-	-
Br Ebbl	-	-	-		-
Other Church funds:					
Iford	320	120	-	-	440
Walthamstow	400	-	-		400
ECF-MP	1,500	-	-	-	1,500
Total	22,813	12,665	8,512	-	26,966

IMMAANUVEEL

England & Wales - Charity number 1132782

Accounts

Immaanuveel

(A Charity Company Limited by Guarantee, company number 7027521)

Financial Statements

and

Trustees' Report

for the year ended 30 June 2021

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for the year ended 30 June 2021

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The following pages do not form part of the statutory accounts.	
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Immaanuveel

(A Charity Company Limited by Guarantee, company number 7027521)

Charitable company Information

for the year ended 30 June 2021

Status:	Immaanuveel is a company limited by guarantee and a registered charity governed by its memorandum and articles of association. The directors of the charity are its trustees for the purposes of charity law and throughout this report are collectively referred to as the trustees.		
Charity name:	Immaanuveel		
Company registration number:	7027521 (England & Wales)		
Charity registration number:	1132782		
Registered office:	66 Marlands Road Ilford Essex IG5 0JJ		
Operations address:	66 Marlands Road Ilford Essex IG5 0JJ		
Trustees who held office during the year:	L D Mahendra S D Karunyanesan D G Sam-Daniel - Resigned 8 September 2020		
Chair:	L D Mahendra		
Secretary:	P N Nathan		
Independent Examiner:	Anthony Armstrong FCA Armstrong & Co <i>Chartered Accountants & Statutory Auditor</i> 4a Printing House Yard Hackney Road London E2 7PR		
Bankers:	Reliance Bank Ltd Faith House 23-24 Lovat Lane London EC3R 8EB		

Trustees' Report, incorporating the Directors' Report for the year ended 30 June 2021

The Trustees of Immaanuveel present their report together with the financial statements for the year ended 30 June 2021.

Aims of the Church

The main charitable objects of Immaanuveel are to provide opportunities for worship and pastoral care to Tamil speaking Christian immigrants; the presentation of Christianity to Tamil speaking Hindus and to help children of immigrants grow up to be Asian, British and Christian.

Structure, Governance and Management

Governing Document

Immaanuveel is a company limited by guarantee, incorporated on 23 September 2009 and registered as a charity on 18 November 2009. The company was established under a Memorandum of Association which established the objects and powers of the company and is governed under its Articles of Association. In the event of the company being wound up members are required to contribute an amount not exceeding £1 each.

Trustees

The Trustees of the charity who held office during the year are disclosed on page 3.

The Freehold property at 8 Berkeley Road is owned by custodian trustees on behalf of Immaanuveel Limited.

Treasurers and accounting procedures

Our honorary treasurers are T Sriyoheswaran, Sam Karunyanesan and D Duraipandian. They are assisted by several others in the various congregations. All churches manage their own bank accounts separately and report to the group treasurer. Income and expenditure statements are also managed separately by the churches.

Review and Report of the year

The financial result for the year 2020/21 is set out on page 8.

From 1st July 2000 the branch churches ECF-Walthamstow and ECF NP started functioning interdependently hence the financial report only reflects the ECF-MP activity.

Due to covid, we could not meet as a church in our usual place of worship. However, the church continued to function remotely and Sunday services and various other meetings were conducted on zoom.

Although our regular income dropped by 14% due to covid and economic circumstances, but our members continued to support the church and gave generously. Also, since we could not meet at our normal worship place, the church did not have to pay the rent. Therefore, our regular expenses were reduced by 17% which has meant the church made a surplus income of £26,866 for the financial year from its usual church activities.

In addition to this, the church continued the fundraising activities to buy a permanent place of worship and during the year, they raised an additional £164,860 which has meant the special building fund balance has increased to £303,622 as of this financial year end.

As a result of the above, our closing bank balance on the 30th of June 2021 was £474,503.

As required, Trustees re-valued the property at 8 Berkley Road London E12 as of 30th June 2021 and its value has increased from £425,000 to £460,000.

The church continued its ministries amongst mainly the Tamil speaking communities from India, Sri Lanka and Malaysia. Many people have been blessed by our ministry. We thank God for our workers, both paid and unpaid, who work tirelessly to meet the emotional and physical needs of individuals and families. The work amongst the young people has been a tremendous blessing and it's really good to see these young people growing in their faith.

We look forward to continue to Bless our community in the coming year. It's been a great delight to serve the people in the past and we look forward to supporting the weak and needy in the coming year.

Risk assessment and management

We do not own the buildings where we hold Sunday services. The host churches are responsible for health and fire safety.

Members of the company elect new members who are believed to share our aims. Members of the company elect Directors.

Rehabilitation of offenders has not yet been an issue.

Immaanuveel

(A Charity Company Limited by Guarantee, company number 7027521)

Trustees' Report, incorporating the Directors' Report for the year ended 30 June 2021

Public Benefit

Immaanuveel benefits the public by way of: regular worship that is open to all, the provision of sacred space for personal prayer and contemplation, pastoral work (including the visiting of the sick and the bereaved), teaching Christianity through sermons, courses and small groups, taking school assemblies, promoting the whole mission of the church through its assistance to older people, parents and children, and supporting charities in the UK and overseas.

Financial Review

Results for the year

The results of the period and financial position of the charity are shown in the annexed financial statements.

The Statement of Financial Activities shows net income for the year of £166,690 and reserves of £956,516.

Tangible fixed assets for use by the charity.

Fixed assets are set out in Note 9 to the accounts.

Independent Examiner

The Independent Examiner, Anthony Armstrong FCA of Armstrong & Co, Chartered Accountant and Statutory Auditor, has indicated his willingness to be proposed for re-appointment.

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

The financial statements were approved by the Board of Trustees on 21 March 2022 and signed on its behalf by:

Luke Mahendra

L D Mahendra
Trustee

Statement of Trustees' Responsibilities**for the year ended 30 June 2021**

The trustees (who are the directors of Immaanuveel for the purpose of company law) are responsible for preparing the Trustees Annual 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 charitable company and of its incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing these financial statements, the trustees are required to:

- a) Select suitable accounting policies and apply them consistently;
- b) Observe the methods and principles in the Charities SORP;
- c) Make judgements and estimates that are reasonable and prudent;
- d) Follow applicable accounting standards and statements of recommended practice, subject to any material departures disclosed and explained in the accounts;
- e) Prepare the financial statements on the going concern basis unless it is inappropriate to assume that the charitable company will continue in operation.

The trustees are responsible for keeping adequate accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006 and charity legislation. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Independent Examiner's Report to the Trustees of Immaanuveel

I report on the accounts of Immaanuveel for the period from 1 July 2020 to 30 June 2021, which are set out on pages 8 to 16.

This report is made solely to the trustees as a body in accordance with section 145 of the Charities Act 2011 (the Charities Act) and regulations made under section 154 of that Act. My examination has been undertaken so that I might state to the trustees those matters I am required to state to them in an independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the company and the trustees as a body, for my examination, for this report, or for the opinions I have formed.

Respective responsibilities of trustees and examiner

As described on page 6, the trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act and that an independent examination is needed. The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of the Institute of Chartered Accountants in England and Wales (ICAEW).

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- a) examine the accounts under section 145 of the Charities Act;
- b) to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the Charities Act, and
- c) to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with the 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 the 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 connection with my examination, no matter has come to my attention which give me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 386 of the Companies Act 2006 Act, or
- the accounts do not accord with such records; or
- the accounts do not comply with relevant accounting requirements under section 396 of the Companies Act 2006 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
- the accounts have not been prepared in accordance with the Charities SORP (FRS102).

I 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.



**Anthony Armstrong FCA, Independent Examiner
of Armstrong & Co**
Chartered Accountants & Statutory Auditor

21 March 2022

**4a Printing House Yard
Hackney Road
London E2 7PR**

Statement of Financial Activities*incorporating the income and expenditure account
for the year ended 30 June 2021*

		2021			2020
		Unrestricted Funds	Restricted Funds	Total Funds	Total Funds
Notes		£	£	£	£
Income from:					
Donations and legacies	3	109,129	177,842	286,971	371,403
Charitable activities	4	1,712	-	1,712	43,267
Investments	5	3,000	-	3,000	3,041
Total income		113,841	177,842	291,683	417,711
Expenditure on:					
Charitable activities	6	149,343	10,650	159,993	241,282
Total expenditure		149,343	10,650	159,993	241,282
Net gains/(losses) on investments	10	35,000	-	35,000	10,000
Net income/(expenditure) and movement in funds		(502)	167,192	166,690	186,429
Reconciliation of funds:					
Total funds brought forward	14	631,583	158,243	789,826	603,397
Total funds carried forward	14	631,081	325,435	956,516	789,826

All incoming resources and resources expended are derived from continuing activities.

There are no gains and losses other than those noted above and therefore no separate statement of total recognised gains and losses has been prepared.

The statement of financial activities incorporates an income and expenditure account.

The accompanying accounting policies and notes form an integral part of these financial statements.

Immaanuveel

(A Charity Company Limited by Guarantee, company number 7027521)

Statement of Financial Position as at 30 June 2021

	Notes	30 June 2021		30 June 2020	
		£	£	£	£
Fixed assets:					
Tangible assets	9		400		542
Investments	10		460,000		425,000
Total fixed assets			<u>460,400</u>		<u>425,542</u>
Current assets:					
Debtors	11	-		200	
Cash at bank and In hand	12	<u>497,317</u>		<u>367,684</u>	
Total current assets		<u>497,317</u>		<u>367,884</u>	
Creditors: amounts falling due within one year	13	<u>1,201</u>		<u>3,600</u>	
Net current assets/(liabilities)			496,116		364,284
Total net assets			<u>956,516</u>		<u>789,826</u>
The funds of the charity:					
Restricted income funds	16		325,435		158,243
Unrestricted funds	14		311,761		327,263
Revaluation reserve	10		319,320		304,320
Total charity funds	18		<u>956,516</u>		<u>789,826</u>

The directors are satisfied that the company is entitled to exemption from audit under Section 477 of the Companies Act 2006 and that no member or members have requested an audit pursuant to section 476 of the Act.

The directors acknowledge their responsibilities for:

- (i) ensuring that the company keeps proper accounting records which comply with Section 386 of the Companies Act 2006; and
- (ii) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of the financial year and of its surplus or deficit for the financial year in accordance with the requirements of Section 394 and 395 of the Companies Act 2006, and which otherwise comply with the requirements of this act relating to accounts, so far as applicable to the charitable company.

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies and with the Financial Reporting Standard 102.

The financial statements were approved by the Board of Trustees on 21 March 2022 and signed on its behalf by:

Luke Mahendra

L D Mahendra
Trustee

The notes on pages 11 to 16 form part of these accounts.

Statement of Cash Flows
for the year ended 30 June 2021

	Notes	2021 £	2020 £
Cash flows from operating activities:			
Net cash provided by/(used in) operating activities	1	126,633	173,507
Cash flows from investing activities:			
Dividends, interest and rents from investments		3,000	3,041
Net cash provided by/(used in) investing activities		3,000	3,041
Cash flows from financing activities:			
Repayments of borrowing		-	(6,301)
Net cash provided by/(used in) financing activities		-	(6,301)
Change in cash and cash equivalents in the reporting period		129,633	170,247
Cash and cash equivalents at the beginning of the reporting period	2	367,684	197,437
Cash and cash equivalents at the end of the reporting period	2	497,317	367,684

Notes to the Cash Flow Statement

	2021 £	2020 £
1) Reconciliation of net income/(expenditure) to net cash flow from operating activities		
Net income/(expenditure) for the reporting period (as per the statement of financial activities)	166,690	186,429
Adjustments for:		
Depreciation charges	142	195
(Gains)/losses on investments	(35,000)	(10,000)
Dividends, interest and rents from investments	(3,000)	(3,041)
(Increase)/decrease in debtors	200	-
Increase/(decrease) in creditors	(2,399)	(77)
Net cash provided by/(used in) operating activities	126,633	173,507
2) Analysis of cash and cash equivalents		
Cash in hand	497,317	367,684
Total cash and cash equivalents	497,317	367,684

Accounting Policies**for the year ended 30 June 2021**

Basis of preparation

The financial statements have been prepared in accordance with:

- a) Applicable UK accounting standards, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)'.
- b) 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 2015) - (Charities SORP FRS 102);
- c) the Companies Act 2006.
- d) the Charities Act 2011.

Public benefit entity

The charitable company meets the definition of a public benefit entity under FRS 102.

Going concern

The trustees consider that there are no material uncertainties about the charitable company's ability to continue to operate and accordingly the accounts have been prepared on a going concern basis.

Income recognition

Income is recognised when the charity has a contractual or other right to its receipt, it is probable that the income will be received and that the amount can be measured reliably. Income with conditions attached to its receipt is recognised when those conditions have been fulfilled.

Income from the recovery of tax on gift aided donations is accounted for in the period to which the relevant donation is received. Grant income is recognised on a receivable basis.

The income from trading activities include rental income from the letting of church premises and freehold land and buildings which is accounted for when earned. It is shown gross, with the associated costs included in fundraising costs.

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

Expenditure recognition

Expenditure is accrued as soon as a liability is considered probable, and the amount of obligation can be measured reliably. Longer term liabilities are discounted to present value. The charity is not registered for VAT and accordingly expenditure includes VAT where appropriate.

Expenditure included in Raising Funds includes amounts incurred in obtaining grants and other donations and property maintenance costs.

Charitable expenditure includes those costs in fulfilling the charity's principal objects, as outlined in the Report of the charity. These include grants payable, governance costs and an apportionment of support costs.

- Grants payable are payments made to third parties in furtherance of the charity's objects. In the case of an unconditional grant offer this is accrued once the recipient has been notified of the grant award. The notification gives the recipient a reasonable expectation that they will receive the grant. Grants awards that are subject to the recipient fulfilling performance conditions are only accrued when the recipient has been notified of the grant and any remaining unfulfilled condition attaching to that grant is outside of the control of the charity.
- Governance costs comprise all costs involving the public accountability of the charity and its compliance with regulation and good practice. These costs include costs related to the independent examination and legal fees.
- Rentals under operating leases are charged as incurred over the term of the lease.

Restricted Funds

Restricted funds are to be used for specified purposes as laid down by the funder. Direct and support expenditure which meets these criteria are identified to the fund together with a fair allocation of other costs.

Unrestricted Funds

Unrestricted funds are funds received which have no restrictions placed on their use and are available as general funds.

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.

Accounting Policies
for the year ended 30 June 2021

Pensions

The charity operates defined contribution schemes which are administered by outside independent pensions providers. Contributions payable for the year are charged to the Statement of Financial Activities.

Tangible Fixed Assets

Tangible fixed assets are stated at cost less depreciation. Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Furniture & fixtures	- 25% WDV
Investment property	- No depreciation on investment property

Fixed Assets Investments

Fixed assets held for investment purposes are not depreciated. Under SORP 2015 (FRS102), investment properties are measured initially at cost and subsequently at fair value at the reporting date.

Investments are shown in the balance sheet at closing market value. Surpluses or deficits on valuation are credited or charged to the statement of financial activities.

Notes to the Accounts**for the year ended 30 June 2021****1 Incoming resources**

The incoming resources and surplus are attributable to the principal activities of the charity.

2 Net incoming resources

Net incoming resources are stated after charging:

Independent Examiner's fees - reporting service

Depreciation - owned assets

2021**2020**

£

£

960

1,800

142

195

Trustees' emoluments

-

-

Emoluments include salaries, fees, bonuses, expense allowances and estimated non-cash benefits receivable. All trustees serve in a voluntary capacity and do not receive payment for their services.

3 Income from donations and legacies**Unrestricted****Restricted****2021****2020****Total****Total**

£

£

£

£

Offerings

18,829

-

18,829

46,908

Envelope scheme

25,234

-

25,234

54,227

Stewardship (primary gift)

65,066

-

65,066

105,481

Donations

-

12,982

12,982

27,025

Donations - Building fund

-

164,860

164,860

137,762

109,129

177,842

286,971

371,403

4 Income from charitable activities**Unrestricted****Restricted****2021****2020****Total****Total**

£

£

£

£

Special offerings

1,137

-

1,137

19,780

Sunday school

575

-

575

2,042

Outings & refreshments

-

-

-

21,445

1,712

-

1,712

43,267

5 Income from investments**Unrestricted****Restricted****2021****2020****Total****Total**

£

£

£

£

Interest earned

-

-

-

41

Rent received

3,000

-

3,000

3,000

3,000

-

3,000

3,041

6 Expenditure on charitable activities**Unrestricted****Restricted****2021****2020****Total****Total**

£

£

£

£

Stipends

42,744

-

42,744

79,072

Special fellowship activities

-

-

-

32,998

Donations & gifts

64,707

10,650

75,357

44,464

Evangelism

697

-

697

1,708

Sunday school & outreach activities

-

-

-

1,012

Bible school & training

884

-

884

3,200

Outing & refreshments

727

-

727

2,495

Special Events

2,368

-

2,368

-

Premises & other running costs

9,820

-

9,820

44,326

Depreciation

142

-

142

195

Support costs (see note 7 below)

27,254

-

27,254

31,812

149,343

10,650

159,993

241,282

Notes to the Accounts**for the year ended 30 June 2021**

7 Support costs	Unrestricted	Restricted	2021 Total	2020 Total
	£	£	£	£
Motor & travelling expenses	12,073	-	12,073	18,391
Telephone	1,620	-	1,620	2,809
Administrative charges	12,601	-	12,601	8,710
Independent examiner's fees	960	-	960	1,800
Mortgage interest	-	-	-	102
	<u>27,254</u>	<u>-</u>	<u>27,254</u>	<u>31,812</u>

8 Remuneration of the Leadership Team

Members of the Leadership Team received stipends during the year as follows:

Stipends:

Salaries (Including Ni contributions and pensions)

	2021	2020
	£	£
	42,744	79,072
	<u>42,744</u>	<u>79,072</u>

No remuneration was paid to any Trustee or their associates for services as a trustee during the year ended 30 June 2021 nor to

Employees paid in excess of £60,000 during the current year and previous year:

None	None
------	------

9 Tangible fixed assets**Cost**

As at 1 July 2020

As at 30 June 2021

Depreciation

As at 1 July 2020

Charge for the year

As at 30 June 2021

Net book value

As at 30 June 2021

As at 30 June 2020

Furniture & £	Total £
11,058	11,058
<u>11,058</u>	<u>11,058</u>
10,516	10,516
142	142
<u>10,658</u>	<u>10,658</u>
400	400
<u>542</u>	<u>542</u>

10 Investments**Market value**

As at 1 July 2020

Revaluations

As at 30 June 2021

Investment property £	Total £
425,000	425,000
35,000	35,000
<u>460,000</u>	<u>460,000</u>

Investment property

The investment property is situated in Berkeley Road, London E12. It was transferred from functional fixed assets in May 2014 as it is now used as a rental property to generate investment income. As required by the Charity SORP 2015 (FRS102), as an investment property it was revalued at the balance sheet date on 30 June 2021. The valuation made by the Trustees was based on the value of similar properties in Berkeley Road that had been sold in the recent past and the indicative value obtained from other online research. There are no known restrictions on the ability to realise the investment property, nor on the right to the rental income or the proceeds on any sale.

Notes to the Accounts

for the year ended 30 June 2021

11 Debtors: amounts falling due within one year					
			2021	2020	
			£	£	
Hardship loan			-	200	
			-	200	
12 Bank and cash in hand			2021	2020	
			£	£	
Reliance bank a/c ****7802			7,894	7,603	
Reliance bank a/c ****6325			91	101	
Reliance bank a/c ****6666			22,814	20,483	
Barclays bank a/c ****7115			-	27,057	
Reliance Bank ECF Manor Park			466,518	280,847	
Reliance Bank ECF Walthamstow			-	13,943	
Barclays bank a/c ****5959			-	17,650	
			497,317	367,684	
13 Creditors: amounts falling due within one year			2021	2020	
			£	£	
Accruals			1,201	3,600	
			1,201	3,600	
14 The funds of the charity: current year	Opening balance	Resources arising	Resources utilised	Other movements	Closing balance
	£	£	£	£	£
<i>Restricted funds</i>					
Restricted income funds	158,243	177,842	(10,650)	-	325,435
<i>Unrestricted funds</i>					
General funds	327,263	113,841	(149,343)	20,000	311,761
Revaluation reserve	304,320	-	-	15,000	319,320
<i>Total unrestricted funds</i>	631,583	113,841	(149,343)	35,000	631,081
	789,826	291,683	(159,993)	35,000	956,516
15 The funds of the charity: prior year	Opening balance	Resources arising	Resources utilised	Other movements	Closing balance
	£	£	£	£	£
<i>Restricted funds</i>					
Restricted income funds	20,384	148,862	(11,003)	-	158,243
<i>Unrestricted funds</i>					
General funds	293,692	268,848	(230,278)	(5,000)	327,262
Revaluation reserve	289,320	-	-	15,000	304,320
<i>Total unrestricted funds</i>	583,012	268,848	(230,278)	10,000	631,582
	603,396	417,710	(241,281)	10,000	789,825
16 Restricted funds: current period	Opening balance	Incoming resources	Resources expended	Transfers & gains/(losse	Closing balance
	£	£	£	£	£
Building fund	137,762	164,860	-	-	302,622
Tamil Church	20,481	12,982	10,650	-	22,813
	158,243	177,842	10,650	-	325,435
17 Restricted funds: prior period	Opening balance	Incoming resources	Resources expended	Transfers & gains/(losse	Closing balance
	£	£	£	£	£
Building fund	-	137,762	-	-	137,762
Tamil Church	20,384	11,100	11,003	-	20,481
	20,384	148,862	11,003	-	158,243

Notes to the Accounts**for the year ended 30 June 2021****Restricted funds (continued)**

Projects financed by restricted funds are supported by unrestricted funding where necessary. This occurs where the funding is in arrears or the incidence of expenditure on the project occurs disproportionately at the beginning of the project compared to the income flows. Where restricted projects end the year with a deficit, this is met by after year-end restricted income or transfers from unrestricted funds.

Building fund	Funds raised towards purchase of new building for the church.
Tamil Church	Various restricted funds. See Appendix 1 for full details.

	General funds	Designated funds	Restricted funds	Endowment funds	Total
	£	£	£	£	£
18 Net assets attributable to funds: current period					
Tangible fixed assets	460,400	-	-	-	460,400
Current assets	171,882	-	325,435	-	497,317
Current liabilities	(1,201)	-	-	-	(1,201)
Net assets represented by funds	<u>631,081</u>	<u>-</u>	<u>325,435</u>	<u>-</u>	<u>956,516</u>

	General funds	Designated funds	Restricted funds	Endowment funds	Total
	£	£	£	£	£
19 Net assets attributable to funds: prior period					
Tangible fixed assets	425,542	-	-	-	425,542
Current assets	209,641	-	158,243	-	367,884
Current liabilities	(3,600)	-	-	-	(3,600)
Net assets represented by funds	<u>631,583</u>	<u>-</u>	<u>158,243</u>	<u>-</u>	<u>789,826</u>

20 Taxation

The company is a registered charity. Accordingly, it is exempt from taxation in respect of income and capital gains to the extent that these are applied to its charitable objects.

21 Post balance sheet events

There were no significant post balance sheet events.

22 Contingent liabilities

Except as disclosed elsewhere in the Pensions accounting policy note, the charitable company had no material contingent liabilities at 30 June 2021 nor at 30 June 2020.

23 Related parties

There were no disclosable related party transactions during the year.

24 Transactions with trustees

There were no material transactions with the trustees during the year.

25 Gifts in kind and volunteers

During the year the charitable company benefited from unpaid work performed by volunteers.

26 Company status

The company is limited by guarantee and has no share capital. The guarantors liability in the event the company is wound up is restricted to a maximum of £1 each.

Immaanuveel

(A Charity Company Limited by Guarantee, company number 7027521)

Appendix 1 - Tamil Church Restricted Funds for the year ended 30 June 2021

Fund Names	B/fwd	Incoming Resources	Outgoing Resources	Transfers	C/fwd
	1 Jul 20	Total	Total	Total	30 Jun 21
Camps:					
Girls' camp	95	-	-	-	95
Young Adults' camp	1,411	-	-	-	1,411
Ministries		-	-		
Indian	2,008	1,453	-	-	3,461
Sis Joyce ministries	7	-	-	-	7
David Ministries	4	-	-		4
Individual in need :					
Students' Support Fund	46	-	10	-	36
General fund	437	-	-	-	437
Monthly gift	11,237	5,086	2,224	-	14,100
Special Fund :					
P.A. Desk (Manor Park)	339	-	-	-	339
One-off payment gifts	1,996	5,456	6,750	-	702
Sis Rani- Project	1	-	-	-	1
Br Ebbs	-	866	866		-
Other Church funds:					
Ilford	200	120	-	-	320
Walthamstow	1,200	-	800		400
ECF-MP	1,500	-	-	-	1,500
Total	20,481	12,982	10,650	-	22,813