

# The Oikos Collective

Report and Accounts  
Year ended 31 March 2025

**Stewardship**   
*Active generosity*

1 Lamb's Passage, London EC1Y 8AB  
[www.stewardship.org.uk](http://www.stewardship.org.uk)

**THE OIKOS COLLECTIVE**  
**COMPANY INFORMATION**  
**FOR THE YEAR ENDED 31 MARCH 2025**

<b>Trustees</b>	Andrew Cox-Peel Jeremy Dearing Kenny Dubnick (resigned on 14 October 2024) Andrew Lee Daniel Mandley
<b>Key Management</b>	Jeremey Dearing Daniel Mandley Kevin Sheckler
<b>Governing Document</b>	Memorandum and Articles of Association dated 23 February 2012, amended 7 October 2021
<b>Company Registration Number</b>	07962108
<b>Charity Registration Number</b>	1146963
<b>Registered Office</b>	58 High Street Erdington Birmingham B23 6RH
<b>Independent Examiner</b>	Nick Spear ACCA Stewardship 1 Lamb's Passage London EC1Y 8AB
<b>Bankers</b>	CAF Bank HSBC

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# **1. Report of the Trustees, Structure, Governance and Management**

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## **Report of the Trustees**

The Trustees, who are also Elders of the churches, present their report and accounts for the year ended March 2025.

The report has been prepared in accordance with the Charities Statement of Recommended Practices (Charities SORP (FRS 102)), Financial Reporting Standard 102 (FRS 102)) and the Charities Act 2011.

## **Structure, Governance and Management**

The OIKOS Collective is established as a charitable company. The charity is established under the charity's Articles of Association and Memorandum approved by the charity commission, which contains the main legal provisions for governing the charity.

## **Trustees & Elders**

The trustees are the appointed Elders of the churches. Trustees lead on all matters of charity law and meet at least four times a year to oversee finances, employment, risk management, policies and other legal matters.

The spiritual leadership and direction of the churches and the day-to-day management of staff is overseen by the church elders, who meet bi-weekly.

The only paid elder and trustee is Daniel Mandley (Pastor of OIKOS Church).

The unpaid elders and trustees are Andrew Cox-Peel, Andrew Lee, Kenny Dubnick (who left his role in October 2024) and Jeremy Dearing.

## **Staff**

The charity employs a number of staff, as well having several self-funded, externally-sponsored, and volunteer staff.

- Dominic (Shift Lead on zero hours contract) and Jo (cleaner), McKenzie Robison (a volunteer Manager for the café - left December 2024). Davis Woods (Volunteer who overseas Café Ministry from Oct 2024)
- OIKOS Church staff include Daniel Mandley (pastor), Shane (visa worker focussing on church planting and work with refugees - left December 2024) and Nikki (volunteer Gospel worker focussing on women's ministry).
- Second City Church - volunteer staff members - Jez Dearing

## **Volunteers**

The majority of the work of the charity is carried out by a large and willing body of volunteers who are engaged in every area of the ministry of the churches, without whom most of the aims of the charity could not be delivered as they are now.

No appropriate value can be attributed to this contribution, which therefore is not included in the financial valuation of the charity.

## **Structure**

Each church congregation is led in spiritual matters and day-to-day management by a group of Elders and/or a local leader. The trustees, being made up of the Elders of the churches, lead on all matters of charity law and oversee finances, employment, risk management, policies and other legal matters.

## 2. Reference and Administrative Details

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### **Risk Management**

The trustees of the charity take risks of all kinds seriously and make every reasonable effort to mitigate against such risks. These risks are managed through a number of policies and procedures. The charity has a risk management policy in place and seeks to minimise risk where possible to keep the charity functioning effectively without unnecessary burden. However, as a faith-based charity, we also seek to follow the Lord and may occasionally start projects or ministries that involve a level of risk, such as the Café ministry. This will only take place after extensive prayer and consideration by the Elders of the churches who are also the trustees.

The OIKOS Café team carefully monitors Food Hygiene risk and in March 2024 has a Food Standards Agency rating of 4 for Food Hygiene.

The trustees recognise that in general the biggest potential risk that the charity faces is the area of child protection. Trustees received external trustee safeguarding training during this reporting year by The Christian Safeguarding Services. The charity has a safeguarding policy covering all activities with children and young people and adults at risk. Staff and volunteers receive appropriate training and information and are subject to all necessary checks e.g. via the Disclosure and Barring Service (DBS). Daniel Mandley, Jo Dearing, Keri Sheckler, Aura Donaldson and Clare Cox-Peel are the safeguarding leads.

As a Christian organisation, we aim to demonstrate the benefit we bring to local and wider communities. The Trustees have had due regard to guidance published by the Charity Commission on public benefit.

### **Relationships to other organisations**

The churches are members of the Fellowship of Independent Evangelical Churches (FIEC) and the charity has a working relationship with local churches in the surrounding area and across the UK.

### **Charity Commission Policies**

During the year, a number of policies were reviewed and amended by the Trustees including:

- Safeguarding Policy

Policies are available at [www.oikoscollective.co.uk/policies](http://www.oikoscollective.co.uk/policies)

### 3. Objectives and Activities

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The charity's purposes, as set out in the Company's Articles of Association and Memorandum, are to:

- Advance the Christian faith;
- Relieve sickness and financial hardship, and promote and preserve good health in Erdington and such parts of the UK or the world that the Trustees may think fit; and
- Benefit and improve the condition of life for residents of Erdington and the city of Birmingham, without discrimination, and in a common effort with other organisations.

The objectives do not change, but the strategies and goals may change.

The aim of the charity is to see people in Birmingham becoming disciples of Jesus Christ, growing in discipleship and being disciple-makers to those around them. This is lived out through acting as family towards one another, serving the needs of those around us and living a life of mission to bring about the values of the Christian faith in our neighbourhood. All our policies, decisions and actions, and activities are guided by God's word, the Bible.

These aims fully reflect the purposes that the charity was set up to further.

## 4. Achievements and Performance

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In line with our objectives, we have undertaken a broad range of activities to further the objectives through the period.

The charity's current activities fall under four primary expressions; OIKOS Church, Second City Church, Hope Church and OIKOS Café. The activities of the charity are thus broken down under these headings.

### OIKOS Church

#### Overview

OIKOS Church continues to thrive and gather every Sunday to worship Jesus together and grow in being a family on mission together. Throughout the week OIKOS breaks off into smaller family units to read God's Word, to pray with one another, eat together, celebrate together and to go out on mission to tell others about the good news of Jesus.

This financial year we have spent time both on a Sunday and mid-week in learning what it means to be an apprentice of Jesus through a course called 'Practicing the Way'. The goals have been to implement ancient spiritual disciplines into the everyday routines of our life that help people spend more time with God through the Word and prayer.

During the year pastors of OIKOS have preached through the Book of Malachi in the OT; studied a variety of different people in the Bible and how Prayer was central to everything they did; preached the book of James in the NT and a series on the "One Another's" in the Bible. Three more members have been trained and given the opportunity to preach on a Sunday. The highlight has been seeing 3 people come to faith in Jesus and be baptised and see their lives transformed.

Throughout the week OIKOS runs a variety of difference ministries to bless the community and share our faith with the community:

- Free Monthly Community where we feed between 80 and 150 people to offer a nutritious meal. This brings the diverse community of Erdington together with people from all different backgrounds enjoying a meal together. We also offer prayer to anyone who would like it.
- Monthly Quiz night where 40 and 50 people regularly and have formed a community and friendships that have blossomed outside of the building.
- Weekly Free Football Session for Asylum Seekers and refugees. This sees between 20 and 100 people join each week. Each term there is a social for anyone involved involving food and games. Gifting over 150 pairs of football boots to refugees.
- Free Weekly English Class. This is attended by between 20 and 50 people each week with an optional bible study and lunch afterwards.
- Free Weekly Mum's and Toddlers Group. This is still a thriving ministry with over 30 mum's and children attending. A bible study is also offered afterwards. Socials happen each month which are increasingly popular.
- Loving Little Ones continues to support a number of new mum's have what they need to care for their babies.
- The Christmas Event shared the good news of Jesus Christ with over 300 people.
- Christianity Explored has been attended by 6 people with 2 people coming to faith and being baptised.
- OIKOS hosted The Marriage Course for the church and the community. 17 Couples, most of whom were from the community, joined for the 7 week course and a free meal was provided each time. The feedback was very positive with a positive impact on all marriages.
- 5 Gospel Communities that meet each week to study the Word and share food and life with one another.

Some unrestricted funding has been received through Birmingham City Council's 'Warm Spaces fund' that has supported keeping our activities free to access.

In addition, OIKOS supported two mission partners and was able to give additional support to one of these families in particular need.

## **Second City**

### **Overview**

Second City Church continues to grow as a vibrant expression of the OIKOS Collective vision—committed to being a disciple-making, gospel-centred community rooted in Birmingham. This year has been marked by steady and faithful engagement in worship, discipleship, mission, and training. Despite ongoing societal challenges, we have seen encouraging spiritual growth and deeper community engagement.

### **Worship, Fellowship, and Bible Study**

We meet weekly across homes in Birmingham for worship, fellowship, prayer, and Bible study. These gatherings are central to our life together, providing space for the church to be the church in everyday environments.

This year we studied:

- The Book of Acts – exploring the formation and mission of the early church.
- Being a Disciple – engaging with the marks of a follower of Jesus in everyday life.
- The Book of Esther – reflecting on providence, courage, and God's unseen work.

These sessions have fostered strong biblical foundations and genuine spiritual hunger in the community.

### **Discipleship and Leadership Development**

Intentional discipleship continues through our DNA groups, which meet biweekly. These gender-specific gatherings provide a space for deeper accountability, personal application of Scripture, and leadership formation.

- DNA groups currently include 6 men and 7 women.
- Several participants have begun to lead groups or facilitate studies, reflecting organic leadership development.

### **Mission and Evangelism**

We remain committed to an incarnational mission and bold gospel witness in our city. Evangelism has been embedded in the rhythm of church life and includes:

- Open Table Evenings – where neighbours are invited for food, story-sharing, and spiritual conversations.
- Personal Evangelism – many members have engaged friends, colleagues, and family with the gospel.
- Easter Missional Events – community outreach over Holy Week, including a Good Friday gathering and local walks with prayer and conversation.
- Carol Services – held across multiple communities, drawing in those not yet part of church life.

We celebrate several guests attending regularly and a number now exploring faith intentionally through discipleship relationships.

### **Biblical Training and Equipping**

This year we introduced training in Manuscript Inductive Bible Study, enabling our members to:

- Engage deeply with Scripture through observation, interpretation, and application.
- Lead others in discovery-based learning, rather than just content delivery.
- Grow in confidence to handle the Word of God accurately and responsibly.

This training has already borne fruit as more members lead studies and mentor others in the Word.

Looking Ahead

We sense growing momentum and a deepening desire among members to live as a missional people. In the year ahead, our focus will be:

- Launching a new Discovery Bible Study group for not-yet believers
- Strengthening leadership through focused development tracks
- Training member in the disciple-maker pathway
- Engaging in city-wide mission initiatives through OIKOS
- Sending members to serve in other OIKOS locations as planters and catalysts

## **Hope Church**

### **Overview**

Hope Church is located in the north-central part of Birmingham in the ward, Nechells. Nechells is a community of families and young people from diverse backgrounds. Fabrics of beauty that need the thread of Jesus to weave it together so a tapestry may display the glory of God.

The gospel is the purpose and message of Hope Church. People from many tribes, tongues and nations have the opportunity to hear the gospel through Sunday preaching, weekday evangelism, personal testimonies being shared, special events, and believers shining their life in the community.

Sunday worship attendance has stabilised over this year with a continued average between 50-60 each Sunday. Whilst numerical growth is always a plus, the greatest growth being seen is in the individual lives of the believers and collectively within the body of Christ. This is being seen through the purposed discipling of all ages as we seek to be a healthy church. We give great praises that another three people put their trust in Jesus and were baptised this past year.

Formal discipleship is done through weekly ladies' and men's bible studies, children's clubs and youth club. Informally it happens through relationships, meals, and living life together.

### **Some of the special events:**

- Kids' Holiday Club during May 2024 half-term had 72 children attend and hear the gospel through Biblical stories.
- Bonfire Night 2024 brought almost 200 people together who enjoyed an evening at the Hope
- Church getting to know the church members, hearing testimonies, and having opportunity to ask questions.
- Community Meal - November 2024 we partnered with Reach Out to provide a free meal and services for the community. It was very well attended with close to 100 people.
- Early December we partnered with Reach Out and served hot drinks and sweets to the community after school.
- Christmas Outreach 2024 we partnered with Reach Out. Community members watched a performance of "Christmas Hallelujah!" performed by the children and youth of Hope. Following the performance a meal was served and folks went home with a food package. A little over 100 people were served and the gospel message was shared through song and word.
- Easter Outreach 2025 was attended by 85 people. A Good Friday family event that the children and youth of Hope once again presented a musical "Now I See". Afterwards families were provided a time to play a game with their family and have family photos taken. Food packages were give away as well.

### **Weekly activities:**

- Mondays - Ladies' Bible study had seven (7) ladies attend regularly to dig into the Word, pray for one another and to spur each other to live out gospel truths;



- Mondays - Homework Club saw 60 children enrol with 40 attending the Monday Club weekly; each week children are taught a Bible story as the last part of club.
- Tuesdays - Young Adult Bible Study has 15-20 university students and single young adults come to gather to read and discuss Scripture; they went through the book of Acts.
- Wednesdays - Homework Club for Y6 had 13 children regular attend; 30-35 people gather weekly for a concentrated time in prayer; it is one of our most beloved times that we share as a body of Christ.
- Thursdays - Men's fellowship see anywhere between 5-10 men come together to study Scripture, encourage one another in their daily walks, and spur one another on.
- Fridays - Hope youth had 18-20 regulars from the community attend. Students from the Oikos Collective were invited and each week this added another 5-6 youth for a time of Bible study, games and fun.

### **OIKOS Café**

OIKOS Café celebrated 9 years of blessing the community of Erdington. We have been blessed to see more volunteers than ever give their time to join us on our mission.

There are currently 37 weekly volunteers in the café. We support 3 people with Special Education needs developing their life skills and social interactions. There has also been an increase in asylum seekers and refugees volunteering to develop their English Skills and preparing them for the time they are able to work. We have had 4 people in addiction recovery volunteer consistently as baristas.

After a strong start with room hire we have seen a slight decrease in income due to our main hall due to the ceiling collapsing and this taking 6 months for the landlord to get the work done to repair it. During this time the office was converted into a space to hire and has proved popular with a variety of training providers. Most of our room hire comes from organisations helping people get back into work.

We continue to partner with Erdington Arts Forum for an evening of celebrating the creativity of local musicians and poets-work. There has been an increase in the number of women attending a weekly craft activity and social time.

The café offers a 'Pay-It-Forward' scheme where customers are able to purchase a drink and/or food that can be passed on to a person in need.

## **5. Future Plans**

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The 3 churches remain in great relationship. Over this year the leaders from each church have been going through a period of reflection and review of the past 5 years of the Collective. Out of this time of discernment agreement on the future direction will be made in the coming months. We are all still committed to see churches and communities planted across Birmingham that advance the Christian faith, relieving sickness and hardship. There is much to rejoice from the past two years. We want to expand its activities in line with the objectives through further ministry expressions, as well as through joint 'Collective' initiatives with the church communities and in partnership with other churches in the Birmingham area.

## 6. Financial Review

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Due to the size and financial implications of running a café ministry, as well as multiple churches, The OIKOS Collective operates their finances separately to aid clarity for the management staff and trustees. This has been achieved by setting up bank accounts for OIKOS Cafe, OIKOS Church, Second City Church and Hope Church, as well as a central bank account for shared costs. The finances are managed using accounting software with each church and cafe separated out as different locations. This report, however, shows the combined overall financial profile of the charity.

### Unrestricted Funds

The unrestricted income for the charity primarily comes from regular donations from church members. These donations are usually made in partnership with Stewardship who claim GiftAid where possible on our behalf. Some churches also collect cash donations 'Church Offerings'. During the year £158,317 of unrestricted funds were received across the charity via donations and are for use by the charity in any such ways that the charity trustees see fit. Of this amount £21,385 were grants received by the charity from other organisations. The majority of this was then designated by the Trustees for use within particular ministry areas.

### Reserves Policy

The OIKOS Collective believes that the Reserve held by the charity should be of a sufficient amount to help the charity through any unforeseen circumstances. At the end of the year the charity held £36,290 in a specific reserves designated fund, an increase of £3,796 over last year. The goal is to reach a fund of approximately £50,000 as soon as possible, which the trustees believe will be sufficient for its purpose. We recognise this figure has increased, this is due to the greater risks of owning an older building.

### Grant Making

The charity puts approximately 10% of its donated income, not including grants, into a Tithing account. The funds of this account are available to be given to church planting organisations, churches seeking to plant new churches or church plants. During the year, £5,460 was put into this fund and £4,600 was paid out in gifts/grants. The balance of this designated fund currently stands at £8,645.

### Café Ministry

During the financial year, the Cafe ministry produced a net income of £21,735 on a total turnover of £206,225 including sub-letting of the café space. The financial goal of the cafe is to break even so as not to require financial support from the charity as a whole. In the previous financial year hard decisions were made to lower the number of paid staff and increase sales prices in order to make the cafe sustainable. These decisions have meant that this year the cafe made a small positive net income and has shown that it can stay a self-sustaining ministry even in very challenging economic periods that have seen many businesses within the hospitality sector cease trading. It is however worth noting that the income of the cafe is also supported by renting out some of the building during the week when space is available. This is rented by organisations whose activities fall within the objectives of the charity for example providing back to work training for the unemployed. This is both a great use of the charity's assets, and financially supports the cafe ministry.

### Going Concern

The Trustees have reviewed the circumstances of the charity and consider adequate resources continue to be available to fund the activities for the foreseeable future.

The Trustees are of the view that the charity is a going concern.

## Trustees Responsibility Statement

The Trustees 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).

The law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year, which give a true and fair view of the state of affairs of the charity and of the incoming resources, and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

- Select suitable accounting policies and then apply them consistently;
- Observe the methods and principles in the Charities SORP;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011 and the Charity (Accounts and Reports) Regulations 2008.

They are also responsible for safeguarding the assets of the charity and hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

Dec 18, 2025

Approved by the trustees on \_\_\_\_\_

And signed on its behalf

*Dan Mandley*

Dan Mandley (Dec 18, 2025 16:48:29 GMT)

Trustee

**INDEPENDENT EXAMINER'S REPORT**  
**TO THE TRUSTEES OF**  
**THE OIKOS COLLECTIVE**  
**('the Company')**

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2025 on pages 12 to 24 following, which have been prepared on the basis of the accounting policies set out on pages 15 to 17.

**Responsibilities and basis of report**

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

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

**Independent examiner's statement**

Since the Company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Association of Chartered Certified Accountants, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

*Nick Spear*  
Nick Spear (Dec 19, 2025 11:23:50 GMT)

Nick Spear ACCA  
Association of Chartered Certified Accountants  
Stewardship  
1 Lamb's Passage  
London  
EC1Y 8AB

Date: Dec 19, 2025

**THE OIKOS COLLECTIVE**  
**STATEMENT OF FINANCIAL ACTIVITIES**  
**INCLUDING INCOME AND EXPENDITURE ACCOUNT**  
**FOR THE YEAR ENDED 31 MARCH 2025**

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £	Total Funds 2024 £
<b>INCOME AND ENDOWMENTS FROM:</b>					
Donations	3	145,689	13,628	159,317	486,207
Charitable activities	4	178,062	-	178,062	158,291
Investments	5	1,168	328	1,496	1,167
Other income		42,415	-	42,415	33,594
<b>Total income and endowments</b>		<b>367,334</b>	<b>13,956</b>	<b>381,290</b>	<b>679,259</b>
<b>EXPENDITURE ON:</b>					
Charitable activities	7	301,059	17,676	318,735	335,207
<b>Total expenditure</b>		<b>301,059</b>	<b>17,676</b>	<b>318,735</b>	<b>335,207</b>
<b>Net gains/(losses) on investments</b>		-	-	-	-
<b>Net income/(expenditure)</b>		<b>66,275</b>	<b>(3,719)</b>	<b>62,556</b>	<b>344,053</b>
<b>Transfers between funds</b>	15	(9,166)	9,166	-	-
<b>Net movement in funds</b>		<b>57,109</b>	<b>5,447</b>	<b>62,556</b>	<b>344,053</b>
<b>Reconciliation of funds:</b>					
Total funds brought forward		489,942	8,191	498,133	154,080
<b>Total funds carried forward</b>	15	<b>547,051</b>	<b>13,637</b>	<b>560,688</b>	<b>498,133</b>

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing operations.

The statement of financial activities also complies with the requirements for an income and expenditure account required by the Companies Act 2006.

The notes on page 15-23 form part of these accounts.

**THE OIKOS COLLECTIVE**  
**BALANCE SHEET**  
**AS AT 31 MARCH 2025**

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £	Total Funds 2024 £
<b>FIXED ASSETS</b>					
Tangible assets	9	358,090	-	358,090	361,724
		<u>358,090</u>	<u>-</u>	<u>358,090</u>	<u>361,724</u>
<b>CURRENT ASSETS</b>					
Stock	10	3,202	-	3,202	2,381
Debtors	11	16,216	-	16,216	2,401
Cash at bank and in hand	12	186,539	13,637	200,176	151,633
		205,957	13,637	219,595	156,415
<b>CREDITORS: Amounts falling due within one year</b>					
	13	(16,996)	-	(16,996)	(20,007)
<b>Net current assets / (liabilities)</b>		<u>188,961</u>	<u>13,637</u>	<u>202,599</u>	<u>136,408</u>
<b>Total assets less current liabilities</b>		<u>547,051</u>	<u>13,637</u>	<u>560,689</u>	<u>498,133</u>
<b>Net assets / (liabilities) excluding pension asset / (liability)</b>		<u>547,051</u>	<u>13,637</u>	<u>560,689</u>	<u>498,133</u>
<b>TOTAL NET ASSETS</b>		<u>547,051</u>	<u>13,637</u>	<u>560,689</u>	<u>498,133</u>
<b>FUND BALANCES</b>					
Unrestricted Funds	15				
General funds		491,024	-	491,024	449,663
Designated funds		56,027	-	56,027	40,279
		<u>547,051</u>	<u>-</u>	<u>547,051</u>	<u>489,942</u>
Restricted Funds		<u>-</u>	<u>13,637</u>	<u>13,637</u>	<u>8,191</u>
		<u>547,051</u>	<u>13,637</u>	<u>560,689</u>	<u>498,133</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2025.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2025 in accordance with Section 476 of the Companies Act 2006 however, in accordance with Section 145 of the Charities Act 2011, the accounts have been examined by an independent examiner and their report has been included in these financial statements.

The directors (who are the charitable company's trustees for the purposes of charity law) acknowledge their responsibilities

- (a) ensuring that the charitable company keeps accounting records which comply with Sections 386 and 387 of the Companies Act 2006 and

- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its net income or expenditure for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

The financial statements have been prepared in accordance with the provisions of Part 15 of the Companies Act 2006 relating to small companies.

The financial statements were approved by the Board of Directors and were signed on its behalf by:

*Dan Mandley*

Dan Mandley (Dec 18, 2025 16:48:29 GMT)

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DANIEL MANDLEY

Date: Dec 18, 2025

Company number: 07962108

Charity number: 1146963

The notes on page 15-23 form part of these accounts.

**THE OIKOS COLLECTIVE**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31 MARCH 2025**

**1 Statutory Information**

The charity is a charitable company limited by guarantee and is incorporated in the United Kingdom. The company's registered number and registered office address can be found on the Company Information page.

**2 Accounting Policies**

These financial statements are prepared on a going concern basis, under the historical cost convention.

These financial statements have been prepared in accordance with the "Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) ("the Charities SORP"), with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland ("FRS 102"), with the Companies Act 2006 and with the Charities Act 2011. The charity meets the definition of a public benefit entity as set out in FRS 102.

The principles adopted in the preparation of the financial statements are set out below.

a) Going concern

The trustees (who are the charitable company's directors for the purposes of company law) have assessed whether the use of the going concern basis is appropriate and have considered possible events or conditions that might cast significant doubt on the ability of the charity to continue as a going concern. The trustees have made this assessment for a period of at least one year from the date of approval of the financial statements. In particular the trustees have considered the charity's forecasts and projections and the possible implications should projected income and / or expenditure vary unexpectedly. The trustees have concluded that there is a reasonable expectation that the charity has adequate resources to continue to operate for the foreseeable future. The charity therefore continues to adopt the going concern basis in preparing its financial statements.

b) Income

Income including investment income is recognised in the period in which the charity becomes entitled to receipt, the amount receivable can be measured with reasonable certainty, and receipt is probable. For the most part, income is generally recognised when it is received. Income is only deferred when the charity has to fulfil conditions before becoming entitled to it or where the donor has specified that the income is to be expended in a future period.

Income from donations includes:

- i) Recoverable gift aid. This is recognised when the related donation is received. Gift aid that has not been recovered by the balance sheet date is included as a debtor.

The charity relies on volunteers to carry out many of its activities. However, in accordance with the SORP, the value of these services has not been included in these financial statements as they cannot be reliably measured.

When donated goods, services and facilities are distributed or consumed, an expense in respect of those items is included in the Statement of Financial Activities. At the year end any goods that have not been distributed or consumed are recognised as stock; donated fixed assets are capitalised.

The charity has taken the view that it has two charitable activities, namely the advancement of the Christian faith through three churches and the operation of a Christian café. The café income is separately disclosed in note 4 as Income from Charitable Activities.

c) Expenditure

Expenditure, including irrecoverable VAT, is recognised when it is incurred or, if earlier, when a legal or constructive obligation for a payment arises provided that it is probable that settlement will be required and the amount of the obligation can be measured reliably.

The charity makes grants to other institutions and individuals to further its charitable objectives. Grants payable are recognised as constructive obligations arise, which is generally when the charity expresses a commitment to the recipient that can be measured reliably and then only to the extent that any conditions associated with the grant are outside of the control of the charity.

The cost of raising funds is not significant and has not been separately disclosed.

The charity's overheads, being costs that have not been incurred directly on a charitable activity, have been allocated to the charity's two defined activities in note 4d using the percentage split in direct costs by activities to allocate them.

Governance costs, which are included in expenditure on charitable activities but are identified separately in the notes to the accounts, includes costs associated with the independent examination of the financial statements, compliance with constitutional and statutory requirements and any other expenditure incurred on the strategic management of the charity.

d) Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.



**THE OIKOS COLLECTIVE**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31 MARCH 2025**

e) Tangible fixed assets

Items purchased or donated for the charity's own use are capitalised when the cost of purchased items, or the fair value of donated items, is more than £1,000 and the item is expected to benefit the charity over more than one accounting period. Depreciation is charged on a straight line basis so as to write down the value of each asset to its estimated residual value (if any) over its expected useful economic life. To achieve this objective the following rates of depreciation are charged:

Freehold land	Is not depreciated (because it is not consumed by use)
Freehold buildings	Over 50 years after taking account of the building's residual value
Leasehold improvements	Over the lease term or, if shorter, expected useful life
Equipment	Over 3 to 7 years

The carrying values of tangible fixed assets are reviewed for impairment in periods when events or changes in circumstances indicate that the carrying value may not be recoverable.

f) Investments

Fixed asset investments are held to generate income and / or for their investment potential. Current asset investments are investments that are held specifically for sale or are investments that the charity expects to sell by the next balance sheet date. Investments, other than social investments (see below), are valued as follows:

- i) Investment property and listed investments are valued at their market value (fair value) at the balance sheet date.
- ii) Unlisted investments are measured at cost less impairment where it becomes apparent that the amount that could be realised is less than cost.

Social investments are investments where the primary motive is to further the charity's objects, not to generate an investment return. Social investments comprise :

Mixed motive investments are investments that are held both to generate a financial return and to contribute to the furtherance of the charity's objects.

Impairment losses and losses arising on the disposal of social investments are included in the Statement of Financial Activities under the heading 'Expenditure on charitable activities'. Gains arising on the disposal of social investments are included in the Statement of Financial Activities under the heading 'Other income'. All other gains and losses on investment assets are included in the Statement of Financial Activities under the heading 'Net gains / (losses) on investments'.

g) Stocks

Stocks of goods purchased for re-sale are stated at the lower of cost and net realisable value.

h) Pension scheme arrangements

The charity operates defined contribution pension schemes for its employees. Obligations for contributions to these schemes are recognised as an expense when the liability arises. The assets of these schemes are held separately from those of the charity in independently administered funds.

i) Taxation

The company is a registered charity; it has taken advantage of the various reliefs from taxation available to charities and no tax is payable on the charity's income.

j) Financial instruments

The charity's financial assets and financial liabilities all qualify as basic financial instruments, as defined by FRS102. Except for loans, creditors and debtors are measured at their expected settlement value (normally the amount of cash that the charity expects to pay or receive). The charity recognises liabilities for the principal of those loans that remains outstanding at the year end (i.e. the liabilities exclude any interest chargeable on the loans in future years).

k) Foreign currency translation

These financial statements are presented in sterling, which is the charity's functional currency.

- i) Income and expenditure denominated in a foreign currency is translated into sterling at the exchange rate prevailing on the date of the transaction.
- ii) Monetary assets and liabilities denominated in a foreign currency are re-translated at the exchange rate prevailing at the balance sheet date.
- iii) Non-monetary assets are measured at historic cost at the rate of exchange prevailing on the date of the transaction and are not subsequently re-translated.

All differences arising from the application of the above policy are charged (or credited) to the Statement of Financial Activities.

l) Exemption from preparing a cashflow statement

The charity has taken advantage of an exemption conferred by the Charities SORP and has not prepared a cash flow statement.

**THE OIKOS COLLECTIVE**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31 MARCH 2025**

m) Critical accounting estimates and areas of judgement

The trustees do not consider that there are any material sources of estimation or uncertainty at the balance sheet date that could result in a material adjustment to the carrying values of assets and liabilities in the next reporting period.

In preparing financial statements certain judgements, estimates and assumptions have to be made that affect the amounts recognised in the financial statements. The trustees consider the following to be significant:

- i) The annual depreciation charge for property, plant and equipment is sensitive to changes in the estimates for useful economic life and residual value. These estimates are reassessed annually and, when necessary, adjusted to reflect current circumstances.
- ii) The valuation of the property gifted to the charity in the 2023/24 year. The trustees valued the property at £350,000 in the financial statements based on the insurance value at the time of the donation.

**3 Donations**

	2025	2024
	£	£
Donations of cash and similar	137,932	126,416
Gifts in kind	-	350,000
Other grants receivable	21,385	9,791
	<u>159,317</u>	<u>486,207</u>

**4 Income from charitable activities**

	2025	2024
	£	£
Oikos Café	178,062	158,291
	<u>178,062</u>	<u>158,291</u>

**5 Investment income**

	2025	2024
	£	£
Bank interest	1,496	1,167
	<u>1,496</u>	<u>1,167</u>

**6 Other income**

	2025	2024
	£	£
Income from sub-letting (church)	12,728	17,757
Income from sub-letting (café)	28,163	15,837
Miscellaneous income	1,524	-
	<u>42,415</u>	<u>33,594</u>

**7 Charitable expenditure**

	2025	2024
	£	£
<b>a Costs incurred directly on specific activities</b>		
Church Operations		
Employment costs	45,547	81,908
Property related costs	29,407	19,252
Training and Conferences	3,935	1,810
Hospitality and travel costs	5,264	745
Equipment purchases	5,513	3,362
Church events & ministry costs	15,929	13,800
Café Operations		
Employment costs	54,639	56,570
Property related costs	46,544	42,804
Costs of goods sold	63,444	54,900
Other costs	4,369	1,163
	<u>274,590</u>	<u>276,314</u>
Grants payable (note 7c)	5,400	10,446
	<u>279,990</u>	<u>286,760</u>

**THE OIKOS COLLECTIVE**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31 MARCH 2025**

**b Costs incurred on support & administration**

Governance costs		
Independent examiner's fee	3,250	2,850
Other	-	-
	<u>3,250</u>	<u>2,850</u>
Offices and Support activities	11,523	17,572
Bank charges	437	2,346
Legal and Professional costs	7,246	11,243
Depreciation of tangible fixed assets	11,633	10,183
Loss on Disposal of tangible fixed assets	-	72
Insurance	4,656	4,180
	<u>38,745</u>	<u>48,446</u>
<b>Total expenditure</b>	<u>318,735</u>	<u>335,207</u>

The fee payable to the independent examiner for preparing and examining the accounts was £3,250 (2024: £2,850).

**c Grants payable**

	Institutions £	Individuals £	2025 £
Grants for UK and overseas mission	-	5,400	5,400
Grants for the relief of poverty	-	-	-
Grants for education, including ministry training	-	-	-
	<u>-</u>	<u>5,400</u>	<u>5,400</u>

The comparatives for the previous year are as follows:

	Institutions £	Individuals £	2024 £
Grants for UK and overseas mission	7,996	2,200	10,196
Grants for the relief of poverty	-	250	250
	<u>7,996</u>	<u>2,450</u>	<u>10,446</u>

The charity's principal grants to institutions comprised:

	2025 £	2024 £
Greater Europe Mission (UK)	-	5,200
ChurchCentral Trust	-	2,400
Grants to institutions for less than £1,000 each	-	396
	<u>-</u>	<u>7,996</u>

**d Total Expenditure split by Charitable Activity**

	2025			2024		
	Church £	Café £	Total £	Church £	Café £	Total £
Costs incurred on specific activities	105,594	168,996	274,590	120,878	155,437	276,314
Grants Payable	5,400	-	5,400	10,446	-	10,446
Depreciation	8,365	3,268	11,633	8,916	1,267	10,183
Legal and professional fees	7,246	-	7,246	11,243	-	11,243
Other support & administration costs	7,640	12,226	19,866	11,821	15,200	27,021
	<u>134,245</u>	<u>184,490</u>	<u>318,735</u>	<u>163,303</u>	<u>171,903</u>	<u>335,207</u>

Other support and administration costs have been allocated between the activities based on costs incurred in specific activity levels.

**THE OIKOS COLLECTIVE**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31 MARCH 2025**

**8 Analysis of staff costs, the cost of key management personnel and trustee remuneration**

The average monthly number of employees during the year was 7 (2024: 7). Most of the charity's activities are carried out by volunteers.

No staff received salaries at a rate of more than £60,000 per annum.

The charity's key management comprise the trustees and the key staff named on the Company Information page. Total employment benefits payable to key management for the year were as follows:

**Staff Costs**

	2025 £	2024 £
Gross Pay	91,670	129,185
Social security costs	2,536	6,026
Other pension costs	5,217	3,340
	<u>99,424</u>	<u>138,551</u>

	Wages & salaries	Other employment benefits	Employer pension contributions	2025 £
Trustees:				
J Dearing - Church Leader	-	-	-	-
D Mandley - Pastor	41,333		2,808	44,141
				<u>44,141</u>

The following amounts were payable in the previous year:

	Wages & salaries	Other employment benefits	Employer pension contributions	2024 £
Trustees:				
J Dearing - Church Leader	18,524		415	18,939
D Mandley - Pastor	35,990		1,140	37,130
				<u>56,069</u>

Jeremy Dearing and Daniel Mandley served as church leaders and received the above payments for serving in that capacity, not for serving as trustees; these payments are permitted by the charity's governing document.

**9 Tangible fixed assets**

	Freehold Property £	Fixtures, fittings and equipment £	Leasehold Improvements £	Total 2025 £
Cost				
At 1 April 2024	350,000	22,483	73,788	446,271
Additions	-	7,998	-	7,998
Disposals	-	-	-	-
At 31 March 2025	<u>350,000</u>	<u>30,481</u>	<u>73,788</u>	<u>454,269</u>
Accumulated depreciation				
At 1 April 2024	-	19,768	64,779	84,547
Charge for the year	-	4,254	7,379	11,633
Eliminated on disposal	-	-	-	-
At 31 March 2025	<u>-</u>	<u>24,022</u>	<u>72,158</u>	<u>96,180</u>
Net book value				
At 31 March 2025	<u>350,000</u>	<u>6,459</u>	<u>1,630</u>	<u>358,090</u>
At 31 March 2024	<u>350,000</u>	<u>2,715</u>	<u>9,009</u>	<u>361,724</u>

In the 2023/24 year, the charity was gifted a property by the FIEC. This was valued at £350,000 by the trustees, based on the insurance value.

**THE OIKOS COLLECTIVE**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31 MARCH 2025**

**10 Stock**

	2025	2024
	£	£
Purchased, at cost	3,202	2,381
	<u>3,202</u>	<u>2,381</u>

**11 Debtors**

	2025	2024
	£	£
<b>Falling due within one year:</b>		
Trade debtors	7,298	330
Prepayments and accrued income	8,919	2,071
	<u>16,216</u>	<u>2,401</u>

**12 Cash at Bank and in Hand**

	2025	2024
	£	£
Cash at bank with immediate access	200,176	151,603
Petty cash	0	30
	<u>200,176</u>	<u>151,633</u>

**13 Creditors: liabilities falling due within one year**

	2025	2024
	£	£
Trade creditors	4,223	10,555
Taxation and social security	8,668	6,900
Other creditors	855	(297)
Accruals	3,250	2,850
	<u>16,996</u>	<u>20,007</u>

**14 Pension commitments**

During the year employer's pension contributions totalling £5,217 (2024: £3,204) were payable to defined contribution personal pension schemes. Pension contributions totalling £735 were owing at the balance sheet date (2024: £nil).

**THE OIKOS COLLECTIVE**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31 MARCH 2025**

**15 Funds**

During the year the movements in the charity's funds were as follows:

	Opening balance 2025 £	Incoming resources 2025 £	Outgoing resources 2025 £	Transfers in the year 2025 £	Gains and losses 2025 £	Closing balance 2025 £
<i>Designated Funds</i>						
Tithe fund	7,785	-	(4,600)	5,460	-	8,645
Reserves fund	32,494	196	-	3,600	-	36,290
Refugee Ministry	-	6,595	(2,830)	-	-	3,766
Warm Welcome	-	7,000	(4,014)	-	-	2,986
Warm Welcome (F3)	-	3,000	(549)	-	-	2,451
Warm Welcome (Mums Meet)	-	3,000	(1,111)	-	-	1,889
	<u>40,279</u>	<u>19,791</u>	<u>(13,104)</u>	<u>9,060</u>	<u>-</u>	<u>56,027</u>
<i>General Unrestricted Funds</i>	449,663	347,543	(287,956)	(18,226)	-	491,024
Total Unrestricted Funds	<u>489,942</u>	<u>367,334</u>	<u>(301,059)</u>	<u>(9,166)</u>	<u>-</u>	<u>547,051</u>
<i>Restricted Funds</i>						
Building Renovation	-	-	(3,707)	9,166 (a)	-	5,459
Community Meal	250	-	(250)	-	-	-
English Classes	250	-	(250)	-	-	-
HUB Office	2,504	12,328	(9,877)	-	-	4,956
J Dearing (Pastor)	2,250	-	(1,277)	-	-	973
Leadership Training	2,250	-	-	-	-	2,250
Travel Expenses	686	-	(686)	-	-	-
Active Arts	-	1,628	(1,628)	-	-	-
	<u>8,191</u>	<u>13,956</u>	<u>(17,676)</u>	<u>9,166</u>	<u>-</u>	<u>13,637</u>
Aggregate of funds	<u>498,133</u>	<u>381,290</u>	<u>(318,735)</u>	<u>-</u>	<u>-</u>	<u>560,689</u>

The transfer referred to in the above restricted funds was made for the following reason:

The trustees understood their to be a historic building renovation fund which was mistakenly transferred out of in the prior year.

(a) The transfer corrects this error in the current period.

**Analysis of net assets by fund**

The assets and liabilities of the various funds were as follows:

	<u>Unrestricted Funds</u>		<u>Restricted funds</u>	<u>2025</u>
	<u>General funds</u>	<u>Designated funds</u>	<u>funds</u>	<u>£</u>
	£	£	£	
Tangible fixed assets	358,090	-	-	358,090
Stock	3,202	-	-	3,202
Debtors	16,216	-	-	16,216
Cash at bank and in hand	130,512	56,027	13,637	200,176
Creditors falling due within one year	(16,996)	-	-	(16,996)
	<u>491,024</u>	<u>56,027</u>	<u>13,637</u>	<u>560,689</u>

**THE OIKOS COLLECTIVE**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31 MARCH 2025**

In the previous year the movements in the charity's funds were as follows:

	Opening balance 2024 £	Incoming resources 2024 £	Outgoing resources 2024 £	Transfers in the year 2024 £	Gains and losses 2024 £	Closing balance 2024 £
<i>Designated Funds</i>						
Tithe fund	4,675	-	(4,790)	7,900	-	7,785
Reserves fund	-	-	-	32,494	-	32,494
	<u>4,675</u>	<u>-</u>	<u>(4,790)</u>	<u>40,394</u>	<u>-</u>	<u>40,279</u>
<i>General Unrestricted Funds</i>	120,758	655,493	(306,123)	(20,465)	-	449,663
	<u>120,758</u>	<u>655,493</u>	<u>(306,123)</u>	<u>(20,465)</u>	<u>-</u>	<u>449,663</u>
Total Unrestricted Funds	80,364	655,493	(306,123)	(20,465)	-	489,942
	<u>80,364</u>	<u>655,493</u>	<u>(306,123)</u>	<u>(20,465)</u>	<u>-</u>	<u>489,942</u>
<i>Restricted Funds</i>						
Building Acquisition	5,961	-	(5,961)	-	-	-
Community Meal	-	250	-	-	-	250
English Classes	-	250	-	-	-	250
HUB Office	2,757	18,080	(18,333)	-	-	2,504
J Dearing (Pastor)	-	2,250	-	-	-	2,250
Leadership Training	-	2,250	-	-	-	2,250
Travel Expenses	-	686	-	-	-	686
Other restricted funds	19,929	-	-	(19,929)	-	-
	<u>28,647</u>	<u>23,766</u>	<u>(24,294)</u>	<u>(19,929)</u>	<u>-</u>	<u>8,191</u>
	<u>28,647</u>	<u>23,766</u>	<u>(24,294)</u>	<u>(19,929)</u>	<u>-</u>	<u>8,191</u>
Aggregate of funds	109,011	679,259	(330,417)	(40,394)	-	498,133
	<u>109,011</u>	<u>679,259</u>	<u>(330,417)</u>	<u>(40,394)</u>	<u>-</u>	<u>498,133</u>

**Analysis of net assets by fund**

In the previous year, the assets and liabilities of the various funds were as follows:

	<u>Unrestricted Funds</u>		<u>Restricted Funds</u>	
	General funds £	Designated funds £	funds £	2024 £
Tangible fixed assets	361,724	-	-	361,724
Stock	2,381	-	-	2,381
Debtors	2,401	-	-	2,401
Cash at bank and in hand	103,163	40,279	8,191	151,633
Creditors falling due within one year	(20,007)	-	-	(20,007)
	<u>449,663</u>	<u>40,279</u>	<u>8,191</u>	<u>498,133</u>

**Fund Descriptions**

The **Tithe** Fund is a designated fund which the individual churches within the charity put aside to be used to support other church planting activities. These are given as grants to external organisations or individuals.

The **Reserves** Fund a fund holding the charity's reserves as per the reserves policy. The funds can be used by the charity pending trustee approval should the charity find itself in unforeseen financial difficulties.

The **HUB Office** Fund is a fund used only for the purpose of covering operational costs of running the office space and is restricted. The building that the charity rents is shared by other organisations and to cover the running costs of the building each user pays a contribution each month.

The **Refugee Ministry** fund has been created to work with and support local refugees that are housed in a hotel near the Church. The funding supports this outreach ministry work specifically.

The **Warm Welcome** fund is money that has been given to the charity from the local council as it provides a variety of 'warm and welcoming' space for the local community. The funding was not restricted but the trustees wanted to designate it so it could be monitored.

The **Warm Welcome (F3)** fund is designate funds from the warm welcome grant that the trustees has designated for use by the F3 ministry team. F3 is a men's fellowship and fitness group that meets multiple times a week.

The **Warm Welcome (Mums Meet)** fund is designated funds from the Warm Welcome grant that the trustees have designated for use by the Mums Meet Ministry. This ministry provides a 'stay and play' group form babies and new mums.

**THE OIKOS COLLECTIVE**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31 MARCH 2025**

The **Active Arts** fund represents grants received from a local community group (Active Arts) for support towards our joint Café Arts Evening of Creativity. It runs each month to provide a space for the local community to display or perform their art.

The other funds are for the purposes described in their title.

Annually the trustees set aside some of the charity's income for grant giving to institutions and individuals who undertake activities that further the charity's own objects. It is anticipated that all of the funds designated for this purpose will be distributed in the new financial year.

**16 Operating lease commitments**

The charity had an operating lease for its café until 24th August 2025. The minimum amount payable (until the next break clause and ignoring the potential effect of future rent reviews) in respect of this lease was as follows:

	2025 £	2024 £
Payments falling due:		
Within one year	9,375	18,750
Between one and five years	-	9,375
After five years	-	-
	<u>9,375</u>	<u>28,125</u>

During the year the charity was charged £18,750 (2024: £18,750) for its operating lease. There was an annual break clause on the lease and the lease expired on 24th August 2025. The charity still occupies the building but has no binding lease agreement as of the accounts signing date.

**17 Transactions with related parties**

During the year the charity:

- a) received donations totalling £16,412 (2024: £19,467) from related parties (which includes trustees, any other members of key management and anyone closely connected to them).

Except as disclosed in note 'Analysis of staff costs', there have been no other transactions with related parties during the year.

**18 Members**

Each member of the company commits to contribute if the charity is wound up an amount of £10.



**THE OIKOS COLLECTIVE**  
**DETAILED STATEMENT OF FINANCIAL ACTIVITIES WITH COMPARATIVES**  
**FOR THE YEAR ENDED 31 MARCH 2025**

	Note	Unrestricted funds				Unrestricted funds			
		General	Designated	Restricted	Total	General	Designated	Restricted	Total
		2025	2025	2025	2025	2024	2024	2024	2024
		£	£	£	£	£	£	£	
<b>INCOME AND ENDOWMENTS FROM:</b>									
Donations	3	126,094	19,595	13,628	159,317	462,441	-	23,766	486,207
Charitable activities	4	178,062	-	-	178,062	158,291	-	-	158,291
Investments	5	972	196	328	1,496	1,167	-	-	1,167
Other income		42,415			42,415	33,594			33,594
<b>Total income and endowments</b>		<b>347,543</b>	<b>19,791</b>	<b>13,956</b>	<b>381,290</b>	<b>655,493</b>	<b>-</b>	<b>23,766</b>	<b>679,259</b>
<b>EXPENDITURE ON:</b>									
Charitable activities:	7	287,956	13,104	17,676	318,735	306,123	4,790	24,294	335,207
<b>Total Expenditure</b>		<b>287,956</b>	<b>13,104</b>	<b>17,676</b>	<b>318,735</b>	<b>306,123</b>	<b>4,790</b>	<b>24,294</b>	<b>335,207</b>
<b>Net income/(expenditure)</b>		<b>59,587</b>	<b>6,688</b>	<b>(3,719)</b>	<b>62,556</b>	<b>349,370</b>	<b>(4,790)</b>	<b>(527)</b>	<b>344,053</b>
<b>Transfers between funds</b>	15	<b>(18,226)</b>	<b>9,060</b>	<b>9,166</b>	<b>-</b>	<b>(20,465)</b>	<b>40,394</b>	<b>(19,929)</b>	<b>-</b>
<b>Net movement in funds</b>		<b>41,361</b>	<b>15,748</b>	<b>5,447</b>	<b>62,556</b>	<b>328,905</b>	<b>35,604</b>	<b>(20,456)</b>	<b>344,053</b>
<b>Reconciliation of funds:</b>									
Total funds brought forward		449,663	40,279	8,191	498,133	120,758	4,675	28,647	154,080
<b>Total funds carried forward</b>	15	<b>491,024</b>	<b>56,027</b>	<b>13,637</b>	<b>560,688</b>	<b>449,663</b>	<b>40,279</b>	<b>8,191</b>	<b>498,133</b>