



CHURCH OF GOD (UK) CROYDON

NORFOLK ROAD, THORNTON HEATH, SURREY CR7 8ND



ANNUAL REPORT

2024



CHURCH OF GOD (UK) CROYDON
Financial Statement
Accounting period 31st December 2024

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CHURCH OF GOD (UK) CROYDON

Trustees' Annual Report

Accounting period 31st December 2024

The trustees present their report and the unaudited financial statements for the charity for the accounting year ended 31 December 2024.

Registered charity name	Church of God (UK) Croydon
Charity registration number	1152085
Principal office	48 Melfort Road Thornton Heath Croydon SURREY CR7 7RL
Trustees	Hayden Larmond Beverley Larmond Patricia King (Treasurer) Shirley Gonzales Leon Bovell (15 th October 2024)
Accountants	Marcus Bishop Associates Suite 103 Access Business Centre 3 Stanton Way London SE26 5FU

CHURCH OF GOD (UK) CROYDON

Trustees' Annual Report

Accounting period 31st December 2024

The trustees have pleasure in presenting their report with the financial statements of the charity for the year ended 31 December 2024.

AIMS AND PURPOSES

The aim of the charity is to promote the advancement of the Christian religion and the protection and preservation of health. The community is at the heart of the charity's Christian message. They exist to serve all areas of the community in whichever way possible, regardless of age, disability, religion, race, or gender. They strive to promote welfare and cohesion through the provision of social events, thus improving the mental and physical wellbeing of both their internal and external communities.

OBJECTIVES & ACTIVITIES

The charity is committed to being a positive influence by demonstrating their Christian faith and love in the weekly activities offered, as well as in practical ways. This involves accommodating adults on the "Community Payback" scheme, feeding the homeless and refugees, whilst also providing clothing and baby items to mothers and mothers-to-be.

Regular coffee mornings are set up for the purpose of reaching out in an informal way to those in need of someone to talk to, whether they are a member of the charity or from the local community. Weekly Enrichment Evenings are open to the community, which provides the opportunity for individuals to explore the Christian faith whilst receiving mental and emotional support through the charity's Men's and Women's mentoring groups.

Sunday School classes and youth nights are offered weekly to young children and youth from the community as well as from within the fellowship. They are encouraged and given opportunities to work as part of a team, become competent public readers, and develop their imagination through writing, drawing, and participating in drama productions. The charity continually seeks ways to get involved in educating and supporting young people to produce 'informed valued citizens' in the community.

Youth concerts that consist of drama productions, live music, dance ministries, and social evenings, such as movie nights, are events that many from the community look forward to each time. The charity also holds monthly meals where members and those in the wider community can dine together.

Fitness classes are held to encourage healthy living. Many from the community enjoy the sessions as they can build relationships with the common goal of maintaining a good health.

Seaside trips are thoroughly appreciated by all as they are a means of bonding as well as fun. They are especially popular among the young people and enable integration between the members and the community despite the age differences, resulting in long standing relationships.

CHURCH OF GOD (UK) CROYDON

Trustees' Annual Report

Accounting period 31st December 2024

The charity has provided academic support sessions for Math and English. They understand the importance of education and desire to instil the development of these basic skills into society and provide the opportunity for those individuals wanting to learn or improve. Music lessons for various instruments are also offered by the charity.

ACHIEVEMENTS AND PERFORMANCE

Growth and achievement are of importance to Church of God (UK) Croydon. It is therefore also important to celebrate these achievements with a segment of Sunday services dedicated to awarding certificates for progress and accomplishments.

"Gospel Blend", a night of worship with an evangelistic focus, was a great success. It consisted of choirs, soloists, musical renditions, and comedy. New artists from various churches and the wider community participated. It was well attended by people near and far. They felt uplifted through this event.

Church of God (UK) Croydon's Choir sang at numerous events and were a blessing to all who were present. They were also invited to sing inside the John Lewis store in Purley, Croydon for a few hours as part of Black History month for the first time. Many shoppers passed by to listen and felt inspired. There was a warm atmosphere – the Choir were well received.

For the coming year, the charity plan to focus on the following:

1. Provide further training for the leadership team so that they can better serve the fellowship and fulfil its objectives, as well as training of all personnel at various levels.
2. Develop a new five-year plan of action and projection for the advancement of the charity.
3. Further develop the teaching and nurturing programmes for the various departments within the charity.
4. Develop strategies, methods, and training programmes to the evangelistic team to assist them in their delivery of the Gospel outside the four walls of the church.
5. Maintain and strengthen the cohesiveness of the members of the fellowship.
6. Increase their present membership by 20% or above year on year.
7. Continue to forge close working relationship with all the outside agencies.
8. Find professional agencies that provide advice and further help for individuals with issues, such as abuse (physical, emotional and sexual), substance (all forms), human trafficking and any other which the charity is unable to assist with.
9. Expand the range of activities that the charity is capable and willing to undertake.

CHURCH OF GOD (UK) CROYDON

Trustees' Annual Report

Accounting period 31st December 2024

FINANCIAL REVIEW

The trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. They hope to increase their income year on year by 20% (including rental income from the hiring of the premises).

VOLUNTEERS

The trustees acknowledge God's favour and are most appreciative of the dedication of all those linked to the fellowship. The charity has seen many accomplishments - these were only made possible by the loyalty, hard work and dedication of the volunteers. They have worked tirelessly and in a professional manner.

The trustees are grateful for the 'Community Payback' leaders and their teams for the contributions they have made to the church premises, and for those in the wider community who have contributed to the work and life of the charity through the giving of their time, expertise and advice.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Church of God (UK) Croydon registered as a charity on 17 May 2013 in England & Wales. They have become an established church within Thornton Heath, having been at their present premises for 11 years.

The trustees, along with those on the charity's Officers Board, spearhead, plan and execute the day-to-day running of the charity. At their regular meetings, they agree the broad strategy and areas of activity for the charity.

There are different department directors in place to oversee specific areas of activity, enabling the charity to plan strategically for its members as well as the local community.

No new trustees have been appointed.

The trustees' annual report was approved on 25th September 2025 and signed on behalf of the board of trustees by:



Hayden Larmond
Trustee

CHURCH OF GOD (UK) CROYDON

Independent Examiner's Report

Accounting period 31st December 2024

Independent Examiner's report to the Trustees of Church of God (UK) Croydon

I report on the accounts of the charity for the year ended 31 December 2024, which are set out on pages 8-15.

Respective responsibilities of trustees and examiner:

The charity's 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(2) of the Charities Act 2011 (the 2011 Act) or under Regulation (10) (1) (a)-(c) of the Charities Accounts (Scotland) Regulations 2006 (as amended) (the 2006 Regulations) 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:

- examine the accounts under, section 145 of the 2011 Act and under section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005 (this 2005 Act)
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145 (5)(b) of the 2011 Act; and
- 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 and Regulation 11 of the 2006 Regulations. 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:

1. which gives me reasonable cause to believe that in any material respect the requirements:
 - to keep accounting records in accordance with section 386 of the Companies Act 2006, section 44(1)(a) of the 2005 Act and Regulation 4 of the 2006 Regulations: and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Companies Act 2006, section 44(1)(b) of the 2005 Act and Regulation 8 of the 2006 Regulations: and
 - which are consistent with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities, have not been met, or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



on behalf of

David Frederick FCCA
Suite 103
Access Business Centre
3 Stanton Way
London, SE26 5FU

25/09/2025

Dated

CHURCH OF GOD (UK) CROYDON
Statement of Financial Activities
Accounting period 31st December 2024

		Unrestricted	Restricted	Total	Total
	Note	Funds	Funds	2024	2023
		£	£	£	£
Income from:					
Donations and legacies	6	89,493	0	89,493	61,596
		89,493	0	89,493	61,596
Expenditure on:					
Charitable activities	7	79,487	0	79,487	48,653
		79,487	0	79,487	48,653
Net income and movement in funds		10,005	0	10,005	12,943
Reconciliation of funds					
Total funds brought forward		330,135	0	330,135	317,192
Total funds carried forward		340,140	0	340,140	330,135

CHURCH OF GOD (UK) CROYDON
Statement of Financial Position
Accounting period 31st December 2024

STATEMENT OF FINANCIAL POSITION
31 December 2024

		Unrestricted	Restricted	Total	Total
	Note	Funds	Funds	2024	2023
Non Current Assets		£	£	£	£
Tangible Assets	5	576,295		576,295	577,850
		576,295	0	576,295	577,850
Current assets:					
Cash at bank and in hand	8	15,814	0	15,814	22,652
		15,814	0	15,814	22,652
Liabilities:					
Creditors (due within one year)	9	1,074	0	1,074	950
Net current assets		14,740	0	14,740	21,702
Liabilities:					
Creditors (due over one year)	10	250,895	0	250,895	269,417
Net Assets		340,140	0	340,140	330,135
Funds of the charity:					
Restricted funds	11	0	0	0	0
Unrestricted funds	11	340,140	0	340,140	330,135
		340,140	0	340,140	330,135

These financial statements were approved by the board of trustees and authorised for issue on 25th September 2025 and are signed on behalf of the board by:

Hayden Larmond
Trustee

CHURCH OF GOD (UK) CROYDON

Notes To The Financial Statements

Accounting period 31st December 2024

1. Basis of preparation

- 1.1 These accounts (financial statements) have been prepared under the historic cost convention, with items recognised at cost or transaction value, unless otherwise stated in the relevant note(s), in accordance with:
- 1.2 No changes were made to the basis of preparation or to the previous year's accounts.
- 1.3 The charity meets the definition of a public benefit entity as defined by FRS 102
- 1.4 The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

2. Accounting Policies

2.1 Fund accounting

- 2.1.1 Unrestricted funds are those that can be expended at the discretion of the trustees in the furtherance of the objects of the charity.
- 2.1.2 Restricted funds are those that may only be used for specific purposes. Restrictions arise when specified by the donor, or when funds are raised for specific purposes.

2.2 Income

- 2.2.1 Income is recognised and included in the Statement of Financial Activities (SoFA) when the charity becomes entitled to the income; receipt is probable; and the monetary value can be measured with sufficient reliability.
- 2.2.2 Where income has related expenditure (e.g., conferences and training courses), the income and related expenditure are reported gross in the SoFA.
- 2.2.3 Bank Interest is recognised when credited to the account.
- 2.2.4 Gift Aid is recognised in the same accounting period as the donation to which it relates.
- 2.2.5 Income, which is subject to conditions that the charity has yet to fulfil, or which is specifically for use in a future accounting period, is treated as deferred income.

2.3 Expenditure and liabilities

- 2.3.1 Expenditure is recognised on the accruals basis.
- 2.3.2 The charity is not registered for VAT thus all costs are shown inclusive of VAT charged.
- 2.3.3 Liabilities are recognised as soon as there is a legal or constructive obligation to pay out resources.
- 2.3.4 Governance costs include the costs of preparation and examination of the statutory accounts, the cost of trustee meetings and the cost of any legal advice to trustees on governance or constitutional matters.

2.4 Support Costs

- 2.4.1 All support costs are paid from unrestricted funds.
- 2.4.2 The charity does not have any employees to incur payroll expenses

2.5 Financial instruments

- 2.5.1 The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments.

CHURCH OF GOD (UK) CROYDON

Notes To The Financial Statements

Accounting period 31st December 2024

2.5.2 Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost. Financial assets classified as receivable within one year are not amortised.

2.5.3 Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future receipts discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

2.5.4 Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

2.6 Creditors

2.6.1 Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised at transaction price.

2.6.2 Accrued charges are normally valued at their settlement amount.

2.7 Cash

2.7.1 Cash means cash in hand and bank deposits repayable on demand without penalty.

2.7.2 Cash equivalents are short-term (less than 90 days' notice) deposits that are readily convertible to cash and that are subject to insignificant risk of changes in value.

2.8 Taxation

2.8.1 The charity is not liable to corporation tax, capital gains tax or income tax on its charitable activities.

3. Critical accounting estimates and judgements

3.1 In the application of the charity's accounting policies, the Trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

3.2 The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

4. Transactions with trustees and related parties

4.1 No trustees received any remuneration during the financial year (2023: £Nil).

4.2 The charity's insurance policy includes trustee indemnity insurance cover for all of its trustees.

4.3 There were no transactions with related parties during the year (2023: £Nil).

CHURCH OF GOD (UK) CROYDON

Notes To The Financial Statements

Accounting period 31st December 2024

5 Tangible assets

- 5.1 Tangible assets are capitalised if they can be used for more than one year and cost at least £1,000. They are valued at cost or, if gifted, at their value on receipt.
- 5.2 Tangible assets are initially recorded at cost and subsequently stated at cost less any accumulated depreciation and impairment losses. Any tangible assets carried at revalued amounts are recorded at the fair value at the date of revaluation less any subsequent accumulated depreciation and subsequent accumulated impairment losses.
- 5.3 An increase in the carrying amount of an asset as a result of a revaluation is recognised in other recognised gains and losses, unless it reverses a charge for impairment that has previously been recognised as expenditure within the statement of financial activities. A decrease in the carrying amount of an asset as a result of revaluation is recognised in other recognised gains and losses, except to which it offsets any previous revaluation gain, in which case the loss is shown within other recognised gains and losses on the statement of financial activities.

	Freehold Building	Fixtures & Fittings	Total
Cost	£	£	£
Opening balance	569,210	51,548	620,758
Additions	0	0	0
Disposal	0	0	0
Cost 31 December 2024	569,210	51,548	620,758

	£	£	£
Depreciation			
Opening balance	0	42,908	42,908
Disposal	0	0	0
Annual charge	0	1,555	1,555
Cost 31 December 2024	0	44,463	44,463

Carrying Amount

31 December 2024	569,210	7,085	576,295
31 December 2023	569,210	8,640	577,850

CHURCH OF GOD (UK) CROYDON

Notes To The Financial Statements

Accounting period 31st December 2024

6. Donations and legacies

6.1 Income from charitable activities

	Unrestricted Funds	Restricted Funds	Total 2024	Total 2023
	£	£	£	£
Tithes and offering	46,101	0	46,101	40,480
Gifts	0	0	0	100
Gift Aid	6,202	0	6,202	394
Fundraising	2,144	0	2,144	1,110
Rent	18,115	0	18,115	15,288
Grants	16,931	0	16,931	4,224
Sundry	0	0	0	0
Total	89,493	0	89,493	61,596

6.2. Income from charitable activities

	Unrestricted Funds	Restricted Funds	2024	2023
	£	£	£	£
Fundraising	0	0	0	0
Total	0	0	0	0

89,493	0	89,493	61,596
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CHURCH OF GOD (UK) CROYDON

Notes To The Financial Statements

Accounting period 31st December 2024

7. Expenditure on charitable activities

7.1 Direct Costs

	Unrestricted Funds	Restricted Funds	Total 2024	Total 2023
	£	£	£	£
Direct Costs				
Charitable Events	17,009	0	17,009	5,929
Gifts	896	0	896	1,828
Total	17,904	0	17,904	7,757

7.2 Support Costs

	Unrestricted Funds	Restricted Funds	Total 2024	Total 2023
	£	£	£	£
Rent	0	0	0	0
Premises repairs & maintenance	8,429	0	8,429	3,323
Insurance	2,033	0	2,033	2,219
Depreciation	1,555	0	1,555	1,896
Sundry	10,097	0	10,097	10,404
Governance Costs (Note 8)	39,469	0	39,469	23,055
	61,583	0	61,583	40,896
Total	79,487	0	79,487	48,653

7.3 Governance Costs

	2024	2023
	£	£
Professional fees	1,370	950
Administration	1,219	30
Sundry finance	37,180	22,075
	39,769	23,055

CHURCH OF GOD (UK) CROYDON
Notes To The Financial Statements
Accounting period 31st December 2024

8. Cash and Bank Balance

	Unrestricted Funds	Restricted Funds	2024	2023
	£	£	£	£
Bank Balance	15,814	0	15,814	22,652
Total	15,814	0	15,814	22,652

9. Creditors falling due within one year

	Unrestricted Funds	Restricted Funds	2024	2023
	£	£	£	£
Professional fees	1,070	0	1,070	950
Total	1,070	0	1,070	950

10. Creditors falling due over year

	Unrestricted Funds	Restricted Funds	2024	2023
	£	£	£	£
Mortgage	250,895	0	250,895	269,417
	250,895	0	250,895	269,417

11. Analysis of charitable funds

	At 1st January 2024			At 30 June 2024
	£	Income £	Exp £	£
Unrestricted Funds	330,135	89,493	79,487	340,140
Restricted Funds	0	0	0	0
Total	330,135	89,493	79,487	340,140